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CHAPTER

## 20 Relational Inequality and the Structures that Disadvantage

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### Abstract

This chapter reviews the different dimensions of disadvantage associated with disability while emphasizing the social structures that create and maintain such disadvantages. It reviews quantitative research demonstrating disadvantage in education, employment, income, wealth, and economic security, while noting the drawbacks of deficit accounts that fail to consider the structural dimensions of inequality. Drawing on relational inequality theory, the chapter discusses how ableism, as an institution, supports the unequal distribution of status, resources, and opportunities around disability. It then provides examples of how ableism leads to disparities in higher education, employment, and wealth among people with disabilities, while also emphasizing potential paths for change within these organizations.

**Keywords:** [relational inequality](#), [structural disadvantage](#), [status characteristics](#), [ableism](#), [Introduction](#)

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QUANTITATIVE research is essential for documenting the different dimensions of disadvantage that marginalized groups face. Poverty rates, graduation rates, and employment rates tell us how different groups are doing relative to one another and how their situations have changed over time. Citing such statistics without considering the *structures that disadvantage*, however, can lead to a focus on deficits where individuals from different historically disadvantaged groups get blamed for their circumstances (Valencia, 2012; Walter & Andersen, 2013). When connected to racism, capitalism, colonialism, and, as we argue, ableism, disparities then implicate dimensions of the larger social structure. Only when structural dimensions of disadvantage are considered do we avoid the pitfalls associated with deficit models. It is not that micro-level accounts do not provide important insights on the (re)production of inequality, but explanations focused on individual traits, behaviors, and preferences, often assign responsibility to marginalized groups for their situations. These drawbacks can easily be seen in educational contexts when

people believe that a student with disabilities does poorly because they “just don’t get it” or when working disabled people living on the edge of poverty are considered “irresponsible” and “bad with money” because they have no savings. Much needed is a theoretical framework that accounts for the interrelated processes and spaces that structure disadvantage and inequality.

p. 390 The present de-emphasis of structure in accounts of disability-based inequality is in part why disability is often left out of studies of stratification. Still anchored in medical and client-service models of disability (Pettinicchio, 2013, 2019; Watson & Shakespeare, Handbook), people wrongly assume that disability leads to unemployment, poverty, and homelessness *only* due to the disability itself—that disability is a personal shortcoming (albeit out of a person’s control)—but that nonetheless demands special treatment, charity, and dependence. These models overlook the structures that turn disability into ↪ disadvantage. Viewing disability-based inequality through a structural lens illustrates the importance of policy that supports people with disabilities, organizational willingness to provide necessary accommodations, and enabling environments that empower rather than marginalize disabled people. In other words, a structural lens spotlights anti-ableist cultural and institutional contexts.

This chapter reviews three key dimensions of disadvantage in education, employment, and wealth associated with disability while emphasizing the social structures that create and maintain such disadvantages. Drawing on *relational inequality theory*, we discuss how disability has come to be a key categorical distinction around which status, resources, and opportunities are distributed. We focus on how inequality within and between organizations emerges through social relationships informed by the organizations individuals inhabit, which are themselves embedded in broader cultural and institutional fields. We further emphasize how disadvantage is the product of ableist inequality regimes that value certain bodies and minds, assigning worth to some individuals and rendering others worthless.

## Status and Disadvantage

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Approximately 15% of the adult population globally has at least one disability (World Bank, 2021; WHO, 2011; Mitra & Sambamoorthi, 2014). Rates vary cross-nationally with higher-income countries reporting greater prevalence (Kostanjsek et al., 2013; Pettinicchio & Maroto, 2021). Variation in prevalence, however, is often the result of the way disability is defined, asked about, and reported on, which has important implications for quantitative analyses (Altman, 2001; Barnartt & Altman, this Volume). The United Nations Washington Group on Disability Statistics (WG) and the International Classification of Functioning, Disability and Health (ICF) have been working for over 20 years now to promote a definition of disability based on the occurrence and severity of a broad set of functional limitations. Still, definitions across surveys and studies vary considerably (Me & Mbogoni, 2006). As our systematic analysis of cross-national IPUMS micro-census data across 65 countries showed, definitions, terminology, measurement, and instructions to respondents and enumerators matter for understanding disability prevalence (Pettinicchio & Maroto, 2021). This, in addition to problems of ex-post survey harmonization, makes prevalence difficult to compare cross-nationally.

