



**NATIONAL
WOMEN'S
LAW CENTER**

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MARCH 2025 | FACT SHEET

Disabled Women Deserve Equal Pay and More

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Over 3.9 million disabled women¹ are in the labor force.² These women experience sexist and ableist discrimination at work and complex barriers to gaining and keeping employment. Disabled women's labor force participation rate (22.3%) is less than a third of the rate for men without disabilities (73.6%).³ And when they do participate in the labor force, disabled women (7.5%) experience unemployment at nearly twice the rate of nondisabled men (3.9%).⁴ Among full time, year-round workers, disabled women are paid 68 cents for every dollar paid to nondisabled men, and 81 cents for every dollar paid to disabled men.⁵ Moreover, the wage gap widens when part-year and part-time workers are included: Disabled women are typically paid just 56 cents for every dollar paid to nondisabled men.⁶ In addition, disabled women working full time, year-round are paid 81 cents for every dollar paid to disabled men working full time, year-round,⁷ and when part-year and part-time workers are included, disabled women are paid just 78 cents for every dollar paid to disabled men.⁸

We need public investments and economic policies that support economic opportunity and address the problematic inequities failing disabled women every day, robbing them of tens of thousands of dollars every year, and preventing them and their families from building wealth.

The wage gap will typically cost a disabled woman working full time over \$20,000 every year

Disabled women working full time, year-round lose 32 cents on the dollar to the ableist and sexist wage gap, a loss that adds up over time. Disabled women working full time, year-round lose \$1,716 each month—or \$20,594 each year.⁹ This annual loss could have paid for over five months of a family's groceries,¹⁰ six months of child care,¹¹ and seven months of rent.¹² This money could be life-changing for disabled women and their families, offering them opportunities to invest in their education or their children's, purchase a home, or save for retirement.

Note on Data: This analysis primarily uses data from the American Community Survey (ACS). Disabled women, or women with disabilities, are those who self-identify in ACS as having difficulty¹³ 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.¹⁴ 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.

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, Indigenous American women are typically paid only 54 cents for every dollar paid to nondisabled white, non-Hispanic men. Disabled Latinas are typically paid just 57 cents, and Black women are typically paid just 60 for every dollar paid to nondisabled white, non-Hispanic men.¹⁵

DISABLED WOMEN’S WAGE GAP FOR FULL TIME, YEAR-ROUND WORKERS, BY RACE AND ETHNICITY

	What Disabled Women Are Paid for Every Dollar Paid to White, Non-Hispanic, Nondisabled Men	Typical Monthly Losses	Typical Annual Losses
Asian American, Native Hawaiian, and Pacific Islander (AANHPI) Disabled Women	\$0.71	\$1,708	\$20,500
Black Disabled Women	\$0.60	\$2,375	\$28,500
Latina Disabled Women	\$0.57	\$2,542	\$30,500
Indigenous American Disabled Women	\$0.54	\$2,708	\$32,500
White, Non-Hispanic Disabled Women	\$0.64	\$2,125	\$25,500

Source: NWLC calculations using 2023 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.

Disabled women experience a wage gap at every education level, including those who have earned a graduate degree

Educational attainment is often seen as a path to economic 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.¹⁶ 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.¹⁷ Furthermore, disabled students experience higher rates of discipline compared to their nondisabled peers,¹⁸ which can lead to them losing out on valuable instruction time.¹⁹ The various obstacles disabled students face result in fewer disabled individuals gaining bachelor’s degrees²⁰ and other higher education compared to their nondisabled peers. 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 who have a high school diploma are typically paid just 71 cents for every dollar paid to nondisabled men with the same diploma.

- Disabled women working full time, year-round with a bachelor’s degree are typically paid \$55,000, which is less than what nondisabled men working full time, year-round with some college but no degree are typically paid (\$57,000).
- Disabled women working full time, year-round must earn a master’s degree (\$70,000) to make more than nondisabled men with only an associate’s degree (\$63,000).
- Also striking is the typical difference in wages between the most educated disabled women—those professional degrees, such as juris doctorate degrees or medical doctor degrees—and their nondisabled male counterparts. Among professional degree holders, a disabled woman working full time, year-round typically makes 60 cents for every dollar made by a nondisabled man with the same education working full time—an annual loss of \$60,000.²¹

DISABLED WOMEN’S WAGE GAP BY EDUCATIONAL ATTAINMENT AMONG FULL TIME, YEAR-ROUND WORKERS

Educational attainment	Disabled Women's Median Wage	Nondisabled Men's Median Wage	Typical Annual Loss	What Disabled Women Were Paid for Every Dollar Paid to Nondisabled Men
Less than 9th Grade	\$32,000	\$40,000	\$8,000	\$0.80
No high school diploma (at Least 9th Grade)	\$30,000	\$42,000	\$12,000	\$0.71
High school diploma	\$35,000	\$49,000	\$14,000	\$0.71
Some college, no degree	\$40,000	\$57,000	\$17,000	\$0.70
Associate's degree	\$44,000	\$63,000	\$19,000	\$0.70
Bachelor's degree or more	\$62,000	\$100,000	\$38,000	\$0.62
Bachelor's degree	\$55,000	\$87,000	\$87,000	\$0.63
Master's degree	\$70,000	\$110,000	\$40,000	\$0.64
Professional degree	\$90,000	\$150,000	\$60,000	\$0.60
Doctorate degree	\$90,000	\$124,000	\$34,000	\$0.73

Source: National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2023 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>. Respondents self-identify their sex as either male or female and self-identify their race, whether they are of Hispanic, Latino, or Spanish origin.

