



**NATIONAL
WOMEN'S
LAW CENTER**

Justice for Her. Justice for All.

SEPTEMBER 2024 | FACT SHEET

Disabled Women Deserve Equal Pay and More

BY SARAH JAVAID

Over 3.9 million disabled women are in the labor force.¹ These women experience sexist and ableist discrimination at work and complex barriers to gaining and keeping employment. Disabled women's labor force participation rate (22.0%) is three times less than that of men without disabilities (68.1%).² And when they do participate in the labor force, disabled women (7.2%) experience unemployment at twice the rate of nondisabled men (3.6%).³ Among full-time, year-round workers, disabled women in the United States are typically paid only 67 cents for every dollar paid to nondisabled men. This means disabled women lose \$20,000 every year to the wage gap when compared to nondisabled men. Among all workers, including part-time and part-year workers, disabled women are typically paid just 50 cents for every dollar paid to nondisabled men.

The experiences of disabled women of color are further compounded by racism. Compared to nondisabled white, non-Hispanic men, disabled women of color lose even more to the wage gap. Among disabled women working full time, year-round, Latinas and Native women are typically paid only 53 cents for every dollar paid to nondisabled white, non-Hispanic men. Disabled Black women are typically paid just 56 cents and disabled Asian American, Native Hawaiian, and Other Pacific Islander (AANHPI) women are paid only 68 cents for every dollar paid to nondisabled white, non-Hispanic men.⁴ These massive wage gaps limit disabled women's ability to provide for themselves and their families, gain education, build wealth, and secure their retirement.

Note that data for AANHPI, Black, and Native women include both non-Hispanic and Hispanic women.

Note on Data: Disabled women, or women with disabilities, are those who self-identify in the American Community Survey (ACS) as having difficulty⁵ with self-care, vision, hearing, independent living, mobility, and/or cognitive functions. The United States Bureau of Labor Statistics (BLS) uses a similar method to identify those with disabilities.⁶ This data is likely an incomplete representation of all working women with disabilities. The BLS, which is heavily relied upon for accurate labor force, employment, and unemployment data, does not provide data for disabled women by race and ethnicity and at times does not provide data for disabled individuals broken down by gender. Advancing inclusive data collection is extremely important to fully understand the injustice disabled women face in their lives.

HOW MUCH DISABLED WOMEN WORKING FULL TIME, YEAR-ROUND LOSE TO THE WAGE GAP, BY RACE/ETHNICITY, 2022

Women by race/ethnicity	What disabled women are paid for every dollar paid to nondisabled white, non-Hispanic men	Typical monthly losses	Typical annual losses
Disabled AANHPI women	\$0.68	\$1,833	\$22,000
Disabled Black women	\$0.56	\$2,492	\$29,900
Disabled Latinas	\$0.53	\$2,667	\$32,000
Disabled Native women	\$0.53	\$2,667	\$32,000
Disabled white, non-Hispanic women	\$0.63	\$2,083	\$25,000

Source: National Women's Law Center calculations using 2022 American Community Survey, IPUMS USA, University of Minnesota, www.ipums.org. Disabled women, or women with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.

Disabled people disproportionately work part time compared to people without disabilities, in jobs which often lack benefits such as health insurance and paid leave.⁷ Nearly one in three (29.1%) disabled people work part time compared to 16.1% of nondisabled people.⁸

Among all workers, for every dollar paid to nondisabled white, non-Hispanic men:

- Disabled Latinas are typically paid only 44 cents;
- Disabled Black women, Native women, and white, non-Hispanic women are each paid only 45 cents; and
- Disabled AANHPI women are paid only 55 cents.

While the Americans with Disabilities Act provides important protections for disabled workers,⁹ many disabled people still face discrimination and barriers in the workplace—and some state and federal policies perpetuate, rather than combat, harmful assumptions and stigma about people with disabilities. For example, in most states, employers can legally pay workers with disabilities below minimum wage when working in segregated environments known as “sheltered workshops.”¹⁰ This subminimum wage directly impacts the economic security of those workers and perpetuates the devaluing of disabled people’s work.

