

Spotlight on Women with Disabilities

March 2021

**Department of Labor
Office of Disability Employment Policy**

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Introduction

As we commemorate Women’s History Month during the centennial celebration of the U.S. Department of Labor’s Women’s Bureau, we acknowledge the remarkable contributions of women in the American labor movement and across the workforce. Indeed, American prosperity for over a century was made possible by the entry of women into paid work.¹ Despite the success women achieved and the national progress they made possible, much work lies ahead in order to ensure that all women – including women with disabilities – can be full and equal participants in the American workforce.

The department’s Office of Disability Employment Policy prepared this brief to examine the state of women with disabilities in the current labor market. Using data from the Bureau of Labor Statistics’ Current Population Survey, we examine disability prevalence, education levels, employment and related characteristics, poverty, health insurance coverage and the impact of COVID-19 on the employment of women with disabilities.

Women in general, and women with disabilities in particular, continue to face many barriers in the labor market. Disability prevalence is slightly higher among women than men, and although the gap between educational attainment of men and women with disabilities has narrowed in the past decade, women with disabilities still lag. Additionally, while women without disabilities have the highest educational attainment of the groups examined, women with disabilities have the lowest rate. This contributes to lower employment-to-population ratios by both disability status and educational attainment – which are lower still when race is considered.

Regarding types of work, women are more likely than men to work in management, professional, and related occupations; service occupations; and sales and office occupations. However, women with disabilities are less likely to work in management, professional and related occupations and more likely to work in service or sales and office occupations compared to women without disabilities – a disparity that may reflect the differences in educational attainment.

Workers in service, sales and office occupations earn less money than those in management, professional and related occupations,² so it is not surprising that women with disabilities are more likely to have low income or to live in poverty compared to men with disabilities and both men and women without disabilities. Because approximately half of Americans receive health insurance through their employer,³ the fact that women with disabilities are less likely to be employed, or to have good jobs, may explain why they are more likely to have public health insurance.

The COVID-19 pandemic emerged against this backdrop, and the effects on women with disabilities were especially severe. They were more likely to be unable to report to work because their employer closed or lost business. The gap in employment losses narrowed between men and women without disabilities over the past year, but still persists. Encouragingly, women with disabilities experienced the greatest employment gains over this time period, yet their unemployment rate in February 2021 remained approximately eight percentage points higher than it was a year earlier.

Recent Presidential Executive Orders acknowledge women and individuals with disabilities among the groups who have been historically underserved and disproportionately affected by persistent poverty and inequality.⁴ Despite these longstanding inequities, there are reasons for optimism, as the Administration prioritizes an economic recovery inclusive of all Americans – including women with disabilities. The full and equal participation of all women is imperative for the economic well-being, health and security of the United States.⁵

¹ <https://www.federalreserve.gov/newsevents/speech/yellen20170505a.htm>

² <https://www.bls.gov/emp/tables/emp-by-major-occupational-group.htm>

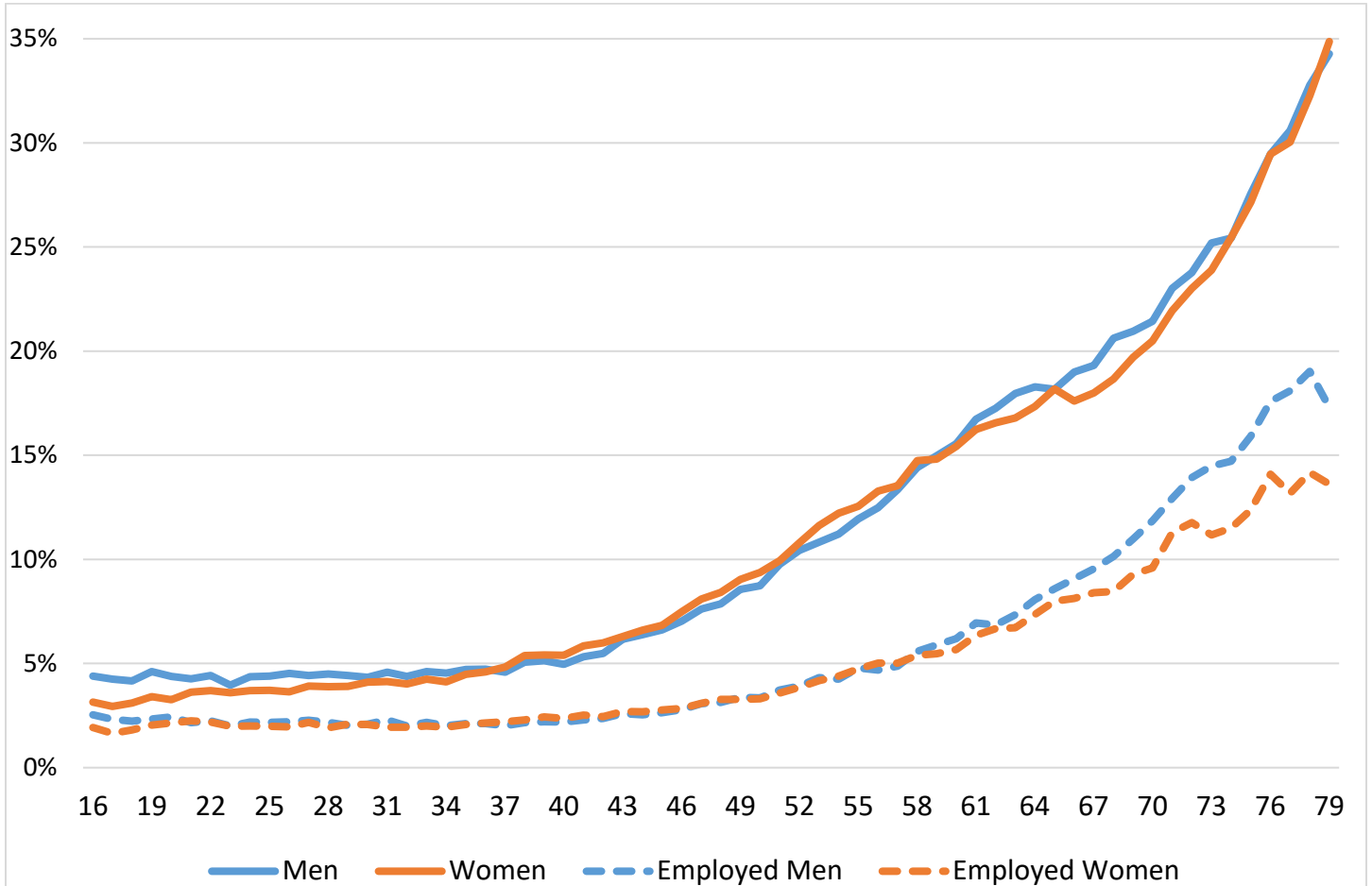
³ <https://www.kff.org/other/state-indicator/total-population/>

⁴ <https://www.govinfo.gov/content/pkg/FR-2021-01-25/pdf/2021-01753.pdf>

⁵ <https://www.govinfo.gov/content/pkg/FR-2021-03-11/pdf/2021-05183.pdf>

Disability Prevalence

Figure 1. Disability Prevalence by Age and Gender

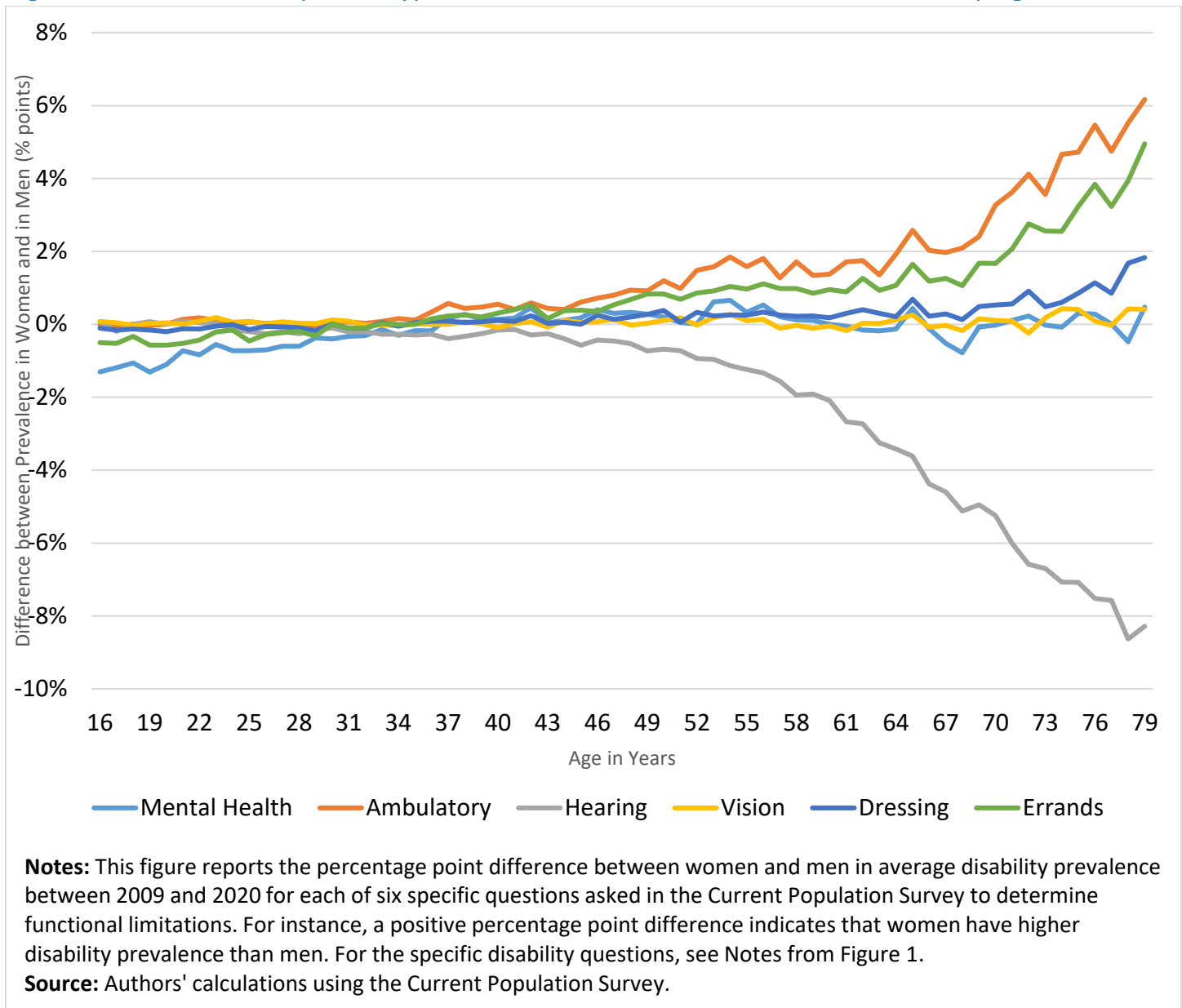


Notes: This figure presents the average disability prevalence between 2009 and 2020, by age, gender, and employment. Since June 2008, the Current Population Survey includes six questions that determine the functional capacity of individuals by asking whether a person: 1) is deaf or has serious difficulty hearing, 2) is blind or has serious difficulty seeing (even with corrective lenses), 3) because of a physical, mental or emotional condition, has serious difficulty concentrating, remembering or making decisions, 4) has serious difficulty walking or climbing stairs, 5) has difficulty dressing or bathing and 6) has difficulty doing errands alone. Respondents are defined as having a disability if they respond affirmatively to any of the six questions. This figure reports the average disability prevalence from 2009-2020 for women and men overall and for those employed. Across time, there were not significant annual changes in disability prevalence.

