



An Uneven Playing Field: The Lack of Equal Pay for People With Disabilities

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Introduction

For people with disabilities, does attaining educational success equal to that of their non-disabled peers ensure opportunities for financial independence and success? The existing disability literature compares earnings and income between people with disabilities and those without, examines employment rates among people with different types of disabilities, and identifies labor market outcomes for specific populations with disabilities (e.g., male heads of households and post-high school young adults). However, the current research does not describe the income difference between people with disabilities and their non-disabled counterparts in full-time employment by educational level. Nor does it describe the subsequent economic impact on individuals, states, or the nation. To address this gap in research, our study focuses on two pertinent questions:

1. Do earnings differ between these two groups after accounting for educational attainment and workforce participation?
2. If so, how great is that discrepancy and what is its economic impact?

What we found is alarming. Despite educational attainment, earnings inequalities certainly exist between the two groups, and surprisingly the gap actually widens as educational attainment increases. In fact,

- The greatest earnings inequalities occur among those with a master's degrees or higher;
- The U.S. economy would have received an additional \$141 billion in 2011—roughly 1% of the gross domestic product (GDP) if people with disabilities were paid comparably as those without, and
- The earnings difference from people with disabilities would have translated into another \$25 billion in federal taxes and \$6.5 billion in state taxes.

The Challenge in Context

As the national interest in preparing adults for college and career readiness grows, a similar push is being made to move people with disabilities into postsecondary education, training, and work. But statistics and studies show that people of working age with disabilities (men and women, ages 16–64) have historically fared poorly in both education and the labor market relative to people without disabilities. In 2011, about 10 percent of working-age adults with disabilities¹ in the United States had a bachelor's degree or higher, compared with more than 25% of working-age adults without disabilities.

¹ “The current American Community Survey (ACS) covers six disability types (and their PUMS variable):Hearing difficulty deaf or having serious difficulty hearing (DEAR).Vision difficulty blind or having serious difficulty seeing, even when wearing glasses (DEYE).Cognitive difficulty Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions (DREM).Ambulatory difficulty Having serious difficulty walking or climbing stairs (DPHY).Self-care difficulty Having difficulty bathing or dressing (DDRS). Independent living difficulty because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping (DOUT). Respondents who report anyone of the six disability types are considered to have a disability.” Definition retrieved from <https://www.census.gov/people/disability/methodology/acs.html>.

The employment rate was only 27% for people with disabilities but more than 65% for those without disabilities.²

Lower rates of employment and educational attainment directly influence earnings for people with and without disabilities, but poverty looms more heavily over the disabled population. In 2011, nearly 28% of non-institutionalized people with disabilities in the United States, 21–64 years of age, lived below the poverty line, compared with 12% of people without disabilities (Cornell University, 2013). Of all working-age adults in poverty, 47% reported having a disability; that number rose to 50–60% for those in long-term poverty (She & Livermore, 2009). These numbers are driving current policy and practice efforts that will, as President Obama stated after passing the 2014 Workforce Innovation and Opportunity Act (WIOA), “help workers, including workers with disabilities, access employment, education, job-driven training, and support services that give them the chance to advance their careers and secure the good jobs of the future” (Hoff, 2014).

And yet, even when people with disabilities find jobs, their hourly, weekly, and monthly earnings are lower than those of workers without disabilities. People with disabilities earn on average only 64% as much as those without disabilities. Among those working full time, people with disabilities still make only 86% as much (LaPlante, Kennedy, Kaye, & Wenger, 1996). The difference is even greater for minority populations (Mwachofi, Broyles, & Khaliq, 2009; Ozawa & Yeo, 2006; She & Livermore, 2009). In 2012, the Annual Disability Status report (Cornell University, 2013) found that full-time working-age people with disabilities made \$6,000 less on average annually than those without disabilities, and that annual household income for people with disabilities was \$23,300 less than that for people without disabilities.

Compared with people without disabilities, the earnings of people with disabilities tend to be lower because of their work limitations and because this population as a whole tends to be older, have higher numbers of minorities, and have lower levels of education. Even so, we would expect that full-time workers with disabilities who have the same amount of education as their non-disabled peers would have, on average, equal earnings. Indeed, recent federal legislation through WIOA opens the door for people with disabilities to enhance their career opportunities on the grounds that education leads to greater employment opportunities and financial independence. However, our examination of the data shows that people with disabilities remain at a disadvantage despite educational accomplishments and participation in competitive employment.

Data and Methods

To carry out this analysis, we used data from the U.S. Census Bureau’s 2011 American Community Survey to estimate the percentage of people with disabilities in each state at five educational attainment levels: high school graduate, some college, associate’s degree, bachelor’s degree, and master’s or higher). As shown in Figure 1 and Table 1, people with disabilities tend to have lower educational attainment than their counterparts. For example, less than 7% of people with disabilities had bachelor’s degrees or higher, compared with 13% for people without disabilities and only 3% of

² According to authors’ calculations using data from the 2011 ACS.

people with disabilities had master's degrees or higher, compared with nearly 8% of people without disabilities.³

Next, we estimated earnings for people with and without disabilities by educational attainment level for each state and at the national level. In this study, we opted to use the average earnings that people receive primarily from their full-time jobs. In other words, we did not consider other forms of income, such as income from Social Security payments, pensions, child support, public assistance, or annuities. This allowed us to directly compare income due to employment between people with and without disabilities. Results showed (Figure 2 and Table 1) that earnings for people with disabilities were much lower than those of their counterparts at all levels of educational attainment. Using the disability and income estimates, we next quantified the income inequalities by state and calculated corresponding lost federal and state income taxes. To do so, we used the federal income tax rate and individual state income tax schedules⁴ from 2011 to first estimate the lost income taxes at the individual level. Using the state's population and disability statistics, we estimated the lost income taxes for each state and at the national level as shown in tables 2 and 3.^{5,6}

Finally, we tested whether people with disabilities face greater economic discrimination than those without disabilities in a regression framework, after controlling for certain demographic and labor market supply characteristics. The regression framework eased concerns about the sample size for this study. We examined the relationships between a set of individual characteristics, including disability status and earnings (and log earnings), using an Ordinary Least Square model. Results in Table 4 showed that people with disabilities face a level of economic discrimination similar to that of female employees—that is, 37% lower pay for people with disabilities compared to 35% lower pay for women.

Individual, State, and Federal Losses

Among working-age people with disabilities, 33% had no degree, compared with 35% of people without disabilities. Nearly 31% had a high school diploma, compared with almost 20% of people without disabilities. As for those with some college, the percentages begin to even out for people with (20%) and without (18%) disabilities. For both groups, approximately 6% attain an associate's degree. However, as levels of education increase so does the gap in attainment between the two

³ In some states, the sample size for people with disabilities with different educational attainment was small and might not have provided an accurate estimate of the average earnings. However, the American Community Survey offered the most current data available for the study (see notes in Appendix, Table A-1 for the list of states).

⁴ Federal and state tax rates were calculated using rates that were obtained from <http://taxfoundation.org/data>. Rates for single individuals were used to estimate the average federal and state tax burden. While calculating the state tax rates, we included as many exemptions as possible. However, we did not include Social Security and disability exemptions because we were looking at tax paid on employment-related income and we could not differentiate total and partial disability. Social Security benefits were allotted for only those who had total disability.

⁵ The number of observations decreases while moving up the educational attainment ladder. This might cause over or under estimation of the earnings difference in states with small populations. Nonetheless, data from the American Community Survey remain the best available source for this type analysis, but further studies will be needed to validate these findings.

⁶ Full tables of average earnings of people with and without disabilities, and the corresponding federal and state income taxes for each state can be found in appendix.

groups. Less than 7% of people with disabilities earn bachelor's degrees, compared with about 13% of those without disabilities, and slightly more than 3% of people with disabilities obtain master's degrees or higher, compared with 8% of those without disabilities.

Despite the lower percentage of people with disabilities with advanced degrees, we still expected to find people with equivalent educational attainment to earn equal pay. Instead, the research reveals that gaps in earned income grew as levels of educational achievement increased. Specifically, people with disabilities earned on average \$6,505 less than their working-age colleagues without disabilities with a high school or equivalent degree, and that difference in earnings reached \$20,871 on average among those with master's degrees or higher (see Table 1).

What do pay differentials like this mean for the nation? In the working-age population as a whole, people with disabilities are paid nearly 37% (or \$10,700) less than people without disabilities, even after controlling for labor supply and certain demographic and labor market characteristics (Table 4). In 2011, the additional earnings of people with disabilities would have produced an additional \$141 billion for the U.S. economy, representing approximately 1% of the GDP.

The loss in earnings lead to additional state and national losses in tax revenue as shown in tables 2 and 3. The gap in federal income tax steadily increased from a difference of \$976 per person with a high school diploma to \$5,218 per person for people with master's degrees. In 2011, the total approximate loss of tax income was more than \$25 billion at the federal level and more than \$6.5 billion at the state level.

