

Disabled Women and the Wage Gap

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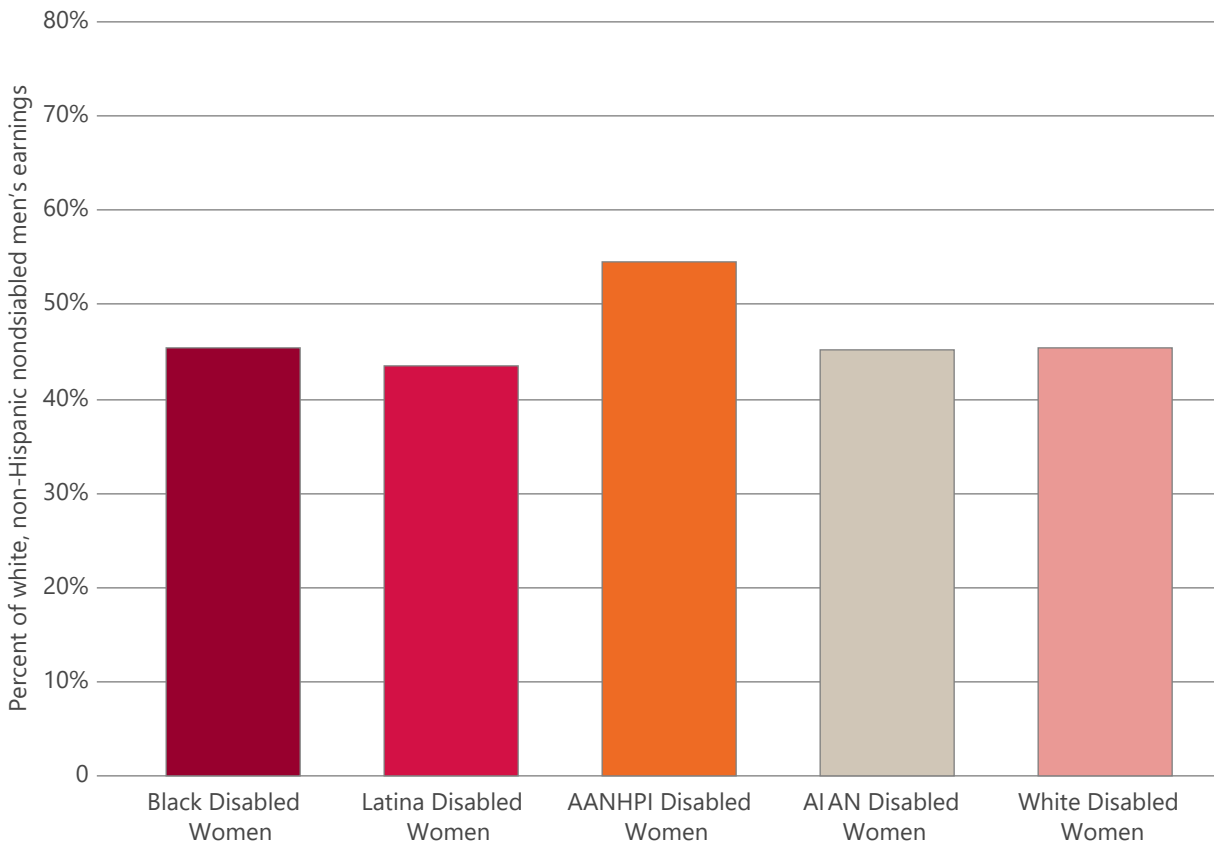
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Disabled¹ women are working at record levels, with 35 percent of disabled women ages 16 to 64 employed as of July 2024, compared to less than 30 percent before the COVID-19 pandemic.² A mix of several factors likely contributed to this increase in employment rates for disabled women, such as the rise in disability across the population,³ increased flexible work options made available in response to the COVID-19 pandemic⁴ and pressures from increasing costs of living.⁵ Despite their increasing employment rates, disabled women still work at far lower rates than nondisabled men — and the disparities don't stop there. New analysis by the National Partnership for Women & Families finds that disabled women workers overall are only paid 50 cents for every dollar a nondisabled man makes,⁶ due to a long legacy of ableism and discrimination.⁷ Disabled workers are especially likely to work part time,⁸ making it critical to include these workers in a wage gap figure. However, it is worth noting that the gap persists for full-time, year-round disabled women workers as well, who are typically paid 67 cents for every dollar paid to a nondisabled man who works full time, year round. The wage gap is often widest for disabled women of color, who face the compounding effects of racism, ableism, classism and sexism. For every dollar paid to a white, non-Hispanic nondisabled man,

