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**Disability, Poverty, and Material Hardship since the Passage of the ADA**

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## **Disability, Poverty, and Material Hardship since the Passage of the ADA**

### **ABSTRACT**

The past 25 years have seen an unprecedented expansion in formal civil rights for people with disabilities that, among other things, was predicted to improve their economic wellbeing. Studies of economic wellbeing among people with disabilities have traditionally focused on employment and earnings, despite the fact that a minority of people with disabilities are employed. More recent literature has expanded to include measures of income poverty and material hardship, but has not examined trends in these dimensions of economic wellbeing over time or across different groups of people with disabilities. The current study uses nationally representative data covering the 1993-2010 period to examine trends over time in cross-sectional and dynamic measures of income poverty, and multiple dimensions of material hardship. It also describes differences in time trends by education, sex, race/ethnicity, and employment status among people with disabilities in income poverty and any material hardship. Levels of both material hardship and income poverty are high across the entire period for all groups, but while material hardship remains at the same level between 1993 and 2010, income poverty declines. These findings show that there has been little improvement over the past two decades in the economic wellbeing of people with disabilities, and additional research is needed to understand the mechanisms that keep even groups that are relatively privileged – college graduates and full-time, full-year workers – at very low levels of economic wellbeing.

In the United States, people with disabilities experience high levels of poverty and low rates of employment. In 2012, 28% of working-aged people with disabilities lived in poverty and 34% were employed. For people without disabilities, the corresponding figures were 12% and 76% (Erickson, Lee, & von Schrader 2014). Major disability-related legislation enacted over the past two decades – including the 1990 Americans with Disabilities Act (ADA), 2008 ADA Restoration Act, and the 1999 Ticket to Work and Work Incentives Act – has been passed, at least in part, to address the poor economic well-being of people with disabilities by improving rates of employment among this subgroup. Implicit in these policies is the idea that working for pay will improve the economic well-being of people with disabilities, or at least provide them with the same level of economic well-being as unearned income.

Existing research on the economic well-being of people with disabilities focuses on trends in the disability employment rate or discrimination against people with disabilities in employment and wages. Despite the fact that a minority of people with disabilities work and even fewer (20%) work in full-time, full-year positions, only a few studies examine their economic well-being outside of earnings and employment. A shortcoming of the few studies of poverty among people with disabilities is that they only examine whether people were in poverty in the last year at any time or not – they do not distinguish between chronic poverty (living below the poverty line for all 12 months of a year) and episodic poverty (experiencing periods of two or more months, but not all 12 months in poverty). It is increasingly vital to characterize trends and patterns in the economic well-being of people with disabilities as it becomes clearer that people with disabilities may have been left behind in the economic

expansions of the 1990s and disproportionately impacted by the recessions of the early 1990s and late 2000s (Burkhauser et al. 2002).

It is important to examine facets of economic well-being like poverty dynamics, material hardship, and food insecurity in addition to (or instead of) income for several reasons. First, it is difficult to translate income levels and distributions into understandings of individual quality of life. Material hardship tends to be a better indicator of quality of life than income or even income poverty because income is relatively transitory and material hardship captures the effects of long-term economic hardship (Iceland and Bauman 2004). Second, examining income alone may mask qualitative differences in well-being that exist at the same levels of income. For example, two families with the same income levels may have dramatically different levels of economic well-being because of unobserved drains on financial resources like illness, support for other family members, and medical debt. Last, even when comparing income levels in constant dollars over time, changes in income do not always correspond to changes in what it means to be poor or what it means to have adequate standards of living.

For all these reasons, the current study tracks change over time in the economic well-being since the ADA for working-age people with disabilities along two key dimensions: 1) poverty dynamics (cross-sectional poverty, any experience with poverty over the year, chronic poverty, and episodic poverty) and 2) material hardship (low quality housing, difficulty paying bills, unmet need for health care due to cost, and food insecurity). Additionally, this study investigates whether trends along these dimensions of economic well-being have changed in similar ways across selected groups of people with disabilities, including by education, sex, race/ethnicity and employment status. To characterize trends in

material wellbeing since the ADA's passage, this study relies on nationally representative, longitudinal data from the Surveys of Income and Program Participation (SIPP).

## **BACKGROUND**

Though a minority of working-age people with disabilities is employed, the majority of studies on the economic well-being of people with disabilities focuses on describing the employment and earnings of people with disabilities. Some of these studies have been preoccupied with describing the net employment losses incurred by people with disabilities following the passage of the 1990 Americans with Disabilities Act (e.g., Deleire 2000, 2001; Acemoglu and Angrist 2001; Bound and Waidmann 2002; Burkhauser, Houtenville, and Wittenberg 2003; Houtenville and Daly 2003; Hotchkiss 2003). Others, in a frequently intersecting literature, attempt to estimate the precise degree to which workers with disabilities face economic discrimination in wages (e.g., Baldwin and 1994, 1995; Baldwin 1999; Hotchkiss 2003) or describe the disadvantageous work arrangements of employed people with disabilities (e.g. Schur 2003). Although this body of research has largely demonstrated that workers with disabilities have suffered since the passage of the ADA in terms of how much they work and the amount they earn, it has shed little light on the economic well-being for jobless people with disabilities or the degree to which employed people with disabilities face material hardships despite being employed.

