

The Purchasing Power of Working-Age Adults With Disabilities

Final Report

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Purchasing Power of People with Disabilities: U.S. Analysis

Introduction

In 2018, the American Institutes for Research (AIR®) quantified the purchasing power of the U.S. disability community in a landmark report entitled *A Hidden Market: The Purchasing Power of Working-Age Adults with Disabilities*, which found that people with disabilities represent a significant and growing consumer market segment worth approximately \$490 billion (Yin et al., 2018). Recent labor market data show that people with disabilities are entering the workforce at higher rates than ever before, reflecting both improved access to employment and increasing economic presence (Disability:IN & LinkedIn, 2025; U.S. Bureau of Labor Statistics, 2026). People with disabilities represent one of the largest consumer markets in the world, with trillions in disposable income globally and billions in the United States alone (The Return on Disability Group, 2024). More now than ever, this large and growing market segment presents a significant opportunity for industry and businesses to expand their customer base and innovate in the design and accessibility of their products. Even so, many companies still overlook the market potential of this population (Celestino et al., 2024). Recognizing the purchasing power of this market segment may not only enhance customer experience but also open new pathways for business growth and market expansion.

Disposable and discretionary income

Disposable income refers to the money left after taxes, which can then be used for savings or day-to-day spending.

Discretionary income is the portion of funds left over once taxes, required expenses, and essential living costs like food and housing have been paid.

To build upon the understanding of this expanding demographic's purchasing power since the 2018 AIR report, we analyzed the latest (2024) data from the American Community Survey (ACS) and the Bureau of Labor Statistics (BLS)'s Consumer Expenditure Surveys (CEX), as did the original AIR brief in 2018. This new report refines AIR's method and also draws on data from the Tax Foundation, the Medical Expenditure Panel Survey, and the National Health Interview Survey. Given this difference in method, the two reports can be considered two distinct snapshots.

We sought to answer three key questions through this analysis:

1. What is the disposable and discretionary income of people with disabilities in the United States?
2. How does disposable income vary across states?
3. How does discretionary income vary across states?

We also recognize that the definition of disability is nuanced, with global and national organizations using similar but varied interpretations of the term. For example, according to the International Classification of Functioning, Disability and Health (ICF), the World Health Organization's biopsychosocial framework, disability is an umbrella term that includes impairments, activity restrictions, and participation restrictions (World Health Organization, Eastern Mediterranean Region, n.d.). The Washington Group drew on this theoretical approach to disability in its measure development, focusing on four severity levels of activity limitations that can be consequent to impairments in vision, hearing, mobility, cognition, self-care, and communication, rather than medically grounded definitions (Washington Group on Disability

Statistics, 2022). The American Community Survey (ACS) similarly assesses difficulty with vision, hearing, ambulation, cognition, and self-care, though it asks about independent living rather than communication (U.S. Census Bureau, 2021). All of these measures share important similarities: emphasizing function rather than diagnosis; recognizing that disability is shaped by real-world functioning within everyday environments; and addressing related domains such as functionality, self-care, and participation. However, since the report primarily relies on ACS data, it uses the ACS definition and ‘yes’ or ‘no’ binary response while still recognizing the broader, multidimensional nature of disability described in frameworks like the ICF. It is also important to keep in mind while reading this report and reviewing figures that the BLS CEX does not contain information about respondents’ disability status.

The U.S. Disability Market

Overall, 11.20% of people in the United States reported living with a disability (Center for Research on Disability, 2024). In 2024, working-age adults (aged 16–64 years) with disabilities had an average income of \$39,613, which was 41.8% less than their non-disabled peers, who earned, on average, \$68,069 (U.S. Department of Labor, n.d., presented in Exhibit 4). Although often grouped as a single population, people with disabilities represent a diverse group with varying types of impairments, including cognitive, ambulatory, vision, hearing, independent-living, and self-care difficulties (Center for Research on Disability, 2024). Disabilities affect individuals differently, even among those with the same condition. As detailed in Exhibit B-1, prevalence varies by type: in 2024, 4.0% of working age adults reported independent-living disabilities, 1.7% self-care, 5.6% cognitive, 4.2% ambulatory, 2.2% vision, and 2.0% hearing. Prevalence also varies by state, with West Virginia, Kentucky, Mississippi, Oklahoma, and

Arkansas having the highest rates of disabilities among working-age adults in 2024. In terms of gender, 11.22% of men reported living with a disability, compared to 11.18% of women.

Like adults without disabilities, people with disabilities make financial decisions, invest in savings and retirement accounts, and spend both disposable and discretionary income on a wide range of goods, from homes and cars to everyday items. They may also require specialized products and services, such as accessible technology, long-term care, and housing accommodations. Businesses that recognize and respond to these diverse needs are better positioned to serve and market to this population effectively.

Measuring Purchasing Power

Businesses and market analysts commonly calculate a group's disposable and discretionary income to better understand potential market size, trends, and demographic traits. To calculate the purchasing power of the market segment of consumers with disabilities, we need to know how much money they have available after taxes and after their basic day-to-day needs are met.

Income. Income is the amount of money earned by an individual in a year. The most common source of income in the ACS is wage/salary, though other sources include interest, pensions, and Social Security.

Income Tax. Income tax refers to the federal and state income tax paid by an individual. The federal government and most states use a progressive income tax system, which has income brackets with increasing tax rates. Some states do not tax income at all. Tax policies for other

states vary in many ways, including which types of income are taxable, how standard deductions and personal exemptions are applied, and whether tax recapture applies to very high-income earners.

Expenditures. Expenditures refers to the estimated amount of money individuals spend in a year. CEX categorizes expenditures into categories such as food, clothing, transportation, pensions and Social Security, health care, and entertainment.

Disposable income. Disposable income represents a person's post-tax earnings—the portion of income available for saving or for covering essential living expenses. For example, people may use their disposable income to pay bills, the rent or mortgage, and other essential living costs. They may also use this money to build their savings. In some cases, asset limits may pose an additional barrier to savings because of policies affecting those receiving supplemental supports.

Discretionary income. Discretionary income describes what remains once taxes, required payments, and essential expenses have been subtracted from someone's disposable income. It is the money that people spend on nonessential goods or services. This spending goes beyond basic needs (adequate food, housing, health care, assistive devices, and clothing) to include a variety of purchases for goods or services that may include dining out, travel, entertainment, and other nonessential products or services.

This study compares the disposable and discretionary earnings of individuals with disabilities to those of people without disabilities. These data are presented to promote a better

understanding of the spending abilities of people with disabilities and to identify the potential market for business and industry.

Data and Methods

The data used to estimate spending power of individuals with disabilities come from three major sources:

American Community Survey (ACS) 1-Year Data. The [2024 ACS 1-year data](#) contains information about individuals such as age, income, disability type, and survey weight. ACS provides the total personal income as well as the breakdown of income in the wage and salary, self-employment, interest, pensions and retirement, Social Security, Supplemental Security, public assistance, and “other” categories. Disability types include cognitive difficulty, ambulatory difficulty, vision difficulty, hearing difficulty, independent-living difficulty, and self-care difficulty.

The Tax Foundation. We acquired [federal](#) and [state](#) tax information for 2024 from the Tax Foundation and transformed the data into a format that can be easily used in a Python script. A detailed description of the tax calculation methodology and notes for various states can be found in Appendix A.

Bureau of Labor Statistics (BLS) Consumer Expenditure Surveys (CEX). We estimated expenditures for individuals based on their age using the [2024 CEX](#). We did not consider other factors that impact expenditure, such as state, income, and household size. We considered the total expenditure provided by CEX, which includes the following categories:

- Food at home
- Food away from home
- Housing
- Apparel and services
- Transportation
- Health care
- Personal care products and services
- Pensions and Social Security
- Alcoholic beverages
- Entertainment
- Reading
- Education
- Tobacco products and smoking supplies
- Miscellaneous
- Cash contributions
- Life and other personal insurance

Medical Expenditure Panel Survey (MEPS). We also used the [2023 MEPS](#) to estimate the additional healthcare expenditure that people with disabilities have compared to those without disabilities. We were unable to use 2024 MEPS data, as they had not been released at the time of writing.

After acquiring and preparing the datasets, we then calculated federal and state income tax paid for each individual in the ACS based on their income and state. We also assigned average expenditures from CEX to each individual based on their age range. Using ACS disability definitions, we concentrated on six types of disabilities categorized by an individual's functional and activity restrictions. Then, we calculated disposable and discretionary income by disability type and by state.

We followed the method created by the U.S. Census Bureau and the Consumer Research Center of the Conference Board (Linden, Gordon, & Coder, 1989) and calculated disposable and

discretionary income using the formulas below. A more detailed discussion of the construction of the analytical sample and calculation step is presented in Appendix A.

$$\text{Disposable income} = \text{Total income} - \text{Federal and state income taxes}$$

$$\text{Discretionary income} = \text{Disposable income} - (1.3) \times \text{Mean expenditure}$$

To calculate mean expenditure, we consider *essential* expenditure from CEX and additional healthcare costs for people with disabilities from MEPS. The following expenditure types were considered essential: food at home, housing, apparel and services, transportation, health care, personal care, and pensions and Social Security. Lifestyle purchasing (entertainment, education, food away from home, reading, smoking) is considered non-essential for the purposes of this approach. We provide an alternative formula for calculating mean expenditure in Appendix A.

