

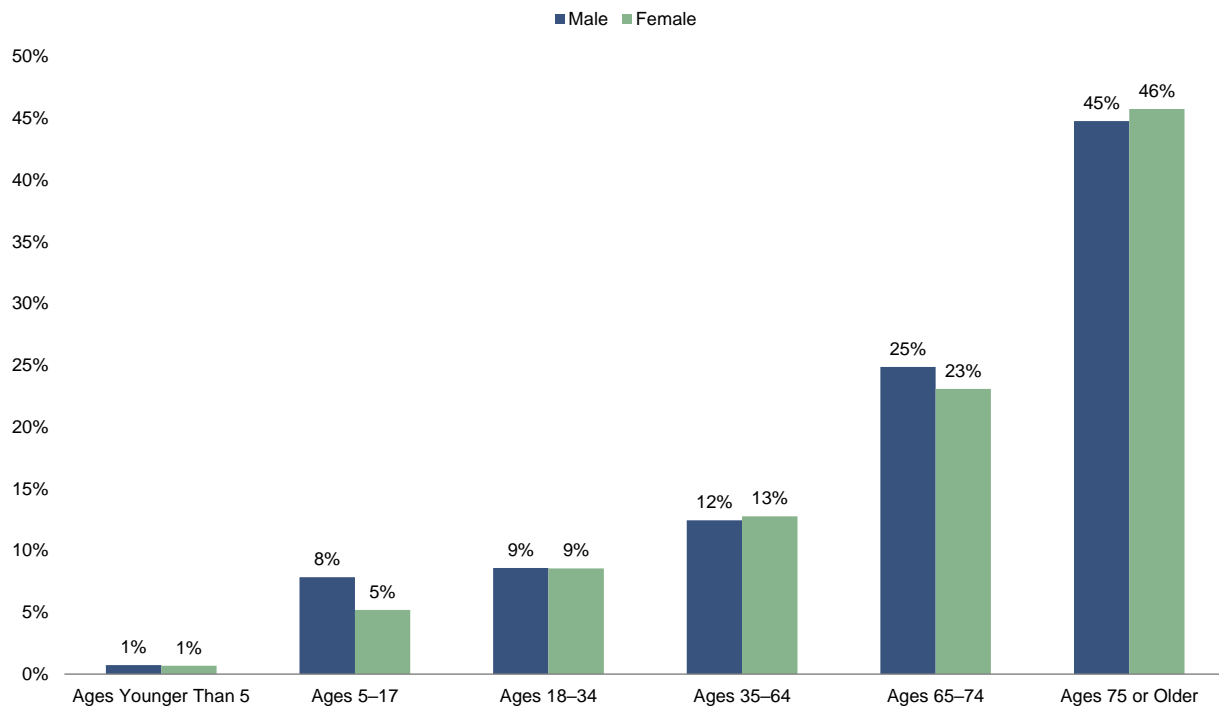
Point of View on Disability in the Workplace

Estimating Disability Prevalence

According to data from the U.S. Census Bureau's 2023 American Community Survey, 44.7 million Americans of all ages, or 13.6 percent of the entire population, have a disability. The American Community Survey, the Survey of Income and Program Participation, and the Current Population Survey use a six-item set of questions to gauge disability. Survey respondents may select multiple types of disabilities within the survey.

Disability prevalence is minimal in early childhood — just 1 percent for both males and females under five — and gradually increases through adolescence and mid-adulthood (Figure 1). By ages 65–74, about one in four adults has a disability (25 percent for men and 23 percent for women). After 75, the prevalence jumps sharply, affecting nearly half of both men (45 percent) and women (46 percent).