### *Poverty and Material Hardship for People with Disabilities*

The focus on employment and earnings is starting to change with an emergent literature that acknowledges the importance of other facets of economic well-being for people with disabilities. Some of the studies in this literature describe experiences with

income poverty for people with disabilities (e.g. She and Livermore 2008, Brucker et al. 2014). A major takeaway from this literature is that poverty rates for people with disabilities are extremely sensitive to the measure of poverty used. For example, She and Livermore (2008) find that, using traditional poverty measures, the rates of poverty are significantly higher among people with disabilities than people without disabilities, and that the relative difference in poverty rates grows even larger when we consider measures of chronic poverty. In contrast, Brucker and colleagues (2014) find that estimating poverty using the Supplemental Poverty Measure (SPM) reduces the relative difference in poverty rates. The SPM is an alternative poverty measure that adds the value of in-kind benefits to the total income figure compared against the poverty standard and subtracts the amount of out-of-pocket medical expenditures. Although such studies have begun to explore different measures of income poverty and how they may change estimates of poverty among people with disabilities, they have not yet tracked whether poverty as measured with traditional and non-traditional poverty metrics change over time.

Studies of income poverty are an important addition to the literature on economic well-being for people with disabilities, but income poverty cannot provide a complete picture of deprivation among people with disabilities. Palmer (2011) argues that, for people with disabilities, it is critical to also consider expanded definitions of material hardship that also include descriptions of the ability to meet basic needs and adjust for the heightened costs and barriers faced by people with disabilities. He points out that estimates of income poverty are likely to dramatically understate experiences of poverty by people with disabilities because the disability-related costs they face – such as health care expenditures, special diets, and so

on – increase the costs of their basic needs, but this increased cost is not reflected in the income thresholds used to calculate poverty statistics.

Other studies included in the recent literature address some of Palmer’s concerns. These studies investigate additional facets of material hardship, including food insecurity (Rose, Parish, and Yoo 2009; Huang, Go, and Kim 2010), difficulties in meeting basic needs (She and Livermore 2007, Rose, Parish, and Yoo 2009), and multidimensional poverty measures that include measures of deprivation in social integration and civic engagement (Brucker et al. 2014). These studies reach a consensus that, regardless of the measure of material hardship or multidimensional poverty used, people with disabilities experience higher rates of material hardship than people without disabilities, even adjusting for other variables that might predispose people with disabilities to a higher risk of material hardship (e.g., lower levels of education, higher rates of unemployment). However, all of these studies examine material hardship for people with disabilities at only a single point in time and none examine variation in experiences with material hardship among people with disabilities.

The current study extends previous research by examining trends over time in material hardship, cross-sectional poverty and dynamic poverty, and considering whether trends in any material hardship, cross-sectional poverty, and chronic poverty differ by employment status, sex, and disability type. The period considered here – 1993 through 2010 – extends from shortly after the Americans with Disabilities Act took effect (it was passed in 1990 and implemented in 1992) until two years after the “great recession” of 2008.

## **DATA AND METHODS**

This study draws on information from the 1992, 1993, 1996, 2001, 2004, and 2008 Surveys of Income and Program Participation (SIPP). For each panel, the SIPP collects

monthly information over an approximately two-year-long period on demographic characteristics, educational attainment, individual and household-level earned and unearned income sources and amounts, the type and terms of employment, job characteristics, disability, household composition, and individual well-being along a number of economic and non-economic dimensions. For the purposes of this analysis, data covering one calendar year are drawn from each panel (hereafter, "focal year"), and for each panel, the focal year is typically a year after the panel started (e.g., the 1993 focal year is drawn from the 1992 panel, the 1994 focal year is drawn from the 1993 panel, etc.) with the exception of the 2008 panel, which covers the 2010 calendar year. Thus, the analysis covers the time period between 1993 and 2010 using the 1992-2008 panel data. The sample is limited to adults ages 18-64 with disabilities with full information on all analysis variables.

### *Disability Measurement*

Disability is captured through a series of questions included on a topical module fielded once per panel about functional limitations and the medical conditions that cause them. Although this is true across all the 1992-2008 panels of the SIPP, the measures used to capture disability change over time. The measure of disability constructed for this study was based on variables from the SIPP that were directly comparable over all six panels. SIPP participants were identified as people with disabilities if they reported having at least one of five types of limitations due to a mental or physical condition: 1) sensory/communication, where the person has difficulty seeing even with eyeglasses or contacts or blind, difficulty hearing even with a hearing aid or deaf, and/or difficulty making one's speech understandable to others; 2) limitations in activities of daily living (ADLs), where the person has difficulty – due to a physical or mental health condition – eating, bathing, toileting, dressing, getting into



or out of a bed or chair, and/or getting around inside the home; 3) limitations in instrumental activities of daily living (IADLs), where the person has difficulty – due to a physical or mental health condition – keeping track of money or bills, preparing meals, doing light housework, taking the right amount of prescribed medicine at the right time, going outside the home to run errands, and/or difficulty using an ordinary telephone; 4) limitations in functional activities due to a physical or mental health condition, including difficulty in lifting and carrying 10 pounds, walking up a flight of 10 stairs, walking a quarter of a mile, and difficulty walking at all; and 5) use of assistive mobility devices, including a cane, wheelchair, or scooter.

