

Intersection of Race, Gender, and Mental Disorders: Economic and Labor Market Inequalities in the U.S. 1996- 2011

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Statement of the Research Problem

Research that has examined inequalities among individuals with mental disorders has repeatedly shown that those with psychiatric illnesses experience much greater levels of stigma, discrimination, and exclusion when compared to other groups. This especially appears to be true when examining economic and labor markets. Inequalities experienced by Americans with mental disorders have are deeply rooted in the history of American society and remain largely unchallenged despite civil rights efforts. The purpose of the research conducted for this dissertation was to contribute to an expanding body of literature exploring complex inequality by exploring mental disorders within the context of race and gender. The contribution of this research is unique because existing studies that have examined economic well-being among marginalized groups have often focused on race or gender, but rarely race and gender. Furthermore, although it has been theorized that disability further entrenches inequality among marginalized groups, this has not been adequately explored by social scientists.

Research Background and Hypotheses

Historically, in the United States, individuals with mental disorders have experienced a large degree of discrimination and mistreatment. Still, the degree to which individuals with psychiatric disabilities have been oppressed has been driven by policies and social attitudes over time. In general, times in the United States where policy and social attitudes have been compassionate towards the poor, individuals with mental disorders have been treated more equitably. Alternately, during times policy and social attitudes have moved towards being punitive towards the poor, especially the “undeserving” poor, individuals with mental disorders have been exposed to compulsory labor, imprisonment, forced sterilization, mutilation, and a number of other abuses (Brown, 1985; Davis, 1981; Fisher, 2004; Grob, 1983).

In recent times, social scientists who have explored inequalities among those with mental disorders have shown that individuals with psychiatric disabilities may be met with a greater risk of experiencing poverty even when compared to individuals with other types of disabilities (Wittenburg & Nelson, 2006). Individuals with mental disorders are

the least likely to be employed and are more likely to have part-time and seasonal employment type positions (National Institute on Disability and Rehabilitation Research, 2011). Additionally, individuals with mental disorders who reported discrimination at work also earned significantly lower wages when compared to workers in similar positions (Baldwin & Marcus, 2006).

In general, the hypothesis for the study is that individuals with mental disorders will experience greater economic and labor market inequalities than individuals with non-mental types of disability. Individuals who identify with traditionally marginalized race and gender groups will experience significantly greater amounts of disparity than individuals who are not from traditionally marginalized groups. The interaction of race and gender with disability will contribute significantly to the overall model examining economic well-being.

In this dissertation separate questions were developed for each dependent variable exploring economic well-being. Additionally, separate questions were developed for economic analyses and longitudinal analyses conducted in this study. Table 1 helps clarify the research questions and associated hypotheses that drove this study.

Table 1: Research Questions and Associated Hypotheses

Individual Income

Question 1: Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in individual income?

H_{1a}= Individuals with mental disabilities will have significantly less income than individuals with non-mental disabilities.

Family Income

Question 2. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in family income?

H₂= Individuals with mental disabilities will have significantly less family income than individuals with non-mental disabilities.

Employment

Question 3. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in unemployment?

H₃= Individuals with mental disabilities will be significantly more likely to be unemployed when compared to individuals with non-mental disabilities.

Welfare Receipt

Question 4. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in welfare receipt?

H₄= Individuals with mental disabilities will be significantly more likely to receive welfare than individuals with non-mental disabilities.

Poverty

Question 5. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in poverty?

H₅= Individuals with mental disabilities will be significantly more likely to experience poverty than individuals with non-mental disabilities.

Work Limitation

Question 6. Do Hispanic ethnicity, disability, race, and gender predict differences in work limitation?

H_{6b}= Individuals with mental disabilities will be significantly more likely to experience work limitation than individuals with non-mental disabilities.

Individual Earnings

Question 7. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences in individual earned income?

H_{7b}= Individuals with mental disabilities will earn significantly less than individuals with non-mental disabilities.

Family Earnings

Question 8. Do work limitation, Hispanic ethnicity, disability, race, and gender predict differences family earned income?

H₈= Individuals with mental disabilities will earn significantly less than individuals with non- mental disabilities.

Poverty Entry

Question 9. Does the development of a mental disability trigger entry into poverty and does it have a greater chance of triggering an entry into poverty than the development of a non-mental disability?

H₉= Developing a mental disability significantly predicts an entry into poverty within 20 months.

