



WOMEN'S BUREAU  
U.S. DEPARTMENT OF LABOR

# ISSUE BRIEF

## KEY CHARACTERISTICS OF WORKING WOMEN WITH DISABILITIES

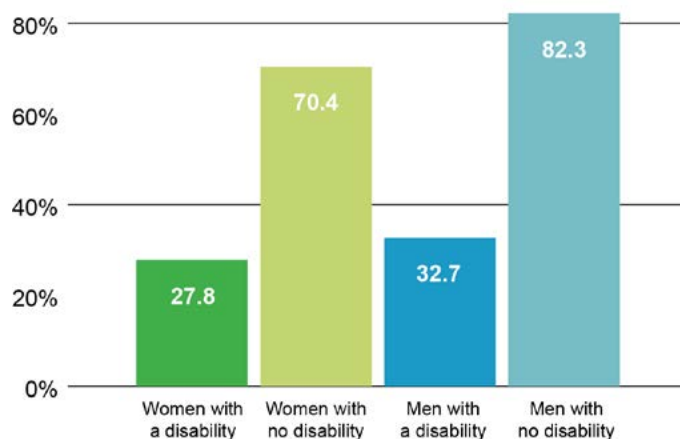
### INTRODUCTION

In 2014, working-age (16-64 years old) women with disabilities<sup>1</sup> made up 1.5 percent of the workforce even though they were nearly 4 percent of the U.S. working-age population. These women represent a critical source of untapped labor force talent.<sup>2</sup> In addition to facing persistently low employment, women with disabilities often face a number of gender-specific barriers as well as difficulties obtaining access to adequate housing, health, and education; unequal hiring and promotion standards; and unequal pay.<sup>3</sup> An examination of employment statistics, including unemployment, workforce participation, and income, reveals an unmet potential for employment among those with disabilities. Despite growing opportunities over the past few decades, people with disabilities, especially women, who want to and are able to work, are encountering barriers that prevent them from achieving economic security. This paper highlights several key employment factors that contribute to the economic vulnerability of women workers with disabilities.

### ECONOMIC, EMPLOYMENT, AND EDUCATIONAL CHARACTERISTICS

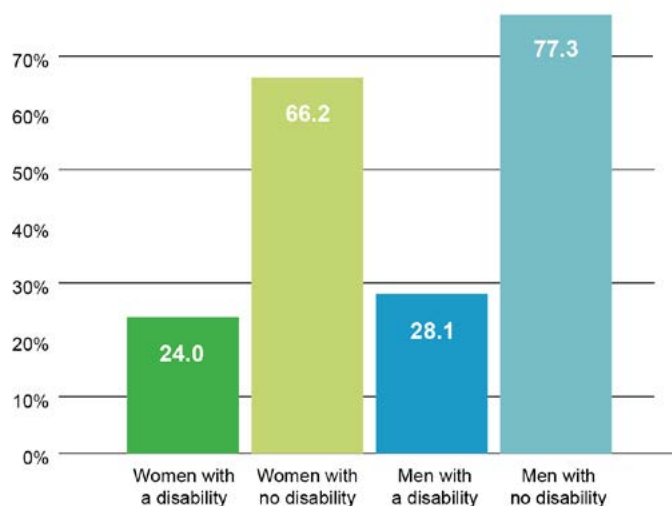
Americans with disabilities experience more pronounced poverty rates than almost any other single demographic group.<sup>4</sup> According to Census Bureau data, in 2013, the poverty rate for those age 16-64 with a disability was 28.8 percent, compared to 12.3 percent for able-bodied people.<sup>5</sup> Women with disabilities are more likely to experience economic insecurity, due partly to the fact that, among working-age individuals, women with disabilities have the lowest labor force participation rate and the lowest employment-population ratio<sup>6</sup> when compared to men with disabilities, able-bodied women, and able-bodied men (See Figures 1 and 2, respectively).<sup>7</sup>

