

Disability-based labour market inequalities

David Pettinicchio and Michelle Maroto

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Abstract

Despite changing attitudes around disability over time, people with disabilities still face large barriers to labour market participation. We apply a sociological framework that considers both supply- and demand-side explanations for labour market inequality to help understand the continuing earnings and employment disparities experienced by people with disabilities across countries. Specifically, we review reemployment disparities across different measures of disability, address sets of individual-level and structural explanations for these disparities, discuss how these explanations interact, and apply them to examples related to intersectionality, unionisation, contingent work, and employment in times of crisis. Paid employment is central to people's social and economic wellbeing within liberal market-based economies, making it important to understand the many dimensions of labour market inequality.

1. An introduction to disability and work

In most liberal market-based economies, work is the primary means by which people gain access to the social, economic and political resources they require and which are important in fostering broader social inclusion. Work is fundamental to the formation of a good, productive citizen (see Foster et al. 2023). As Jenkins (1991: 557) noted, '[i]n a society where active citizenship for those other than the very rich is associated with individualistic notions of "earning your keep," the perceived inability to do so poses a problem in terms of one's overall social membership'. When people don't work, they are looked upon with suspicion. This is true for most groups, except perhaps for those who historically have been exempt from or thought unable or not needed to work. Such groups, which still include people with disabilities and, at one time, also women, have also disproportionately been the target of limited public benefits (Skocpol 1995). Not surprisingly, in the past defining and accounting for disability were closely tied to whether a person's disability limited them or entirely precluded them from working. Embedded in the development of many welfare states is the long-held belief that disabled people are unable to work regardless of the nature of their disability, skills, talents and desire to work. Although attitudes about disability and work have changed over time in tandem with policies intended to increase labour force participation, people with disabilities still have comparatively lower employment rates, earn less and tend to be pigeonholed into certain kinds of 'bad jobs'. This paper explores potential reasons for this state of affairs.

Although the United States is often thought of as having a belated welfare state (Orloff 1988), US social policy has always incorporated Americans with disabilities in some way. Existing vocational rehabilitation programmes were expanded following the New Deal, and numerous labour policy measures such as the Randolph-Sheppard Act and the Javits-Wagner-O'Day Act were aimed at increasing employment among disabled people, although this often involved working outside the competitive labour market. By the middle of the twentieth century, in the context of an increasing aversion to expensive institutionalisation and the provision of direct cash benefits to disabled people, US vocational rehabilitation experienced a policy momentum based on the idea that most disabled people could be integrated into employment. The kinds of jobs considered suitable for disabled people, however, were often limited to menial, low paying work (Pettinicchio 2019). Vocational rehabilitation counsellors would also often engage in 'creaming', selecting only people with the most minor disabilities, who they thought could most easily be placed in employment (Shapiro 1993). Beyond specific policies targeting employment, the broader environment was not especially amenable to fostering meaningful employment, given that people with

disabilities faced obstacles in accessing appropriate education and independent living arrangements, and limited opportunities for getting around cheaply and effectively using public transport.

Attitudes and beliefs concerning disability and work, as well as the relevant structural arrangements, transcend national borders. France, for example, adopted a somewhat similar strategy, placing disabled veterans and others with various health conditions in certain kinds of adapted jobs as a form of rehabilitation, on the assumption that otherwise they would never find work as a consequence of personal circumstances (Stiker 1999). In Italy, people with disabilities are often placed in social cooperatives, based in part on an assessment of their ability to work. They may be provided with training and later transitioned into competitive employment. Often, however, because of a quota system, people with disabilities are put on a list from which employers can draw and many do not get employed in a regular work setting (Agovino, Garfalo and Sarti 2018). In Finland, schemes designed to reintegrate people into the labour market focus disproportionately on those with a prior employment history, who are seen as more readily brought into work than those with no or 'problematic' work records (van der Zwan 2023). In Germany, 'social firms' provide typically unskilled, low-paid work to people with more significant disabilities, often in working environments in which they may be exploited and discriminated against (Efimov et al. 2022).

Negative attitudes are still prevalent, and often implicit even among professionals who interact frequently with and make decisions affecting people with disabilities at work and beyond (Wilson and Scior 2014, 2015; Friedman 2023). Both implicit and explicit ableism partially shape the life chances of disabled people. The belief that people with disabilities cannot work often closes the door to opportunities for paid employment, leading many to rely on other forms of support, including state benefits. The structure of work in contemporary societies continues to reinforce notions that many people with disabilities will be unproductive employees or a bad fit for mainstream jobs (Unger 2002).

Unfortunately, means-tested schemes can generate suspicion, fuelling prejudices that people with disabilities *do not want* to work (Bloemraad et al. 2019; Foster et al. 2023).

Reform efforts in a range of countries, including the Netherlands, Sweden and the United Kingdom, targeting what in an age of austerity some see as unsustainable disability insurance schemes bring to the surface perennial political and public concerns about whether benefits keep people with disabilities out of the labour market (see Autor et al. 2003 for an analysis of disability benefits and unemployment among low-skilled workers, and Mitra 2009 on disability benefits and declining employment in South Africa). Although views on disability have changed over time, political rhetoric often implies that disabled people are unwilling to work and that they prefer to rely on disability benefits. In the United Kingdom, for example, renewed debates about disability benefits in 2017 suggested that people

with disabilities were not working because they were abusing the welfare system (The Guardian 2017).¹

Nonetheless, many government policies have embraced the notion that, even when receiving social support, most people with disabilities can work and should be incentivised to do so, either through government schemes or directly through employers, such that disabled people are integrated into mainstream or competitive employment (Burkhauser et al. 2014). But as the discussion so far may suggest, people with disabilities may be encouraged to take on low-paying jobs either because those are the jobs people believe they can perform, or because benefit schemes have very low earning thresholds that prevent people with disabilities from working in higher paying jobs without losing benefits (Maroto 2016; Maroto and Pettinicchio 2020). Thus the more structural considerations social scientists take into account when studying disability and work are not centred solely on unemployment but also on disabled people's labour market situations when they do work.

Being in a 'bad job' can have important consequences, not just for earnings but also for well-being. People with disabilities tend to report lower job satisfaction than people without disabilities. However, the job satisfaction gap narrows or even reverses when factors such as workplace accommodations, absence of discrimination and fairness are taken into consideration (Brooks 2019). Such factors often vary with the type of disability. Supporting Harlan and Robert's (1998) finding that employers are less likely to help with 'hidden' disabilities, Zwerling and colleagues (2003) also found that people with cognitive or mental disabilities are less likely to obtain support at work. Additionally, people with disabilities tend to be in jobs associated with precarity and insecurity, which is linked to psychological distress, often made worse when they also experience different forms of discrimination (Brown and Ciciurkaite 2022, 2023).

It is clear that disability and work are strongly affected by culture and other structural factors, such as deeply embedded attitudes and beliefs about disability and work, as well as the norms and institutions on which they rest and which may perpetuate inequalities. They tend to transcend politics and national boundaries.