Additionally, CEX reports expenditure at the consumer unit level. According to BLS, “consumer units consist of families, single persons living alone or sharing a household with others but who are financially independent, or two or more persons living together who share major expenses” (U.S. Bureau of Labor Statistics, 2025). Since a consumer unit covers more than a single individual, we converted consumer unit expenditure to personal expenditure using a formula similar to the formula the BLS uses to determine individual-level expenses within the consumer unit (Garner et al., 2024). Because the BLS formula apportions expenditures equally across all persons in the consumer unit, regardless of age, we adjusted the formula to apportion the unit’s expenditures across only adults. By doing this, we incorporated the cost of children into our estimate of essential expenditures so that the reference adult’s share of expenditures also accounts for that person’s share of any children’s expenditures in the consumer unit.

$$\text{Mean Adult Expenditure} = \frac{\text{Essential CU expenditure} + \text{Additional healthcare expenditure}}{\sqrt{\text{People} - \text{Children}}}$$

When calculating mean incomes and disability prevalence, we multiplied each individual's income by their survey weight to ensure populations were accurately represented.

$$\text{Mean income} = \frac{\sum_{i=n}^n (\text{income}_i \times \text{weight}_i)}{\sum_{i=n}^n \text{weight}_i}$$

In the equation, n is the number of individuals in the ACS, income_i is the income of person i and weight_i is the survey weight of person i . This is a general formula that can work after filtering for individuals such as people with disabilities, people without disabilities, or people living in certain states. The income can refer to total, disposable, or discretionary income.

$$\% \text{ people with disabilities} = \frac{\sum_{i=n}^n (\text{disability}_i \times \text{weight}_i)}{\sum_{i=n}^n \text{weight}_i}$$

In this equation, n is the number of individuals in the ACS, disability_i is the disability status of person i (equals 1 if true and 0 if false), and weight_i is the survey weight of person i . This formula can be applied after filtering for individuals in certain groups, and the disability status can refer to any disability or specific disability types.

Key Findings

Disposable Income

Working-age people with disabilities represent a substantial consumer market, with a total disposable income of approximately \$674.3 billion. (See Exhibit 4.) On an individual level, the average 2024 income for a person with a disability was \$39,613, compared to \$68,069 for a

person without a disability. After taxes, the average disposable income dropped to \$33,971 for people with disabilities and \$55,528 for those without. These figures highlight a persistent income gap but also demonstrate the significant purchasing power that exists within the disability community.

Importantly, disposable income varies considerably by type of disability. For example, using these income statistics, individuals with hearing difficulties collectively hold \$175.87 billion in disposable income, while those with vision difficulties account for \$136.56 billion. Other categories, such as ambulatory, cognitive, self-care, and independent-living difficulties, also represent billions in disposable income, reflecting the diversity and breadth of this market (see Exhibit 4).

Discretionary Income

Discretionary income, which is money available after taxes and expenses, offers a more nuanced view of financial flexibility and consumer potential. As presented in Exhibit 4, when using the first expenditure formula that accounts for all expenditure, we found that 10.79% of working-age individuals with disabilities have discretionary income, totaling \$106.76 billion. In contrast, 26.34% of working-age people without disabilities have discretionary income, amounting to \$2,474 billion. This difference points to ongoing challenges in economic security for people with disabilities despite their meaningful spending power.

Among those with discretionary income, also detailed in Exhibit 4, people with disabilities have a mean income before taxes of \$135,805 and after taxes of \$106,436. Their mean discretionary income is \$41,083. For people without disabilities, these figures are higher: \$146,348 mean

income before taxes, \$112,767 mean income after taxes, and \$49,198 mean discretionary income. These numbers suggest that, while fewer people with disabilities reach the threshold for discretionary income, those who do often have substantial resources.

Discretionary income also varies by disability type. Individuals with cognitive difficulties have the highest aggregate discretionary income (\$37.64 billion), followed by those with hearing (\$36.66 billion), ambulatory (\$25.20 billion), and vision (\$22.08 billion) difficulties. Self-care and independent-living difficulties account for \$8.27 billion and \$16.43 billion, respectively. These differences reflect variations in employment, support, and living arrangements, and can inform targeted business and policy interventions. Exhibits 1, 2, and 3 show the disposable and discretionary income of people with discretionary income.

Exhibit 1. Total Disposable and Discretionary Income of People With Discretionary Income by Disability Type (in Billions)

Disability Type	Total Disposable Income	Total Discretionary Income
Vision Difficulty	\$55.46	\$22.08
Hearing Difficulty	\$91.35	\$36.66
Self-Care Difficulty	\$20.74	\$8.27
Ambulatory Difficulty	\$68.73	\$25.20
Cognitive Difficulty	\$101.69	\$37.64
Independent-Living Difficulty	\$44.12	\$16.43

Note. Given that people may have multiple disabilities, the disposable and discretionary income columns will not sum to the total disposable and discretionary incomes.

Exhibit 2. Total Disposable Income of People With Discretionary Income by Disability Type (in Billions)

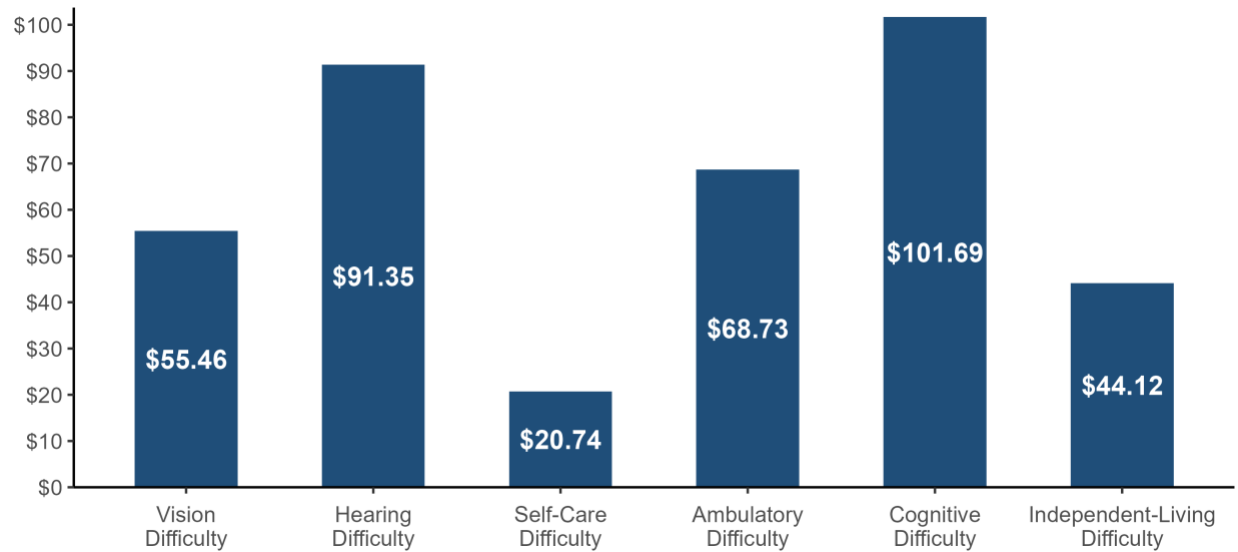
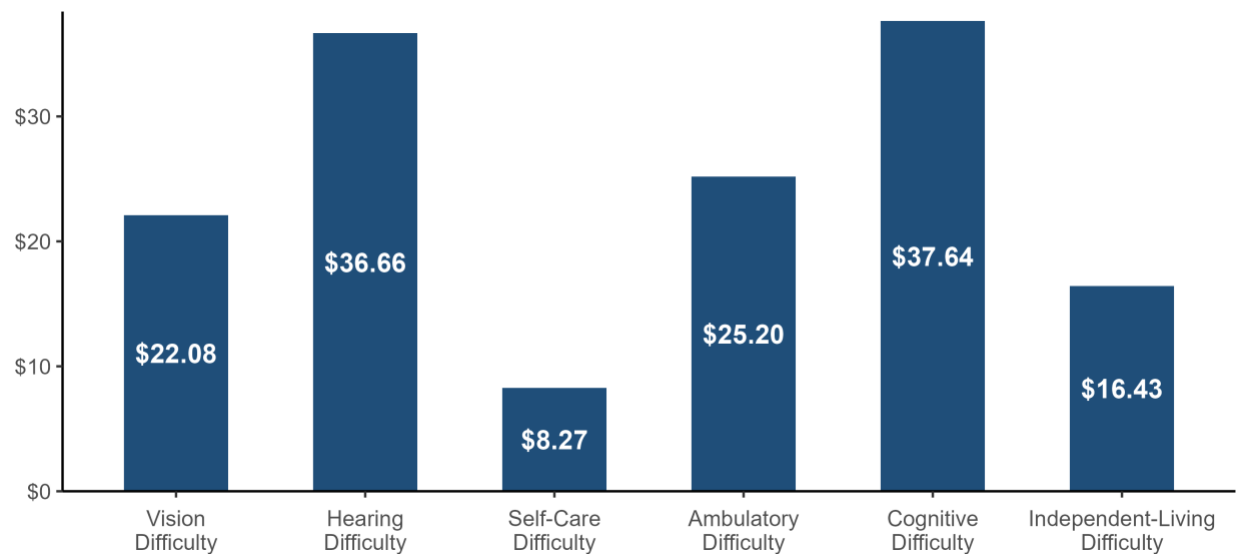


Exhibit 3. Total Discretionary Income by Disability Type (in Billions)



As mentioned previously, Exhibit 4 shows additional details about the income of people with and without disabilities including mean incomes, aggregate incomes, and the percentage of people with discretionary incomes.