- Asian American and Native Hawaiian/Pacific Islander (AANHPI) disabled women workers are paid 55 cents,
- American Indian/Alaska Native (AIAN) disabled women are paid 45 cents,
- Black disabled women are paid 45 cents and
- disabled Latinas are paid 44 cents.⁹

Closing the wage gap is an important first step to ensure equitable outcomes for disabled women. However, it is not enough to guarantee those equitable outcomes, particularly given the cost of living with a disability. It is critical that ableist barriers that confine disabled women to poverty are removed, and systems that perpetuate the wage gap for disabled women are transformed.

All Disabled Women, Regardless of Race/Ethnicity, Face a Large Wage Gap Compared to Nondisabled White Men



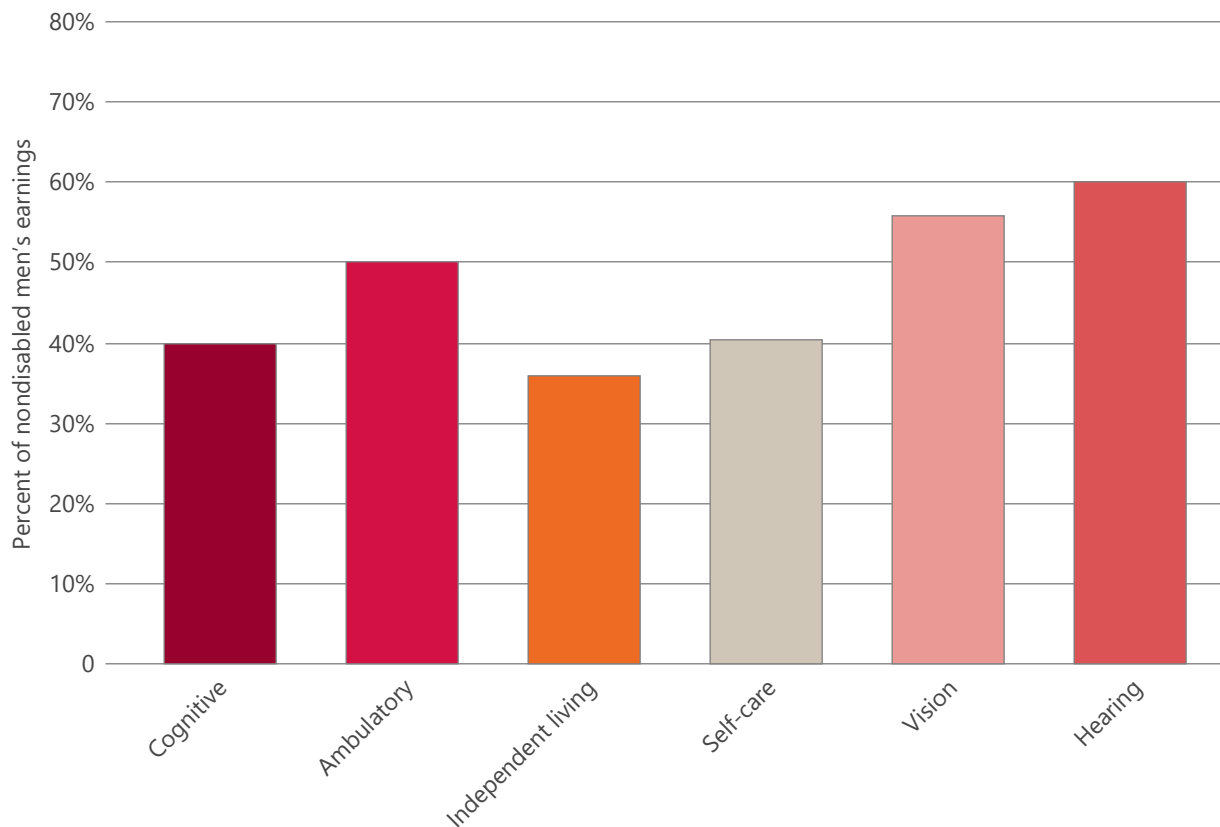
Source: Figures compare median annual earnings for disabled women workers and nondisabled men workers with earnings using American Community Survey (ACS) 2022 and include part-time and seasonal workers. Workers are considered disabled if they answered yes to one or more of the six disability questions in the ACS.