Many federal programs aimed at helping people with disabilities fall short of what’s needed. Disabled people may heavily rely on Supplemental Security Income (SSI) to live. However, the maximum SSI payment is less than the federal poverty line and someone relying only on SSI would not be able to afford housing.¹¹ In addition, SSI only allows beneficiaries to have very low amounts of assets (\$2,000 for individuals and \$3,000 for couples), which makes it harder to manage emergencies.¹² Another federal program for people with disabilities, Social Security Disability Benefits (SSDI), has very stringent eligibility requirements. The Social Security Administration rejects most applicants; fewer than one in three receive benefits, on average.¹³ Even when people can meet the eligibility criteria, there are major administrative backlogs. People wait an average of seven months for benefit determinations, and in 2023, 30,000 applicants died while waiting for decisions.¹⁴ In addition, some federal programs have exemptions or relaxed eligibility criteria for people with disabilities, but the definitions of qualifying disability differ across programs, and it can be challenging for people with disabilities to apply or document their conditions.¹⁵

Disabled women are overrepresented in the low-paid workforce, where they also face a wage gap.

While disabled women make up only 3.5% of the overall workforce, they are overrepresented in the low-paid workforce (6.1%) and underrepresented in the high-paid workforce (1.9%).¹⁶ In comparison, nondisabled men make up 49.3% of the overall workforce, but 34.1% of the low-paid workforce and 57.8% of the high-paid workforce. For many disabled women of color, their share of the low-paid workforce is nearly double their share of the overall workforce, while their share of the high-paid workforce is nearly half of their share of the overall workforce.

Women in low-paid occupations are not paid enough to survive or thrive, especially coupled with the fact that many low-paid occupations lack benefits such as health insurance and paid leave.¹⁷ In addition, just-in-time scheduling that is common among low-paid occupations makes it more difficult for women in these jobs to have a consistent income, leading to further material hardship.¹⁸ Disabled women working full time, year-round in the 40 lowest paying jobs are typically paid only 74 cents for every dollar paid to nondisabled men in low-paid jobs, equating to a nearly \$9,000 loss in income every year. Some groups of disabled women of color lose even more. Among full-time, year-round workers in low-paid occupations, disabled Black women and Latinas are paid only 69 cents, disabled Native women are paid only 72 cents, and disabled AANHPI women are paid only 83 cents for every dollar paid to nondisabled white, non-Hispanic men.

Women with disabilities face a wage gap at every education level and the gap gets worse as disabled women earn more education.

Educational attainment is often seen as a path toward financial gain and stability, but disabled women and girls, especially girls of color, face many barriers in education. Disabled students comprise 15% of the national public school enrollment.¹⁹ However, many schools across the nation are not adequately funded or equipped to provide students with disabilities the resources they need, impacting their ability to learn alongside their nondisabled peers.²⁰ Furthermore, disabled students experience higher rates of discipline compared to their nondisabled peers, which can lead to them losing out on valuable instruction time.²¹ Girls of color are especially likely to experience discipline—Black girls with disabilities are suspended more than five times as often as white girls with disabilities.²² LGBTQIA+ students with disabilities may also experience high rates of discipline.²³ The various obstacles disabled students face result in fewer disabled individuals gaining bachelor's degrees²⁴ and other higher education compared to their nondisabled peers.

After facing barriers in the education system, once in the workforce, disabled women, particularly disabled women of color, are typically paid less than nondisabled men with the same educational attainment.

- Disabled women working full time, year-round must get an associate's degree (typical pay of \$41,200) to be paid more than nondisabled men with less than a 9th grade education (typical pay of \$38,000).²⁵
- Among disabled women with a bachelor's degree working full time, year-round, Black women are typically paid only 55 cents, Latinas only 57 cents, and AANHPI women only 69 cents for every dollar paid to nondisabled white, non-Hispanic men with a bachelor's degree. Disabled women of color with a bachelor's degree working full time, year-round lose between \$27,000 and \$39,000 every year to this wage gap.
- At higher education levels, disabled women face larger wage gaps. Among full-time, year-round workers, disabled women with professional degrees are paid only 55 cents for every dollar paid to nondisabled men, robbing disabled women of \$66,000 of income every year.

