

Fact Sheet

Disability and Employment

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Who Experiences Disabilities?

“Disability” refers broadly to an impairment in a person’s ability to function because of a physical, mental, or emotional condition. Disabilities may result from a wide variety of causes, such as injuries, illnesses, and chronic physical and mental health conditions. To estimate the percentage of the population with disabilities, the American Community Survey asked respondents if they have serious difficulty with any of six activities: hearing, seeing, cognitive ability, self-care, walking, or living independently.¹

Based on data from the American Community Survey, 15 percent of Americans age 18 or older not residing in institutions report experiencing disabilities. Seven percent report having serious difficulties in two or more of these activities.

People are more likely to have disabilities as they age (see table 1). Ten percent of people in their 40s report disabilities, compared with 23 percent of people ages 65–69. The greater prevalence of disability among adults in late middle age is an important factor to consider in discussions about increasing the eligibility age for retirement benefits such as Social Security and Medicare.

While men and women experience similar rates of disability between ages 18 and 59, their rates differ somewhat for older age groups. Between ages 60 and 79, men have slightly higher rates of disability than women; at ages 80 and older, women are more likely to have disabilities.

Rates of disability also vary among racial and ethnic groups. Among people ages 50–64,

TABLE 1
Percentage of People Who Have Disabilities, by Age (2012)

Age	All	Men	Women
18+	15	14	16
18-49	7	7	7
50+	25	24	25
18-39	6	6	5
40-49	10	10	10
50-59	15	15	15
60-64	20	21	19
65-69	23	24	22
70-74	28	29	27
75-79	38	38	37
80+	58	56	60

Source: AARP Public Policy Institute analysis of 2012 data from the American Community Survey.

Note: Excludes people residing in institutions.

- ✓ People ages 50+ are more than three times as likely as younger people to report having a disability.
- ✓ At ages 50–64, adults with disabilities are less than half as likely to be employed as those without disabilities.
- ✓ People ages 50–64 with disabilities are much more likely to have low incomes than those without disabilities. Being employed significantly narrows the gap.

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25 percent of African Americans experience disabilities, compared with 17 percent of Latinos and 16 percent of whites.

Less than One-third of People Ages 50–64 with Disabilities Are Working

At ages 50–64, adults with disabilities are less than half as likely to be working as those without disabilities. In 2012, 32 percent of men ages 50–64 with disabilities were employed (working either full time or part time), compared with 78 percent without disabilities (see figure 1). Similarly, 27 percent of women with disabilities were employed, compared with 68 percent without disabilities.

Many early retirements are due to disabilities. Among people ages 50–64 with disabilities, 62 percent of men and 69 percent of women were not in the labor force in 2012 (that is, not working or looking for work), compared with 16 percent of men and 28 percent of women without disabilities.

Disabilities and Work Status Affect Income

People with disabilities are much more likely to have low incomes than people without. Among people ages 50–64 with disabilities, a quarter had incomes at or below the federal poverty level and nearly half (49 percent) had incomes at or below 200 percent of the poverty level in 2012 (see figure 2). In comparison, 8 percent of people ages 50–64 without a disability had incomes at or below the poverty level and 20 percent were at or below 200 percent of poverty.

Employment narrows the income gap between people with and without disabilities. Among full-time workers ages 50–64 with disabilities, 4 percent had incomes at or below the poverty level in 2012 (compared to 2 percent of those without disabilities) and 17 percent were at or below 200 percent of poverty (compared to 10 percent of those without disabilities).

