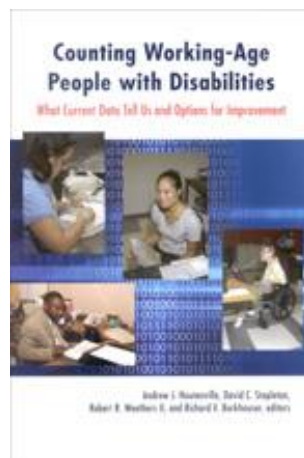

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Poverty

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Counting Working-Age People with Disabilities: What Current Data Tell Us and Options for Improvement

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Poverty

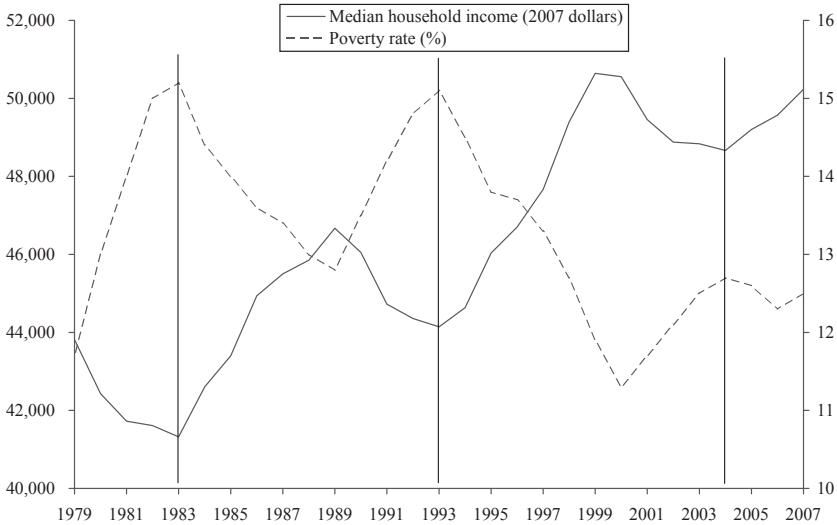
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Every year, the *Economic Report of the President* provides information on the median income and poverty status of families and individuals in the United States. This is one of many government reports that use statistics generated by the Census Bureau from the March Demographic Supplement of the Current Population Survey (March CPS) on these closely watched measures of overall U.S. social policy success. As illustrated in Figure 6.1, median income has risen over time, but it is quite sensitive to changes in economic growth, decreasing during economic downturns and rising with recoveries. These fluctuations roughly trace out the last two full business cycles of the twentieth century (1983–1993 and 1993–2004).

While the starting and ending years of a business cycle are to some degree arbitrary, we take advantage of the clear trend in median income shown in Figure 6.1 to define our peak and trough years. Because employment and income lag changes in economic growth, these years do not necessarily match business cycles defined by changes in macroeconomic growth. Measured in this way, each cycle begins with an increase in median income from the previous cycle's trough year to a business cycle peak, followed by a drop to the next trough and the beginning of the next cycle. During this period, median income in each successive trough was higher than in the previous one.

Figure 6.1 Median Family Income and Poverty Rate of Families and Persons, 1979–2005

SOURCE: DeNavas-Walt, Proctor, and Smith (2008).

Although there was substantial growth in median income over both these cycles, those in the lower part of the income distribution gained more during the 1990s business cycle than they did in the 1980s cycle, as indicated by Census Bureau's official poverty rate statistics (Figure 6.1), which are also compiled from the yearly CPS Reports. The poverty rate was 15.2 percent in 1983 and fell to 12.8 percent in 1989 before rising to 15.1 percent in 1993. Thus, while yearly median income rose over the 1980s, there was little change in the share of the population in poverty. This was not the case in the 1990s. Seven years of economic growth resulted in a fall in the poverty rate to 11.3 percent in 2000, its lowest level over the two business cycles. Although the poverty rate increased over the slack early years of the 2000s to 12.7 percent in 2004, it was still considerably below the 1993 trough year rate.

The March CPS data indicate that the yearly poverty rates of the working-age population (aged 25–61) were consistently below those of

the overall population (regardless of age), but they also follow the same business cycle trends (Table 6.1, column 1).¹ Table 6.1 also shows poverty rates by sex and race subgroups. While poverty rates fell and then rose over the business cycle of the 1980s for all groups, a comparison of the 1993 rates with those from 1983 shows only modest declines for most groups and little change in the relative poverty of the higher risk groups to their lower risk counterparts (i.e., women to men and non-whites to whites). But this subpopulation pattern changed dramatically over the 1990s. Absolute poverty rates fell for all groups, but the risk of poverty fell substantially more for the two high-risk subgroups.

This chapter will focus on an economically at-risk population not analyzed by those who officially measure economic well-being or poverty—working-age people with disabilities. We first briefly review the issues related to capturing this population, both conceptually and operationally, in the data sets discussed in Weathers (2009), as well as the limitations faced in using the CPS to do so. We then estimate the poverty rate captured in the CPS population with disabilities—those who report work limitations—and compare it both with the poverty rates for those with work limitations identified in other data sets as well as disability groups defined by alternative concepts and questions. The American Community Survey (ACS) offers researchers a much richer mix of concepts and questions in which to capture a population with disabilities and its poverty rate. Variation in poverty rates across alternative concepts of the disability population within the ACS was found to be much greater than variation in poverty rates across surveys for those with work limitations.

Next, we focus on the real strength of the CPS for poverty research—its ability to support poverty rate estimates for persons with and without disabilities based on the same set of questions in every year since 1980. Using these data, we are able to focus on trends in the relative risk of poverty for people with work limitations and show that this economically at-risk population had a substantially different experience over the last two business cycles of the twentieth century than other at-risk groups.

