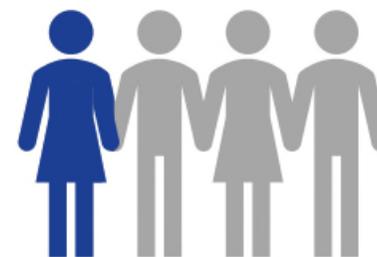
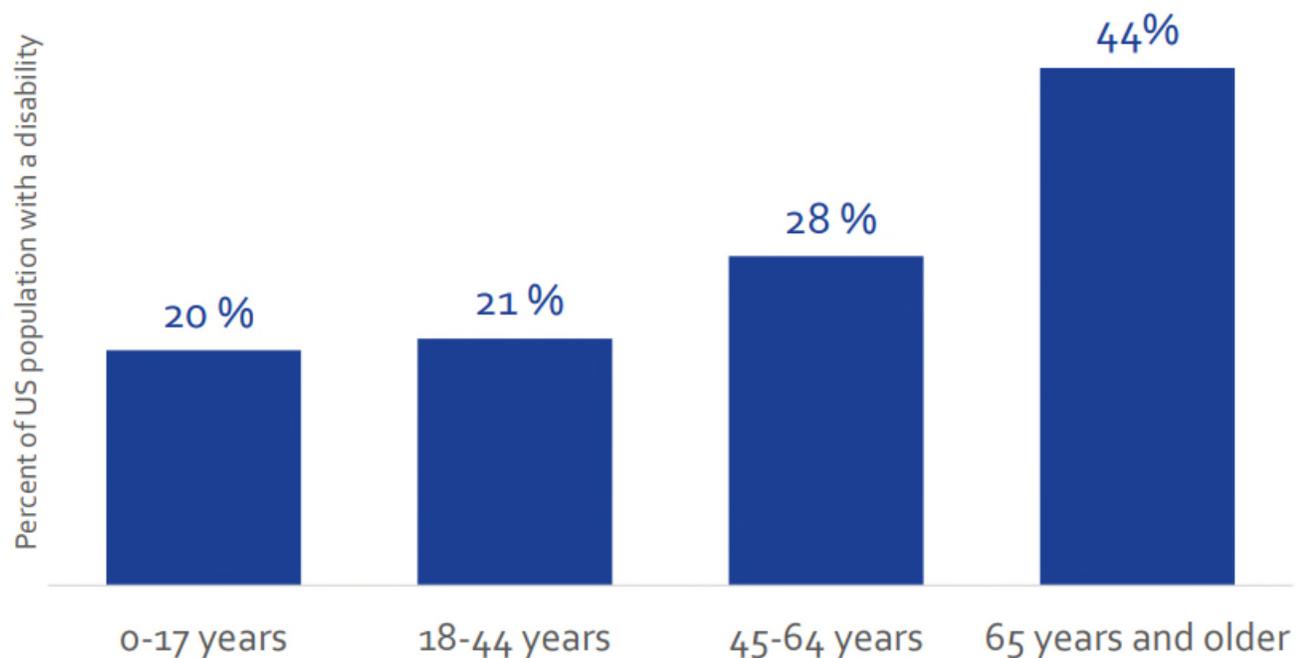


Disability is common

Overall, 27% of the adult population¹ and 20% of the child population² has a disability.