p. 391 Disability is also a broad category that encompasses a host of lived experiences tied directly to social, economic, and political barriers within ableist structures and cultures. Functional limitations associated with disabilities are but one dimension, and sociological insight tells us that we cannot fully understand disability without knowing about the *context that is disabling* (Altman, 2001; Shakespeare, 1996). For instance, the common use by quantitative social scientists of work-limiting measures of disability (see Maroto & Pettinicchio, 2015; Pettinicchio & Maroto, 2017) raises questions about why disability ↪ may or may not be present yet not disabling at work if, indeed, a person does not believe their disability limits work (Burkhauser, Daly, Houtenville, & Nargis, 2001; Burkhauser, Houtenville, & Tennant, 2014). Conversely, the

lack of employer-provided workplace accommodations may be the primary disabling factor for an individual, which means that individuals with similar functional limitations in different jobs could have totally different experiences with what a work-limiting disability looks like. Some firms may be more inclined to provide accommodations than others—a function of organizational norms and cultures (Weil, 2001; Jolls & Prescott, 2004; Maroto & Pettinicchio, 2020). And so, disabling environments are the result of disadvantage, inequality, and marginalization perpetuated by structures that limit access to resources and opportunities for social citizenship and integration.

Similarly, in the United States and other countries, disability has often been understood in terms of its so-called mitigated state (Lee, 2003; Maroto & Pettinicchio, 2014a). That is, if individuals can mitigate their disability with medicines or aides, they are *not really disabled* because they can perform everyday activities—including work tasks—adequately (see for example, the Sutton v. United Airlines US Supreme Court Case). This way of thinking, ironically, acknowledges that experiencing disability is not just an individual “condition” but one resulting from accessing external measures like mitigating aides, which are themselves unequally distributed in the population. Although experiences with disability are inherently shaped by broader forces, inequality in access to such medicines, aides, and technologies is typically unrecognized.

Access is further determined by other statuses and categorical distinctions, including class, race, and gender. Groce’s (2006) example of accessing toilets highlights the intersection of disability and socioeconomic status. If a toilet is in the home, often the case with wealthier households, a person with a mobility-related limitation can access it relatively easily. But, if the toilet is outside the home, often the case with poorer households, that person might experience much greater difficulty in accessing it. Thus, considering how individuals experience barriers because they cannot access their environments captures broader forms of gender, race, and class-based inequality (Kostanjsek et al., 2013; Maroto, Pettinicchio, & Patterson, 2019). Two individuals with the same disability may have widely different experiences with environmental barriers and obstacles depending on status and location.

Consequently, and despite being largely ignored by sociologists of stratification, inequality, and discrimination, disability is, like gender, race, and class, a diffuse status characteristic influencing experiences, social interaction, and well-being (Markus, 2008), making it one of the most important global dimensions of inequality. Diffuse status characteristics are socially relevant characteristics where different states (e.g., disabled and not disabled) hold differential status evaluations with some states being valued more than others (Ridgeway, 1991; Berger & Fisek, 2006). Status characteristics confer advantage and disadvantage, affect interpersonal interactions, and influence access to resources (Ridgeway, 1991; Webster & Hysom, 1998). And so, these categorical distinctions reward some groups and marginalize others. Disability is no exception.

p. 392 Disability is a stigmatizing status characteristic (Brown & Ciciurkaite, 2021; Brown & Batty, this Volume) that continues to disadvantage and oppress an historically marginalized community. In studies incorporating implicit measures of disability attitudes, respondents indicated implicit preferences for people without disabilities, treating disabled people as hazardous, weak, and even childlike (Greenwald & Krieger, 2006; Tajfel, 1982; Robey et al., 2006; Vaughn et al., 2011). Not surprisingly, important calls are periodically made to further uncover how responses to status create inequality (Reskin, 2003; Ridgeway, 2014).

According to Ridgeway (2014, p. 3) “status is based on widely shared beliefs about the social categories or ‘types’ of people that are ranked by society as more esteemed and respected by others.” By tying status and resources together, status beliefs legitimate and transform inequality beyond the control of resources to also include status differences. Consequently, disguised as meritocracy, it becomes widely assumed that groups with more resources are simply more competent than the groups without them. As these beliefs—

divisions that now rest on status differences between groups—grow increasingly more prevalent, they constitute an independent factor perpetuating and justifying inequality.