For individual states, income inequality varied by educational attainment, a pattern similar to the national trend. For people with and without disabilities who have a high school diploma or equivalent, the highest average income inequalities were observed in Vermont (\$12,700), Connecticut (\$12,000), and Iowa (\$10,000). For those with bachelor's degrees, the greatest inequality was observed in Washington, DC (\$20,000), followed by Minnesota (\$18,000) and the State of Washington (\$17,000). At the master's degree and higher levels, income inequalities were highest in Nevada (\$38,700), Connecticut (\$35,500), and Hawaii (\$33,800).

As with earnings, the difference in lost tax revenue varied by state and level of educational attainment. For example, Connecticut reported the highest state tax difference for people with a high school diploma (\$600), California for people with some college or associate's degrees (\$700), and Idaho (\$2,000) and New Jersey (\$3,000) for those with bachelor's or master's degrees or higher, respectively.

In some states, these trends are reversed, but only in specific educational categories (Table 5). For example, people with disabilities earn more than their counterparts across certain educational levels in the following states:

- Some level of college education: North Dakota (\$9,000), Mississippi (\$2,000), Rhode Island (\$2,000), and Washington, DC (\$500)
- Associate's degrees: Utah (\$6,500), Wyoming (\$1,500), New Jersey (\$1,000), Delaware (\$500), and Washington, DC (\$50)
- Bachelor's degrees: Wyoming (\$6,000), New Hampshire (\$4,500), and Alaska (\$2,500)

- Master's degrees or higher: South Dakota (\$16,000), Utah (\$15,000), Alaska (\$14,000), and Kentucky (\$2,000).

More analysis of these states is needed to identify the education policies and labor market forces that may lead to differential economic opportunities for people with disabilities.

How Can the Pay Gap Be Closed and Losses Stemmed?

Earnings inequalities for people with disabilities translate into lower pay, reduced federal and state tax income, and higher poverty rates. The U.S. economy as a whole suffers from the unequal pay between people with disabilities and their equally educated peers without disabilities. Because nearly 10% of working-age adults have a disability, education and job attainment for people with disabilities should be a priority. But education and employment are not enough—equal earnings is key to ensuring that people with disabilities remain economically independent and out of poverty.

Americans view education as an equalizer, offering opportunities for any person to attain a career and a higher standard of living. People with disabilities who have the same education or training as those without disabilities should be prepared for and able to perform the same job for the same pay. But for people with disabilities, particularly those with severe disabilities, the cost of living often includes additional expenditures on health care, personal services, accommodations in the home, and transportation. For these workers, lower earnings presents an even greater challenge.

Despite the difference in earnings between people with disabilities and those without disabilities, higher education and full-time competitive employment remain the best options to live independently and escape poverty. Therefore, the challenge to addressing the disparities between earnings of people with disabilities and their non-disabled peers requires a look at policies and practices that support fair wages for all workers in the public and private sectors. Although equal pay and non-discriminatory compensation are protected through the Civil Rights Act, the Americans with Disabilities Act, and the Rehabilitation Act, the results of this study show that earnings inequalities widen as educational attainment increases between people with and without disabilities in almost every state.

What factors account for this widespread disparity? Are people with disabilities trapped in low-paying positions because employers do not promote them? Are people with disabilities accepting lower wage jobs that offer better benefit packages, including health care and other supports? More research is needed to examine the demographics of people with disabilities in employment, their employment settings and types of employers, the effects of years worked on their wages, and the impact of full-time versus part-time status.

Also, given the wage gaps characterized here, the federal government and state legislators may want to consider additional policies and practices that support fair and equal pay for people with disabilities. For example, federal policies that support lower wages for people with disabilities⁷ create a belief that those people do not deserve equal pay, even when they have equal levels of educational attainment and postsecondary training. New WIOA legislation decreases reliance on sheltered

⁷ Fair Labor Standards Act (FLSA) passed in 1938.

workshops and promotes plans that transition youth into competitive employment and higher education. Still, concerns remain about placing people with disabilities in non-stereotypical work environments and true career pathways (Hoff, 2014; Jones, 2014)—witness the current debate over subminimum wage jobs (Bagenstos, n.d.; Preedy, 2014).

Additionally, perceived stigma of people with disabilities in the workplace may also affect performance evaluations, which affect earnings over time (McLaughlin, Bell, & Stringer, 20014). As noted by Mwachofi and colleagues (2009, p. 175), “Policies or educational programs [need to be] designed to improve the productivity or the market worth of recipients.” Businesses must view people with disabilities as valuable employees. Employers that fail to recognize and reward employees with disabilities lose an opportunity to engage a highly productive workforce.

Employers also need to meet the challenge of providing equal pay for all employees. Bartolotta, Skaff, and Klayman’s (2014) white paper on engaging employers to hire people with disabilities describes specific activities that help vocational rehabilitation and outreach service providers to directly target “the creation of counter-stereotypes” (p. 10) in the workplace. For their part, people with disabilities themselves need to be aware of this income disparity, know their worth, and advocate for themselves—service providers can assist through assertiveness training and skills development for salary negotiations. Further analysis is needed to examine more closely the number and rate of promotion of people with disabilities and to determine the barriers that educated, full-time employees face on the job.

Evidence on wage gaps between people with and without disabilities is scarce. This study contributes to a much needed and growing body of evidence that can provide a richer picture of the challenges faced by people with disabilities. The time is ripe for creating an even playing field for the employment and advancement of people with disabilities in education and the workforce.

Tables and Figures

Figure 1. Educational Attainment, by Disability Status

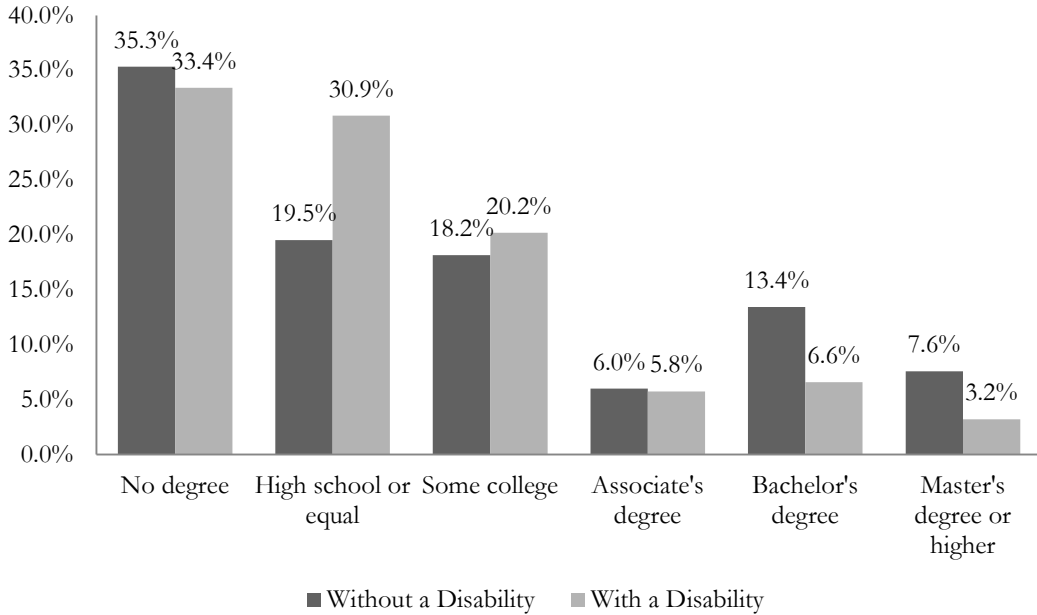


Figure 2. Earnings and Earnings Differences, by Disability Status and Educational Attainment

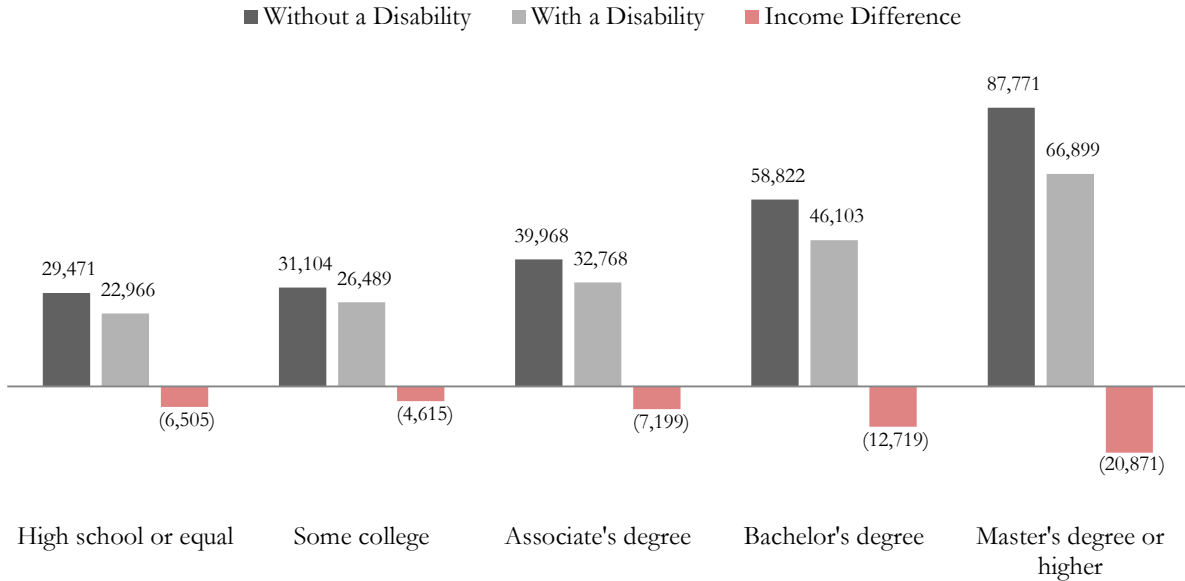


Table 1. Earnings Differences Between People With and Without Disabilities and Percent 2011 U.S. Gross Domestic Product, by Educational Attainment

