

FINANCIAL HARDSHIP AMONG PEOPLE WITH DISABILITIES: ESCAMBIA & SANTA ROSA COUNTIES

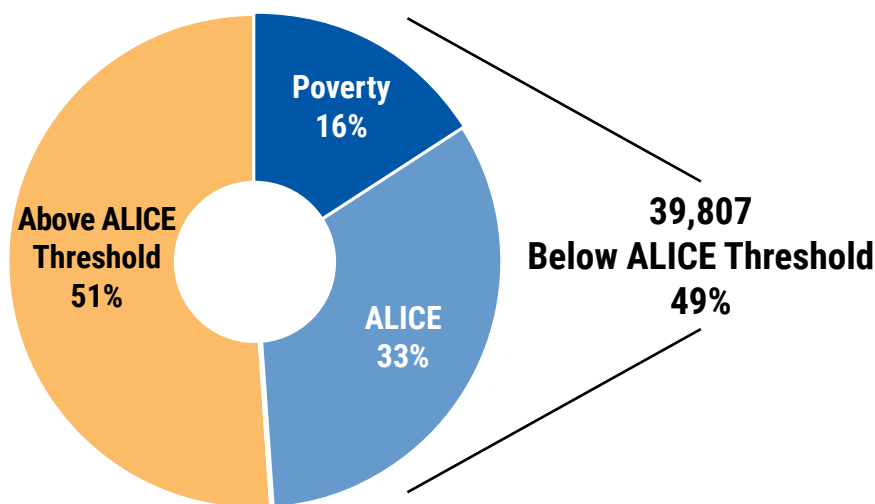
Having a disability – whether apparent or non-apparent, physical or cognitive – can be a substantial barrier to financial stability. Yet traditional economic measures hide the full extent of financial hardship for the people in our community who have a cognitive, hearing, vision, or ambulatory disability, or one that makes self-care or independent living difficult.

According to the Federal Poverty Level (FPL), 16% of people with disabilities in Escambia and Santa Rosa Counties (13,164) lived in poverty in 2019. However, United For ALICE data shows that another 33% (26,643) – more than twice as many – were also experiencing financial hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived.

The reality is almost half (49%) of all people with disabilities in our community lived in a household with income below the [ALICE Threshold of Financial Survival](#) in 2019. These households included families in poverty and those who were **ALICE: Asset Limited, Income Constrained, Employed**. ALICE households don't earn enough to afford the essentials like housing, child care, food, transportation, health care, a smartphone plan, and taxes – the basics needed to live and work in the modern economy.

People With Disabilities, Financial Status, Escambia Co. & Santa Rosa Counties, 2019

Number of People = 81,680



KEY FINDING

Almost half (49%) of people with disabilities in Escambia and Santa Rosa counties lived in households experiencing financial hardship in 2019.

While 16% were below the Federal Poverty Line, an additional 33% – more than twice as many – were ALICE.

Note: This research uses American Community Survey Public Use Microdata Samples (ACS PUMS) and focuses on people with disabilities, whose ALICE status is determined by their household's income compared to local cost of living. Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. See totals on the [ALICE Disability Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

DEFINING “DISABILITY”

The task of defining disability is [complex, dynamic, multidimensional, and contested](#). How disability is defined has significant implications for people with disabilities, including determining who has access to [federal programs and protections](#) under the law. The legal protections outlined in the [Americans with Disabilities Act](#) give one of the broadest definitions, including anyone with a “physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is regarded by others as having such an impairment,” which also covers people with [chronic health conditions](#) such as cancer or diabetes, and those with service-related disabilities. But eligibility definitions, like the criteria used for [Social Security disability-related benefits](#), are often more limited. Individual experiences also vary greatly, and some people [do not want to disclose their disability](#) due to [real or perceived stigma](#).

In this ALICE in Focus Research Brief, “people with disabilities” include those who have an ambulatory disability, a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult, as reported in the 2019 [U.S. Census Bureau’s American Community Survey](#) (ACS). This ALICE research uses the ACS definition and dataset because it is the only source that includes disability status and the information needed to determine a person’s ALICE status.

The ACS’s questions about disability – outlined in the table below – are asked for each member of a household.