These kinds of persistent disadvantages based on disability and other intersecting statuses can be found across a host of interrelated areas like education, employment, and wealth, all of which affect rates of poverty, insecurity, and overall economic well-being.

*Education*, particularly obtaining a university-level education, is critical in limiting disadvantage among people with disabilities. People with disabilities with a post-secondary degree earn more than those without one, and they are less likely to experience poverty (Barnard-Brak et al., 2010; She & Livermore, 2007; Dong et al., 2016; Maroto & Pettinicchio, 2020). With higher education as a pathway to overcome institutional and cultural barriers in the labor market, the number of students with disabilities entering colleges and universities has increased. Yet, students with disabilities are less likely to finish their degrees and more likely to get poor grades (DuPaul et al., 2017).

Although *employment levels* among people with disabilities vary globally, they tend to fall well below those of the general population. In the United States, disability employment rates hover around 30% (BLS 2020), in Canada they remain at about 50% (Morris et al., 2018; Maroto & Pettinicchio, 2014a), and they are closer to 60% in the United Kingdom (UK Annual Population Survey, Office for National Statistics, 2020). In the Global South, however, these often fall below 20% (Hanass-Hancock & Mitra, 2016). People with disabilities who find work earn less than other workers, which partly stems from occupational segregation, the rise of precarious work, and discriminatory practices within workplaces (Kaye, 2009; Maroto & Pettinicchio, 2014b; Schur & Kruse, this Volume).

Labor market barriers—whether delayed entry into the labor market, occupational clustering in low-paying jobs, or lack of upward mobility—contribute to lower earnings and, in turn, limit the ability to buy homes, save, and build wealth. As a result, households where at least one member reports a disability are less likely to own their homes, have lower overall net worth, and accumulate less in financial assets (Maroto, 2016; p. 393 Maroto & Pettinicchio, 2020; Parish et al., 2010). These disparities are exacerbated by intersecting statuses (Miles, 2019). For instance, we describe a “hierarchy of categorical disadvantage” where women of color with disabilities are most likely to experience unemployment, low earnings, and poverty (Maroto et al., 2019; see also Pettinicchio & Maroto, 2017).

The dimensions of disadvantage experienced by people with disabilities are many. In addition to the intersectional nature of inequality, dimensions of disadvantage also build on one another (Brooks, this Volume; Egner, this Volume). Family and household situations affected by one or more household members having a disability may limit economic resources and create barriers in accessing health, social services, and education and, in turn, securing a well-paying job. In line with cumulative disadvantage and life course perspectives, disability at different points in adulthood, especially in one’s active years, can also lead to negative economic outcomes further down the road (Clarke & Latham, 2014; this Volume). Stressor exposure across multiple life domains is also additive, which further affects the wellbeing of people with disabilities (Brown 2017; Ciciurkaite, Marquez-Velarde, and Brown 2021). This means that understanding structural disadvantage requires having a relatively fuller picture of both intersecting statuses, as well as overlapping organizational spaces.

## Disability and the Structures that Disadvantage

Considering the interplay between categorical inequality and structural, organizational, institutional, and cultural milieus provides many clues about the large and lasting disparities in education, employment, and wealth. When rewards are assumed to be deserved, earned, and distributed via merit, it becomes easy to assume that those with less have less because of their own personal failings. They did not work hard enough, they were not smart enough, they did not have the needed skills, or, in the case of disability, they have a physical or cognitive limitation that kept them from getting ahead. Yet, more often than not, talent, skill, and hard work are not the factors that define winners and losers. A person's place in the structure of opportunities, their access to education and training, and their ability to move through life without experiencing discrimination often have a much greater influence on outcomes than individual-level factors. These structural factors are then linked to status characteristics like race, class, gender, and disability.

### Relational Inequality Theory

p. 394 Relational inequality theory (RIT) provides a framework describing how structures shape inequality through social interaction. Recently outlined by Tomaskovic-Devey and Avent-Holt (2019, p. 3), RIT focuses on “how categorical distinctions, when wed to organizational divisions of labor, become the interactional bases for moral evaluation, inclusion and exclusion from opportunities, and the exploitation of effort and value.” The theory incorporates two central building blocks—categorization and organizations. Humans divide their world into categories to make it easier to navigate social life, and organizations, which are structured by categorical distinctions, become the primary place for generating and reproducing inequalities around these social categories.