Figure 1
Prevalence of Disability by Age, All Civilians, 2023

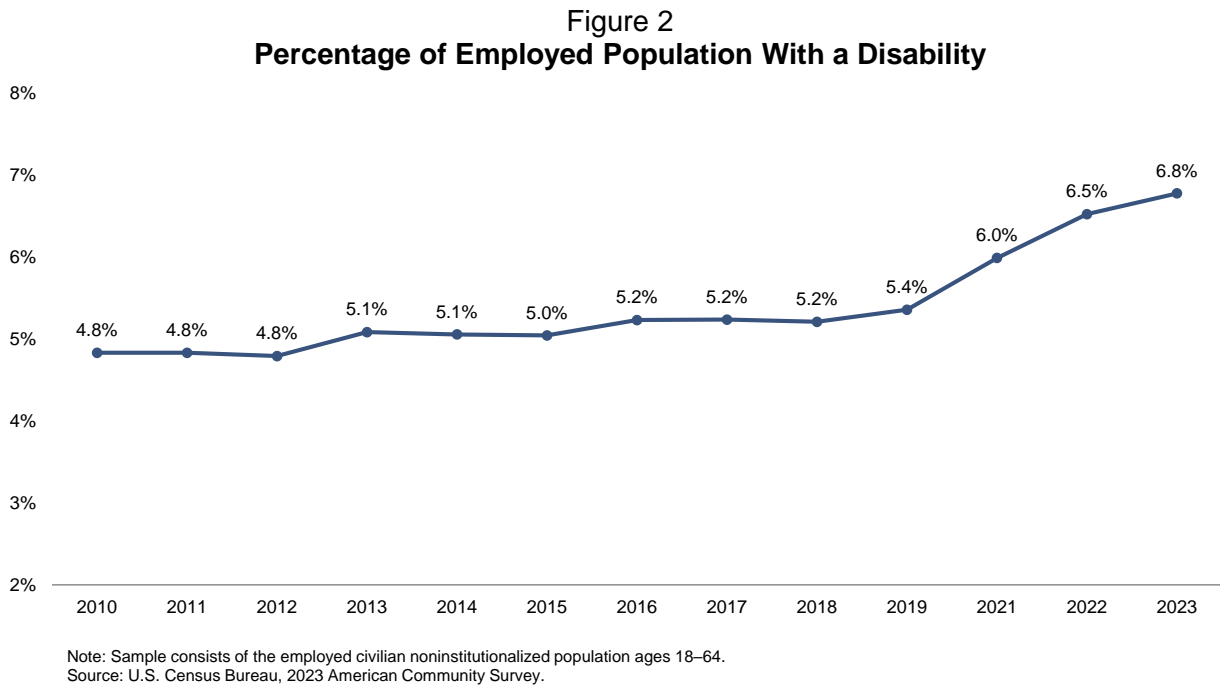


Note: Sample consists of the civilian noninstitutionalized population of all ages.
Source: U.S. Census Bureau, 2023 American Community Survey.

The six disability types are:

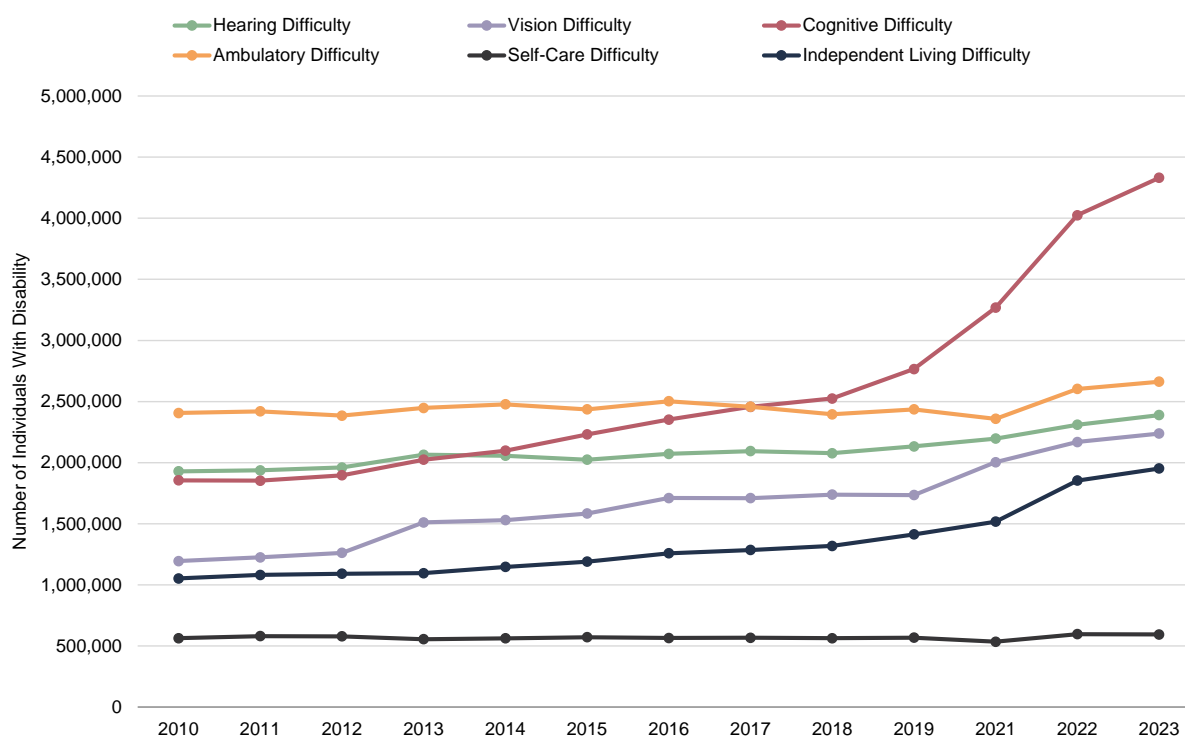
1. Hearing difficulty — Deaf or having serious difficulty hearing.
2. Vision difficulty — Blind or having serious difficulty seeing, even when wearing glasses.
3. Cognitive difficulty — Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.
4. Ambulatory difficulty — Having serious difficulty walking or climbing stairs.
5. Self-care difficulty — Having difficulty bathing or dressing.
6. 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.

