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Brief Report

Financial hardship experienced by people with disabilities during the COVID-19 pandemic

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ABSTRACT

Background: People with disabilities are poorer and more financially insecure than nondisabled people. While people with disabilities were adversely affected by the pandemic and were more likely to experience poverty prior to the pandemic, less is known about their experiences with financial hardship during the pandemic.

Objective: The aim of this study was to explore the financial hardship of people with disabilities during the COVID-19 pandemic, including differences with nondisabled people and those based on people with disabilities' sociodemographics.

Methods: We analyzed Household Pulse Survey data from 52,890 adults (18+) with disabilities and 391,532 nondisabled adults using complex samples descriptive statistics and binary logistic regressions.

Results: During the Delta and first Omicron waves of the COVID-19 pandemic, 52.0% of people with disabilities had difficulty paying usual household expenses. People with disabilities were 2.78 times more likely to experience financial hardship during the pandemic than nondisabled people. People with disabilities' most common sources of income/funds for spending needs included: regular income sources (66.7%); credit cards or loans (36.6%); money from savings or selling assets or possessions (31.5%); and borrowing from friends or family (22.0%).

Conclusions: A significant proportion of adults with disabilities experienced financial hardship during the COVID-19 pandemic, including at greater rates than nondisabled adults. Financial hardship can have long lasting impacts upon people with disabilities, including on their physical and mental health, well-being, and overall quality of life.

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increased in general, Black and Hispanic communities were especially hard hit.\textsuperscript{3, 4–14} In addition, lower income households, millennials, and people with health conditions were more likely to experience financial hardship during the pandemic.\textsuperscript{9, 12, 15} While people with disabilities were adversely affected by the pandemic and were more likely to experience poverty prior to the pandemic, less is known about their experiences with financial hardship during the pandemic. Yet, data about the impact of the pandemic on the disability community is critical, especially in order to develop policies, strategies, and programs to address the needs of people with disabilities, such as related to financial hardship.\textsuperscript{10} For these reasons, the aim of this study was to explore the financial hardship of people with disabilities in the US during the COVID-19 pandemic, including differences with nondisabled people, and those based on people with disabilities’ sociodemographics. To do so, we analyzed \textit{Household Pulse Survey} data from 52,890 adults with disabilities and 391,532 nondisabled adults.

**Methods**

**Data**

This study was a secondary data analysis (exempt by IRB as a result) of the \textit{Household Pulse Survey}.\textsuperscript{17} The United States Census Bureau administered the Pulse survey to a random selection of households in the United States to examine the impact of the pandemic. A total of 518,728 adults (18+) participated in the survey between July 21, 2021 and January 10, 2022.

Four questions, which were developed by the Washington Group on Disability Status (a United Nations Statistical Commission City Group),\textsuperscript{18, 19} were used to measure disability:

1. Do you have difficulty seeing, even when wearing glasses?  
2. Do you have difficulty hearing, even when using a hearing aid?  
3. Do you have difficulty remembering or concentrating?  
4. Do you have difficulty walking or climbing stairs?

Answer options were: (0.) No—no difficulty; (1.) Yes—some difficulty; (2.) Yes—a lot of difficulty; and, (3.) cannot do at all. People who answer “a lot of difficulty” or “cannot do at all” (3) have the applicable disability (yes [1]; no [0]) for each question.\textsuperscript{18} In total, 52,890 people had disabilities and 391,532 were nondisabled people, resulting in a sample size of 444,422. We applied the frequency-person weights supplied by the Census Bureau\textsuperscript{17} using SPSS complex samples to account for population demographics and nonresponses. When weighted, people with disabilities represented 14% of the sample, and nondisabled people 86.0%. While using standardized questions to measure disability can be useful,\textsuperscript{15} it should be noted that the Census Bureau’s questions do not capture all types of disabilities and may not include all people with disabilities;\textsuperscript{20} this likely contributed to people with disabilities representing a smaller proportion of the sample.