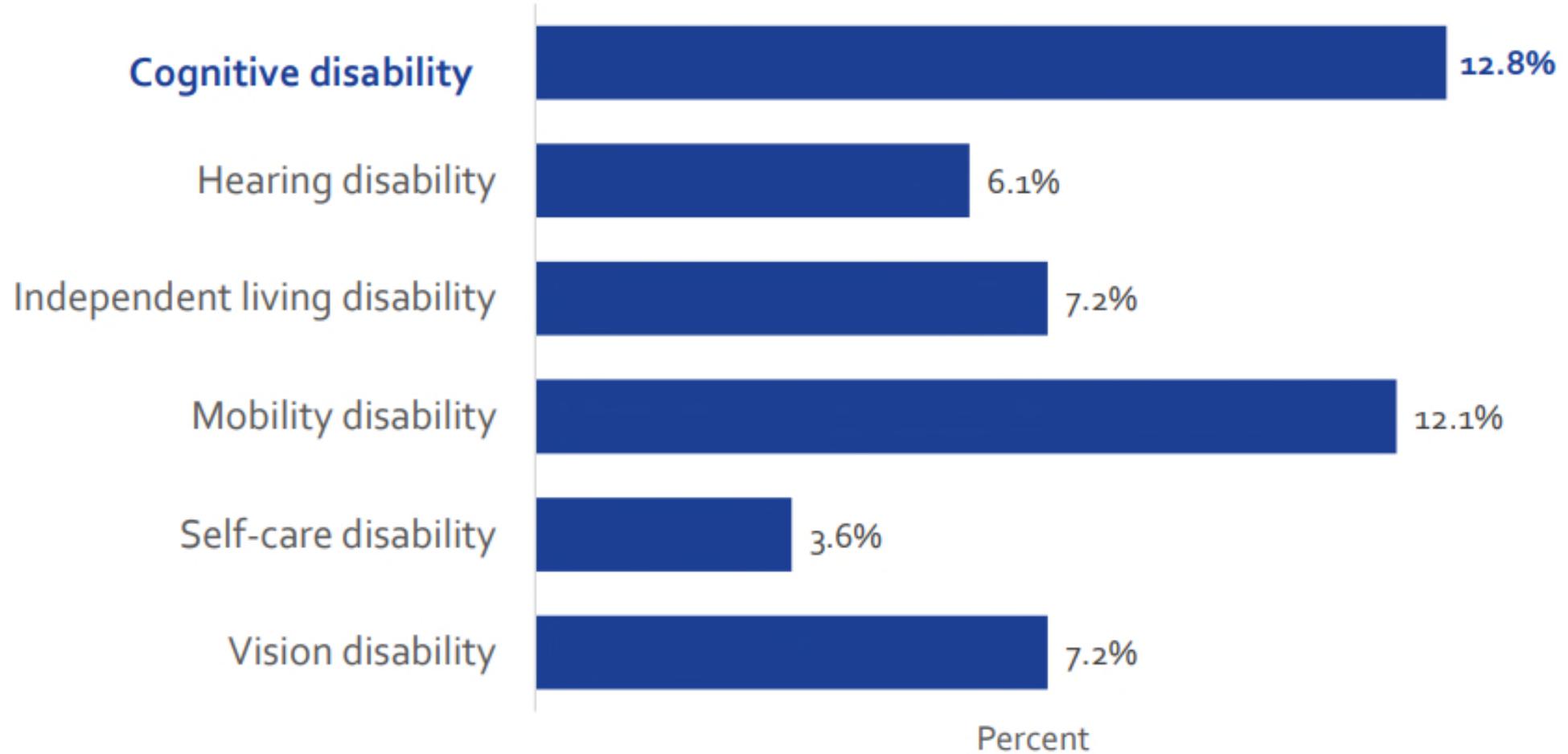


One out of four adults has a disability¹



One out of five children has a disability²

Disability type prevalence, 2021

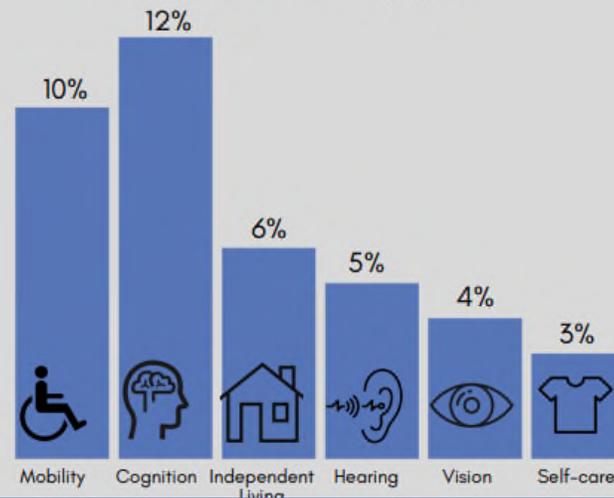




**1,348,913 adults in
Massachusetts have a
disability¹**

This is equal to 23% or about 1 in
4 adults in Massachusetts

Percentage of adults in Massachusetts with select
functional disability types



Disability Types

Mobility: Serious difficulty walking or climbing stairs

Cognition: Serious difficulty concentrating, remembering, or making decisions

Independent living: Serious difficulty doing errands alone, such as visiting a doctor's office

Hearing: Deafness or serious difficulty hearing

Vision: Blind or serious difficulty seeing, even when wearing glasses

Self-care: Difficulty dressing or bathing

Disposable and Discretionary Income

US Data

\$504 Billion: The total after-tax disposable income for working-age people with disability

\$36.5 Billion: Discretionary income for working-age people with disability

Boston, MA Data

\$6.9 Billion: The total after-tax disposable income for working-aged people with disability

\$400 Million: Discretionary income for working-age people with disability

	Boston	United States
People With Disabilities		
Mean income before tax	\$33,259	\$26,906
Mean income after tax (disposable income)	\$28,824	\$22,857
Aggregate (billion)	\$6.9	\$504
People With Disabilities and Discretionary Income		
Proportion with discretionary income	3.0%	3.3%
Mean income before tax	\$206,021	\$183,631
Total tax	\$58,237	\$47,734
Mean income after tax (disposable income)	\$147,784	\$135,897
30% more than average expenditure	\$96,611	\$76,285
Discretionary income	\$51,173	\$59,611
Aggregate (billion)	\$0.4	\$36.5

