

The Next Growth Market: **Inside the \$675 Billion Consumer Opportunity**



Introduction

Every day, people with disabilities make the same ordinary and high stakes financial decisions as any other consumer segment. They are earning, saving, investing, and buying everything from everyday essentials to homes and cars. They also drive demand for specialized products and services, from technology to healthcare to transportation. Companies that treat accessibility as a growth strategy are positioned to win and retain this business.

Consumers with disabilities are choice-making agents with growing economic clout whose purchasing power rewards companies that earn their business. Recognizing the purchasing power of this market segment may open new pathways for business growth and market expansion.

This report uncovers a staggering revenue opportunity that should influence business behavior to enhance the accessibility of their products to earn previously overlooked customers.



Accessibility refers to the design qualities of a product or space; accessible products and spaces are designed to be used to the maximum by people with disabilities to allow for equal participation with the product or in the environment. Designing for specific needs often ends up creating better experiences and more options for all.

Examples of accessibility include a mobile app that works with voice control in addition to touch screen or live captioning at a competition in a loud arena. The product is designed for a specific need but benefits a wider audience.

Note: *The data in this publication are from a study conducted by the American Institutes for Research (AIR) and Disability:IN and published in the full report *The Purchasing Power of Working-Age Adults With Disabilities*. AIR conducted a similar study in 2018, using a different methodology. For that reason, the 2018 and 2026 data are not directly comparable, but may demonstrate trends in the growth of the disability marketplace.*

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Workers with disabilities account for a large and increasing share of the workforce, but have lower employment rates, are underrepresented in leadership, and advance primarily by switching firms.

Encouragingly, just as AIR and Disability:IN find large increases over time in the disability consumer market, my research also finds improvement: among Gen-Z workers, the employment gap is less than 1 percentage point, and in several countries, young workers with disabilities are entering the workforce at similar or higher rates than their peers without disabilities."

Matthew Baird, Ph.D.,
Senior Staff Economist, LinkedIn

Key Findings

In 2026, the disability consumer market segment is worth approximately \$675 billion – a staggering revenue opportunity for business. This figure includes \$107 billion in discretionary income left over after taxes and essential expenditures, including disability-related health expenditures.

This report builds on prior research, including a 2018 AIR report on the size of the disability consumer market. Because AIR used a different, more robust methodology in this study, the 2026 estimates are not directly comparable to 2018 and should not be used to quantify changes in the disability marketplace or the purchasing power of people with disabilities. Instead, the two should be viewed as distinct snapshots that suggest growth over time.

Two Snapshots of the Disability Consumer Market



When an emerging market surpasses **\$100B in discretionary spending power**, who wins this business? What's your growth plan if accessibility isn't a go to market strategy?

Discretionary income is concentrated among approximately 10% of working-age people with disabilities who have, on average, about \$40,000 of discretionary spending power each year. With an average income before taxes of \$135,805, the discretionary income is there, and it's enough to impact to the bottom line.

However, there are substantial income gaps between people with and without disabilities. Average disposable income is about \$40,000 per year for people with disabilities versus about \$68,000 per year for people without disabilities. The gap is even more apparent in discretionary income. Only 1 in 10 working age adults with disabilities have discretionary income after taxes and essentials. By comparison, 1 in 4 working age adults *without* disabilities have discretionary income. High-income people with disabilities have, on average, \$41,000 of income after taxes and essentials, while high-earning people without disabilities have \$49,000 of income after taxes and essentials. It's important to note that income gaps are influenced by income and asset limits faced by disabled workers who receive social security benefits.

Disposable income refers to the money left after taxes, which can then be used for savings or day-to-day spending.

Discretionary income is the portion of funds left over once taxes, required expenses, and essential living costs like food and housing have been paid.