There is a human tendency to place individuals into distinct socially constructed categories—like disability, for example—that are assigned different value and worth. Some categories are given high status *relative* to others. This is important because resource allocation and (re)distribution are informed by these categories and statuses. Drawing from the Marxist understanding on the exploitative relationship between capitalists and workers, connecting status to resource hoarding and exploitation is the relative power that groups and actors receive based on status to make claims. Relational claims-making serves as a mechanism explaining how social interaction based on categories and meanings produces inequality. It is “the discursive articulation of why one actor is more deserving of organizational resources than others” (Tomaskovic-Devey & Avent-Holt 2019, p. 163). Simply put, an actor makes claims on different organizational resources, and if these claims are recognized as legitimate, resources then flow to the actor. Resources usually flow through the exploitation of those seen as having low status. Through *social closure*, more powerful groups exclude others from important resources, and through opportunity hoarding, well-connected in-groups monopolize resources for themselves. These main tenets of RIT echo both Tilly (1999) and Weber's (1922, 1978) accounts of power, exclusion, and inequality.

The source of legitimacy underlying claims-making is influenced by local organizational cultures and broader institutions. And so, the second dimension to RIT involves organizations that shape interactions and meanings associated with categories and status. Organizations refer to “social inventions which coordinate the efforts of human beings, through interactions with each other, to accomplish some set of tasks” (Tomaskovic-Devey & Avent-Holt, 2019, p. 48). This aspect of RIT largely builds on Charles Tilly's (1999) *durable inequality* and Joan Acker's (2006) *inequality regimes*. For Tilly (1999), durable inequalities are “those that last from one social interaction to the next, with special attention to those that persist over whole careers, lifetimes, and organizational histories” (p. 6). Such inequalities are made durable when broader status characteristics like race, class, gender, and disability are matched to different organizational hierarchies again and again across organizations, partly through mechanisms of social closure,

exploitation, adaptation, and emulation. This perspective is inherently relational as the causal mechanisms behind durable inequality “operate in the domains of collective experience and social interaction” (Tilly, 1999, p. 25).

p. 395 Through inequality regimes, Acker (2006) focuses on “specific organizations and the local, ongoing practical activities of organizing work that, at the same time, reproduce complex inequalities” (p. 442). She notes that “All organizations have inequality regimes, defined as loosely interrelated practices, processes, actions, and meanings that result in and maintain class, gender, and racial inequalities within particular organizations” (Acker, 2006, p. 443). This perspective shows how inequality differs across organizations in relation to each organization’s varying resources, social relations, practices, and cultures.

Drawing from these concepts, RIT identifies proximate social networks, developed within and between organizations, as powerful social locations that generate, maintain, and can even challenge inequality, while making sure to place these proximate relationships within broader institutions cross-cutting social fields. Akin to Bourdieu’s (1984) field theory that specifically invokes positionality, class, status, and power relations, as well as other iterations emphasizing the normative aspect of fields (Fligstein & McAdam, 2012; Pettinicchio, 2013), RIT explicitly acknowledges that organizations are not isolated entities. Each exists at the intersection of multiple social fields, or the structured social relations among actors and positions.

Larger criss-crossing fields include markets, communities, and political contexts. Organizations are also affected by the pull of many different institutions that span social fields. Following Nee (1998), we understand institutions as “webs of interrelated rules and norms that govern social relationships, comprise the formal and informal social constraints that shape the choice-set of actors” (Nee, 1998, p. 8). Institutions create expectations regarding how organizations should function and how individuals should interact, pushing and pulling organizations and actors in certain directions. These cross-cutting fields imply isomorphic processes involving the production of inequality (DiMaggio & Powell, 1983). As Tomaskovic-Devey and Avent-Holt point out, the principles of RIT—categorization, exploitation, hoarding, and claims-making—transcend organizational boundaries. What is context specific are the meanings and legitimacy attached to these processes that are shaped by different organizations.