Exhibit 4. Mean and Discretionary Income by Disability Status and Disability Type

Income Type	Without Disability	With Disability	Vision Difficulty	Hearing Difficulty	Self-Care Difficulty	Ambulatory Difficulty	Cognitive Difficulty	Independent-Living Difficulty
All Individuals								
Mean income before taxes	\$68,069	\$39,613	\$34,084	\$49,775	\$21,755	\$27,536	\$26,193	\$20,290
Mean income after taxes (disposable income)	\$55,528	\$33,971	\$29,162	\$41,537	\$19,255	\$24,107	\$22,827	\$18,066
Aggregate disposable income (in billions)	\$9,222	\$674	\$137	\$176	\$70	\$216	\$274	\$158
Individuals With Discretionary Income								
Percentage of people with discretionary income	26.34%	10.79%	2.12%	3.32%	0.75%	2.61%	4.29%	1.79%
Mean income before taxes	\$146,348	\$135,806	\$139,326	\$146,578	\$147,449	\$139,187	\$124,147	\$130,065
Mean income after taxes (disposable income)	\$112,767	\$106,436	\$108,651	\$114,127	\$114,842	\$109,362	\$98,304	\$102,569
Mean discretionary income	\$49,198	\$41,083	\$43,261	\$45,801	\$45,798	\$40,098	\$36,391	\$38,208
Aggregate discretionary income (in billions)	\$2,474	\$107	\$22	\$37	\$8	\$25	\$38	\$16

Variation in Income Type by U.S. State

The market size for people with disabilities varies considerably from state to state, as measured by both total disposable and discretionary income. This variation is influenced in part by population size, economic conditions, and the prevalence of different types of disability.

For example, as illustrated in Exhibit B-3, states like California, Texas, Florida, New York, and Washington have the largest numbers of people with disabilities, which translates into higher total amounts of disposable and discretionary income. In California alone, working-age people with disabilities have a combined discretionary income of over \$12.98 billion, while Texas follows closely with \$11.86 billion. These states represent important consumer markets for businesses and organizations aiming to serve people with disabilities.

However, the story is not just about total dollars. Looking at the proportion of people with disabilities who have discretionary income, a different pattern emerges as Exhibits 5 and 6 suggest and Exhibit B-4 details. States and regions of focus such as the District of Columbia, Washington, Alaska, Maryland, and Colorado stand out, with a higher percentage of people with disabilities reaching the threshold for discretionary income. For instance, in the District of Columbia, more than 17.94% of people with disabilities have discretionary income, compared to the national average of 10.79%. This suggests that, in some states, a greater share of individuals with disabilities have the financial flexibility to make non-essential purchases.

These differences highlight the importance of considering both the total amount and the proportion of discretionary income when assessing market potential. Companies may choose to target states with large populations and high aggregate income, such as California or Texas, or

focus on states where a higher percentage of people with disabilities have discretionary income, such as Washington or Maryland. Additionally, further breakdowns, such as urban versus rural markets or specific disability types, may be necessary for businesses seeking to tailor their products and services to local needs.

In summary, the economic landscape for people with disabilities is diverse and dynamic across the country. Understanding these variations can help businesses, policymakers, and disability-oriented organizations identify opportunities to better serve this important and growing market.

Exhibit 5. Total Discretionary Income of People With Disability by State

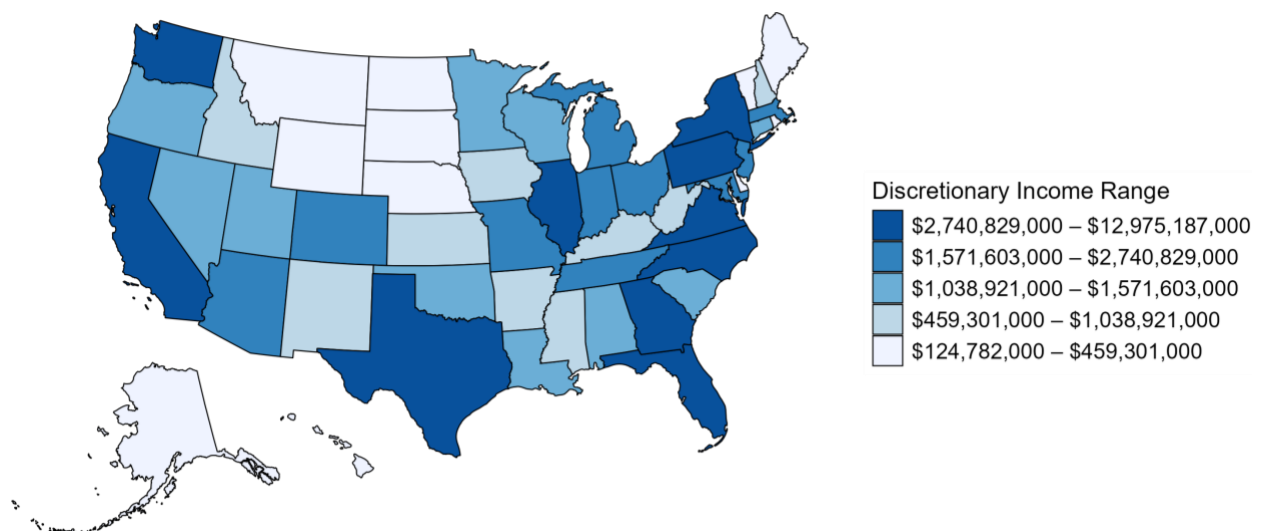
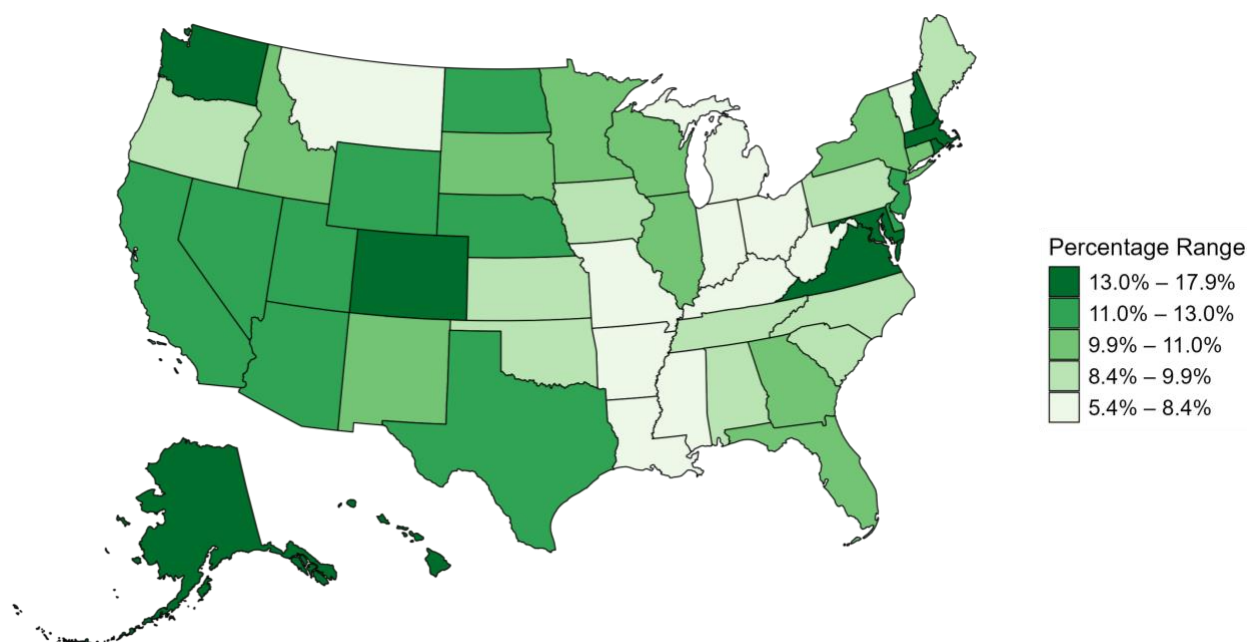


Exhibit 6. Percentage of People With Disability With Discretionary Income by State



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<https://air.org/resource/report/hidden-market-purchasing-power-working-age-adults-disabilities>

Appendix A. Detailed Data

To calculate disposable and discretionary income, we used data from the 2024 American Community Survey (ACS), a national survey conducted annually by the U.S. Census Bureau to provide demographic, economic, and housing data on a nationally representative sample of U.S. residents. Using ACS disability definitions, we concentrated on six types of disabilities categorized by an individual's functional and activity restrictions. Then, we calculated disposable and discretionary income by disability type and by state.