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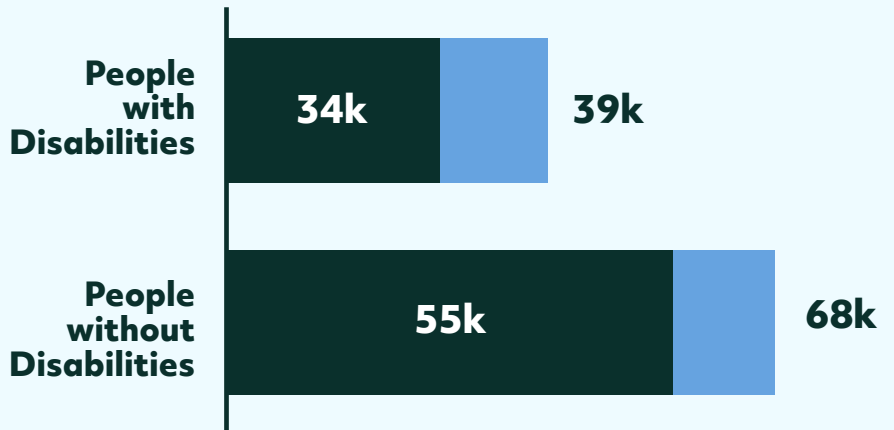
People with disabilities spend, on average, 20% of their total household income on needed disability-related costs like medical co-pays, specialized transportation, and personal assistance. That amounts to an estimated \$135 billion of spending on basic needs that could otherwise be discretionary.

Expanding efforts to make medical care and assistive technologies affordable, infrastructure accessible, and economic opportunities more equitable could unleash a powerful disability consumer market."

Zachary Morris, Ph.D.,
Labor Economist and Professor, Stony Brook University

Average Income for People with and without Disabilities

- Disposable Income
- Tax



Average Income for People with Disabilities who have Discretionary Income

- Discretionary Income
- Disposable Income
- Tax



Table of Disposable and Discretionary Income by Disability Type

Disability Type	Total Disposable Income	Total Discretionary Income
Vision	\$55.46	\$22.08
Hearing	\$91.35	\$36.66
Self-Care	\$20.74	\$8.27
Ambulatory	\$68.73	\$25.20
Cognitive	\$101.69	\$37.64
Independent-Living	\$44.12	\$16.43

People with disabilities account for 6.8% of total US disposable income.

Capitalization Strategy

With \$675B in disposable income, including some \$107B in discretionary income belonging to individuals who each have \$40,000 in discretionary spending power each year, the disability consumer market represents a significant revenue opportunity for business. These figures should influence business strategists to enhance the accessibility of their products to win business among this growing consumer base.

Broadly speaking, there are two strategies to capture the \$675 billion dollar disability market:

1

Develop specialized products for the disability community that may ultimately appeal to a wider market – a historically proven method for business growth (*think about the origins of the audiobooks, voice command, electric toothbrush, or TV captions*)

OR

2

Become the brand of choice capturing everyday consumer dollars by creating accessible products and ensuring that people with disabilities are part of your broader go to market strategy

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This report further validates a massive and growing market driven by people with disabilities, and the important and powerful role they play in consumer spending, despite consistently being overlooked. Investors, particularly those in venture capital, have been slow to recognize the incredible financial opportunity and overall positive economic and social impacts of investing in this space.

That landscape is beginning to change as the products being developed not only show wide adoption by people with disabilities, but they have applicability to broader markets, a common phenomenon often referred to as the curb cut effect.”

Brittany Palmer, Managing Partner, Adaptation Ventures



The disability consumer market is large, growing, and still underserved, indicating a significant revenue opportunity for companies that treat accessibility like a commercial strategy.