Figure 1. Aggregated Disposable Income by Disability Type

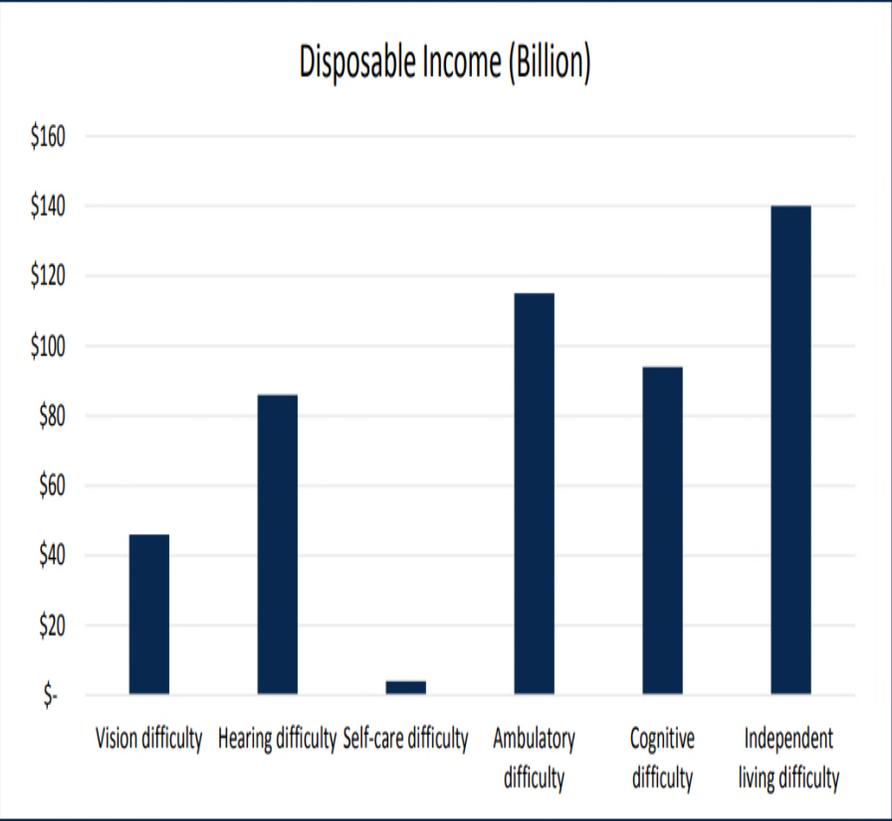
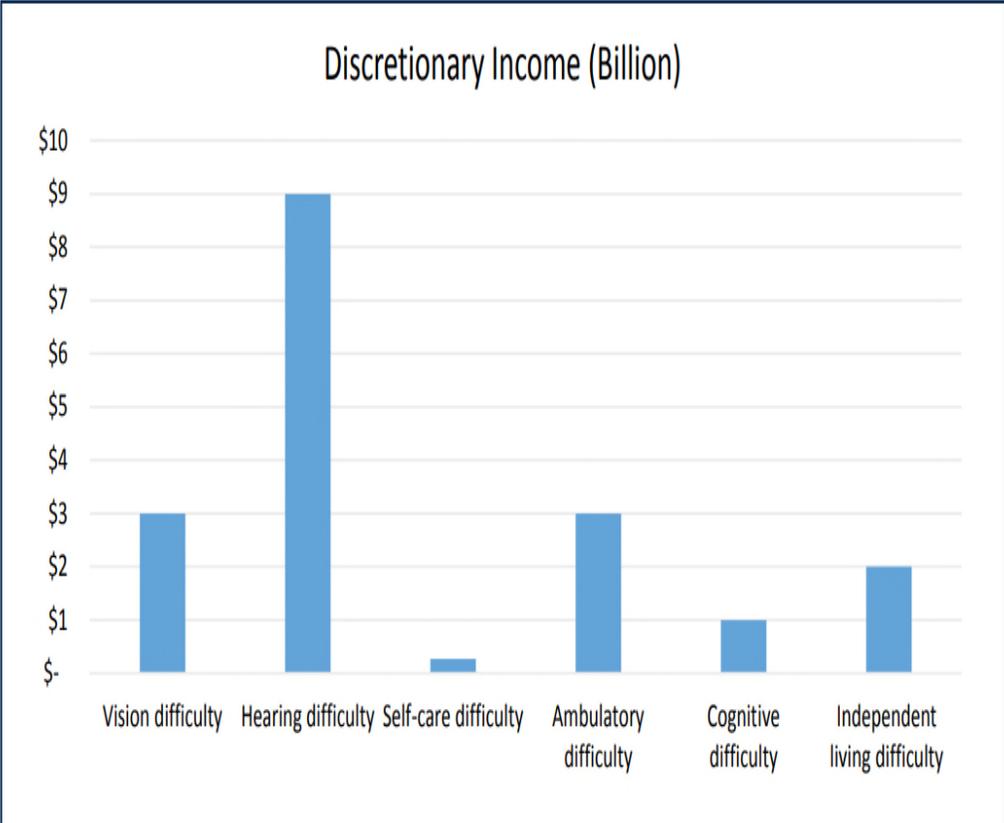


