

THE EXTRA COSTS OF DISABILITY

Resetting the Policy Table



Zachary A. Morris (Stony Brook University), Stephen V. McGarity (University of Tennessee), Nanette Goodman, Michael Morris (National Disability Institute), and Asghar Zaidi (Oxford University)

20 million working-age adults in the United States live with some type of disability.

2 A U.S. household containing an adult with a disability must spend an estimated **28% more income** to obtain the same standard of living as a household with no disability.

3 This translates to a person with a disability needing an additional **\$17,690 a year** at the median household income.

4 Adjusting poverty measures to account for the extra costs of disability could result in the expansion of access to critical programs and services for **2.2 million more** people with disabilities.

Policy Recommendations

- ✓ Subtract** disability-related costs from the income calculations used to determine eligibility for programs like Medicaid and SNAP.
- ✓ Increase** opportunities for people with disabilities to deduct extra cost items from their taxes.
- ✓ Expand** upon existing policies to help people with disabilities meet the additional financial burden of living with a disability.

To read more about the extra costs of disability, including a full research report and policy brief on this topic, please visit www.nationaldisabilityinstitute.org. For questions about this research, please contact Dr. Zachary Morris at zachary.morris@stonybrook.edu.

This research was supported by a grant from the [FINRA Investor Education Foundation](#). All results, interpretations, and conclusions expressed are those of the research team alone, and do not necessarily represent the views of the FINRA Investor Education Foundation.