#### *Measures of Income Poverty*

Income poverty is measured in several ways. In all cases, income poverty refers to family earned income. First, **point-in-time (cross-sectional) poverty** is used to approximate the statistic most frequently reported in other descriptions of the economic well-being of people with disabilities. Individuals are considered to be in poverty if they have a total family income at or below 100% of the federal poverty line for a family of their size and composition during the first month of the focal year. Poverty measures also include several dynamic measures of poverty (Iceland 2003): **poor at any time in 2005** – spent any month of the focal year in poverty; **episodic poverty** – spent at least two consecutive months in poverty during the focal year; and **chronic poverty** -- spent all 12 months of the focal year in poverty.

#### *Measures of Material Hardship*

The concept of material hardship – the inability to meet basic needs – captures the effects of long-term economic hardship, whereas income poverty is a more transitory state.

Although poverty is related to material hardship (usually measured with food security), the association is only partial. Several studies, for example, observe a substantial number of households with incomes above what is traditionally considered low-income (measured as below 200% of the federal poverty line) experiencing material hardship.

Material hardship is measured along each of four dimensions (Heflin, Sandberg, and Rafail 2009). These four dimensions encompass 1) food hardship, in which any or all household members experience insufficient or marginally sufficient food; 2) bill-paying hardship, in which any or all household members face difficulties paying for utilities and/or the rent or mortgage in full and on time; 3) health hardship, where any or all household members experience unmet need for medical or dental care; and 4) housing hardship, where household members live in substandard housing. Respondents were considered to live in substandard housing if they reported living with pests such as mice or insects, a leaking roof, cracked or broken windows, exposed wiring, holes in the floor large enough to trip on, cracks in the ceiling or walls larger than a quarter, or broken plumbing. Housing hardship measures were not collected for 1994, but were collected for all other years and all other hardship measures were included in the 1994 data. Most of the material hardship measures are only available for a single point in time, although questions about food security were asked in reference to any point in the past four months, and questions about bill-paying hardship and medical hardship were asked in reference to any point in the past twelve months.

### *Group Differences*

Time trends in material hardship and income poverty are assessed by several different characteristics: education, sex, race/ethnicity, and employment status. Education is measured as a four-category variable: less than high school, attainment of a high school diploma or

diploma equivalent, some college with no degree or a two-year associate's or technical degree, and completion of a bachelor's degree or more. Sex is measured as male and female. Race and ethnicity are measured as a four-category variable based on self-reported racial and Hispanic origin information. Categories include Hispanic, non-Hispanic white, non-Hispanic black, and non-Hispanic Asian. Employment status is measured as a four-category variable, based on information about employment status and hours worked over the focal year. Categories include 1) full-time, full-year (worked 35+ hours per week, all weeks of each month); 2) part-time, full-year (worked between 1 and 34 hours per week, all weeks of each month or worked some weeks 35+ and all other weeks between 1 and 34 hours per week); 3) part-year (worked at least 1 hour per week for some weeks, but some weeks worked 0 hours); and 4) never worked (worked 0 hours all weeks of each month).

### *Methods*

Estimates of percent experiencing each of the dimensions of material hardship and poverty are presented for the entire population of working-aged people with disabilities. Trends in percent experiencing at least one of the dimensions of material hardship and experiencing chronic poverty are graphed by education group, sex, race/ethnicity, and employment status. All estimates are population weighted. Differences between percentages for 1993 and other years are evaluated using two-tailed t-tests.

## **RESULTS**

The overall trends in material wellbeing present a mixed picture of how working-aged people with disabilities have fared since the passage of the ADA (refer to top panel of Table 1). Some dimensions of material hardship – bill-paying hardship and medical hardship in particular – indicate improvements beginning in 1994 and continuing until the early 2000s in

the material wellbeing of people with disabilities, relative to 1993. This period of improvement, however, was followed by a decline in material wellbeing in 2005 and 2010, where the share reporting difficulty making utility and housing payments or experiencing unmet need for health care significantly increased relative to 1993 (a percentage point increase of 3.3 and 2.5 between 1993 and 2010, respectively). Relative to 1993, the share experiencing food insecurity increased in 1994, fell to 1993 levels in 1997 and 2002, and then increased again beginning in 2005. There was an observed net increase of 1.7 percentage points over the 1993-2010 period in food insecurity. The two measures of housing hardship considered here present contradictory information about housing adequacy for working-aged people with disabilities. The share reporting problems with housing like pests, broken windows, or broken plumbing, steadily declined over the 1993-2010 period, dropping from 37.6% in 1993 to 25.7% in 2010. In contrast, the share reporting being somewhat or very dissatisfied with the state of their home nearly doubled between 1993 and 1997 and remained at elevated levels for the entire period between 1997 and 2010.

[TABLE 1 ABOUT HERE]

Rates of income poverty among working-aged people with disabilities largely stayed constant or increased over the 2003-2010 period. In the case of poverty measures that indicated an increase in poverty, the rate of poverty jumped between 1993 and 1994, then never fell back to 1993 levels. Rates of poverty as measured by living in poverty during the interview point (cross-sectional or point-in-time poverty) increased by a net 4 percentage points over the period, from 19.2% in 1993 to 23.2% in 2010. However, for the majority of the period (1994-2010), poverty rates hovered around 22-23%. Rates of chronic poverty (where individuals lived in families below the poverty line for all 12 months of the focal

year) increased from 7.8% in 1993 to 11.9% in 1994, and ranged between 10 and 12% for the remainder of the period. There was a net increase in chronic poverty over the entire period of 4 percentage points. When poverty was measured as being in poverty in any month of the focal year, poverty rates were constant over the entire period. Similarly, when poverty was measured as episodic poverty (that is, experienced at least one spell of poverty lasting at least two consecutive months), poverty rates were largely stable, except when they dipped in 1994 from 21.8% to 18.1% and again in 2010 to 19.8%.