From 2010 to 2014, the percentage of employed people with disabilities hovered around 4.8 percent to 5.1 percent, then began a gradual climb (Figure 2). By 2023, it reached 6.8 percent, indicating a growing representation of individuals with disabilities in the work force over this period, something that may be correlated with an aging work force.¹



The data show a steady increase in the number of employed individuals reporting hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties between 2010 and 2023. The largest jump was among those with a cognitive difficulty, rising from about 1.86 million in 2010 to over 4.33 million in 2023. In just the five-year period from 2019 to 2023, the prevalence of cognitive difficulties among the employed population increased by 57 percent. The destigmatization of mental health issues that arose from COVID-19 may have been a factor in the increasing reports of cognitive difficulties. Other categories also grew by double digits over the five-year period, such as independent living difficulties (38 percent) and vision difficulties (29 percent), underscoring the need for continued focus on workplace inclusion and accommodations.

Figure 3
Prevalence of Six Disabilities Among Employed Population



Note: Sample consists of the employed civilian noninstitutionalized population ages 18–64. Respondents could select more than one disability.
Source: U.S. Census Bureau, 2023 American Community Survey.

Increasing disability awareness in the workplace enables tailored support for employees and their families, providing the potential to enhance employee satisfaction, retention, and productivity.

EBRI is making ongoing efforts to examine how workplace benefits can address the needs of all workers and their dependents. Disability intersects with multiple areas of employee benefits, including group insurance products, the needs of an aging work force, and personalized health and retirement planning. It also reflects broader work force trends, such as the rising prevalence of neurodiversity linked to mental health and substance use disorders, autism spectrum conditions, and Alzheimer’s disease and related dementias.

One such example of this effort was an exclusive virtual discussion hosted in fall 2024, in which disability experts joined EBRI members for an in-depth virtual discussion on disability and its relationship with employee benefits. The special guests included Felicia M. Nurmsen, Chief Content & Development Officer at the National Organization on Disability; Dr. Reid Jewett Smith, VP, Research & Policy at Disability:IN; and Hale Pulsifer, VP Customer Inclusion, Disability Community at Fidelity.

Work Force Challenges Facing People With Disabilities

Nurmsen opened the discussion by addressing several challenges faced by people with disabilities in the workplace, including employment disparities, wage gaps, and challenges with workplace accommodations. With respect to the unemployment rates, people with disabilities face an unemployment rate more than twice that of their non-disabled peers. Despite some improvements, the labor force participation rate for people with disabilities remains significantly lower than for non-disabled individuals, especially among marginalized racial and ethnic groups. Regarding wage gaps, she noted that people with disabilities earn approximately 66 cents for every dollar earned by non-disabled workers. Nurmsen highlighted that black women with disabilities are particularly vulnerable, facing compounded disparities in wages and employment opportunities.