Building on the data, organizations can develop a focused plan by:



Aligning workforce, product, marketing, and investment decisions by integrating disability into market research and go-to-market strategy



Designing wealth-building opportunities that reflect today's income profiles



Partnering with disabled customers to co-create brand strategy



Allocating capital through disability-focused funds offering market returns



Embedding accessibility into consumer and enterprise technology to win customers, secure contracts, and multiply economic impact

Innovation IN Action: **Tapping into the Disability Consumer Market**

JanSport's Adaptive Collection is a line of accessible backpacks and crossbody bags originally designed for people with limited mobility and dexterity. The collection was shaped in partnership with Disability:IN through three years of research, focus groups, and product testing with consumers with disabilities, including wheelchair users.

Product testing with Disability:IN revealed that the collection was attractive and applicable to users beyond those with mobility and dexterity disabilities—including those with other types of disabilities and without. For example, neurodivergent users and those with chronic illnesses appreciated the various pockets for things like organization or medication storage. Users with dwarfism also found the bag sizing to meet their needs.

Rather than creating products that looked “medical,” JanSport focused on combining accessibility with mainstream style and functionality. The bags feature adaptive design elements such as easy-release buckles, finger loops, one-handed zipper access, mobility-device attachment points, and adjustable straps while maintaining the recognizable JanSport aesthetic consumers already knew and wanted. The line also expanded the collection to include more color ways—providing the user more choice.



The collection demonstrates how companies can tap into the growing disability consumer market by designing products with consumers with disabilities, not simply for them. JanSport’s approach positioned accessibility as a driver of innovation, usability, and brand relevance for a broader audience. The collection later received *Fast Company’s 2023 Innovation by Design Award* in the Accessible Design category.

Marketing Strategy

Integrate consumers with disabilities into market research, including participation in testing groups and campaign personas; embed accessibility into brand guidelines and go to market rollout strategy

Asset Management

Create investment products for working people with disabilities who have discretionary income and design wealth management practices for people with disabilities

Retail Banking

Develop and market household financial products (checking, savings, loans) to midmarket people with disabilities who have growing economic discretion and steady earning power

Direct to Consumer

Position people with disabilities as co-creators, product developers; lend disability visibility in marketing practices, study the practices of leaders in the disability market

Investors and Funders

Invest in disability-focused funds that promise market returns on disability innovation given the strong consumer base

Technology Firms

Embed accessibility features into consumer and enterprise technologies to win customers, secure contracts with accessibility requirements, and expand purchasing power to multiply your product's economic impact

Innovation IN Action: **Tapping into Authentic Storytelling for Better Marketing**

Amazon Devices' "Unapologetica11y" Campaign

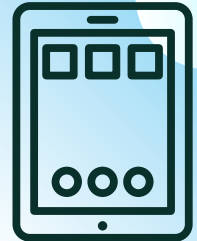
Amazon Devices and Services new ["Unapologetica11y"](#) [video series campaign](#) reflects the team's centralized focus on authentic storytelling and representation; letting customers tell other customers about their experience. The campaign features real customers with disabilities using Amazon devices and services (e.g., Alexa, Fire TV, Kindle, and more) in their everyday lives. The series begins with [Miss Sunshine](#), a monocular and neurodivergent educator and content creator, who uses Kindle accessibility and personalization tools to make reading more accessible and enjoyable.

The campaign was launched alongside new research from Amazon Kindle showing that nearly two-thirds of neurodivergent readers have abandoned books due to inaccessible reading formats, while personalized reading tools improved both reading confidence and engagement. Kindle devices and the Kindle app feature:

- Customizable font options such as OpenDyslexic
- Adjustable layouts, such as size, spacing, and margins
- Text-to-speech functionality and "follow along" highlighting with Adaptive Reader
- Customizable display settings, such as Dark Mode
- Text highlighting for easier reading with Reading Ruler in the Kindle app

Kindle's built-in accessibility and personalization features give readers control over how the text appears without additional equipment or cost—allowing users to tailor the reading experience to their individual needs.

Through authentic storytelling, the campaign demonstrates how companies can strengthen brand relevance, deepen customer loyalty, and expand reach within the growing disability consumer market. Audiences should stay tuned for upcoming episodes on Alexa+, Fire TV, and more.



