Introduction

In 1940, labor organizer Paul Strachan founded the American Federation of the Physically Handicapped (AFPH). The new organization prioritized the connection between work, class, and disability in advocating for greater access to federal benefits, rehabilitation programs, and nondiscriminatory hiring practices, and Strachan shrewdly mobilized the shared political interests of veterans disabled by war and workers disabled by labor (Jennings 2014, 353). By 1946, the AFPH had member organizations in eighty-nine cities across the United States. Strachan had founded, in the words of historian Kim Nielsen, "the first national cross-disability activist organization" (2012, 151). The AFPH was a major step forward for disability rights, and yet, there were no Black members allowed.

In 1945, a group of World War II veterans founded the Blinded Veterans Association (BVA). The new organization addressed the need for improved medical and rehabilitation services for the 1,400 soldiers who lost their sight during the war through combat, disease, or other means. In opposition to the most prominent veterans associations of this period, the newly founded BVA explicitly welcomed Black and Jewish veterans and took public positions against racism and anti-Semitism (Jefferson 2003; Nielsen 2012, 154). The BVA was a major step forward for anti-racism and disability rights, and yet, it was for blind veterans only.

The first national cross-disability activist organization was racially exclusionary, and the first anti-racist disability activist organization was specific to blind veterans.

Activist organizing has come a long way since the 1940s. When the San Francisco-based organization Sins Invalid outlined "10 Principles of Disability Justice" in 2015, the list included:

1. *Intersectionality.* Ableism, coupled with white supremacy, supported by capitalism, underscored by heteropatriarchy, has rendered the vast majority of the world "invalid."
4. *Commitment to Cross-Movement Organizing.* Shifting how social justice movements understand disability and contextualize ableism, disability justice lends itself to politics of alliance.
7. *Commitment to Cross-Disability Solidarity.* We honor the insights and participation of all of our community members, knowing that isolation undermines collective liberation (Sins Invalid 2015).

Similarly, when activist and author Talila A. "TL" Lewis outlined a framework for "Disability Solidarity" in 2014, the proposal included a call for "groups fighting for disability justice to dedicate themselves to racial justice and for non-disability civil-rights organizations to dedicate themselves to disability justice" (Lewis 2020a, 32).

Economic study of inequality and stratification has too often mirrored the exclusionary politics of those mid-century organizations on matters of race and disability, focusing on single vectors of analysis and disregarding the lived experiences of multiply marginalized people and communities. This book makes a case for a different form of economic analysis that follows the lead of organizations and activists, like Sins Invalid and TL Lewis, who are confronting systemic forces of capitalist exploitation and working for greater social equality for Black disabled people, specifically, and disabled people more broadly. This book offers a new understanding of stratification economics and disability justice.

AIMS AND CONTRIBUTIONS

Stratification Economics and Disability Justice makes a substantive case for disability as an essential area of consideration within the emerging subfield of stratification economics, while advancing economic scholarship on disability and intergroup disparity in the United States. We accomplish this through four major tasks.

The first major task of this study is to present evidence of disability-based intergroup economic disparity in the United States.[1] Stratification economics, which we introduce in Chapter 1, is a theory of structural and discriminatory processes that generate group-based hierarchy and economic inequality. Yet, to date, work conducted under the heading of stratification economics has not addressed disability as a group with relevant disparities concordant with this theory of intergroup disparity. This study seeks to remedy that omission.

The second task is to engage the lived experiences of individuals and communities experiencing multiple simultaneous axes of oppression, including disability-based oppression. As Black disability studies scholar Sami Schalk observes, it is crucial "to trace how disability functions as an ideology, epistemology, and system of oppression in addition to an identity and lived experience" (2022, 8). As we explain in Chapter 1, this study follows the critical race practice of listening to counter-narratives that challenge traditional arrangements of racial power as a method for understanding unjust social arrangements (Bell 1992; Crenshaw 2011; Milner and Howard 2013; Delgado and Stefancic 2023). We attend to the public work of Black disabled activists who are enacting coalitional economic justice claims against forces of ableism, misogyny, and racism.