FIGURE 1. Labor Force Participation Rate, 2014 Annual Average  
Age 16-64



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics

FIGURE 2. Employment-Population Ratio, 2014 Annual Average  
Age 16-64



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics

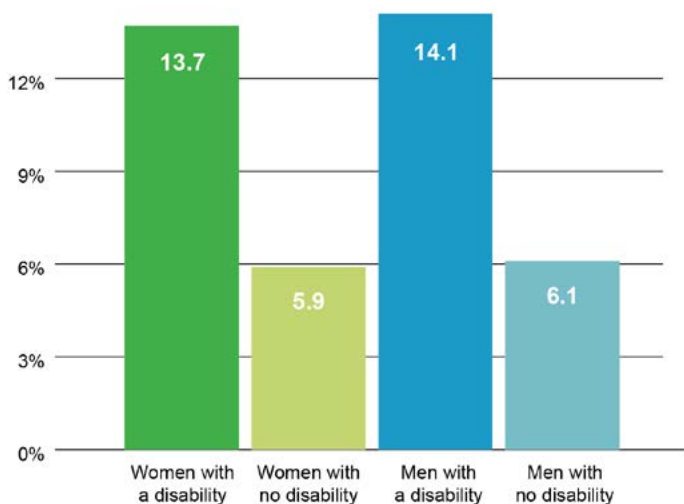


Although working-age women and men with disabilities have nearly the same unemployment rates, they are more than double the unemployment rates for able-bodied women and men (See Figure 3).<sup>8</sup>

Among working-age women with disabilities, women of color generally experience greater economic insecurity than white women. In particular, black/African American women face a lower labor force participation rate, a lower employment-population ratio, and a higher unemployment rate than their white, Asian, and Hispanic/Latina counterparts (See Figure 4).<sup>9</sup>

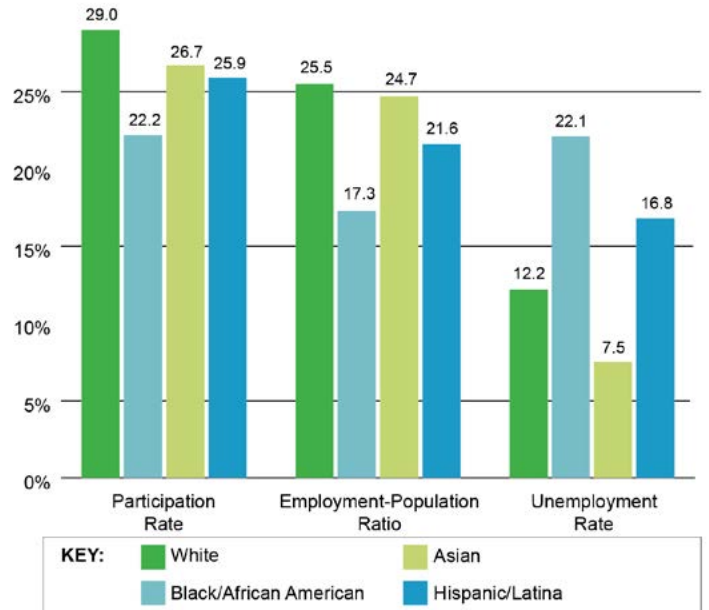
In addition, women with disabilities, like all other women, experience the gender wage gap and occupational segregation, both of which exacerbate economic insecurity. Full-time, year round working women with disabilities, age 16 and older, earn 80.8 percent of what their male counterparts with disabilities earn and only 69.5 percent of what men without disabilities earn.<sup>10</sup> Women with a disability are also more likely to work in service occupations<sup>11</sup> — the lowest paying employment sector — compared to men with a disability, women without a disability, and men without a disability (See Figure 5).<sup>12</sup>

**FIGURE 3. Unemployment Rate, 2014 Annual Average**  
Age 16-64



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics

**FIGURE 4. Labor Force Characteristics of Women with a Disability by Race/Ethnicity, 2014 Annual Average**  
Age 16 – 64



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics  
Note: Persons of Hispanic or Latino ethnicity may be of any race.

For example, women in “service occupations” earn a median weekly income of \$461, whereas women in “management, professional, and related occupations” earn a median weekly income of \$981.<sup>13</sup>

Without a job or a living wage to help offset costs associated with having a disability, the result is often a greater dependency on government safety net programs (i.e., Supplemental Security Income and Social Security Disability Insurance or others).<sup>14</sup> But in spite of the economic instability they face, women with disabilities are still less likely than men with disabilities to receive benefits from Social Security and Disability Insurance.<sup>15</sup> For women who do receive disability insurance, the average monthly benefit is lower than the amount men receive (\$1,033.50 for women and \$1,289.13 for men).<sup>16</sup> These differences in benefits occur because the receipt of disability insurance is dependent on work history<sup>17</sup> and women with disabilities are less likely to have jobs, or more likely to have jobs that pay lower wages, than men with disabilities.<sup>18</sup>

Notwithstanding marked improvements since the 1970s around inclusion, opportunity, accessibility, and destigmatization of disability in the United States,



the magnified challenges disabled women face have often gone overlooked in interventions and initiatives aimed at improving labor outcomes. Increased access to apprenticeships, internships, jobs, and leadership training programs, or access to affordable post-secondary education options (such as community colleges), are among the solutions that can significantly improve the labor market outcomes of women with disabilities.

