

## The Geography of Disability in Massachusetts: Household Income

This brief compares the average income of working-age (25-61) households with and without disabilities across geographic areas in Massachusetts. There are substantial disparities in household income. The average income of Massachusetts households with disabilities is \$57,500 ( $\pm$  \$1,700) compared to \$98,000 ( $\pm$  \$1,000) for households without disabilities. Comparable levels of income disparity exist across smaller geographic areas in Massachusetts.

The average income of working-age households with disabilities in Massachusetts is \$57,500 ( $\pm$  \$1,700). The average income varies considerably across geographic areas. The map shown in Figure 1 highlights the average income of households with disabilities across Public Use Microdata Areas (PUMAs). Light shaded PUMAs indicate low income areas and dark shaded PUMAs indicate higher income areas. The average household income ranges from a low of \$34,600 ( $\pm$  \$5,600) in the city of Springfield PUMA to a high of \$114,800 ( $\pm$  \$29,900) in the PUMA consisting of Newton and Brookline<sup>1</sup>.

The average income of households without disabilities is higher than the average income of households with disabilities. Among working-age households without disabilities, the average income is approximately \$98,000 ( $\pm$  \$1,000). The average income also varies considerably across geographic areas. The map shown in Figure 2 highlights the average income across PUMAs. Light shaded PUMAs indicate low-income areas and dark shaded PUMAs indicate high-income areas. The average income ranges from a low of \$50,500

### Where does the data come from?

The data comes from the 2005-2007 American Community Survey. The American Community Survey is a national survey conducted in every state by the U.S. Census Bureau. The statistics in this brief are based on the survey responses of approximately 58,000 Massachusetts households including 159,000 residents.

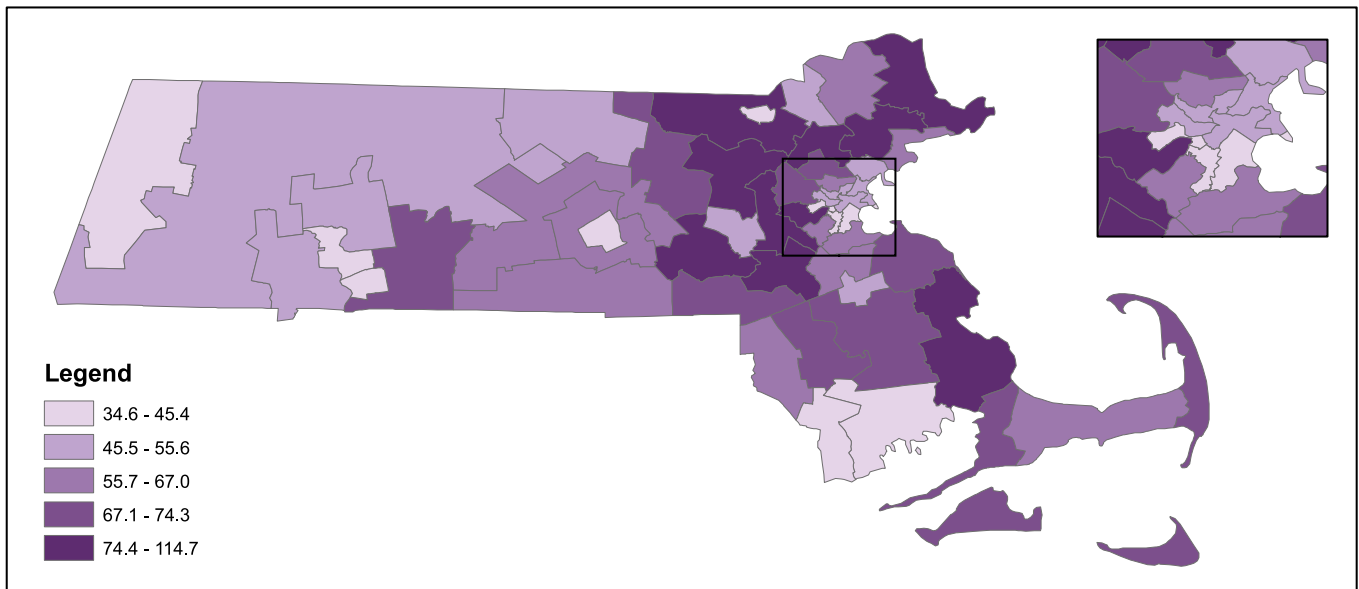
### How is disability defined?