Disabled Women Face a Large Wage Gap

- A National Partnership for Women & Families analysis of American Community Survey (ACS) data reveals that, in spite of the strides toward more equal workforce participation in recent years, the typical working disabled woman is paid 50 cents for every dollar that a working nondisabled man is paid.¹⁰
- Disaggregated data reveal that all groups of disabled women workers face large wage gaps. Disabled women workers of all education levels face a wage gap compared to nondisabled men, and it barely varies from 53 cents to 57 cents for different education levels. Disabled women with college and post-graduate education are paid just 55 cents for every dollar paid to their nondisabled male peers with similar education levels. Disabled women workers with four years of college are typically paid \$41,600 per year — \$2,400 less than nondisabled men workers who finished high school.¹¹

- Disabled women of all ages face large wage gaps, though the gaps are larger for disabled women older than 35. The smallest wage gap, 67 cents for every dollar paid to nondisabled men, is for disabled women aged 16–24, followed by 59 cents for disabled women aged 25–34. For each ten-year age group 35 and older, disabled women are paid roughly half of what their nondisabled counterparts are paid. This mirrors the pattern seen for all women, where younger cohorts have narrower wage gaps.¹²
- Women with all types of disabilities face wage gaps. Women who reported difficulty with independent living had the largest wage gap, typically being paid only 36 cents per dollar paid to a nondisabled man, and women with hearing disabilities had the narrowest wage gap of 60 cents paid per dollar.
- Disabled women and men who live in institutional group quarters, such as group living facilities, are paid very low wages. These disabled women are paid \$9,000 on average each year, while their disabled men counterparts are paid \$11,000. Overall, nondisabled men are typically paid \$50,000 a year.¹³

The Wage Gap is Worst for Disabled Women Who Reported Difficulty with Independent Living



Source: Figures compare median annual earnings for disabled women workers and nondisabled men workers with earnings using American Community Survey (ACS) 2022 and include part-time and seasonal workers. The ACS asks about difficulty in these six domains to ascertain disability status.

- By region, disabled women in Midwestern states are paid 47 cents per dollar paid to a nondisabled man, disabled women in Northeastern states are paid 49 cents, while disabled women in Southern and Western states are paid 54 cents.¹⁴
- Among veterans, disabled women are paid 62 cents per every dollar paid to a nondisabled veteran man.¹⁵

The Wage Gap Harms the Economic Security and Health Status of Disabled Women

Disabled women workers have median annual earnings of \$25,000, half of median annual earnings of nondisabled men at \$50,000 each year. This amounts to a difference of \$25,000 each year. These lost earnings mean disabled women have less money to support themselves and their families, save and invest for the future, and spend on goods and services. Families, businesses and the economy suffer as a result.

If disabled women were paid the money lost to the wage gap for just one year, on average they could each pay for:

- nearly 28 months of child care¹⁶
- 5 semesters of tuition at a four-year higher education institution, or the full cost of tuition and fees for a two-year college;¹⁷
- more than 32 months of food costs¹⁸
- an additional 15 months of premiums for employer-based health insurance¹⁹
- 19 months of rent²⁰
- 14 months of mortgage payments, or²¹
- their entire student loan debt in 18 months.²²

Closing the wage gap would not only increase their financial security and improve their well being, it would also help disabled women meet their unique needs. For example, households with a disabled member require 28 percent (or \$17,690) more in income per year on average to maintain the same standard of living as nondisabled households.²³ Additional costs, also known as the “crip tax,” may include medical care, assistive technology, a personal care attendant, accessibility adjustments and modifications, adaptive clothing, meals for specialized diets and more.²⁴ As a result, closing the wage gap alone is not sufficient.