Figure 2. Aggregated Discretionary Income by Disability Type



Unbanked by Year

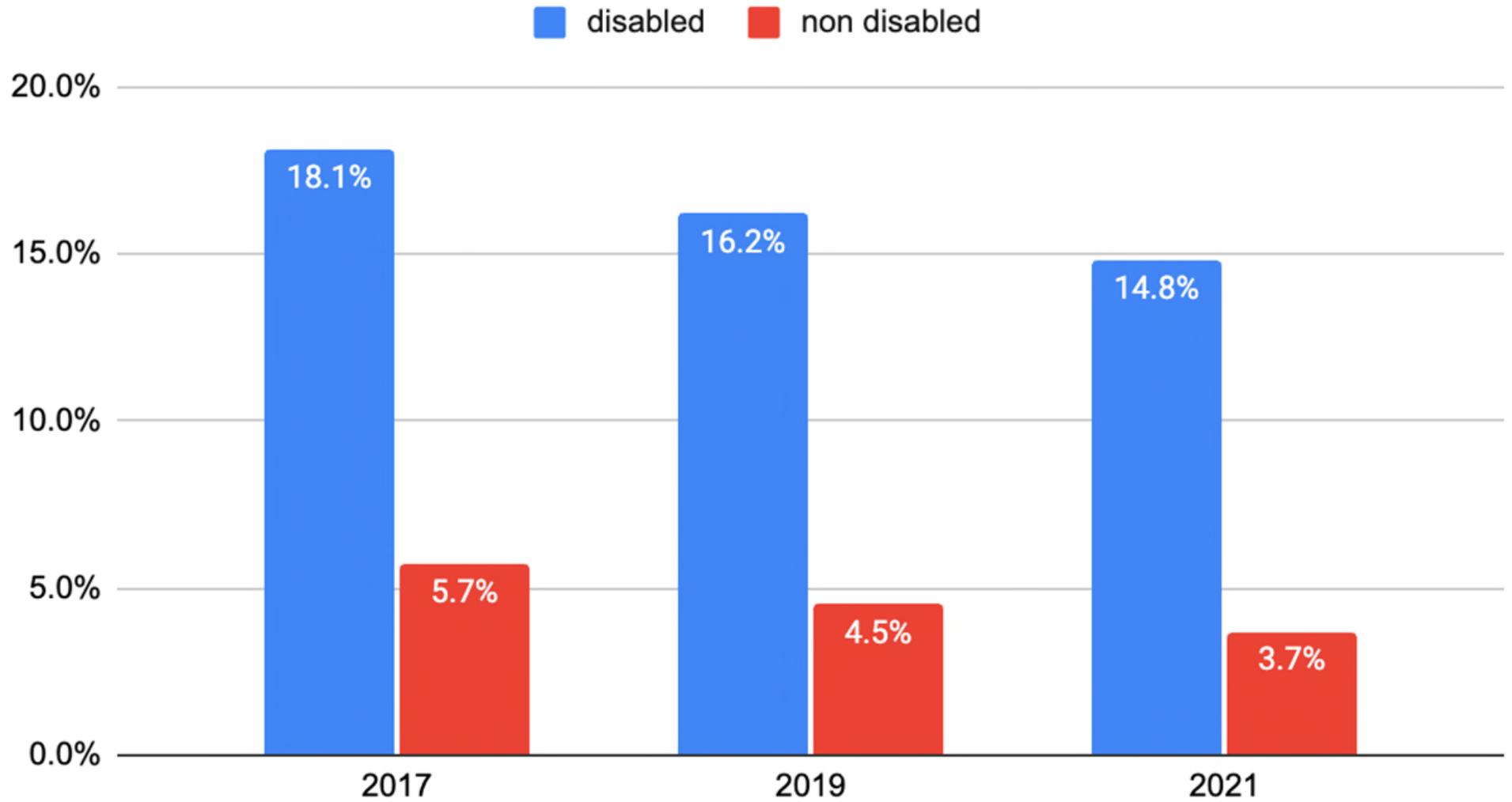
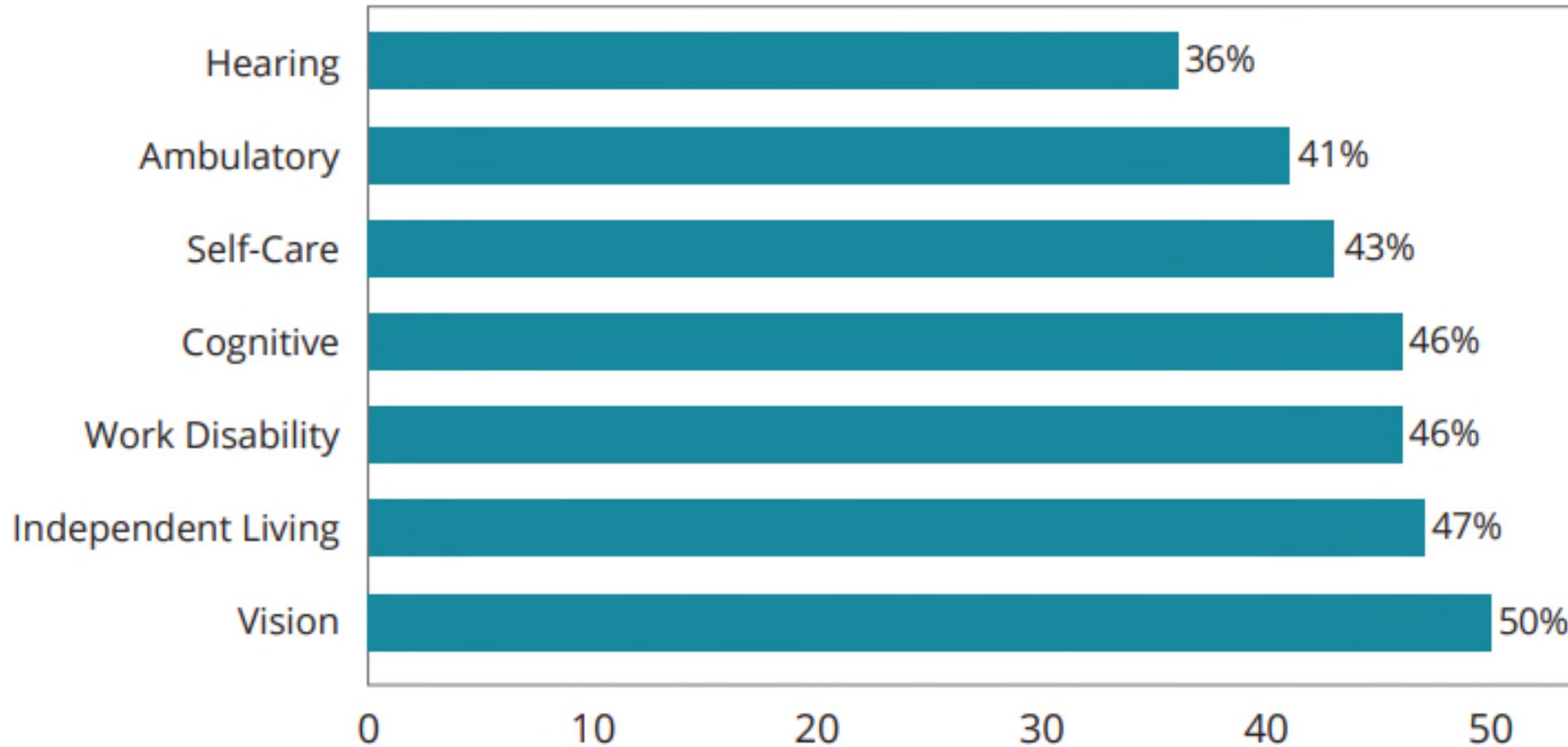