Source: Authors' calculations using the Current Population Survey.

- Disability prevalence increases with age for both women and men: approximately 4 percent of young adults, 15 percent of 60 year-olds and 35 percent of 79 year-olds report having disabilities.
- Differences in disability prevalence between women and men are small and increase with age. Across all ages, women have slightly higher rates of disability compared to men. However, men have higher rates of disability at the younger end of the age range, while women have higher rates of disability at the older end of the age range.
- Since employment rates are much lower for persons with disability, the proportion of the employed with a disability is similarly lower.

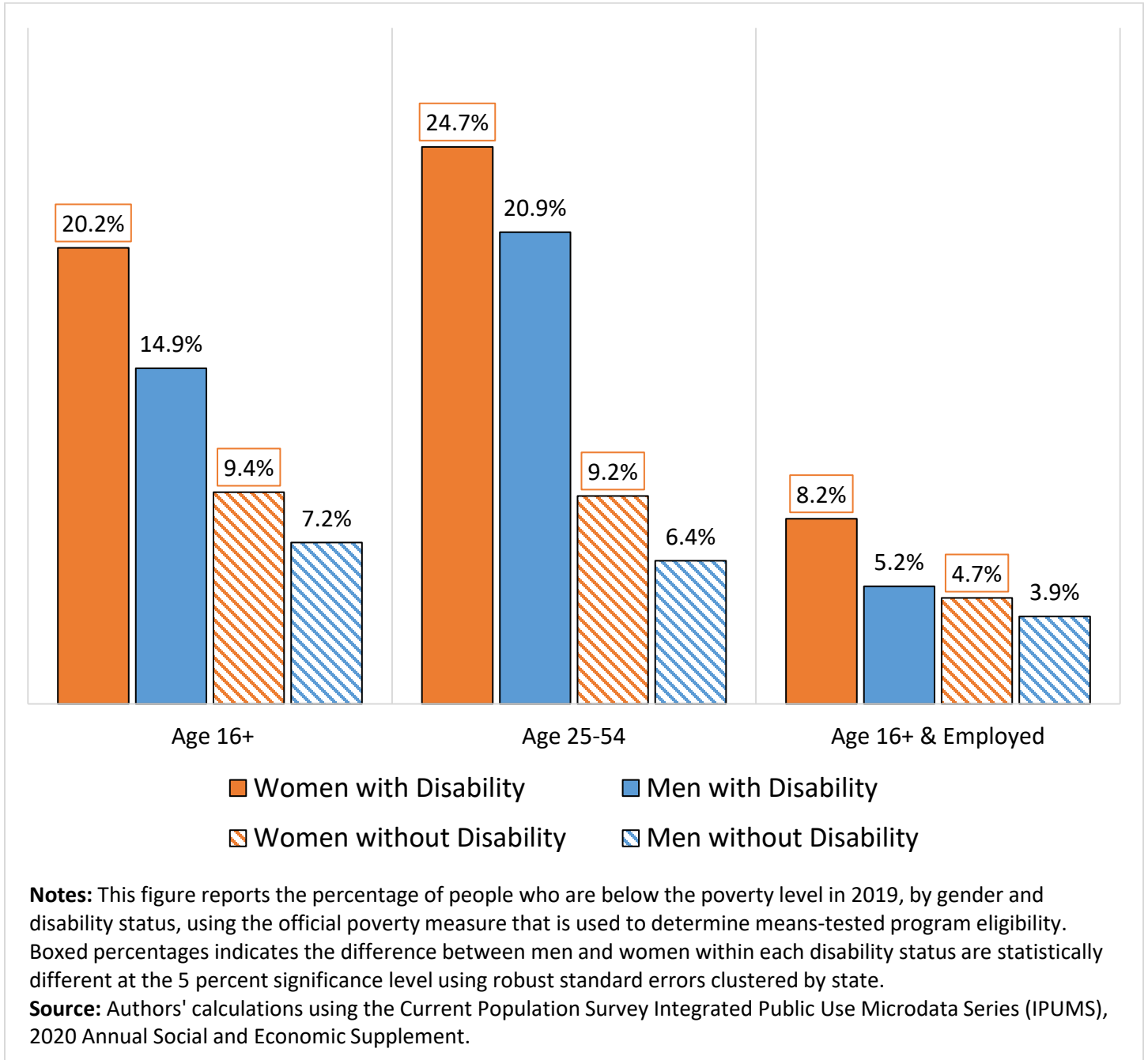
Figure 2. Prevalence of Specific Types of Disabilities between Women and Men by Age



- Women with disability are more likely to have ambulatory disability (difficulty walking or climbing stairs) and difficulty doing errands alone, and these differences are more prominent as age increases.
- By contrast, serious difficulty hearing becomes relatively more prevalent among men as age increases, until by age 79 it is 8 percentage points more common.
- At the younger end of the age range, men are more likely than women to report having a mental health disability.

Poverty

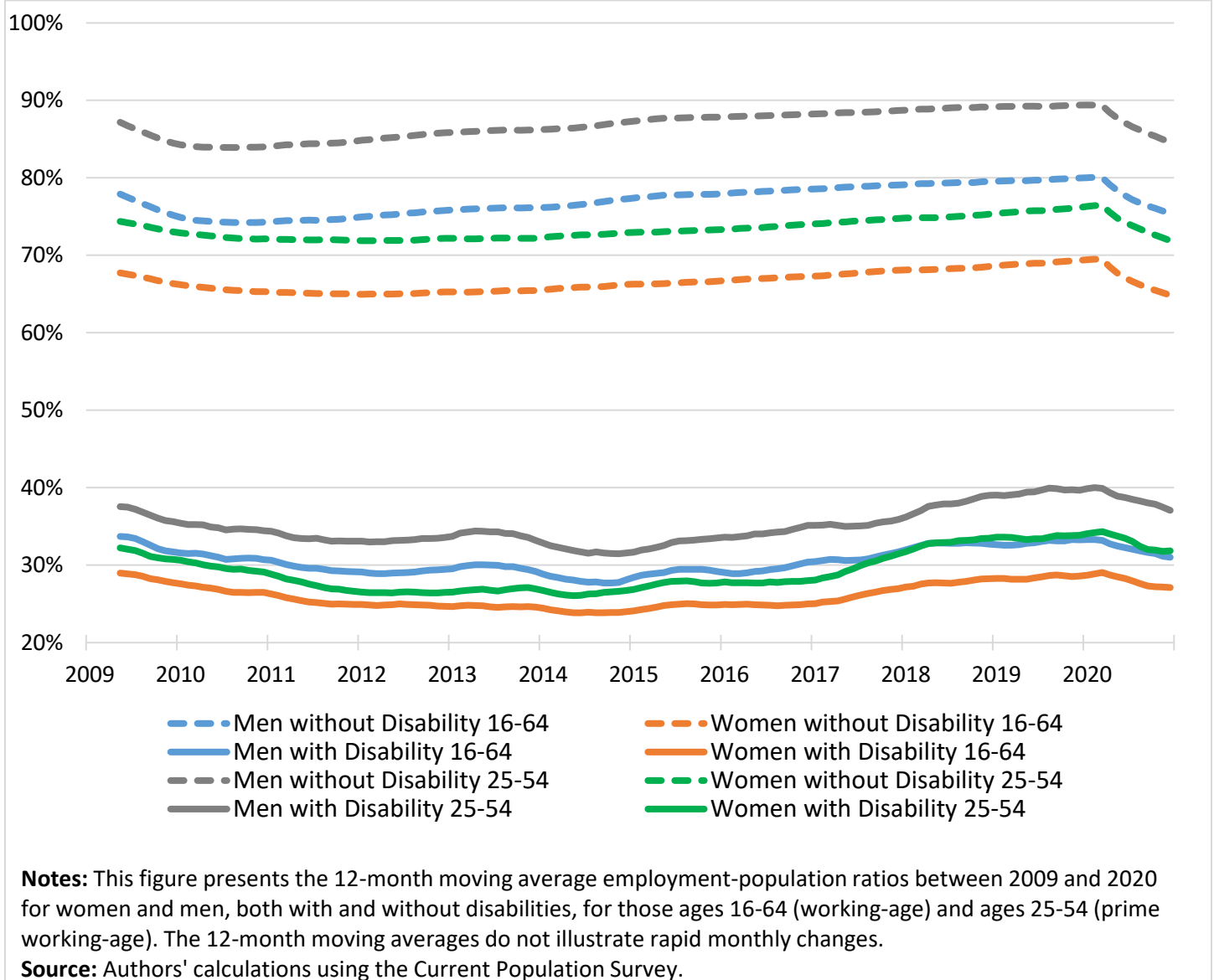
Figure 3. Percent of Population below the Federal Poverty Level by Gender and Disability



- Women with disabilities have the highest rates of living below the federal poverty level compared to men with disabilities, and to men and women without disabilities across all ages, including among the employed.
- For people age 16 and over, the proportion of women with disabilities living below the federal poverty level is 1.4 times higher than for men with disabilities, and 2.2 times higher than for women without disabilities (these differences are all statistically significant).
- One-quarter of women with disabilities between the ages of 25 and 54 (prime working-age), and nearly 10 percent of employed women with disabilities were living in poverty in 2019.