1. **Cognitive difficulty.** Individuals with difficulty carrying out mental tasks, such as learning, remembering, concentrating, or making decisions, because of a physical, mental, or emotional condition.
2. **Ambulatory difficulty.** Individuals with a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying.
3. **Vision difficulty.** Individuals with a long-lasting condition of blindness or a severe vision impairment.
4. **Hearing difficulty.** Individuals who are deaf or who have a long-lasting condition of hearing impairment.
5. **Independent-living difficulty.** Individuals with difficulty doing errands alone, such as visiting a doctor's office or shopping, because of a physical, mental, or emotional condition.

6. **Self-care difficulty.** Individuals with any physical or mental health condition that has lasted at least six months and makes it difficult for them to take care of their own personal needs, such as bathing, dressing, or getting around inside the home. This excludes such temporary health conditions as broken bones or pregnancies.

We also limited our sample to individuals between the ages of 16 and 64 to focus on the working-age population for two reasons:

1. Disability policies have shifted from a primary focus on income support to policies that encourage labor-market participation. As more individuals with disabilities transition into employment, many audiences can benefit from understanding the size of this growing market and its increased spending power.
2. Individuals aged 65 and older have different expenditure patterns from those in their prime working age. Drawing from data from the 2024 Consumer Expenditure Survey, Exhibit A–1 indicates that most expenditure and consumption categories are ‘hump’-shaped across the lifespan, meaning that people tend to spend more money between ages 45 and 54. Healthcare expenditure grows with the age of the reference person, while other expenditure categories start to shrink.

Individual-Level Calculations

Because ACS provides microdata, our analysis is performed at the individual level and then aggregated to provide an understanding of the spending power of working-age individuals with disabilities. The exact methods to perform individual-level calculations are described below.

Federal Income Tax

We perform the [standard progressive tax calculations](#) using the [federal tax rates for 2024](#). Because the goal of this report is to estimate the spending power of *individuals*, we assume that all individuals file single taxes, even if they are married. Additionally, we subtract the standard deduction from individuals' incomes before calculating federal income tax.

State Income Tax

[State income tax policies](#) vary greatly, and we needed to account for multiple rules and exceptions to calculate more accurate state income taxes for each individual. We used the available ACS variables to implement the following variations in state policies:

- No income tax at all.
- Standard progressive income tax.
- Certain income sources are not taxed (many states do not tax Social Security and Supplemental Security Income).

- Pensions and retirement income are only taxed if above a certain threshold.
- Pensions and retirement income are only taxed if the individual is above a certain age.
- Standard deductions and personal exemptions are subtracted from the taxable income before calculating tax.
- Tax credits reduce the amount of tax paid after progressive calculation.
- Standard progressive income tax except for earners in the highest bracket, who pay a flat tax rate on their entire income.

Due to limitations of the ACS data, we were unable to implement some state tax policies, including:

- Washington only taxes capital gains above \$250,000, but ACS does not provide information about capital gains.
- Some states, such as Hawaii, Massachusetts, and North Carolina, exempt certain pensions from taxable income. Though the ACS does provide the amount of income from pensions and retirement, it does not provide a breakdown of the types of pensions that individuals receive income from.
- Michigan uses a tiered retirement system based on birth year, age, and pension type. ACS lacks these details, so Michigan income tax was implemented using a simplified age-based exclusion only.
- States such as Connecticut and Ohio apply deductions, exclusions, or credits based on federal adjusted gross income (AGI). AGI depends on adjustments that rely on confidential individual information, e.g., Individual Retirement Account (IRA) contributions,

self-employment deductions, or student loan interest. Because this information is not available, any AGI-based phaseout or credit was set to zero to avoid incorrect or inflated estimates.

Estimated Expenditures

We acquired expenditures for 2024 from the [U.S. Bureau of Labor Statistics' Consumer Expenditure Surveys \(CEX\)](#), which provides estimated expenditure based on age range. CEX separates expenditure into the [multiple categories](#) (U.S. Bureau of Labor Statistics, 2025). Exhibits A–1 and A–2 provide information about the mean expenditure by age for some categories. As a reminder, the BLS CEX does not track disability status. These two exhibits include data for all respondents, not only people with disabilities. We include these exhibits to help the reader understand how much the estimated annual expenditure is, and how that contributes to discretionary income. Important categories include:

- ***Food at home*** refers to the total expenditures for food at grocery stores (or other food stores) and food prepared on trips. It excludes the purchase of nonfood items.
- ***Housing*** includes owned dwellings, rented dwellings, other lodging, utilities and public services, personal services, other household expenses, housekeeping supplies, household textiles, furniture, floor coverings, major appliances, small appliances, miscellaneous housewares, and miscellaneous household equipment.

- ***Apparel and services*** includes coats and jackets, sweaters and vests, sport coats and tailored jackets, trousers and slacks, shorts and short sets, sportswear, shirts, underwear, nightwear, hosiery, uniforms, and other accessories. This category also includes material for making clothes, shoe repair, alterations and repairs, sewing patterns and notions, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry, and repairs to watches and jewelry.
- ***Transportation*** includes vehicle purchases; vehicle finance charges; gasoline and other fuels; vehicle maintenance and repairs; vehicle insurance; public transportation; and vehicle rental, leases, licenses, and other charges.
- ***Health care*** includes health insurance, medical services, drugs, and medical supplies.
- ***Personal care products and services*** includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products, and personal care services for males and females.
- ***Retirement, pensions, and Social Security*** includes all Social Security contributions paid by employees; employee contributions to railroad retirement, government retirement, and private pension programs; and retirement programs for the self-employed.
- ***Food away from home*** includes all meals (breakfast, brunch, lunch, dinner, snacks, and nonalcoholic beverages) and tips at fast food, take-out, delivery, and full-service restaurants; concession stands; buffets and cafeterias; and vending machines and mobile vendors. Also included are board (including at school), meals as pay, special catered affairs (such as weddings and other celebrations of life milestones), school lunches, and meals away from home on trips.

- ***Alcoholic beverages*** includes beer, ale, and other malt beverages; distilled spirits; and wine.
- ***Entertainment*** includes fees for participant sports; admissions to sporting events, movies, concerts, and plays; health, swimming, tennis, and country club memberships; fees for other social, recreational, and fraternal organizations; recreational lessons or instruction; rental of movies; recreation expenses on trips; television, radio, and sound equipment; pets, toys, hobbies, and playground equipment; and other entertainment equipment and services.
- ***Reading*** includes subscriptions for newspapers and magazines; books through book clubs; e-books and digital reading material; and the purchase of single-copy newspapers, magazines, newsletters, books, and encyclopedias and other reference books.
- ***Education*** includes tuition, pre-paid tuition, fees, textbooks, supplies, and equipment for public and private nursery schools, elementary schools, high schools, colleges and universities, and other schools.
- ***Tobacco products and smoking supplies*** includes cigarettes, e-cigarettes, oral nicotine pouches, cigars, snuff, loose smoking tobacco, chewing tobacco, and smoking accessories (such as cigarette or cigar holders, pipes, flints, lighters, and pipe cleaners).
- ***Cash contributions*** includes cash contributed to persons or organizations outside the consumer unit, including alimony and child support payments; care of students away from home; and contributions to religious, educational, charitable, or political organizations.

Exhibit A–1. Mean Total and Essential Expenditures by Age Groups

Age Group	Total Expenditure	Essential Expenditure	Food at Home	Housing	Apparel and Services	Transportation	Health Care	Personal Care	Pensions and Social Security
Under 25	\$35,243	\$28,571	\$3,122	\$12,561	\$1,149	\$6,889	\$1,107	\$482	\$3,260
25–34	\$54,030	\$45,160	\$4,144	\$19,138	\$1,611	\$9,288	\$2,775	\$626	\$7,579
35–44	\$61,507	\$51,259	\$4,996	\$20,475	\$1,786	\$10,505	\$4,011	\$810	\$8,676
45–54	\$70,942	\$56,803	\$5,447	\$21,741	\$1,801	\$12,151	\$4,772	\$867	\$10,025
55–64	\$65,151	\$53,297	\$4,735	\$20,723	\$1,558	\$11,570	\$5,147	\$785	\$8,779
65–74	\$48,712	\$39,659	\$4,205	\$16,643	\$1,026	\$8,507	\$5,750	\$609	\$2,917
75+	\$44,141	\$35,184	\$3,713	\$17,392	\$745	\$5,419	\$6,260	\$580	\$1,076

Exhibit A–2. Select Mean Nonessential Expenditures by Age Groups

Age Group	Food Away From Home	Alcoholic Beverages	Entertainment	Reading	Education	Tobacco Products and Smoking Supplies	Cash Contributions
Under 25	\$2,255	\$285	\$1,368	\$69	\$1,977	\$141	\$257
25–34	\$2,842	\$435	\$2,339	\$67	\$1,029	\$217	\$728
35–44	\$3,404	\$490	\$2,783	\$95	\$974	\$268	\$1,075
45–54	\$3,584	\$593	\$3,396	\$129	\$2,249	\$326	\$2,344
55–64	\$3,099	\$504	\$2,842	\$79	\$1,423	\$334	\$1,764
65–74	\$2,118	\$455	\$2,327	\$87	\$359	\$239	\$2,177
75+	\$1,954	\$334	\$2,283	\$98	\$280	\$149	\$2,765

Our mean expenditure formula considers *essential personal* expenditure from CEX and uses [2023 Medical Expenditure Panel Survey \(MEPS\) data](#) to account for the additional healthcare costs for people with disabilities. We limited expenditure from CEX to the following essential categories: food at home, housing, apparel and services, transportation, health care, personal care, and pensions and Social Security. We also created mean personal expenditure by dividing the mean consumer unit (CU) expenditure for each reference person age group by the square root of the average number of people in the consumer unit minus the average number of children of the age group. We categorized each individual in ACS into the same age ranges as the CEX table and then merged the estimated essential personal expenditure values from CEX into ACS by age range.

$$\text{Mean personal expenditure age} = \frac{\text{Mean essential CU expenditure age}}{\sqrt{\text{Mean CU people age} - \text{Mean CU children age}}}$$

To determine the additional healthcare expenditure for people with disabilities, we first calculated the mean healthcare expenditure for people without disabilities and for people with each disability type. We then subtracted the healthcare expenditure for people without disabilities from the expenditure for people with each disability type, resulting in the additional costs for each disability type. These values were merged into ACS. For people with multiple disabilities, we chose the highest additional healthcare expenditure among the disabilities that they had.

$$\text{Additional healthcare expenditure disability} = \frac{\text{Healthcare expenditure disability}}{\text{Population disability}} - \frac{\text{Healthcare expenditure no disability}}{\text{Population no disability}}$$

Exhibit A–3 contains the additional healthcare expenditure of people with disabilities by disability type, calculated using MEPS.

