FINANCIAL HARDSHIP AMONG PEOPLE WITH DISABILITIES: MICHIGAN

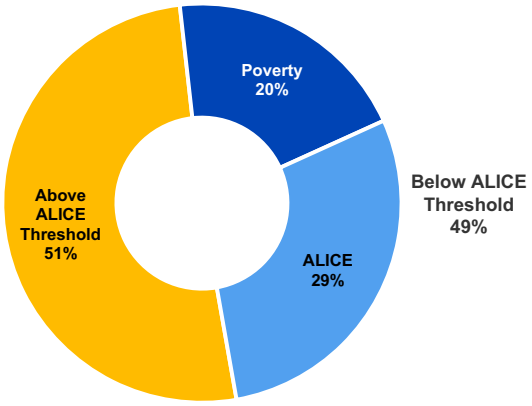
In Michigan, an estimated 1,416,883 people (14% of Michigan's population) had one or more disabilities in 2024. Having a disability can be a substantial barrier to financial stability. Yet traditional economic measures conceal the full extent of financial hardship for people with disabilities and their households.

According to the Federal Poverty Level (FPL), 20% of people with disabilities in Michigan (285,835) lived in poverty in 2024. Yet United For ALICE data shows that another 29% (408,350) lived in **ALICE** (**A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed) households. ALICE households have income above the FPL but not enough to afford the ALICE Household Survival Budget. This minimum-cost budget includes housing, child care, food, transportation, health care, technology, and taxes, and is adjusted based on household size, composition, and location.

With people in poverty-level and ALICE households combined, a substantial **694,185 people with disabilities — 49% of people with disabilities in Michigan — lived in households below the ALICE Threshold in 2024**.

ALICE Income Status, People With Disabilities, Michigan, 2024

TOTAL PEOPLE WITH DISABILITIES: 1,416,883



Sources: ALICE Threshold, 2024; U.S. Census Bureau, American Community Survey, Public Use Microdata Sample (PUMS), 2024

**Defining disability is complex, dynamic, multidimensional, and contested, with substantial implications, including determining who has access to federal programs and protections under the law. This Brief uses ACS definitions and data because the ACS is the only source that includes both disability status and the information needed to determine ALICE status (household composition, income, and location).*



KEY TERMS

- **People With Disabilities**: People with one or more disabilities, including ambulatory disabilities, cognitive disabilities, hearing or vision disabilities, and disabilities that make self-care or independent living difficult, as reported in the 2024 U.S. Census Bureau's American Community Survey (ACS, latest available)*
- **ALICE**: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households that have income above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. People in ALICE households include children, retirees, and individuals who are not currently working.
- **ALICE Household Survival Budget**: The minimum cost of household necessities (housing, child care, food, transportation, health care, and technology), plus taxes, adjusted for different counties and household types
- **ALICE Threshold**: Derived from the Household Survival Budget, the minimum average income that a household needs to afford basic costs
- **Below the ALICE Threshold**: Includes poverty-level and ALICE households combined

EXPERIENCES OF FINANCIAL HARDSHIP

People with disabilities are squeezed financially on both the cost and income sides of household budgeting. Disabilities often increase household expenses, with added costs for medical care, home modifications, and assistive technology, while also putting constraints on household income. And while the ALICE Household Survival Budget shows the cost of basics for all households, research finds that costs for households that include someone with a disability are higher than average. For example, a 2023 national survey found that the average annual out-of-pocket cost of disability-related goods and services for a working-age adult with disabilities was $5,341. With these expenses on top of the basics in the Household Survival Budget, **the number of people with disabilities who are ALICE is likely even higher than what is presented in this Brief**.

People with disabilities below the ALICE Threshold face impossible choices: Cut back on food to cover a new prescription? Move to a more affordable, but less accessible apartment? Managing these challenges can contribute to higher levels of stress and anxiety. For more details, see Challenges of Financial Hardship on page 9.

IN ALICE'S OWN WORDS

"The Americans with Disabilities Act is just the 'hello' in the conversation.

It's not the conversation itself. There's more work to be done."