Harmful Barriers and Discrimination Contribute to the Wage Gap for Disabled Women

A number of factors contribute to the disabled women's wage gap, including the following:

- **Occupational segregation, which is when people of certain races, genders, disability statuses or other characteristics are particularly likely to work in certain jobs.**²⁵ Women, people of color, disabled people and people from other marginalized backgrounds are funneled into low-paying, undervalued occupations as a result of deliberate policy choices and stereotypes rooted in sexism, racism, classism, ableism and their compounding effects.²⁶ For disabled workers, the nation's legacy of institutionalizing disabled people forced to work for little or no pay perpetuated these stereotypes.²⁷ Disabled women in particular are relegated not only to jobs deemed "for disabled people" but also "for women."²⁸ As a result of occupational segregation, the data show that disabled women are more likely to be working part-time jobs, lower-wage jobs with fewer benefits.²⁹ For example, disabled women are overrepresented in low-paid health care, clerical and social service jobs.³⁰
- **Subminimum wages and barriers to competitive integrated employment (CIE), or when disabled employees work alongside nondisabled employees, earning the same or comparable pay and benefits with opportunities for advancement.** A 2023 Government Accountability Office report estimates that tens of thousands of disabled workers are being paid less than federal minimum wage, with a majority making less than \$3.50 per hour, and only a minority of these workers are working alongside workers without disabilities.³¹ Disabled women workers are, quite literally, physically segregated into sheltered workshops and institutions, where they are paid pennies on the dollar, making the pay disparity for disabled people who live in group quarters particularly notable.
- **Employment discrimination in hiring, promotion and retention.** Disability discrimination may include difficulty receiving or denial of reasonable accommodations in the workplace. U.S. Equal Employment Opportunity Commission (EEOC) data reveals that disability discrimination made up 36.0 percent of claims filed by workers in 2023, while 31.4 percent of claims involved sex-based discrimination.³² A 2022 Gender Policy Report publication found that discrimination in the labor market was a leading cause of economic instability for disabled women.³³
- **A lack of sufficient paid leave in combination with a disproportionate share of caregiving labor.** Disabled women, who give and receive care, need better access to child care, paid leave and other adequate supports. People working in lower-wage jobs — who are disproportionately likely to be disabled women — are less likely to have access to paid leave, meaning they may be forced to take unpaid leave to care for themselves and their loved ones, contributing to the wage gap.³⁴ Meanwhile, disabled workers may be more likely than nondisabled workers to need leave to address their

own health conditions.³⁵ Unpaid caregiving work may also reduce or eliminate an individual's income³⁶ despite providing vital support for loved ones, including chosen family.³⁷ In fact, disabled people are more likely than those without disabilities to have needed time off to care for their chosen family, which means it is critical to expand what qualifies as protected leave.³⁸

- **Draconian public benefit eligibility requirements that disincentivize work and limit potential earnings.**³⁹ Eligibility criteria for critical benefits that disabled people rely on disincentivize financially supportive work and trap disabled women in poverty. As a result of benefit payments insufficient to cover the cost of living, disabled people who receive Social Security benefits may be forced to take on work — which must be low wage to remain eligible for benefits. At the same time, working or earning too much may force SSI recipients in particular to exceed the program's \$2,000 asset limits and lose critical benefits.⁴⁰ Importantly, many disabled women rely on life-saving health care and long-term services and support provided by Medicaid,⁴¹ which they may qualify for due to receipt of SSI benefit status; remaining below the SSI income and asset limits can save the lives of disabled people while also eroding their standard of living.

All Disabled Women Deserve More

While disabled women workers deserve equitable treatment and pay, we cannot leave disabled women who cannot or choose not to work behind. Disabled women should not have to work to receive basic necessities: our social safety nets are also failing disabled women. For SSI beneficiaries who cannot or choose not to work, \$943 per month for an individual and \$1,415 per month for a couple is the *maximum* benefit in 2024.⁴² These maximums are not sufficient for the cost of living and are well below the federal poverty level.⁴³ The \$2,000 asset limit also makes it incredibly difficult to save money and invest in education, family, the local economy, accessing health care and more.