RIT is useful for understanding where inequality comes from and how it endures. It centers organizations as locations producing inequality, with the understanding that individual organizations—while informing specific meanings attached to status—are also constrained by their broader institutional environments. Our contribution to this perspective incorporates ableism into relational inequality theory and demonstrates how ableism, as an institution, supports inequality regimes that structure disadvantage for people with disabilities.

## Ableism Is an Institution

p. 396 Like racism and sexism, much of the discussion around ableism has focused on how individual perceptions, beliefs, attitudes, and prejudice support the discrimination and oppression of people with disabilities (Bogart & Dunn, 2019). Common stereotypes regarding disability, especially the assumption that people with disabilities are less productive, are continually used to justify their exploitation and exclusion from various organizations (Robey et al., 2006; Vaughn et al., 2011). Even when explicit bias is suppressed, implicit biases that associate disability with dependence and slowing action remain (Friedman & Owen, 2017).

Attitudes and assumptions about disability are only one dimension of ableism, however. Notably, Campbell (2009) and Wolbring (2008) refer to this definition as *disablism*, not ableism. Disablism concerns the negative attitudes and assumptions that support the unequal treatment of people with disabilities. Ableism, however, is also linked to the compulsory preference for non-disability (Campbell, 2009). It “reflects the

sentiment of certain social groups and *social structures* that value and promote certain abilities” (Wolbring, 2008, p. 253). In Campbell’s (2001, p. 44) words, ableism is a “network of beliefs, processes and practices that produces a particular kind of self and body (the corporeal standard) that is projected as the perfect, species-typical and therefore essential and fully human. Disability then is cast as a diminished state of being human.”

Despite civil and human rights frameworks for disability—even when accepted as legitimate and important—this perspective does more to draw from medical and client-service models of disability by emphasizing deficits among a group sharing a broad status or category. Ableism is inherently relational; it explicitly or implicitly situates disability as an abnormal state compared to able-bodiedness. Based on so-called abilities that are given value and worth, it shapes relationships between actors, groups, and their environments (Wolbring, 2007a, b, 2008). This has important implications for the production of inequality, for as Chouinard (1997, p. 380) explains, “This presumption, whether intentional or not, means that one’s ability to approximate the able-bodied norm, influences multiple facets of life: such as the character and quality of interpersonal relations, economic prospects, and degrees of physical and social access to various life spaces.”

These definitions bring many core ideas together, highlighting the beliefs, processes, and practices that set a certain type of body and mind as standard. It serves to lift some—the preferred who are not disabled (Friedman & Owen, 2017)—while marginalizing others. Individuals in groups whose status is disassociated with inhabiting or embodying “compulsory” able-bodied roles (even slightly since, according to McRuer, 2002, they are impossible to embody anyway), are assigned lower status.

Ableism is discrimination against a social group based on values assigned to attributes of disability. Ableism clearly points to the structural bases of inequality and marginalization. A central organizing institution, it remains, like racism and sexism, both omnipresent yet masked, often performed under the guise of ability (loosely defined), meritocracy, deservedness, responsibility, and independence, patterning social behavior with important consequences across fields and organizations. It informs practices and policies that render disability and disabled people invisible, if not deviant, or aberrant (Foster & Pettinicchio, 2021).

Ableism is an institution that influences the practices of different organizations and structures social relations in ways that exploit people with disabilities and limit disabled people’s full participation in society. It sets the norms that limit people with disabilities from making claims on resources. It rests on a discriminatory belief system that defines ↴ what is valued and worthy based on ascribed characteristics. Disability falls outside those.

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When we conceive of ableism as an institution, not just an ideology, we can better begin to understand how and why disability-based disadvantage is so prevalent in our society. Categories of “disabled” and “non-disabled” are assigned status, value, and privilege. Through claims-making, those deemed “disabled” are assigned lower status, legitimizing their exploitation by those with higher status—those able-bodied who are deemed as living up to a certain ideal. People with disabilities are cut off from resources by ableist structures that favor the privileged able-bodied. Manifesting through organizational spaces—from education to work to wealth—inequality regimes maintain and make durable disability-based inequality.