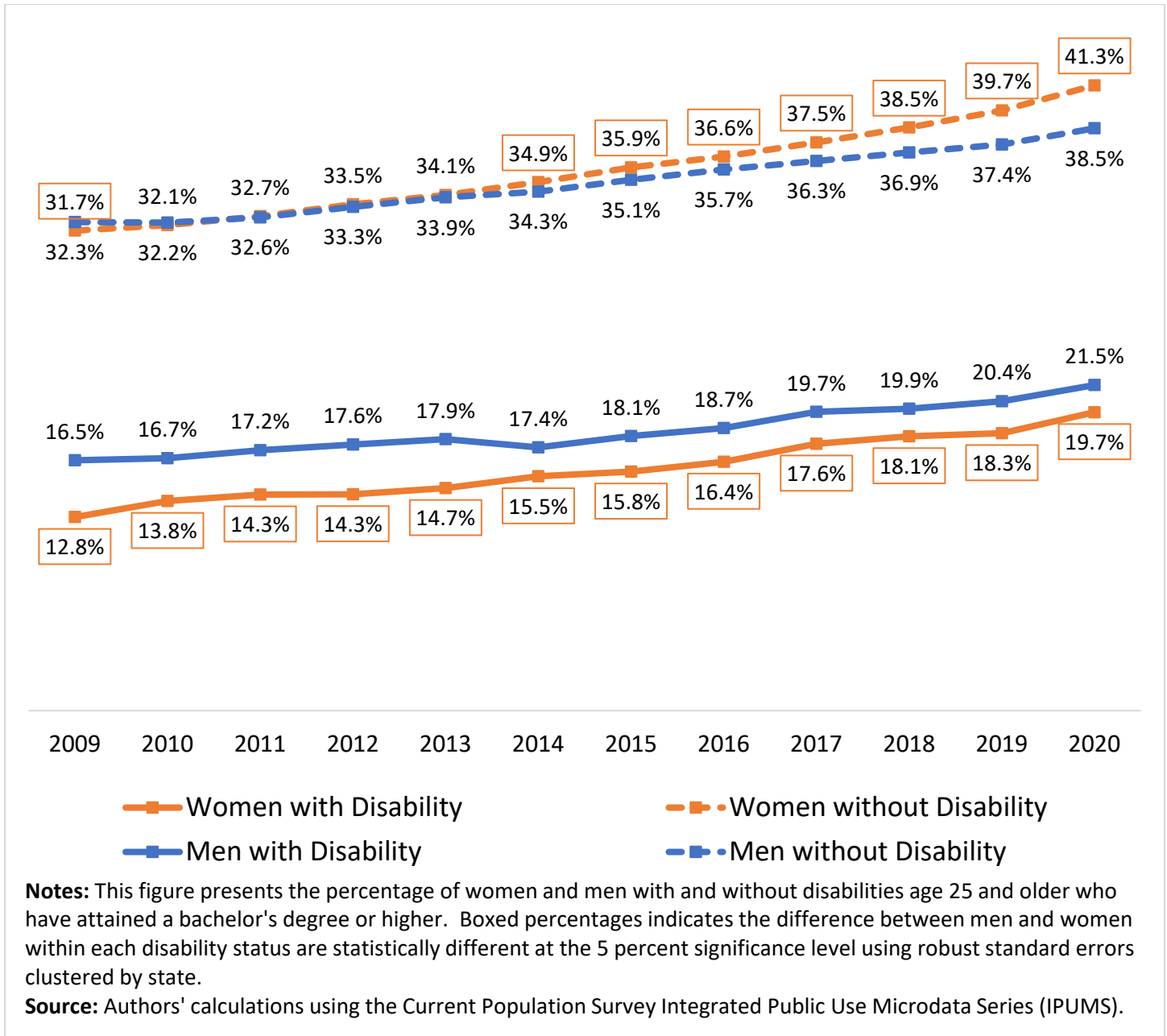
Employment Trends and Educational Attainment

Figure 4. Employment-Population Ratios by Gender, Disability and Age



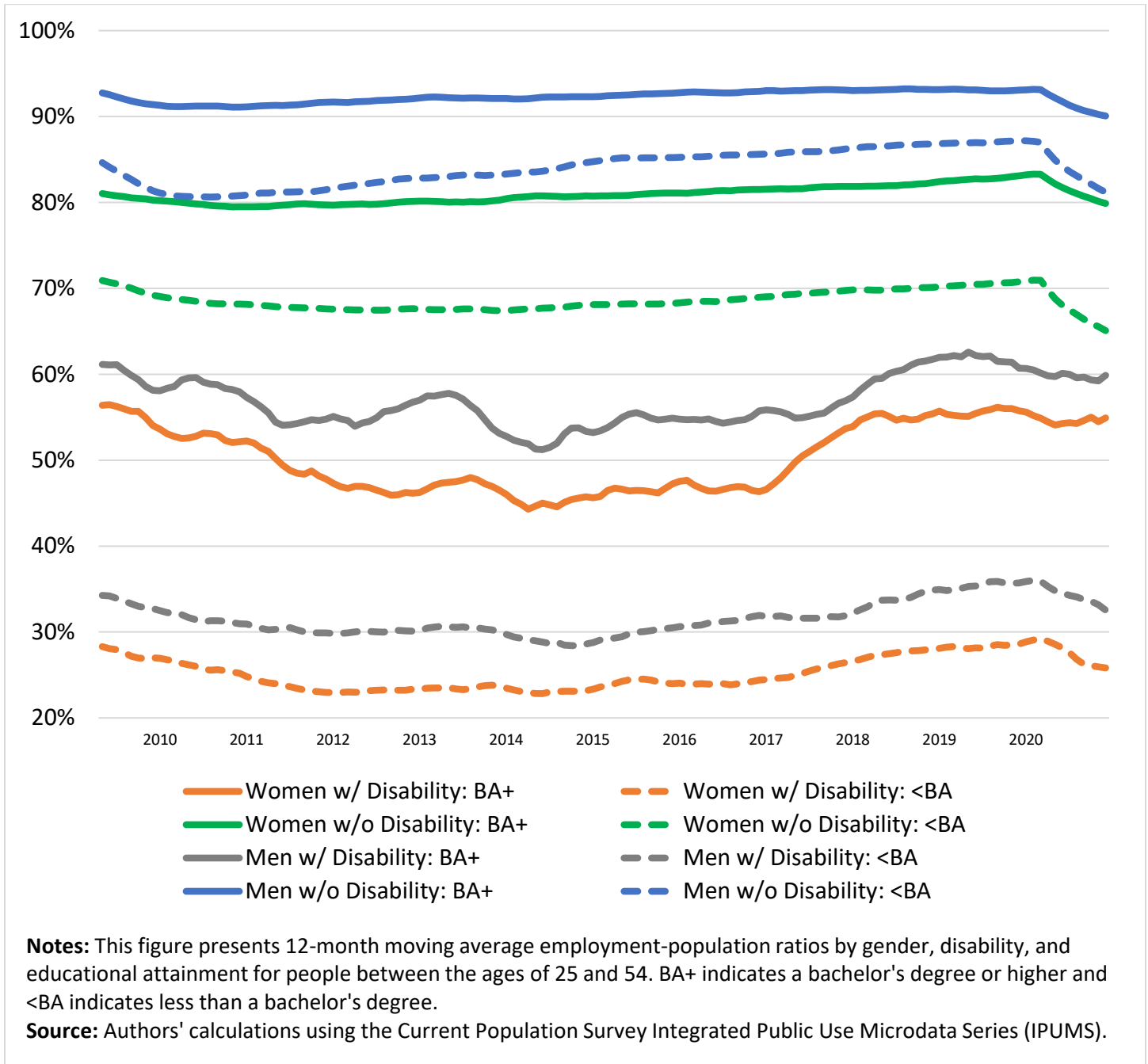
- There is a persistent gap in employment rates between men and women, with and without disabilities, for those in the “working-age” population ages 16-64. Employment rates for women with disabilities are approximately 4 to 5 percentage points lower than men with disabilities, and for women without disabilities are roughly 9 to 11 percentage points lower than men without disabilities.
- While the percentage point difference in employment between women and men is lower among those with disabilities, the *relative* gap in employment between women and men with disabilities is approximately the same as the gap between women and men without disabilities.
- The “prime-working-age” population (ages 25 to 54), relative to the “working-age” population, have higher employment-population ratios for all four groups – about 9 percentage points higher for men without disability, 7 percentage points higher for men with disability, and 5 percentage points higher for women with disability.

Figure 5. Bachelor's Degree or Higher (age 25 and over) by Gender and Disability



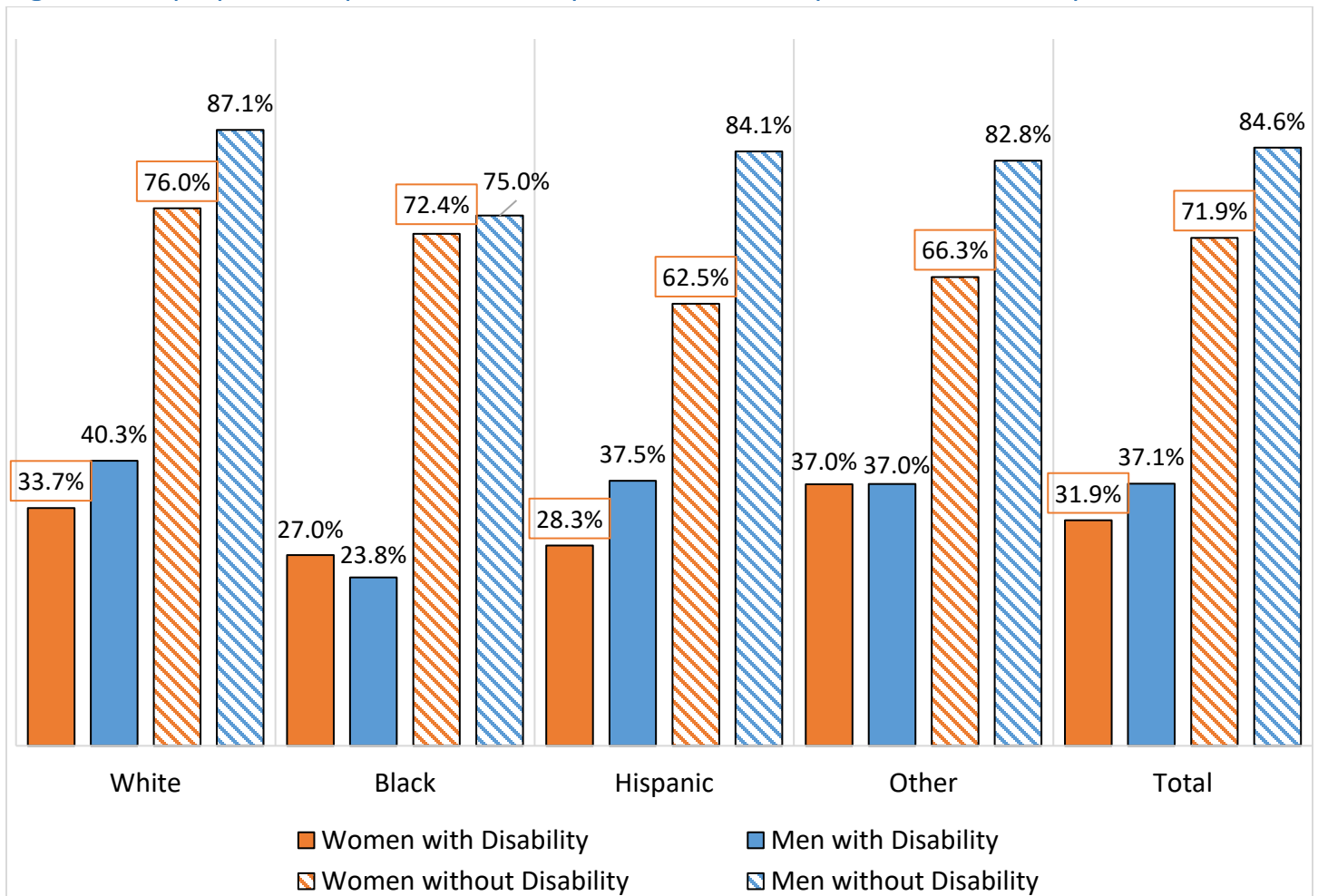
- Since 2009, there has been a significant upward trend in educational attainment rates for the four populations examined.
- Women, both with and without disabilities, experienced larger percentage point increases in educational attainment between 2009 and 2020 compared to men.
- While women without disabilities have the highest educational attainment rates of any group examined here, women with disabilities have the lowest rate.
- The gap in educational attainment between men and women with disabilities decreased since 2009, but the proportion of women with disabilities with a bachelor's degree or higher in 2020 remains lower than for men with disabilities (the difference is statistically significant).