Exhibit A–3. Additional Healthcare Expenditure by Disability Type

Disability Type	Additional Healthcare Expenditure
Vision Difficulty	\$403.02
Hearing Difficulty	\$967.90
Self-Care Difficulty	\$1,652.44
Ambulatory Difficulty	\$1,030.24
Cognitive Difficulty	\$628.09
Independent-Living Difficulty	\$971.30

After the mean essential personal expenditure and additional healthcare expenditure were calculated and merged into ACS, we then summed those two values to determine each person’s estimated expenditure.

$$\text{Mean expenditure age disability} = \text{Mean personal expenditure age} + \text{Additional healthcare expenditure disability}$$

Estimated Expenditures (Alternative Approach)

We also provide analysis using an alternative approach to calculating mean expenditure, which simply considers all expenditure (including non-essential) from CEX at the consumer unit level. We categorized each individual in ACS into the same age ranges as the CEX table and then merged the estimated expenditure values from CEX into ACS by age range.

$$\text{Mean expenditure age} = \frac{\text{All expenditure age}}{\text{Population age}}$$

This alternative expenditure formula resulted in higher overall expenditure, which led to a higher amount of income needed to have discretionary income. Consequently, a lower percentage of people had discretionary income; the total discretionary income was lower as well. The higher income threshold needed to have discretionary income also resulted in a higher mean income for people with discretionary income. Appendix B contains discretionary income statistics using this alternative approach to mean expenditure.

Disposable Income

We calculated the disposable income for each ACS individual by subtracting the federal and state taxes from their total income.

$$\text{Disposable income} = \text{Total income} - \text{Federal and state income taxes}$$

Discretionary Income

We calculated the discretionary income for each ACS individual by subtracting 1.3 times their estimated expenditure from their disposable income.

$$\text{Discretionary income} = \text{Disposable income} - (1.3) \times \text{Mean expenditure}$$

Population-Level Calculations

When calculating mean incomes and disability prevalence, we multiplied individuals by their survey weight to ensure populations were accurately represented.

$$\text{Mean income} = \frac{\sum_{i=n}^n (\text{income}_i \times \text{weight}_i)}{\sum_{i=n}^n \text{weight}_i}$$

In this equation, n is the number of individuals in the ACS, income_i is the income of person i and weight_i is the survey weight of person i . This is a general formula that can work after filtering for individuals such as people with disabilities, people without disabilities, or people living in certain states. The income can refer to total, disposable, or discretionary income.

$$\% \text{ people with disabilities} = \frac{\sum_{i=n}^n (\text{disability}_i \times \text{weight}_i)}{\sum_{i=n}^n \text{weight}_i}$$

In this equation, n is the number of individuals in the ACS, $disability_i$ is the disability status of person i (equals 1 if true and 0 if false) and $weight_i$ is the survey weight of person i . This formula can be applied after filtering for individuals in certain groups, and the disability status can refer to any disability or specific disability types.

Percentage of People with Disabilities

To calculate these statistics, we first filtered for working-age (16–64) individuals, which was the population for this analysis. We then used the formula above to calculate the percentage of working-age individuals with at least one disability, as well as the percentage with specific disability types. Note that people can have more than one disability, so the sum of the percentage of each disability type will not equal the percentage of people with any disability. We filtered the dataset for individuals from each U.S. state to calculate state-level percentages.

Pretax and Disposable Income

To calculate these statistics, we first filtered for working-age (16–64) individuals who had pretax income greater than zero, which was the population for this analysis. We then used the mean income formula above to calculate mean pretax and disposable incomes. To calculate aggregate incomes, we summed the product of the incomes and survey weights without dividing by the sum of the weights of the population. We filtered the dataset for individuals from each U.S. state to calculate state-level income statistics.

Percentage of People With Discretionary Income

To calculate these statistics, we first filtered for working-age (16–64) individuals, which was the population for this analysis. We then summed the weights of those with discretionary income greater than zero and divided by the sum of the weights of the population to calculate the percentage of people with discretionary income. We filtered the dataset for individuals from each U.S. state to calculate state-level percentages.

Income of People With Discretionary Income

To calculate these statistics, we first filtered for working-age (16–64) individuals with discretionary income greater than zero, which was the population for this analysis. We then used the mean income formula above to calculate mean pretax and disposable incomes. To calculate aggregate incomes, we summed the product of the incomes and survey weights without dividing by the sum of the weights of the population. We filtered the dataset for individuals from each U.S. state to calculate state-level income statistics.

Appendix B. State Tables

Exhibit B–1. Percentage of People With Disability by State/Region and Disability Type

State/District	Report a Disability	Vision Difficulty	Hearing Difficulty	Self-Care Difficulty	Ambulatory Difficulty	Cognitive Difficulty	Independent-Living Difficulty
Alabama	13.91	2.85	2.72	2.15	6.12	6.38	5.10
Alaska	12.48	3.12	2.88	1.82	4.52	5.55	3.50
Arizona	11.31	2.47	2.15	1.49	4.06	5.35	3.90
Arkansas	15.35	2.95	2.68	2.48	6.73	7.52	5.75
California	9.25	1.81	1.59	1.70	3.42	4.59	3.58
Colorado	9.94	1.76	1.87	1.31	3.02	5.34	3.46
Connecticut	9.07	1.57	1.15	1.17	2.92	5.17	3.42
Delaware	11.09	2.13	1.86	1.59	4.08	5.62	4.29
District of Columbia	11.18	2.39	1.25	1.43	3.14	7.43	3.11
Florida	10.26	2.10	1.78	1.62	4.00	4.92	3.68
Georgia	11.06	2.40	1.95	1.60	4.41	5.11	3.72
Hawaii	8.44	1.53	1.42	1.10	2.97	4.33	2.81
Idaho	13.23	2.16	2.32	1.58	4.18	6.74	4.83
Illinois	10.02	1.91	1.71	1.58	3.81	4.88	3.62
Indiana	13.44	2.60	2.20	2.02	5.04	6.94	5.04
Iowa	11.07	1.77	2.13	1.39	3.64	5.96	3.61
Kansas	11.85	1.81	2.44	1.55	4.01	6.49	4.10

Kentucky	16.53	3.28	3.22	2.37	6.98	8.02	6.05
Louisiana	14.33	3.46	2.41	2.10	5.61	6.90	4.82
Maine	14.09	1.96	2.77	1.37	4.24	8.31	5.04
Maryland	10.12	1.85	1.61	1.46	3.85	5.08	3.50
Massachusetts	10.09	1.48	1.40	1.58	3.41	5.64	4.11
Michigan	12.32	1.97	2.08	1.88	4.56	6.29	4.79
Minnesota	10.13	1.39	1.71	1.53	2.93	5.96	3.94
Mississippi	16.00	3.87	2.36	2.55	6.87	7.39	5.57
Missouri	13.46	2.51	2.44	1.77	4.94	6.72	4.92
Montana	11.99	1.72	2.86	1.55	3.96	6.39	4.44
Nebraska	10.12	1.90	2.21	1.32	3.28	5.12	3.37
Nevada	12.25	3.04	2.49	1.75	4.49	5.43	3.86
New Hampshire	12.38	1.87	2.24	1.39	4.12	6.66	4.30
New Jersey	8.13	1.86	1.27	1.42	2.98	3.78	3.00
New Mexico	14.61	3.48	3.53	2.04	5.77	7.04	5.45
New York	10.42	1.96	1.47	1.86	4.12	5.07	4.25
North Carolina	11.63	2.35	2.21	1.72	4.59	5.63	3.97
North Dakota	10.23	1.38	1.84	1.32	3.09	5.77	3.97
Ohio	12.64	2.15	2.23	1.90	4.76	6.60	4.62
Oklahoma	15.64	3.44	3.31	1.85	5.79	7.50	5.31
Oregon	13.20	1.99	2.57	1.97	4.25	7.54	5.18
Pennsylvania	11.88	2.11	1.95	1.81	4.37	6.18	4.65