In addressing these dimensions, sociology may help to situate inequality and disadvantage at work within broader systems of racism, capitalism and ableism, not to mention colonialism. These frameworks highlight structural factors connected to social traits such as race, class, gender and disability, and how they limit resources and opportunities, and often keep people from historically marginalised communities segregated, oppressed and disadvantaged in the labour market and beyond.

In this paper, we discuss how a sociological framework that considers both supply- and demand-side explanations for labour market inequality can help us

1. <https://www.theguardian.com/politics/2017/feb/26/welfare-funds-must-serve-really-disabled>

understand the continuing earnings and employment disparities experienced by people with disabilities. With an emphasis on research from the United States, Canada and Western Europe, we describe different dynamics of labour market inequality, address sets of individual-level and structural explanations of disparities, discuss how these explanations interact, and apply them to examples related to intersectionality, unionisation, part-time work and employment in times of crisis. We end with a further discussion of the policy implications of this research.

2. Disability, measurement and work

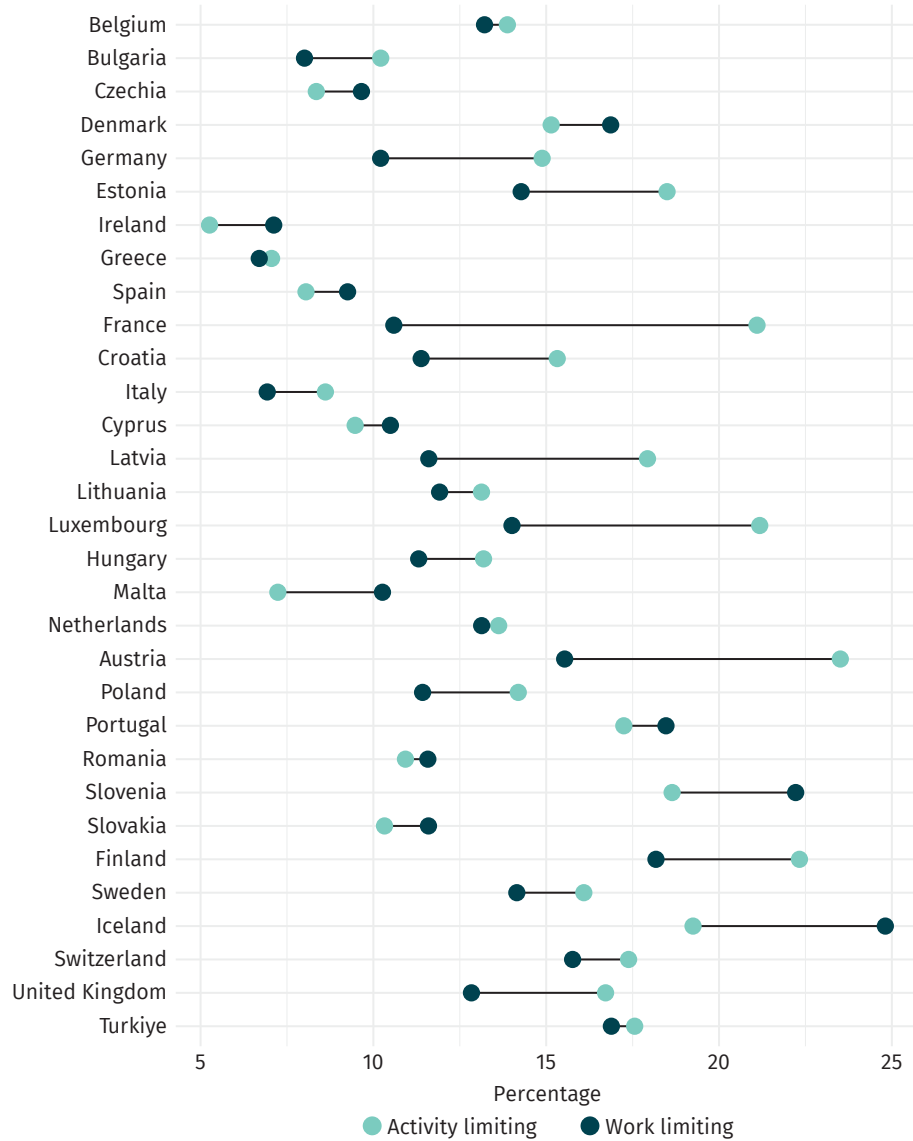
Around the world, people with disabilities are less likely to have jobs than people without disabilities (Heymann et al. 2014). However, the prevalence of disability, its measurement and, as a result, disability-related employment rates and earnings vary across countries. The Washington Group on Disability Statistics – formed in 2001 as a UN Statistical Commission City Group – now broadly recommends the inclusion of survey questions that consider different levels of severity with regard to difficulties with vision, hearing, mobility, cognition, self-care and communication (Pettinicchio and Maroto 2021b). Many labour surveys, however, traditionally have focused only on disabilities that limit a person's ability to work, with a focus on the labour market (Maroto and Pettinicchio 2014; Burkhauser et al. 2014). These different perspectives on recording disability as linked to any activity limitation or specific work limitation have resulted in varying understandings of how disability affects employment and earnings.

Figure 1 (see next page) plots the percentages of persons aged 15 or older who reported activity- or work-related limitations – both definitions linked to disability – across many European countries in 2011.² As the figure shows, rates of activity limitations range from a low of 5.3% in Ireland to a high of 23.5% in Austria. The percentages reporting work limitations also vary, ranging from 6.7% in Greece to 24.8% in Iceland. In most countries, a larger percentage of people reported activity limitations than work limitations, but this was not always the case.

In the case of the United States, Pettinicchio and Maroto (2017) analysed American Current Population Survey data from 2010 to 2015, which included both measures of work-limiting disabilities and specific disability types not tied to limitations at work. Although many people reporting specific disabilities also mentioned work-limiting disabilities, there was not a complete overlap between these categories. For instance, 59% of people reporting any limitation reported a work-limiting disability, and 53% of those reporting a work-limiting disability did not mention a physical, cognitive or sensory limitation. These rates varied based on the type of disability: 51% of respondents reporting a cognitive limitation, 57% a physical limitation, 62% an independent living (IDL) limitation, 21% a sensory limitation, and 76% multiple limitations also reported a work-limiting disability. Thus, *respondents did not always perceive a disability as restricting their ability to work*.