Figure 6. Employment-Population Ratios by Gender, Disability, and Educational Attainment



- When comparing prime working-age women (ages 25 to 54) by disability status and educational attainment, women with disabilities with less than a bachelor's degree have the lowest employment-population ratios.
- The gap in employment by educational attainment is larger among women with disabilities compared to women without disabilities.
- The gaps in employment between women with disabilities and women without disabilities, and between women with disabilities and men with disabilities, have remained relatively consistent across the past decade.
- When comparing the women-to-men gap in employment by disability and educational attainment, the largest gaps are among those with less than a bachelor's degree.

Figure 7. Employment-Population Ratios by Gender, Disability and Race/Ethnicity



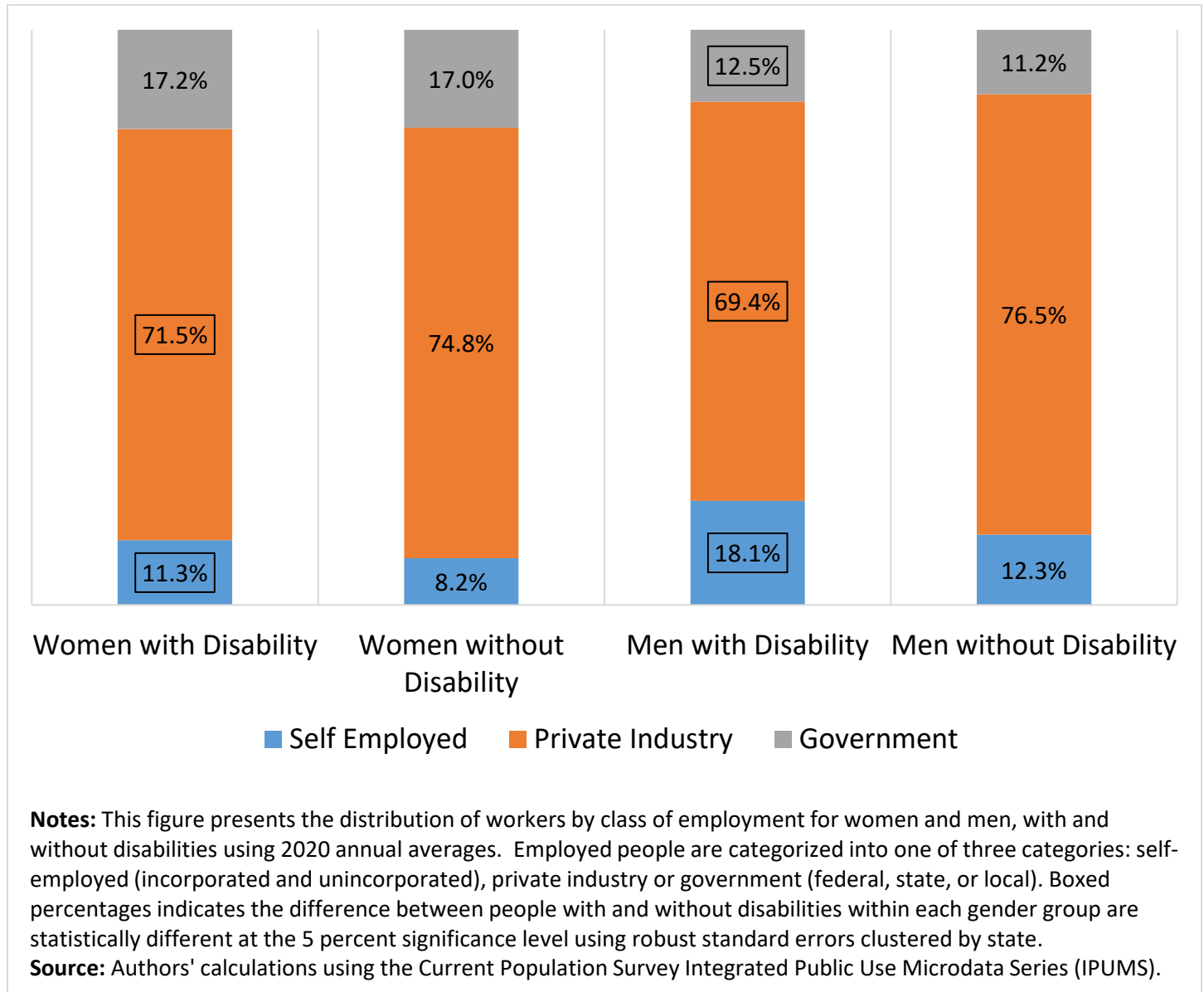
Notes: This figure presents the 2020 average employment-population ratio by gender, disability, and race/ethnicity for people between the ages of 25 and 54. The specific categories are: White non-Hispanic, Black non-Hispanic, Hispanic, and other non-Hispanic. The "other" racial/ethnic group includes Asians, Hawaiian/Pacific Islanders, Native Americans and those who identify as two or more races. Boxed percentages indicates the difference between men and women within each disability status are statistically different at the 5 percent significance level using robust standard errors clustered by state.

Source: Authors' calculations using the Current Population Survey Integrated Public Use Microdata Series (IPUMS).

- In 2020, 31.9 percent of women with disabilities between the ages of 25 and 54 were employed compared to 37.1 percent of men with disabilities (the difference is statistically significant).
- Black and Hispanic women with disabilities have the lowest employment-population ratios among the groups examined, with just over one-quarter of the population being employed.
- The employment-population ratios for White and Hispanic women with disabilities are lower than for men with disabilities in the same racial and ethnic group (the differences are statistically significant). There are no statistically significant differences in employment-population ratios between Black men and women with disabilities, or between men and women with disabilities in the "other" race/ethnicity group.
- The ratio of women-to-men employment is approximately the same among those with and without disabilities.