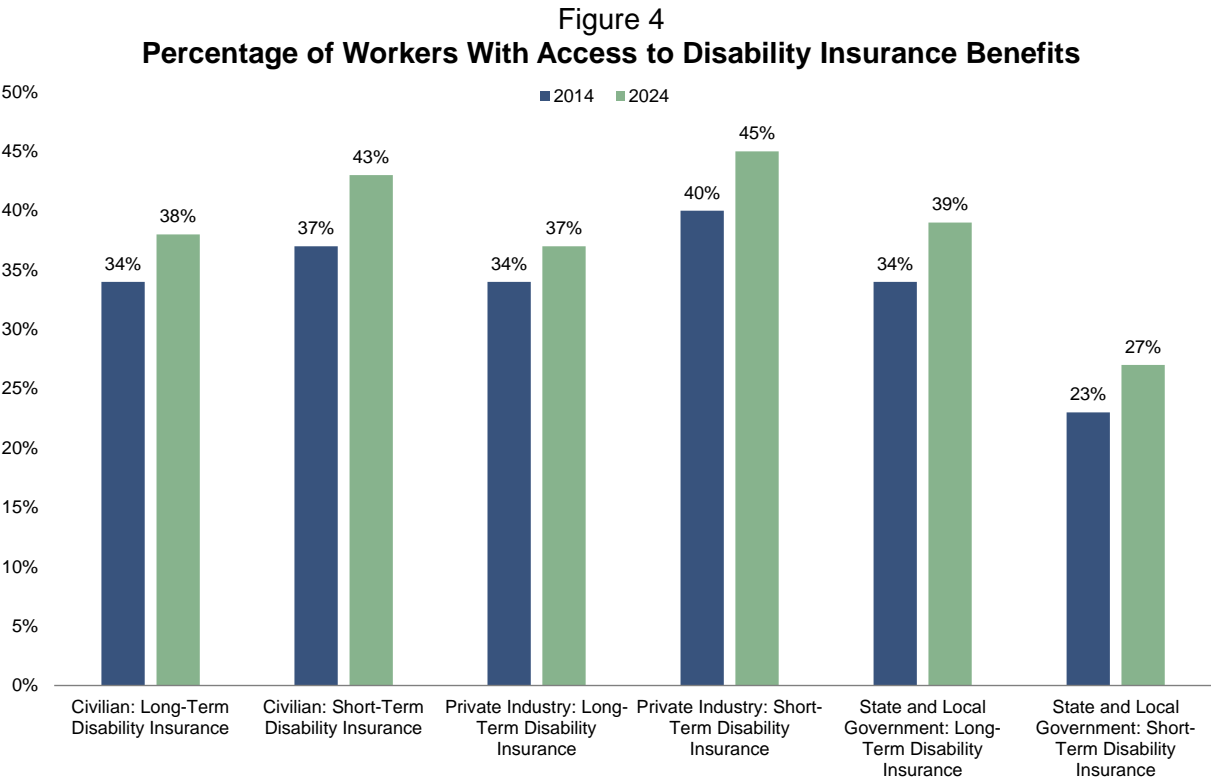
Disability Inclusion and Work Force Strategies

Nurmsen went on to discuss the representation of individuals with disabilities in part-time roles, particularly in industries like retail and manufacturing. Dr. Smith elaborated on the organization's efforts to create inclusive work force strategies, sharing her personal experiences with navigating employee benefits due to her cystic fibrosis. She emphasized the need for companies to understand their work forces' disability status to tailor appropriate benefits.