Most education, sex, race/ethnicity, and employment status groups experienced similar patterns of the rates experiencing at least one form of material hardship over the 1993-2010 period (see Figure 1), and all groups experienced rates of material hardship that were quite high (between 30 and 70%). In general, rates of material hardship declined for all groups from 1993 to 1997 but rebounded to rates at or near 1993 levels in 2005, suggesting that any improvements in material wellbeing were short-lived. While there were small differences in trends in material hardship over time by group characteristics, only men, non-Hispanic whites, and non-Hispanic blacks realized a statistically significant net improvement in their material wellbeing over the seventeen-year period.

[FIGURE 1 ABOUT HERE]

#### *Group Differences in Material Wellbeing over Time*

Rates of any material hardship declined from 1993 to 1997 for high school graduates and those with less than a high school education (by 7.6 and 6.7 percentage points, respectively, upper left-hand corner of Figure 1). For those with at least some college education, rates of material hardship stayed constant throughout the 1990s and early 2000s. For all groups except college graduates, material hardship rates rose to rates similar to 1993

levels in 2005, and stayed constant into 2010. Rates of material hardship stayed flat throughout the 1993-2010 period for college graduates. Rates of material hardship ranged between 42 and 51% over the entire period for women and between 47 and 56% for men (upper right-hand corner of Figure 1). Rates of material hardship declined from 1993 to 1997 for both groups (by 6.3 percentage points for men and 4.8 percentage points for women), and continued to decline for women through 2002 (by an additional 3.7 percentage points). However, by 2005, all of the improvements in material wellbeing realized by women had eroded and the net improvements for men shrunk to 3 percentage points.

The trends in material hardship over time by race and ethnic group were mixed (lower left-hand panel of Figure 1). Non-Hispanic whites and non-Hispanic blacks experienced a net improvement in material wellbeing over the period (of 1.8 and 15.4 percentage points, respectively). Hispanic and non-Hispanic other race groups experienced no net change over the period. While there were declines in the share reporting any material hardship for non-Hispanic whites and non-Hispanic blacks from 1993 to 1997 (5.3 and 12.8 percentage point declines), Hispanics and those who were non-Hispanic other race had no change. Rates of material hardship remained constant between 1997 and 2002, with the exception of rates for non-Hispanic whites, who saw another, smaller decline (2.8 percentage points). Some of the improvements in material wellbeing for non-Hispanic whites eroded between 2002 and 2005, who had an increase in material hardship of 3.3 percentage points. Individuals who were non-Hispanic other race experienced a sharp increase in material hardship between 2002 and 2005 (of 18.7 percentage points). The estimated increase in material hardship for non-Hispanic other race should be viewed with extreme caution; the difference in material hardship between the 2001 and 2004 SIPP panels coincides with a change in the race

question asked of SIPP respondents. Rates of material hardship did not change for any group between 2005 and 2010.

The rates of hardship were high across all employment status groups, ranging from approximately 40% of workers employed in full-time, full-year positions to 55% of workers in part-year positions (lower left-hand corner of Figure 1). There were net decreases in material hardship for those who worked only part of the year or not at all over the 1993-2010 period, but no net change for workers with full-year employment. Though workers employed in part-time, full-year positions and workers in full-time, full-year periods experienced some decreases in rates of material hardship, any gains had disappeared by 2005 and were not recovered by 2010.

Figures 2 and 3 contrast group-level trends in two different measures of poverty, one cross-sectional (Figure 2) and one a dynamic measure of poverty reflecting living in poverty for all 12 months of the focal year (Figure 3). Trends in cross-sectional poverty are high for the entire group of people with disabilities, hovering around 20% over the entire period. The overall trend in cross-sectional poverty masks substantial variation between groups and over time. Rates of cross-sectional poverty ranged between 15 to 40% when broken down by group. Some groups experienced a net increase in cross-sectional poverty over the 1993-2010 period; all education groups except for college graduates experienced a net increase in cross-sectional poverty, with those with less than a high school education or some college education experiencing an increase of about 10 percentage points between 1993 and 2010 and high school graduates experiencing an increase of 4.4 percentage points (upper left-hand corner of Figure 2). Both men and women experienced a net decline (4.4 and 3.5 percentage

points, respectively, upper right-hand corner of Figure 2), as did non-Hispanic whites (4.6 percentage points, lower left-hand corner of Figure 2).

[FIGURE 2 ABOUT HERE]

Overall levels of chronic poverty were much lower than cross-sectional poverty: for most of the period, chronic poverty rates hovered around 12 percent. The overall share in chronic poverty also increased between 1993 and 2010, by a total of 4.4 percentage points. Despite the surface difference in overall rates of cross-sectional and chronic poverty, group-level trends in chronic poverty are identical: there were net increases for all education groups except college graduates; net decreases for both men and women, and net increases for non-Hispanic whites. There were also net increases for non-Hispanic other race group members.