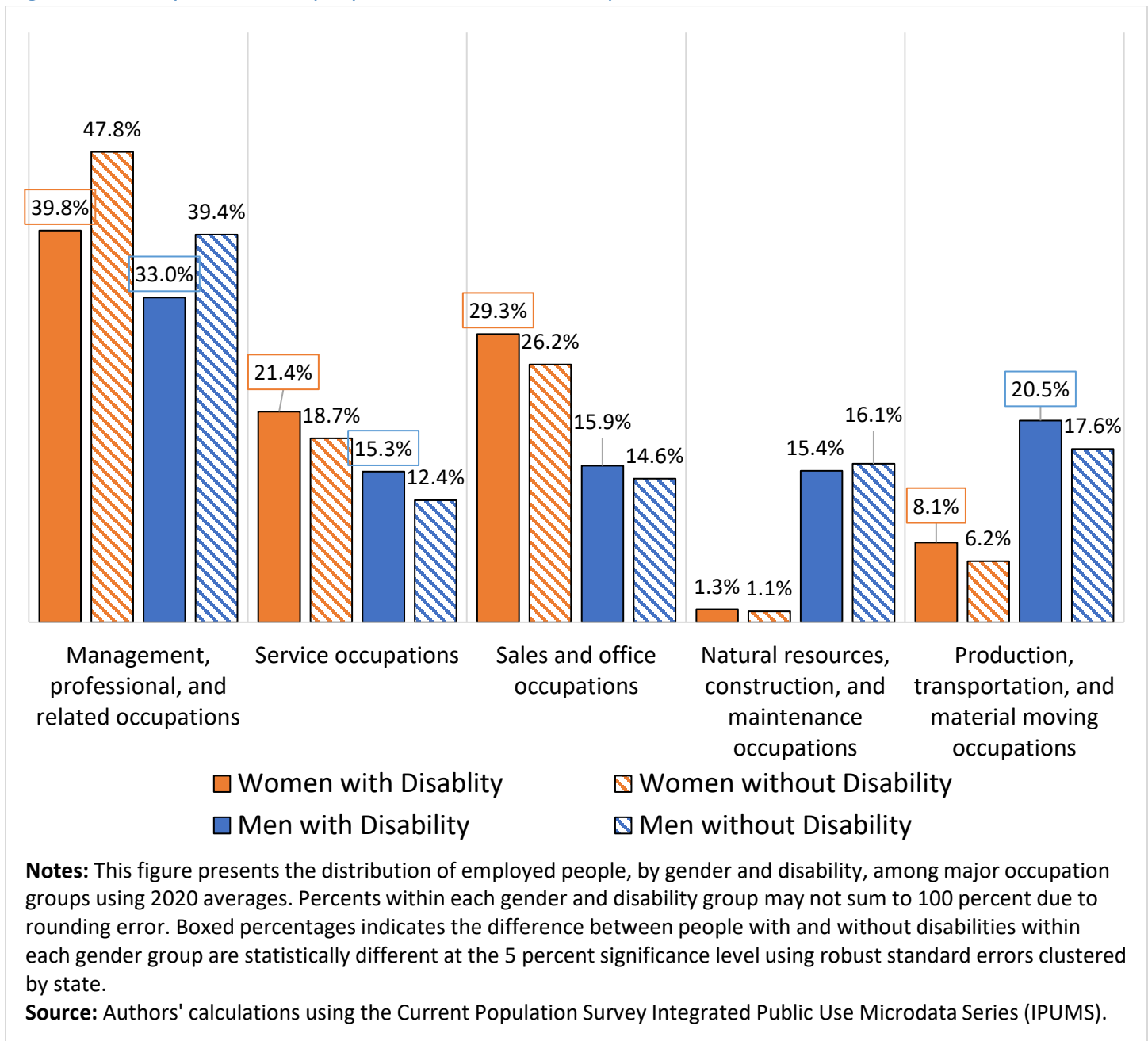
Job Characteristics

Figure 8. Class of Worker and Full Time Status by Gender and Disability



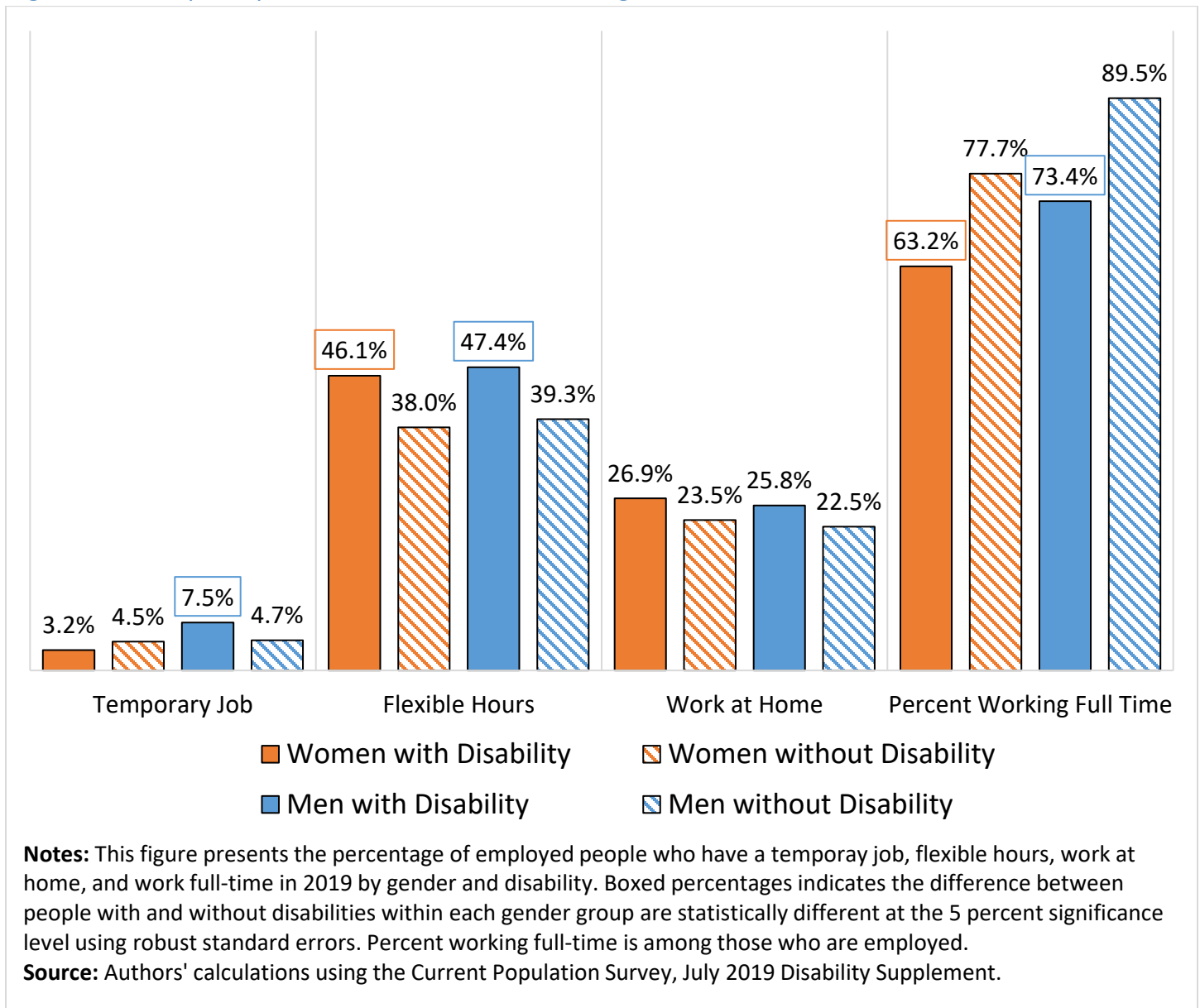
- The highest shares of workers, across gender and disability groups, are in private industry. For employed women with disabilities, 71.5 percent work in private industry compared to 74.8 percent of employed women without disabilities.
- Women (with and without disabilities) are more likely to work in government (federal, state, and local) compared to men, but there is no statistically significant difference in the likelihood of working in government among women by disability status.
- Men and women with disabilities are more likely to be self-employed compared to men and women without disabilities. Women with disabilities are less likely to be self-employed compared to men with disabilities, but more likely to be self-employed compared to women without disabilities.

Figure 9. Occupation Group by Gender and Disability



- Women are more likely than men to work in: management, professional and related occupations; service occupations; and sales and office occupations. Among women, those with disabilities are less likely to work in management, professional and related occupations, but more likely to work in service, sales and office occupations.
- Women are less likely than men to work in: natural resources, construction and maintenance occupations; and production, transportation and material moving occupations.
- Among women, there are no statistically significant differences between those with and without disabilities in natural resources, construction and maintenance occupations, but women with disabilities are more likely than women without disabilities to work in production, transportation and material moving occupations.

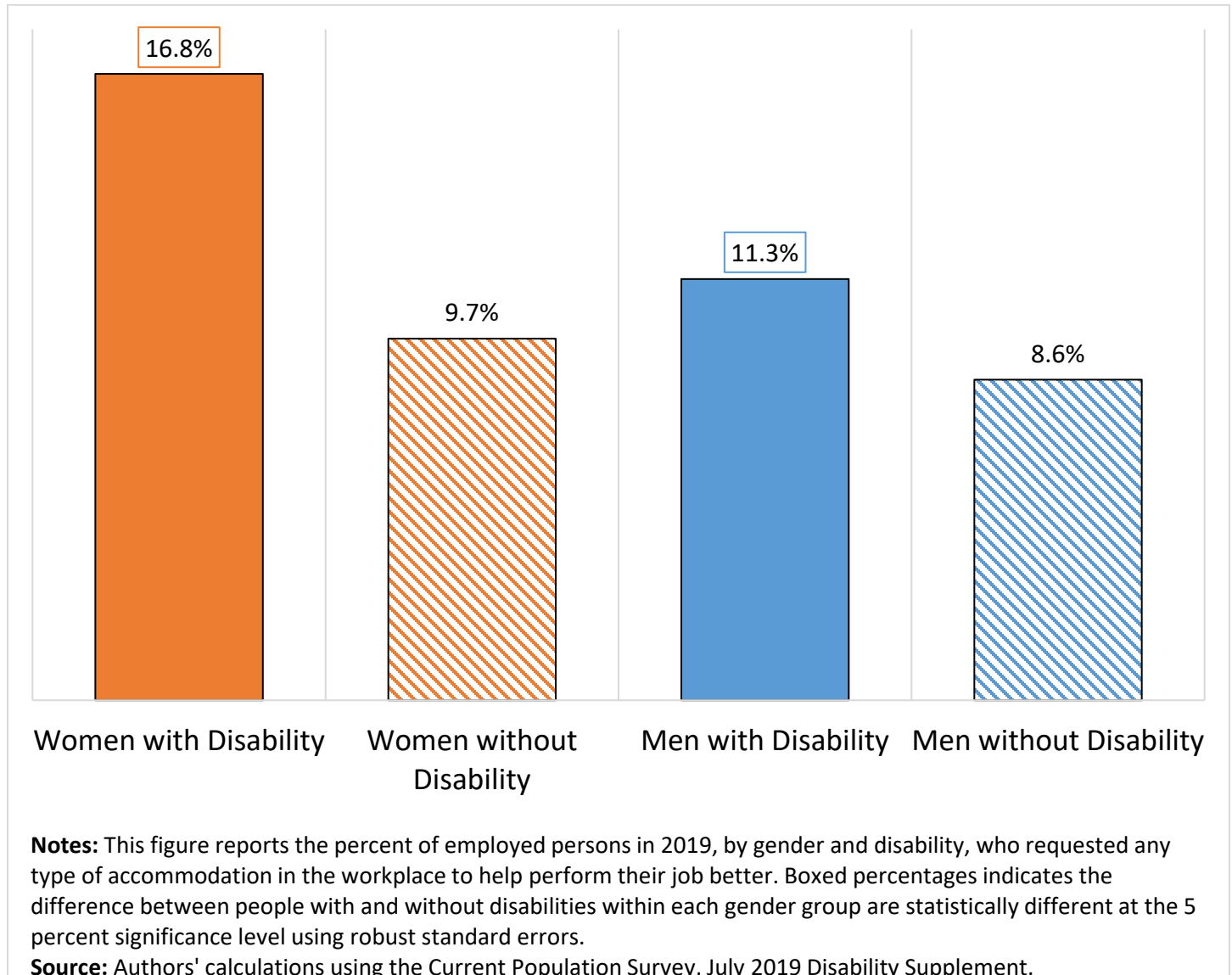
Figure 10. Temporary Jobs, Flexible Hours, Working at Home and Full-Time Status



- Men and women with disabilities are more likely to have flexible work hours compared to those without disabilities, and women with disabilities are more likely to have flexible hours compared to women without disabilities.
- Men and women with disabilities are more likely to work at home compared to people without disabilities (the difference is statistically significant; difference not shown in Figure). A higher share of women with disabilities work at home compared to women without disabilities, yet the difference is not statistically significant, likely because of small sample sizes.
- Among all employed people, a smaller share of women work full-time compared to men, and a smaller share of people with disabilities work full-time compared to those without. Approximately two-thirds of employed women with disabilities worked full-time in 2019, the lowest share among the groups examined.