The maximum SSDI benefit in 2024 is \$3,822 per month, and Social Security Disability Insurance (SSDI) does not come with any asset limits.⁴⁴ While disabled women may receive higher benefits through SSDI, SSDI eligibility is contingent on working in the formal economy for a certain amount of time. However, that is hard for many disabled people. Women are less likely than men to have earned enough credits to qualify for SSDI benefits, whether because they take time off from work to care for their families or because they are employed in jobs for which they do not receive credits.⁴⁵ Even when women do qualify for SSDI, on average, women's SSDI benefits are lower than men's, primarily because SSDI benefits are based on earnings history, further perpetuating the wage gap that women, and particularly women of color, experience.⁴⁶

Systemic and Policy Changes Are Needed to Support Disabled Women

Lawmakers must enact policies that allow disabled women to achieve economic security for themselves and their families. Achieving economic security for disabled women requires a multi-faceted policy approach; not only do we need legislation that ensures fair wages for all workers, we also need to transform systems that perpetuate the systemic oppression of disabled women, particularly disabled women of color; collect better data on disabled women to understand which initiatives are most effective; and construct a stronger care infrastructure to support sustainable employment.

Congress can take these steps to begin to holistically address the pay gap for disabled women:

1. Passing the **HCBS Access Act** and **Better Care Better Jobs Act** to support disabled workers in the care workforce, as well as disabled people who give and receive care that helps them live and work in their communities/supported employment.
2. Passing the **Paycheck Fairness Act** would break harmful patterns of pay discrimination and strengthen workplace protections for women.
3. Raising the minimum wage for all workers and eliminating the subminimum wage and incentivizing competitive integrated employment for disabled workers by passing the **Raise the Wage Act** and the **Transformation to Competitive Integrated Employment Act**.
4. Ensure full funding for the EEOC, the U.S. Department of Labor and the U.S. Department of Justice Civil Rights Division so that there are sufficient resources to combat wage discrimination and hold employers accountable.
5. Establishing family friendly workplace standards like a **national paid family and medical leave program through the FAMILY Act** and **paid sick leave for all through the Healthy Families Act** would allow employees to care for themselves and their families, including chosen and extended family. Passing the **Schedules that Work Act** and the **Child Care for Working Families Act** is also important for the retention and advancement of disabled women workers.
6. Passing the **SSI Savings Penalty Elimination Act** would increase the SSI asset limit for disabled women and their spouses, further allowing disabled women to retain the income they earn from working while on SSI. Passing the **SSI Restoration Act** would go even further, increasing modest SSI benefits and updating and indexing SSI's strict income rules.
7. Reauthorizing the **Workforce Innovation and Opportunity Act** to support competitive integrated employment for disabled people and address occupational segregation through expansion of apprenticeship and pre-apprenticeship opportunities for disabled women workers.

8. **Incentivizing employers to maintain flexible work and remote work options** through tax credits, grants, and other programs to expand work for disabled employees.

Federal agencies may take the following steps:

1. The Department of Labor can increase enforcement against 14(c) violations and **work toward phasing out 14(c) certificates** that allow employers to pay disabled people subminimum wages.
2. The federal government as a whole **must prioritize the creation of good, high-paying union jobs for disabled people**—disabled women and disabled women of color in particular—in implementing the bipartisan infrastructure law (Infrastructure Investment and Jobs Act), the Creating Helpful Incentives to Produce Semiconductors (CHIPS) and Science Act and the Inflation Reduction Act.
3. The **Census Bureau must work toward adopting a more accurate and inclusive measurement of disability** for implementation in the American Community Survey (ACS) and across government so we can have a more holistic picture of the barriers to economic security for disabled women.
4. The **SSA may issue new regulations on SGA (substantial gainful activity) and overhauling its wage reporting system** such that overpayments do not cause additional financial burden onto recipients and force disabled women to choose between SSI benefits and employment.
5. The **EEOC may add/expand disability data** collection for EEO-1 data to better gauge the conditions of disabled workers.

We must prioritize policies that advance the economic security of disabled women. The National Partnership will continue its advocacy to expand economic opportunity for all women.

Necessary Steps Toward More Accurate and Inclusive Data

Data on disabled women can be further improved by collecting data on disability that is not solely about reductive categories of functional limitations. For example, the table on disability type could provide a more detailed picture if the data included women with chronic pain, mental health disabilities, or communication- or speech-related disabilities.

Additionally, ACS data does not include comprehensive data on LGBTQI+ individuals, who are generally more likely to be disabled.⁴⁷

LGBTQI+ disabled people face additional barriers to employment. We need inclusive and adequate data on LGBTQI+ disabled workers to determine the added impact on wages, among other things.