## BARRIERS TO EMPLOYMENT

In May 2012, half of all individuals with a disability who were not working reported some kind of barrier to work.<sup>19</sup> Reported barriers included: lack of education or training (14.1 percent), transportation needs (11.7 percent), the need for on-site job accommodations (10.3 percent), and a person's own disability (80.5 percent).<sup>20</sup>

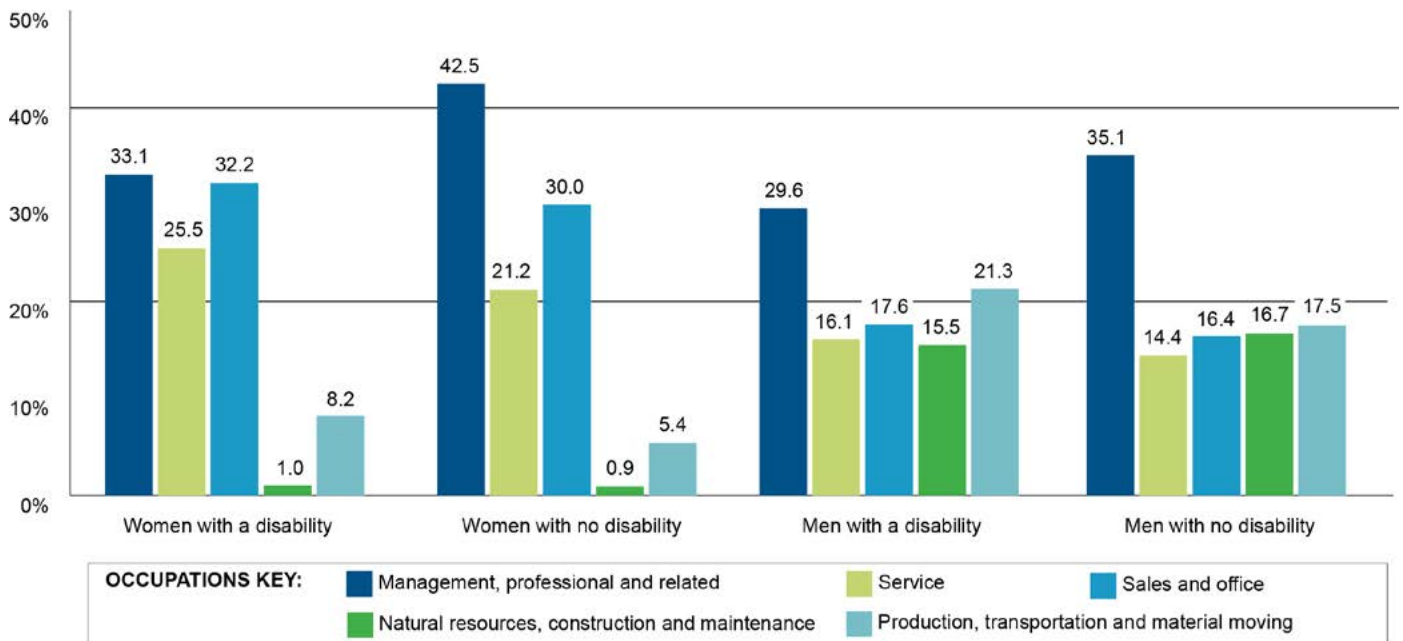
The challenges women with disabilities face may be amplified as a result of two-fold discrimination— gender and disability status discrimination.<sup>21</sup> Barriers to employment and wage parity, particularly those resulting from discrimination and stigma, have a disproportionate impact on women with disabilities, who may face perceptions

of “inability” and “weakness” aimed at their disability status *and* gender.<sup>22</sup> These barriers include (1) reduced self-esteem,<sup>23</sup> (2) unequal access to and participation in critical subjects and academic precursors to competitive jobs,<sup>24</sup> (3) lower career expectations,<sup>25</sup> (4) a perceived need to self-accommodate,<sup>26</sup> and/or (5) isolation and lack of access to supports and key informational resources.<sup>27</sup> If the compound barriers associated with both gender and disability fail to be explicitly accounted for in the policies and programs intended to support this population, women with disabilities may also benefit less from existing interventions and initiatives.