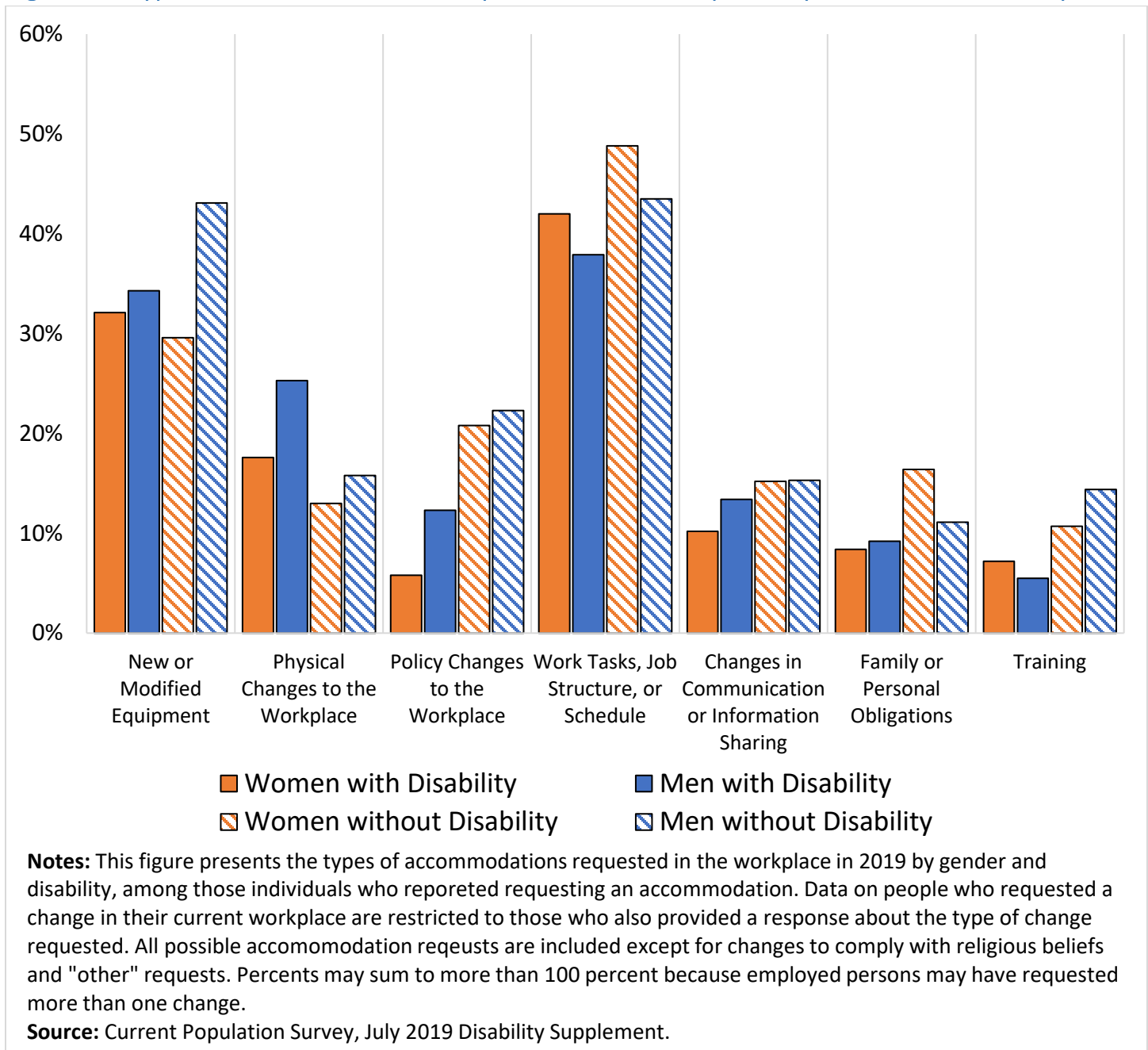
Accommodations in the Workplace

Figure 11. Accommodation Requests in the Workplace, by Gender and Disability



- People with disabilities were more likely to request a change in their current workplace to help them do their job better compared to those without disabilities, and women were more likely than men to request a change.
- Women with disabilities were the most likely to request a change in their current workplace to help them do their job better among the groups examined.

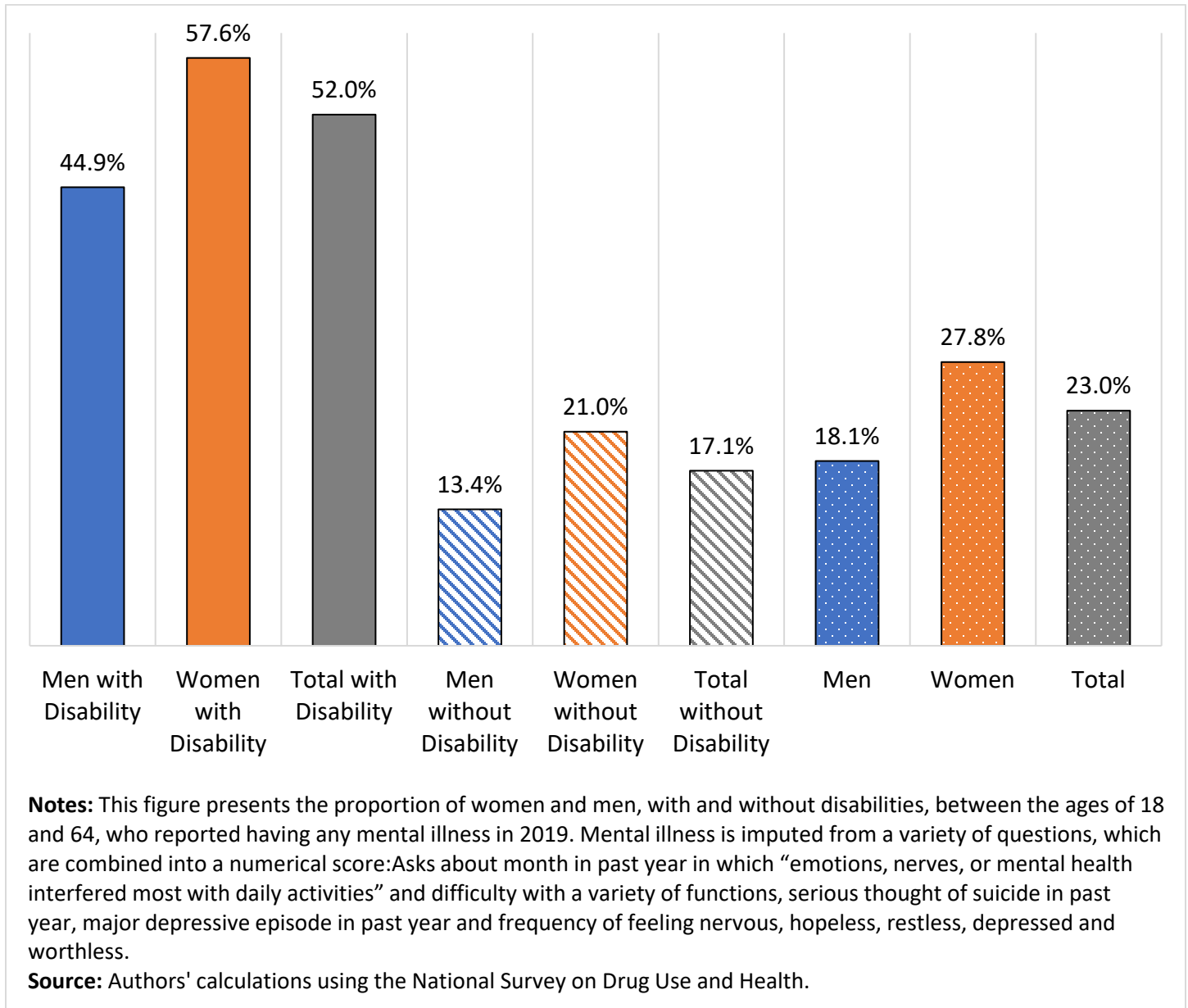
Figure 12. Types of Accommodations Requested in the Workplace, by Gender and Disability



- The most common accommodation request in the workplace for women with disabilities (and all other groups) was a change in work tasks, job structure or schedule, followed by providing new or modified equipment and physical changes to the workplace. The least common accommodation for women with disabilities was to provide training or policy changes to the workplace.
- Many of the differences in accommodation requests across groups are not statistically significant, likely due to small sample sizes. However, there were statistically significant differences in two instances where women with disabilities were less likely than women without disabilities to: 1) request a policy change to the workplace and 2) to request an accommodation for family or personal obligations.

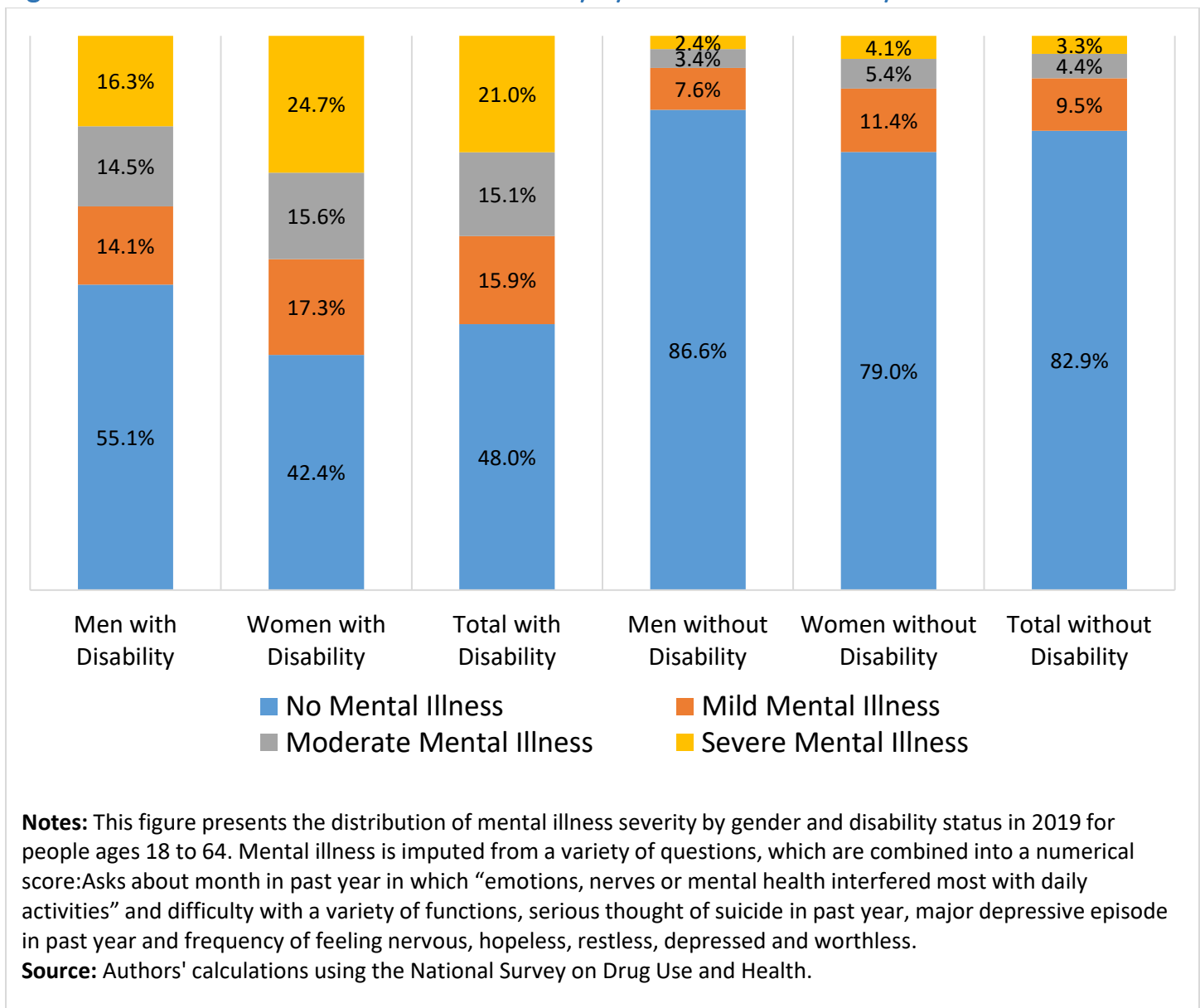
Mental Illness and Health Insurance Coverage