Poverty Exit

Question 10. Does the loss of a mental disability trigger an exit from poverty and does it have a greater chance of triggering an exit from poverty than the loss of a non-mental disability.

H₁₀= Recovering from a mental disability significantly triggers an exit from poverty within 20 months.

Theoretical Framework

The theoretical framework that was used in this dissertation moved away from conceptualizing mental disorders within the traditional bio-psycho-social context commonly utilized by the medical field. This is because bio-psycho-social models tend to propose that disability is an individualistic defect that can be mediated by some sort of treatment or intervention (Barnes, Mercer, & Shakespeare, 1999). This approach places the responsibility for change on the individuals with the disability, essentially stating that

they should be working towards becoming non-disabled (Barnes, Mercer, & Shakespeare, 1999; Rioux & Valentine, 2006). Bio-psycho-social models also tend to be inherently flawed because they cannot be used to explain the causes of the complex social, political, cultural, and economic disparities experienced by those with disabilities.

To account for the way that disability is met with a number of social inequalities, the research conducted in this dissertation was framed from a critical disability theoretical standpoint. Critical disability theory states that the inequalities experienced by individuals with disabilities are socially constructed and that these inequalities are not created by a passive process, but rather, are solidified as dominant groups work to secure power. As dominant groups are able to secure a greater value in return for their labor they are able to gather a greater amount of the available resources (Marx, 1970). Often, dominant groups rationalize the unequal division of resources by framing those who are marginalized as being weaker, lazier, or less productive workers. By devaluing non-dominant groups, employers are able to justify exchanging fewer wages for the same amount of labor and society is able to justify the exclusion of groups who are deemed as being less deserving.

For individuals who identify as belonging to multiple marginalized groups, such as minority women, inequality is not experienced uniquely from race and from gender. Rather, the inequality is experienced simultaneously from race and gender. This concept of simultaneous inequalities is called intersectionality and was developed by feminist scholars to challenge the assumption that all women, regardless of race or class, face the same types and level of inequality (McCall, 2005). Of course, the intersectional approach can be used to explore beyond just race and gender, but also disability. Meekosha (2005) has used intersectionality as a framework to explore ways that disability is gendered and racialized. Meekosha and Shuttleworth (2009) note that since there has been a growing presence of disabled individuals in society since deinstitutionalization that the importance of exploring disabilities in research has become more important. The experience of being disabled and the effect that disability can have on economic well-being is not the same across all racial or gender groups. No individual or group is completely privileged or completely oppressed, but rather groups and individuals exist with varying amounts of both privilege and oppression (Choo & Ferree, 2010). By using an intersectional perspective, varying levels of privilege and oppression can be further explored.

Methodology

The research in this dissertation was conducted using data from the public use files of the Survey of Income and Program Participation (SIPP) Core and Functional Limitation and Disability Topical Module from 1996, 2001, 2004, and 2008 (U.S. Census Bureau, 2011). The SIPP is a nationally representative data set that is designed to reflect the entire population in the United States. The federal government uses the SIPP to measure poverty, income, employment levels, and track changes in all types of federal programs, including social welfare, food stamps, and Social Security (U.S. Census Bureau, 2001). The strength of utilizing the SIPP for this study is that it purposefully oversamples in low income areas to better track participation in social welfare programs and utilization of other types of federal assistance. This over representation contributes to the SIPP being a stronger measure of poverty and program participation than other, more

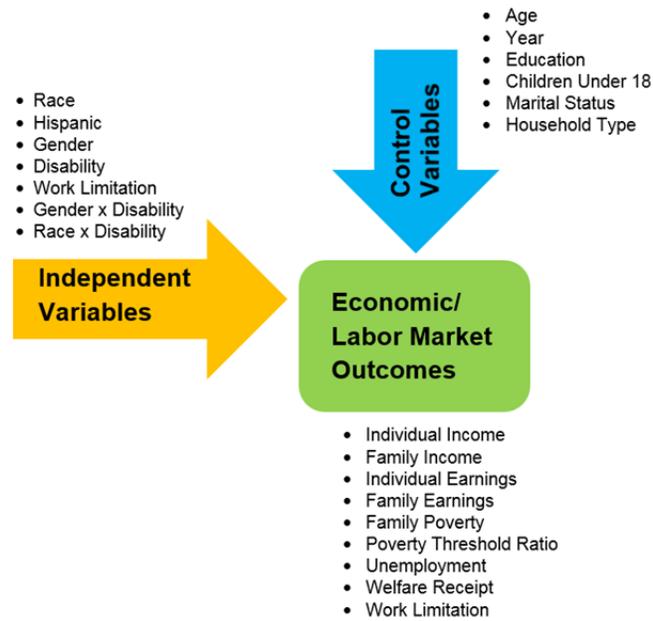
frequently utilized, data sets that are also representative of the U.S. population (Shaefer, 2013).