A person is considered to have a disability if he or she answers 'yes' to any of the following survey questions:

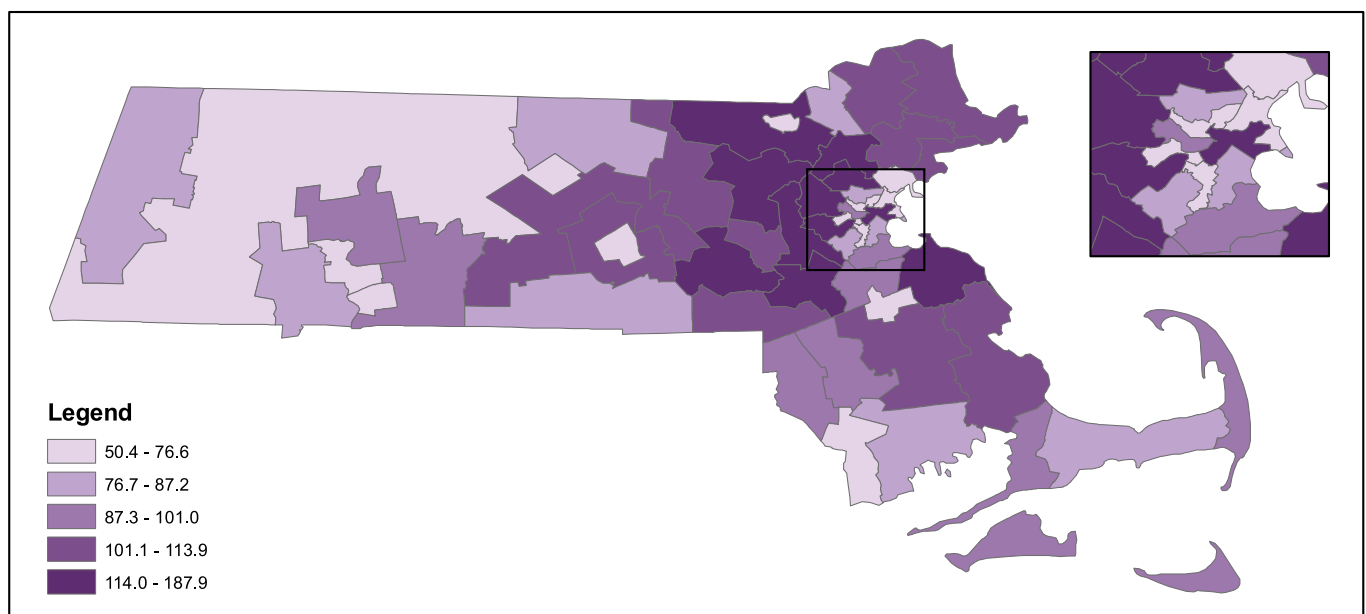
1. Does this person have any of the following long-lasting conditions:
  - a. Blindness, deafness, or a severe vision or hearing impairment?
  - b. A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying?
2. Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities:
  - a. Learning, remembering, or concentrating?
  - b. Dressing, bathing, or getting around inside the home?
3. Because of a physical, mental, or emotional condition lasting 6 months or more, does this person have any difficulty in doing any of the following activities:
  - a. Going outside the home alone to shop or visit a doctor's office?
  - b. Working at a job or business?

Work Without Limits is a public/private partnership that brings together people with disabilities, family members, policy researchers, policy makers, service planners, employment service providers, employers, and other stakeholders to maximize work opportunities for youth and adults with disabilities, address the needs of employers, and strengthen the Massachusetts workforce.

**Figure 1:** Estimated Average Income of Working-Age Households with Disabilities (\$1,000)



**Figure 2:** Estimated Average Income of Working-Age Households without Disabilities (\$1,000)



(±\$5,000) in the city of Boston PUMA consisting of parts of Roxbury, Mattapan and Jamaica Plain to a high of \$188,000 (± \$15,500) in the PUMA consisting of Lincoln, Weston, Dedham, Dover, Needham and Wellesley.

Is there an association between the income

of households with disabilities and the income of households without disabilities across geographic areas? The answer is yes<sup>2</sup>. A comparison of the two maps illustrates this. The light-shaded areas of Figure 1 correspond to the light-shaded areas of Figure 2 and the dark-shaded areas of the two maps also

correspond. This correspondence indicates an association. Areas of low average income correspond for households with and without disabilities. Areas of high average income also correspond. The association indicates that the income disparity between households with disabilities and households without disabilities exists across PUMAs, whether poor or affluent. Thus, even though the average income of households with disabilities is higher in affluent areas, the income disparity between households with and without disabilities remains. Within

PUMAs, the average income of households with disabilities is approximately 64.0 percent of the average income of households without disabilities.