Figure 13. Proportion with Mental Illness, by Gender and Disability



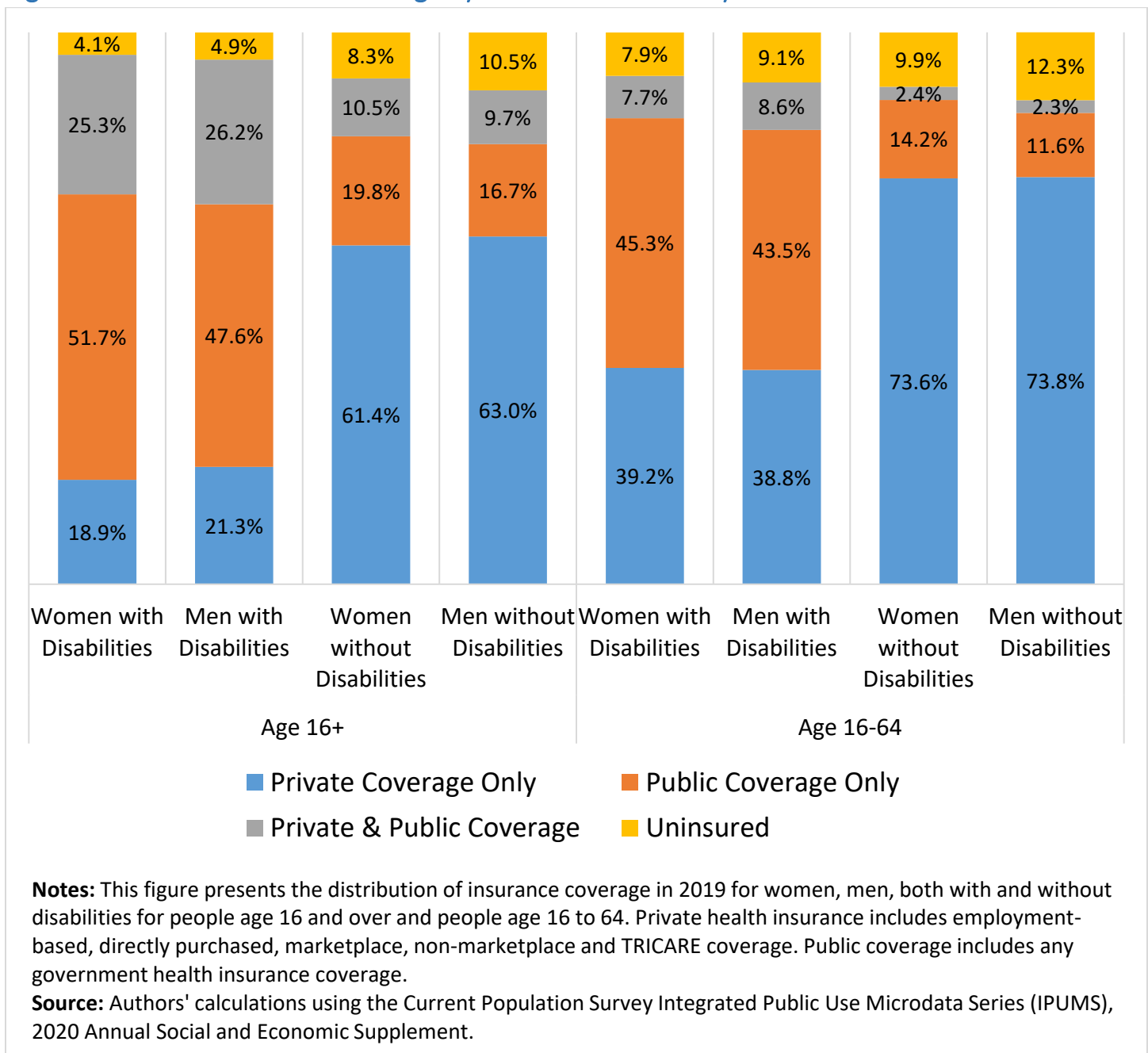
- Women with disability have the highest rate of any type of mental illness, with 58 percent having mental illness at any level of severity, versus 45 percent for men with disability, 21 percent for women without disability and 13 percent for men without disability.
- Overall, people with disabilities are more likely to have a mental illness compared to those without disabilities, and women are more likely than men, both with and without disabilities.
- Mental illness may be categorized as a disability in some instances however, as the figure shows, 21 percent of women who have a mental illness did not identify themselves as having a disability based on their responses to the six questions assessing functional limitations.

Figure 14. Distribution of Mental Illness Severity by Gender and Disability



- Women with disability have the highest rate of severe mental illness at 25 percent, versus 16 percent for men with disability, 4 percent for women without disability and 2 percent for men without disability.
- As with overall prevalence of mental illness, people with disabilities are more likely to have a severe mental illness compared to those without disabilities, and women are more likely than men, both with and without disabilities.

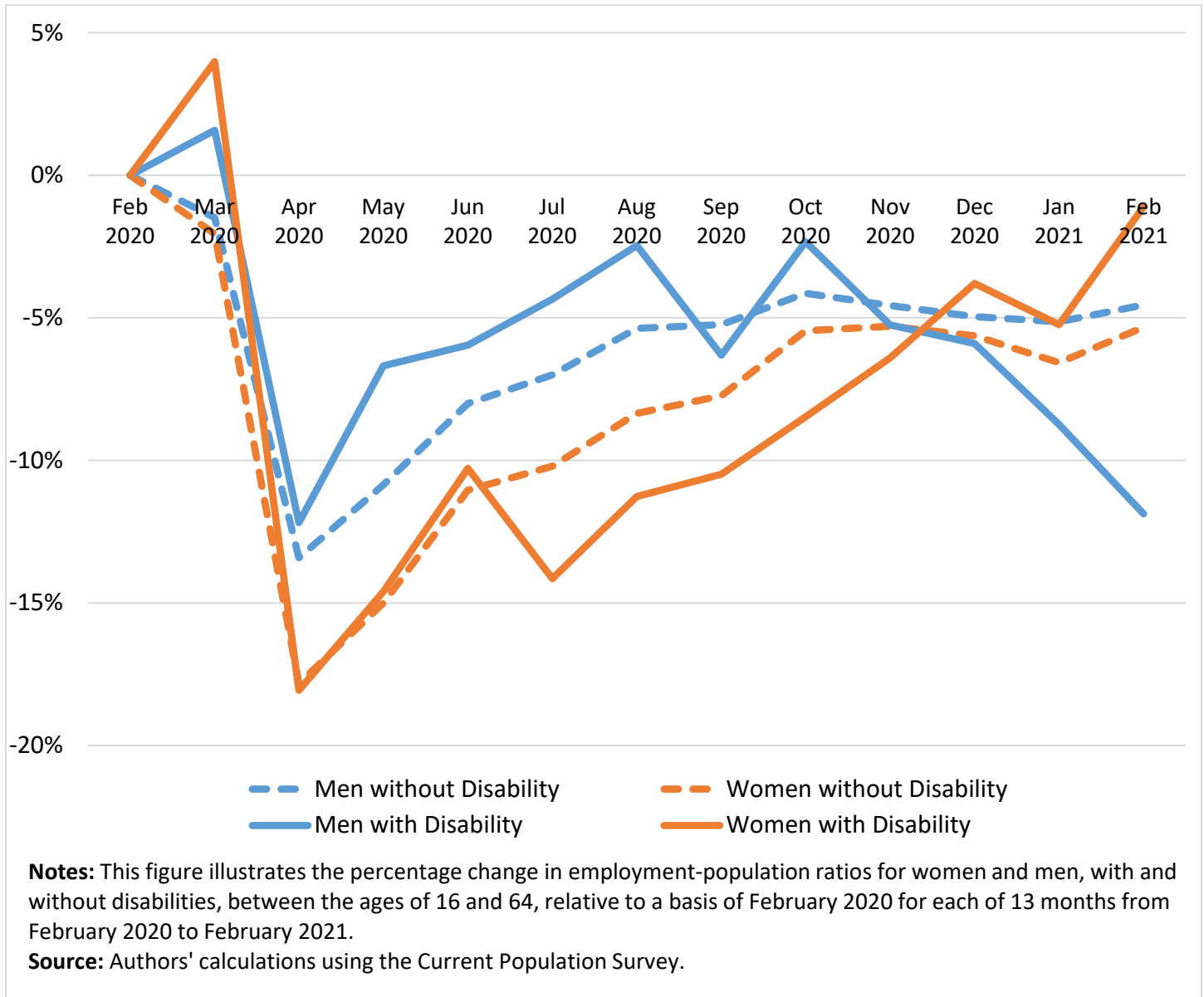
Figure 15. Health Insurance Coverage by Gender and Disability



- Women with disabilities are the least likely to have private health insurance coverage and the most likely to have public health insurance coverage.
- People with disabilities are more likely to have public health insurance coverage compared to people without disabilities, primarily because a larger proportion of people with disabilities are over age 65 and thus eligible for Medicare. However, when comparing health insurance coverage types for people under the age of 65, people with disabilities are still more likely to have public coverage compared to people without disabilities.
- People with disabilities have lower rates of being uninsured compared to people without disabilities. Women with disabilities have the lowest rates of being uninsured among the groups examined.