Because the CPS asks the same set of work-limitation questions one year apart to a subset of its cross-sectional population, we are also able to show that the levels of poverty of those with longer term dis-

Table 6.1 Poverty Rate for Selected Economically At-Risk Working-Age Populations (Aged 25–61)

Income year	All (1)	Sex			Race		
		Women (%) (2)	Men (%) (3)	Relative (2)/(3)	Nonwhite (%) (4)	White (%) (5)	Relative (4)/(5)
1979	8.06	9.97	6.04	1.65	19.05	5.73	3.32
1980	9.44	11.48	7.27	1.58	21.73	6.69	3.25
1981	10.26	12.48	7.92	1.58	22.07	7.57	2.92
1982	11.39	13.56	9.10	1.49	23.69	8.49	2.79
1983	11.49	13.45	9.43	1.43	24.13	8.48	2.84
1984	10.86	12.91	8.71	1.48	22.53	7.87	2.86
1985	10.45	12.58	8.23	1.53	21.05	7.66	2.75
1986	10.08	12.36	7.71	1.60	20.84	7.17	2.91
1987	9.60	11.54	7.57	1.53	20.88	6.47	3.23
1988	9.40	11.24	7.49	1.50	20.23	6.33	3.20
1989	9.27	11.20	7.24	1.55	19.50	6.30	3.09
1990	9.77	11.63	7.81	1.49	20.63	6.57	3.14
1991	10.35	12.36	8.25	1.50	21.12	7.10	2.98
1992	10.58	12.50	8.58	1.46	21.63	7.18	3.01
1993	11.23	13.23	9.14	1.45	22.39	7.55	2.97
1994	10.77	12.48	9.00	1.39	21.35	7.29	2.93
1995	10.20	11.87	8.46	1.40	20.40	6.65	3.07
1996	10.19	12.04	8.28	1.45	19.79	6.73	2.94
1997	9.74	11.72	7.68	1.53	18.12	6.64	2.73

1998	9.43	11.18	7.60	1.47	17.33	6.47	2.68
1999	8.66	10.18	7.07	1.44	15.50	6.05	2.56
2000	8.46	9.85	7.01	1.41	14.96	5.91	2.53
2001	8.94	10.31	7.51	1.37	15.25	6.32	2.41
2002	9.48	10.89	8.01	1.36	16.15	6.55	2.46
2003	9.76	11.11	8.37	1.33	16.50	6.75	2.44
2004	10.06	11.47	8.60	1.33	16.18	7.23	2.24
2005	9.88	11.50	8.20	1.40	16.45	6.77	2.43

NOTE: Bold years are business cycle troughs.

SOURCE: Authors' calculations based on the March CPS, 1980–2006.

abilities (those reported in both interviews) are even higher than for those identified as having a disability in a single interview. The last section of this chapter focuses on research that has used data from the 1996 Survey of Income and Program Participation (SIPP), a true panel data set that interviews individuals at four-month intervals over four years to investigate the relationship between those with longer term disabilities and their risk of longer terms in poverty. We argue that the SIPP is the best currently available data set for those interested in comparing the poverty experiences of those with more permanent disabilities.

DATA AND MEASUREMENT

The March CPS is a nationally representative sample of approximately 150,000 civilians living in 50,000 U.S. households. While its income data have been collected since survey year 1968 (income year 1967—the March CPS collects income information for the previous calendar year), the work-limitation measure has only been available since survey year 1981. Nonetheless, this variable allows us to capture the economic well-being of people with and without work limitations over the last two business cycles of the twentieth century (1983–1993 and 1993–2004).

To avoid attribution of cyclical fluctuations to secular trends, we make comparisons of poverty rates at similar points in the business cycles. Although we use data from all years since 1980, our focus is on the trough years of 1983, 1993, and 2004. By examining these years, we implicitly control for the state of the business cycle. Business cycles are usually compared across peak-to-peak years. The peaks for the 1980s and 1990s business cycles are 1979, 1989, and 2000, but the CPS data on work limitations begin in 1980. Hence, to capture two complete business cycles for those with and without work limitations, we compare the trough years. Comparisons for 1980, 1989, and 2000 (near peak and peak years) yield similar results for changes in poverty rates, but at lower poverty levels. We chose 2004 as the end point of the 1990s business cycle because median income rose in 2005 and poverty rates fell.

We focus on men and women aged 25–61 who self-report a work limitation. Focusing on this age range allows us to avoid confusing changes in economic well-being associated with a disability from those associated with initial transitions into the labor force due to education or job shopping at younger ages and retirement at older ages.

Because a subsample of the March CPS respondents is reinterviewed in the following March, the CPS allows researchers to create matched samples containing a second round of information on these individuals. We use this aspect of the CPS to create a two-period work-limitation measure—people who report a work limitation in two consecutive March CPS surveys.

Although most statistics in this chapter are based on the CPS, statistics based on the 2003 ACS, the 2002 National Health Interview Survey (NHIS), and the 2002 SIPP are also presented.

The March CPS has consistently asked a work-limitation question since 1981. We define two work-limitation groups based on this question: those reporting a work limitation in the current March CPS and the subsample of those with “longer term” work limitations (those who report a work limitation in both interviews). The CPS allows researchers to produce poverty rates for groups of people with work limitations in the same way that poverty rates are officially measured for other at-risk populations.

As discussed in Weathers (2009) and Burkhauser, Rovba, and Weathers (2009), a major drawback of the CPS is that it has very limited information on disability. Nonetheless, the March CPS has been widely used in the economics literature to look at the employment and/or economic well-being of people with disabilities and is the only data set able to trace the long-term economic outcomes of working-age people with disabilities.

The Census Bureau maintains official poverty thresholds for families of different sizes (including those who live alone—a one-person family). The Office of Management and Budget (OMB) defines the official poverty thresholds for each type of family and how income should be measured to determine whether a family lives in poverty. These thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index for urban families (CPI-U). The official poverty definition counts money income before taxes and

excludes capital gains and noncash benefits (e.g., public housing, food stamps, etc.). By excluding in-kind transfers, the OMB guidelines understate their value to families. But to the degree that recipients would not purchase them at their market price, using their market value would overstate their value. Likewise, the failure to account for tax payments overstates and the failure to capture tax credits (e.g., the Earned Income Tax Credit) understates the family's disposable income. The guidelines also do not adjust for special needs that a family might have, such as assistive devices, accommodations, and services that might be used to address a family member's impairment.² These and other problems with the OMB guidelines for measuring poverty make it a less than perfect measure. Nevertheless, we use the OMB method because it is the official method the Census Bureau uses to estimate the politically most important measure of economic progress of at-risk populations in the United States. It is also the measure most referenced in public policy debates on poverty.

The CPS is the data set used by the Census Bureau to estimate the official poverty rate and the one primarily applied in this chapter. The ACS offers income data that is comparable to that of the CPS and has the added feature of a much greater sample size. Hence, it can provide more precise measures of income and poverty at the national, state, and local levels. The SIPP, with its smaller sample sizes, produces less precise estimates, but its more detailed questions with respect to program participation make it better able to capture the bottom of the income distribution. All three of these data sets provide excellent information on income and poverty. The data provided to researchers in the public-use NHIS is much less precise in this regard because income is only provided in brackets, and poverty rates are based on income information not available to researchers.

Throughout the analyses, we disaggregate the population with disabilities into broad, and frequently overlapping, subgroups based on sex, race, age, and education. Specifically, we compare the poverty rates of men and women, whites and nonwhites, individuals aged 25–44 and 45–61, and individuals with less than a high school degree, a high school degree, and more than a high school degree. Small sample sizes prohibit us from making more detailed comparisons.