We can’t wait to close the wage gap for disabled women

Racism, sexism, ableism and structural inequalities rob disabled women, especially disabled women of color, and their families of tens of thousands of dollars every single year. We need public investments and public policies that allow disabled women to succeed and thrive.

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ACKNOWLEDGEMENTS

Sarah Javaid and Sandra Markowitz contributed to and fact-checked this analysis. The author thanks Gaylynn Burroughs, Eun Kim, Marissa Moore, Marybeth Onyeukwu, Katherine Sandson, Jasmine Tucker, Arvia Walker, Hilary Woodward, and the rest of the NWLC Campaigns and Communications team for their review, formatting, and dissemination of this fact sheet.

FOOTNOTES

- 1 Data in this analysis comes from the U.S. Census Bureau, 2023 American Community Survey (ACS), and the Department of Labor, 2024 Bureau of Labor statistics (BLS). Respondents to these surveys self-identify their sex as either male or female and their race, and whether they are of Hispanic, Latino, or Spanish origin. 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.
- 2 National Women's Law Center (NWLC) calculations using 2024 BLS, Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2024 annual averages," (Washington, DC: February 26, 2025) <https://www.bls.gov/news.release/disabl.t01.htm>.
- 3 NWLC calculations using 2024 BLS, Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2024 annual averages," The labor force participation rate of disabled men is 27.1%, just slightly higher than disabled women. <https://www.bls.gov/news.release/disabl.t01.htm>.
- 4 NWLC calculations using 2024 BLS, Table 1. Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2024 annual averages," The unemployment rate of disabled men is 7.5%, the same as for disabled women. <https://www.bls.gov/news.release/disabl.t01.htm>.
- 5 NWLC calculations using 2023 ACS microdata available at Index of /programs-surveys/acs/data/pums/2023/1-Year.. This figure is the ratio between the median wages of full time, year-round working women with disabilities (\$44,655) and men without disabilities (\$65,249).
- 6 NWLC calculations using 2023 ACS microdata available at Index of /programs-surveys/acs/data/pums/2023/1-Year.This figure is the ratio between the median wages including part-time workers of women with disabilities (\$28,547) and men without disabilities (\$50,976).
- 7 NWLC calculations using 2023 ACS microdata available at Index of /programs-surveys/acs/data/pums/2023/1-Year. This figure is the ratio between the median wages of full time, year-round working women with disabilities (\$44,655) and men with disabilities (\$55,054).
- 8 NWLC calculations using 2023 ACS microdata available at Index of /programs-surveys/acs/data/pums/2023/1-Year.This figure is the ratio between the median wages including part time workers of women with disabilities (\$28,547) and men with disabilities (\$36,703).
- 9 NWLC calculations using 2023 ACS, using IPUMS-USA, available at <https://usa.ipums.org/usa/sda>.
- 10 U.S. Department of Agriculture, Official USDA Food Plans: Cost of Food at Home at Three Levels, U.S. Average, October, 2024 (accessed December, 2024) Official USDA Food Plans: Cost of Food at Home at Three Levels: Low, Moderate, Liberal; October 2024. Calculation is based on the USDA low-cost food plan for a family of four (two adults ages 19 to 50 and children ages 6 to 8 and 9 to 11) estimated at \$1,072.80 per month.
- 11 "Child Care at a Standstill: Price and Landscape Analysis," Child Care Aware, <https://www.childcareaware.org/thechildcarestandstill/>. Average costs for child care for a child in the United States (including the District of Columbia and Puerto Rico) is \$11,582 annually in 2023, or \$965.17 per month.
- 12 NWLC calculations using U.S. Census Bureau, 2023 ACS, Table DP04 Median Gross Rent (Dollars), DP04: Selected Housing Characteristics - Census Bureau Table. Median housing costs for renters was \$1,348 per month in 2023.
- 13 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-acs.html>.
- 14 For more information on BLS's disability data collection, see https://www.bls.gov/cps/cpsdisability_faq.htm.
- 15 NWLC calculations using 2023 ACS, using IPUMS-USA, available at <https://usa.ipums.org/usa/sda>.
- 16 "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/>.
- 17 "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/>.
- 18 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. A suspension could mean one or more suspensions. "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/>.LGBTQIA+ students with disabilities may also experience high rates of discipline."Replacing Punitive Discipline with Restorative Policies and Practices," (GLSEN, 2020), <https://www.glsen.org/sites/default/files/2020-07/GLSEN-STATEMENT-SCHOOL-DISCIPLINE-2020.pdf>.)
- 19 "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>.
- 20 "People with a disability less likely to have completed a bachelor's degree," (U.S. Bureau of Labor Statistics, 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>.
- 21 NWLC calculations using 2023 ACS, IPUMS USA, University of Minnesota, <https://usa.ipums.org/usa/sda>.