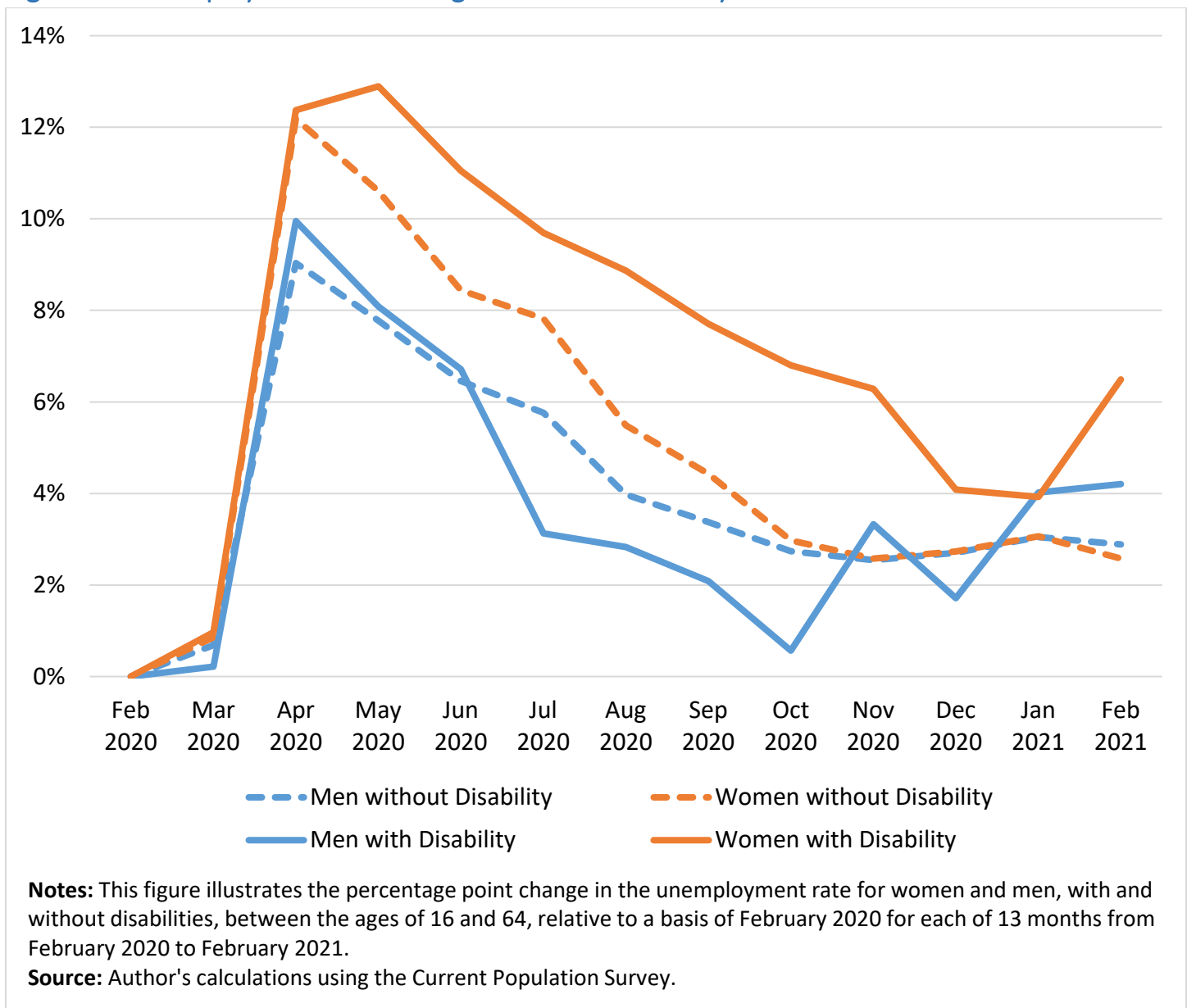
COVID-19 and Labor Market Changes in 2020

Figure 16. Employment Change Relative to February 2020



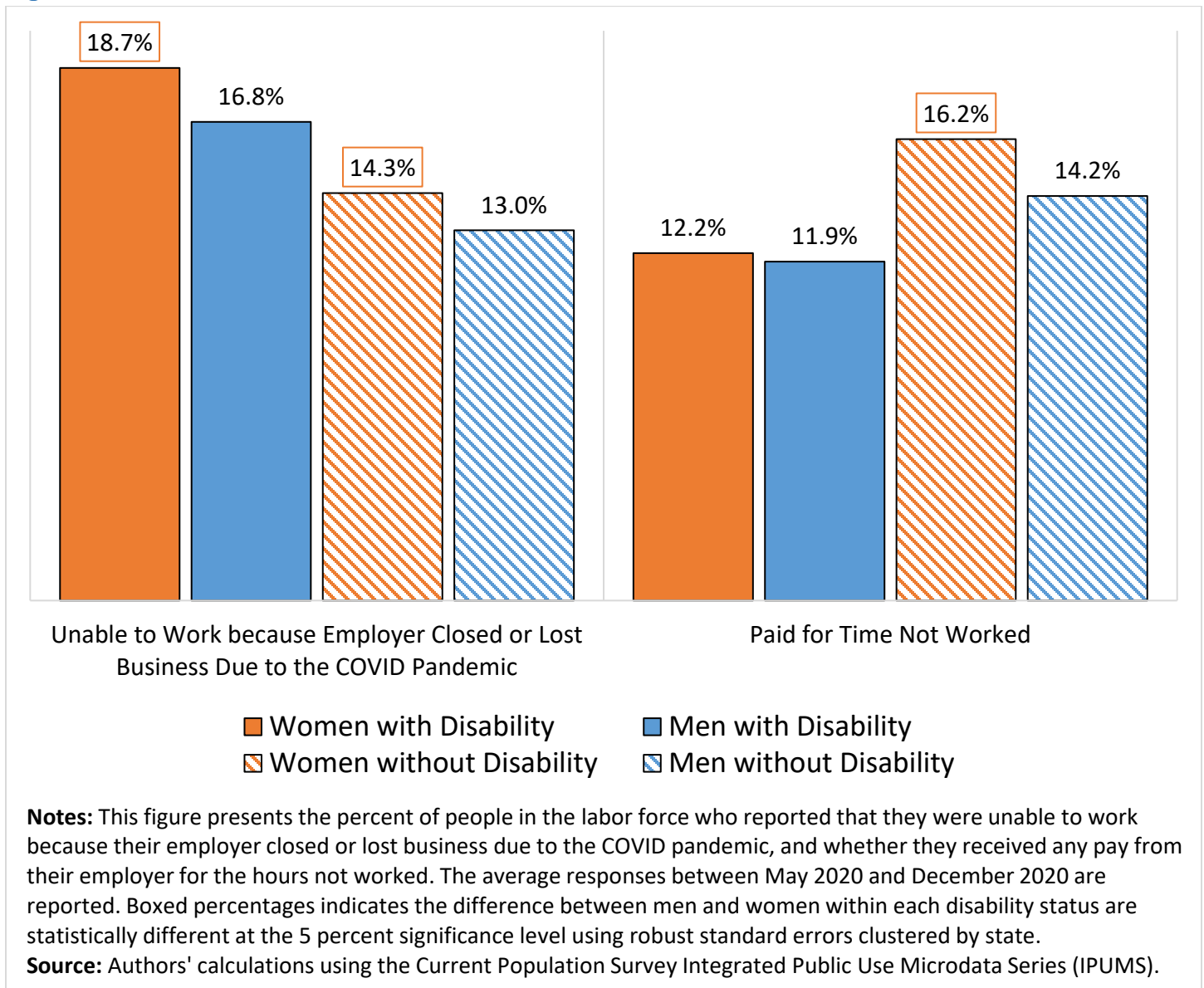
- From February to April 2020, employment fell by about 18 percent for women, whether with or without disability, compared to a decline of approximately 12 percent for men with and without disability. These outcomes may reflect differing impacts of COVID-19 on industries and occupations that are more likely to employ women, as well as the lack of access to childcare during the pandemic.
- The gap in employment losses between men and women narrowed greatly from April to October 2020, although not disappearing entirely.
- Women with disability had the greatest employment gains over the period from April 2020 to February 2021 among the groups examined.

Figure 17. Unemployment Rate Change Relative to February 2020



- Women with disabilities experienced the largest increase in unemployment rates immediately after the onset of the pandemic. From February to April 2020, the unemployment rate increased by 12.3 percentage points for women with disability and by 12.2 percentage points for women without disability, in contrast to a smaller 9.9 percentage points increase for men with disabilities and 9.0 percentage points increase for men without disabilities.
- Despite decreases in the unemployment rate for all groups, the recovery in the unemployment rate for women with disabilities has been the slowest. As of February 2021, the unemployment rate for women with disabilities was approximately 6.5 percentage points higher than prior to the pandemic in February 2020.

Figure 18. Unable to Work because of COVID-19 Pandemic and Paid for Time Not Worked



- Women with disabilities were most likely to reporting being unable to work between May 2020 and December 2020 because their employer closed or lost business due to the COVID-19 pandemic. Women (with and without disabilities) were more likely to report being unable to work because of the pandemic compared to men (the differences are statistically significant).
- Among those who reported they were unable to work because their employer closed or lost business due to the COVID-19 pandemic, men and women with disabilities were less likely to receive pay from their employer for the hours not worked (there were no statistically significant differences between women and men with disabilities). Women without disabilities had statistically significant higher rates of pay compared to men without disabilities, likely due to differences in occupations.

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Data Sources

Sarah Flood, Miriam King, Renae Rodgers, Steven Ruggles and J. Robert Warren. Integrated Public Use Microdata Series, Current Population Survey: Version 8.0. Minneapolis, MN: IPUMS, 2020. [Current Population Survey Integrated Public Use Microdata Series Link](#)

U.S. Department of Health and Human Services, Substance Abuse and Mental Health Services Administration, National Survey on Drug Use and Health.

U.S. Bureau of Labor Statistics and Census Bureau, Current Population Survey.

About ODEP

The Office of Disability Employment Policy (ODEP) promotes policies and coordinates with employers and all levels of government to increase workplace success for people with disabilities. ODEP's mission is to develop and influence policies and practices that increase the number and quality of employment opportunities for people with disabilities. For more information please visit the [ODEP Website](#).