[FIGURE 3 ABOUT HERE]

## **DISCUSSION**

This study was motivated by the question of whether the economic wellbeing of working-aged people with disabilities has improved since the passage of the 1990 Americans with Disabilities Act. Economic wellbeing was measured along two broad dimensions: material hardship and income poverty. Multiple dimensions of both were examined for all working-aged people with disabilities and, to explore differences between groups in change over time in indicators of economic wellbeing, group differences for rates of experience with any material hardship and for experience with cross-sectional and chronic poverty were examined by education, sex, race and ethnicity, and employment status.

Results indicate that relying on measures of income poverty alone substantially overstate the level of economic wellbeing among people with disabilities. When we look at measures that capture struggles with food insecurity, bill-paying hardship, housing inadequacy, and unmet need for medical care, we see that at least 40% of all groups of



people with disabilities at any given time experience material hardship. Broad-based patterns indicate that the level of material hardship and income poverty is very high among people with disabilities. Between 40 and 70% of all groups, even those who are traditionally advantaged like college graduates and those with full-time, full-year employment, experienced material hardship along at least one dimension.

Improvements in material hardship coincided with the booming economy of the mid and late 1990s, suggesting that the gains felt by the larger U.S. population were also felt by people with disabilities although, even in this period, their absolute levels of material hardship remained high. The modest gains observed during the late 1990s slowed or plateaued by the early 2000s and, for most groups that experienced any improvement, eroded almost completely by 2005. The fact that we see rollbacks in the level of economic wellbeing for people with disabilities as early as 2005 suggests that the high rates of poverty and material hardship that we observe in post-recession America did not occur as a result of the 2008 recession, but instead began several years prior to the recession.

Trends in income poverty tell a somewhat different story. Although levels of income poverty never reach the level of rates of material hardship, rates of both cross-sectional and chronic poverty either stayed flat for the majority of the time period or declined, on the whole, over the period. This may indicate that, although the income amounts used to calculate poverty were adjusted for inflation, income poverty became an increasingly poor predictor of economic distress over time.

Taken together, overall and group-level trends in material hardship and income poverty indicate that all groups of people with disabilities have low levels of economic wellbeing, and that material hardship presents a much higher estimate of economic distress

than income poverty does. This is particularly salient in the case of people with disabilities working in full-time, full-year employment: although they experienced low rates of cross-sectional and chronic poverty (around 5 and 1%, respectively, on average), they experienced rates of material hardship that were quite high – around 40% reported experiencing at least one type of material hardship for the entire period.

## **CONCLUSION**

The current study contributes to the existing literature on economic wellbeing for working-aged people with disabilities by using nationally representative data to add the consideration of trends in both income poverty and material hardship over time, as well as how trends differ across different groups of people with disabilities. It found that levels of income poverty and material hardship are high overall, but that there are important differences between the pictures of economic wellbeing presented by income poverty and material hardship, as well as important differences over time by group.

There are at least two major limitations with the current study. First, although the SIPP has better measures of disability than are available in most nationally representative surveys, not all SIPP panels include the improved disability measures included in the most recent SIPP panels. Using only disability measures that were comparable across time curtailed the ability to investigate differences by meaningful categories of kinds of disability. Second, one of the major findings of this study was that income poverty declined for many groups over the 1993-2010 period, in spite of a stable level of material hardship. This indicates that income poverty measures must be adjusted for factors like the additional medical and living costs incurred by people with disabilities, which was not possible with these data.

Taken in the context of previous literature, this research confirms that levels of material hardship and poverty are high and extends our knowledge to understand that levels of material hardship and poverty have remained constant and high in periods of unprecedented formal recognition of civil rights for people with disabilities and regardless of how well the economy is faring. Additional research is needed into the mechanisms that prohibit improvement in the material wellbeing of people with disabilities – even those who are working in full-time, full-year employment – and to develop better measures of income poverty that are appropriate to tracking the economic wellbeing of people with disabilities over time and across group.