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Endnotes

¹ A part of the disability community has reclaimed identity-first language (i.e., “disabled”) to acknowledge disability as a critical part of identity in which to take pride. However, not all members of the disability community prefer identity-first language. Others may prefer person-first language (i.e., “person with a disability”). Preferences may also vary by disability. This brief uses identity-first and person-first language interchangeably. However, the Partnership will always honor the language a disabled person chooses for themselves.

There are also several definitions of disability. The Americans with Disabilities Act (ADA), for example, defines disability as “(A) a physical or mental impairment that substantially limits one or more major life activities of such individual; (B) a record of such an impairment; or (C) being regarded as having such an impairment.” 42 U.S.C. § 12102. Major life activities also include major bodily functions. 42 U.S.C. § 12102(2)(B). This definition is quite broad. Different models of disability also affect the ways disability is defined and viewed. The medical model, for example, focuses on disability as an impairment and prioritizes a cure. The social model views disability as something constructed by the barriers that society establishes. Other models of disability also exist to address the complexities of the disabled experience. Disabled World. (2010, September 10). *Models of Disability: Types and Definitions*. Retrieved 21 August 2024. No one definition or model is perfect.

² U.S. Bureau of Labor Statistics data in Federal Reserve Bank of St. Louis, “[Employment-Population Ratio — With a Disability, 16 to 64 Years, Women \(LNU02376960\)](#).” Retrieved 21 August 2024. Comparison is to July 2019.

³ Ditkowsky, M., & Majumder, A. (2024, February 22). *Disabled employment is at a record high, but disparities remain*. Retrieved 21 August 2024 from National Partnership for Women & Families website.

⁴ Ibid.

⁵ Bureau of Labor Statistics. (n.d.). *12-month percentage change, Consumer Price Index, selected categories*. Retrieved 21 August 2024.

⁶ Figures compare median annual earnings for disabled women workers and nondisabled men workers with earnings using American Community Survey (ACS) 2022 1-year data via IPUMS (www.ipums.org). This figure includes part-time and seasonal workers. Workers are considered disabled if they answered yes to one or more of the six disability questions in the ACS that asks them to assess functional difficulty on a range of items. Throughout this analysis, we use the terms disability and difficulty interchangeably. This analysis likely underestimates the number of disabled workers given that other surveys find higher estimates of disabled workers. For more information on how the ACS measures disability see Ditkowsky, M. & Gallagher Robbins, K. (2023, December 5). *New Census proposal would reduce the number of disabled women and girls counted by nearly 10 million [Blog]*. Retrieved 21 August 2024 from the National Partnership for Women & Families website.

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⁸ Mason, J., & Gallagher Robbins, K. (2023, March). *Women’s Work Is Undervalued, and It’s Costing Us Billions*. Retrieved 21 August 2024, from National Partnership for Women & Families website; U.S. Bureau of Labor Statistics. (2024, February 22). *Persons with a Disability: Labor Force Characteristics Summary - 2023 Table 2. Employed full- and part-time workers by disability status and age, 2023 annual averages*. Retrieved 21 August 2024.

⁹ See note 6. Each racial group excludes Latinas, who are analyzed separately.

¹⁰ See note 6.

¹¹ See note 6. Figures by education are for workers 25 and older as is customary for education wage gaps.

¹² AAUW. (n.d.) *Fast Facts: The Gender Pay Gap*. Retrieved 21 August 2024.

¹³ See note 6. This figure analyzes the earnings of people living in institutional group quarters, which includes places like correctional facilities, nursing facilities and mental hospitals. See IPUMS USA. (n.d.). *GQ Type*. Retrieved 21 August 2024. See also *Group Quarters and Residency Rules for Poverty*. (23 June, 2023) Retrieved 21 August 2024, from U.S. Census Bureau website.

¹⁴ See note 6. For details on which states fall in which region see IPUMS USA. (n.d.). *Region*. Retrieved 20 August 2024.

¹⁵ See note 6. This definition of disability is different from service-connected disabilities.