## Applying RIT: Exploitation, Social Closure, and Claims-Making in Higher Education, Employment, and Wealth

The central components of RIT—categorization and organizations—are clearly present and particularly helpful in making sense of how ableism reproduces disadvantage. Ableism’s ubiquity across different social fields means that people with disabilities experience both exploitation and social closure across many spheres of life. Assigned a lower status, they have little influence in making legitimate claims over resource flows within and across organizations. Ableist systems at work in higher-education, employment, and housing and credit markets render people with disabilities a group deemed less deserving and closed off from organizational resources where exploitive practices further entrench and reproduce inequality.

### Higher Education

Higher education is a pathway for disrupting poverty, mitigating disadvantage, and decreasing economic inequality. Education teaches skills, satisfies job requirements and demands, and provides opportunities for developing network ties and social capital. Higher education offers resources to groups often excluded via social closure and exploitive resource flows (Hout, 2012). Educational degrees increase status among an already low-status group—and while albeit unfairly used to contradict erroneous low expectations about disability—education has been a resource in helping to empower this community. Perhaps not surprisingly, sociologists have often used education as a proxy for class (Hout 2008) and as a sieve for sorting and stratifying groups (Stevens, Armstrong, & Arum, 2008).

Importantly, education is also organized around and governed by inequality regimes and defined by ableist attitudes and practices (Collins, 1971; Hanselman, Domina, & Hwang, 2021; Shifrer, this Volume). These extend not only to the more manifest academic or knowledge transfer and acquisition side of education, but also to more latent aspects including the broader participation of different groups in the social life of the organization (Dolmage, 2017; Dong et al., 2016).

In line with the principles of the social and human rights models of disability, activists and scholars alike have emphasized the “disabling” nature of higher educational environments through supports (or lack thereof), teaching practices, and social interactions that undermine student success (Dolmage, 2017; Leyser & Greenberger, 2008). The way universities are organized around the provision of on-campus disability-related supports matters for how students receive and make use of accommodations (DuPaul et al., 2017). This is critical because not receiving appropriate accommodations is associated with increased attrition rates (Collins et al., 2015; Lombardi et al., 2013; Marshak et al., 2010).

Accommodations within universities are both resources themselves and the means to access additional educational resources. As a specific status within education, “disability” is ultimately defined not only by the lived experiences of a disabled student, but by medical, social-welfare, and educational professionals through formal institutional processes that have important impacts on whether individuals can make claims over resources like accommodations. The requirements that disabled students must seek out accommodations on their own and prove their disabilities through documentation (Barnard-Brak et al., 2010; Getzel, 2008) demonstrate the many disadvantages that students with disabilities experience in attempting to engage in claims-making over key educational resources. A system that relies on “special accommodations” to make its resources accessible only to students with documented disabilities clearly limits access. For students who are unable to navigate university structures, it also often leads to “silenced” claims (Tomaskovic-Devey & Avent-Holt, 2019), where many ultimately avoid engaging in claims-making altogether (Lyman et al., 2016).

A successful claim in this context first requires that students seek out accommodations, which is often contingent on students’ backgrounds and their past experiences informed by intersecting statuses like race,

class, and gender. Whether students seek out accommodations depends on their prior experiences managing their learning needs with university professors and instructors (Hartman-Hall & Haaga, 2002; Junco & Salter, 2004). Once a claim is initiated, student success also depends on the presence of disability resource centers and the amount of contact students have with them (Troiano et al., 2010), as well as the willingness of faculty to support accommodations.

Although faculty are overwhelmingly positive about supporting accommodations (Norton, 1997), seeing it as “doing the right thing” (Jensen et al., 2004), increases in the number of students requesting accommodations may lead faculty to interpret these as personal burdens (Bourke et al., 2000). Additionally, support varies by the nature of the accommodation. Faculty perceptions of fairness, influenced by ableism and ideas of meritocracy, matter a great deal in their attitudes about accommodations. Accommodations seen as distributively unfair (giving unfair advantage where disabled students might outperform others) and procedurally unfair (where accommodations make things harder for others who are not benefiting from these) are viewed unfavorably (Paetzold et al., 2008).

- p. 399 Faculty seek consultation with disability resource centers and may see these campus-wide centers as taking on more of the work making accommodations more favorable for faculty. Murray et al. (2008) found that faculty who think there are not enough campus resources are less likely to provide accommodations. As Newman et al. (2015) explain, there is an important distinction between requesting accommodations directly through faculty and through disability resource centers where the former typically result in weaker, inappropriate, or no accommodations. These aspects of social relations between groups with varying access to power and resources within organizations showcases broader ableist systems that structure disadvantage.