To explore the study hypotheses three major statistical major were utilized: GLM regressions, logit regressions, and hazard rates. Each statistical test was conducted appropriately to adjust for the complex samples design of the SIPP. Additionally, to account for seam bias and inaccuracies in the data due to self-reporting, only data collected during the month of the respondent's interview was included. The sample included for the regressions only examined individuals who reported that they had some type of mental or non-mental disability. For the hazard rate analyses individuals who did not report having any disability were also included in the sample to account for the ways that disability and limitations change over the course of time.

The first analyses conducted were a series of linear regressions that explored the effect that work limitation, Hispanic ethnicity, race, gender, and disability have on predicting amount of total individual income, total family income, individual earnings, and family earnings. Age, year, education, marital status, number of children living in the household under 18 years of age, and household type served as control variables. Interaction effects were used to determine the additional effect that race with mental disability and gender with mental disability had on income and earnings (See Figure 1).

The second type of analyses conducted, logistic regressions, was used to explore predicted odds of being in poverty, odds of being unemployed, and odds welfare receipt. Work limitation, Hispanic ethnicity, race, gender, and disability were used as independent variables while age, year, education, marital status, number of children living in the household under the age of 18, and household type were used as controls A final logistic regression model will be used to predict the odds of work limitation when looking at Hispanic ethnicity, race, gender, and disability. The same variables will be utilized to control for factors known to contribute to increased chances of poverty. Interaction effects were run on race with mental disability and gender with mental disability to explore the additional effect of the interactions on poverty, unemployment, welfare receipt, and work limitation (See Figure 1).

Figure 1: General Research Model



Note: When examining work limitation as a dependent variable it was not included in the model as an independent variable.

The final analysis for this dissertation, a discrete-time multivariate hazard rate analysis, was used to explore if the onset of a mental disability triggers an entry into poverty (See Figure 2). This analysis examined how specific trigger events, such as loss of a job, might trigger an entry into poverty. Five separate time points accounting for a four month span of time were examined to determine if gaining a disability triggered an entry into poverty within 20 months (See Figure 2). Additionally, an examination of various trigger events and their ability to influence an exit from poverty were also examined (See Figure 3).

Figure 2: Longitudinal Research Model Examining Poverty Entry

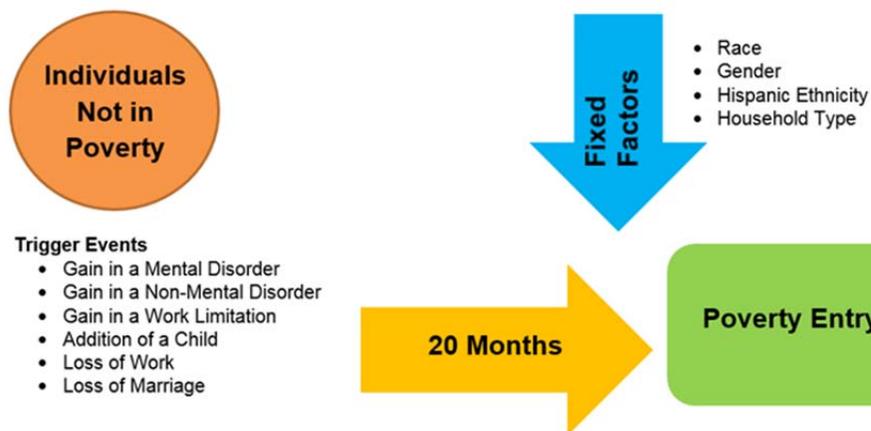
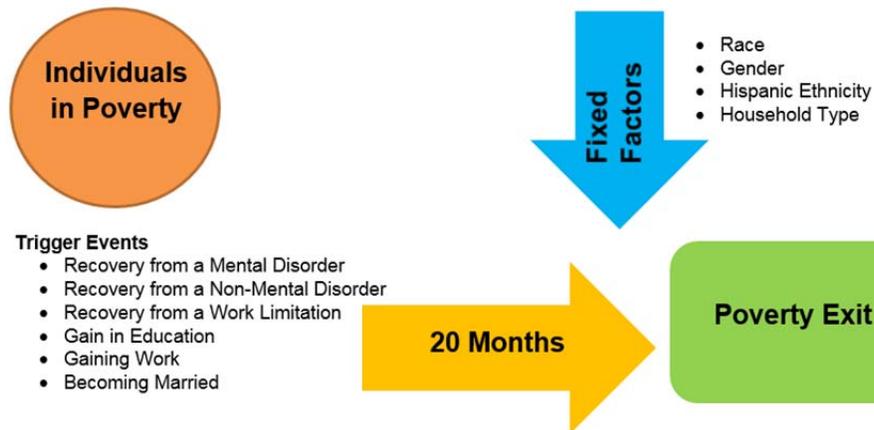