- ¹⁶ Child Care Aware of America. (2022). *Demanding Change: Repairing Our Child Care System*. Retrieved 21 August 2024. The authors note that the landscape of child care varies significantly from state to state and computing a single national average is complex. This analysis uses the average of program-weighted averages for center-based care for a four-year-old, \$9,715 with a 10.84% inflation adjustment to account for the rise in child care costs since 2020 (Inflation adjustment uses the Consumer Price Index data from the U.S. Bureau of Labor Statistics for Day care and preschool) for a total annual cost of \$10,768.
- ¹⁷ U.S. Department of Education, National Center for Education Statistics. (2023, December). *Digest of Education Statistics: 2022 (Table 330.10, Average undergraduate tuition and fees and room and board rates charged for full-time students in degree-granting postsecondary institutions, by level and control of institution: 1963–64 through 2022–23), Chapter 3*. Retrieved 21 August 2024 (The average total annual cost of undergraduate tuition and required fees for 2021–2022 is \$9,596 for a four-year public college or university or \$3,563 for a two-year college.)
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- ¹⁹ Kaiser Family Foundation. (n.d.) *Average Annual Single Premium per Enrolled Employee For Employer-Based Health Insurance, 2022*. Retrieved 21 August 2024.
- ²⁰ U.S. Census Bureau. (2023). *American Community Survey 1-Year Estimates 2022, Table DP04: Selected Housing Characteristics*. Retrieved 14 September 2023 (Calculation uses median gross rent, occupied units paying rent)
- ²¹ Ibid. (Calculation uses monthly owner costs ,housing units with a mortgage)
- ²² U.S. Department of Education, Office of Federal Student Aid. (n.d.) *Federal Student Loan Portfolio: Federal Student Aid Portfolio Summary*. National Student Loan Data System Publication. Retrieved 21 August 2024. (Average dollars outstanding for recipients of direct loans as of Q3 2023, \$37,673.)
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- ²⁶ See note 25, *Women’s Work Is Undervalued*.
- ²⁷ See note 7, *Systems Transformation Guide to Economic Justice for Disabled People: Jobs and Employment* (p. 9).
- ²⁸ Ibid.
- ²⁹ See note 6; See note 25, *Women’s Work Is Undervalued*.
- ³⁰ Ibid.
- ³¹ U.S. Government Accountability Office. (2023, February 24). *Subminimum Wage Program: DOL Could Do More to Ensure Timely Oversight (Publication No. GAO-23-105116)*. Retrieved 21 August 2024.
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- ³⁵ U.S. Department of Labor, Office of Disability Employment Policy. (2021, December). *Access to Paid Leave for Family and Medical Reasons Among Workers with Disabilities* (p. 2). Retrieved 22 August 2024.
- ³⁶ Johnson, R., Smith, K., & Butrica, B. (2023, June 9). *Unpaid Family Care Continues to Suppress Women’s Earnings*. Retrieved 22 August 2024 from Urban Institute website.
- ³⁷ Chosen family may be defined as “nonbiological kinship bonds, whether legally recognized or not, deliberately chosen for the purpose of mutual support and love.” Gates, T. (2017). Chosen Families. *The SAGE Encyclopedia of Marriage, Family, and Couples Counseling*. doi: 10.4135/9781483369532
- ³⁸ 41.9% of people with disabilities said they had ever needed to take time off from work to help a friend or ‘chosen’ family member with a health-related need, compared to 29.5% of people without disabilities. Gallagher Robbins, K., Durso, L.E., & Bewkes, F.J. (2017, October 30). *People Need Paid Leave Policies That Cover Chosen Family*. Retrieved 21 August 2024, from Center for American Progress website.
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- ⁴⁰ Social Security, Agency of Administration. (n.d.). *Spotlight on Resources—2024 Edition*. Retrieved 21 August 2024.

- ⁴¹ See note 7, *Systems Transformation Guide to Economic Justice for Disabled People: Jobs and Employment* (pp. 18–19).
- ⁴² Social Security, Agency of Administration. (n.d.). *How much you could get from SSI*. Retrieved 21 August 2024.
- ⁴³ HealthCare.Gov. (n.d.). *Federal poverty level (FPL)*. Retrieved 22 August 2024.
- ⁴⁴ Ditekowsky, M. (2024, March). *Systems Transformation Guide to Disability Economic Justice: Public Benefits* (p.4) Retrieved 21 August 2024 from National Partnership for Women & Families website.
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The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, reproductive health and rights, access to quality, affordable health care and policies that help all people meet the dual demands of work and family. More information is available at NationalPartnership.org.

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