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## **TABLES AND FIGURES**

**Table 1. Material Hardship and Income Poverty over Time: 1993-2010**

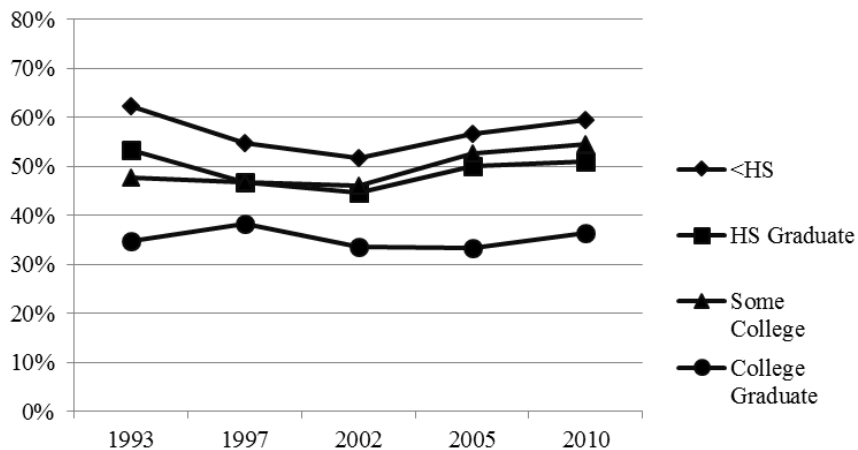
		<b>1993</b>	<b>1994</b>	<b>1997</b>	<b>2002</b>	<b>2005</b>	<b>2010</b>
		%	%	%	%	%	%
		(95% CI)	(95% CI)	(95% CI)	(95% CI)	(95% CI)	(95% CI)
<b>Material Hardship</b>	Food Hardship	4.9 (4.1, 5.8)	8.5*** (7.4, 9.7)	4.1 (3.6, 4.7)	5.8 (4.8, 6.8)	6.7** (6.0, 7.4)	6.6** (5.9, 7.3)
	Bill-Paying Hardship	22.6 (21.0, 24.2)	18.7** (17.2, 20.3)	19.5** (18.3, 20.6)	19.6** (18.2, 21.0)	23.9 (22.7, 25.1)	25.9** (24.6, 27.1)
	Medical Hardship	24.3 (22.7, 26.0)	15.6*** (14.2, 17.0)	19.5*** (18.4, 20.7)	19.6*** (18.2, 21.0)	24.3 (23.1, 25.5)	26.8* (25.5, 28.0)
	Housing Hardship	37.6 (35.8, 39.5)	N/A	31.7 *** (30.3, 33.0)	26.5*** (24.9, 28.0)	28.1*** (26.8, 29.3)	25.7*** (24.5, 26.9)
	Any problems with pests, cracks, or broken fixtures Somewhat or very dissatisfied with state of repair of home	6.0 (5.1, 6.9)	N/A	11.2*** (10.3, 12.2)	12.2*** (11.1, 13.3)	13.1*** (12.1, 14.0)	12.7*** (11.7, 13.6)
<b>Income Poverty</b>	Cross-sectional poverty	19.2 (17.6, 20.7)	22.0* (20.3, 23.6)	21.9** (20.7, 23.2)	21.5* (20.1, 22.9)	21.8** (20.6, 22.9)	23.2*** (22.0, 24.4)
	Any month in focal year in poverty	34.1 (32.2, 35.9)	34.0 (32.1, 35.8)	35.0 (33.6, 36.4)	36.3 (34.6, 37.9)	34.7 (33.3, 36.0)	35.6 (34.2, 36.9)
	Episodic poverty	21.8 (20.2, 23.4)	18.1** (16.6, 19.6)	20.6 (19.4, 21.8)	21.2 (19.8, 22.7)	20.0 (18.8, 21.1)	19.8* (18.8)
	Chronic poverty	7.8 (6.8, 8.9)	11.9*** (10.6, 13.3)	10.3*** (9.5, 11.2)	10.2** (9.2, 11.1)	11.5*** (10.6, 12.3)	11.8*** (10.9, 12.7)
<b>Unweighted N</b>		2,753	2,769	4,855	3,964	6,283	5,690

Notes: All tests of statistical significance are two-tailed t-tests of whether that year's mean was significantly different from the mean for 1993. \*p<0.05, \*\*p<0.01, \*\*\*p<0.001.