American Community Survey Questions

Ambulatory: Does this person have serious difficulty walking or climbing stairs? (Age 5+ only)

Cognitive: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? (Age 5+ only)

Independent Living: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor’s office or shopping? (Age 15+ only)

Hearing: Is this person deaf or does he/she have serious difficulty hearing? (All ages)

Self-Care: Does this person have difficulty dressing or bathing? (Age 5+ only)

Vision: Is this person blind or does he/she have serious difficulty seeing even when wearing glasses? (All ages)

The extent of financial hardship for people with disabilities, as outlined in this Brief, is substantial; yet the degree of hardship is likely even higher than estimated by the ALICE measures. There are two reasons for this.

First, the Household Survival Budget includes the cost of household basics for all households, yet research shows that [costs for households that include someone with a disability are higher](#) than average.

Second, over 161,600 people with a disability in Florida were excluded from the ALICE analysis in 2019 because they lived in Census-defined “[group quarters](#)”: nearly 121,000 in institutional group quarters (such as nursing homes or correctional facilities) and more than 40,600 in non-institutional group quarters (such as group homes, college dormitories, or military barracks). Because the cost of living in these settings differs substantially from the cost of living in a household, their ALICE status cannot be determined. This Brief also does not include people experiencing homelessness, who are not counted in the ACS.

IMPACT OF THE PANDEMIC

The inequities and barriers to financial stability that many people with disabilities face were exacerbated during the dual health and economic crises of the COVID-19 pandemic. The [challenges](#) included a higher susceptibility to severe illness and death, a risk of being triaged out of COVID-19 treatment when supplies became scarce, limited options for those in congregate settings to transition to community settings, lack of access to in-person special education services and supports, low priority for vaccine distribution, an extensive shortage of direct care and support workers, and substantial communication barriers due to mask-wearing and social distancing (especially for people who are deaf, hard of hearing, deaf-blind, or blind). For people with disabilities below the ALICE Threshold, there were added challenges related to finding and keeping employment, limited income/savings, and additional costs associated with living with a disability (such as those related to personal assistance, home accommodations, and transportation).

Expanding on those findings, our analysis of the U.S. Census Bureau’s Household Pulse Surveys* (July 2021–February 2022) reveals that people with disabilities and their households were more likely than people without disabilities to be adversely impacted by the pandemic – financially, physically, and emotionally.

KEY TERMS

People With Disabilities

People with one or more of the disabilities listed on page 2.

ALICE: Asset Limited, Income Constrained, Employed

These households earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. While the FPL for a family of four in 2019 was \$25,750, the average bare-minimum cost of living for a family in Florida according to the ALICE Household Survival Budget was nearly \$70,000.

ALICE Threshold

Derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for various household types for every U.S. state and county.

Below ALICE Threshold

Includes children in both poverty-level and ALICE households combined.