Figure 6: Unbanked or Underbanked by Disability Type, 2017



Main reason unbanked for Nation, 2021 by Disability status Unbanked households

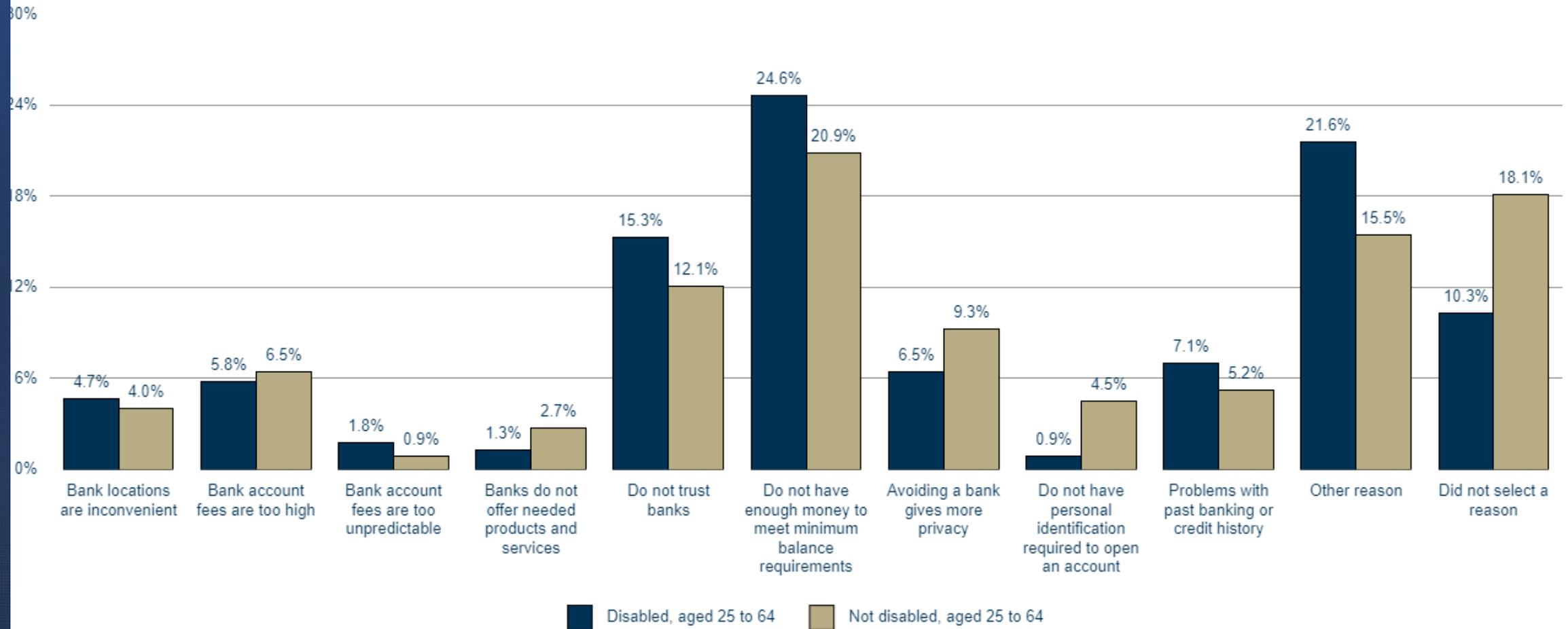


Figure 1. 8 indicators of financial health.