The CPS age, race, and sex questions are straightforward. We divide individuals into whites and all others (nonwhites). Education is derived from two questions. Prior to 1992, the CPS asked, “[W]hat is the highest grade or year of regular school [person] has ever attended? Did [person] complete that grade (year)?” In 1992, the CPS switched from this “grade/years attended” characterization of education to a “credential” characterization: “[W]hat is the highest level of school [person] has completed or the highest degree [person] has received?” To provide continuity, we converted these credentials to years completed using standard assumptions. Educational attainment is captured in similar ways in the ACS and SIPP.

COMPARING POVERTY ACROSS DATA SETS AND CONCEPTS OF DISABILITIES

Before evaluating long-term trends in the poverty rates of people with work limitations, we compare the poverty rates of the population with work limitations found by using the CPS data with other nationally representative data sets that use a similar work-limitations measure. In addition to the March 2004 CPS (income year 2003) and the matched March 2003–2004 CPS (income year 2003), we look at the 2003 ACS, the 2002 NHIS, and the 2002 SIPP. As discussed above, these last three surveys also ask a work-limitation question and have enough information about income to determine whether a person is in poverty using the OMB definition. But as discussed in Weathers (2009), unlike the CPS, these nationally representative surveys also allow for the identification of the population with disabilities using alternative disability concepts and questions. They do not, however, provide the long continuous time series that the CPS provides.³

Poverty rates of people with work limitations are reported for the five data sets in Table 6.2. In all cases, those not identified as having any type of disability have dramatically lower poverty rates than those who report a disability of some sort. The robustness of the estimates for work-limitation disability across data sets is quite remarkable given the differences in work-limitation and income questions and in the year

Table 6.2 Poverty Rates (%) of People with Disabilities (Aged 25–61), by Data Source and Disability Measure

	No disability	Any disability	Participation restriction		Activity limitation	Impairment		
			Work limitation	IADL	ADL	Mental	Physical	Sensory
2004 March CPS	8.0	28.8	28.8	—	—	—	—	—
2003/4 Matched CPS	6.3	29.0	29.0	—	—	—	—	—
2003 ACS	7.7	23.7	29.6	29.7	28.9	30.8	25.0	20.8
2002 NHIS	7.5	21.2	26.5	32.3	30.1	29.8	22.1	20.7
2002 SIPP	6.5	18.8	26.0	26.3	25.1	24.9	19.1	17.6

NOTE: IADL, instrumental activities of daily living.

SOURCE: Weathers (2005) for ACS, Wittenburg and Nelson (2006) for SIPP, Harris, Hendershot, and Stapleton (2005) for NHIS, and authors' calculations for CPS, 2003–2004.

analyzed. The table also reports poverty rates for alternatively defined working-age populations with disabilities, such as those with physical or mental impairments. (For more detailed information on how these alternatively defined populations with disabilities are defined in each data set, see Weathers 2009.) Poverty rates vary much more across alternative definitions of the disability population than across data sets using the same definition. People with physical and sensory impairments have lower poverty rates than those with mental impairments, activity limitations, or participation restrictions, consistent with their higher employment rates (Weathers and Wittenburg 2009) and their higher mean income (Burkhauser, Rovba, and Weathers 2009).

Hence, while the population with disabilities captured using our work-limitation measure in the CPS is different from that captured using alternative definitions of disability, the differences in the poverty rates are in the expected direction. And, the poverty rate found in the CPS population with work limitations is very close to the poverty rate found for working-age people with work limitations in the other data sets featured in Table 6.2.

In addition to the richness of information on disability markers in the ACS, the survey's very large sample size allows researchers to capture characteristics of the working-age population with disabilities at the state level. The poverty rates shown in Table 6.3 by state and disability measure are based on the 2003 ACS.

Poverty rates for people with disabilities vary widely across states, but this variation partly reflects wide variation in poverty rates for those without disabilities. The relative poverty rates for those with a disability (using the ACS "any disability" measure) relative to those without a disability also vary widely, however, as illustrated in Figure 6.2. At the low end, Utah residents with any disability are somewhat more than twice as likely as those without a disability to live in poverty; at the high end, Nebraskans with disabilities are almost five times as likely to live in poverty.

Poverty rates are highly correlated across disability, and of all the possible combinations of disability measures, the highest correlation (0.92) is between the poverty rates of those with work limitations and those with physical disabilities. This strong correlation might reflect the fact that people with physical disabilities comprise the greatest

Table 6.3 2003 ACS Poverty, by State and Disability Measure, Persons Aged 25–61

State	No disability	Any disability	Ratio ^a	Specific disability					
				Work limitation	IADL	ADL	Mental	Physical	Sensory
All states	7.7	23.7	3.08	29.6	29.7	28.9	30.8	25.0	20.8
Alabama	9.8	30.1	3.07	36.1	29.5	31.1	34.9	30.2	23.5
Alaska	6.4	13.8	2.16	18.3	18.9	18.4	18.1	14.3	13.6
Arizona	10.5	22.8	2.17	28.6	28.5	26.8	28.6	23.6	17.2
Arkansas	9.1	25.8	2.84	31.2	30.0	32.6	31.5	26.5	17.5
California	9.1	21.8	2.40	25.7	25.0	28.3	27.7	22.5	20.1
Colorado	5.5	18.3	3.33	24.8	22.1	27.5	23.3	20.6	13.2
Connecticut	4.9	19.1	3.90	27.1	33.4	26.2	22.8	22.7	13.3
DC	4.7	17.6	3.74	23.5	18.6	19.5	21.6	17.4	17.4
Delaware	12.7	30.7	2.42	33.6	37.1	25.4	36.8	33.6	28.0
Florida	8.7	22.6	2.60	29.2	28.6	30.7	29.5	23.7	21.1
Georgia	7.6	25.9	3.41	32.0	32.7	30.0	31.4	26.1	22.2
Hawaii	7.0	21.5	3.07	28.8	27.6	30.4	31.3	26.0	21.1
Idaho	8.6	20.9	2.43	27.7	22.3	20.3	26.9	19.6	19.1
Illinois	6.8	22.9	3.37	29.4	29.6	27.8	33.0	24.2	19.9
Indiana	5.8	20.8	3.59	27.6	26.8	21.8	30.3	21.6	18.4
Iowa	5.7	20.9	3.67	28.7	33.0	25.2	29.3	21.7	16.4
Kansas	5.4	20.8	3.85	30.6	29.2	37.6	30.7	23.4	17.6
Kentucky	10.2	30.6	3.00	37.1	34.2	30.6	37.0	31.8	31.2
Louisiana	11.9	31.3	2.63	39.5	44.3	37.9	38.7	31.3	27.2