Figure 3: Longitudinal Research Model Examining Poverty Exits

Results

A total of 38,408 working-aged adults with disabilities were included in the final analysis. Since individuals were interviewed multiple times over the course of their participation in the SIPP these participants were responsible for 325,366 surveys. Data were weighted using final individual level weights provided by the SIPP. Data were adjusted to ensure U.S. population representation, account for non-response rates, and manage changes in the data due to attrition.

Once weighted, the average age of respondents included in this study was 43.69 years ($SE=0.08$). When examining the weighted population distribution by race, Blacks represented 14.8% of the population and whites represented 85.2%. Among the total sample, 11.7% identified as Hispanic, women accounted for 57.7%, and men 42.3%. Just under half of the sample (48.1%) reported having a mental disability. The remainder of participants (51.9%) reported that they had another type of disability (e.g. physical or sensory). The majority of respondents reported that they were married (50.1%) and had no children under the age of 18 in the home (63.5%). Married household types (55.0%) were the most common type of household followed by female headed households (29.5%) then male headed (15.5%).

Income and Earnings

The research findings demonstrated that race, gender, and disability play an important role in economic outcomes. A preliminary examination of differences in income by race, gender and, disability initially showed that Blacks, women, and individuals with mental disorders earned less than whites, men, and individuals with non-mental types of disability. In general, individuals with mental type disabilities have yearly total individual incomes that are \$4,453 less per year and total family incomes that were \$9,674 less per year than individuals with a non-mental type of disability (See Table 2). For working-age adults with disabilities it appears that being a part of a family can help create a buffer from economic hardship, since families tend to have greater incomes and earnings than individuals. Still, individuals with disabilities do not completely escape income and earning inequality within the family since individuals with mental disabilities continue to have comparatively less resources than individuals with non-mental disabilities.

Table 2. Average Predicted Annual Income and Earnings for Individual and Families by Disability Type.

Disability Type	Individual Income	Family Income	Individual Earnings	Family Earnings
Mental Disability	17,089.01	45,244.95	10,113.01	32,137.62
Non-Mental Disability	21,542.21	54,919.60	14,200.32	41,459.44

When looking at Americans with disabilities race and gender are also met with inequality in income and earnings. Women with disabilities, on average, earn \$4,847 less in individual income and \$1,502 less in family income annually when compared to men with disabilities (See Table 3). Black Americans with disabilities earn \$3,915 less in individual income and \$15,438 less in family income annually when compared to whites.

Table 3. Average Predicted Annual Income and Earnings for Working-age Individuals with Mental and Non-Mental Disabilities between 1996- 2011.

	Individual Income	Family Income	Individual Earnings	Family Earnings
Race				
Black	\$16,069.34	\$37,124.61	\$8,846.44	\$24,998.03
White	\$19,983.90	\$52,563.06	\$12,827.67	\$39,069.56
Gender				
Women	\$17,356.36	\$49,637.74	\$11,254.24	\$36,906.38
Men	\$22,202.94	\$51,140.22	\$13,581.25	\$37,084.39

When examining the interaction of race with disability and gender with disability, only the effect of disability and gender was significant for individual income and individual earnings. Women with mental disabilities earn approximately \$3,438 less in individual income annually and \$3,611 less in individual earnings annually when compared to women with non-mental disabilities (See Table 4). Men with mental disabilities earned \$6,410 less in individual income and \$5,022 less in individual earnings when compared to men with non-mental disabilities. Overall, the influence of mental disabilities on individual income and earnings was much greater for men than for women. Although men with mental disabilities experience greater income disparity this does not indicate that they have the worst economic outcomes. Rather, women with mental disabilities earn \$3,438 less in individual income annually than women with non-mental disabilities and \$9,966 less than men with non-mental disabilities. This suggests that women experience income disparities relative to men and that gap widens when disability is considered in the analysis. These findings are consistent with the work of Baldwin and Johnson (1994 & 1995) that demonstrated women and men with disabilities experience differences in income when compared to workers who do not have disabilities. The current study expands upon this earlier work by providing evidence that differences in income occur along gender lines but are accentuated when examining disability type.