**WAGE GAP FOR DISABLED WOMEN BY RACE/ETHNICITY
COMPARED TO NONDISABLED MEN AMONG FULL-TIME, YEAR-ROUND WORKERS, 2022**

Educational attainment	All women	AANHPI women	Black women	Latinas	Native women
	Compared to nondisabled men	Compared to nondisabled white, non-Hispanic men			
Less than 9th grade	\$0.79	\$0.76	\$0.76	\$0.61	-
No high school diploma (but at least 9th grade)	\$0.75	-	\$0.70	\$0.70	-
High school diploma	\$0.72	\$0.70	\$0.61	\$0.64	\$0.62
Some college, no degree	\$0.69	\$0.65	\$0.58	\$0.59	\$0.61
Associate's degree	\$0.69	-	\$0.65	\$0.63	-
Bachelor's degree or more	\$0.66	\$0.72	\$0.60	\$0.57	\$0.63
Bachelor's degree	\$0.67	\$0.69	\$0.55	\$0.57	-
Master's degree	\$0.66	\$0.74	\$0.63	\$0.63	-
Doctorate degree	\$0.68	-	-	-	-
Professional degree	\$0.55	-	-	-	-

“-” indicates data was unavailable due to insufficient sample sizes. Source: National Women’s Law Center calculations using 2022 American Community Survey, IPUMS USA, University of Minnesota, www.ipums.org. Disabled women, or women with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.

**ANNUAL LOSS DUE TO THE WAGE GAP FOR DISABLED WOMEN BY RACE/ETHNICITY
COMPARED TO NONDISABLED MEN AMONG FULL-TIME, YEAR-ROUND WORKERS, 2022**

Educational attainment	All women	AANHPI women	Black women	Latinas	Native women
	Compared to nondisabled men	Compared to nondisabled white, non-Hispanic men			
Less than 9th grade	\$8,000	\$11,100	\$10,800	\$17,800	-
No high school diploma (but at least 9th grade)	\$10,000	-	\$12,700	\$12,700	-
High school diploma	\$12,400	\$15,000	\$19,500	\$18,000	\$18,800
Some college, no degree	\$17,000	\$21,000	\$25,000	\$24,600	\$23,600
Associate's degree	\$18,800	-	\$22,000	\$22,800	-
Bachelor's degree or more	\$31,000	\$36,000	\$38,000	\$41,000	\$36,000
Bachelor's degree	\$27,000	\$27,000	\$39,000	\$37,000	-
Master's degree	\$34,000	\$27,000	\$38,000	\$38,000	-
Doctorate degree	\$38,000	-	-	-	-
Professional degree	\$66,000	-	-	-	-

“-” indicates data was unavailable due to insufficient sample sizes. Source: National Women’s Law Center calculations using 2022 American Community Survey, IPUMS USA, University of Minnesota, www.ipums.org. Disabled women, or women with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions.

Disabled women need the wage gap to be closed.

Disabled women are losing tens of thousands of dollars every year to the wage gap, and disabled Black, Native, and Latina women experience the greatest losses. Disabled women continue to be undervalued and cannot afford to wait for policy solutions to close the wage gap. Disabled women deserve to be free from bias in hiring, harassment in the workplace, and a lack of accessibility and reasonable accommodations. Fifteen states recently banned the subminimum wage for disabled workers.²⁶ It is beyond time federal protections are enacted for equal pay for disabled workers, including eliminating federal exemptions that allow employers to pay disabled workers subminimum wages; raising the federal minimum wage;²⁷ strengthening equal pay laws so that workers can better fight back against pay discrimination; ensuring that workers have predictable hours and a say in their work schedules; and guaranteeing paid family and medical leave and paid sick days.²⁸

Disabled women, particularly women of color, deserve quality data collection. Data around disability lacks inclusiveness for the entire community, and often the data that does exist fails to be broken down by gender, race, LGBTQIA+ status, and the intersection of these identities. Advancing inclusive data collection is extremely important to fully understand the injustice disabled women face in their lives.