This inherently points to how organizational practices, including the provision of accommodations, are, in effect, ableist. They do not inherently challenge ableist systems when the claims-making capacity of low status groups is weakened and tied directly to rules established by organizational spaces that are themselves governed by inequality regimes. This further contributes to exploitive relations and unequal distribution of resources. It also points to the unequal power relations between those seeking support and those making decisions about the worthiness of those claims. As such, and in line with RIT, one cannot ignore power relations in negotiating resource flows.

Attitudes and practices reflect how higher-education settings are organizational spaces where social closure and claims-making keeps some groups in subordinate positions. However, such places can also empower individuals and groups when organizational practices and procedures for claims making are altered (Acker, 2006). The push for universal design (UD) in learning within higher education provides one example for challenging inequality regimes (Bowe, 2000; Dolmage, 2017).

Universal design, which originated as an architectural movement and has now become much broader, refers to “the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design” (Mace, 1985, p. 147). UD specifically acknowledges that many of our current models for sharing information, designing buildings, and supporting education are, in fact, ableist. As Dolmage (2017) notes, “The push toward the universal is a push toward seeing space as open to multiple possibilities, as being in process. More simply, the universal is an acknowledgment that our design practices have long been biased” (p. 117).

With this understanding, UD emphasizes equitable use across people with diverse abilities, flexibility in use to accommodate people with different abilities, simple and intuitive use that is easy to understand, perceptible information regardless of sensory abilities, a tolerance for error, low physical effort in access, and a constant consideration of the appropriate size and space for all use (Dolmage, 2017). Although it has been most successful for changing physical environments, UD offers many opportunities within higher

education as it seeks to change the current system of individual-based accommodations to one that is more open and accessible. (Dolmage, 2005).

p. 400 The potential benefits of UD extend beyond higher education. Considering similar dimensions within the labor market, for example, where accommodations are primarily distributed to only those who go through the burdensome process of requesting them, ↪ would make employment more accessible to people with disabilities. Yet, the barriers to implementing UD in workplace organizations are often much greater.

## Employment, Labor Markets, and Workplaces

Education and work organizations are part of broader ableist institutional fields. They share many of the same values, assumptions, and practices that (re)produce inequality. When it comes to work, Wolbring's (2008) definition of ableism is especially haunting. He writes, "Ableism reflects the sentiment of certain social groups and social structures that value and promote certain abilities, for example, productivity and competitiveness, over others, such as empathy, compassion and kindness. This preference for certain abilities over others leads to a labelling of real or perceived deviations from or lack of 'essential' abilities as a diminished state of being, leading or contributing to justifying various other isms."

Common theories seeking to explain labor market outcomes among people with disabilities can generally be understood in terms of supply and demand; explanations have either emphasized characteristics of workers, such as education and human capital (supply), or characteristics and preferences of employers, firms, sectors, and broader economic contexts (demand). Disability informs both demand- and supply-side factors in related ways because disability status is understood as limiting productivity regardless of whether it does or does not. Structural and attitudinal barriers tied to disability in health, social supports, and education limit inputs that then limit access to the labor market. Then, employers and others in power with access to resources including hiring, promotion, and firing decisions hold negative attitudes about disability, especially when it comes to productivity and work. These are reflected in their norms and practices, legitimized and structured by the organizations in which they operate.

From the supply side, as an individual-level worker characteristic, the nature of disability can shape performance in specific work duties and tasks. It may indeed be limiting in some areas of a job but have little bearing on other areas. More broadly, as a social status and category, disability can contribute (often negatively) to other supply factors like educational attainment, up-to-date job skills and training, and network ties.