Table 4. Average Predicted Annual Income and Earnings for Working-age Individuals with Disabilities by Gender between 1996-2011.

	Individual Income	Individual Earnings
Gender x Disability		
Women x Non-Mental	\$18,936.41	\$12,913.96
Women x Mental	\$15,498.46	\$9,302.66
Men x Non-Mental	\$25,464.04	\$16,136.36
Men x Mental	\$19,054.51	\$11,114.40

Throughout the many economic outcomes investigated in this study, none were more similar than income and earnings. One reason for this is because, for most individuals in this study, the majority of income is attained from working. The original expectation that informed including both income and earnings in the study was that individuals who were economically more secure might have sources of income outside of employment, such as dividends from investments. The similarity between income and earnings may also partially be caused by topcoding in the public use SIPP. An exploration of income and earnings in the same study might be more lucrative when using the SIPP Gold Standard restricted-use data.

Employment and Work Limitation

One study result that presented consistently across most of the analyses was the importance of work in informing economic well-being. American's with disabilities who are unemployed have a much larger chance of experiencing poverty when compared to those who are working full-time jobs (See Table 5). This highlights the importance having equal access to jobs for economic well-being in the United States.

Table 5. Percentage of Working-Age Adults with Disabilities Employed Full-time, Employed Part-time, and Not Working by Poverty Status between 1996 to 2011.

	Full-time Work	Part-time Work	Not Working
Family Poverty			
Yes	10.7%	10.8%	78.6%
No	52.1%	11.9%	36.0%

Most of the time individuals who report having a disability also note that this disability does not interfere with working (46.5% of individuals with a mental disability and 34.8% of individuals with a non-mental disability). Still, individuals with mental type disabilities are more likely to report having a work limitation. One explanation for this trend could be that individuals with mental disabilities experience more severe symptoms that cause a greater interference with working than individuals with non-mental disabilities. Another probable explanation is also that individuals with mental disabilities internalize some of the experience of being excluded from the labor market by employers that may be reluctant to hire or provide the necessary work accommodations for employees with mental disabilities. If an individual is unable to attain employment, and perceives that this may be due to having a disability, they could begin to feel that

their disability causes a limitation in working despite the fact that there may be many jobs that they could perform.

Additionally, there is a relationship between lack of economic resources and the ability to access needed medical care. Research that has explored the connection between economic resources and health has suggested that the unequal distribution of resources contributes to individuals having greater health challenges (Mehta, Sudharsanan, & Elo, 2014). From this standpoint, it may be that individuals with mental disabilities experience more work limitation than individuals with non-mental disabilities because of the additional economic challenges which may prevent equal access to needed health services.

Regardless of the precise reason that individuals with mental disabilities have higher rates of work limitation, individuals who report having a work limitation experience much greater economic inequality than individuals who do not have work limitations. In fact, work limitation may have a greater impact on income inequality than disability, race, or gender. Individuals with non-mental disabilities without work limitation earn \$8,212 less in individual income and \$17,286 less in family income than individuals with non-mental disabilities who have a work limitation (See Table 6). This difference is even greater for individuals with mental disabilities with work limitations who earn \$8,549 less annually in individual income and \$18,168 less in family income when compared to individuals with mental disabilities who do not have work limitations.

Table 6. *Predicted Annual Income and Earnings for Working-age Individuals Disabilities who Experience Work Limitation between 1996 and 2011.*

	Individual Income	Family Income	Individual Earnings	Family Earnings
Work Limitation				
Mental Disability	\$12,502.51	\$35,498.71	\$3,335.50	\$19,232.24
Non-Mental Disability	\$16,190.55	\$43,655.42	\$6,232.15	\$26,836.03
No Work Limitation				
Mental Disability	\$21,052.40	\$53,667.10	\$15,969.76	\$43,289.73
Non-Mental Disability	\$24,403.36	\$60,941.77	\$18,460.35	\$49,277.56

In summary, the results from this research have shown that solely investigating disability without considering work limitations presents an incomplete picture of inequality in individual and family income. Work limitation does not appear to affect all individuals with disabilities in the same manner but it does have a significant overall effect on economic well-being. Although relationship to the labor market is partially explanatory when exploring economic inequalities for individuals with disabilities in the United States it is not completely comprehensive.