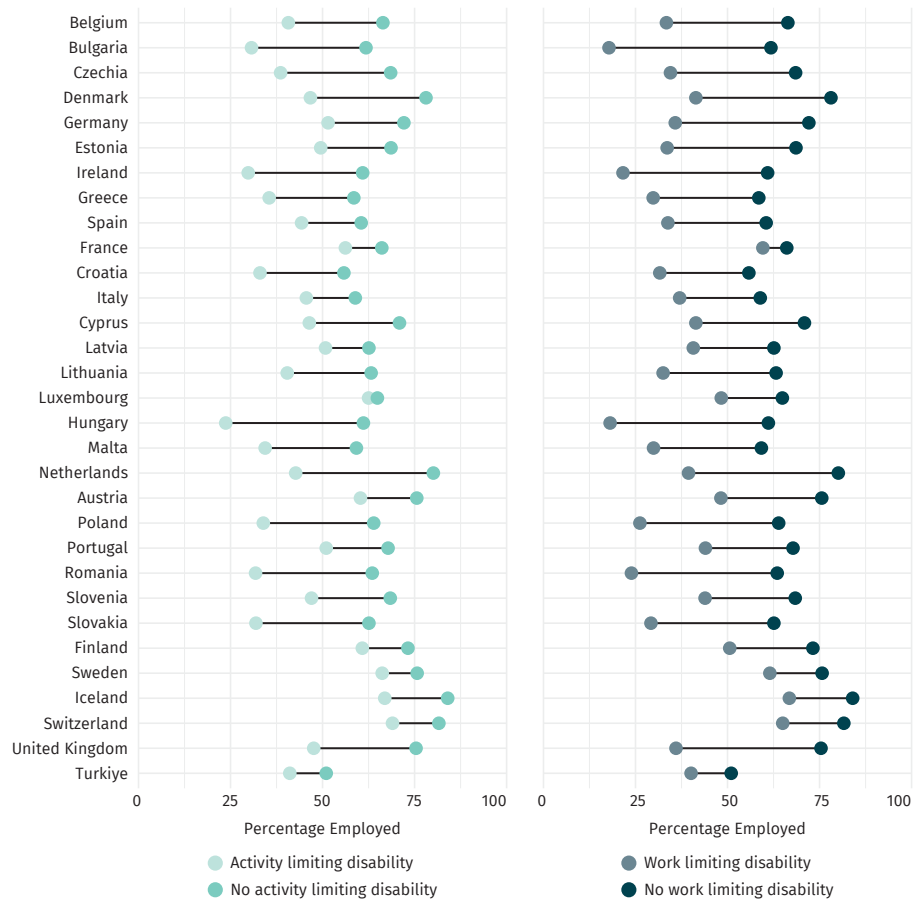
2. We rely on data from 2011 for this discussion because this was the most recent EU LFS module on the employment of disabled people.

Figure 1 Percentage of persons aged 15 or older reporting an activity- or work-limiting disability, by country, 2011



Note: Estimates refer to the percentage of persons aged 15 or above reporting an activity or work limitation in 2011. Activity limitation includes respondents who indicated barriers to participation in a basic activity, such as seeing, hearing, walking or communicating. Work limitation refers only to people with a longstanding health condition or a basic activity difficulty that limits the work they can do.
 For additional information, see: https://ec.europa.eu/eurostat/cache/metadata/en/hlth_dsb_prve_esms.htm
 Source: Eurostat Database, European Union Labor Force Survey (LFS).

Figure 2 Employment rates for persons aged 15–64 by disability status and country, 2011



Notes: Estimates refer to the percentage point difference in the employment rate for persons with and without activity or work limitations and between 15 and 64 years old in 2011. Activity limitation includes respondents who indicated barriers to participation in a basic activity, such as seeing, hearing, walking or communicating. Work limitation refers only to people with a longstanding health condition or a basic activity difficulty that limits the work they can do. For additional information, see: https://ec.europa.eu/eurostat/cache/metadata/en/hlth_dsb_prv_esms.htm

Source: Eurostat Database, European Union Labour Force Survey (LFS).

More globally, Pettinicchio and Maroto (2021b) analysed data from the IPUMS International Census (IPUMS-I) from 2000 through 2020, covering over 100 million working age adults in 65 countries. They compared both general disability questions and those related specifically to work limitations. They also examined details in disability questions, such as the type and severity of disability. They found that while the overall estimates of disability prevalence were similar regardless of whether a general or work-limitation question was asked, the specific wording of questions did influence disability estimates.

Different definitions of disability can affect understandings of employment disparities. In the US context, Pettinicchio and Maroto (2017) found significant disparities in employment and earnings for people with different types of

limitations, even those not directly related to work. For the European context, Figure 2 presents employment rates across countries and two measures of disability status for people with and without activity and work limitations. On average, across 28 EU countries, 47.3% of people with activity limitations were employed in 2011 compared with 66.9% of those without such limitations, and 38.1% of individuals with work limitations were employed compared with 67.7% of those without them. This resulted in an employment gap of 19.6 percentage points for persons with activity limitations and a gap of 29.6 percentage points for those with work limitations.

Rates and gaps also varied considerably across countries in 2011, as shown in Figure 2. The largest disparities for people with activity limitations were reported in Hungary and the smallest in Luxembourg. For people with work limitations, the largest disparities were reported in Bulgaria and the smallest in France. As a result, people in France with work-limiting disabilities actually have higher rates of employment than people who report activity-limiting disabilities.

How disability is measured can therefore affect how we understand employment disparities. If researchers want to know how disability affects employment, using a work-limiting measure may make sense because it targets the specific group they are interested in (Maroto and Pettinicchio 2014a, 2014b, 2015; Pettinicchio and Maroto 2017). But not everyone with a work-related limitation reports other limitations and not everyone with a more general limitation reports a work-related one. Additionally, if someone says they have trouble with basic activities, it doesn't necessarily mean that they struggle with everything in life. This is important in relation to studies on disability and work (Haveman and Wolfe 1990; Lewis and Allee 1992; Altman et al. 2006; Robert and Harlan 2006; Bambra and Pope 2007). Definitions focused on limitations at work assume that having a disability stops someone from working or limits the type and amount of work they can perform (Maroto and Pettinicchio 2014a).

There are other issues with work-limiting measures (Burkhauser et al. 2014). What someone reports about their disability may not match how their employer sees it (Beegle and Stock 2003). Some people might not consider short-term limitations as work-limiting (Burkhauser and Houtenville 2006), and some with significant limitations might not report their disability as work-limiting if they don't think it affects their work (Burkhauser et al. 2002).

The work-limiting measure is a good example of the challenges affecting the use of functional limitations to understand disability, especially when considering the political, cultural and economic contexts in which disability is defined, and whether legal workplace accommodations help with work limitations (Weil 2001; Jolls and Prescott 2004). These are just some of the reasons why the Washington Group recommends a set of six questions targeted at understanding the severity and prevalence of six types of disability-related limitation. Comparing disability measures across different countries, based on functional limitations, can be fully understood only within specific cultural and structural contexts. This requires a more sociological understanding of disability and labour market inequality.

3. Sociological explanations of labour market inequality

All too often, approaches to disability – whether in relation to education, social benefits or work – tend to default to individual circumstances as a cause of ‘failure’ and even blame people for their precarious situations (Walter and Andersen 2013). Many of the assumptions underlying the allocation of blame originate with persistent prejudices, for example, that success comes from merit and hard work, and that those who struggle in the labour market are lazy, unworthy and lack a sense of personal responsibility to do better (McNamee and Miller 2009; Mijs and Savage 2020). When rewards are thought to be earned on merit, it is easy to believe that people who have less must be at fault for their own shortcomings. But sociologists have long challenged this belief system, establishing that winners and losers are not determined by talent, skill or hard work alone. A person's opportunities and access to work often have a bigger impact on their economic outcomes than their personal abilities.