Educational Attainment	Without a Disability	With a Disability	Per Person Difference	Total	Percent of 2011 U.S. GDP
High school or equal	29,471	22,966	(6,505)	(58,914,709,302)	-0.41%
Some college	31,104	26,489	(4,615)	(26,972,672,886)	-0.19%
Associate's degree	39,968	32,768	(7,199)	(12,335,481,087)	-0.09%
Bachelor's degree	58,822	46,103	(12,719)	(23,941,509,797)	-0.17%
Master's degree or higher	87,771	66,899	(20,871)	(19,325,754,193)	-0.13%
Total				(141,490,127,265)	-0.98%

Table 2. Lost Federal Taxes Due to Income Inequalities Between People With and Without Disabilities and Percent of 2011 U.S. Gross Domestic Product, by Educational Attainment

Educational Attainment	Without a Disability	With a Disability	Per person Difference	Total	Percent of 2011 U.S. GDP
High school or equal	2,571	1,595	(976)	(8,835,930,480)	-0.06%
Some college	2,816	2,123	(692)	(4,045,900,933)	-0.03%
Associate's degree	4,145	3,065	(1,080)	(1,867,216,827)	-0.01%
Bachelor's degree	8,456	5,276	(3,180)	(5,617,028,454)	-0.04%
Master's degree or higher	15,693	10,475	(5,218)	(4,868,605,097)	-0.03%
Total				(25,234,681,791)	-0.18%

Table 3. Lost State Taxes Due to Income Inequalities and Percent of 2011 U.S. Gross Domestic Product, by Educational Attainment

Educational Attainment	Total	Percent of 2011 U.S. GDP
High school or equal	(2,280,765,384)	-0.02%
Some college	(1,384,632,223)	-0.01%
Associate's degree	(679,763,797)	0.00%
Bachelor's degree	(1,176,906,992)	-0.01%
Master's degree or higher	(979,852,089)	-0.01%
Total	(6,501,920,485)	-0.05%

Table 4. Income Inequalities After Controlling for Specific Characteristics

Characteristics	(1) Actual Earning	(2) Log Earning
Disabled	-10,759*** (330.2)	-0.465*** (0.00948)
Female	-18,628*** (425.6)	-0.422*** (0.0102)
Age	3,531*** (107.9)	0.215*** (0.00309)
Age square	-34.20*** (1.120)	-0.00225*** (3.33e-05)
High school degree	5,608*** (807.9)	0.436*** (0.00664)
Some college	11,624*** (1,056)	0.538*** (0.0109)
Associate's degree	16,238*** (1,063)	0.774*** (0.00825)
Bachelor's degree	34,153*** (1,577)	1.070*** (0.0124)
Master's degree or higher	60,118*** (2,170)	1.388*** (0.0136)
African American	-6,590*** (485.9)	-0.164*** (0.0176)
American Indian	-5,836*** (571.7)	-0.152*** (0.0195)
Alaska Native	-5,652*** (459.8)	-0.301*** (0.0181)
American Indian and Alaska Native	-6,767*** (813.7)	-0.184*** (0.0288)
Asian	-1,357** (567.1)	-0.0428*** (0.0134)
Native Hawaiian or Other Pacific Islander	-2,478*** (609.0)	0.0268 (0.0223)
Other race	-5,609*** (386.7)	-0.00324 (0.0118)
Two or more races	-3,440*** (397.1)	-0.123*** (0.0124)
Constant	-47,993*** (2,248)	4.968*** (0.0626)
Observations	1,454,003	1,454,003
R-squared	0.248	0.362

Note. Robust standard errors are presented in parentheses.

p < 0.05, *p < 0.01.

Table 5. States With Higher Earnings Among People With and Without Disabilities, by Educational Attainment

Educational Attainment	State	Earnings (Without Disabilities)	Earnings (With Disabilities)	Per Person Difference
Some college	Washington, DC	28,279.50	28,744.09	464.59
	Rhode Island	28,614.82	30,693.02	2,078.20
	Mississippi	26,705.46	28,830.55	2,125.09
	North Dakota	32,524.41	41,708.47	9,184.06
Associate's degree	Wyoming	36,703.23	38,353.33	1,650.10
	Washington, DC	47,374.66	47,414.29	39.63
	Delaware	41,959.78	42,388.89	429.11
	New Jersey	46,642.93	47,720.33	1,077.40
	Utah	33,454.14	40,223.73	6,769.59
Bachelor's degree	Wyoming	47,928.62	53,846.15	5,917.53
	New Hampshire	57,655.32	62,143.75	4,488.43
	Alaska	54,680.17	57,235.71	2,555.54
Master's degree or higher	Alaska	80,950.89	95,230.00	14,279.11
	South Dakota	63,450.38	79,840.00	16,389.62
	Kentucky	68,794.17	70,841.52	2,047.35
	Utah	85,831.72	101,655.20	15,823.48

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Appendix: State Tables

Table A-1. Disability Prevalence and Educational Attainment for People With Disabilities, by State

State	State Population	Percent Disabled	Percent Disabled, Age Younger Than 65	Percent Disabled, Adults With High School or Equal Diploma	Percent Disabled, Adults With Some College Degree	Percent Disabled, Adults With Associate's Degrees	Percent Disabled, Adults With Bachelor's Degrees	Percent Disabled, Adults With Master's Degrees or Higher
Alabama	4,802,740	20%	14%	31%	20%	5%	5%	3%
Alaska*	722,718	12%	8%	32%	29%	5%	6%	2%
Arizona	6,482,505	14%	9%	26%	26%	6%	7%	4%
Arkansas	2,937,979	21%	15%	36%	19%	4%	4%	2%
California	37,691,912	12%	8%	23%	23%	6%	7%	4%
Colorado	5,116,796	13%	9%	28%	23%	7%	10%	5%
Connecticut	3,580,709	13%	8%	30%	18%	5%	9%	5%
Delaware*	907,135	14%	9%	32%	19%	4%	8%	3%
DC	617,996	13%	9%	26%	18%	4%	8%	6%
Florida	19,057,542	15%	10%	30%	20%	7%	7%	4%
Georgia	9,815,210	15%	11%	32%	19%	5%	6%	3%
Hawaii*	1,374,810	12%	7%	29%	20%	9%	9%	4%
Idaho*	1,584,985	15%	10%	31%	25%	8%	7%	3%
Illinois	12,869,257	14%	9%	31%	21%	6%	7%	3%
Indiana	6,516,922	16%	11%	36%	19%	5%	4%	2%
Iowa	3,062,309	15%	9%	34%	22%	7%	6%	3%
Kansas	2,871,238	15%	10%	34%	23%	6%	7%	3%
Kentucky	4,369,356	19%	14%	36%	17%	5%	4%	2%
Louisiana	4,574,836	19%	13%	33%	18%	4%	6%	2%
Maine*	1,328,188	18%	13%	38%	17%	6%	6%	3%
Maryland	5,828,289	13%	8%	31%	20%	4%	8%	6%
Massachusetts	6,587,536	13%	8%	28%	18%	6%	8%	5%
Michigan	9,876,187	16%	11%	33%	23%	6%	6%	2%
Minnesota	5,344,861	13%	8%	33%	22%	7%	7%	2%
Mississippi	2,978,512	20%	14%	28%	18%	4%	5%	2%
Missouri	6,010,688	17%	12%	34%	21%	5%	5%	3%
Montana*	998,199	16%	10%	35%	24%	7%	8%	3%
Nebraska	1,842,641	14%	8%	31%	24%	8%	9%	4%
Nevada	2,723,322	14%	9%	29%	24%	7%	7%	3%
New Hampshire*	1,318,194	13%	8%	34%	16%	6%	9%	5%
New Jersey	8,821,155	12%	7%	30%	18%	5%	9%	5%
New Mexico	2,082,224	16%	10%	28%	23%	6%	7%	5%
New York	19,465,197	14%	9%	29%	17%	6%	7%	4%
North Carolina	9,656,401	16%	11%	30%	21%	6%	6%	2%
North Dakota*	683,932	13%	7%	32%	25%	11%	8%	4%
Ohio	11,544,951	16%	11%	36%	18%	5%	5%	2%
Oklahoma	3,791,508	19%	13%	34%	21%	6%	6%	3%
Oregon	3,871,859	16%	11%	29%	26%	7%	7%	3%
Pennsylvania	12,742,886	15%	10%	39%	16%	5%	6%	3%
Rhode Island*	1,051,302	15%	9%	28%	16%	6%	8%	4%
South Carolina	4,679,230	17%	12%	31%	18%	6%	6%	3%
South Dakota*	824,082	15%	9%	35%	21%	6%	7%	3%
Tennessee	6,403,353	18%	13%	36%	18%	4%	5%	2%
Texas	25,674,681	15%	10%	28%	21%	5%	6%	3%
Utah	2,817,222	11%	7%	28%	24%	6%	9%	3%
Vermont*	626,431	15%	10%	30%	20%	4%	8%	6%
Virginia	8,096,604	13%	9%	30%	19%	5%	7%	4%
Washington	6,830,038	15%	10%	28%	25%	8%	8%	4%
West Virginia	1,855,364	22%	16%	41%	16%	5%	4%	2%
Wisconsin	5,711,767	13%	8%	35%	20%	6%	6%	3%
Wyoming*	568,158	13%	9%	33%	27%	7%	5%	4%
TOTAL	311,591,917	15%	10%	31%	20%	6%	7%	3%

Note. Asterisk (*) indicates states with sample size smaller than 50 in the category of individuals with M.A. degrees.