**Measures**

The \textit{Pulse} survey asked participants the following question about financial hardship: \textit{In the last 7 days, how difficult has it been for your household to pay for usual household expenses, including but not limited to food, rent or mortgage, car payments, medical expenses, student loans, and so on?} Answer options included: (1) not at all difficult; (2) a little difficult; (3) somewhat difficult; and, (4.) very difficult. Those people who answer ‘somewhat’ or ‘very’ difficult are considered to have difficulty paying for household expenses (yes [1], no [0]).\textsuperscript{10, 21–23}

Participants were also asked: \textit{Thinking about your experience in the last 7 days, which of the following did you or your household members use to meet your spending needs?}

- Regular income sources like those received before the pandemic (answer options: yes or no)  
- Credit cards or loans (answer options: yes or no)  
- Money from savings or selling assets or possessions (including retirement withdrawals; answer options: yes or no)  
- Borrowing from friends or family (answer options: yes or no)  
- Unemployment insurance (UI) benefit payments (answer options: yes or no)  
- Stimulus (economic impact) payment (answer options: yes or no)  
- Child Tax Credit payment (answer options: yes or no)  
- Money saved from deferred/forgiven payments (to meet your spending needs; answer options: yes or no)  
- Supplemental Nutrition Assistance Program (SNAP; answer options: yes or no)  
- School meal debit/EBT cards (answer options: yes or no)  
- Government rental assistance (answer options: yes or no)  
- Other (answer options: yes or no)

**Analyses**

We first conducted descriptive statistics. Next, we utilized complex samples binary logistic regressions to compare the financial hardship of people with disabilities and nondisabled people, while controlling for all sociodemographics. Household income was not included as a sociodemographic variable because it was strongly correlated with the dependent variables.

Finally, we used complex samples binary logistic regressions to examine differences in people with disabilities’ financial hardship based on their sociodemographics (with the exception of household income). Confidence intervals (CIs) for all odds ratios (OR) were 95%.

**Results**

Participants

Of the adults with disabilities in the sample, 27.9% had visual disabilities, 18.7% hearing disabilities, 43.5% cognitive disabilities, and 40.3% had mobility disabilities (Table 1). The average age of people with disabilities was 51.5 (SE = 0.2). Slightly more than half of people with disabilities (56.6%) were cisgender women. The majority (82.3%) of people with disabilities identified as straight. About three-quarters of people with disabilities (76.4%) were White; most people (83.2%) were not Hispanic. The most common level of education was high school degree or less education (46.7%). Slightly less than half of people with disabilities (45.7%) were currently married. In terms of health care coverage, 54.6% of people with disabilities had public insurance, 46.8% employer insurance, 20.9% private insurance, and 7.1% other forms of insurance. The mean household size of people with disabilities was 3.4 people. Of people with disabilities, 40.8% worked for pay in the last week and 25.2% experienced a job loss in their household in the last month. Among people with disabilities, 30.1% had a household income of less than $25,000. Demographics of the nondisabled comparison group are also available in Table 1. Demographics of adults with disabilities varied significantly from nondisabled adults on: age; gender; sexual orientation; race; ethnicity; education; marital status; health care coverage (except private insurance); household size; working for pay; household job loss; and household income.
Table 1
Demographics.