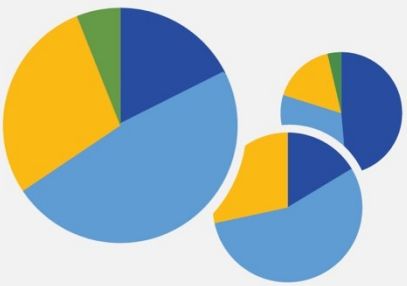
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NETWORK PARTNER – ECONOMIC OPPORTUNITY
STRYKER JOHNSTON FOUNDATION

Read the ALICE stories

THE ALICE DISABILITIES DATA DASHBOARD

puts the data in your hands with **over 100 variables** related to people with disabilities living in financial hardship.



EXPLORE THE DATA

KEY DEMOGRAPHIC VARIABLES

People with disabilities span all categories of age, sex, race/ethnicity, educational level, and work status — and across these categories, they are more likely than people without disabilities to experience financial hardship. **Overall, in Michigan in 2024, people with disabilities were more likely to live in households with income below the ALICE Threshold than people without disabilities (49% vs. 31%)**.

At the same time, certain demographic groups have higher rates of disability, and some have a higher share of people below the ALICE Threshold, regardless of disability status. This intersectionality increases rates of financial hardship, especially for people with disabilities who are female; Black, Indigenous, and other people of color; and/or born outside of the U.S., as well as for other groups — like lesbian, gay, bisexual, transgender, and queer (LGBTQ+) individuals — who are not fully represented in the ACS data.

Age

There are people with disabilities of all ages, though disabilities are more common in older people: In 2024, 5% of children under age 18, 12% of people age 18–64, and 31% of people age 65+ in Michigan had one or more disabilities. However, children with disabilities were more likely than adults with disabilities to live in households below the ALICE Threshold.

» The rate of financial hardship was highest for children with disabilities age 5–17 (with 56% living in households below the ALICE Threshold) and lowest for adults with disabilities age 25–44 (with 46% in households below the Threshold).

The type of disability people had often differed with age. For example, people between the ages of 5 and 64 were more likely to have a cognitive disability, and people over age 65 were more likely to have an ambulatory or hearing disability. Rates of financial hardship also varied when factoring in age and type of disability; for example, among those with a hearing disability in Michigan, the rate of hardship was 53% for children under age 18, 39% for adults age 18–64, and 43% for people age 65 and over.

For children with disabilities, other factors — especially their living arrangements — also impacted rates of financial hardship. Children with a disability who lived with a single parent or guardian were more likely to live in a household below the ALICE Threshold (79%). Yet even in families with two working adults, 32% of children with disabilities in Michigan were below the Threshold.

Many people live in multigenerational households, sharing finances and household responsibilities, as well as caregiving support. And that support can be reciprocal — for example, with grandparents caring for and providing financial support to grandchildren and/or receiving such care and support themselves. This mutual support is even more important for multigenerational households in which one or more members have a disability.

Nationally, in 2024, there were 6.5 million grandparents living with their grandchildren, and 51% of them were below the ALICE Threshold. For grandparents with a disability living with grandchildren (1.8 million nationwide), the share below the Threshold was slightly higher, at 58%. In instances where grandparents with a disability were the sole caregivers for their grandchildren, the rate was even higher, with 67% below the Threshold.

SPOTLIGHT: CAREGIVERS

Family and informal caregivers play a central role in supporting people with disabilities, providing personal care, transportation, help with household tasks, companionship, and other critical assistance. According to the Behavioral Risk Factor Surveillance System (BRFSS) Survey from the Centers for Disease Control and Prevention (CDC), in 2024, 21% of adults in the U.S. provided regular care to a friend or family member with a disability in the last 30 days. This critical role provides security and dignity to people with disabilities and can help families save on caregiving expenses. But such work is often uncompensated, and it can cut into the income of the caregivers, who are often women. In addition, a substantial number of people with disabilities are themselves caregivers for others.

Many people with disabilities also receive compensated care from direct care workers, who themselves often face financial hardship. For example, in Michigan in 2024, personal care aides earned a median hourly rate of $15.62 per hour, and 49% were below the ALICE Threshold. The physically and emotionally demanding nature of caregiving work, paired with low compensation, has contributed to a nationwide shortage of direct care workers.