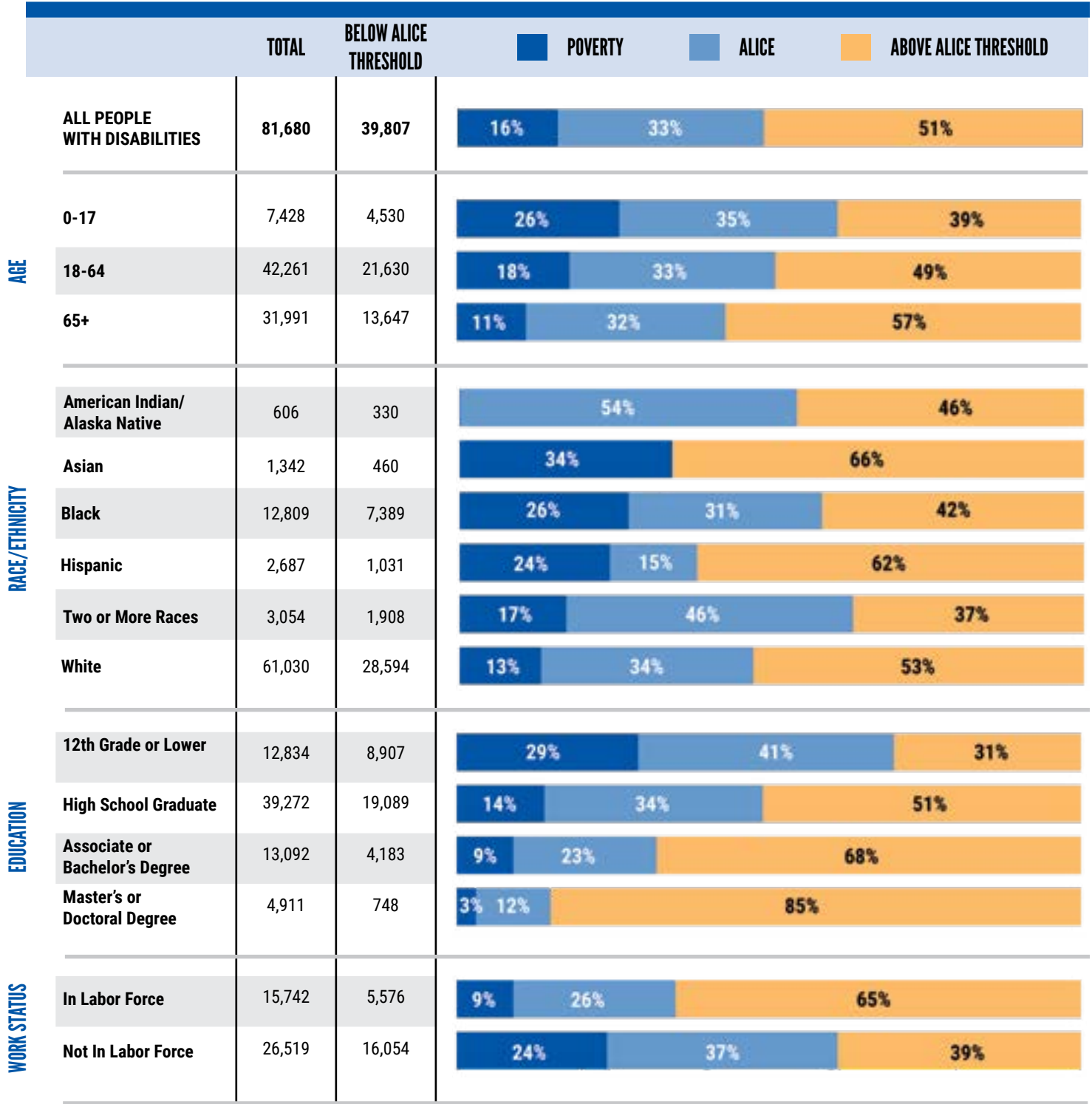
ALICE DISABILITY DATA DASHBOARD

Visit the ALICE Disability Data Dashboard to explore more than 100 variables related to people with disabilities living in financial hardship by:

- State, regional, and local geographies
- Demographic categories including age, race/ethnicity, sex, and nativity
- Household characteristics like work status and living arrangements
- Access to key resources

Visit UnitedForALICE.org/Focus-Disabilities

People With Disabilities by Household Financial Status and Key Demographics, Escambia Co. & Santa Rosa Co., 2019



Note: Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. The groups shown in this figure overlap across categories (Race/Ethnicity, Disability Status, Living Arrangements, and Workers). All racial categories except Two or More Races are for one race alone. The Hispanic group may include children of any race. "Grandparent Living With Grandchild" includes any arrangement where grandparents live with their grandchild, including where parents or other adults are present. For the Workers category, the number of workers is defined as "workers in the family over the last 12 months" from when the survey was conducted. View more on the [ALICE Children Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

NEXT STEPS

There's a lot more to be done to change the trajectory for people with disabilities who are struggling to make ends meet. Visit UnitedForALICE.org to learn more, then share this data with stakeholders in your community.

Learn more with:

- The [ALICE Disability Data Dashboard](#), to dig deeper into related topics, demographics, and sub-state geographies
- [Resources related to children and financial hardship](#), including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis
- [The Pandemic Divide: An ALICE Analysis of National COVID Surveys](#) (2021) and other resources on the ALICE and COVID-19 webpage, to see the impacts of the pandemic on ALICE
- The [ALICE Wage Tool](#), to explore wage levels by geography and occupation

Connect with stakeholders:

- Contact [United Way of West Florida](#) for support and volunteer opportunities
- [Connect with members of the committees that support this work](#), including the ALICE in Focus National Research Advisory Committee for People with Disabilities, and the ALICE in Focus National Leadership Committee for People With Disabilities
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#)
- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for people with disabilities who have been [historically undercounted](#), including (but not limited to) young children, children of color, children with disabilities, and children in low-income households

United For ALICE is a driver of innovative research and action around financial hardship. The data and analysis are shared with United Ways, corporations, foundations, government, and nonprofits to inform policy and promote positive change.

United For ALICE partners with United Way of West Florida to bring the ALICE research to our community.



The ALICE in Focus Series utilizes the Household Survival Budget and the ALICE Threshold to analyze the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each "Focus" in the series highlights a different demographic group. For more details about the ALICE in Focus Series methodology, go to UnitedForALICE.org/Methodology.