Table A-2. Estimated Lost Income, Federal Tax, and State Tax for People With Disabilities With a High School or Equal Diploma, by State

State	Earnings (No Disability)	Earnings (With Disability)	Per Person Difference	Subtotal	Estimated Federal Tax (No Disability)	Estimated Federal Tax (With Disability)	Per Person Difference	Subtotal	Estimated State Tax (No Disability)	Estimated State Tax (With Disability)	Per Person Difference	Subtotal
Alabama	27,725	24,624	(3,100)	(631,746,509)	2,309	1,844	(465)	(94,761,976)	1,056	924	(132)	(26,849,227)
Alaska	30,318	24,372	(5,946)	(111,794,786)	2,698	1,806	(892)	(16,769,218)	-	-	-	-
Arizona	27,545	21,926	(5,619)	(854,789,361)	2,282	1,439	(843)	(128,218,404)	569	407	(162)	(24,617,934)
Arkansas	27,213	22,167	(5,047)	(793,590,267)	2,232	1,475	(757)	(119,038,540)	1,242	939	(303)	(47,615,416)
California	29,531	24,586	(4,945)	(3,352,894,896)	2,580	1,838	(742)	(502,934,234)	796	598	(198)	(134,115,796)
Colorado	29,808	24,831	(4,977)	(611,623,141)	2,621	1,875	(747)	(91,743,471)	940	710	(230)	(28,318,151)
Connecticut	35,677	23,490	(12,187)	(1,074,980,191)	3,502	1,673	(1,828)	(161,247,029)	934	324	(609)	(53,749,010)
Delaware	33,613	24,339	(9,274)	(258,481,073)	3,192	1,801	(1,391)	(38,772,161)	1,708	1,127	(581)	(16,193,905)
DC	30,756	26,777	(3,978)	(61,478,734)	2,763	2,167	(597)	(9,221,810)	1,425	1,186	(239)	(3,688,724)
Florida	27,690	22,092	(5,598)	(3,100,521,449)	2,304	1,464	(840)	(465,078,217)	-	-	-	-
Georgia	27,244	21,627	(5,617)	(1,863,170,494)	2,237	1,394	(843)	(279,475,574)	1,145	808	(337)	(111,790,230)
Hawaii	28,803	27,155	(1,648)	(44,920,676)	2,470	2,223	(247)	(6,738,101)	1,488	1,362	(125)	(3,413,971)
Idaho	26,128	19,822	(6,306)	(303,931,294)	2,069	1,123	(946)	(45,589,694)	1,206	822	(385)	(18,539,809)
Illinois	30,155	23,944	(6,211)	(2,321,631,700)	2,673	1,659	(1,014)	(348,244,755)	1,408	1,070	(338)	(116,081,585)
Indiana	28,680	23,087	(5,593)	(1,442,209,729)	2,452	1,613	(839)	(216,331,459)	907	717	(190)	(49,035,131)
Iowa	31,353	21,145	(10,209)	(968,505,472)	2,853	1,322	(1,531)	(145,275,821)	1,265	715	(549)	(52,104,818)
Kansas	28,501	23,404	(5,097)	(484,019,282)	2,425	1,661	(765)	(72,602,892)	1,041	722	(319)	(30,251,205)
Kentucky	27,794	22,061	(5,733)	(1,255,721,135)	2,319	1,459	(860)	(188,358,170)	1,419	1,086	(333)	(72,831,826)
Louisiana	31,894	27,395	(4,498)	(866,358,151)	2,934	2,259	(675)	(129,953,723)	728	575	(153)	(29,456,177)
Maine	27,061	18,870	(8,191)	(527,846,340)	2,209	981	(1,229)	(79,176,951)	1,040	467	(573)	(36,949,244)
Maryland	34,395	28,224	(6,171)	(882,940,546)	3,309	2,384	(926)	(132,441,082)	1,334	1,041	(293)	(41,939,676)
Massachusetts	31,689	24,402	(7,288)	(1,139,876,546)	2,903	1,810	(1,093)	(170,981,482)	1,446	1,060	(386)	(60,413,457)
Michigan	26,878	21,008	(5,870)	(2,147,953,216)	2,182	1,301	(881)	(322,192,982)	1,013	757	(255)	(93,435,965)
Minnesota	31,847	22,532	(9,315)	(1,299,805,052)	2,927	1,530	(1,397)	(194,970,758)	1,196	697	(498)	(69,539,570)
Mississippi	27,069	20,989	(6,079)	(704,756,134)	2,210	1,298	(912)	(105,713,420)	838	534	(304)	(35,237,807)
Missouri	28,350	21,742	(6,608)	(1,558,581,949)	2,403	1,411	(991)	(233,787,292)	864	527	(337)	(79,487,679)
Montana	27,758	19,134	(8,623)	(291,553,421)	2,314	1,020	(1,293)	(43,733,013)	837	365	(472)	(15,966,682)
Nebraska	29,302	22,515	(6,788)	(318,632,202)	2,545	1,527	(1,018)	(47,794,830)	931	572	(359)	(16,867,214)
Nevada	30,515	22,603	(7,912)	(581,099,936)	2,727	1,540	(1,187)	(87,164,990)	-	-	-	-
New Hampshire	33,066	30,120	(2,946)	(106,106,560)	3,110	2,668	(442)	(15,915,984)	-	-	-	-
New Jersey	35,671	26,114	(9,556)	(1,814,021,743)	3,501	2,067	(1,433)	(272,103,262)	537	370	(167)	(31,745,381)
New Mexico	27,088	21,172	(5,917)	(356,443,892)	2,213	1,326	(888)	(53,466,584)	590	308	(282)	(16,962,326)
New York	31,042	24,041	(7,002)	(3,497,777,999)	2,806	1,756	(1,050)	(524,666,700)	1,216	769	(447)	(223,181,133)
North Carolina	26,649	21,249	(5,400)	(1,727,040,434)	2,147	1,337	(810)	(259,056,065)	1,608	1,230	(378)	(120,892,830)
North Dakota	33,832	25,429	(8,403)	(126,305,171)	3,225	1,964	(1,260)	(18,945,776)	448	293	(155)	(2,324,015)
Ohio	28,642	20,787	(7,855)	(3,607,050,168)	2,446	1,268	(1,178)	(541,057,525)	602	330	(272)	(124,950,266)
Oklahoma	28,240	24,120	(4,120)	(717,772,916)	2,386	1,768	(618)	(107,665,937)	1,032	806	(227)	(39,477,510)
Oregon	27,188	19,347	(7,841)	(945,280,692)	2,228	1,052	(1,176)	(141,792,104)	1,838	1,238	(600)	(72,313,973)
Pennsylvania	30,206	22,867	(7,339)	(3,726,156,560)	2,681	1,580	(1,101)	(558,923,484)	927	702	(225)	(114,393,006)
Rhode Island	30,292	23,412	(6,880)	(187,049,293)	2,694	1,662	(1,032)	(28,057,394)	723	465	(258)	(7,014,349)
South Carolina	26,193	23,988	(2,204)	(383,406,035)	2,079	1,748	(331)	(57,510,905)	1,030	876	(154)	(26,838,422)
South Dakota	30,962	23,726	(7,236)	(181,070,592)	2,794	1,709	(1,085)	(27,160,589)	-	-	-	-
Tennessee	27,135	20,806	(6,330)	(1,888,332,138)	2,220	1,271	(949)	(283,249,821)	-	-	-	-
Texas	29,366	23,595	(5,771)	(4,191,441,484)	2,555	1,689	(866)	(628,716,223)	-	-	-	-
Utah	29,205	22,414	(6,792)	(380,216,726)	2,531	1,512	(1,019)	(57,032,509)	1,329	901	(428)	(23,953,654)
Vermont	29,401	16,610	(12,791)	(234,804,668)	2,560	711	(1,849)	(33,944,784)	706	252	(454)	(8,335,566)
Virginia	29,588	22,644	(6,945)	(1,470,753,723)	2,588	1,547	(1,042)	(220,613,058)	1,348	949	(399)	(84,568,339)
Washington	31,029	22,392	(8,637)	(1,611,976,129)	2,804	1,509	(1,296)	(241,796,419)	-	-	-	-
West Virginia	28,324	23,855	(4,469)	(537,806,440)	2,399	1,728	(670)	(80,670,966)	1,060	774	(285)	(34,343,948)
Wisconsin	30,001	22,157	(7,844)	(1,316,755,423)	2,650	1,474	(1,177)	(197,513,314)	1,065	583	(482)	(80,980,459)
Wyoming	36,166	32,957	(3,209)	(51,726,835)	3,575	3,094	(481)	(7,759,025)	-	-	-	-
TOTAL	29,471	22,966	(6,505)	(58,914,709,302)	2,571	1,595	(976)	(8,835,930,480)				(2,280,765,384)