Individual-level explanations for inequality posit that people end up in the jobs they do because some people are more talented and skilled than others, work harder to advance themselves, or simply prefer certain jobs that do not pay as well. Although it is true that individual-level variation exists in these areas, such explanations neglect the important dimensions of structure and context. To understand why there are differences in employment and earnings, research must connect individual traits such as skills and job preferences to broader factors such as job demands, employer attitudes, occupational segregation and organisational policies. These demand-side factors all help to describe the structural-level aspects of labour market inequality, many of which are linked to *relational inequality*, that is, where social interactions and relations between groups across social organisations influence who has more resources than others, and how those with more resources maintain their advantage by exploiting those with fewer.

Take work-limiting disabilities. This operationalisation of disability highlights functional limitations that may affect a person's ability to meet work requirements in a given job. But it can also highlight important structural considerations. A disability may be work-limiting because the particular workplace is not accessible, and the person in question is not receiving appropriate accommodations to make it accessible. In this case, the disability is not inherently work-limiting. Disability limits a person's ability to work only in certain organisational environments because those with power may or may not provide key resources to employees. Thus, thinking about both individual and contextual aspects of work-limiting disabilities makes more salient important tenets of the social model of disability,

namely that work-limiting disability is as much an environmental obstacle as an individual impairment.

The experience of disability is a function of both impairment and environment. Sociology has both drawn from and contributed to the social model of disability, which emphasises the importance of considering the impairment or functional limitation and the social organisation that limits inclusion (Oliver 1983). As Watson and Shakespeare (2023) note, early disability studies scholars promoting a social model of disability increasingly emphasised systems of exploitation, in which institutions including ‘special schools, care homes, rehabilitation units, hospitals, segregated workshops, and other services all served to disadvantage and to segregate disabled people’.

Indeed, when it comes to the labour market, people with disabilities are not only disproportionately excluded from working entirely, but when they do work, they are also often segregated into certain sectors and occupations, or certain jobs within occupations. They tend to be over-skilled, undervalued and underpaid (Jones 2008). An important advantage of a sociological view of disability and work is that it synthesises key tenets of the social model in an examination of both demand-side explanations that include characteristics of job seekers and supply-side explanations that include employer and labour market contexts to account for unequal labour market outcomes.

4. Individual inequalities and supply-side dynamics

A significant proportion of employment and income disparities among workers can be explained by factors related to skills and preferences, which would be considered supply-side factors. For supply-side worker traits, researchers highlight the importance of work experience and education in predicting job outcomes.

Employers frequently emphasise education as a crucial element in human capital. Attaining a higher level of education, especially a university degree, plays a key role in mitigating disadvantages faced by people with disabilities. Those with disabilities who have completed post-secondary education earn higher incomes and are less prone to experiencing poverty (Barnard-Brak et al. 2010; She and Livermore 2007; Dong et al. 2016; Maroto and Pettinicchio 2020; Maroto and Pettinicchio 2021). For instance, when studying Spanish workers with disabilities, Domínguez Vila and Alén González (2023) found that education differentially explained labour market outcomes by disability type. People with cognitive disabilities especially benefited from higher education in entering the labour market. Additionally, labour market studies emphasise the significance of education in overcoming barriers experienced by certain groups such women and racial minorities and the intersectionality of disability, gender and race/ethnicity (Davaki et al. 2013; Maroto et al. 2019).

As education serves as a means of overcoming both institutional and cultural obstacles in the job market, the number of students with disabilities enrolling in colleges and universities has risen. Despite this progress, however, students with disabilities are more likely to face challenges in completing their degrees and are often associated with lower academic performance (DuPaul et al. 2017). This means that the existence of disparities in access to education and other aspects of human and social capital *before employment* may partially explain subsequent challenges in the job market.

Disparities in educational achievement based on disability status partly explain lower labour market participation in the European Union (Albinowski 2023). On average, only 18% of people with disabilities aged 25–34 go on to post-secondary education in contrast to 39% of those without disabilities. This gap varies across EU Member States, ranging from less than 15 percentage points in Slovenia, Italy and Portugal to over 30 percentage points in Lithuania and Belgium. Albinowski (2023) finds that the difference in educational attainment among people with disabilities explains 20% of the gap in employment rates for people with disabilities in the EU.

Although Albinowski's (2023) study alludes to type of disability – namely, cognitive disabilities – it does not account for the nature of disability directly. We know, however, that type of disability influences a host of outcomes, including educational attainment. For example, while McCauley (2019) finds that higher levels of education are linked to an increased likelihood of labour force participation across all types of disabilities, the interaction between disability and education was significant in explaining employment outcomes only for cognitive, physical and mobility-related disabilities and not for self-care, vision or hearing.

The nature of a person's disability is thus an important consideration when looking at supply-side factors shaping labour market outcomes. Those with mental or cognitive disabilities often have a harder time finding work than those with physical disabilities, no matter what the job (Hum and Simpson 1996; Jones 2008; Wilkins 2004; Burkhauser and Houtenville 2006). In addition to lower employment rates, people with mental or cognitive disabilities also face more segregation in the workplace than people with other types of disabilities (Shaw et al. 2012; Baldwin and Johnson 1994; Jones 2008, 2011; Maroto and Pettinicchio 2015; Wilkins 2003). No doubt, other kinds of disabilities, such as respiratory problems, heart issues and muscle conditions make it harder for people to find jobs, but not as much as cognitive disabilities (Bartel and Taubman 1986; Fuqua et al. 1984; Zwerling et al. 2002).

Similar trends exist among European countries. For example, people with cognitive disabilities in Italy often have lower employment rates than people with other types of disabilities (Addabbo et al. 2014). Spanish data reveal a similar situation among those with cognitive disabilities (Domínguez Vila and Alén González 2023). Following participants with both cognitive and physical disabilities for a decade in a vocational rehabilitation programme in the Netherlands, Peijen and Wilthagen (2020) found that those with cognitive disabilities had poorer reintegration outcomes than those with physical disabilities. Likewise, McCausland, McCallion and colleagues (2020) found that people with intellectual disabilities in Ireland not only experience poorer labour market outcomes, but they were also treated differently by work training policies, confirming the familiar trope that 'they will be passive welfare recipients rather than productive employees'.

Disparities in education, human and social capital, and early work experiences – inequalities that exist before labour market entry – pose significant barriers to employment prospects among people with disabilities. Studies indicate that obtaining a college education and acquiring specific and general work experience strongly benefit labour market outcomes and higher education may also enable people with disabilities to break away from job sectors characterised by limited opportunities (Maroto and Pettinicchio 2014b). Schemes for vocational and educational training for individuals with disabilities, however, do not always keep pace with employers' demands, restricting access to higher-paying occupations (Chan et al. 2010). Additionally, the acquisition of human capital is a social process embedded within labour markets (Tomaskovic-Devey et al. 2005). This underscores the cumulative advantage and disadvantages that may persist across various domains and entire careers (DiPrete and Eirich 2006), within the

framework of which people with disabilities cannot grow or flourish in the labour market.

But approaching labour market disparities with a supply-side focus makes clear that individual characteristics alone cannot account for disadvantages. In addition to the broader social context exogenous to the labour market that generates and reinforces inequalities based on class, gender, race and disability, the labour market itself is a social organisation defined by inherently unequal relations. This is an important sociological concept, challenging assumptions about a fair labour market based in meritocracy and the idea that people are paid what they deserve for their work.

