Overview

At all income levels, women with disabilities experienced hardships at higher rates than nondisabled women. Over the course of one year, women with disabilities were more likely to experience food insecurity, housing instability, loss of phone service, and inadequate health care than their nondisabled peers, even controlling for factors such as marital status, age, race, and education level. Despite the fact that social welfare programs target low-income women with disabilities, these women still experience hardships. Policymakers should direct attention toward increasing the impact of these programs on women’s lives. However, hardships were not confined to low-income women. Even women with disabilities who earned more than three times the level of the official federal measure of poverty experienced some hardship. These findings show that the Federal Poverty Level (FPL) does not reflect the lives of women with disabilities. Policymakers should revise the FPL.

Among women ages 16 to 64, 18% have a disability, and this number rises to 43% for women ages 65 and above.1 These women are among the poorest in the U.S.1,2 The federal government’s official measure of poverty is the Federal Poverty Level (FPL). Originally developed in the early 1960s, it reflects three times the cost of a basic food budget, because families in the 1960s spent about a third of their income on food.3 In the last 50 years, the cost of housing, child care, and health care have risen at a faster rate than food,4,5 yet the measure has not been updated except to reflect inflation.6 FPL also fails to account for regional differences in the cost of living or receipt of noncash benefits such as Medicaid. In addition, the FPL does not take into consideration the added cost of living borne by women with disabilities, who incur disability-specific expenses such as therapies, transportation, assistive technologies, and modifications to their homes.7,8

An alternative approach to the FPL is to measure families’ experiences of material hardship, such as food insecurity, delay of medical care, and inability to pay rent or telephone bills. This Lurie Institute for Disability Policy Brief reports findings from an analysis of data from the 2002 National Survey of America’s Families. We analyzed the experiences of material hardship of a nationally representative sample of American women with and without disabilities. Based on the patterns that emerged, we examined the extent to which the FPL adequately reflects the experiences of women with disabilities.
Findings

Compared to nondisabled women, women with disabilities experienced more hardships at all income levels. Women with disabilities experienced more hardships even controlling for factors such as income, age, race, education level, marital status, number of people in the household, and number of visits to a healthcare provider.

The Federal Poverty Level (FPL) is the official measure of poverty in the United States. FPL varies by family size. For a family of three, the FPL in 2002 was $15,020. A family earning $30,040 earned 200% of the FPL, and a family earning $45,060 earned 300% of FPL.
Summary & Recommendations

Many low-income and middle-class families of children with disabilities experience high rates of material hardship. Policymakers should consider increasing payment levels for Supplemental Security Income (SSI) to reduce the level of hardship experienced by these families. Given the high rate of disconnection of phone service, policymakers should consider approaches to provide free or low-cost cell phones to low-income families of children with disabilities.

In addition, the high rate of hardship among families above 200% of the Federal Poverty Level suggests that current income eligibility for SSI may be too strict. High levels of hardship experienced by families whose income exceeds the Federal Poverty Level (FPL) is also evidence that the FPL is an inadequate, outdated measure. The FPL should not be the basis for determining eligibility for support services like Medicaid and SSI.
References


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