Table A-3. Estimated Lost Income, Federal Tax, and State Tax for People With Disabilities With Some College Degree, by State

State	Earnings (No Disability)	Earnings (With Disability)	Per Person Difference	Subtotal	Estimated Federal Tax (No Disability)	Estimated Federal Tax (With Disability)	Per Person Difference	Subtotal	Estimated State Tax (No Disability)	Estimated State Tax (With Disability)	Per Person Difference	Subtotal
Alabama	28,653	23,690	(4,963)	(659,578,533)	2,448	1,703	(744)	(98,936,780)	1,095	884	(211)	(28,032,088)
Alaska	37,389	34,502	(2,887)	(49,075,512)	3,758	3,325	(433)	(7,361,327)	-	-	-	-
Arizona	31,440	26,175	(5,265)	(812,302,106)	2,866	2,076	(790)	(121,845,316)	681	530	(152)	(23,394,301)
Arkansas	26,721	23,165	(3,557)	(299,897,040)	2,158	1,625	(533)	(44,984,556)	1,212	999	(213)	(17,993,822)
California	35,068	28,432	(6,636)	(4,439,633,780)	3,410	2,415	(995)	(665,945,067)	1,450	752	(698)	(467,028,835)
Colorado	31,628	26,769	(4,859)	(482,296,287)	2,894	2,165	(729)	(72,344,443)	1,025	800	(225)	(22,330,318)
Connecticut	33,981	28,406	(5,575)	(298,235,720)	3,247	2,411	(836)	(44,735,358)	849	570	(279)	(14,911,786)
Delaware	34,428	29,237	(5,192)	(84,247,181)	3,314	2,536	(779)	(12,637,077)	1,753	1,465	(288)	(4,675,719)
DC	28,280	28,744	465	4,982,586	2,392	2,462	70	747,388	1,276	1,304	28	298,955
Florida	31,664	27,815	(3,849)	(1,445,889,304)	2,900	2,322	(577)	(216,883,396)	-	-	-	-
Georgia	28,966	25,899	(3,066)	(603,049,993)	2,495	2,035	(460)	(90,457,499)	1,248	1,064	(184)	(36,183,000)
Hawaii	33,048	26,304	(6,744)	(127,555,582)	3,107	2,096	(1,012)	(19,133,337)	1,810	1,301	(510)	(9,638,561)
Idaho	27,417	23,728	(3,689)	(142,774,176)	2,263	1,709	(553)	(21,416,126)	1,285	1,060	(225)	(8,709,225)
Illinois	31,496	27,057	(4,440)	(1,011,328,794)	2,874	2,208	(666)	(151,699,319)	1,475	1,253	(222)	(50,566,440)
Indiana	27,679	23,206	(4,473)	(617,715,330)	2,302	1,631	(671)	(92,657,300)	873	721	(152)	(21,002,321)
Iowa	27,536	20,227	(7,308)	(441,385,101)	2,280	1,184	(1,096)	(66,207,765)	1,054	668	(387)	(23,352,284)
Kansas	29,718	22,445	(7,273)	(464,779,281)	2,608	1,517	(1,091)	(69,716,892)	1,117	662	(455)	(29,048,705)
Kentucky	27,513	25,912	(1,602)	(169,493,164)	2,277	2,037	(240)	(25,423,975)	1,402	1,310	(93)	(9,830,604)
Louisiana	31,540	30,114	(1,425)	(150,380,066)	2,881	2,667	(214)	(22,557,010)	716	668	(48)	(5,112,922)
Maine	26,093	19,317	(6,776)	(193,264,854)	2,064	1,048	(1,016)	(28,989,728)	972	498	(474)	(13,528,540)
Maryland	37,712	31,831	(5,881)	(554,404,012)	3,807	2,925	(882)	(83,160,602)	1,492	1,212	(279)	(26,334,191)
Massachusetts	29,676	22,760	(6,916)	(687,119,085)	2,601	1,564	(1,037)	(103,067,863)	1,340	973	(367)	(36,417,312)
Michigan	27,863	23,087	(4,775)	(1,212,853,788)	2,329	1,613	(716)	(181,928,068)	1,055	848	(208)	(52,759,140)
Minnesota	31,669	26,668	(5,002)	(453,547,401)	2,900	2,150	(750)	(68,032,110)	1,186	918	(268)	(24,264,786)
Mississippi	26,705	28,831	2,125	160,364,132	2,156	2,475	319	24,054,620	820	927	106	8,018,207
Missouri	27,538	26,061	(1,477)	(217,289,891)	2,281	2,059	(221)	(32,593,484)	822	747	(75)	(11,081,784)
Montana	28,708	23,666	(5,042)	(120,505,474)	2,456	1,700	(756)	(18,075,821)	893	597	(296)	(7,067,646)
Nebraska	27,734	20,263	(7,471)	(267,753,047)	2,310	1,189	(1,121)	(40,162,957)	851	491	(359)	(12,880,721)
Nevada	34,713	28,953	(5,760)	(353,848,749)	3,357	2,493	(864)	(53,077,312)	-	-	-	-
New Hampshire	30,776	23,508	(7,267)	(124,910,009)	2,766	1,676	(1,090)	(18,736,501)	-	-	-	-
New Jersey	39,612	33,047	(6,565)	(729,086,821)	4,092	3,107	(985)	(109,363,023)	739	491	(248)	(27,553,425)
New Mexico	28,100	26,570	(1,530)	(76,207,524)	2,365	2,135	(229)	(11,431,129)	639	564	(75)	(3,734,169)
New York	32,123	26,531	(5,592)	(1,587,086,803)	2,968	2,130	(839)	(238,063,020)	1,290	916	(374)	(106,102,505)
North Carolina	27,883	22,321	(5,562)	(1,271,751,112)	2,332	1,498	(834)	(190,762,667)	1,695	1,305	(389)	(89,022,578)
North Dakota	32,524	41,708	9,184	107,990,743	3,029	4,406	1,378	16,198,611	424	593	169	1,987,030
Ohio	28,266	25,512	(2,754)	(649,751,794)	2,390	1,977	(413)	(97,462,769)	589	492	(97)	(22,877,761)
Oklahoma	29,835	28,753	(1,082)	(112,215,608)	2,625	2,463	(162)	(16,832,341)	1,120	1,061	(60)	(6,171,858)
Oregon	29,070	23,604	(5,466)	(603,747,755)	2,510	1,691	(820)	(90,562,163)	1,982	1,564	(418)	(46,186,703)
Pennsylvania	27,799	24,110	(3,689)	(747,819,907)	2,320	1,767	(553)	(112,172,986)	853	740	(113)	(22,958,071)
Rhode Island	28,615	30,693	2,078	31,335,040	2,442	2,754	312	4,700,256	661	738	78	1,175,064
South Carolina	27,054	23,670	(3,384)	(341,442,218)	2,208	1,701	(508)	(51,216,333)	1,091	854	(237)	(23,900,955)
South Dakota	26,329	21,903	(4,426)	(65,907,682)	2,099	1,435	(664)	(9,886,152)	-	-	-	-
Tennessee	28,575	24,427	(4,148)	(603,006,623)	2,436	1,814	(622)	(90,450,993)	-	-	-	-
Texas	32,688	29,582	(3,106)	(1,631,369,379)	3,053	2,587	(466)	(244,705,407)	-	-	-	-
Utah	29,250	24,253	(4,997)	(237,743,369)	2,537	1,788	(750)	(35,661,505)	1,332	1,017	(315)	(14,977,832)
Vermont	25,789	18,327	(7,463)	(91,325,903)	2,018	899	(1,119)	(13,698,886)	578	313	(265)	(3,242,070)
Virginia	32,334	28,909	(3,425)	(476,956,501)	3,000	2,486	(514)	(71,543,475)	1,506	1,309	(197)	(27,424,999)
Washington	34,368	30,086	(4,283)	(713,377,463)	3,305	2,663	(642)	(107,006,619)	-	-	-	-
West Virginia	26,489	22,936	(3,553)	(169,420,204)	2,123	1,590	(533)	(25,413,031)	880	737	(142)	(6,776,808)
Wisconsin	28,801	22,157	(6,644)	(634,743,013)	2,470	1,474	(997)	(95,211,452)	992	583	(409)	(39,036,695)
Wyoming	36,241	32,480	(3,761)	(49,272,444)	3,586	3,022	(564)	(7,390,867)	-	-	-	-
TOTAL	31,104	26,489	(4,615)	(26,972,672,886)	2,816	2,123	(692)	(4,045,900,933)	-	-	-	(1,384,632,223)