Maine	5.7	21.5	3.77	27.9	28.5	22.6	29.0	22.4	18.6
Maryland	4.7	18.6	3.96	24.2	21.8	22.1	23.3	19.8	15.7
Massachusetts	5.4	23.8	4.41	28.9	32.1	30.0	34.2	24.7	23.4
Michigan	6.4	22.9	3.58	29.5	30.1	27.8	29.7	24.2	21.2
Minnesota	4.0	18.8	4.70	26.2	22.6	20.6	22.5	20.2	7.8
Mississippi	10.9	31.3	2.87	36.3	38.3	39.1	39.1	33.6	28.2
Missouri	6.0	22.6	3.77	27.0	30.9	28.5	30.3	24.3	15.2
Montana	8.8	23.2	2.64	28.4	22.0	25.6	32.3	24.5	20.5
Nebraska	5.4	26.1	4.83	33.5	30.3	35.8	35.8	28.3	26.3
Nevada	7.5	21.8	2.91	28.3	25.4	30.7	24.0	21.8	25.3
N. Hampshire	4.5	17.3	3.84	23.4	24.5	14.0	23.7	18.4	16.5
New Jersey	5.3	19.0	3.58	23.8	22.8	25.3	26.5	19.7	21.0
New Mexico	11.3	31.3	2.77	40.0	44.7	50.7	41.0	32.6	30.1
New York	8.6	26.5	3.08	31.7	32.3	29.8	34.3	27.6	22.1
North Carolina	7.9	24.3	3.08	31.5	30.0	28.1	28.5	26.2	22.7
North Dakota	6.6	21.9	3.32	30.5	27.1	23.7	25.2	27.1	11.4
Ohio	6.8	24.1	3.54	30.1	32.6	29.0	33.2	26.1	20.9
Oklahoma	9.6	25.5	2.66	30.4	30.9	28.0	30.1	27.0	26.9
Oregon	8.9	23.2	2.61	28.7	31.1	28.2	33.3	22.4	14.5
Pennsylvania	6.2	24.1	3.89	28.9	27.8	25.8	30.8	24.9	20.9
Rhode Island	5.5	26.0	4.73	31.0	27.6	30.6	33.9	27.9	28.8
South Carolina	8.2	26.2	3.20	28.7	27.2	22.8	33.3	28.2	19.7
South Dakota	6.4	19.2	3.00	24.1	18.2	17.3	26.8	19.7	16.7

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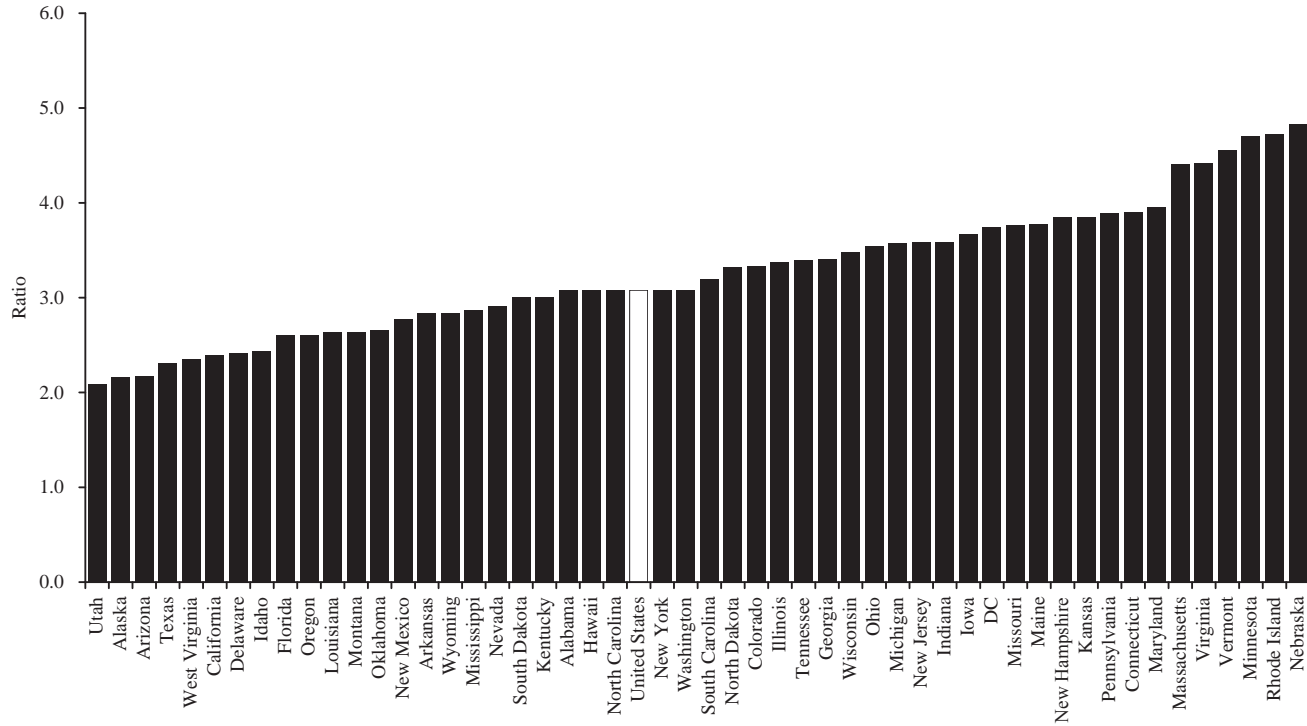
Table 6.3 (continued)

State	No disability	Any disability	Ratio ^a	Specific disability					
				Work limitation	IADL	ADL	Mental	Physical	Sensory
Tennessee	7.7	26.1	3.39	32.5	31.2	35.7	34.5	28.5	20.2
Texas	10.6	24.5	2.31	30.1	32.7	32.3	32.3	26.5	24.5
Utah	7.3	15.2	2.08	22.3	23.0	22.9	18.2	16.7	15.2
Vermont	4.9	22.3	4.55	29.4	33.0	28.1	23.1	23.6	13.4
Virginia	4.6	20.3	4.41	25.8	23.0	24.5	25.0	22.3	14.6
Washington	7.3	22.5	3.08	31.3	35.8	29.7	32.1	24.2	16.1
West Virginia	12.1	28.4	2.35	34.4	35.7	31.8	38.9	28.8	24.8
Wisconsin	5.9	20.5	3.47	26.2	31.9	21.5	29.6	21.6	23.6
Wyoming	6.2	17.6	2.84	25.3	23.8	27.7	25.5	19.0	16.1

^a The (any disability)/(no disability) ratio.