## AN OVERVIEW OF WORKFORCE TRAINING

Few female students with disabilities receive the exposure and education necessary for employment, particularly in more lucrative STEM fields.<sup>28</sup> For women with disabilities who may face stigma, isolation, and a reduced probability of employment on the basis of gender and disability discrimination, access to early work experience and transition to work programs may be a mitigating factor.

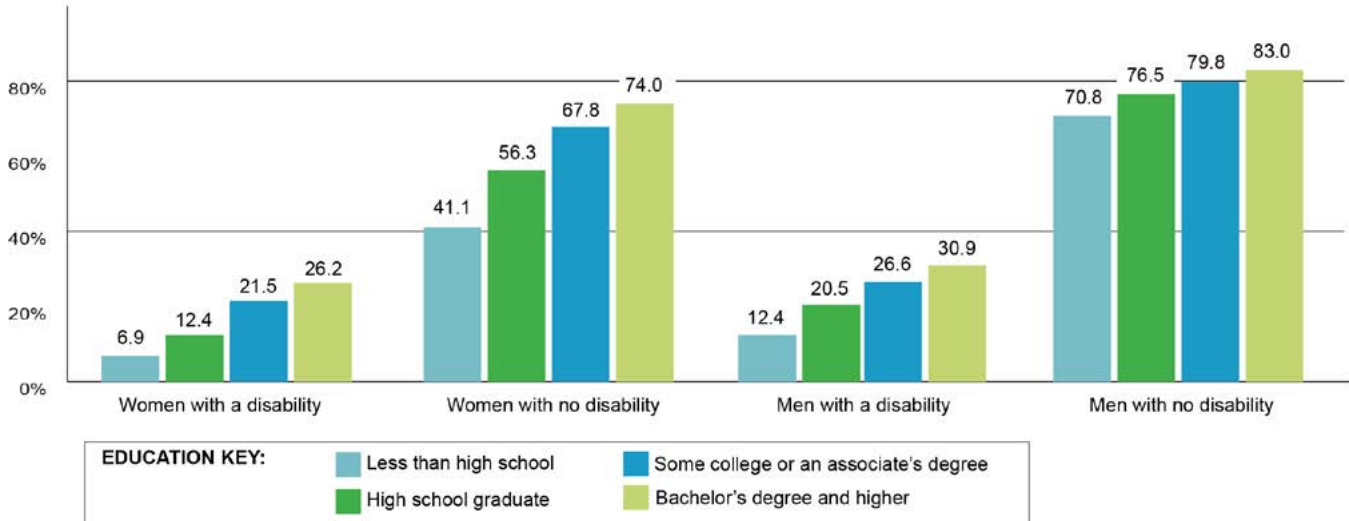
**FIGURE 5. Employed Civilians by Occupation, 2014 Annual Average**  
Percent Distribution, Age 16+