Accessibility to Disability Benefits

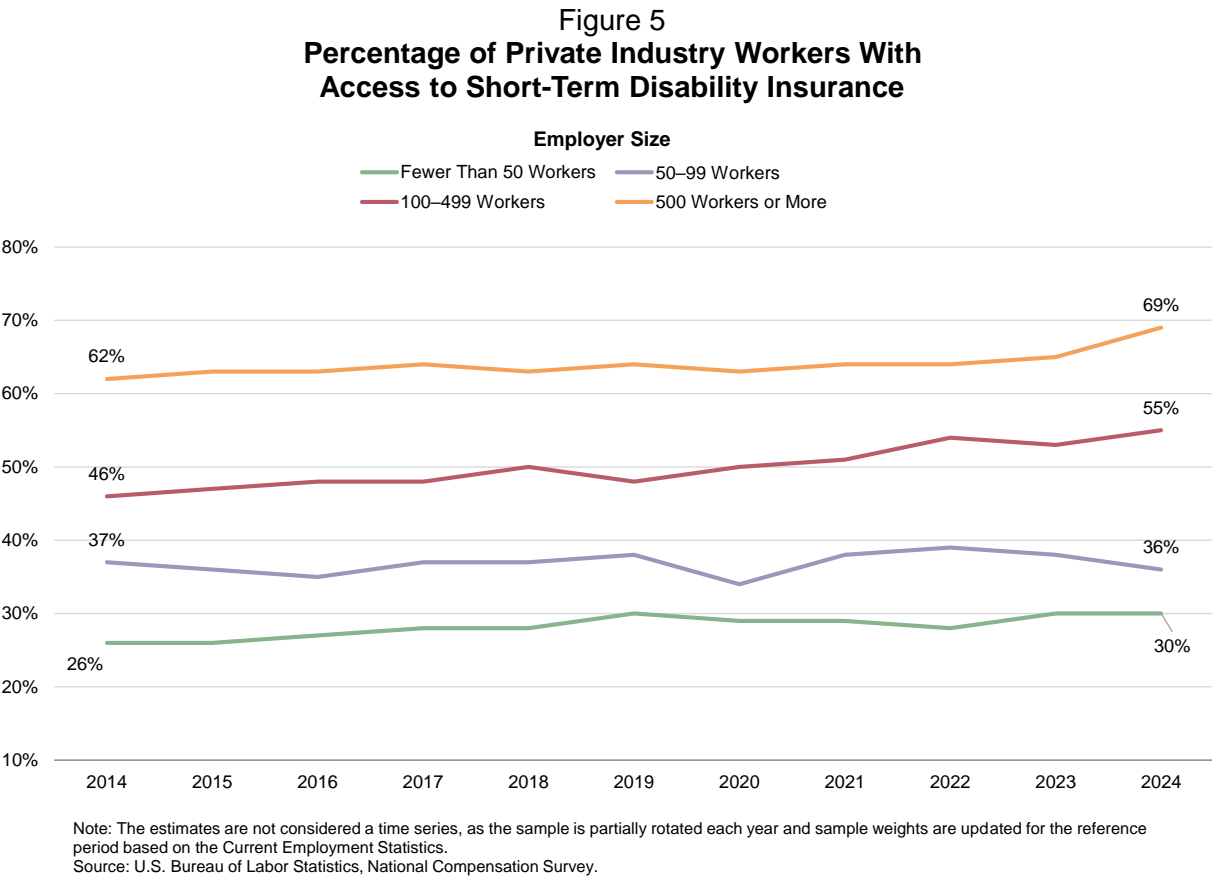
Employer-sponsored disability benefits provide financial protection for employees who are unable to work due to illness or injury, ensuring income stability during challenging times. These benefits also enhance employee morale and retention by demonstrating the organization's commitment to their well-being.

According to the Bureau of Labor Statistics' National Compensation Survey, about four in 10 workers have access to long-term and short-term disability insurance. Between 2014 and 2024, the percentage of workers with access to both long-term and short-term disability insurance increased in the civilian, private industry, and state/local government sectors (Figure 4). Civilian access to long-term coverage rose from 34 percent to 38 percent, while access to short-term coverage climbed from 37 percent to 43 percent. Similarly, private industry and government employees saw higher coverage rates, though state and local workers still had notably lower access to short-term disability insurance compared with private industry. For comparison, the EBRI/Greenwald Research 2024 Workplace Wellness Survey found that 60 percent of workers have access to short-term disability insurance, while 54 percent have access to long-term disability insurance.²