The third task is to contribute to emerging understandings of the importance of intersectionality to economic research and policy. Intersectionality, which we introduce in Chapter 1 and revisit throughout the remaining chapters, has surged in popular and academic literature over the past thirty years, including in the work of stratification economists (Davis 2015; Paul, Zaw, and Darity 2022). This study deepens the stratification economist's understanding of intersectionality related to matters of race, gender, and disability. It also provides guidance for intersectional research methods within economics research across areas of employment, health, wealth, and education.

[1] This study focuses exclusively on disability in the United States, but researchers have issued calls for quality, timely, and policy-relevant global disability data (Altman 2016; Shakespeare 2018; Mitra and Yap 2022). Globally, researchers observe disability-based inequalities in all areas of wellbeing, including multidimensional poverty, educational attainment, sexual and reproductive health, reports of discrimination, and subjective wellbeing (Mitra and Yap 2022, 6). For an overview of the literature on economic well-being and disability status on a global scale, see Mitra and Palmer (2023) or, previously, Bound and Burkhauser (1999) and Haveman and Wolfe (2000). For additional research on disability in a global context, see Erevelles (2011), McRuer (2018), and Mitra (2018).

Finally, the fourth task is to contribute to stratification economics in applied terms through direct engagement with two canonical policy proposals in the field: a federal jobs guarantee that would ensure a government-provided job for every American over the age of eighteen; and a federal "baby bonds" program that would provide every child in America with a trust fund for economic security. Across chapters on employment, health, wealth, and education, this study shows how protections, access mandates, and accommodations can operate within these two universal policies to guarantee better outcomes for Black disabled program recipients.

Book Structure

Stratification Economics and Disability Justice opens with a theory of the case. Chapter 1 presents the fundamental conceptual and methodological claims of this book, outlining the core tenets of stratification economics as a theory of intergroup disparity. It introduces disability justice activism and its economic agenda and presents a framework for intersectional economic research on race, gender, and disability. Accordingly, Chapter 1 is a primer that answers the question: How should disability be understood as a cause and consequence of intergroup disparity within the work of stratification economics?

Four subsequent chapters advance economic understanding of disability and intergroup disparity across specific areas. Chapter 2 considers the interaction of disability and other axes of discrimination and oppression in areas of the labor market, including employment status, benefits, and workplace environment. It outlines disability justice activists' demands to increase employment access and economic stability for people with disabilities and identifies intersectional research strategies for incorporating multiple interacting statuses into economic analyses of labor market outcomes. Chapter 2 concludes with recommendations for guaranteeing equitable treatment of Black disabled people in proposals for a federal jobs guarantee (FJG), starting with the elimination of segregated facilities, trainings, and placements for disabled workers.

Chapter 3 examines structural forces generating health disparities and ableist maldistributions of care in the United States, particularly for Black disabled people. It attends to Black disability justice activists' demands for improved health policy, facilities access, and economic protections for care workers. In doing so, it elevates corrective research methods that stratification economics can embrace to better understand intersecting effects of

race, disability, and gender on health outcomes. Chapter 3 revisits proposals for an FJG and elevates ways that a federal health insurance program associated with an FJG can meet the needs of Black disabled workers and their families.

Chapter 4 explores wealth inequality of the basis of disability, with particular concern for disparities in wealth accumulation, access to homeownership, and discrimination in financial processes such as rental sales, mortgage lending, and housing-related insurance. Contemporary Black disability justice activists announce a broad anti-capitalist critique of wealth inequality and call for the end of public assistance programs that hold disabled people in an economic underclass through asset limits and other means. This chapter presents an intersectional research framework for improved analysis of the wealth barriers faced by Black disabled Americans. Chapter 4 concludes with recommendations for structuring a baby bonds program to guarantee nondiscriminatory implementation and targeted equality of access for Black disabled program recipients.

Chapter 5 identifies disability-based educational inequality, which occurs in teacher bias, social stigma, classroom access, disability diagnosis, and school discipline. It attends to the education policy demands of disability justice activists and identifies dis/ability critical race studies ("DisCrit") and critical race spatial analysis (CRSA) as two emerging intersectional research methods that can contribute to the intergroup analysis of stratification economics. Chapter 5 revisits proposals for a federal baby bonds program and identifies program mandates and anti-discrimination requirements that would be necessary to guarantee equitable designation of eligible funds for college and university tuition.