* * *

ACKNOWLEDGEMENTS

The author would like to thank Courtney Anderson, Gaylynn Burroughs, Ashir Coillberg, Sandra Markowitz, Amy Matsui, Marissa Moore, Maria Patrick, Katie Sandson, Jasmine Tucker, Julie Vogtman, Hilary Woodward, and the NWLC Campaigns and Communication Team for their design, review, and dissemination of this factsheet.

FOOTNOTES

- 1 National Women's Law Center (NWLC) calculations using BLS, "Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2023 annual averages," (Washington, DC: February 22, 2024) <https://www.bls.gov/news.release/disabl.t01.htm>.
- 2 National Women's Law Center (NWLC) calculations using BLS, "Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2023 annual averages," (Washington, DC: February 22, 2024) <https://www.bls.gov/news.release/disabl.t01.htm>.
- 3 NWLC calculations using BLS, "Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2023 annual averages," (Washington, DC: February 22, 2024) <https://www.bls.gov/news.release/disabl.t01.htm>.
- 4 NWLC calculations using 2022 American Community Survey (ACS), IPUMS USA, University of Minnesota, www.ipums.org. Disabled women, or women with disabilities, are those who self-identify as having a difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions
- 5 The ACS asks respondents if they have difficulty performing various tasks. To learn more about how the American Community Survey asks about disability see <https://www.census.gov/topics/health/disability/guidance/data-collection-ac.html>.
- 6 For more information on BLS's disability data collection, see https://www.bls.gov/cps/cpsdisability_faq.htm.
- 7 Brooke LePage, "Part-Time Workers are Facing Heightened Uncertainty During Covid- And Most are Women," *National Women's Law Center*, (February 2, 2022), <https://nwlc.org/resource/part-time-workers-factsheet/>.
- 8 NWLC calculations using BLS, "Table 2. Employment full- and part-time workers by disability status and age, 2023 annual averages," (Washington, DC: February 22, 2024), <https://www.bls.gov/news.release/disabl.t02.htm>.
- 9 U.S. Department of Labor, "Americans with Disabilities Act," <https://www.dol.gov/general/topic/disability/ada>.
- 10 Rabia Belt and Doron Dorfman, "Subminimum Employment for People with Disabilities," *Stanford Law School*, (November 1, 2018), <https://law.stanford.edu/2018/11/01/subminimum-employment-for-people-with-disabilities/>.
- 11 Courtney Anderson and Shengwei Sun, "SSI Supports Older and Disabled Women with Very Low Incomes. Improving SSI Would Advance Gender, Racial, and Disability Justice," *National Women's Law Center*, (October 12, 2023), <https://nwlc.org/resource/ssi-supports-older-and-disabled-women-with-very-low-incomes-improving-ssi-would-advance-gender-racial-and-disability-justice/>.
- 12 See Courtney Anderson and Shengwei Sun, "SSI Supports Older and Disabled Women with Very Low Incomes. Improving SSI Would Advance Gender, Racial, and Disability Justice."
- 13 Center on Budget and Policy Priorities, "Policy Basics: Social Security Disability Insurance," (August 6, 2024), <https://www.cbpp.org/research/social-security/social-security-disability-insurance>.
- 14 Sharon Jayson, "Why Social Security Disability Claims are Taking so Long," *AARP*, (June 12, 2024), <https://www.aarp.org/retirement/social-security/info-2024/disability-claim-wait-times.html>.
- 15 Food Research & Action Center, "U.S. Hunger Solutions: Best Practices for Improving Access to SNAP for People with Disabilities," (2017) <https://frac.org/research/resource-library/u-s-hunger-solutions-best-practices-improving-access-snap-people-disabilities>.
- 16 National Women's Law Center defines low-paid jobs as the 40 occupations with the lowest hourly median wages and high-paid occupations as the 40 occupations with the highest hourly median wages, according to U.S. Department of Labor, Bureau of Labor Statistics (BLS), May 2023 National Occupation Employment & Wage Estimates (NOWES), https://www.bls.gov/oes/current/oes_nat.htm.