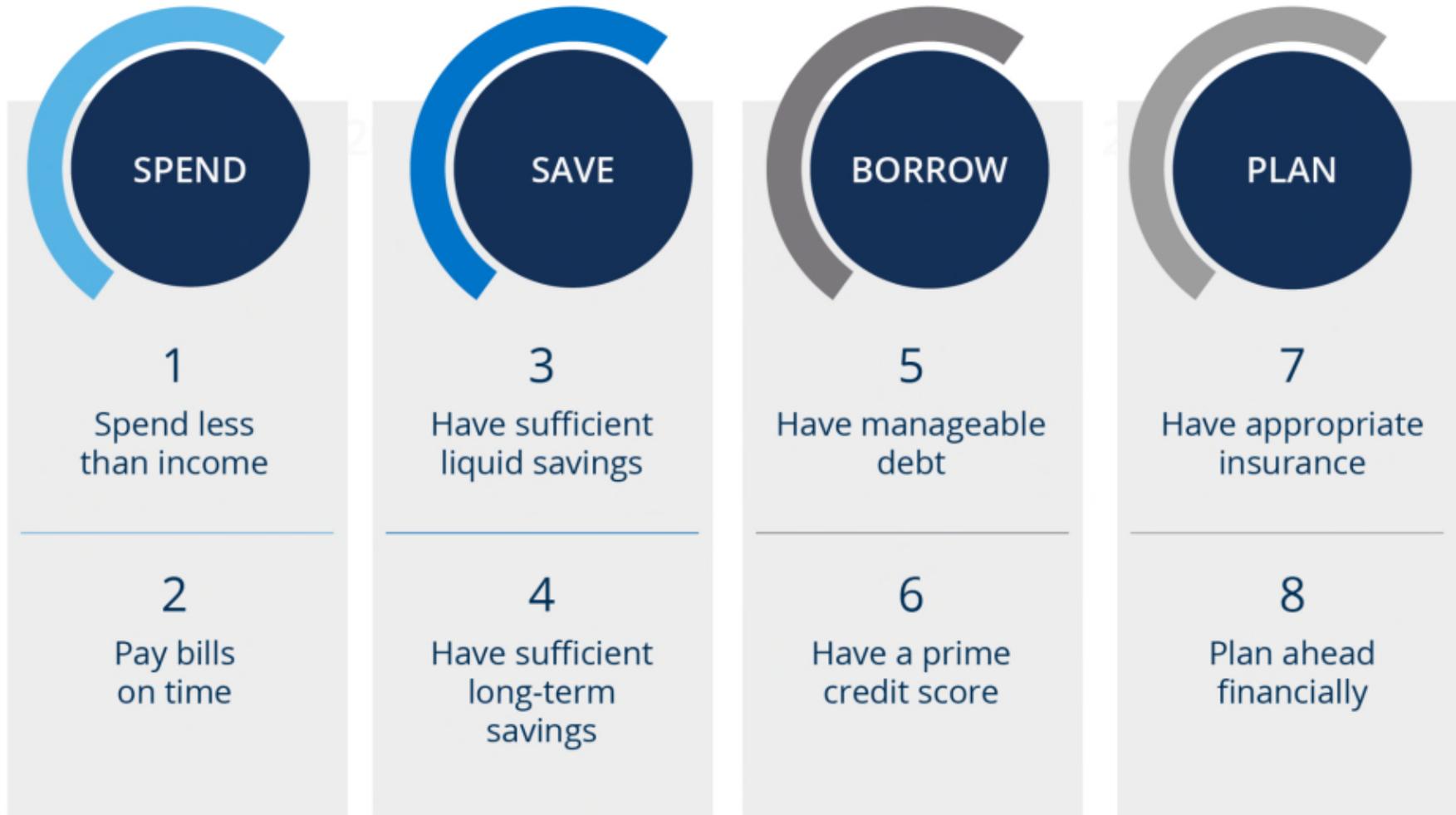


Table 1. People with disabilities face worse outcomes on all 8 financial health indicators.

Percentage of working-age population meeting each criteria, by disability status.

	People with disabilities	People without disabilities	Percentage point difference
Spend less than or equal to income	69%	82%	-13%*
Pay all bills on time	51%	71%	-20%*
Have enough savings to cover at least 3 months of living expenses	39%	57%	-18%*
Are confident they are on track to meet long-term financial goals	22%	41%	-19%*
Have a manageable amount of debt or no debt	54%	74%	-20%*
Have a "good," "very good," or "excellent" credit score	48%	73%	-25%*
Are confident their insurance policies will cover them in an emergency	42%	57%	-15%*
Agree with the statement: "My household plans ahead financially"	43%	64%	-21%*

* Percentage point difference is statistically significant at $p < 0.05$. Data source: 2022 Pulse survey, ages 18-64. N = 1,047 disabled respondents, 3,604 non-disabled.

Limited Awareness of Opportunities for Long-Term Savings

ABLE ACCOUNTS

- The individual's disability must have onset before turning 26 years of age
 - January 2026, onset age will increase to before 46
- The individual must either already be receiving benefits under SSI and/or SSDI
 - OR must meet the Social Security Administration's criteria regarding significant functional limitations and have a letter of certification from a licensed physician.



Universal Design: Equitable Access

- 1. Equitable Use**
- 2. Flexibility in Use**
- 3. Simple and Intuitive Use**
- 4. Perceptible Information**
- 5. Size and space for approach and use**

VRI - Video Remote Interpreting