| Characteristic       | % (weighted) | p     |
|----------------------|--------------|-------|
|                      | Disability   | Nondisabled |
| Visual disability    | Yes          | 27.9%| 0.0%| n/a|
|                      | No           | 72.1%| 100.0%|   |
| Hearing disability   | Yes          | 18.7%| 0.0%| n/a|
|                      | No           | 81.3%| 100.0%|   |
| Cognitive disability | Yes          | 43.5%| 0.0%| n/a|
|                      | No           | 56.5%| 100.0%|   |
| Mobility disability  | Yes          | 40.3%| 0.0%| n/a|
|                      | No           | 59.7%| 100.0%|   |
| Age [M (SE)]         |              | 51.5 (0.18)| 49.3 (0.06)| <0.001|
| Gender               | Cis male     | 38.6%| 48.6%| <0.001|
|                      | Cis female   | 56.6%| 49.9%|   |
|                      | Transgender  | 1.5%| 40.0%|   |
|                      | None of these| 3.3%| 1.1%|   |
| Sexual orientation   | Straight     | 82.3%| 89.8%| <0.001|
|                      | Queer        | 17.7%| 10.4%|   |
|                      | Race         |        |       |   |
|                      | White, alone | 76.4%| 78.0%| <0.001|
|                      | Black, alone | 12.2%| 11.1%|   |
|                      | Asian, alone | 3.7%| 6.1%|   |
|                      | Another race alone, or multiracial | 7.8%| 4.9%|   |
| Ethnicity: Hispanic  | Yes          | 16.8%| 15.7%| 0.01|
|                      | No           | 83.2%| 84.3%|   |
| Education            | High school degree or less | 46.7%| 34.5%| <0.001|
|                      | Some college | 23.6%| 20.1%|   |
|                      | Associate's degree | 10.0%| 9.8%|   |
|                      | Bachelor's degree | 11.7%| 19.2%|   |
|                      | Graduate degree | 8.0%| 16.3%|   |
| Marital status       | Now married  | 45.7%| 58.7%| <0.001|
|                      | Widowed      | 7.3%| 4.2%|   |
|                      | Divorced     | 16.8%| 10.9%|   |
|                      | Separated    | 3.6%| 1.8%|   |
|                      | Never married| 26.7%| 24.3%|   |
| Health care coverage | Employer insurance | Yes | 46.8%| 65.6%| <0.001|
|                      | No           | 53.2%| 34.4%|   |
|                      | Private insurance | Yes | 20.9%| 21.7%| 0.06|
|                      | No           | 79.1%| 78.3%|   |
|                      | Public insurance | Yes | 54.6%| 35.5%| <0.001|
|                      | No           | 45.4%| 64.5%|   |
|                      | Others       |        |       |   |
|                      | Yes          | 7.1%| 4.6%| <0.001|
|                      | No           | 92.9%| 95.4%|   |
| Number of people in household [M (SE)] | Yes | 3.4 (0.02) | 3.2 (0.01) | <0.001|
|                      | No           | 3.2 | 3.1%| 8.9%|   |
| Number of people in household [M (SE)] | Working in last week | Yes | 40.8%| 61.1%| <0.001|
|                      | No           | 59.2%| 38.9%|   |
| Number of people in household [M (SE)] | Household job loss | Yes | 25.2%| 14.6%| <0.001|
|                      | No           | 74.8%| 85.4%|   |
| Number of people in household [M (SE)] | Household income (2020) | Less than $25,000 | 30.1%| 12.8%| <0.001|
|                      | $25,000–$34,999 | 15.7%| 10.5%|   |
|                      | $35,000–$49,999 | 14.0%| 12.0%|   |
|                      | $50,000–$74,999 | 16.1%| 17.6%|   |
|                      | $75,000–$99,999 | 9.5%| 11.7%|   |
|                      | $100,000–$149,999 | 8.5%| 16.7%|   |
|                      | $150,000–$199,999 | 3.0%| 7.8%|   |
|                      | $200,000+       | 3.1%| 8.9%|   |

Difficulties paying household expenses

During the Delta and first Omicron waves of the COVID-19 pandemic, 52.0% of people with disabilities had difficulty paying usual household expenses (Table 2). In contrast, 23.7% of nondisabled people had difficulty paying usual household expenses. Adjusting for all demographic factors (including job loss, and work for pay), people with disabilities were 2.78 times (CI [2.65, 2.93]) more likely to have difficulty paying usual household expenses during the pandemic than nondisabled people.

Among people with disabilities themselves, there were also significant differences in the ability to pay household expenses based on sociodemographics (Table 3). The following people with disabilities were more likely to have difficulty paying for usual household expenses: people with visual disabilities (compared to people with disabilities other than visual disabilities); people with hearing disabilities (compared to people with disabilities other than hearing disabilities); people with cognitive disabilities (compared to people with disabilities other than cognitive disabilities); people with mobility disabilities (compared to people with disabilities other than mobility disabilities); younger people; cisgender women; Black people; people who were “another” race or multiracial; people with a high school degree or less; widowed, divorced, and separated people; and, people who lived in a household that experienced a loss of employment.