Rhode Island	10.45	1.91	1.50	1.53	3.46	5.73	4.04
South Carolina	12.36	2.40	2.10	1.82	5.02	5.74	4.00
South Dakota	11.64	2.32	2.09	1.51	4.26	5.71	3.84
Tennessee	12.39	2.48	2.33	1.79	5.02	5.74	4.52
Texas	10.89	2.64	2.08	1.57	3.97	5.17	3.57
Utah	9.82	1.45	1.63	1.18	2.84	5.68	3.41
Vermont	11.75	1.26	2.29	1.55	3.32	7.00	3.76
Virginia	10.57	2.03	1.74	1.42	3.91	5.04	3.73
Washington	11.65	1.83	2.11	1.72	3.81	6.18	4.41
West Virginia	17.04	3.17	3.14	3.13	7.13	8.57	6.68
Wisconsin	10.92	1.70	1.90	1.55	3.87	5.60	4.04
Wyoming	10.38	1.51	2.92	1.03	3.76	4.57	3.66
U.S. Total	11.20	2.18	1.97	1.70	4.16	5.58	4.07

Exhibit B–2. Mean Income and Disposable Income by Disability Status and State/District

State/District	Income Without Disability	Disposable Income Without Disability	Total Disposable Income Without Disability	Income With Disability	Disposable Income With Disability	Total Disposable Income With Disability
Alabama	\$55,910	\$46,098	\$108,017,083,628	\$36,066	\$30,992	\$11,420,695,229
Alaska	\$66,735	\$56,780	\$22,102,927,065	\$41,522	\$36,375	\$2,049,165,774
Arizona	\$65,337	\$54,539	\$194,258,175,455	\$41,624	\$36,166	\$15,370,307,278
Arkansas	\$54,565	\$45,619	\$62,585,974,898	\$30,763	\$26,916	\$6,619,378,149
California	\$77,338	\$60,435	\$1,173,213,350,986	\$44,922	\$37,229	\$68,349,816,714
Colorado	\$78,700	\$63,398	\$200,220,395,016	\$49,919	\$41,954	\$13,572,487,854
Connecticut	\$81,113	\$63,274	\$118,944,357,135	\$43,638	\$35,463	\$6,146,916,327
Delaware	\$63,440	\$51,642	\$26,179,822,770	\$38,613	\$32,907	\$2,014,526,891
District of Columbia	\$108,095	\$80,861	\$32,317,009,047	\$55,815	\$44,066	\$1,956,471,969
Florida	\$63,113	\$53,968	\$596,284,099,207	\$39,762	\$35,180	\$41,769,243,774
Georgia	\$64,942	\$52,551	\$288,263,992,422	\$39,945	\$33,776	\$21,873,514,283
Hawaii	\$65,300	\$51,585	\$36,414,146,839	\$44,364	\$35,875	\$2,122,846,105
Idaho	\$59,405	\$48,759	\$46,574,037,464	\$41,163	\$34,816	\$4,830,700,773
Illinois	\$69,692	\$55,893	\$355,760,714,819	\$39,590	\$33,429	\$22,209,679,225
Indiana	\$58,424	\$48,932	\$162,479,971,536	\$35,166	\$30,562	\$14,742,440,073
Iowa	\$56,775	\$46,715	\$75,974,293,365	\$35,123	\$30,117	\$5,756,656,065
Kansas	\$61,748	\$50,378	\$73,216,214,862	\$38,679	\$32,783	\$6,170,031,986
Kentucky	\$55,889	\$46,584	\$97,564,660,127	\$31,716	\$27,857	\$10,859,152,345
Louisiana	\$55,434	\$46,654	\$95,693,969,850	\$34,091	\$29,761	\$9,796,822,890

Maine	\$63,323	\$51,531	\$35,086,809,288	\$33,461	\$29,144	\$3,108,734,529
Maryland	\$77,650	\$62,085	\$196,583,975,103	\$48,503	\$40,231	\$13,313,256,035
Massachusetts	\$82,766	\$65,134	\$244,512,535,772	\$41,773	\$34,824	\$13,921,455,016
Michigan	\$61,190	\$50,225	\$245,957,376,369	\$32,157	\$28,121	\$18,348,853,631
Minnesota	\$69,511	\$55,609	\$166,853,021,990	\$37,947	\$32,170	\$10,466,014,799
Mississippi	\$50,559	\$42,774	\$56,014,696,405	\$33,197	\$28,933	\$6,829,900,235
Missouri	\$60,237	\$49,995	\$149,889,028,459	\$35,895	\$31,152	\$13,847,288,647
Montana	\$60,438	\$49,328	\$27,457,455,632	\$37,959	\$32,332	\$2,419,432,416
Nebraska	\$59,200	\$48,829	\$49,386,154,486	\$39,786	\$34,200	\$3,873,595,218
Nevada	\$62,802	\$53,828	\$84,384,281,026	\$42,719	\$37,853	\$7,994,386,175
New Hampshire	\$73,949	\$62,688	\$45,273,983,931	\$40,170	\$35,716	\$3,477,427,922
New Jersey	\$80,995	\$64,370	\$307,998,679,163	\$45,222	\$38,174	\$15,264,961,151
New Mexico	\$55,636	\$46,380	\$44,145,920,307	\$39,047	\$33,206	\$5,198,635,800
New York	\$77,826	\$60,957	\$591,595,404,596	\$39,781	\$33,217	\$36,116,148,175
North Carolina	\$64,022	\$52,371	\$283,557,880,641	\$37,622	\$32,374	\$22,053,721,307
North Dakota	\$66,219	\$56,005	\$23,117,747,951	\$39,691	\$35,162	\$1,539,273,127
Ohio	\$61,066	\$51,511	\$296,710,495,421	\$33,009	\$29,343	\$22,947,706,362
Oklahoma	\$54,536	\$45,340	\$84,698,577,222	\$38,527	\$32,833	\$10,640,761,553
Oregon	\$66,961	\$52,056	\$108,605,335,918	\$37,571	\$31,057	\$9,316,681,059
Pennsylvania	\$65,844	\$54,237	\$346,856,501,449	\$36,064	\$31,271	\$25,309,678,686
Rhode Island	\$66,392	\$54,591	\$31,216,876,982	\$40,264	\$34,117	\$2,286,653,863
South Carolina	\$59,233	\$48,771	\$127,281,278,620	\$37,782	\$32,424	\$11,369,614,184

South Dakota	\$59,893	\$51,727	\$23,616,950,456	\$34,207	\$31,141	\$1,780,814,770
Tennessee	\$60,283	\$51,872	\$181,153,609,188	\$36,570	\$32,561	\$15,332,284,504
Texas	\$65,710	\$55,950	\$846,093,864,091	\$41,944	\$36,944	\$65,328,900,417
Utah	\$64,200	\$52,651	\$94,324,272,063	\$43,517	\$37,029	\$6,709,030,630
Vermont	\$66,890	\$54,317	\$18,336,025,083	\$34,185	\$29,575	\$1,223,403,506
Virginia	\$74,974	\$59,624	\$263,691,151,542	\$46,624	\$38,769	\$18,967,758,190
Washington	\$83,554	\$69,651	\$277,543,937,118	\$48,740	\$42,308	\$21,040,964,085
West Virginia	\$53,789	\$44,913	\$34,458,914,892	\$31,794	\$27,540	\$4,105,753,239
Wisconsin	\$61,001	\$50,544	\$153,956,712,790	\$36,671	\$31,811	\$11,237,768,365
Wyoming	\$59,104	\$51,140	\$15,085,888,228	\$42,528	\$37,452	\$1,253,144,236
U.S. Total	\$68,069	\$55,528	\$9,221,510,538,672	\$39,613	\$33,971	\$674,254,855,535

Exhibit B–3. Mean Discretionary Income by Disability Status and State/District

State/District	Discretionary Income Without Disability	Total Discretionary Income Without Disability	Discretionary Income With Disability	Total Discretionary Income With Disability
Alabama	\$9,075	\$21,263,303,086	\$4,021	\$1,481,818,866
Alaska	\$15,901	\$6,189,646,811	\$7,288	\$410,542,296
Arizona	\$14,045	\$50,026,902,193	\$5,500	\$2,337,544,295
Arkansas	\$8,649	\$11,865,973,486	\$2,770	\$681,281,410
California	\$18,541	\$359,926,668,325	\$7,067	\$12,975,186,815
Colorado	\$19,369	\$61,169,882,950	\$8,183	\$2,647,200,245
Connecticut	\$20,263	\$38,091,629,094	\$8,197	\$1,420,783,675
Delaware	\$10,830	\$5,490,444,883	\$4,100	\$251,013,756
District of Columbia	\$33,852	\$13,529,454,326	\$12,324	\$547,173,141
Florida	\$14,124	\$156,055,970,401	\$5,893	\$6,996,782,393
Georgia	\$13,037	\$71,511,271,474	\$5,326	\$3,449,078,039
Hawaii	\$10,886	\$7,684,635,175	\$6,407	\$379,119,203
Idaho	\$10,586	\$10,111,139,780	\$5,403	\$749,651,033
Illinois	\$14,911	\$94,911,599,075	\$5,187	\$3,446,098,794
Indiana	\$9,877	\$32,795,183,136	\$3,893	\$1,877,774,928
Iowa	\$7,884	\$12,821,798,190	\$3,120	\$596,382,236
Kansas	\$11,002	\$15,989,153,913	\$4,761	\$896,004,229
Kentucky	\$8,877	\$18,590,652,206	\$2,665	\$1,038,920,970
Louisiana	\$9,769	\$20,036,745,661	\$4,016	\$1,321,846,486