Race/Ethnicity

By race and ethnicity, in 2024, the largest number of people with disabilities below the ALICE Threshold were in Michigan's largest racial/ethnic populations. Yet some groups were disproportionately ALICE — a result of persistent racism, discrimination, and systemic barriers that limit families' access to resources and opportunities for financial stability.

Among the four largest racial/ethnic groups in Michigan, the share of people with disabilities below the ALICE Threshold was 44% for White people, 60% for people of Two or More Races, 60% for Hispanic people, and 66% for Black people.

Among people with disabilities below the ALICE Threshold, there were also important differences by race/ethnicity in terms of navigating care and daily living. According to the 2024 national BRFSS survey:

- 20% of White respondents below the Threshold with a disability said there was a time in the past 12 months when they needed to see a doctor but did not because they could not afford it, compared to 23% of Black respondents, 25% of Asian respondents, 30% of American Indian/Alaska Native respondents, and 34% of Hispanic respondents.
- 24% of White respondents below the Threshold with a disability said there was a time during the last 12 months when they were not able to pay their mortgage, rent, or utilities. Rates were higher for other groups: 28% of Asian respondents, 36% of American Indian/Alaska Native respondents, 39% of Black respondents, and 40% of Hispanic respondents.
- 15% of Asian respondents below the Threshold with a disability said that during the past 12 months, a lack of reliable transportation kept them from medical appointments, meetings, or work, or from getting things needed for daily living. This percentage was higher for other groups: 20% of White respondents, 23% of Hispanic respondents, 31% of Black respondents, and 32% of American Indian/Alaska Native respondents.

SPOTLIGHT: VETERANS WITH DISABILITIES

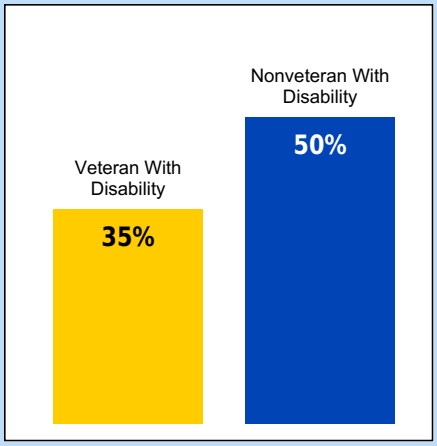
In Michigan, 32% of veterans reported having a disability in 2024 (whether service-related or not) — a much higher rate of disability than for nonveterans (16%).

Overall, in Michigan, veterans have lower rates of financial hardship than nonveterans. This holds true among people with disabilities: In 2024, 35% of veterans with disabilities lived in households below the ALICE Threshold, compared to 50% of nonveterans with disabilities. Rates of financial hardship were similar among people over age 65 for both groups, yet the percentage below the Threshold was still lower for veterans with disabilities (36%) than for nonveterans with disabilities (50%).

Lower rates of financial hardship for veterans are in part a reflection of:

- The benefits available to all veterans through the U.S. Department of Veterans Affairs, including low-interest home loans, health services, and education and training benefits
- Additional benefits for veterans with disabilities, including tax-free disability compensation that is not means-tested or reduced with earned income; low- to no-cost personal care and long-term services; and grants to improve home and vehicle accessibility
- The demographics of the veteran population: Compared to nonveterans, veterans are more likely to be White, male, and employed (groups with lower rates of financial hardship overall).

Percentage Below ALICE Threshold, People With Disabilities by Veteran Status, Michigan, 2024



Note: The nonveteran group includes civilians as well as military members in active service and reserves.

Sources: ALICE Threshold, 2024; U.S. Census Bureau, American Community Survey, PUMS, 2024

Educational Attainment

The relationship between education and financial hardship runs in two directions. Research shows that people with higher academic degrees generally have greater earning power, but also that low income reduces educational opportunities and outcomes, especially the attainment of graduate and professional degrees. Having a disability adds yet another dimension.

Among people age 25 and over in Michigan, people with disabilities were less likely than those without to have a high school degree or the equivalent (87% vs. 94%) or to have completed post-secondary education (28% vs. 47%). Most notably, across all educational levels from high school on, people with disabilities were more likely than those without to be below the ALICE Threshold.

Among people age 25 and over in Michigan, rates of financial hardship were higher for people with disabilities at every level of education. For example, 53% of people with disabilities with a high school degree or the equivalent were below the ALICE Threshold, compared to 34% of people without disabilities at the same educational level.