Sources of income/funds for spending needs

People with disabilities’ most common sources of income/funds for spending needs included: regular income sources (66.7%); credit cards or loans (36.6%); money from savings or selling assets or possessions (31.5%); and borrowing from friends or family (22.0%; Table 2). Controlling for all sociodemographics, people with disabilities were 1.56 times less likely (OR = 0.64 [0.60, 0.68]) than nondisabled people to use regular income sources for spending needs. Moreover, controlling for all sociodemographics, people with disabilities were more likely to use the following sources of income/funds than nondisabled people: credit cards or loans (OR = 1.39 [1.33, 1.46]; money from savings or selling assets or possessions (OR = 1.46 [1.40, 1.52]); borrowing from friends/family (OR = 2.10 [1.96, 2.25]); stimulus payment (OR = 1.31 [1.23, 1.40]); child tax credit payment (OR = 1.10 [1.01, 1.181]); money saved from deferred/forgiven payments (OR = 1.58 [1.42, 1.76]); SNAP (OR = 1.63 [1.51, 1.77]); school meal debit/EBT cards (OR = 1.37 [1.23, 1.51]); government rental assistance (OR = 1.71 [1.45, 2.02]); and, other (OR = 1.43 [1.31, 1.56]). For sociodemographic differences in people with disabilities’ sources of income/funds see Supplementary Table 4.

Discussion

During the Delta and first Omicron waves of the COVID-19 pandemic, 1 in 2 people with disabilities (52%) experienced financial hardship. While poverty itself hinders the health and well-being of people with disabilities, financial hardship also increases the likelihood that people will lose their homes, be food insecure, experience stress, anxiety, and depression, and delay and forgo medical care, all of which further negatively impact people with disabilities’ health, well-being, and quality of life and intensifies the disparities they face.8,9,24–28

People with disabilities were significantly more likely to be financially insecure during the pandemic than nondisabled
Financial hardship during the pandemic: Differences between people with and without disabilities.

Table 3

| Characteristic                      | OR (CI)             | Adjusted OR (Cl; ref: nondisabled) |
|-------------------------------------|---------------------|------------------------------------|
| Disability                          | Nondisabled         |                                    |
| Had difficulty paying usual household expenses | 2.78 [2.65, 2.93]*** |                                    |
| Yes                                 | 52.0%               | 2.10 [1.96, 2.25]***               |
| No                                  | 48.0%               |                                    |
| Sources of income/funds for spending needs (% yes) |                      |                                    |
| Regular income sources               | 66.7%               | 0.64 [0.60, 0.68]***               |
| Credit cards or loans                | 36.6%               | 1.39 [1.33, 1.46]***               |
| Money from savings or selling assets or possessions (including retirement) | 31.5%               | 1.46 [1.40, 1.53]***               |
| Borrowing from friends/family        | 22.0%               | 2.10 [1.96, 2.25]***               |
| Stimulus payment                     | 18.4%               | 1.31 [1.23, 1.40]***               |
| Supplemental Nutrition Assistance Program | 14.0%               | 1.63 [1.51, 1.77]***               |
| Child Tax Credit payment             | 11.8%               | 1.10 [1.01, 1.18]*                 |
| School meal debit/EBT cards          | 8.2%                | 1.37 [1.23, 1.51]***               |
| Unemployment insurance benefit payments | 6.5%               | 0.93 [0.89, 1.09]                 |
| Money saved from deferred/forgiven payments | 3.7%               | 1.58 [1.42, 1.76]***               |
| Government rental assistance         | 2.8%                | 1.71 [1.45, 2.02]***               |
| Other                               | 8.6%                | 1.43 [1.31, 1.56]***               |

Note. * p < 0.05. ** p < 0.01. *** p < 0.001. Odds ratio (OR) adjusted for: age; gender; sexual orientation; race; ethnicity; education; marital status; health care coverage; work for pay in last week; household job loss; and number of people in household.

Limitations

A significant proportion of adults with disabilities experienced financial hardship during the COVID-19 pandemic, including at greater rates than nondisabled adults. Financial hardship can have long lasting impacts upon people with disabilities, including on their physical and mental health, well-being, and overall quality of life. As disability advocates say, it is time to “demolish disabled poverty.”38
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Conflicts of interest

The author has no conflicts of interest.

Appendix A. Supplementary data

Supplementary data to this article can be found online at https://doi.org/10.1016/j.dhjo.2022.101359.

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