5. Situating demand-side explanations within a structural framework

At the most basic level, demand-side explanations refer to employer preferences for certain abilities and skill requirements. These preferences are also embedded in, reflect, shape and support broader occupational and sectoral norms. Preferences, as they may reflect workplace cultures, differ among various occupations and industries, which can shape employment opportunities for people with disabilities (Kessler Foundation and NOD 2010).

Employers often hold certain views about potential or existing employees based on status characteristics that include race, gender and disability type. Employers think differently about productive workers based on the kind of disability they have. Many people often see mental or cognitive disabilities in a negative way, thinking that those with such disabilities are unstable and sometimes even dangerous (Baldwin and Marcus 2011; Hum and Simpson 1996; Link et al. 1999; Westbrook, Legge and Pennay 1993). Such notions make employers unsure about hiring people with certain disabilities (Kaye et al. 2011; Wilgosh and Skaret 1987). According to Unger (2002), employers think that people with cognitive disabilities might not fit well in the workplace, but they do not always feel the same about those with physical disabilities. These beliefs probably affect how people with and without disabilities interact at work, and as a result, their chances of finding a job, staying in that job, and moving up the career ladder can vary depending on the type of disability.

Workers with disabilities often feel they receive unfair treatment at work (Fevre et al. 2011; Jones 2016), a perception that appears to be grounded in employer attitudes. In a 2019 Australian study, disabled job seekers declared they were being discriminated against because employers thought they were not as productive as non-disabled job seekers. In Italy, Nota and colleagues (2013) found that employers had more negative attitudes to people with mental health issues than to people with intellectual (in this case Downs Syndrome) and sensory disabilities. The authors argue this may be due to employers' lack of understanding of mental health, which increases the salience of stereotypes in work-related decisions. They suggest that the social acceptability of different disabilities plays into employer decision-making. Nota et al. (2013) also found that employers tend to view less complicated practical and traditional tasks as suitable for disabled people.

Linking attitudes and beliefs about groups to organisational practices and structures is a key sociological contribution to understanding inequality at work. Individuals in positions of authority, such as employers, who have control over resources like hiring and promotion decisions over subordinates (employees),

often harbour misperceptions and other stereotypical attitudes about disability, productivity and work. When employers do not have all the relevant information, this can lead to biased hiring or wage choices. These attitudes affect employer actions. For instance, Corbière et al. (2019) found that one obstacle to higher productivity among people with disabilities in France was the lack of adequate employer support.

Several theories may help to explain some of the mechanisms behind discrimination based on misperceptions and stereotypes. Statistical discrimination usually refers to how employers sometimes rely on average characteristics linked to visible traits such as age, gender or race to make guesses about factors such as skills or qualifications, which they can't always see. Queuing theory posits that individuals from certain groups may have to wait longer or face delays in accessing job opportunities or promotions due to bias or discriminatory practices in the labour market (Reskin and Roos 1990). Status characteristics theory focuses on how people's social status and group traits can result in unfair treatment or bias in different social settings, such as the workplace, based on how others perceive their social standing or characteristics (Ridgeway 1998). These attitudes are reflected in the norms and practices of their organisations, which legitimise and structure these perspectives.

Most countries have sought to mitigate the negative effects of attitudes and practices through policy interventions. These policies no doubt reflect the wide range of cultural beliefs around disability, as well as income levels and extant structural configurations. Cross-national variation in disability rights laws is influenced by cultural and regional differences, as well as power dynamics between the Global North and South (Campos Pinto 2022). But while there are tensions between individualistic and collectivist approaches to rights, there is a developing universal human rights project that has conferred some unity on the global conversation on disability. As Munyi (2012) explains, the international community has often centred the policy conversation on the UN Convention on the Rights of Persons with Disabilities and UNESCO's education policy. This has led to some policy isomorphism. Bruyère and Saleh (2022) note that core concepts of disability policy have emerged in various countries, such as disability benefit schemes, employment efforts and non-discrimination policies. They also emphasise the need for a unified policy framework that takes regional and cultural differences into account. This is important for coping with barriers in the labour market and beyond.

As social institutions – structured sets of practices, relations and behavioural expectations that meet societal needs – labour markets can perpetuate and reinforce various forms of inequality related to certain distinctions, such as disability, race, gender and class. The world of work, in common with other forms of organisation, is an inequality regime comprising a mix of practices, processes, actions and meanings that contribute to and uphold ableist, class, gender and racial inequalities in the workplace (Acker 2006). The structured categorisation of inequality is a key sociological dimension (Tilly 1999). Categorical distinctions are used as a basis for differential treatment. People categorise things to simplify social interactions. Inequalities based on social distinctions are created and sustained

within the framework of organisations, including work, which are shaped by these categories.

People use categories to assess, include or exclude others and to allocate opportunities and value based on these categories. These processes come to be built in to various social organisations (see Tomaskovic-Devey and Avent-Holt 2019 and Maroto and Pettinicchio 2023 on relational inequalities theory). Organisations are important in prolonging inequality over time. They are the structures in which categories such as race, class, gender and disability ramify in various organisational hierarchies across different organisations. Inequality is influenced by social interactions within structured systems. On this basis people may be assigned different value relative to others. This affects resource allocation and redistribution in terms of these values, reinforced by organisational settings. This is important for understanding how inequalities and exploitation occur at work.

Taking such a sociological approach helps us to grasp the origins and persistence of inequality. It focuses on organisations as places in which inequality is created, emphasising that while individual organisations shape the meanings attached to social status, they are also influenced by the larger institutions around them. It also provides a framework for understanding how people with relatively fewer resources can challenge unequal and exploitative relationships.

Sociological theories of relational inequality and discrimination also point to how the intersection of statuses such as gender, race and disability contribute to inequality. This is an emergent form of disadvantage that cannot be accounted for by any one status alone. Feminist disability scholars have done much to extend this approach in analysing how gender plays a role in relation to disability, leading to economic and social marginalisation (Garland-Thomson 2002, 2005; Hall 2011; Blanck et al. 2007; Doren and Benz 2001; O'Hara 2003). Women encounter specific challenges at work, while different types of disability intersect with gender differently to shape labour market outcomes (Pompeii et al. 2005; Ettner et al. 1997; Vick and Lightman 2010; Baldwin et al. 1994). Women with disabilities are more likely to be concentrated in specific, often low-paying jobs. This situation is often referred to as 'ghettoisation' in certain occupations (Maroto and Pettinicchio 2014b). Consequently, men and women with the same kinds of disabilities in similar jobs earn different amounts of money.

In France, more women work in the public sector than in the private sector. In 2010, almost 60% of public sector jobs were held by women, while in the private sector the figure was only about 39 per cent. Barnay and colleagues (2015) found that while in the private sector having a disability decreases earnings for both men and women it does not significantly affect wages in the public sector. Importantly, they also find that disability has a much stronger negative effect for women than for men in the private sector. In the Spanish context, Domínguez Vila and Alén González (2023) found that gender affected labour market outcomes differently depending on type of disability, especially noting gender differences around cognitive disabilities.