Work Status

In 2024, there were 350,049 people with disabilities age 16–64 in the labor force in Michigan, accounting for 7% of the labor force. Yet people with disabilities age 16–64 were far less likely to be employed (44%) than people without disabilities (77%).

Among full-time workers age 16–64, those with disabilities were more likely to be below the ALICE Threshold than those without disabilities (23% vs. 15%).

Compounding the discrepancy, in 2024:

- Workers with disabilities in Michigan were more likely than those without to work part time (38% vs. 27%), and rates of financial hardship were higher for part-time workers with a disability than for those with no disability (50% vs. 35%).
- Some of the most common occupations for people with a disability were also some of the most common ALICE occupations: Janitors and Building Cleaners, Drivers/Sales Workers/Truck Drivers, Cashiers, Retail Salespersons, and Laborers and Freight, Stock and Material Movers. In Michigan, on average, workers with disabilities earned 36% less than their nondisabled peers.

In 2024, 5% of people with disabilities in Michigan age 16-64 were unemployed and 52% were out of the labor force. People with disabilities in the labor force (working or looking for work) often face barriers to employment. Expanding accessibility in the workplace benefits not just people with disabilities, but their colleagues and employers as well.

Overall, in Michigan, most people with disabilities (59%) lived with at least one working household member in 2024. But income fluctuations are an increasing challenge for households below the ALICE Threshold, and even more so for people with a disability, who are more likely to work part time and face health and accessibility challenges.

People With Disabilities by Household Financial Status and Key Variables, Michigan, 2024

Demographic Group	Total	Total Below ALICE Threshold	Percent Below ALICE Threshold	Poverty ALICE Above ALICE Threshold
ALL PEOPLE WITH DISABILITIES	1,416,883	694,185	49%	20% 29% 51%
AGE				
Under 18 Years	107,821	60,041	56%	29% 27% 44%
18 to 24 Years	85,065	46,409	55%	27% 28% 45%
25 to 44 Years	243,536	112,643	46%	21% 25% 54%
45 to 64 Years	379,555	185,706	49%	24% 25% 51%
65 Years and Over	600,906	289,386	48%	15% 33% 52%
RACE/ETHNICITY				
American Indian/Alaska Native	6,250	4,205	67%	41% 27% 33%
Asian	22,074	8,337	38%	13% 25% 62%
Black	218,811	143,380	66%	36% 30% 34%
Hispanic	62,463	37,306	60%	25% 35% 40%
Two or More Races	64,140	38,223	60%	26% 34% 40%
White	1,035,902	459,379	44%	16% 28% 56%
EDUCATIONAL ATTAINMENT (AGE 25+)				
12th Grade or Lower	159,611	103,359	65%	32% 32% 35%
High School Graduate/GED	723,406	380,211	53%	20% 33% 47%
Associate or Bachelor's Degree	249,482	83,255	33%	11% 22% 67%
Master's, Doctoral, Professional Degree	91,498	20,910	23%	8% 15% 77%
WORK STATUS (AGE 16-64)				
Employed Full Time	197,026	44,953	23%	18% 77%
Employed Part Time	118,723	59,379	50%	25% 25% 50%
Unemployed	34,300	22,321	65%	35% 30% 35%
Not in Labor Force	375,713	225,908	60%	31% 29% 40%

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 (Age, Race/Ethnicity, Educational Attainment, and Work Status). All racial categories except Two or More Races are for one race alone. The Hispanic group may include people with disabilities of any race. The Educational Attainment category includes people age 25+ and is based on the highest level of educational attainment. The Work Status category includes only people age 16–64. View more on the ALICE Disability Data Dashboard on our website.

Sources: ALICE Threshold, 2024; U.S. Census Bureau, American Community Survey, PUMS, 2024

CRITICAL RESOURCES

Housing

Despite legislation that prohibits discrimination, discriminatory housing practices, a lack of affordable housing, and limited accessible housing stock continue to make it difficult for people with disabilities to find a safe and affordable place to call home. Housing instability puts people with disabilities at risk for poor physical and mental health and may undermine their ability to live independently in the community.