FIGURE 1
Employment Status of Men and Women Ages 50–64 with and without Disabilities (2012)

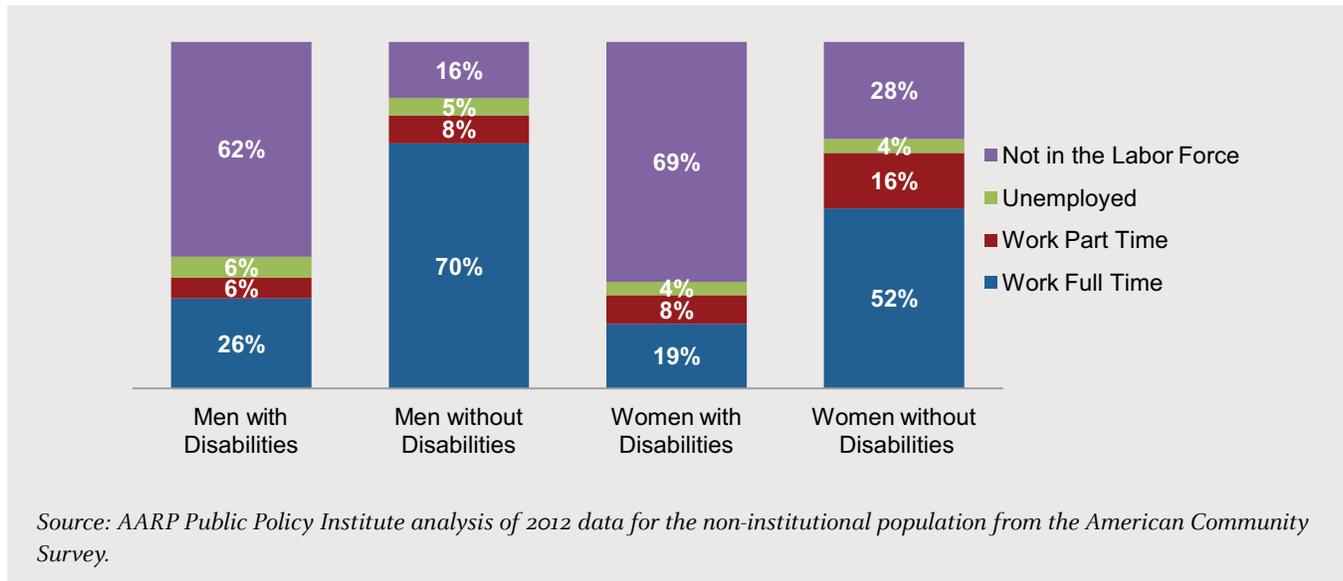
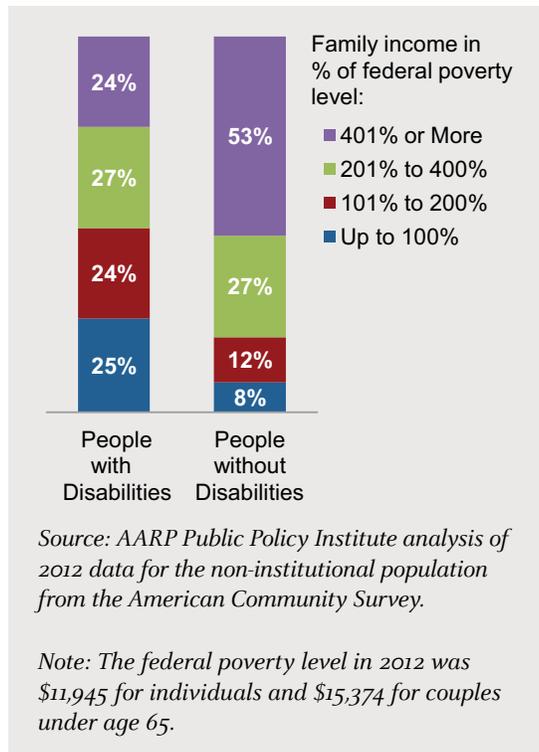


FIGURE 2
Income of People Ages 50-64 with
and without Disabilities (2012)



1 In the American Community Survey, disability is defined as having difficulty with any of the following activities: hearing (deaf or serious difficulty seeing even when wearing glasses); vision (blind or serious difficulty seeing even when wearing glasses); cognitive ability (serious difficulty concentrating, remembering, or making decisions); mobility (serious difficulty walking or climbing stairs); self-care (difficulty dressing or bathing); and independent living (difficulty doing errands alone, such as visiting a doctor's office or shopping).

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