Maine	\$10,856	\$7,391,445,611	\$2,670	\$284,822,506
Maryland	\$17,976	\$56,918,384,253	\$7,997	\$2,646,503,637
Massachusetts	\$21,309	\$79,993,402,759	\$6,856	\$2,740,828,926
Michigan	\$11,478	\$56,208,548,889	\$2,699	\$1,760,994,308
Minnesota	\$13,079	\$39,241,730,549	\$3,947	\$1,284,199,512
Mississippi	\$7,089	\$9,283,575,367	\$3,504	\$827,096,202
Missouri	\$10,656	\$31,947,882,107	\$3,833	\$1,703,804,349
Montana	\$10,893	\$6,063,175,809	\$4,399	\$329,188,219
Nebraska	\$9,764	\$9,874,938,112	\$4,055	\$459,300,797
Nevada	\$13,525	\$21,202,888,275	\$5,617	\$1,186,223,392
New Hampshire	\$18,132	\$13,095,242,935	\$5,235	\$509,665,041
New Jersey	\$20,485	\$98,017,297,172	\$6,701	\$2,679,533,390
New Mexico	\$9,611	\$9,147,654,081	\$5,296	\$829,089,640
New York	\$19,449	\$188,753,880,098	\$6,060	\$6,589,036,140
North Carolina	\$13,038	\$70,593,472,106	\$4,350	\$2,963,458,094
North Dakota	\$14,304	\$5,904,201,646	\$5,308	\$232,372,782
Ohio	\$11,373	\$65,508,172,479	\$3,085	\$2,412,633,598
Oklahoma	\$8,580	\$16,028,843,301	\$4,849	\$1,571,603,450
Oregon	\$11,740	\$24,493,393,146	\$3,521	\$1,056,225,867
Pennsylvania	\$13,820	\$88,382,539,976	\$4,287	\$3,469,672,346
Rhode Island	\$13,318	\$7,615,502,563	\$6,177	\$413,983,940
South Carolina	\$10,141	\$26,465,374,207	\$4,295	\$1,506,114,895

South Dakota	\$11,188	\$5,108,277,088	\$2,182	\$124,781,712
Tennessee	\$12,527	\$43,747,641,364	\$4,918	\$2,315,619,186
Texas	\$15,884	\$240,200,622,602	\$6,704	\$11,855,184,616
Utah	\$13,424	\$24,048,248,552	\$6,045	\$1,095,201,061
Vermont	\$12,243	\$4,132,853,611	\$3,343	\$138,286,577
Virginia	\$17,558	\$77,653,125,487	\$7,281	\$3,562,307,432
Washington	\$24,966	\$99,485,704,266	\$9,501	\$4,725,226,835
West Virginia	\$8,085	\$6,203,280,032	\$3,135	\$467,400,467
Wisconsin	\$9,920	\$30,216,803,012	\$3,689	\$1,303,127,020
Wyoming	\$11,414	\$3,366,891,463	\$6,381	\$213,517,402
U.S. Total	\$14,899	\$2,474,357,047,086	\$5,379	\$106,761,206,150

Exhibit B–4. Percentage of People With Disability With Discretionary Income by State/District and Disability Type

State/District	Without Disability	With Disability	Vision Difficulty	Hearing Difficulty	Self-Care Difficulty	Ambulatory Difficulty	Cognitive Difficulty	Independent-Living Difficulty
Alabama	18.86	9.15	1.40	3.98	0.70	2.95	3.20	1.38
Alaska	34.87	16.34	3.85	3.87	1.70	6.45	6.73	3.67
Arizona	25.15	11.41	2.27	3.45	0.95	3.12	4.33	1.89
Arkansas	17.37	5.44	0.95	1.85	0.28	1.29	2.31	0.92
California	28.92	12.67	2.55	3.45	0.96	3.11	5.28	2.16
Colorado	34.49	16.98	3.01	5.27	1.12	2.99	7.71	3.05
Connecticut	32.25	10.24	2.38	2.25	0.91	2.43	4.45	1.98
Delaware	25.48	11.13	2.64	3.45	0.41	2.43	4.26	2.02
District of Columbia	51.03	17.94	2.79	3.55	1.10	1.33	9.62	3.36
Florida	22.92	10.60	2.45	3.26	0.85	2.88	4.02	1.88
Georgia	23.84	10.47	2.43	3.18	0.74	2.91	3.55	1.58
Hawaii	23.75	13.03	2.26	3.29	0.26	2.41	5.47	2.56
Idaho	22.92	9.91	1.18	3.77	0.39	2.87	3.57	1.88
Illinois	26.81	10.61	1.89	2.98	0.64	2.30	4.61	1.52
Indiana	22.16	8.09	1.62	2.69	0.47	1.81	3.52	1.24
Iowa	21.41	9.59	2.09	3.11	0.48	1.49	3.83	2.22
Kansas	23.37	9.38	1.79	4.08	0.84	2.59	3.73	1.69
Kentucky	20.19	6.79	1.18	2.61	0.38	1.75	2.31	0.77
Louisiana	19.36	8.19	1.66	2.57	0.79	2.38	3.00	1.23

Maine	24.02	9.70	1.04	3.23	0.26	1.51	5.08	1.55
Maryland	34.61	16.66	3.40	4.83	1.01	4.67	6.21	2.78
Massachusetts	35.42	13.06	2.05	3.35	0.81	2.97	5.66	2.37
Michigan	23.16	7.21	1.27	2.31	0.42	1.43	2.83	1.07
Minnesota	29.19	10.32	1.49	3.11	0.77	1.60	4.71	2.01
Mississippi	16.30	6.72	1.06	2.72	0.39	1.68	2.38	1.34
Missouri	22.34	8.36	1.75	2.49	0.35	1.60	3.32	1.02
Montana	22.04	8.17	0.52	3.73	0.07	1.94	2.58	2.00
Nebraska	22.94	11.67	1.88	5.35	0.72	3.10	3.63	1.83
Nevada	24.46	12.15	2.87	3.62	1.72	3.62	5.03	2.31
New Hampshire	34.17	13.40	3.03	5.57	0.58	2.69	3.71	2.07
New Jersey	33.34	12.59	3.10	3.72	0.93	2.66	4.94	1.76
New Mexico	20.29	11.02	2.71	4.08	0.96	2.88	4.48	2.44
New York	28.88	10.42	2.05	2.60	0.75	2.69	3.94	1.91
North Carolina	23.36	9.37	1.71	3.08	0.60	2.20	4.16	1.39
North Dakota	29.88	12.03	2.65	3.99	0.24	2.10	4.35	0.49
Ohio	24.59	7.85	1.38	2.57	0.36	1.85	3.20	1.14
Oklahoma	17.89	9.48	2.34	3.54	0.60	2.42	3.23	1.65
Oregon	25.64	9.00	1.30	2.43	0.78	2.16	4.09	1.91
Pennsylvania	26.35	9.42	1.95	2.72	0.75	2.17	3.69	1.79
Rhode Island	28.40	13.71	2.54	3.94	0.72	2.82	5.91	1.20
South Carolina	20.93	9.38	1.68	3.03	0.60	2.54	3.93	1.29

South Dakota	23.99	9.96	2.71	3.29	0.06	1.35	2.83	0.85
Tennessee	23.24	9.88	1.88	3.18	0.90	2.47	3.65	1.74
Texas	25.53	12.46	2.66	4.20	0.88	3.08	4.88	1.98
Utah	26.73	12.97	1.67	3.78	0.49	2.51	6.17	1.60
Vermont	26.32	7.74	0.67	2.35	0.34	0.62	4.72	1.36
Virginia	29.97	13.93	2.93	3.61	1.07	3.74	5.47	2.21
Washington	36.79	16.96	2.50	5.19	1.09	3.94	7.10	3.18
West Virginia	18.89	7.04	0.94	2.13	0.69	2.46	2.40	1.17
Wisconsin	24.82	10.08	2.47	3.28	0.56	1.91	3.49	1.21
Wyoming	25.27	11.92	1.24	7.36	0.29	0.81	1.88	1.98
U.S. Total	26.34	10.79	2.12	3.32	0.75	2.61	4.29	1.79

Exhibit B–5. Mean Discretionary Income by Disability Status and State/District (Alternative Approach)