In addition, there are months- to years-long waiting lists for housing assistance, such as Section 8 Housing Choice Vouchers and Section 811 Supportive Housing for Persons with Disabilities, as well as for Medicaid Home and Community Based Services (HCBS), which provide a range of services to allow people with disabilities to remain at home or in the community.

In 2024, 70% of people with disabilities in renter households below the ALICE Threshold in Michigan were rent burdened (paying 30% or more of their income on rent and utilities); and 48% of people with disabilities in owner-occupied households below the Threshold were housing cost burdened (paying 30% or more of their income on mortgage payments, utilities, property taxes, and homeowner's insurance).

Health Insurance

Access to health insurance is critical to wellness and financial stability for people with disabilities.

In Michigan, 6% of people with disabilities under age 65 below the ALICE Threshold did not have health insurance in 2024. Among people with disabilities under age 65 in households below the ALICE Threshold who did have health insurance, 73% had public insurance, 18% had private insurance, and 9% had both public and private insurance.

Because of Medicare, almost all people with disabilities age 65+ in Michigan had health insurance in 2024 (100% for those below the Threshold and 100% for those above). People with disabilities under age 65 had lower rates of health insurance overall (94% for those below the ALICE Threshold and 95% for those above).

However, having health insurance does not mean that all necessary medical care is accessible, affordable, or even covered by a particular insurance plan. Nationally, between 2019 and 2023, 30% of insured people with disabilities (age 19–64) reported an unmet health need, compared to 10% of their counterparts without disabilities.

Access to Technology

Access to the internet, digital devices, and assistive technology can be a lifeline for people with disabilities, yet there is a digital divide by disability status and location. In Michigan in 2024, 89% of people with disabilities in households below the ALICE Threshold had some type of internet access at home, though only 62% had high-speed internet access. By location, high-speed internet access was highest for people with disabilities in households below the Threshold in Wayne County (Central)–Dearborn & Dearborn Heights Cities (80%) and lowest in Ingham County (South & East) (42%). Additional barriers to technology for people with disabilities include lack of access to adequate and affordable devices and assistive technologies, and inadequate training. These barriers create challenges for people with disabilities in accessing education, working from home, and accessing community resources and public assistance.



Public Assistance

For a variety of reasons, public assistance does not reach all people in households that are struggling. While most people in poverty are eligible, those in ALICE households often earn too much to qualify. For instance, in Michigan in 2024, only 43% of people with disabilities living in households below the ALICE Threshold participated in the Supplemental Nutrition Assistance Program (SNAP).

While Supplemental Security Income (SSI) was designed to provide monthly payments to people with disabilities and older adults who have little or no income or resources, not all people with disabilities below the ALICE Threshold are able to participate. In Michigan in 2024, only 16% of people with disabilities below the Threshold received SSI. (The American Community Survey does not ask specifically about the payroll-tax-funded Social Security Disability Insurance (SSDI) program.)

Barriers to participation in SSI include asset limits of $2,000 for an individual and $3,000 for a married couple — a level that has not been updated in nearly 40 years. Such eligibility criteria are also a substantial barrier to saving and wealth-building for people with disabilities and their families. One exception, tax-free ABLE accounts, enacted by the Achieving a Better Life Experience (ABLE) Act in 2014, allow people with disabilities to save up to $100,000 to cover expenses related to transportation, health care, housing, and education without affecting their SSI eligibility. (However, any savings over $100,000 count as an asset and impact eligibility.)

Further complicating access to assistance for people with disabilities, the H.R.1 budget bill passed in July 2025 cut approximately $1 trillion from Medicaid over the next 10 years, raising concerns for people with disabilities who rely on Medicaid. The biggest concerns are around work requirements and Home and Community Based Services. Though most people with disabilities have been exempt from Medicaid work requirements, H.R.1 requires more frequent documentation of disability (every six months) according to complicated rules that can vary by state, posing an additional barrier to Medicaid access.

Reduced funding may also restrict eligibility and enrollment for public insurance programs and limit access to routine and preventive health care, therapies, home health care, and personal-care assistance, making it particularly hard for people who rely on Medicaid-funded Home and Community Based Services to work, volunteer, and remain engaged in their communities. These cuts may shift a greater share of caregiving responsibilities to family members with even less support. These changes also have the potential to violate the Americans with Disabilities Act, increase costs for people with disabilities and their families, and undo years of progress toward inclusion and independent living for people with disabilities.