Table A-4. Estimated Lost Income, Federal Tax, and State Tax for People With Disabilities With Associate’s Degrees, by State

State	Earnings (No Disability)	Earnings (With Disability)	Per Person Difference	Subtotal	Estimated Federal Tax (No Disability)	Estimated Federal Tax (With Disability)	Per Person Difference	Subtotal	Estimated State Tax (No Disability)	Estimated State Tax (With Disability)	Per Person Difference	Subtotal
Alabama	37,068	32,878	(4,190)	(149,003,746)	3,710	3,082	(629)	(22,350,562)	1,453	1,275	(178)	(6,332,659)
Alaska	45,144	40,075	(5,069)	(14,837,346)	5,036	4,161	(875)	(2,560,348)	-	-	-	-
Arizona	37,477	36,320	(1,157)	(42,706,058)	3,772	3,598	(174)	(6,405,909)	912	873	(39)	(1,434,924)
Arkansas	35,491	26,459	(9,032)	(145,377,094)	3,474	2,119	(1,355)	(21,806,564)	2,041	1,197	(845)	(13,598,394)
California	44,281	34,763	(9,518)	(1,807,145,808)	4,820	3,364	(1,456)	(276,401,660)	2,608	1,431	(1,176)	(223,351,333)
Colorado	38,437	31,211	(7,225)	(235,925,765)	3,916	2,832	(1,084)	(35,388,865)	1,340	1,005	(335)	(10,923,363)
Connecticut	46,634	31,998	(14,637)	(224,446,263)	5,409	2,950	(2,459)	(37,706,417)	1,482	750	(732)	(11,222,313)
Delaware	41,960	42,389	429	1,647,833	4,444	4,508	64	247,175	2,171	2,195	24	91,455
DC	47,375	47,414	40	82,262	5,594	5,604	10	20,565	2,514	2,518	3	6,992
Florida	38,011	32,495	(5,516)	(696,448,194)	3,852	3,024	(827)	(104,467,229)	-	-	-	-
Georgia	37,098	30,975	(6,123)	(297,303,611)	3,715	2,796	(918)	(44,595,542)	1,736	1,368	(367)	(17,838,217)
Hawaii	40,998	33,075	(7,924)	(65,157,232)	4,300	3,111	(1,189)	(9,773,585)	2,420	1,812	(608)	(5,000,255)
Idaho	35,141	24,804	(10,337)	(126,732,352)	3,421	1,871	(1,551)	(19,009,853)	1,756	1,126	(631)	(7,730,674)
Illinois	39,075	31,264	(7,810)	(522,236,435)	4,011	2,840	(1,172)	(78,335,465)	1,854	1,463	(391)	(26,111,822)
Indiana	38,259	32,830	(5,429)	(214,138,318)	3,889	3,074	(814)	(32,120,748)	1,233	1,048	(185)	(7,280,703)
Iowa	36,874	24,704	(12,170)	(239,129,119)	3,681	1,856	(1,825)	(35,869,368)	1,577	901	(676)	(13,288,176)
Kansas	35,329	32,078	(3,252)	(54,999,017)	3,449	2,962	(488)	(8,249,852)	1,468	1,264	(203)	(3,440,126)
Kentucky	36,997	25,825	(11,172)	(312,936,523)	3,655	2,024	(1,631)	(46,940,478)	1,935	1,305	(631)	(18,150,318)
Louisiana	40,707	32,042	(8,665)	(210,223,136)	4,256	2,956	(1,300)	(31,533,470)	1,028	733	(295)	(7,147,587)
Maine	37,389	28,340	(9,049)	(96,643,825)	3,758	2,401	(1,357)	(14,496,574)	2,144	1,130	(1,014)	(10,829,720)
Maryland	46,240	40,489	(5,751)	(115,689,124)	5,310	4,223	(1,087)	(21,858,817)	1,897	1,624	(273)	(5,495,233)
Massachusetts	45,802	32,248	(13,555)	(431,798,541)	5,201	2,987	(2,213)	(70,511,339)	2,194	1,476	(718)	(22,885,325)
Michigan	36,809	32,516	(4,293)	(265,479,895)	3,671	3,027	(644)	(39,821,984)	1,445	1,258	(187)	(11,548,375)
Minnesota	40,401	29,622	(10,779)	(305,126,355)	4,210	2,593	(1,617)	(45,768,953)	1,786	1,077	(709)	(20,078,089)
Mississippi	33,769	25,552	(8,217)	(144,784,783)	3,215	1,983	(1,233)	(21,717,717)	1,173	763	(411)	(7,239,239)
Missouri	35,602	26,160	(9,441)	(343,186,869)	3,490	2,074	(1,416)	(51,478,030)	1,269	752	(517)	(18,789,839)
Montana	36,618	25,270	(11,348)	(78,699,856)	3,643	1,941	(1,702)	(11,804,978)	1,410	691	(719)	(4,985,512)
Nebraska	36,793	33,308	(3,485)	(40,375,031)	3,669	3,146	(523)	(6,056,255)	1,654	1,416	(238)	(2,761,652)
Nevada	41,300	34,139	(7,161)	(120,962,357)	4,345	3,271	(1,074)	(18,144,354)	-	-	-	-
New Hampshire	44,352	34,896	(9,456)	(64,123,036)	4,838	3,384	(1,453)	(9,856,922)	-	-	-	-
New Jersey	46,643	47,720	1,077	32,865,956	5,411	5,680	269	8,216,489	1,712	1,771	60	1,815,844
New Mexico	39,391	37,652	(1,740)	(22,774,067)	4,059	3,798	(261)	(3,416,110)	1,193	1,107	(85)	(1,115,929)
New York	42,065	31,326	(10,739)	(1,154,041,259)	4,460	2,849	(1,611)	(173,106,189)	1,971	1,235	(736)	(79,051,826)
North Carolina	37,165	30,041	(7,124)	(482,339,026)	3,725	2,656	(1,069)	(72,350,854)	2,345	1,846	(499)	(33,763,732)
North Dakota	43,639	40,296	(3,342)	(17,016,677)	4,696	4,194	(501)	(2,552,501)	630	567	(64)	(324,407)
Ohio	38,146	32,179	(5,967)	(407,085,398)	3,872	2,977	(895)	(61,062,810)	937	726	(210)	(14,333,477)
Oklahoma	37,810	33,275	(4,535)	(128,750,497)	3,822	3,141	(680)	(19,312,575)	1,559	1,309	(249)	(7,081,277)
Oregon	39,395	31,406	(7,988)	(244,143,084)	4,059	2,861	(1,198)	(36,621,463)	2,772	2,160	(611)	(18,676,946)
Pennsylvania	38,885	31,237	(7,649)	(523,598,355)	3,983	2,855	(1,147)	(78,539,753)	1,194	959	(235)	(16,074,469)
Rhode Island	39,478	35,392	(4,087)	(23,288,287)	4,072	3,459	(613)	(3,493,243)	1,068	915	(153)	(873,311)
South Carolina	36,336	31,554	(4,782)	(164,270,390)	3,600	2,883	(717)	(24,640,558)	1,741	1,406	(335)	(11,498,927)
South Dakota	39,173	22,986	(16,187)	(73,108,270)	4,026	1,598	(2,428)	(10,966,240)	-	-	-	-
Tennessee	39,456	31,252	(8,204)	(262,028,966)	4,068	2,838	(1,231)	(39,304,345)	-	-	-	-
Texas	42,132	34,970	(7,162)	(928,109,830)	4,470	3,396	(1,074)	(139,216,475)	-	-	-	-
Utah	33,454	40,224	6,770	87,337,013	3,168	4,184	1,015	13,100,552	1,597	2,023	426	5,502,232
Vermont	41,029	38,654	(2,375)	(6,033,014)	4,304	3,948	(356)	(904,952)	1,119	1,035	(84)	(214,172)
Virginia	41,310	35,557	(5,752)	(222,850,440)	4,346	3,484	(863)	(33,427,566)	2,022	1,691	(331)	(12,813,900)
Washington	40,591	36,358	(4,233)	(220,092,283)	4,239	3,604	(635)	(33,013,842)	-	-	-	-
West Virginia	35,968	35,036	(932)	(12,579,090)	3,545	3,405	(140)	(1,886,864)	1,404	1,362	(42)	(566,059)
Wisconsin	38,550	31,711	(6,839)	(205,046,774)	3,932	2,907	(1,026)	(30,757,016)	1,777	1,333	(445)	(13,328,040)
Wyoming	36,703	38,353	1,650	5,357,244	3,655	3,903	248	803,587	-	-	-	-
TOTAL	39,968	32,768	(7,199)	(12,355,481,087)	4,145	3,065	(1,080)	(1,867,216,827)	-	-	-	(679,763,797)