In sum, sociological explanations for inequality point to how power relations within inequality regimes such as work, informed by beliefs and norms about disability, race and gender, organise the allocation of resources in such a way as to keep some groups in a subordinate and disadvantaged position relative to others. Understanding inequality as linked to sociological explanations raises broader concerns about how the organisation of the labour market perpetuates inequalities and disadvantage as job seekers are precipitated towards certain kinds of jobs in accordance with their individual characteristics, and employers prefer to employ certain kinds of people in such jobs, which provide little economic security or upward mobility.

6. Good jobs, bad jobs and the rise of contingent work

Finding a job aside, workers with disabilities have historically been relegated to the lowest status jobs, available to them partly because government policies have promoted placement in special kinds of work outside the competitive labour market. In France, within the framework of efforts to get more disabled people into work, employment quotas have led firms to rely on sheltered-employment organisations to avoid penalties for failing to hire disabled workers (Revillard 2022). This often means that workers with disabilities are in effect ‘token’ employees, working few hours and paid far less than other workers doing the same kind of work.

Although fewer workers are being paid subminimum wages, it is still common for people with disabilities to be paid less in low-wage jobs even outside ‘social firms’ or sheltered workshops (May-Simera 2018; Whittaker 2005). How and why does this occur? In the United States, for example, employees clustered in certain sectors, such as manufacturing (Friedman 2019), are more likely to receive pay below the minimum wage. Sometimes, this is the result of particular employer practices, such as cutting hours, assigning shifts at the last minute, establishing unpredictable work schedules, combining tips, providing no insurance or benefits, and reducing payroll costs (Lambert et al. 2012).

People with disabilities tend to find employment more often in lower-paying, non-union jobs and less in higher-paying, unionised ones, which increases their odds of being exploited (Hale et al. 1998; Jones 2008; Kaye 2009; Smith and Twomey 2002). To some extent this is because employer and employee preferences vary according to job and industry (Beegle and Stock 2003; Schur et al. 2009). A well-known study by the Kessler Foundation and NOD (2010) about employers’ concerns when hiring someone with a disability found that expectations about task completion varied depending on type of disability, occupation and industry. Sectors such as construction, manufacturing and retail stated that they faced the most challenges in hiring people with disabilities, while financial, professional and information services had fewer concerns, although more than half of employers in these sectors still expressed some worries.

Light may be shed on income differences among people with disabilities by their type of work and sector. Numerous studies have demonstrated that occupational segregation restricts the income opportunities of women and racial minorities, although it has declined over the years (Blau et al. 2013; Reskin et al. 1999; Tomaskovic-Devey et al. 2006). For example, Maroto and Pettinicchio (2014b) found that Americans with cognitive disabilities were more likely to work in jobs

related to food preparation and services. In these jobs, annual earnings were found to be less than half the national average.

Pagan-Rodriguez and Sanchez-Sanchez (2011) analysed employment data from 11 European countries. They found some variation in the distribution of disabled workers in different occupations across different regions of Europe. Occupational segregation was highest in Central Europe, followed by Southern Europe, and lowest in the Scandinavian countries. They also found that occupational clustering varied by gender, a finding that was especially pronounced among Southern European countries.

Occupational clustering contributes to earnings inequalities, but these must be linked to the wider context of labour markets increasingly bifurcated between 'good' and 'bad' jobs (Kalleberg 2011). Good jobs are stable and well-paying, offering benefits, autonomy and skill growth. Bad jobs are often contingent, less secure and lower paying. They lack union representation and provide fewer benefits, limited chances for advancement and minimal autonomy. The extent to which members of historically marginalised groups are represented in favourable occupations – 'good' jobs – is a reliable measure of employment quality (Pagan-Rodriguez and Sanchez-Sanchez 2011). The opposite is also true.

Although not all contingent work can be categorised as 'bad jobs', especially in high-paying professional sectors, part-time work, the most common type of temporary or contingent work, is often linked to lower-level, low-paying positions (Kalleberg 1995, 2000). In many countries, women form the majority in part-time employment (Blossfeld and Hakim 1997; Webber and Williams 2008), and female part-time workers often face higher poverty rates (Horemans et al. 2016). Since the Great Recession, an increasing number of Black Americans have also been pushed into part-time work because of economic difficulties and/or the struggle to secure full-time jobs (Glauber 2017).

People with disabilities are also more likely to be in contingent work. Such employment, including part-time work, may well suit their disabilities better and this can affect their employment and pay in different ways. In addition to differences in skills, the health limitations for some people with disabilities often lead them to choose part-time or non-standard jobs. Such choices are 'voluntary', but they may significantly affect their earnings. In the 1990s, more people with disabilities began working in part-time and non-standard jobs, probably as a result of decisions made by both the workers concerned and employers. Therefore, when studying differences in employment and earnings among various groups, researchers should consider these job preferences and productivity variations, while also exploring factors related to job demand.

Pagán's (2009) research across 13 European countries reveals that people with more severe disabilities often prefer part-time work. Moreover, both disabled and non-disabled part-time workers report similar levels of job satisfaction, challenging the notion that these workers are dissatisfied or disengaged. This suggests that part-time work, with proper policy support, can contribute to economic well-being, job satisfaction and upward mobility in the workplace. In some European

countries, however, a larger number of disabled people are not in part-time work because they want to be. In Norway, for example, the share of ‘involuntary part-time’ disabled workers was higher than the European average. Vedeler and Høj Anvik (2020) suggest that this disparity reflects Norwegian employment policies, embracing reduced work schedules and flexible conditions as crucial elements of accommodations to increase disability employment rates.

Despite the flexibility that contingent work might offer, it also comes with negative effects, especially regarding income and insecurity. For example, Horemans et al. (2016) found that in Europe part-time employment exacerbated wage disparities and led to an increase in the number of working poor, a phenomenon referred to as in-work poverty.

The landscape of contingent work in Europe is multifaceted, with both positive and negative features when it comes to earnings. People with disabilities often prefer part-time work and it can be one way of accommodating certain disabilities. However, the prevalence of involuntary part-time work contributes to wage gaps and poverty. Achieving a balance that maximises the benefits of part-time work while minimising its negative consequences requires a holistic approach that considers the diverse needs of the workforce and fosters an inclusive and supportive work environment.

7. Unionisation: mitigating inequalities

Trade unions are organisations that challenge inequality regimes. Unions help to reduce economic inequality and boost workers' financial well-being. They achieve this by bargaining collectively for better wages, not only for unionised workers, but also by pushing non-union employers to raise wages (employers may be pushed to pay more in an effort to prevent unionisation). Unions also raise baseline wages for groups of marginalised worker, bringing them closer to the average wage for everyone. In essence, unions play a crucial role in reducing income inequality.

They often demand, for example, that employers establish fixed wages for specific jobs (Hudson 2007), particularly in sectors in which there is little internal agreement on hiring, firing and promotions. They also create regulations that may be applied to various occupations and industries, ensuring that wages are maintained consistently across different companies and reducing wage disparities (Blau and Kahn 2000; Elvira and Ishak 2001). Unions play an important role in stabilising and organising decision-making related to promotions and wages. This is particularly important to the extent that unions seek to involve employees in decision-making processes (Cornfield 1991). For example, it may mitigate negative attitudes held by employers about certain employees which shape labour market outcomes. Such participation helps to standardise procedures, making decisions about earnings less arbitrary. As a result, this can help to reduce inequality in the labour market (Bridges and Villimez 1991).