A concluding chapter reflects on the compatibilities and tensions within stratification economics, disability justice, and intersectionality. It points to additional areas of inquiry that deserve more attention than a study of this size would allow, including state violence, sex and sexuality, climate change, built environment, voting, and reparations. In so doing, it offers an outline of future work that might advance an agenda of disability justice within the work of stratification economics in the years ahead.

Notes Before We Begin

A note on language: Some national disability organizations (e.g., the National Council on Independent Living) use predominantly person-first language ("people with disabilities"), while others (e.g., Sins Invalid) use predominantly identity-first language ("disabled people"). We operate in

respect of this difference and, in keeping with the National Center on Disability and Journalism, we use person-first and identity-first language interchangeably and, to the extent possible, follow the self-identification of each individual person (NCDJ 2021; see also Dunn and Andrews 2015; Eiler and D'Angelo 2020; Velarde 2023).

At this point, readers who are familiar with disability-based inequality research may wish to move directly to Chapter 1, which advocates for including disability justice in the work of stratification economics. Readers who are less familiar with disability research should continue reading, as the remainder of this introduction provides a brief overview of disability inequality in the US economy; a summary of common definitions, models, and data collection methods in the economic study of disability; and comment on the challenge that analogy presents in studies of race and disability.

DISABILITY AND THE US ECONOMY

The Americans with Disabilities Act of 1990 (ADA) defines a disability as an impairment that limits a person in one or more life activities. The US Census Bureau's American Community Survey (ACS; Figure I.1) – a survey sent each year to a random sample of over 3.5 million households – provides

- **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).

Figure I.1 ACS-6 disability types. *Source*: US CB 2021a.

disability population and housing data via six questions classifying survey respondents as disabled according to hearing, visual, cognitive, ambulatory, self-care, and independent living limitations. Survey respondents who report any one of the ACS-6 disability types are considered to have a disability.[2] There were more than 44 million people with disabilities living in the United States in 2022, comprising roughly 13.4 percent of the total population (Thomas et al. 2024).

According to ACS surveys (Table I.1), 22.5 percent of persons with a disability were employed in 2023, compared to 65.8 percent for persons without disabilities, reflecting an employment gap of 43.3 percentage points. The unemployment rate for persons with a disability (7.2 percent) was more than twice the rate for persons without a disability (3.5 percent) in 2023. Among persons with a disability in the United States, the jobless rates for Black people (10.2 percent) and Hispanic people (9.2 percent) were higher than the rates for white people (6.7 percent) and Asian people (7.0 percent) in 2023 (US BLS 2024).

Disability status is associated with disadvantage in employment outcomes and greater economic vulnerability in the United States (Drew 2015; Willson, Shuey, and Pajovic 2024). Persons with disabilities experience, on average, lower socioeconomic status, as indicated by lower earnings, income, and wealth (Meyer and Mok 2019), home ownership (Maroto and Pettinicchio 2023), educational attainment (Thomas et al. 2024), and higher poverty (Brucker et al. 2015; Jajtner et al. 2020). People living in poverty are more likely to be disabled, and disabled people are more likely to be living in poverty (Meyer and Mok 2019; Heymann, Stein, and Moreno 2014).

Only 15 percent of disabled people are born with a disability (Siebers 2008, 71). For the remaining 85 percent who experience disability onset during the life course, both early and long-term entry into disability have deleterious effects on the accumulation of economic resources (Shuey and Willson 2023; Goodman, McGarity, and Morris 2021). Additionally, people living with disabilities in the United States are likely to experience significant barriers across five institutional variables that affect asset

[2] Beginning in 2010 the Quality of Life/Functioning and Disability supplement, later modified to become the Adult Functioning and Disability (AFD) was added to the National Health Interview Survey (NHIS). The AFD includes 101 questions designed to capture an individual's ability to participate in society with and without assistance from a device and/or caregiver. The AFD uses eleven domains: vision, hearing, mobility, communication, memory, self-care and manual dexterity, cognition, anxiety and depression, pain, fatigue, and daily tasks (IPUMS 2023).