Innovation IN Action: **Tapping into the Disability Consumer Market**

The North Face's Universal Collection

The North Face's **Universal Collection** leverages intuitive design and co-creation to develop outdoor products that work better for a broader range of users. Building on the company's longstanding "*Athlete Tested, Expedition Proven*" brand promise, The North Face partnered directly with adaptive athletes and the parasports community to create performance gear designed for all explorers.

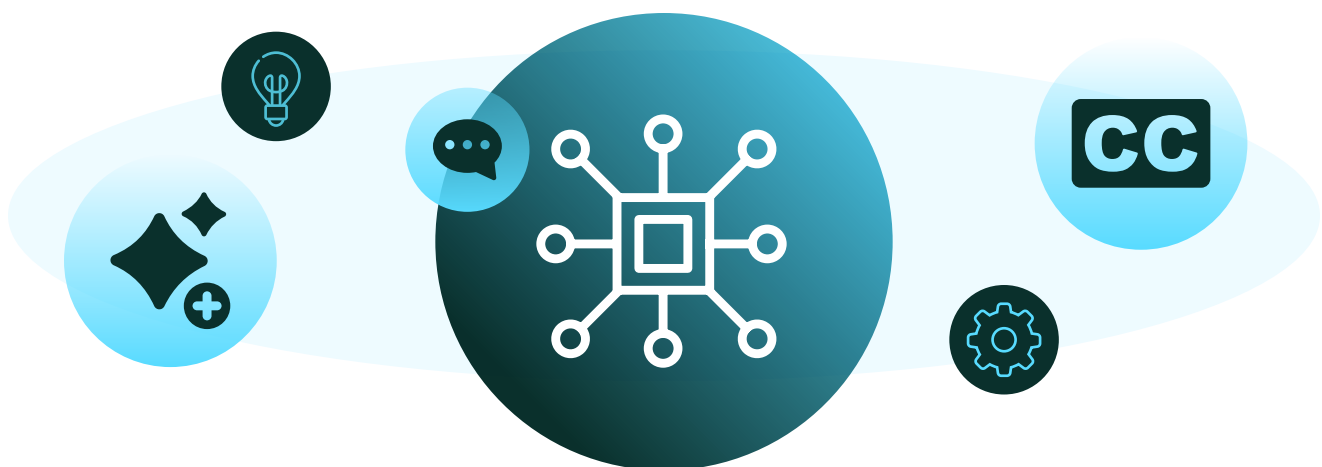
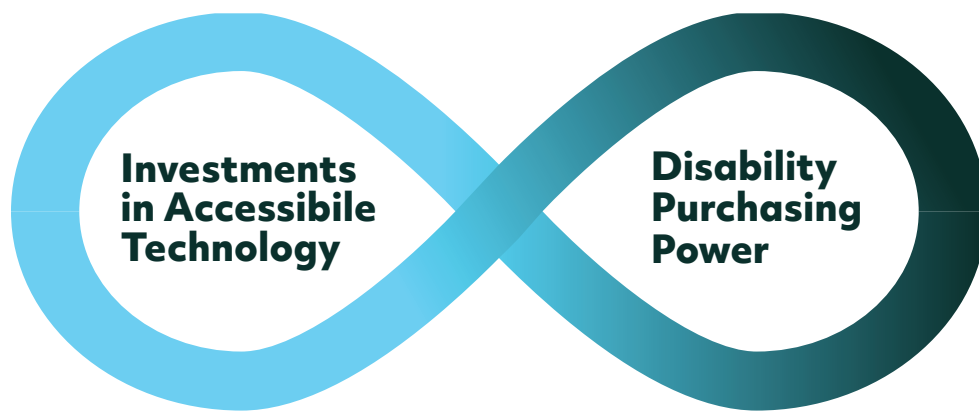
The collection includes a zipperless sleeping bag, an adaptive daypack, an accessible tent, and outdoor accessories featuring magnetic closures, oversized touchpoints, one-handed functionality, adaptive carry systems, and wheelchair-friendly entryways. The approach prioritizes ease of use, quality, and affordability while helping expand participation in outdoor recreation.