But not all unionised workers experience the same increases in earnings (Bowser 1985; McCall 2001). When it comes to disabilities, unions have not always taken proactive steps to integrate people with different disabilities or to promote workplace accommodations, even if they have disabled members (Lurie 2017). In the United States, collective agreements and reasonable accommodations were often pitted against one another as two opposing approaches to workplace equality (Balsler 2000). In Belgium, trade unions have focused on improving conditions in sheltered workshops for disabled people rather than inclusion in the competitive labour market (Lejeune 2023). This means that between-group inequalities (that is, between disabled and non-disabled, white and non-white, men and women, and so on) in the labour market are partially explained by which groups have access to unions and how unions approach inclusion by status groups. As more groups gain access to unions, inequality between groups tends to decline.

But within-group inequality (for example, inequality among women, among non-whites, and among disabled employees) may be increasing because not all group members have equal access to unions. Within-group inequality results in part from

workers' unequal access to unions, that is determined by structural, organisational and individual-level factors. These factors include broad deunionisation trends, how firms and unions define jobs as temporary or part-time, precluding union membership, and the way some members of marginalised groups are clustered in sectors in which unions are relatively weak. Inequality and union access may also be context-specific. Access may be more limited where unions are firm-specific, and more robust where unions transcend firms and sectors.

In their recent study of disability, work and unions in the United States, Pettinicchio and Maroto (2021a) found that unions contributed to an earnings boost of 30% for workers with disabilities, making people with disabilities one of the most positive beneficiaries of union membership. Union membership was especially helpful to those with the severest disabilities. However, they also found a growing earnings gap between people with disabilities who are unionised and those who are not unionised, with an especially marked gap among those with the severest disabilities. In other words, unions are associated with a significant wage premium *if individuals are actually in unionised employment*.

The positive effects of unionised employment have been seen in Europe, as well. In the United Kingdom, Bacon and Hocque (2012) found that union presence had a positive impact on employer practices towards employees with disabilities. But in their comparison of disability employment gaps in Britain and France Corby et al. (2018) claimed that one reason these gaps are smaller in France than in the United Kingdom is that unions have a more institutionalised role in France, with stronger enforcement mechanisms. In Italy, concerns over how reasonable accommodations interfere with collective agreements have led to new proactive efforts among unions to work with firms and disability groups to integrate disabled people into the labour market (Aimo and Izzi 2018). Similarly, in Germany, unions have worked with disability advocacy groups to increase the labour market inclusion of people with more severe disabilities (Welti 2018).

8. Work and inequality in times of crisis

People with disabilities, like members of other marginalised communities, are disproportionately affected by exogenous shocks, such as economic downturns and, more recently, the Covid-19 pandemic. This is true cross-nationally. As Holland et al. (2011) show, people with disabilities were more likely to experience unemployment during recessions and recoveries in the 1980s and 1990s in Canada, the United Kingdom, Denmark, Sweden and Norway. Framing these results in terms of susceptibility to the ‘business cycle’ they also show that people with disabilities struggled to return to pre-recession employment levels even during periods of recovery.

Often, the kind of job loss associated with recessions is involuntary and caused by external factors. This is typically referred to as displacement (Maroto and Pettinicchio 2024). Employers make workers redundant because they cannot afford to pay them, not because of poor performance or voluntary job changes. It is essential to study displacement, for several reasons. First, it disproportionately affects specific job sectors (US BLS 2022). Second, it hits already marginalised workers the hardest, worsening wage inequality. Third, displaced workers often need retraining for new jobs, but they might face delays in acquiring updated, marketable skills, if they manage it at all (Quintini and Venn 2013). Finally, for these reasons, displaced workers may remain unemployed for extended periods, potentially leading to long-term negative effects related to economic instability, health, mental well-being and family dynamics (Gangl 2004, 2006). The longer someone remains out of work, the more likely they are to experience ongoing negative labour market experiences, including finding similar or better work, and lower earnings (DiPrete 2002; DiPrete and McManus 2000; Gangl 2004, 2006; Shuey and Wilson 2017). For example, displaced workers often take longer to find new jobs, and they also end up in lower paying jobs than their previous employment (Spalter-Roth and Deitch 1999; Bratsberg et al. 2018).

These longer-term concerns or scarring effects are also significant among those who faced particular challenges with work during the Covid-19 pandemic. Around the world, the pandemic led to increased layoffs, with certain groups – such as women, racial minorities and lower-income workers – experiencing higher rates of unemployment and income loss. Early on, the pandemic reduced job vacancies, particularly impacting those in precarious, low-wage positions, such as in retail and food-related service sectors. These sectors, in which people with disabilities are often concentrated, were less likely – given the nature of the work – to offer opportunities to work from home, which increased their virus exposure (Maroto et al. 2021). The shift to remote working also affected work–

life balance for many, but people with disabilities faced additional challenges in adapting workplace accommodations to the home. Essential workers, particularly in service sectors, experienced increased work hours and exposure risks. Thus people with disabilities were disproportionately impacted, experiencing job losses and financial difficulties.

Similar barriers that have long-term effects on employment and economic insecurity for people with disabilities are seen across different countries. For example, before the pandemic, the employment rate for disabled men in the United Kingdom showed a consistent increase, reducing the employment gap. The pandemic reversed that trend and widened the employment gap (Holland 2021). Kordesmeier et al. (2021) found that in Germany many people with disabilities in non-profit social firms (akin to sheltered workshops) were not working, especially because most of their work was in sectors heavily impacted by Covid-19. A Dutch study found that people with partial work-limiting disabilities disproportionately encountered barriers in staying in employment and regaining it if lost during the pandemic (de Visser et al. 2023).

The economic crisis triggered by Covid-19 also increased economic insecurity (Pettinicchio et al. 2021). Economic insecurity is a comprehensive measure of economic well-being, encompassing factors beyond employment income. Perhaps not surprisingly, like employment, economic insecurity has an unequal impact on different demographic groups, including lower-income households, older people and those with disabilities. Given that people with disabilities are less likely to rely on income from work, they must draw on other forms of support, such as family, savings and government benefits. The Covid-19 pandemic highlighted how labour markets, financial markets, household structures and the state may be mobilised by people, including people with disabilities, to mitigate economic insecurity (Maroto and Pettinicchio 2022). For example, in Canada, while employed persons affected by Covid-19 could access emergency income support tied to previous employment, many with disabilities could not as they were out of work when the pandemic hit.

Economic disruptions, changing work conditions and financial turmoil adversely affect households, social relationships and mental health. The worry, anxiety and stress associated with feelings of economic insecurity, a lot of which is tied to labour market challenges, also contributes to worsening mental health (Maroto et al. 2023). The work situation in the United Kingdom shows the disproportionate negative impact of reduced working hours and financial stress among people with disabilities (Emerson et al. 2021). A study of Southern European countries' plans to combat insecurity following the onset of Covid-19 reveals their concerns about the ongoing exclusion of disabled people and their economic precarity (Casquilho-Martins and Belchior-Rocha 2022).