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics



**FIGURE 6. Labor Force Participation Rate by Educational Attainment, 2014 Annual Average**  
Age 25+

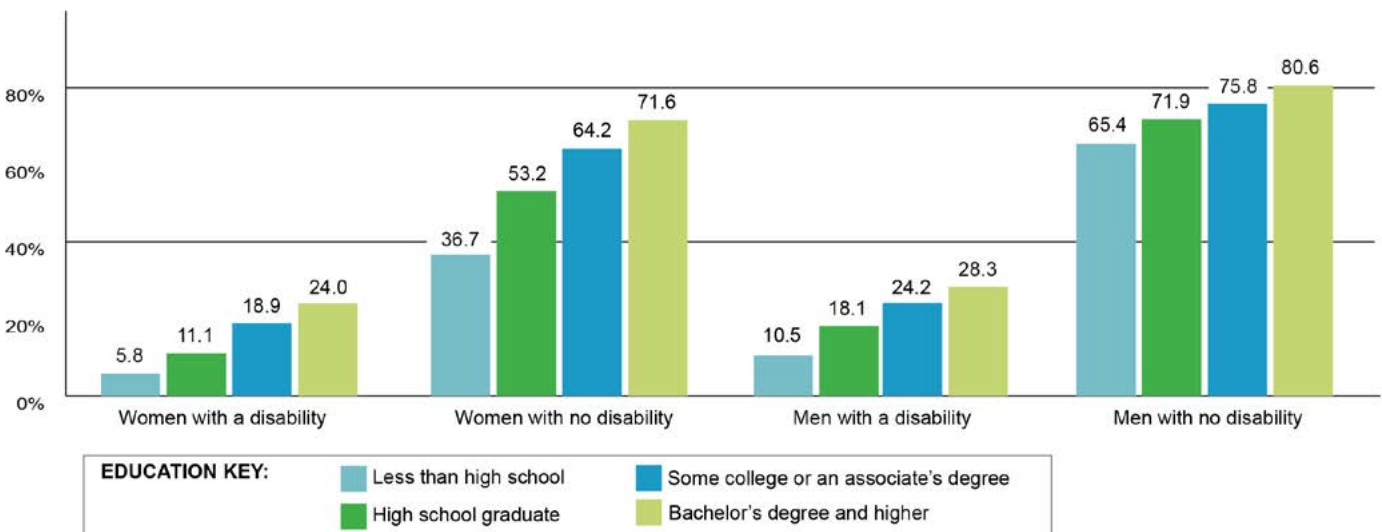


Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics

The effects of quality education and a successful school-to-work transition program are clear. Regardless of sex and/or disability, higher levels of educational attainment

are associated with higher labor force participation rates and higher employment-population ratios (See Figures 6 and 7, respectively).

**FIGURE 7. Employment-Population Ratio by Educational Attainment, 2014 Annual Average**  
Age 25+



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics



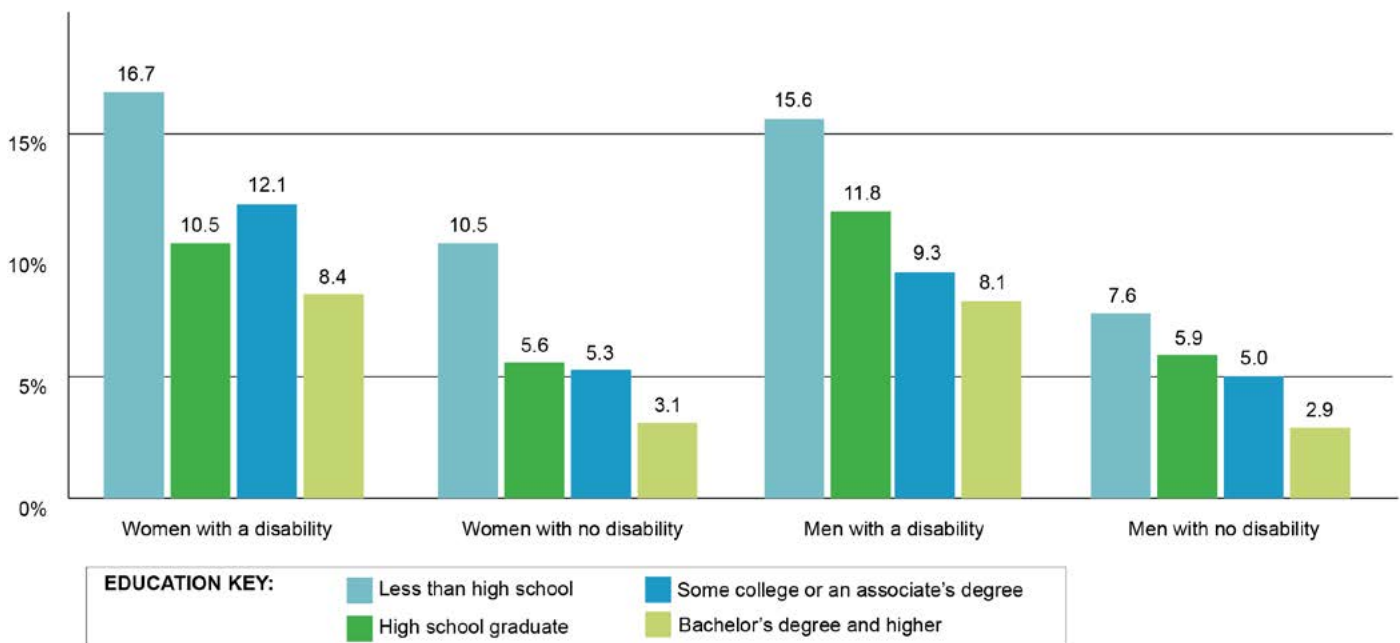
Additionally, individuals age 25 and older with a bachelor's degree and higher education levels have lower unemployment rates than those with some college or an associate's degree, those with high school degrees, and those with less than high school educations (See Figure 8).<sup>29</sup>