Table A-5. Estimated Lost Income, Federal Tax, and State Tax for People With Disabilities With Bachelor's Degrees, by State

State	Earnings (No Disability)	Earnings (With Disability)	Per Person Difference	Subtotal	Estimated Federal Tax (No Disability)	Estimated Federal Tax (With Disability)	Per Person Difference	Subtotal	Estimated State Tax (No Disability)	Estimated State Tax (With Disability)	Per Person Difference	Subtotal
Alabama	52,910	49,873	(3,037)	(101,368,466)	6,978	6,218	(759)	(25,342,116)	2,082	1,968	(114)	(3,801,317)
Alaska	54,680	57,236	2,556	9,782,797	7,420	8,059	639	2,445,699	-	-	-	-
Arizona	55,451	40,260	(15,191)	(641,169,160)	7,613	4,189	(3,424)	(144,508,529)	1,515	1,005	(510)	(21,543,284)
Arkansas	50,111	38,276	(11,835)	(212,489,213)	6,278	3,891	(2,386)	(42,844,997)	3,065	2,236	(828)	(14,874,245)
California	65,185	53,273	(11,912)	(2,622,290,117)	10,046	7,068	(2,978)	(655,572,529)	5,212	4,104	(1,108)	(243,872,981)
Colorado	58,446	42,573	(15,873)	(693,579,227)	8,361	4,536	(3,826)	(167,157,733)	2,266	1,531	(735)	(32,112,718)
Connecticut	75,442	68,973	(6,469)	(166,106,301)	12,610	10,993	(1,617)	(41,526,575)	2,922	2,599	(323)	(8,305,315)
Delaware	60,323	52,815	(7,507)	(49,288,887)	8,831	6,954	(1,877)	(12,322,222)	3,190	2,773	(417)	(2,735,533)
DC	70,025	48,096	(21,929)	(106,209,832)	11,256	5,774	(5,482)	(26,552,458)	4,440	2,576	(1,864)	(9,027,836)
Florida	56,596	47,809	(8,787)	(1,164,916,778)	7,899	5,702	(2,197)	(291,229,194)	-	-	-	-
Georgia	56,829	42,815	(14,014)	(897,022,025)	7,957	4,572	(3,385)	(216,669,631)	2,920	2,079	(841)	(53,821,322)
Hawaii	51,056	45,757	(5,299)	(47,930,875)	6,514	5,189	(1,325)	(11,982,719)	3,215	2,796	(419)	(3,787,049)
Idaho	45,934	33,578	(12,356)	(142,572,099)	5,233	3,187	(2,047)	(23,617,091)	3,636	1,661	(1,976)	(22,794,841)
Illinois	59,680	43,542	(16,138)	(1,201,938,198)	8,670	4,681	(3,989)	(297,074,957)	2,884	2,077	(807)	(60,096,910)
Indiana	50,603	44,170	(6,433)	(208,776,644)	6,401	4,792	(1,608)	(52,194,161)	1,652	1,434	(219)	(7,098,406)
Iowa	48,074	32,391	(15,683)	(266,571,386)	5,769	3,009	(2,760)	(46,911,158)	2,196	1,322	(875)	(14,867,963)
Kansas	50,779	38,878	(11,901)	(227,159,041)	6,445	3,982	(2,463)	(47,012,568)	2,464	1,696	(768)	(14,651,758)
Kentucky	53,348	42,177	(11,170)	(278,830,069)	7,087	4,477	(2,610)	(65,157,413)	2,901	2,253	(648)	(16,172,144)
Louisiana	52,276	44,329	(7,947)	(263,013,638)	6,819	4,832	(1,987)	(65,753,410)	1,388	1,150	(238)	(7,890,409)
Maine	46,646	39,833	(6,813)	(68,632,003)	5,412	4,125	(1,287)	(12,960,395)	2,930	2,351	(579)	(5,833,720)
Maryland	67,218	59,247	(7,971)	(309,297,004)	10,554	8,562	(1,993)	(77,324,251)	2,893	2,515	(379)	(14,691,608)
Massachusetts	64,859	48,933	(15,926)	(733,616,415)	9,965	5,983	(3,981)	(183,404,104)	3,204	2,360	(844)	(38,881,670)
Michigan	53,215	38,118	(15,097)	(995,623,800)	7,054	3,868	(3,186)	(210,114,730)	2,158	1,502	(657)	(43,309,635)
Minnesota	55,664	37,164	(18,500)	(534,550,383)	7,666	3,725	(3,941)	(113,884,828)	2,862	1,558	(1,304)	(37,685,802)
Mississippi	46,629	39,027	(7,601)	(168,110,736)	5,407	4,004	(1,403)	(31,030,177)	1,816	1,436	(380)	(8,405,537)
Missouri	51,197	37,129	(14,067)	(473,287,740)	6,549	3,719	(2,830)	(95,206,523)	2,205	1,361	(844)	(28,397,264)
Montana	41,092	38,515	(2,577)	(21,064,061)	4,314	3,927	(387)	(3,159,609)	1,719	1,541	(178)	(1,453,420)
Nebraska	47,656	42,914	(4,741)	(66,941,118)	5,664	4,587	(1,077)	(15,202,594)	2,397	2,073	(324)	(4,578,772)
Nevada	56,407	42,761	(13,645)	(245,859,429)	7,852	4,564	(3,287)	(59,233,311)	-	-	-	-
New Hampshire	57,655	62,144	4,488	45,133,007	8,164	9,286	1,122	11,283,252	-	-	-	-
New Jersey	72,936	61,598	(11,338)	(656,578,116)	11,984	9,149	(2,834)	(164,144,529)	3,164	2,538	(626)	(36,275,941)
New Mexico	50,593	41,900	(8,693)	(128,167,351)	6,398	4,435	(1,963)	(28,946,002)	1,741	1,315	(426)	(6,280,200)
New York	64,355	48,028	(16,327)	(2,008,575,673)	9,839	5,757	(4,082)	(502,143,918)	3,498	2,379	(1,118)	(137,587,434)
North Carolina	53,861	38,860	(15,002)	(986,565,846)	7,215	3,979	(3,236)	(212,836,354)	3,513	2,463	(1,050)	(69,059,609)
North Dakota	48,826	35,394	(13,432)	(52,103,313)	5,956	3,459	(2,497)	(9,687,515)	809	476	(333)	(1,289,257)
Ohio	54,403	42,433	(11,969)	(765,528,731)	7,351	4,515	(2,836)	(181,360,642)	1,585	1,093	(492)	(31,455,576)
Oklahoma	50,524	38,577	(11,948)	(350,839,262)	6,381	3,936	(2,445)	(71,784,466)	2,258	1,601	(657)	(19,296,159)
Oregon	50,401	40,029	(10,372)	(324,472,665)	6,350	4,154	(2,196)	(68,694,754)	3,799	2,820	(979)	(30,622,483)
Pennsylvania	53,970	37,151	(16,819)	(1,303,931,919)	7,242	3,723	(3,520)	(272,883,833)	1,657	1,141	(516)	(40,030,710)
Rhode Island	57,236	45,159	(12,077)	(87,462,149)	8,059	5,040	(3,019)	(21,865,537)	1,734	1,281	(453)	(3,279,831)
South Carolina	49,700	39,971	(9,728)	(300,311,031)	6,175	4,146	(2,029)	(62,641,345)	2,676	1,995	(681)	(21,021,772)
South Dakota	46,216	34,516	(11,700)	(58,556,907)	5,304	3,327	(1,977)	(9,892,743)	-	-	-	-
Tennessee	52,216	43,404	(8,812)	(387,125,943)	6,804	4,661	(2,143)	(94,163,656)	-	-	-	-
Texas	62,131	51,464	(10,667)	(1,741,678,619)	9,283	6,616	(2,667)	(435,419,655)	-	-	-	-
Utah	50,814	50,361	(453)	(8,342,577)	6,453	6,340	(113)	(2,085,644)	2,690	2,662	(29)	(525,582)
Vermont	44,484	28,433	(16,051)	(74,122,691)	4,871	2,415	(2,456)	(11,341,744)	1,258	672	(586)	(2,703,941)
Virginia	63,192	53,852	(9,340)	(497,560,446)	9,548	7,213	(2,335)	(124,390,112)	3,280	2,743	(537)	(28,609,726)
Washington	61,522	44,351	(17,170)	(920,704,361)	9,130	4,838	(4,293)	(230,176,090)	-	-	-	-
West Virginia	49,717	33,343	(16,374)	(202,438,055)	6,179	3,151	(3,028)	(37,434,205)	2,263	1,285	(978)	(12,086,283)
Wisconsin	50,852	42,530	(8,322)	(247,554,277)	6,463	4,530	(1,933)	(57,516,925)	2,577	2,036	(541)	(16,091,028)
Wyoming	47,929	53,846	5,918	14,408,977	5,732	7,212	1,479	3,602,244	-	-	-	-
TOTAL	58,822	46,103	(12,719)	(23,941,509,797)	8,456	5,276	(3,180)	(5,617,028,454)	-	-	-	(1,176,906,992)