Shocks and disruptions highlight both existing inequality and disadvantage, as well as policy shortcomings when it comes to providing security, particularly to those struggling the most. They highlight relationships between individuals and society, revealing the structural arrangements that privilege some, while disadvantaging the vast majority of others. Crises such as recessions and health

pandemics pinpoint areas of concern around labour market struggles, but also how these struggles spill over into other areas of life.

9. Conclusion and discussion

A significant benefit of adopting a sociological perspective on disability and employment is its integration of fundamental principles from the social model of disability, namely, the dynamic interplay between individual experiences and broader societal contexts. This approach scrutinises not only demand-side factors, such as the characteristics of job seekers, but also supply-side ones, such as employer and labour market contexts, to better analyse disparities in job outcomes. It acknowledges how education, early work experiences and the nature of disability can influence outcomes for workers. Sociology contributes to our understanding of how these supply-side factors influence work outcomes through a life-course perspective, taking into account cumulative disadvantage and institutionalised ableism.

Sociology also points to how inequality regimes – for example, in the world of work – may be challenged by unions and collective bargaining and highlights the moral economies that improve workers' wellbeing (Swensen 1989; Rosenfeld 2006; VanHeuvelen 2018). However, the presence of these counterbalancing organisations may be a necessary but insufficient condition when it comes to challenging inequalities. Unions must work proactively for disadvantaged groups, for instance on the issue of disability and accommodations. One way to do this is by including people with disabilities in union decision-making bodies, soliciting their input on collective agreements.

Taking a sociological perspective also sheds light on social policy shortcomings in mitigating inequality. Often, structural constraints are ignored in favour of targeting individual motivations and behaviours. Such policy approaches are confounded because individuals tend not to be provided with sufficient resources and opportunities to overcome structural obstacles. The Covid-19 pandemic magnified the weaknesses in the assumptions on which these policies rest, and the resulting gaps left individuals, especially those in already disadvantaged groups, even more economically vulnerable.

Canadian policy responses to the Covid-19 pandemic, for example, were widely praised by health experts for being swift, consistent and well-informed. Their success has been attributed to the rapid centralised response and cross-partisan cooperation among federal and provincial leaders. As the pandemic progressed, however, it became evident that vulnerable and economically marginalised groups, particularly those with disabilities and chronic health conditions, suffered disproportionately (Pettinicchio et al. 2021). Many were excluded from income support schemes and people with specific challenges, such as respiratory issues

or autism, struggled to adhere to protective guidelines with the limited resources the authorities provided. People with severe disabilities requiring in-home visits did not receive the necessary support, and social distancing measures had a particularly adverse effect on the mental and physical health of people already struggling.

Similar social policy shortcomings have also been identified across different welfare regime types. As Christensen (2021) noted in relation to Norwegian policies, which neglected vulnerable groups, state responses struggled to take sufficient account of longer term social impacts, especially when economic policies further marginalised people whose relationship to the labour market was already tenuous. Based on survey data from 134 countries, the Covid-19 Disability Rights Monitor points to how policy responses worldwide disproportionately harmed disabled individuals, potentially more than the virus itself. According to Mladenov and Brennan (2021), both policy and media accounts focused on the perceived vulnerability of disabled bodies to the virus, reinforcing an individual-level perspective on struggles and challenges, and diverting the focus away from structural gaps that kept vulnerable people in a disadvantaged position. They also describe policies as favouring non-disabled, adult, male and financially secure urban dwellers, exacerbating the challenges for disabled people, who deviate from this norm in multiple ways. Examples include the impact of home schooling on women and disabled children, as well as, in the context of remote working, the challenges faced by those with poor access to technology and the internet.

But many of these concerns existed before Covid-19, especially the issue of unemployment. The bigger problem is a culture of exclusion that is more difficult to address with any single policy. And when national policies intended to address disability-based inequality are in focus, as Harris et al. (2012) note, they can sidestep the international disability rights framework, as these tend to conflict with neoliberal policies domestically, especially around work. Rather, policies continue to emphasise individual responsibility for employment but fail to address the broader structural barriers confronting people with disabilities. Additionally, efforts across European countries to meaningfully include people with disabilities in the labour market have, on one hand, struggled to implement an antidiscrimination policy framework, while on the other remaining reluctant to reorient policy away from quota-based systems, which are still prevalent in Europe (for example, in Italy, Austria, Germany and France) (Bertrand et al. 2014; Cohe et al. 2005). While it is important to take every possible step to ensure a pool of qualified job candidates with disabilities, a more sustainable approach to equity must include dismantling everyday practices that block opportunities for disabled job seekers to gain meaningful entry into the job market.

As with all exogenous shocks, there may be new opportunities to address labour market exclusion and economic inequality. Right now, many countries are facing labour shortages, and it is important to consider whether more effort will be made in this context to better integrate and include disabled people in the labour market (Vornholt et al. 2018). What kind of work will people with disabilities find? Maestas and colleagues (2023) point to some positive trends. The post-Covid-19 recovery saw the employment rate for people with disabilities grow swiftly, in part because

of labour shortages, but also because of structural changes in work, such as greater telecommuting opportunities and other forms of flexibility that do not necessarily entail compromises in job quality and earnings. This means that positive change can come about if employers and labour markets facilitate and embrace it.

As our discussion suggests, people with disabilities may find work, but they may also find themselves clustered once again in certain occupations with low pay. This is partly because they may seek out flexible working arrangements but also because negative attitudes and misperceptions about disability and work continue to prevail in employer decision-making. This underscores the need for comprehensive policy measures that not only support part-time workers but also address the broader socio-economic challenges associated with part-time and non-standard employment, especially for the many vulnerable workers for whom remote working is not available. A lack of opportunity for this kind of work flexibility for people with disabilities is probably linked to pre-labour market disadvantages. Remote work tends to be more widely available in higher paying jobs which demand higher educational and job skill levels. While employers value and demand these, people with disabilities face obstacles in education and vocational training that may make them less desirable to employers. Again, these concerns point to the importance of considering both the supply and demand factors shaping labour market outcomes and the relationship between individuals and organisations.

It may not all be gloom and doom. Many governments have taken the opportunity to reform existing social safety nets as a consequence of recognised shortcomings during the pandemic. Partly in response to demands by disability advocacy groups related to the near total exclusion of disabled people from Canadian emergency economic policies during the pandemic, the Canadian government passed the Canada Disability Benefit Act, providing regular financial aid to Canadians with disabilities. Razavi et al. (2020) provide a comprehensive set of cross-national examples. Among them, Ireland and the United Kingdom expanded the coverage of their primary low-income support measures by relaxing eligibility criteria. Spain and France provided additional support for highly vulnerable groups. Spain introduced the Guaranteed Minimum Income program meant to help economically vulnerable groups, including people with disabilities. These broader policy changes are important because they can help provide support to low-wage earners, reduce in-work poverty, and support those struggling to find meaningful employment or who unexpectedly lose their jobs.

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