Only recently has greater attention been brought to bear on education and the need for a seamless transition to work. Notwithstanding the Individuals with Disabilities Education Act (IDEA) of 1975, student transition plans have not been a priority during individualized education planning.<sup>30</sup> However, there is a growing realization of the need for planning and early discussions about elements of adult living, such as preparation for post-secondary education, vocational education, integrated employment (including supported employment), continuing and adult education, adult services, independent living, and community participation<sup>31</sup> – most recently evidenced by the federal joint-agency PROMISE

initiative<sup>32</sup> and the Federal Partners in Transition workgroup.<sup>33</sup> States and institutions of higher education have the means to create and expand work-to-learn programs and increase affordability of post-secondary learning and training. Private and public sector entities can provide opportunities for internships, apprenticeships, or job training and professional development efforts that are made more accessible to the pipeline of young and adult women with disabilities.

To fully realize the progress that has been made to reduce barriers and increase accessibility to employment for individuals with disabilities, more could be done to ensure women workers with disabilities are positioned to achieve strong, sustained labor force attachment. Providing women with disabilities the opportunity to realize their full potential as workers pays dividends not just for the individual, but also for the families and employers who benefit from their contributions.

**FIGURE 8. Unemployment Rate by Educational Attainment, 2014 Annual Average**  
Age 25+



Source: Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics



## ENDNOTES

- 1 For the purposes of federal disability nondiscrimination laws, a person with a disability is typically defined as someone who (1) has a physical or mental impairment that substantially limits one or more "major life activities," (2) has a record of such an impairment, or (3) is regarded as having such an impairment. "Frequently Ask Questions," U.S. Department of Labor, Office of Disability Employment Policy, accessed June 12, 2015, <http://www.dol.gov/odep/faqs/general.htm#3>
- 2 Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics.
- 3 "Women and Girls with Disabilities," United Nations, accessed May 28, 2015, <http://www.un.org/disabilities/default.asp?id=1514>
- 4 "Fulfilling the Promise: Overcoming Persistent Barriers to Economic Self-Sufficiency for People with Disabilities," United States Senate, accessed May 28, 2015, <http://www.help.senate.gov/imo/media/doc/HELP%20Committee%20Disability%20and%20Poverty%20Report.pdf>
- 5 "Income and Poverty in the United States: 2013," United States Census Bureau, accessed May 28, 2015, <http://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-249.pdf> (in table 3 on page 13)
- 6 Employment-population ratio is the proportion of the civilian non-institutional population aged 16 years and older that is employed.
- 7 Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics.
- 8 *Ibid.*
- 9 *Ibid.*
- 10 "How the Wage Gap Hurts Women and Families." Employment Fact Sheet. *National Women's Law Center*. April 2015. <http://www.nwlc.org/resource/how-wage-gap-hurts-women-and-families>. NWLC calculations are based on the Current Population Survey, 2014 Annual Social and Economic Supplement.
- 11 Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics.
- 12 According to the Bureau of Labor Statistics' tabulation of the 2014 Current Population Survey, of those in Service Occupations, women earn a median weekly income of \$461 and men earn \$583. <http://www.bls.gov/cps/cpsaat39.htm>
- 13 *Ibid.*
- 14 "Fulfilling the Promise: Overcoming Persistent Barriers to Economic Self-Sufficiency for People with Disabilities," United States Senate, accessed July 2, 2015, <http://www.help.senate.gov/imo/media/doc/HELP%20Committee%20Disability%20and%20Poverty%20Report.pdf>
- 15 "Benefits Paid By Type of Beneficiary," Social Security Administration, accessed July 2, 2015, <http://www.ssa.gov/cgi-bin/currentpay.cgi>
- 16 *Ibid.*
- 17 "Benefits for People With Disabilities," Social Security Administration, accessed July 2, 2015, <http://www.ssa.gov/disability/>
- 18 "Women" U.S. Department of Labor, Office of Disability Employment Policy, accessed July 2, 2015, <http://www.dol.gov/odep/topics/Women.htm>
- 19 "Persons With A Disability: Barriers To Employment, Types of Assistance, and Other Labor-Related Issues – May 2012" Bureau of Labor Statistics, accessed May 18, 2015, <http://www.bls.gov/news.release/dissup.nr0.htm>
- 20 *Ibid.*
- 21 "Women and Girls with Disabilities" United Nations, accessed May 28, 2015, <http://www.un.org/disabilities/default.asp?id=1514>
- 22 Carrie G. Basas, "The New Boys: Women with Disabilities and the Legal Profession," *Berkley Journal of Gender, Law & Justice* 25 (2010):32-124.
- 23 Michael R. Benz, Bonnie Doren & Paul Yovanoff, "Crossing the great divide: Predicting productive engagement for young women with disabilities," *Career Development for Exceptional Individuals*, 21(1)(1998), 3-16.
- 24 Penny Hammrich, Lynda Price & Graciela Slesaransky-Poe, "Daughters with Disabilities: Breaking Down Barriers," *Electronic Journal of Special Education*, 5(4)(2001), Last accessed July 3, 2015, Retrieved from <http://wolfweb.unr.edu/homepage/crowther/ejse/hammrichetal.html>