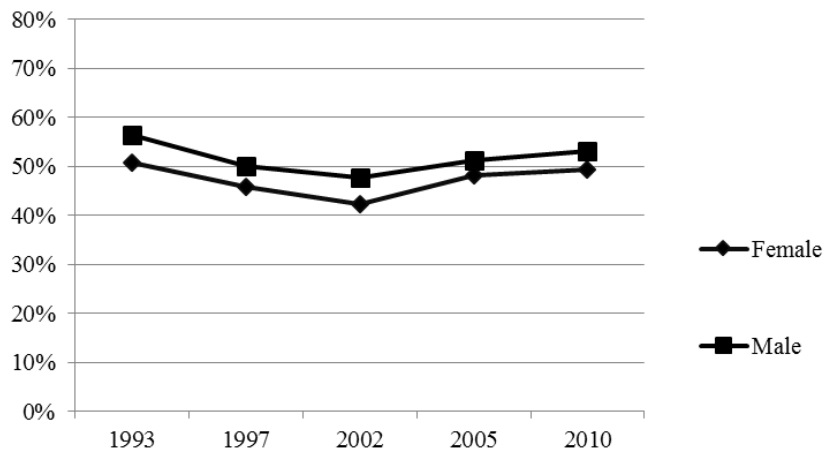


**Figure 1. Percent Experiencing Any Material Hardship over Time by Selected Characteristics: 1993-2010**

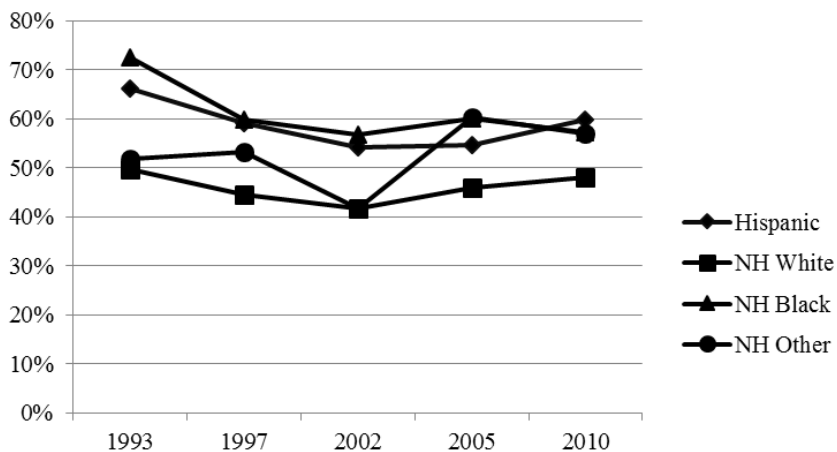
**Education**



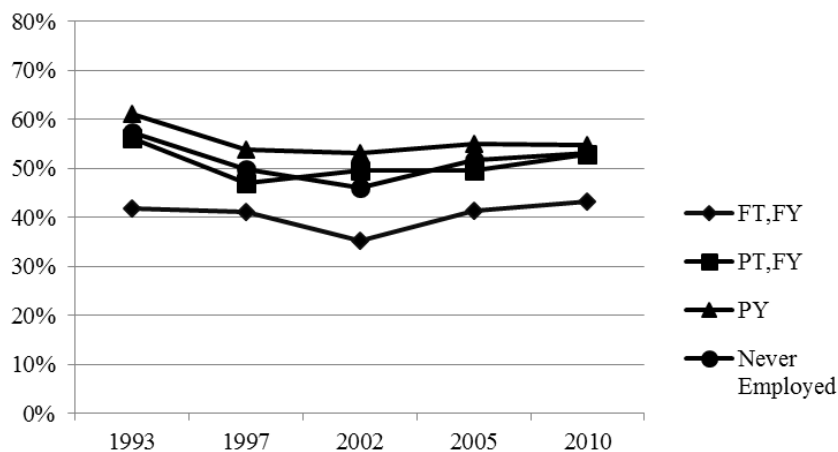
**Sex**



**Race/Ethnicity**

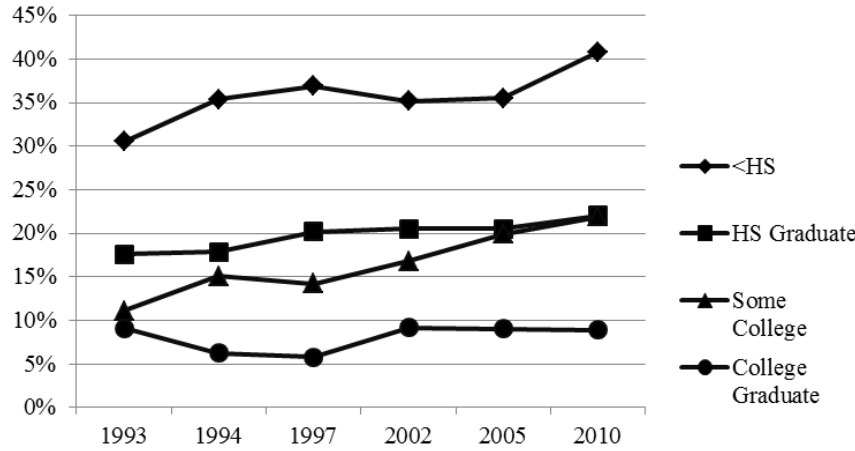


**Employment Status**

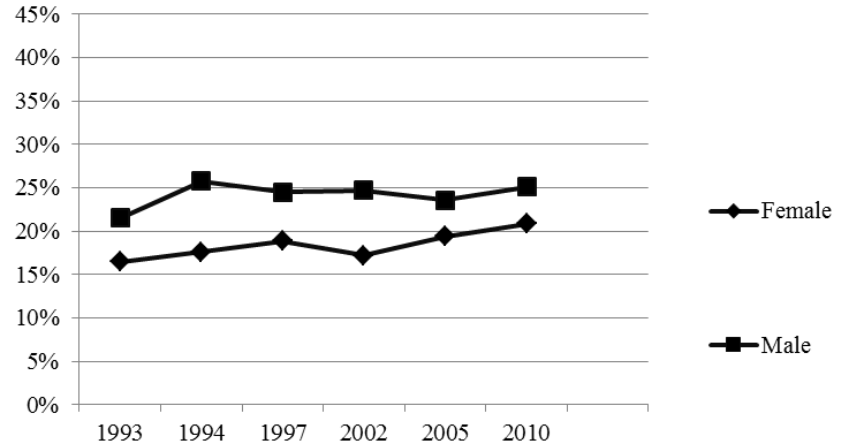


**Figure 2. Percent Experiencing Cross-Sectional Poverty over Time by Selected Characteristics: 1993-2010**

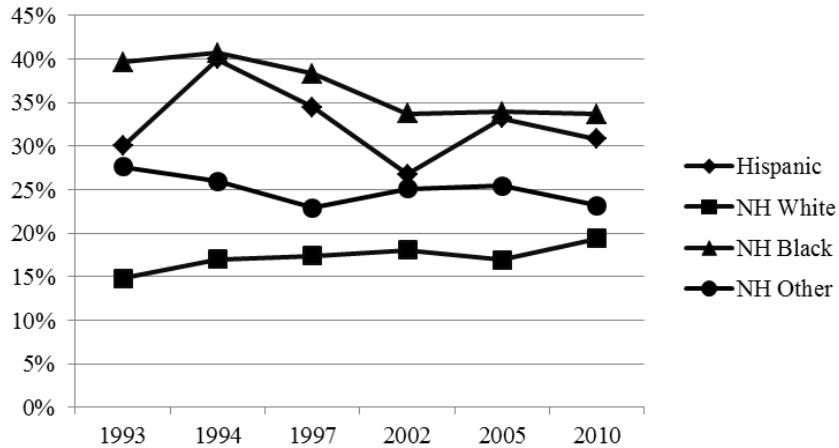
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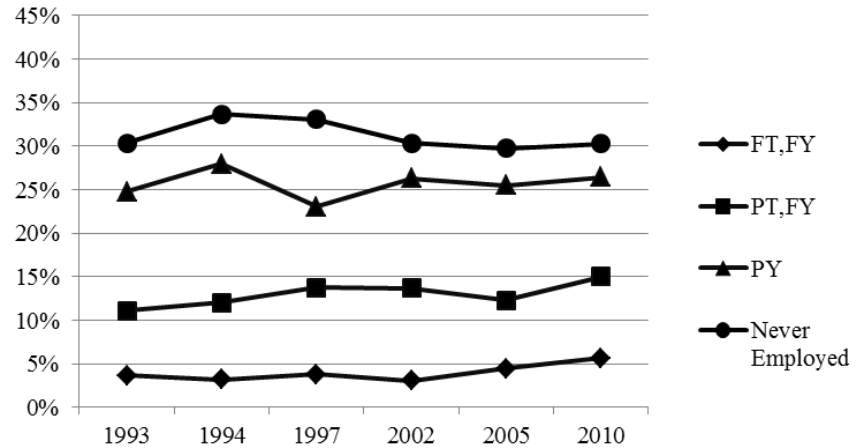
**Sex**