Effects of Disability on Poverty

When exploring the chances of family poverty several factors seemed critical to consider including: level of education, work limitation, race, gender, and disability. One of the most important factors that affected poverty was education. Individuals with disabilities and no high school education had two times the odds of experiencing poverty

when compared to individuals with disabilities who had attained a high school diploma or GED. Work limitation also plays a significant role in family poverty. Americans with disabilities and work limitations were shown to have nearly two and a half times the odds of experiencing poverty when compared to individuals with disabilities who did not have a work limitation. These findings are similar to the work of Durham, Houtenville, and Ruiz (2011) that demonstrated that individuals who are disabled and have work limitations are much more likely to experience poverty when compared to Americans with disabilities who do not have a work limitation. The findings in this study expand on the work of Durham and colleagues by showing that race and gender were also important to consider when looking at poverty since Black Americans with disabilities were over one and a half times more likely to experience poverty than whites and women were nearly one and a quarter times more likely to experience poverty than men.

Entrances and Exits from Poverty

When examining the relationship between disability and poverty over time, a number of interesting results revealed themselves. First, developing a mental or non-mental type of disability was not found to significantly inform an entry into poverty and recovery from a mental or non-mental type of disability did not significantly inform an exit from poverty. Although disability is a significant factor when exploring overall economic well-being its relationship in time is much more difficult to determine. This may partially be explained by findings in previous research that have shown that individuals who have disabilities are more likely to experience poverty but this is because some of the aspects of poverty, such as lack of access to adequate nutrition, plays a role in the development of a disability. This may indicate that it could be important for future studies to include an analysis that looks at the way that poverty triggers an entry into disability.

One of the most consistent findings when looking at entry and exit from poverty came from exploring employment. The loss of a job was found to be the most significant predictors of an entry to poverty since individuals who experienced a job loss in the past 20 months had over three times the odds of experiencing poverty when compared to individuals who did not lose work during that time (See Table 37). Also, gaining a job was the only trigger event that significantly predicted an exit from poverty within 20 months, as individuals who gained employment during that time had over one times the odds of exiting poverty (See Table 37). These findings are similar to those of McKernan and Ratcliffe (2002) which noted that changes in employment were the most common trigger event for entry into poverty, followed by changes in work limitation status.

One surprising finding when looking at poverty exits in this study was that recovering from a work limiting disability did not significantly predict exiting poverty. This may indicate that having a work limitation has such a critical effect on economic well-being that even when individuals with disabilities are no longer work limited that the economic effect of having a work limitation lingers.

Welfare Receipt and Economic Well-being

Social welfare, although important in protection from severe poverty, probably does not ever have the capability to provide the type of protections that would be necessary for long-term economic well-being. This is largely due to the fact that the types

of social welfare that are the most generous, such as SSDI, are linked to having a fairly consistent work history and benefits that tend to be means-tested, such as food stamps or TANF, offer much less assistance.

In general, families that are most likely to experience poverty are also the families that are most likely to receive welfare. This indicates that that welfare in the United States is accessed at the greatest rate by those who are the most economically vulnerable. For example, as aforementioned, Black Americans with disabilities are the most likely race group to experience poverty and they are also the most likely to be receiving welfare at slightly over two times the odds of whites. Still, even more critical than race, gender, or disability type, individuals who have work limitations and have over two times the odds of experiencing poverty and have six times the odds of receiving assistance from social welfare. This trend is probably caused by the fact that work limitation is a requirement of receiving several types of social welfare assistance in the United States.

When examining average monthly amounts received from welfare, additional trends emerge. In general, when looking at individuals who received at least \$0.01 in any type of social welfare between 1996 and 2011 average receipt amounts generally remain quite low (See Table 7). Even among groups that have much higher chances of poverty and economic hardship, very little difference in the amount of welfare received exists. Although receipt of welfare provide a buffer from experiencing extreme poverty, this finding supports the belief that the receipt of social welfare in the United States does not have the ability to challenge economic inequalities by race, gender, or disability.