- <sup>25</sup> "Employee Development for People with Disabilities, Employment Issue Brief #2," National Council on Disability, October 1, 2007, accessed July 2, 2015. <http://www.ncd.gov/publications/2007/Oct2007>
- <sup>26</sup> Carrie G. Basas, "The New Boys: Women with Disabilities and the Legal Profession." *Berkley Journal of Gender, Law & Justice* 25 (2010):32-124.
- <sup>27</sup> Fredrick E. Menz, Geraldine Hansen, Harry Smith, Constance Brown, Meg Ford & George McCrowey, "Gender equity in access services and benefits from vocational rehabilitation," *The Journal of Rehabilitation*, 55(1)(1989): 31-40.; Michael R. Benz, Bonnie Doren & Paul Yovanoff, "Crossing the great divide: Predicting productive engagement for young women with disabilities," *Career Development for Exceptional Individuals*, 21(1)(1998), 3-16.; Keith B. Wilson, Debra A. Harley, Katherine McCormick, Kristine Jolivette, & Ronald L. Jackson II, "A literature review of vocational rehabilitation acceptance and explaining bias in the rehabilitation process," *Journal of Applied Rehabilitation Counseling*, 32(1) (2001):24-35.
- <sup>28</sup> Penny Hammrich, Lynda Price & Graciela Slesaransky-Poe, "Daughters with disabilities: Breaking down barriers," *Electronic Journal of Special Education*, 5(4)(2001). Last accessed July 3, 2015, Retrieved from <http://unr.edu/homepage/crowther/ejse/hammrichetal.html>
- <sup>29</sup> Unpublished tabulations from the 2014 Current Population Survey, Bureau of Labor Statistics.
- <sup>30</sup> Cheryl Bates-Harris, "Segregated and exploited: The failure of the disability services system to provide quality work," *Journal of Vocational Rehabilitation*, 36(2012): 39-64.
- <sup>31</sup> C.F.R. §300.43(a), 2004
- <sup>32</sup> Promoting Readiness of Minors in Supplemental Security Income (PROMISE) is a joint initiative of the U.S. Department of Education, U.S. Department of Health and Human Services, U.S. Department of Labor, and Social Security Administration. It was created to foster improved health, education, and post-secondary outcomes for children ages 14-16 who receive Supplemental Security Income (SSI), as well as their families. More information can be found at <http://www2.ed.gov/about/inits/ed/promise/index.html> "About" U.S. Department of Education, accessed June 12, 2015, <http://www2.ed.gov/about/inits/ed/promise/index.html>
- <sup>33</sup> Federal Partners in Transition is a workgroup, led by senior federal officials, with representatives of several federal agencies, including Department of Labor, Education, Health and Human Services, and the Social Security Administration involved in transition of youth with disabilities from school into post-secondary education, work, and independent living. More information can be found at <http://youth.gov/feature-article/federal-partners/transition>. "Partnerships and Initiatives," U.S. Department of Labor, accessed July 1, 2015, [http://www.doleta.gov/Youth\\_services/otherinitiatives.cfm](http://www.doleta.gov/Youth_services/otherinitiatives.cfm)



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U.S. DEPARTMENT OF LABOR

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