SOURCE: Weathers (2005).

Figure 6.2 Poverty Rate of Working-Age Persons with any Disability Relative to the Poverty Rate for Those without a Disability in 2003, by State



SOURCE: See Table 6.3.

proportion of those reporting work limitations, as shown in Weathers (2009). The poverty rates of those with work limitations are least correlated with those with sensory impairments, but the correlation is still quite high (0.68). These findings suggest it is reasonable to use a work-limitation measure of disability to capture differences in the poverty rates of people with disabilities across states for much the same reasons that Burkhauser et al. (2002) suggest it is reasonable to capture variations in employment rates across time.

POVERTY TRENDS OVER THE LAST TWO BUSINESS CYCLES

While the ACS, the NHIS, and the SIPP have more nuanced questions about disability, they cannot replace the CPS as the only data set that provides information on the employment and economic well-being of a consistently defined disability population since 1981. Table 6.4 documents the fluctuations in the poverty rate of people with and without one-period work limitations over the business cycles of the 1980s and 1990s. The poverty rates of both groups follow the business cycle, rising between 1980 and 1983, the first business cycle trough year we consider. Both populations' poverty rates were sensitive to the ebb and flow of economic activity over the next two business cycles (1983–1993 and 1993–2004), fluctuating in a similar manner over these years.

However, the net changes in the poverty rates for the two groups differ over these business cycles. The poverty rate of people with work limitations rose between 1983 and 1993, whereas that of their counterparts without work limitations fell. While the poverty rates of both groups fell in the 1990s, the relative risk of poverty for those with work limitations rose. In 1983, people with work limitations were 2.8 times more likely to be in poverty than their counterparts without work limitations. At the end of the 1980s business cycle, in 1993, their relative risk had risen to 3.3, and it had reached 3.4 by 2004.

While overall median income rose in 2005 (Figure 6.1) and the poverty rate of people without work limitations fell, the poverty rate of

people with work limitations continued to rise. Thus, the relative risk of poverty for people with work limitations was even greater in the first year of our most recent business cycle.

The same pattern can be seen among people with two-period work limitations, although this population experienced consistently higher levels of poverty (Table 6.4). In 1983, people with two-period work limitations were 3.1 times more likely to be in poverty than were their counterparts without such longer term work limitations. By 1993, their relative risk had risen to 4.2, and it was essentially the same in 2004.

Demographic Factors Driving the Growth in Poverty

The change in the average poverty risk of people with work limitations is the consequence of changes in the poverty rates of many demographic subgroups. Some fared better than others over the 1980s and 1990s business cycles. Table 6.5 shows the poverty rates of various subgroups by work-limitation status.

As Table 6.5 indicates, among both people with and without work limitations, poverty rates were higher for women than for men, for those with less education relative to those with more, for nonwhites than for whites, and for younger than for older working-age persons. This pattern is not surprising and simply indicates that the risk of poverty varies across many demographic characteristics for both those with and without work limitations. But it also demonstrates that compositional changes within the overall working-age populations with and without work limitations can influence overall poverty trends.

The growth in the absolute and relative poverty rates of those with and without work limitations within each demographic subgroup varied over the two decades (Table 6.5). Over the 1980s, most subgroups within the population with work limitations experienced an increase in their poverty rate while the opposite was true of the subgroups without work limitations. Hence, the relative risk of poverty rose for most subgroups within the population with work limitations (with the exception of those with less than a high school education).⁴

The poverty rate of people with and without work limitations was lower at the end of the business cycle of the 1990s than it was at the beginning, as was the poverty rate of most of the subgroups. But the

Table 6.4 Poverty Rate for Working-Age (Aged 25–61) Populations with Work Limitations

Income Year	One-period (cross-sectional CPS)			Two-period (matched CPS)		
	With (%)	Without (%)	Relative	With (%)	Without (%)	Relative
	(1)	(2)	(1)/(2)	(3)	(4)	(3)/(4)
1980	25.61	8.06	3.18	—	—	—
1981	27.22	8.81	3.09	30.29	7.38	4.11
1982	27.72	10.07	2.75	27.19	8.74	3.11
1983	28.61	10.10	2.83	27.72	8.91	3.11
1984	28.00	9.41	2.98	26.51	8.34	3.18
1985	27.33	9.04	3.02	—	—	—
1986	27.09	8.68	3.12	26.50	7.31	3.63
1987	27.35	8.22	3.33	28.25	6.53	4.33
1988	26.69	8.06	3.31	24.06	6.43	3.74
1989	27.26	7.83	3.48	29.47	6.32	4.66
1990	28.72	8.24	3.49	28.96	6.67	4.34
1991	28.14	8.88	3.17	29.93	7.14	4.19
1992	29.12	9.02	3.23	30.41	7.74	3.93
1993	31.28	9.40	3.33	31.73	7.64	4.15
1994	30.35	9.00	3.37	30.56	7.19	4.25
1995	28.20	8.57	3.29	—	—	—
1996	29.49	8.45	3.49	30.86	6.84	4.51
1997	28.78	8.07	3.56	30.65	6.50	4.72
1998	29.30	7.72	3.80	29.05	5.88	4.94

1999	27.20	7.06	3.85	27.82	6.13	4.54
2000	28.07	6.79	4.13	29.63	5.62	5.28
2001	27.51	7.28	3.78	25.46	5.62	4.53
2002	29.38	7.80	3.77	30.22	6.12	4.94
2003	28.85	8.02	3.60	29.00	6.44	4.50
2004	28.49	8.37	3.40	26.94	6.42	4.20
2005	29.65	8.07	3.67	—	—	—

NOTE: Bold years are business cycle troughs.

SOURCE: Authors' calculations based on the March CPS, 1980–2006.

Table 6.5 Poverty Rates of People with and without Work Limitations, by Sex, Education, Race, and Age

Category	1983			1993			2004		
	Work limitation			Work limitation			Work limitation		
	With (%)	Without (%)	Relative ^a	With (%)	Without (%)	Relative	With (%)	Without (%)	Relative
All	28.61	10.10	2.83	31.28	9.40	3.33	28.49	8.37	3.40
Men	24.15	8.17	2.96	28.23	7.31	3.86	26.40	6.98	3.78
Women	33.26	11.91	2.79	34.51	11.39	3.03	30.49	9.72	3.14
< H.S.	39.19	23.43	1.67	44.31	27.25	1.63	42.24	23.49	1.80
H.S.	22.87	9.41	2.43	27.11	10.14	2.67	28.55	9.88	2.89
> H.S.	16.15	4.93	3.27	20.66	4.78	4.32	19.13	4.80	3.99
White	22.60	7.40	3.05	25.82	6.01	4.30	24.58	5.69	4.32
Nonwhite	47.75	21.69	2.20	43.94	19.95	2.20	36.21	14.22	2.55
Age 25–44	31.79	11.41	2.79	33.64	10.96	3.07	32.19	9.95	3.23
Age 45–61	26.48	7.44	3.56	29.21	6.24	4.68	26.33	6.20	4.25

^a The (with)/(without) ratio.