**Race/Ethnicity**

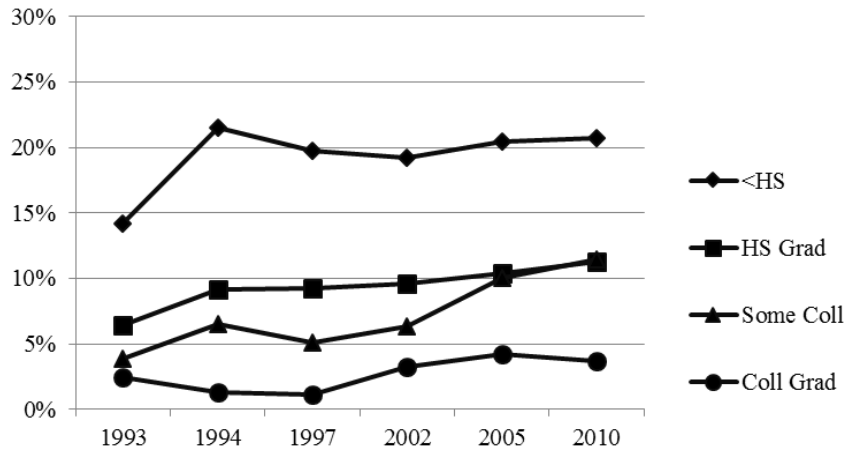


**Employment Status**

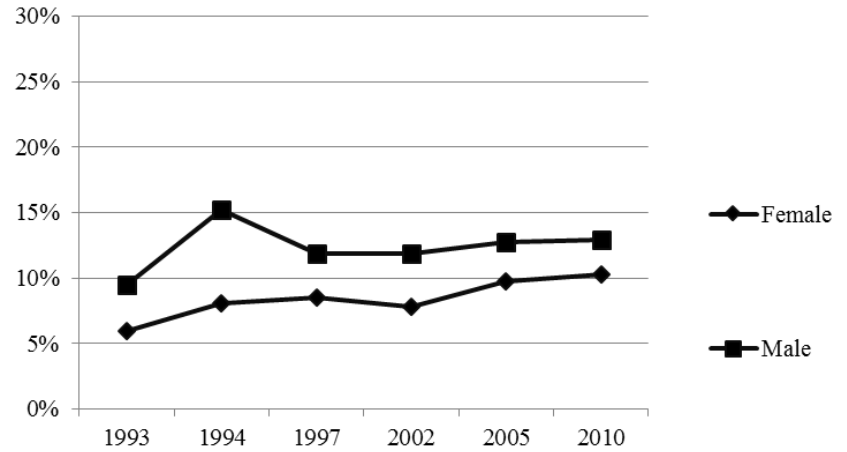


**Figure 3. Percent Experiencing Chronic Poverty over Time by Selected Characteristics: 1993-2010**

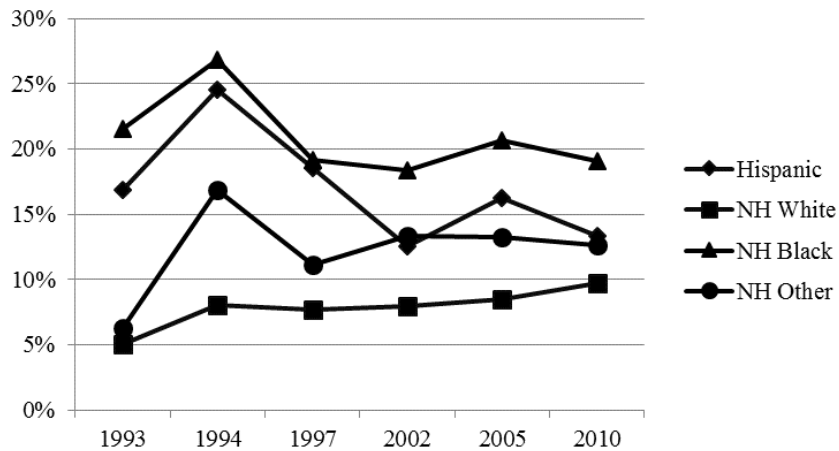
**Education**



**Sex**



**Race/Ethnicity**



**Employment Status**