State/District	Discretionary Income Without Disability	Total Discretionary Income Without Disability	Discretionary Income With Disability	Total Discretionary Income With Disability
Alabama	\$3,664	\$8,585,446,344	\$1,425	\$524,978,369
Alaska	\$7,258	\$2,825,510,422	\$3,299	\$185,862,571
Arizona	\$6,432	\$22,908,630,583	\$2,037	\$865,757,228
Arkansas	\$3,876	\$5,318,207,369	\$1,341	\$329,886,152
California	\$8,835	\$171,506,190,510	\$2,932	\$5,382,461,902
Colorado	\$8,901	\$28,110,284,810	\$3,258	\$1,054,055,904
Connecticut	\$10,625	\$19,973,663,263	\$5,121	\$887,647,900
Delaware	\$4,152	\$2,104,705,823	\$1,351	\$82,727,180
District of Columbia	\$16,373	\$6,543,789,611	\$5,684	\$252,375,479
Florida	\$7,043	\$77,813,582,858	\$2,558	\$3,036,523,565
Georgia	\$5,931	\$32,533,607,905	\$2,040	\$1,321,229,979
Hawaii	\$4,436	\$3,131,410,918	\$2,900	\$171,572,880
Idaho	\$4,442	\$4,243,164,335	\$2,529	\$350,919,528
Illinois	\$6,924	\$44,073,551,980	\$2,123	\$1,410,369,747
Indiana	\$4,130	\$13,713,280,332	\$1,750	\$844,393,131
Iowa	\$2,880	\$4,684,546,316	\$1,269	\$242,643,460
Kansas	\$4,909	\$7,134,263,226	\$2,086	\$392,632,357
Kentucky	\$3,585	\$7,508,895,998	\$830	\$323,608,858
Louisiana	\$4,051	\$8,310,034,415	\$1,556	\$512,159,693

Maine	\$4,674	\$3,182,789,273	\$701	\$74,759,440
Maryland	\$7,194	\$22,779,061,327	\$2,686	\$888,868,073
Massachusetts	\$10,242	\$38,448,118,937	\$2,908	\$1,162,490,586
Michigan	\$5,118	\$25,064,220,846	\$946	\$617,106,207
Minnesota	\$5,287	\$15,864,930,519	\$1,535	\$499,278,703
Mississippi	\$2,776	\$3,634,826,501	\$1,644	\$388,040,183
Missouri	\$4,684	\$14,041,548,256	\$1,654	\$735,265,781
Montana	\$5,140	\$2,861,169,743	\$2,250	\$168,385,092
Nebraska	\$4,104	\$4,151,020,346	\$1,484	\$168,054,729
Nevada	\$6,359	\$9,969,272,227	\$2,266	\$478,581,763
New Hampshire	\$8,224	\$5,939,657,743	\$1,552	\$151,120,230
New Jersey	\$9,642	\$46,133,181,212	\$2,882	\$1,152,288,043
New Mexico	\$3,785	\$3,602,579,538	\$2,287	\$357,974,333
New York	\$10,297	\$99,928,752,532	\$2,850	\$3,098,845,271
North Carolina	\$6,028	\$32,636,145,013	\$1,796	\$1,223,147,343
North Dakota	\$6,845	\$2,825,479,461	\$2,190	\$95,890,413
Ohio	\$4,807	\$27,690,580,021	\$1,190	\$930,369,374
Oklahoma	\$3,774	\$7,049,655,371	\$2,263	\$733,405,030
Oregon	\$4,570	\$9,534,721,337	\$1,286	\$385,770,175
Pennsylvania	\$6,373	\$40,758,769,142	\$1,864	\$1,508,462,209
Rhode Island	\$5,696	\$3,257,121,964	\$2,765	\$185,348,987
South Carolina	\$4,410	\$11,508,491,700	\$1,766	\$619,199,944

South Dakota	\$5,532	\$2,525,684,414	\$481	\$27,522,343
Tennessee	\$5,942	\$20,752,964,902	\$2,120	\$998,232,337
Texas	\$7,614	\$115,148,529,408	\$2,811	\$4,971,124,874
Utah	\$5,879	\$10,532,259,047	\$2,501	\$453,182,428
Vermont	\$5,586	\$1,885,615,070	\$1,315	\$54,381,625
Virginia	\$7,706	\$34,078,926,865	\$2,865	\$1,401,641,909
Washington	\$12,782	\$50,932,555,167	\$4,463	\$2,219,389,338
West Virginia	\$3,255	\$2,497,574,649	\$1,254	\$186,910,937
Wisconsin	\$3,897	\$11,868,725,133	\$1,450	\$512,179,331
Wyoming	\$4,775	\$1,408,657,642	\$2,941	\$98,398,747
U.S. Total	\$6,946	\$1,153,516,352,320	\$2,253	\$44,717,421,658

Exhibit B–6. Percentage of People With Disability With Discretionary Income by State/District and Disability Type (Alternative Approach)

State/District	Without Disability	With Disability	Vision Difficulty	Hearing Difficulty	Self-Care Difficulty	Ambulatory Difficulty	Cognitive Difficulty	Independent-Living Difficulty
Alabama	4.91	2.37	0.42	1.10	0.19	0.67	0.59	0.28
Alaska	9.42	4.74	0.91	1.36	1.32	1.89	2.66	1.76
Arizona	7.75	3.32	0.68	0.98	0.39	0.99	1.11	0.70
Arkansas	4.70	1.43	0.19	0.56	0.12	0.25	0.59	0.21
California	10.76	4.01	0.67	1.19	0.27	0.87	1.65	0.62
Colorado	11.73	4.69	0.74	2.01	0.36	0.89	1.99	0.59
Connecticut	11.20	3.60	0.83	0.65	0.29	0.77	1.45	0.37
Delaware	6.84	3.16	0.57	0.76	0.11	0.48	1.52	0.39
District of Columbia	22.80	6.84	1.62	1.57	0.32	0.55	2.92	1.27
Florida	7.61	3.42	0.93	1.12	0.26	0.93	1.15	0.61
Georgia	7.19	2.83	0.73	1.05	0.10	0.52	0.85	0.30
Hawaii	5.83	3.15	0.58	1.26	0.06	0.16	1.41	0.63
Idaho	5.86	3.16	0.27	1.35	0.09	0.83	1.40	0.61
Illinois	8.37	3.11	0.49	1.04	0.26	0.58	1.22	0.55
Indiana	5.68	1.81	0.44	0.53	0.13	0.53	0.62	0.16
Iowa	4.60	1.34	0.33	0.35	0.04	0.07	0.79	0.49
Kansas	6.14	2.67	0.75	1.09	0.65	1.09	1.25	0.37
Kentucky	4.69	1.60	0.20	0.66	0.00	0.25	0.44	0.19
Louisiana	5.60	2.40	0.56	0.89	0.25	0.65	0.87	0.50

Maine	6.81	1.73	0.05	0.65	0.08	0.25	0.70	0.16
Maryland	11.32	5.43	1.07	1.73	0.33	1.57	1.87	0.89
Massachusetts	13.24	4.35	0.59	1.51	0.22	0.76	1.80	0.79
Michigan	6.25	1.51	0.26	0.63	0.13	0.41	0.48	0.16
Minnesota	7.86	2.59	0.47	0.63	0.42	0.57	1.19	0.67
Mississippi	3.58	1.53	0.30	0.54	0.18	0.52	0.41	0.48
Missouri	5.90	2.22	0.58	0.59	0.22	0.39	0.75	0.26
Montana	6.13	2.22	0.27	1.21	0.03	0.32	0.42	0.33
Nebraska	5.06	2.72	0.14	1.23	0.25	1.06	0.81	0.70
Nevada	6.93	3.17	0.80	1.30	0.69	1.06	1.05	0.49
New Hampshire	11.75	3.53	0.82	1.93	0.06	0.32	1.08	0.37
New Jersey	12.12	3.99	0.85	1.44	0.34	0.71	1.33	0.65
New Mexico	5.76	2.62	0.83	0.96	0.17	0.30	0.56	0.23
New York	10.49	3.45	0.65	0.93	0.29	0.75	1.43	0.63
North Carolina	7.34	2.40	0.47	0.95	0.08	0.47	0.91	0.26
North Dakota	7.77	4.55	1.08	1.90	0.00	1.25	0.63	0.26
Ohio	6.51	1.83	0.24	0.62	0.11	0.59	0.77	0.27
Oklahoma	4.35	2.11	0.46	0.66	0.17	0.57	0.66	0.27
Oregon	6.98	1.76	0.14	0.55	0.16	0.40	0.85	0.32
Pennsylvania	8.24	2.38	0.44	0.80	0.21	0.49	0.98	0.47
Rhode Island	8.20	3.76	1.06	0.72	0.00	0.86	1.61	0.66
South Carolina	5.56	2.27	0.47	0.85	0.16	0.55	0.88	0.31

South Dakota	5.50	1.06	0.00	0.41	0.00	0.22	0.44	0.00
Tennessee	6.89	2.46	0.48	0.85	0.17	0.59	0.89	0.51
Texas	8.91	3.87	0.76	1.39	0.38	0.99	1.41	0.66
Utah	7.60	3.32	0.37	1.81	0.00	0.55	1.15	0.20
Vermont	6.55	1.59	0.17	0.68	0.00	0.00	0.92	0.35
Virginia	10.81	4.55	1.06	1.45	0.31	1.15	1.29	0.51
Washington	14.83	5.63	0.73	1.75	0.18	1.08	2.52	0.80
West Virginia	4.40	1.63	0.12	0.52	0.22	0.96	0.35	0.32
Wisconsin	5.92	2.61	0.72	1.31	0.15	0.37	0.57	0.21
Wyoming	6.38	4.65	0.27	3.45	0.00	0.00	1.11	0.00
U.S. Total	8.52	3.10	0.59	1.06	0.23	0.71	1.15	0.49

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