SOURCE: Authors' calculations based on the March CPS (1984, 1994, and 2005).

poverty risk of most of the subgroups with work limitations rose relative to their counterparts without work limitations. That is, the dramatic growth in the 1990s consistently increased the relative risk of poverty for those with work limitations relative to those without work limitations in their demographic subgroup. Furthermore, the relative poverty of the most economically at-risk subpopulations all increased (women, the more poorly educated, nonwhites, and those aged 25–44). At the same time, except for whites, who remained about the same, the relative poverty of all less economically at-risk subpopulations decreased.

Hence, the dramatic improvement among the other economically at-risk subpopulations in the 1990s (Table 6.1) also occurred for those with work limitations in the 1990s. But for the more at-risk subpopulations with work limitations, these gains were lower relative to their counterparts without such work limitations.

Decomposition of Absolute Overall Poverty Increase over the 1980s and 1990s

As shown in Table 6.4, the overall poverty rate of working-age people with work limitations increased by 2.7 percentage points over the 1980s business cycle and then declined by 2.8 percentage points over the 1990s cycle. The data presented in Table 6.5 suggest that these changes may be due both to changes in the composition of this population as well as to changes in poverty rates within subpopulations. The data also suggest that the relative importance and characteristics of these forces may have been quite different in the 1980s and 1990s.

To quantify the relative influence of compositional changes and subgroup-specific increases in poverty over both the 1980s and 1990s business cycles, we first divided the working-age population with work limitations into 24 mutually exclusive subgroups, based on male, female, white, nonwhite, ages 25–44, ages 45–61, less than high school, high school, and more than high school differences.⁵

To estimate the relative influence of compositional versus subgroup-specific changes in poverty on the overall poverty rate of people with work limitations over the 1980s and 1990s business cycles, a decomposition technique was used that breaks percentage point changes in the poverty rates into two components: 1) those due to the change in the composition of the population, and 2) those due to the change in

subgroup poverty rates. The overall poverty in any given year (P^t) is the sum of subgroup poverty rates (P_g^t) weighted by subgroup population shares (S_g^t) over all subgroups ($g = 1, 2 \dots G$). This calculation requires mutually exclusive subgroups. The change in overall poverty rates from one year (t) to another year (t') is:

$$P^{t'} - P^t = \sum_{g=1}^G (P_g^{t'} S_g^{t'}) - \sum_{g=1}^G (P_g^t S_g^t).$$

To facilitate decomposition, this change can be rewritten as:

$$\begin{aligned} P^{t'} - P^t &= \sum_{g=1}^G \left((S_g^{t'} - S_g^t) (P_g^t - P^t) \right) + \sum_{g=1}^G \left((P_g^{t'} - P_g^t) S_g^{t'} \right) \\ &= \sum_{g=1}^G (\Delta S_g P_g^t) + \sum_{g=1}^G (\Delta P_g S_g^{t'}). \end{aligned}$$

In other words, the impact of the change in subgroup composition (the first term) is the weighted sum of changes in subgroup population shares (ΔS_g) over all subgroups, where each subgroup is weighted by the deviation of its initial poverty rate from the initial overall poverty rate (P_g^t). A rise (fall) in a population share of a subgroup with an above-average poverty rate will increase (decrease) the overall poverty rate. The change attributed to changes in subgroup poverty rates (the second term) is the weighted sum of changes in subgroup poverty rates (ΔP_g) over all subgroups, where each subgroup is weighted by its population share in the second year ($S_g^{t'}$). A decline in the poverty rate of any subgroup will reduce the overall poverty rate.

The results of the decomposition for both business cycle periods are reported in Table 6.6. Between 1983 and 1993, the poverty rate among all people with work limitations increased by 2.67 percentage points (row 1, column 3), of which 0.05 percentage points were due to compositional change and 2.62 percentage points to changes in the absolute within-subpopulation poverty rate. That is, if the population shares in 1993 had remained exactly the same as in 1983, the poverty rate of people with work limitations would have increased by 2.62 rather than 2.67 percentage points. Hence, over the 1980s, increases (decreases) in the share of those subgroups that experienced relatively high (low)

increases in their absolute within-subgroup poverty rate added to the impact of the overall poverty rate, but this shift in population shares was a very minor factor.

Likewise, in the 1990s, the gross overall poverty rate decrease of 2.79 percentage points (Table 6.6, row 1, column 6) overstates the pure poverty rate decrease of 0.92 percentage points because compositional changes accounted for a decrease of 1.86 percentage points. Although this decline in the underlying poverty rate is certainly an improvement over the compositionally adjusted percentage point increase of 2.62 in the 1980s, it is far less than is implied by simply comparing the overall decline in the 1990s with the overall increase in the 1980s. Compositional changes played a much greater role in the 1990s than they did in the 1980s.

The findings from Table 6.6 for working-age people with work limitations are summarized in the first row of Table 6.7. In 1983 their poverty rate was 28.6 percent. By 1993, their unadjusted poverty rate grew to 31.3 percent. Adjusting for compositional change, using a 1983 population base, we found that the underlying poverty rate changes slightly to 31.2 percent. In contrast, compositional changes mattered much more between 1993 and 2004. In this period, the unadjusted poverty rate fell to 28.5 percent in 2004, but using a 1993 base, the adjusted poverty rate fell only to 30.4 percent. Hence, as previously discussed, unlike the 1980s business cycle, the change in poverty over the 1990s business cycle was mostly due to compositional change. Adjusted for composition effects over the entire period, the underlying poverty rate of people with work limitations was higher in 2004 (30.1 percent, Table 6.7) than it was in 1983 (28.6 percent).

We did the same analysis for people without work limitations (row 2, Table 6.7). Their adjusted poverty rate was 10.0 percent in 1993, slightly higher than their unadjusted rate of 9.4 percent. Likewise, when we assumed no change in the composition of the population without work limitations between 1993 and 2004, their poverty rate would have been 8.5 percent, only slightly higher than the unadjusted rate of 8.4 percent. But unlike people with work limitations, when we controlled for composition effects over the entire period, the poverty rate of people without limitations still fell from 10.1 percent in 1983 to 9.1 percent in 2004.