By embedding accessibility into core product innovation and mainstream outdoor gear, The North Face Universal Collection reflects a growing recognition that products designed with disability in mind often deliver better experiences for everyone.

Return on Investments in Accessible Workplace Technology

Technology is an economic enabler for the disability community; it reduces barriers, raises productivity, and expands access to jobs. When accessibility features, such as assistive AI, remote access, screen readers, adjustable controls, live captioning are embedded in mainstream tools and platforms, more people with disabilities can enter the workforce, perform at a higher level, and advance. This leads to a new distribution of purchasing power and expands the total addressable market for businesses.



Increased purchasing power is but one return on investment in accessible technologies that include:

- ★ **Accessible enterprise platforms that support flexible and hybrid work**
- ★ **Digital accessibility infrastructure, including accessible AI, screen readers, adaptive accessibility controls, and speech-to-text tools**
- ★ **Inclusive AI-enabled communications tools, such as live captioning and automatic transcription**
- ★ **AI-enabled supports for executive functioning that streamline planning, prioritization, documentation, and task management**
- ★ **Real-time assistance through wearables and smartphone apps that support navigation, connectivity, productivity, and daily task management**
- ★ **Expanded mobility options, including ridesharing, power mobility devices, and early advances in autonomous transportation**

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Every dollar invested in accessible workplace technology has a compound return: it opens a door for a professional, raises a household's income, and adds a consumer to the market.

When AI tools are built to work for people with disabilities from the start, that return multiplies across industries, households, and the entire economy. This is one of the most undervalued growth stories of our time, and accessible AI is the accelerant. What gets measured matters, and this is progress we can quantify."

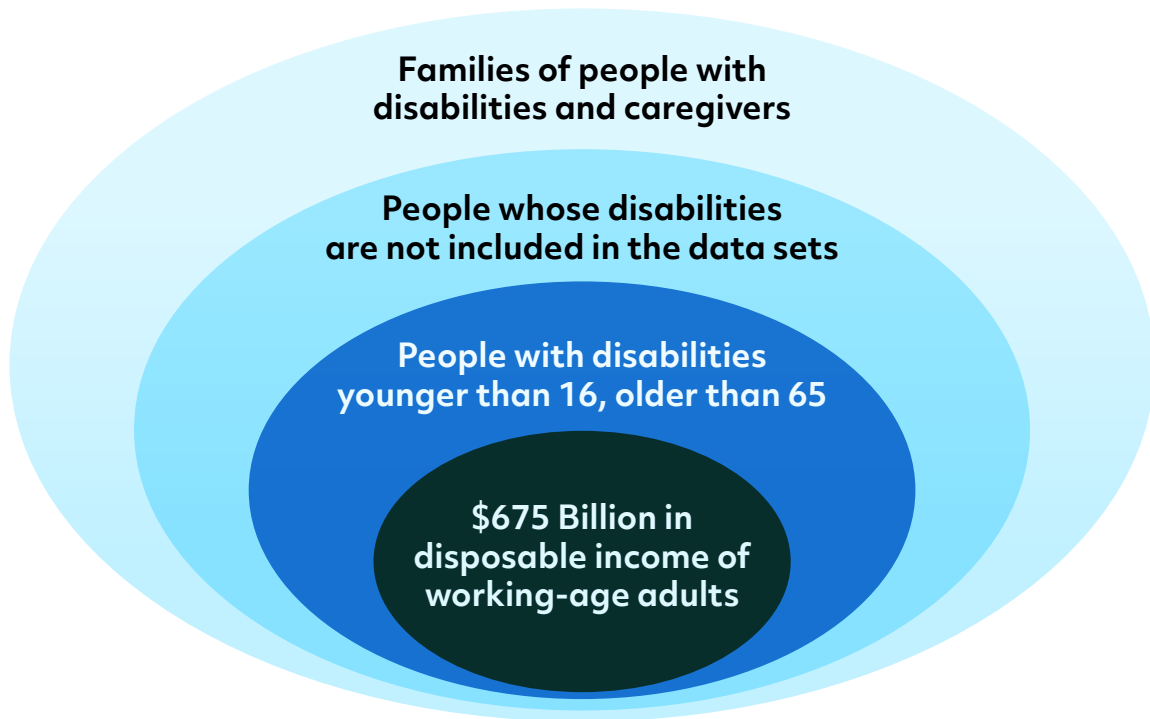
Jill Houghton,
President & CEO, Disability:IN