- 17 Jasmine Tucker and Julie Vogtman, "Hard Work is Not Enough: Women in Low-Paid Jobs," *National Women's Law Center*, (July 20, 2023), <https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/>.
- 18 See Brooke LePage, "Part-Time Workers are Facing Heightened Uncertainty During Covid- And Most are Women."
- 19 Katherine Schaeffer, "What federal education data shows about students with disabilities in the U.S.," *Pew Research Center*, (July 24, 2023), <https://www.pewresearch.org/short-reads/2023/07/24/what-federal-education-data-shows-about-students-with-disabilities-in-the-us/>.
- 20 Kala Bhattar, "Disabilities and the American Education System: From the Past to the Present," *UAB Institute for Human Rights Blog*, (February 27, 2023), <https://sites.uab.edu/humanrights/2023/02/27/disabilities-and-the-american-education-system-from-the-past-to-the-present/>.
- 21 Daniel J. Losen, Paul Martinez, and Grace Hae Rim Shin, "Disabling Inequity: The Urgent Need for Race-Conscious Resource Remedies," *The Center for Civil Rights Remedies at The Civil Rights Project*, (March 22, 2021), <https://www.civilrightsproject.ucla.edu/research/k-12-education/special-education/disabling-inequity-the-urgent-need-for-race-conscious-resource-remedies/final-Report-03-22-21-v5-corrected.pdf>.
- 22 A suspension could mean one or more suspensions. Brooke LePage, "We Don't Have the Full Story: Black Girls with Disabilities Deserve Accurate Representation in the Education Civil Rights Data Collection," *National Women's Law Center*, (October 12, 2022), <https://nwlc.org/resource/black-girls-with-disabilities-deserve-accurate-representation-in-the-education-civil-rights-data-collection/>.
- 23 GLSEN, "Replacing Punitive Discipline with Restorative Policies and Practices, (2020), <https://www.glsen.org/sites/default/files/2020-07/GLSEN-STATEMENT-SCHOOL-DISCIPLINE-2020.pdf>.
- 24 U.S. Bureau of Labor Statistics, "People with a disability less likely to have completed a bachelor's degree," (July 20, 2015), <https://www.bls.gov/opub/ted/2015/people-with-a-disability-less-likely-to-have-completed-a-bachelors-degree.htm> and U.S. Department of Education, *National Center for Educational Statistics, Beginning Postsecondary Students (BPS): 2012:2017*, Table "Bachelor's degree attainment at first institution through June 2017 by Disability," <https://nces.ed.gov/datalab/powerstats/71-beginning-postsecondary-students-2012-2017/percentage-distribution>.
- 25 NWLC calculations of median earnings by educational attainment using 2022 American Community Survey, IPUMS USA, University of Minnesota, www.ipums.org.
- 26 Association of People Supporting Employment First, "Trends and Current Status of 14(c)," (July 2024), <https://apse.org/wp-content/uploads/2024/08/APSE-14c-Update-REV-Jul24.pdf>.
- 27 National Women's Law Center, "The Raise the Wage Act: Valuing Working People and Advancing Equal Pay," (August 21, 2023), <https://nwlc.org/resource/the-raise-the-wage-act-valuing-working-people-and-advancing-equal-pay/>.
- 28 National Women's Law Center, "Collateral Damage: Scheduling Challenges for Workers in Low-Paid Jobs and Their Consequences," (September 14, 2023), <https://nwlc.org/resource/collateral-damage-scheduling-challenges-workers-low-wage-jobs-and-their-consequences/>; National Women's Law Center, "Time to Care: Paid Family and Medical Leave and the FAMILY Act," (May 17, 2023), <https://nwlc.org/resource/time-to-care-paid-family-and-medical-leave-and-the-family-act/>; and National Women's Law Center, "Paid Sick Days and the Healthy Families Act," (May 17, 2023), <https://nwlc.org/resource/paid-sick-days-and-the-healthy-families-act/>.