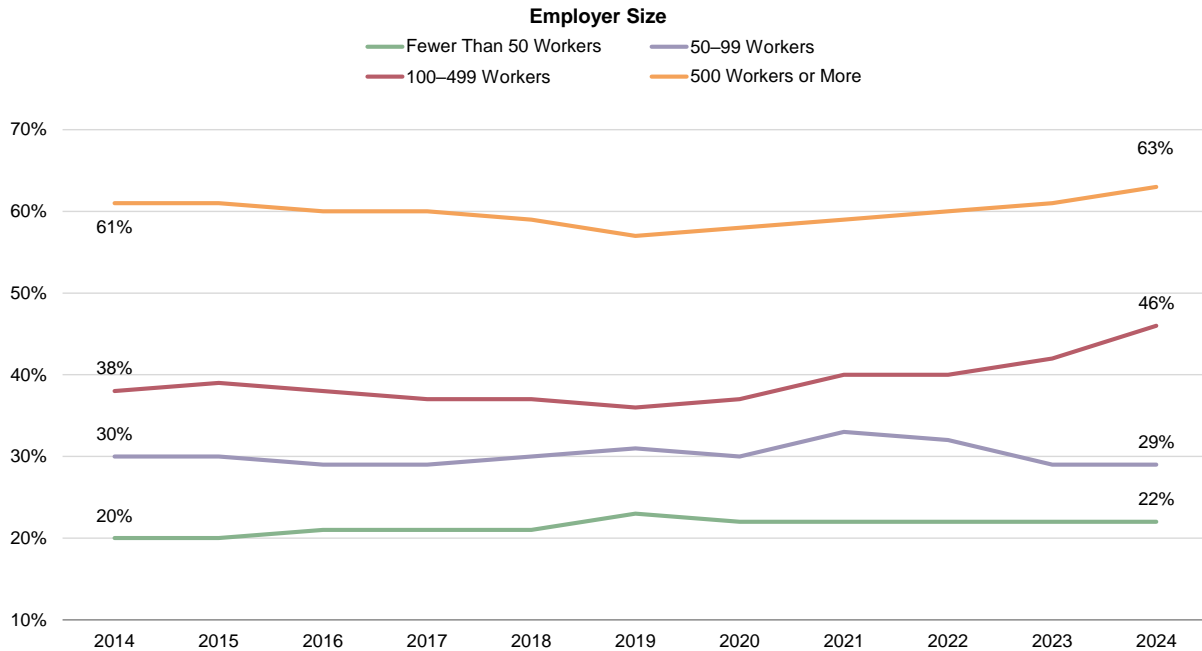
Note: The estimates are not considered a time series, as the sample is partially rotated each year and sample weights are updated for the reference period based on the Current Employment Statistics.
Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Coverage for short-term disability insurance has generally increased with employer size, with the largest firms (500 or more workers) consistently having the highest offer rates (Figure 5). Between 2010 and 2024, coverage rose from 25 percent to 30 percent for the smallest employers and from 63 percent to 69 percent for the largest. Medium-sized organizations also saw modest gains, reflecting an overall trend toward expanded short-term disability benefits across the private sector.



Long-term disability coverage among private industry workers has been consistently higher in larger firms, remaining relatively stable from 61 percent in 2010 to 63 percent in 2024 for employers with 500 or more employees (Figure 6). During the same period, coverage for workers in businesses with fewer than 50 employees increased modestly from 18 percent to 22 percent. Medium-sized organizations also experienced growth — most notably, from 36 percent to 46 percent among those with 100–499 employees — indicating a gradual expansion of long-term disability coverage across employer sizes.

Figure 6
**Percentage of Private Industry Workers With
 Access to Long-Term Disability Insurance**



Note: The estimates are not considered a time series, as the sample is partially rotated each year and sample weights are updated for the reference period based on the Current Employment Statistics.
 Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

In addition to these core group insurance benefits, the roundtable discussed the importance of an accessible benefits enrollment process and the necessity of accommodations, including flexible work arrangements. Dr. Smith discussed the critical importance of accommodations within companies, including accessible software and funding structures to support these needs. Additionally, she noted that flexible and remote work has become essential for all employees, particularly those with disabilities, as it allows them to manage complex life situations while maintaining their jobs.

