The Spending Power of Working-age Adults with Disabilities

AIR report explores a hidden market of consumers and finds that working-age adults with disabilities are a large market for businesses in the U.S.

Who Are People With Disabilities?







Of those, 35%, or 22 million, are of prime working-age (ages 16-64)

1 in 5

U.S. Adults, or 64 million people, have a disability

Measuring Spending Power Through Disposable and Discretionary Income

Businesses and market researchers often estimate the disposable and discretionary income of a group to assess market size, growth, and population characteristics.

What is Disposable Income?

Money available after taxes to spend on essential living expenses





Minus Taxes

What is Discretionary Income?

Money available after taxes and basic living expenses have been met to spend on luxury or nonessential items





The Spending Power of People with Disabilities Compared to Those Without Disabilities, Including Other Significant Market Groups

While working-age people with disabilities have significantly lower disposable and discretionary incomes than people without disabilities, the report finds they still have significant spending power compared to other similarly sized market segments, such as African Americans and Hispanics.

Total disposable income by market segment



Total discretionary income by market segment