Table I.1 *Employment status of the civilian noninstitutional population by disability status and selected characteristics, 2023 annual averages (numbers in thousands)*

Characteristic	Civilian noninstitutional population	Civilian labor force						Not in labor force
		Total	Participation rate	Employed		Unemployed		
				Total	Percent of population	Total	Rate	
TOTAL POPULATION								
Total, 16 years and over	266,942	167,116	62.6	161,037	60.3	6,080	3.6	99,826
Men	130,476	88,877	68.1	85,500	65.5	3,377	3.8	41,599
Women	136,466	78,239	57.3	75,537	55.4	2,702	3.5	58,227
PERSONS WITH A DISABILITY								
Total, 16 years and over	33,501	8,112	24.2	7,528	22.5	585	7.2	25,389
Men	15,687	4,186	26.7	3,884	24.8	302	7.2	11,501
Women	17,814	3,926	22.0	3,644	20.5	282	7.2	13,888
Race and Hispanic or Latino ethnicity								
White	26,296	6,412	24.4	5,984	22.8	428	6.7	19,883
Black or African American	4,634	1,079	23.3	969	20.9	110	10.2	3,555
Asian	1,120	207	18.5	193	17.2	15	7.0	912
Hispanic or Latino ethnicity	4,138	1,106	26.7	1,004	24.3	101	9.2	3,032

PERSONS WITH NO DISABILITY								
Total, 16 years and over	233,441	159,004	68.1	153,509	65.8	5,495	3.5	74,437
Men	114,789	84,691	73.8	81,616	71.1	3,075	3.6	30,098
Women	118,652	74,313	62.6	71,893	60.6	2,420	3.3	44,339
Race and Hispanic or Latino ethnicity								
White	178,219	120,915	67.8	117,181	65.8	3,734	3.1	57,305
Black or African American	30,033	20,807	69.3	19,706	65.6	1,102	5.3	9,225
Asian	16,472	11,232	68.2	10,903	66.2	329	2.9	5,240
Hispanic or Latino ethnicity	43,394	30,712	70.8	29,339	67.6	1,374	4.5	12,682

Note: Estimates for the above race groups (white, Black or African American, and Asian) do not sum to totals because data are not presented for all races. Persons whose ethnicity is identified as Hispanic or Latino may be of any race.
Source: US BLS (2024).

accumulation: access, information, incentives, facilitation, and expectations (Parish et al. 2010).

Despite this evidence, the field of economics has been reticent to investigate disability-based economic inequality. Meyer and Mok have observed "major gaps" in our understanding of the economic causes and consequences of disability in the United States, noting, "Few studies have examined the pattern of disability and the long-term economic circumstances of the disabled" (Meyer and Mok 2019, 51). Jajtner et al. note that analyses of disability-based inequality are "notably absent" from economic research (Jajtner et al. 2020; Brucker et al. 2015; Deshpande, Gross, and Sun 2021). To date none of the work that self-identifies as stratification economics takes up substantial engagement with ableism as a driver of inequality along intergroup lines.

Sociologists have also issued calls for inequality research in areas of macroeconomic forces and disability status (O'Brien 2013), disability and cumulative economic disadvantage (Maroto, Pettinichio, and Patterson 2019), quantitative assessment of institutional economic barriers associated with disability (Sommo and Chaskes 2013), and the economic consequences of disability onset (Shuey and Willson 2019). As Pettinicchio, Maroto, and Brooks have noted, "Disability is often ignored in sociological studies of inequality and stratification even though it is a highly stigmatized status characteristic strongly associated with socioeconomic marginalization, exclusion, discrimination, and disadvantage" (Pettinichio, Maroto, and Brooks 2022, 249).

We can look to scholar-activists for leading analysis. In the late 1990s, Marta Russell called upon economists to view disability-based disparities in increasingly economic terms (Russell 1998; 2019). Russell argued that civil rights/disability rights discourse surrounding the passage of the ADA directed attention away from structural economic forces and toward interpersonal prejudicial discrimination in the workplace. She insisted that disability is a category "derived from labor relations, a product of the exploitative economic structure of capitalist society" (2019, 2). A key element of Russell's legacy is her resistance to the emphasis on labor market participation in emancipatory discourses on disability (Erevelles 2017, 108).

Following Russell, Nirmala Erevelles and others have called for greater incorporation of economic theory in the field of disability studies. Building on Cheryl Harris's reading of whiteness as property, Erevelles reads ability as property with economic value. In *Disability and Difference in Global Contexts*, she notes, "Just as in a market economy where property can be