The association is also illustrated by the data of Table 1. Table 1 lists the PUMA description, the average income of households with disabilities, and the average income of households without disabilities for 6 of the 52 Massachusetts PUMAs. The 6 PUMAs include the three with the lowest average income of households with

**Table 1:** Areas of Lowest and Highest Average Income of Working-Age Households with Disabilities

Public Use Microdata Area (PUMA) Description	Average Income of Working-Age Households with Disabilities	Average Income of Working-Age Households without Disabilities
Areas with Lowest Average Income of Working-Age Households with Disabilities		
Springfield	\$34,600 (± \$5,600)	\$54,900 (± \$4,000)
Boston (Allston, Brighton, Fenway/Kenmore)	\$35,000 (± \$9,000)	\$74,500 (± \$6,600)
Boston (Parts of Roxbury, Mattapan and Jamaica Plain)	\$35,300 (± \$6,000)	\$50,500 (± \$5,000)
Areas with Highest Average Income of Working-Age Households with Disabilities		
Lincoln, Weston, Dedham, Dover, Needham, Wellesley	\$98,900 (± \$28,200)	\$188,000 (± \$15,500)
Acton, Bedford, Boxborough, Carlisle, Concord, Littleton, Maynard, Sudbury, Wayland	\$104,000 (± \$30,000)	\$160,200 (± \$11,700)
Newton, Brookline	\$114,800 (± \$29,900)	\$154,000 (± \$10,700)

**Source:** 2005-2007 American Community Survey

**Notes:**

- A. Numbers in parentheses are the margin of error.
- B. The dollar amounts are inflation-adjusted to 2007 dollars.
- C. Working-age is defined as ages between 25 and 61.
- D. The margin of error corresponds to a 90 percent confidence interval.
- E. A person is considered as having a disability if he or she reports having having a sensory impairment, physical impairment, cognitive impairment, activity of daily living limitation, work participation restriction, or independent living limitation.
- F. A working-age household is defined as a household that includes at least one adult between the ages of 25 and 61.
- G. A household is classified as being without disabilities if the working-age members do not report having a disability.
- H. The Boston PUMA consisting of Allston, Brighton and Fenway/Kenmore is PUMA number 03301.
- I. The Boston PUMA consisting of parts of Roxbury, Mattapan and Jamaica Plain is PUMA number 03303.

## Issue Brief

disabilities and the three with the highest average income.

### Summary

Statewide, the average household income of working-age households with disabilities is 58.7 ( $\pm$  1.8) percent of the average income of non-disabled working-age households. Comparable levels of income disparity exist in smaller geographic areas across the Commonwealth.

### Notes

<sup>1</sup>All amounts are inflation-adjusted to 2007 dollars.

<sup>2</sup>The correlation coefficient between the average income of working-age households with disabilities and the average income of working-age households without disabilities is 0.86 ( $p < 0.0001$ ).

### Suggested Citation

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### Additional Information

The Census Bureau website contains additional information on the American Community Survey:  
[www.census.gov/acs/www/](http://www.census.gov/acs/www/)

The Work Without Limits website contains additional statistics for the 52 Massachusetts PUMAs:  
[www.workwithoutlimits.org](http://www.workwithoutlimits.org)

### What are the geographic areas?

The geographic areas, referred to as Public Use Microdata Areas (PUMAs), are areas of at least 100,000 persons. Of the 52 PUMAs in Massachusetts, most of the boundaries correspond to city or town boundaries. Some PUMAs correspond to a single city and some contain multiple cities and towns. The city of Boston is comprised of 5 PUMAs. PUMAs were chosen for the analysis because PUMAs are the smallest geographic areas available in the American Community Survey data that cover the entire state.

### How are households defined?

A household is working-age if there is at least one adult in the household between the ages of 25 and 61. Households are classified as being with disabilities if at least one working-age adult reported having disabilities. Households are classified as being without disabilities if none of the working-age adults reported disabilities.

### What is included in household income?

Household income includes all earned and unearned income of household members. Earned income includes wages, salary bonuses or tips from jobs and net self-employment income. Unearned income includes interests, dividends, rental income, income from estates and trusts, social security income, public assistance payments, pensions and any other sources of regularly received unearned income.

### Are any households excluded?

Correctional facilities, juvenile facilities, nursing facilities, residential or inpatient health care facilities, college student housing and military quarters are excluded.

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**WorkWithoutLimits**  
Putting abilities to work in Massachusetts.

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