Similarly, cuts to federal funding for state SNAP programs and expanded work requirements in H.R.1 led to the loss of food benefits for 6.1 million people in the U.S. between January 2025 and June 2026. These funding cuts disproportionately affect people with disabilities, as the rate of food insecurity among adults with disabilities was twice as high as for those without disabilities in 2025.

BENEFITS CLIFFS

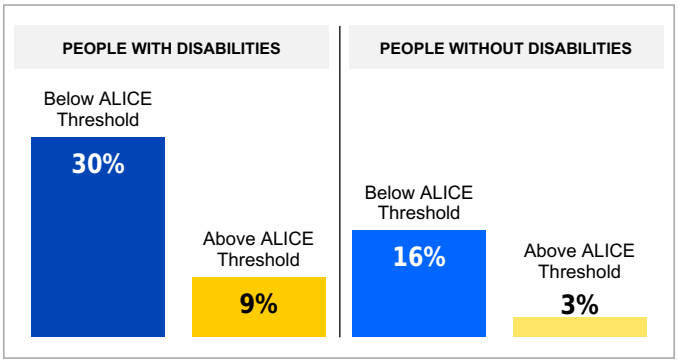
Income and asset limits for public assistance can create benefits cliffs that limit economic mobility. Benefits cliffs occur when an increase in income leads to a loss or decrease in existing public assistance, even though the new income is not enough to cover the monetary loss of those benefits. People with disabilities below the ALICE Threshold are especially vulnerable, as they are more likely to rely on public assistance, to face additional costs of living with a disability, and to encounter challenges in finding sustainable employment. The possibility of losing public assistance can keep people with disabilities out of the workforce entirely or stuck in low-wage jobs, where they are discouraged from taking overtime or pursuing additional credentials or promotions.

Learn more about ALICE and navigating benefits cliffs with the Federal Reserve Bank of Atlanta's CLIFF Tools.

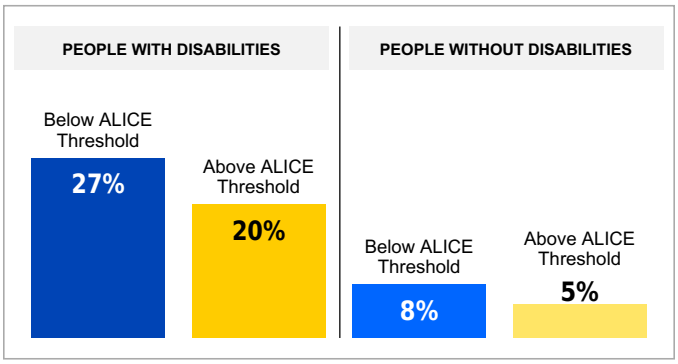
CHALLENGES OF FINANCIAL HARDSHIP

A United for ALICE analysis of 2024 data from two nationally representative surveys highlights the additional, interconnected daily struggles that financial hardship poses for people with disabilities. Nationally, compared to respondents without disabilities in households both above and below the ALICE Threshold, respondents with disabilities were much more likely to report that:

In the past seven days, their household sometimes or often did not have enough food:



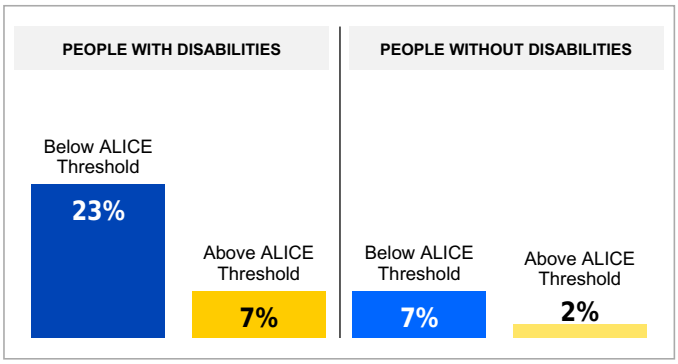
They felt nervous, anxious, or on edge nearly every day over the past two weeks:



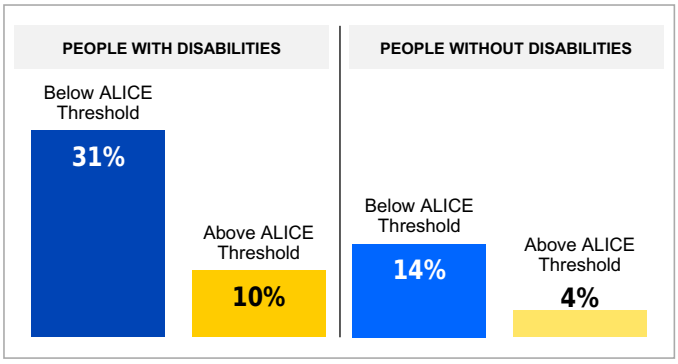
Note: In the Household Pulse Survey, "People with Disabilities" are defined as those who reported "a lot of difficulty" with or that they "cannot do at all" one or more of the following: Seeing; hearing; remembering or concentrating; walking or climbing stairs; self-care; or communicating.

Sources: ALICE Threshold, 2024; U.S. Census Bureau, Household Pulse Survey, 2024

In the last 12 months a lack of reliable transportation kept them from essential tasks or errands:



There was a time over the last 12 months when they were not able to pay their mortgage, rent, or utilities:



Note: In the Behavioral Risk Factor Surveillance System, "People with Disabilities" are defined as those who reported serious difficulty with one or more of the following: Seeing; hearing; remembering, concentrating, or making decisions; walking or climbing stairs; dressing or bathing; or independent living.

Sources: ALICE Threshold, 2024; Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System, 2024

FROM DATA TO ACTION

The challenges that people with disabilities face are interconnected, and effective solutions must reflect this complexity. Long-term strategies are needed to ensure that people with disabilities have equitable opportunities for education, employment, and financial mobility.

Working toward these solutions will require innovation and vision, addressing both local factors and systemic issues across as many areas of financial struggle as possible.

Learn more with:

- The ALICE Disability Data Dashboard, to see **over 100 variables** related to people with disabilities living in financial hardship, and dig deeper into related topics, demographics, and sub-state geographies
- Resources related to disabilities and financial hardship, including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis

Use ALICE data in your work, including:

- Household-level data on ALICE in Michigan, including interactive maps, ALICE Household Survival Budgets, County Reports, demographics, and more
- The ALICE Budget and Income Status Tool, where users can enter household details (income, household composition, and location) to see customized household costs and ALICE income status
- The ALICE Legislative District Tool, to see data by district, including state upper and lower chambers and congressional districts
- The ALICE Economic Viability Dashboard, with data on work, housing, and community resources for people below the ALICE Threshold
- The Federal Reserve Bank of Atlanta's CLIFF Tools, to see long-term strategies to ensure that people with disabilities are entitled to work, save, and build a more financially secure future, without risking the loss of existing public assistance

Explore promising practices:

- See examples of programs, practices, and policy changes implemented by ALICE partners to support ALICE households in our interactive ALICE in Action database.
- Visit the Action Planner, which includes strategies related to housing, work, and community resources paired with key data on households below the ALICE Threshold.

Connect with stakeholders:

- Intentionally include people with disabilities in community-engaged work.
- Identify members of the ALICE in Focus: People with Disabilities National Leadership Committee.
- Contact your local United Way for support and volunteer opportunities.

ABOUT UNITED FOR ALICE AND OUR PARTNERS

United For ALICE is a driver of innovative research and action around financial hardship. The ALICE research shines a spotlight on households that are struggling — their strengths as well as the challenges they face. With data, tools, and resources, United For ALICE equips community partners — including United Ways, foundations, government, corporations, and other nonprofits — to build equitable policies and programs that improve life for ALICE and for all.

This Research Brief has been created by the United For ALICE team, guided by our rigorous methodology (updated biennially with experts from across our state Research Advisory Committees) and also by the ALICE in Focus: People with Disabilities National Leadership Committee.

United For ALICE partners with Michigan Association of United Ways to bring the ALICE research to the state, with additional support from Consumers Energy Foundation and Michigan Credit Union Association.

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Suggested Citation: United For ALICE. (2026). "ALICE in Focus: Financial Hardship Among People With Disabilities: Michigan." https://UnitedForALICE.org/focus-disabilities

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