Table 6.6 Decomposition of the Percentage Point Change in the Poverty Rate of People Reporting Work Limitations, by Changes in Absolute Population Shares and Poverty Rates, and by Sex, Age, Race, and Education (24 Mutually Exclusive Groups)

Group	1983–1993			1993–2004		
	Attributed to changes in			Attributed to changes in		
	Pop. share	Poverty rate	Total change	Pop. share	Poverty rate	Total change
	(1)	(2)	(1)+(2)	(3)	(4)	(3)+(4)
Total Population	0.05	2.62	2.67	-1.86	-0.92	-2.79
Men, 25–44, white, < H.S.	0.00	0.33	0.33	-0.18	-0.09	-0.27
Men, 25–44, white, H.S.	-0.03	0.31	0.29	0.07	0.06	0.13
Men, 25–44, white, > H.S.	-0.15	-0.04	-0.19	0.47	0.17	0.63
Men, 25–44, nonwhite, < H.S.	0.14	-0.06	0.08	-0.22	-0.13	-0.35
Men, 25–44, nonwhite, H.S.	0.35	-0.64	-0.29	0.01	0.23	0.23
Men, 25–44, nonwhite, > H.S.	-0.06	0.19	0.13	0.00	-0.18	-0.18
Men, 45–61, white, < H.S.	0.10	0.29	0.39	0.01	0.10	0.11
Men, 45–61, white, H.S.	0.31	0.47	0.78	-0.16	0.25	0.09
Men, 45–61, white, > H.S.	-0.28	0.53	0.25	-0.32	-0.39	-0.71
Men, 45–61, nonwhite, < H.S.	-0.04	0.34	0.31	-0.16	-0.20	-0.37
Men, 45–61, nonwhite, H.S.	-0.01	0.20	0.19	0.10	-0.18	-0.09
Men, 45–61, nonwhite, > H.S.	-0.07	-0.11	-0.18	-0.37	0.32	-0.05
Women, 25–44, white, < H.S.	-0.10	0.23	0.13	-0.27	0.01	-0.27
Women, 25–44, white, H.S.	0.01	0.09	0.10	0.03	0.02	0.04

Women, 25–44, white, > H.S.	-0.25	0.49	0.24	0.05	-0.11	-0.06
Women, 25–44, nonwhite, < H.S.	0.09	-0.11	-0.02	-0.26	-0.07	-0.34
Women, 25–44, nonwhite, H.S.	0.26	-0.08	0.18	-0.02	-0.11	-0.13
Women, 25–44, nonwhite, > H.S.	0.05	0.04	0.09	0.10	-0.31	-0.21
Women, 45–61, white, < H.S.	-0.15	0.39	0.24	-0.16	0.04	-0.11
Women, 45–61, white, H.S.	0.18	0.07	0.25	-0.16	0.42	0.25
Women, 45–61, white, > H.S.	-0.12	-0.05	-0.18	-0.51	0.04	-0.47
Women, 45–61, nonwhite, < H.S.	-0.25	-0.29	-0.54	-0.08	-0.18	-0.26
Women, 45–61, nonwhite, H.S.	0.04	-0.04	0.00	0.13	-0.23	-0.10
Women, 45–61, nonwhite, > H.S.	0.01	0.08	0.09	0.06	-0.37	-0.31

SOURCE: Authors' calculations based on the March CPS (1984–2005).

Table 6.7 Actual and Compositionally Adjusted Poverty Rates for Working-Age People with and without Work Limitations, 1983, 1993, and 2004

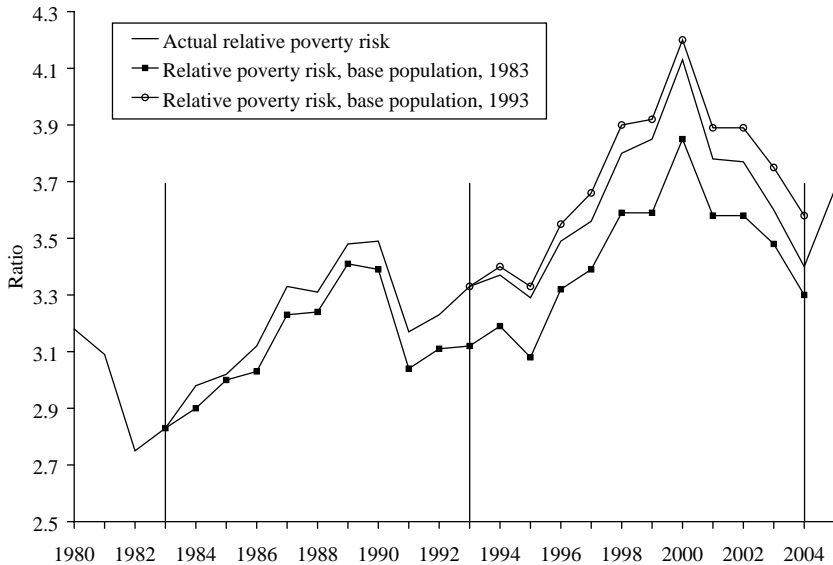
Group	1983	1993		2004		
	Actual	Actual	Adjusted (1983 base)	Actual	Adjusted (1993 base)	Adjusted (1983 base)
Work limitations (%)	28.61	31.28	31.23	28.49	30.36	30.07
No work limitations (%)	10.10	9.40	10.01	8.37	8.48	9.12
Relative ^a	2.83	3.33	3.12	3.40	3.58	3.30

^a The (work limitations)/(no work limitations) ratio.

SOURCE: Authors' calculations based on the March CPS (1984, 1994, and 2005).

When comparing the rise in the relative risk of poverty for people with work limitations over these two periods, as shown in the third row of Table 6.7, we found that controlling for composition effects resulted in slightly lower increases over the 1980s business cycle, but it raised the reported increases over the 1990s business cycle. When we controlled for compositional effects over the entire period, the relative poverty rate of people with work limitations grew from 2.8 in 1983 to 3.3 in 2004. See Figure 6.3 for relative poverty rates for all years.

Figure 6.3 Trends in the Ratio of Actual and Compositionally Adjusted Poverty Rates of Working-Age People with and without Work Limitations, 1980–2005



SOURCE: Author's calculations based on the March CPS (1981–2006).

POVERTY EXPERIENCE OF THOSE WITH LONGER TERM WORK LIMITATIONS

The development of panel data sets has allowed researchers to look at poverty dynamics in a way that is not possible with cross-sectional data. Although a large empirical literature—documenting the duration in poverty and its determinants based primarily on data from the Panel Study of Income Dynamics and the SIPP—has shown that the likelihood of falling into poverty at some point during your lifetime is surprisingly high, the vast majority of those who do so exit fairly rapidly. Nonetheless, a small segment of those entering poverty remain poor for long periods of time.⁶ But with few exceptions, this literature has not focused on the experience of people with disabilities in this regard.⁷ The literature that does exist focuses on spell length and finds that the onset of a disability increases the likelihood of falling into poverty and decreases the likelihood of exiting.