Table 7. Average Monthly Amount of Welfare Receipt for Working-age Adults with Disabilities in the United States*

	Individual Receipt	Family Receipt
Disability Type		
Mental Disability	619.54	700.78
Non-Mental Disability	614.26	687.98
Gender		
Women	608.71	685.15
Men	631.62	712.05
Race		
Black	624.41	706.00
White	615.14	692.43
Work Limitation		
Yes	627.16	713.23
No	562.90	642.76

*Note: Only individuals and families who received at least \$0.01 in individual welfare benefits or services.

Recommendation for Welfare Programs

As discussed in the literature review section of this dissertation, since the welfare reforms in 1996 many types of welfare have become increasingly tied to employment in

the United States. Although, as this study indicates, employment is undoubtedly an important factor in securing economic well-being, there are a number of challenges that occur when welfare becomes based in work, especially for individuals with disabilities.

Individuals with mental type disabilities tend to have worse economic well-being when compared to individuals with non-mental type disabilities. This disparity may be partially caused by the fact that the Americans with Disabilities Act (ADA) did not provide adequate protections for individuals with mental type disabilities and that they experienced labor market exclusion at a greater rate than other individuals with disabilities which, in turn, had an effect on lowering their economic security.

Regardless of the precise reason that employment and economic disparities continue to exist, one thing does remain clear, that connecting welfare receipt to work fails to recognize that individuals with disabilities belong to a group of individuals that are less likely to be included in the labor market. By tying social welfare, especially some of the programs that offer the most generous protections, to employment, individuals with disabilities are unfairly disadvantaged because they do not experience equality in hiring despite the protections outlined in the ADA. Until all working age adults who want a job can access a job that offers a living wage and adequate health benefits, social welfare should not be tied to work. Rather, social welfare programs that focus on job creation, that ensure jobs provide a living wage, and reduce employment discrimination could have a much stronger effect on securing economic well-being for Americans with disabilities.

Intersection of Race and Disability

The interaction of race and disability was only found to be statistically significant when examining the chances of individual welfare receipt. What is important about this finding is that Black Americans with mental disabilities were found to be significantly *less* likely of receiving welfare when compared whites and individuals with non-mental disabilities. Although, when examining main effects, Black Americans and individuals with mental disabilities are each separately more likely to experience poverty than whites and individuals with non-mental disabilities, and are among one of the more economically vulnerable groups in this study, they are not more likely to receive welfare assistance. One of the reasons for this finding is that all types of social welfare, not only means-tested transfer programs, were included in the analysis on welfare. Means-tested transfer programs are designed to help the most economically vulnerable but they are also among the most restrictive and least generous of the social welfare programs. The findings in this study demonstrate that government protections may be more easily secured by individuals that belong to more privileged groups rather than by those who have the greatest need for social welfare protections.

At first glance, gender and disability may appear to be more statistically relevant in many of the analyses in this study than race and disability. Still, the lack of results for many of the interactions when examining economic measures does not necessarily indicate a lack of findings. Rather, the lack of findings when examining interaction effects indicates that the separate effect of race and disability in statistical models are such strong predictors of economic well-being that the interaction of race and disability does not provide additional information in a statistical model. This is supported by the

main effects findings on income and earnings that show race and disability as consistently significant predictors at both the individual and family level.

Utility for Social Work Practice

This dissertation demonstrates that when looking at race, gender, and disability that there are economic and labor market inequalities that interfere with economic well-being for many Americans. This is a critical area for social workers to examine because we know that class inequalities are not limited to economic well-being alone but often translate into health inequalities and inequalities in total well-being. Although social workers have not traditionally been the largest voice in the economic literature exploring inequality, this research demonstrates the importance of a social work perspective in economics. In the United States researchers such as Richard Wilkinson (2006) have demonstrated that growing levels of inequality contribute to a number of social ills such as elevated homicide rates, higher mortality rates, and greater probability of violence. The social justice standpoint for social workers is critical for a clearer understanding of how these inequalities operate on a national level since many economists do not use social justice theories to underpin their research. Social workers have traditionally played a role in challenging community level poverty but it is critical that we play a larger role in outlining national policies to reduce poverty and inequality in the United States. Additionally, since the majority of employed social workers take jobs as therapists and counselors (U.S. Bureau of Labor Statistics, 2010), we are uniquely able to provide advocacy and work with individuals with mental disabilities to create lasting social change.

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