Definitions & Data Sources

This study draws on information about income and disability collected by the US government. It relies on the American Community Survey (ACS) definition of disability, in conjunction with the Bureau of Labor Statistics (BLS)'s Consumer Expenditure Surveys (CEX), Medical Expenditure Panel Survey (MEPS), and the National Health Interview Survey. Because this data is collected for a range of purposes, the ACS assesses disability by asking about functional day-to-day difficulty with vision, hearing, mobility, cognition, self-care, and independent living.

As a result, this study does not address the spending power of working-age adults with non-apparent disabilities, chronic illnesses, cancer diagnoses, neurodivergent cognitive conditions, and mental health conditions. The study reports the aggregate and individual income of working age adults (16-64 years) with disabilities – but the full opportunity is much larger than reported here.

\$675B points to an *Expansive Total Addressable Market*



The Purchasing Power of Working-Age Adults with Disabilities makes clear that people with disabilities represent a sizeable and growing part of the consumer market. What might be less obvious is that the full size of the disabled consumer market is even larger than shown in the report, meaning the opportunity is even bigger than the headline numbers suggest.

Working-age adults, the focus of the analysis, represent only about half of all disabled consumers in the U.S. Millions of other consumers with disabilities including older adults, children, and their households also make purchasing decisions and influence spending. And the report uses a standard disability measure in national surveys, but research shows that measure misses many whose disabilities meaningfully affect daily life. Some estimates indicate that disability prevalence could be up to 25% higher than the standard measure."

Jody Schimmel Hyde, Ph.D.,
Labor Economist and Researcher, University of Michigan

Implications for Future Studies

This up-to-date estimate of purchasing power suggests that disability consumer market is no longer a hidden or niche segment — it is a fast-growing consumer segment with measurable purchasing power that presents a clear opportunity for business growth. As workforce participation rises, more earners with disabilities are building income, financial security, and discretionary spending capacity, and the market opportunity could expand even further without statutory constraints on income and asset accumulation. Companies can capitalize now by cresting the wave of accessibility, embedding it into product design, customer experience, marketing, and technology as a global advantage.

Disability:IN & AIR's 2026 analysis provides a foundation for organizations seeking to better understand, reach, and serve the disability consumer market.

- **What are brand preferences among people with disabilities?**
- **How do people with disabilities make decisions about everyday and significant purchases?**
- **How are consumers with disabilities connecting to your brand?**
- **What is the financial literacy of the working disability community?**
- **How are people with disabilities building wealth and planning for retirement?**

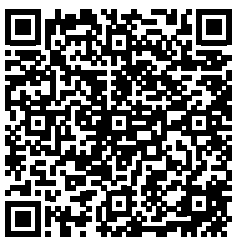
Prepare for the next increase in disability consumer spending by generating the insights needed to compete for and retain this market.

Organizations can work with Disability:IN to uncover consumer insights, validate assumptions, and identify opportunities to strengthen products, customer experiences, and go-to-market strategies. **Learn more at DisabilityIN.org.**



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