Most recently She and Livermore (2007) used four years of data from the 1966 SIPP to look at the poverty experience of persons with and without disabilities. Rather than using spell analysis, they instead focused on the number of months a person reports having a work limitation and showed that those who report a work limitation over the four-year period are much more likely to spend some time in poverty than those who do not. They then disaggregated the population with disabilities based on the number of months they report a work limitation over the four-year period and found that the greater the number of months with a work limitation, the greater the number of months they are in poverty. They tested the sensitivity of their results using the alternative concepts of disability discussed in Table 6.2, and found similar results. Finally they showed that the share of the working-age population in poverty rises when they compared those in poverty in a given year to those in poverty for at least 36 months of the 48-month period.

These findings suggest that not only has the relative risk of poverty increased over the 1990s in the United States for people with disabilities, but that in the 1990s, people with longer term disabilities were much more likely to be in poverty.

DISCUSSION AND CONCLUSION

The business cycle of the 1990s not only greatly increased the economic well-being of the median American, but it did so for the most economically at-risk populations that missed the gains from economic growth over the 1980s business cycle. This chapter shows that (working-age) people with work limitations, a little-recognized, economically at-risk population, not only missed the rewards of this growth but did relatively less well than other at-risk populations during the 1990s.

Using the same Census Bureau measure of poverty developed to track the progress of other economically at-risk populations in the CPS data, we first defined and then measured the poverty rate of people with disabilities (as identified with a work-limitation survey question) and compared it with the poverty rate found in other data sets using the same work-limitation concept of disability. We found very little difference in outcomes. The poverty rate found using other concepts of disability are different, but regardless of the measure used, rates for people with disabilities were substantially higher than rates for those without disabilities.

When looking at variation in poverty across states, the poverty rates for the ACS work-limitation measure of disability were highly correlated with the poverty rates for the other ACS disability measures. The ACS, with its more nuanced questions on disability and its much larger sample size, is a richer data set than the CPS for investigating current levels of poverty for people with disabilities, especially at the state level. However, the CPS remains the only data set capable of providing information on long-term trends in the poverty rates of this population relative to those without disabilities.

Using the CPS data to do so, we found that the poverty rate of people with work limitations increased both absolutely and relative to that of others over the 1980s business cycle. While their poverty rates fell over the 1990s business cycle, their poverty rates relative to those without work limitations continued to rise.

When compositional effects were controlled for, the underlying poverty rate increase for people with work limitations over the 1980s business cycle was less than the unadjusted poverty rate for the same

group. That is, the absolute and relative increases in poverty found in the unadjusted CPS numbers overstated the magnitude of the increase in poverty caused by nondemographic factors, but the difference is small. Over the 1990s business cycle, the underlying poverty rate decrease was less than the unadjusted poverty rate. But in this case, the compositional changes were much larger. They were responsible for almost two-thirds of the decrease in the uncontrolled poverty rate.

Thus, the improvement in the uncontrolled poverty rate of people with work limitations over the 1990s business cycle, implied by comparing it with the uncontrolled change in the 1980s business cycle, grossly overstated the actual improvement in the underlying poverty rate change over these two business cycles. Once compositional changes are accounted for, the slight reduction in their underlying poverty rate during the 1990s business cycle was not enough to offset the underlying rise in their poverty rate over the 1980s business cycle. Hence, the underlying risk of poverty for people with work limitations was actually higher in 2004 than in 1983.

This is in contrast to the compositionally adjusted poverty rate of their counterparts without work limitations, which fell from 1983 to 2004. In addition, when composition effects were controlled for both those with and without work limitations, we found that the relative increase in the poverty risk measured by unadjusted statistics somewhat overstated the increase in risk for the 1980s, but understated it for the 1990s.

Finally, the findings of She and Livermore (2007) show that not only were people with disabilities more likely to be in poverty than their counterparts without disabilities in the 1990s, but that this likelihood was much greater the more months they reported having a work limitation.

Stapleton and Burkhauser (2003) and Burkhauser and Stapleton (2004) provide evidence of the dramatic decline in the employment of people with disabilities in the United States over the 1990s. They argued that changes in the social environment, rather than in the severity of the impairments of people with disabilities, are the primary cause for this decline. We suggest other negative outcomes of such changes in the social environment—a dramatic increase in the poverty rate of people with disabilities relative to people without disabilities and a decline in

poverty rates in the 1990s that is mostly explained by compositional changes rather than any real decline in the within-subgroup poverty risks of people with work limitations.

Like other researchers, we used the less than ideal work-limitation variable from the CPS to follow a critical economic outcome for people with disabilities because it is the only data set available to capture long-term trends in this population. But to argue that nothing can be said about trends in the economic well-being of people with disabilities over the last 25 years because the data for making these observations are not ideal is to make *perfect* the enemy of *good*. The CPS data provide plausible estimates of the trends in the relative poverty of working-age people with work limitations. And as we have shown, the trends are discouraging.

It is time for the federal government to officially track the economic well-being of people with disabilities, to investigate the causes for the dramatic increase in their relative poverty risk over the past two business cycles and the lack of progress in reducing their absolute poverty risk over this same period, and to initiate evidence-based policies to increase the employment of people with disabilities and reduce their risk of poverty.

Notes

1. Unless otherwise indicated, the discussion in this chapter refers only to the working-age population, and all statistics presented are for those aged 25–61.
2. See Citro and Michael (1995) for a more detailed critique of the official poverty measure. See She and Livermore (2007) for a critique of this measure in the context of capturing the poverty rate for people with disabilities.
3. The User Guide Series of the Rehabilitation Research and Training Center on Disability Demographics and Statistics (StatsRRTC) analyzes demographic trends and economic well-being of people with disabilities using these and other data sources; see Employment and Disability Institute (n.d.).
4. Tables showing the population shares across all subgroups are available from the authors.
5. Tables reporting each subgroup's population share and poverty rate in 1983, 1993, and 2004, as well as their percentage point change in size and poverty rate between 1983–1993, 1993–2004, and 1983–2004, are available from the authors.
6. See Rank and Hirschl (2001) and commentaries on Rank and Hirschl by Burkhauser (2001) and Wiseman (2001). See McKernan and Ratcliffe (2002a) for a review of the U.S. poverty dynamics literature.

7. See McKernan and Ratcliffe (2002a, 2002b) and Ribar and Hamrick (2003) for exceptions.

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