Disability Inclusion in Corporate Reporting

Dr. Smith highlighted the significance of the Corporate Sustainability Reporting Directive in the EU, which standardizes corporate reporting on environmental, social, and governance issues. This directive requires companies to evaluate their impact on people, particularly focusing on disability inclusion, and to disclose their findings publicly. Unlike the voluntary self-identification in the United States, companies operating in the EU must now actively consider and report on their disability-related policies and work force diversity.

Self-Identification and Disability Inclusion

The group discussed how to effectively communicate the importance of disability self-identification to employees, particularly in light of potential stigma. Guest speakers noted that many individuals with disabilities are reluctant to self-identify due to fears of stigma or negative consequences for their careers. In addition, leadership commitment plays a key role in creating a culture of safety and encouraging disclosure, but gaps in visible leadership support remain. Dr. Smith clarified that self-identification helps organizations understand work force demographics to tailor benefits accordingly without linking it to eligibility for services.

Addressing Cognitive Impairment and Aging in the Workplace

The roundtable discussed cognitive impairment in the workplace, noting that as the U.S. population ages, the rates of cognitive decline and dementia are increasing. Many older workers may not self-identify as having disabilities due to fear of job loss, which can lead to performance issues that go unnoticed until significant changes occur. Employers may want to consider these challenges and make appropriate accommodations for older employees.

The group highlighted various workplace benefits aimed at supporting older employees who are developing cognitive disabilities. Benefits that employers can offer to support employees living with dementia and their caregivers include medical insurance, long-term care insurance, and paid family leave. These measures not only assist employees but also contribute to creating dementia-friendly workplaces and communities. Fostering collaboration between younger and older workers through mutual mentoring and promoting inclusivity via employee resource groups (ERGs) were also discussed as actions that can be taken to help achieve this. The need for flexible retirement plans was also highlighted, in addition to tailored benefits that cater to the unique needs of different generations.

Understanding Disability Inclusion and Its Impact on Business

The group discussed the significant costs associated with presenteeism (when employees are at work, but with reduced productivity due to distractions), which can be up to 10 times higher than absenteeism (when employees are not at work), according to a study by the Global Corporate Challenge.

Pulsifer discussed the importance of the Enable ERG at his organization, which focuses on disability inclusion. He explained that ERGs evolve from providing a sense of belonging to developing business skills and ultimately enhancing customer understanding. This shift allows organizations to better serve existing markets and reach new ones.

The “Curb-Cut Effect” and Disability Inclusion in Business

Pulsifer went on to explain the curb-cut effect, where disability accommodations lead to broader benefits for all users. He cited examples like touch screens and electric toothbrushes as innovations driven by the needs of individuals with disabilities. The demand for hiring people with disabilities has surged, particularly with the new opportunities opened up by remote work and accessibility measures since the COVID-19 pandemic. Importantly, return-to-office policies may unintentionally signal to disabled workers that flexible arrangements are no longer an accepted option, which may undermine progress in workplace inclusion.

Conclusion

The meeting concluded with a discussion on the importance of embracing the term "disability" positively and the need for clear communication to alleviate stigma around self-identification. The group agreed that individuals with disabilities can enhance experiences for everyone, reinforcing the need for workplace benefits that proactively address disability and aging through inclusive communication, accessible design, and tailored financial support.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information, visit www.ebri.org.

Resources

Bank of America:

- [Cognitive impairment in the workplace.](#)

National Organization on Disability:

- [Disability Inclusion Blueprint.](#)
- [Resource Library.](#)

Disability:IN:

- [Resource Library.](#)
- [Disability Index.](#)

Endnotes

¹ See Figure 11 in Copeland, Craig, and Kyle Bedu, “Trends in Labor Force Participation and Employment of Americans Ages 16 or Older,” *EBRI Issue Brief*, no. 615 (Employee Benefit Research Institute, August 15, 2024). Available at <https://www.ebri.org/retirement/publications/issue-briefs/content/trends-in-labor-force-participation-and-employment-of-americans-ages-16-or-older>.

² See Employee Benefit Research Institute/Greenwald Research, “2024 EBRI/Greenwald Workplace Wellness Survey Summary Report,” October 15, 2024. Available at <https://www.ebri.org/content/2024-workplace-wellness-survey>.

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