Table A-6. Estimated Lost Income, Federal Tax, and State Tax for People With Disabilities With Master's Degrees, by State

State	Earnings (No Disability)	Earnings (With Disability)	Per Person Difference	Subtotal	Estimated Federal Tax (No Disability)	Estimated Federal Tax (With Disability)	Per Person Difference	Subtotal	Estimated State Tax (No Disability)	Estimated State Tax (With Disability)	Per Person Difference	Subtotal
Alabama	75,366	48,735	(26,631)	(452,500,818)	12,592	5,934	(6,658)	(113,125,205)	2,924	1,925	(999)	(16,968,781)
Alaska	80,951	95,230	14,279	19,292,298	13,988	17,621	3,634	4,909,408	-	-	-	-
Arizona	77,198	55,758	(21,440)	(456,337,342)	13,050	7,689	(5,360)	(114,084,336)	2,546	1,526	(1,020)	(21,711,932)
Arkansas	68,558	68,098	(460)	(3,760,377)	10,889	10,774	(115)	(940,094)	4,356	4,324	(32)	(263,226)
California	99,505	74,884	(24,622)	(2,733,752,397)	18,819	12,471	(6,348)	(704,774,005)	8,404	6,114	(2,290)	(254,238,973)
Colorado	79,673	63,537	(16,136)	(331,443,766)	13,668	9,634	(4,034)	(82,860,942)	3,249	2,502	(747)	(15,345,846)
Connecticut	109,104	73,583	(35,521)	(481,362,208)	21,506	12,146	(9,360)	(126,846,771)	4,605	2,829	(1,776)	(24,068,110)
Delaware	81,837	48,485	(33,352)	(86,760,790)	14,209	5,871	(8,338)	(21,690,198)	4,648	2,533	(2,115)	(5,502,174)
DC	99,981	72,204	(27,777)	(92,892,120)	18,952	11,801	(7,151)	(23,913,359)	6,986	4,625	(2,361)	(7,895,830)
Florida	85,675	64,247	(21,428)	(1,464,967,899)	15,169	9,812	(5,357)	(366,241,975)	-	-	-	-
Georgia	79,317	55,388	(23,929)	(730,609,054)	13,579	7,597	(5,982)	(182,652,263)	4,269	2,833	(1,436)	(43,836,543)
Hawaii	72,518	38,647	(33,871)	(131,306,212)	11,879	3,947	(7,932)	(30,751,302)	4,986	2,236	(2,750)	(10,660,035)
Idaho	70,672	54,442	(16,231)	(78,032,424)	11,418	7,360	(4,058)	(19,508,106)	5,145	4,155	(990)	(4,759,978)
Illinois	90,839	71,331	(19,508)	(641,578,576)	16,460	11,583	(4,877)	(160,394,644)	4,442	3,467	(975)	(32,078,929)
Indiana	77,100	58,856	(18,244)	(293,881,631)	13,025	8,464	(4,561)	(73,470,408)	2,553	1,933	(620)	(9,991,975)
Iowa	74,604	59,578	(15,027)	(112,311,633)	12,401	8,644	(3,757)	(28,077,908)	3,742	2,849	(893)	(6,671,311)
Kansas	74,598	57,394	(17,204)	(130,936,415)	12,400	8,099	(4,301)	(32,734,104)	4,000	2,891	(1,110)	(8,445,399)
Kentucky	68,794	70,842	2,047	27,631,056	10,949	11,460	512	6,907,764	3,797	3,915	119	1,602,601
Louisiana	76,742	68,466	(8,276)	(114,294,712)	12,935	10,866	(2,069)	(28,573,678)	2,308	1,936	(372)	(5,143,262)
Maine	66,392	39,977	(26,415)	(147,465,620)	10,348	4,147	(6,201)	(34,620,648)	4,609	2,364	(2,245)	(12,534,578)
Maryland	97,786	79,604	(18,182)	(480,457,291)	18,337	13,651	(4,686)	(123,829,241)	4,345	3,482	(864)	(22,821,721)
Massachusetts	92,218	78,099	(14,119)	(357,546,977)	16,805	13,275	(3,530)	(89,386,744)	4,654	3,906	(748)	(18,949,990)
Michigan	81,790	66,041	(15,749)	(407,827,482)	14,198	10,260	(3,937)	(101,956,870)	3,401	2,716	(685)	(17,740,495)
Minnesota	82,353	56,334	(26,019)	(259,772,677)	14,338	7,834	(6,505)	(64,943,169)	4,743	2,909	(1,834)	(18,313,974)
Mississippi	68,433	62,460	(5,972)	(52,980,283)	10,858	9,365	(1,493)	(13,245,071)	2,907	2,608	(299)	(2,649,014)
Missouri	75,013	52,590	(22,424)	(422,058,393)	12,503	6,897	(5,606)	(105,514,598)	3,634	2,288	(1,345)	(25,323,504)
Montana	61,977	38,580	(23,397)	(75,337,111)	9,244	3,937	(5,307)	(17,089,037)	3,160	1,545	(1,614)	(5,198,261)
Nebraska	73,198	58,327	(14,871)	(78,957,656)	12,049	8,332	(3,718)	(19,739,414)	4,144	3,127	(1,017)	(5,400,704)
Nevada	81,592	42,878	(38,714)	(290,638,676)	14,148	4,582	(9,566)	(71,817,464)	-	-	-	-
New Hampshire	79,952	64,097	(15,855)	(92,690,671)	13,738	9,774	(3,964)	(23,172,668)	-	-	-	-
New Jersey	105,463	71,883	(33,579)	(1,024,334,588)	20,487	11,721	(8,766)	(267,397,317)	6,021	3,106	(2,914)	(88,897,930)
New Mexico	78,538	67,011	(11,528)	(112,813,807)	13,385	10,503	(2,882)	(28,203,452)	3,111	2,546	(565)	(5,527,877)
New York	92,116	71,533	(20,583)	(1,571,594,726)	16,779	11,633	(5,146)	(392,898,681)	5,399	3,989	(1,410)	(107,654,239)
North Carolina	83,651	59,435	(24,217)	(641,731,692)	14,663	8,609	(6,054)	(160,432,923)	5,928	3,938	(1,990)	(52,732,235)
North Dakota	69,773	52,756	(17,018)	(30,943,530)	11,193	6,939	(4,254)	(7,735,882)	1,529	944	(585)	(1,064,457)
Ohio	78,138	67,478	(10,660)	(280,294,371)	13,285	10,619	(2,665)	(70,073,593)	2,560	2,122	(438)	(11,517,296)
Oklahoma	76,565	55,053	(21,512)	(288,324,113)	12,891	7,513	(5,378)	(72,081,028)	3,690	2,507	(1,183)	(15,857,826)
Oregon	76,022	53,291	(22,732)	(284,456,869)	12,756	7,073	(5,683)	(71,114,217)	6,105	4,059	(2,046)	(25,601,118)
Pennsylvania	84,531	69,833	(14,698)	(549,311,261)	14,883	11,208	(3,675)	(137,327,815)	2,595	2,144	(451)	(16,863,856)
Rhode Island	83,166	75,353	(7,813)	(32,464,840)	14,541	12,588	(1,953)	(8,116,210)	2,878	2,507	(371)	(1,542,080)
South Carolina	74,804	67,842	(6,962)	(100,348,475)	12,451	10,711	(1,740)	(25,087,119)	4,433	3,946	(487)	(7,024,393)
South Dakota	63,450	79,840	16,390	30,009,753	9,613	13,710	4,097	7,502,438	-	-	-	-
Tennessee	78,696	62,341	(16,355)	(288,194,716)	13,424	9,335	(4,089)	(72,048,679)	-	-	-	-
Texas	91,732	71,411	(20,320)	(1,499,034,221)	16,683	11,603	(5,080)	(374,758,555)	-	-	-	-
Utah	85,832	101,655	15,823	83,844,986	15,208	19,420	4,213	22,321,206	4,896	5,893	997	5,282,234
Vermont	61,537	52,471	(9,065)	(32,443,718)	9,134	6,868	(2,266)	(8,110,930)	2,417	1,801	(616)	(2,206,173)
Virginia	96,654	84,810	(11,844)	(358,120,532)	18,020	14,952	(3,068)	(92,753,620)	5,204	4,523	(681)	(20,591,931)
Washington	84,680	53,948	(30,732)	(874,113,807)	14,920	7,237	(7,683)	(218,528,452)	-	-	-	-
West Virginia	70,427	45,835	(24,592)	(145,812,057)	11,357	5,209	(6,148)	(36,453,014)	4,148	2,030	(2,118)	(12,556,129)
Wisconsin	78,659	52,303	(26,356)	(316,689,871)	13,415	6,826	(6,589)	(79,172,468)	4,384	2,671	(1,713)	(20,584,842)
Wyoming	65,783	37,191	(28,592)	(53,043,879)	10,196	3,729	(6,467)	(11,997,738)	-	-	-	-
TOTAL	87,771	66,899	(20,871)	(19,325,754,193)	15,693	10,475	(5,218)	(4,868,605,097)	-	-	-	(979,852,089)

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