At the same time, disability is not independent of demand-side factors. These go far in accounting for how social closure limits access to entire sectors or access to certain jobs within a sector. These preferences restrict access to higher-paying occupations, contributing to social closure and exploitation of workers relegated to so-called bad jobs (Kalleberg, 2011). Employer preferences for certain kinds of workers include implicit biases about disability, and ableist work norms and cultures limit horizontal and vertical mobility within occupations. Low expectations among gatekeepers, such as hiring managers, about performance and competence based on group generalizations (see Ridgeway, 1991, 1997), bar disabled people from the labor market. This, coupled with weakly enforced legislation, has no doubt contributed to low employment rates among Americans with disabilities (Maroto & Pettinicchio, 2014a).

p. 401 For years, employment rates following the landmark Americans with Disabilities Act (ADA) continued to decline, apparently baffling lawmakers. As Harken noted at a ↪ Senate Committee on Health, Education, Labor, and Pensions hearing, "That's the one thing that has bedeviled me since the passage of the ADA, we made wonderful strides in accommodations and transportation, a lot of the things, and that coupled with IDEA, mainstreaming it, getting kids into school. But we really haven't cracked that nut on employment ... " (Pettinicchio, 2019, p. 147). Efforts over the years to delegitimize the ADA by describing it as creating

unintended harms, increasing the costs of hiring disabled people, or forcing employers to hire unqualified workers, illustrate how ableist institutional arrangements undermine the goals of civil-rights legislation. These claims made by those with power and money are couched in a neo-liberal framework reifying the notion that and, to echo Marta Russell's (2002) point, the ADA is but a free market bill of rights, meaning that in the end, the free market is still the best mechanism dictating labor market outcomes and that the law it is not there to challenge inherent inequalities. It also provides a structural context for understanding micro-level outcomes. Much has been said about experiences of discrimination in the labor market, but less in terms of how discriminatory practices transcend organizational and institutional boundaries—that is, how ableism is structurally embedded in virtually all spheres of life, including the labor market.

Linking individual-level factors to labor market factors demonstrates the *relational aspects* behind where disabled workers are located in the labor market and why that is. Within the labor market, processes of social closure contribute to disability-based occupational segregation, or the unequal distribution of groups, including people with disabilities, across occupations and industries, which has significant impacts on earnings. As we have demonstrated, people with disabilities tend to be clustered in low paying service, retail, and manufacturing jobs for which they are over-skilled, and they still earn less than their non-disabled counterparts within those jobs and occupations (Maroto & Pettinicchio, 2014b). The over-skilling of disabled individuals (Jones & Sloane, 2010) suggests that employers use educational credentials to assuage their fears that disabled people are less productive, are dependent and need “hand-holding,” and “can’t get ahead.” Isolation and tokenism in the labor market then support further discrimination (Robert & Harlan, 2006), compounding disadvantage.

This demonstrates how ableist workplace inequality regimes, resting on stereotypes and assumptions that people with disabilities are less productive, limit people with disabilities from making claims for income and other resources. Like within educational spaces, accommodations are often negotiated and contested—they are a means to even the playing field. The “reasonableness” of accommodations has historically had little input from the disability community and accommodations are not always viewed positively as a mechanism for achieving equality by higher-status groups who make hiring and promotion decisions. So-called reasonable accommodations are seen as a form of redistribution (Pettinicchio, 2019; Basas, 2008)—as taking resources from one group and applying them to a “special” circumstance. Furthermore, individuals from lower status groups in the labor market are concerned about disclosing their status especially if that intersects with another status. Fear of disclosure precludes receiving appropriate accommodations (Pilling, 2012).

p. 402 American social policy has historically emphasized making disabled people “taxpayers rather than tax burdens” through work—no matter how precarious and low paying those jobs might be. Vocational rehabilitation programs touted the number of previously “untrainable” and “uneducable” people with disabilities now working, ignoring low expectations about the kinds of work people with disabilities are can do (Balcazar & Ramirez, this Volume; Pettinicchio, 2019). And so, an institutional legacy of keeping disabled people out of good jobs and placing some into jobs paying subminimum wages, a practice that is still allowed under the FLSA through special waivers (see Bradley, 2017; Friedman, 2019; Tomaskovic-Devey & Avent-Holt, 2019), further entrenched processes of social closure and exploitation. Through social closure, people with disabilities are kept out of higher-paying and higher-prestige jobs, including upper-management and supervisory roles. They are segregated into low-pay and low-prestige jobs and, among its most extreme form through sheltered workshops and wage theft, are paid subminimum wages.

If work training programs, anti-discrimination legislation, and provisions for reasonable accommodations have not changed organizational practices enough to truly improve employment and earnings outcomes for people with disabilities, what can? Here, it is helpful to broaden our perspective to consider different policies and practices that support and legitimize workers’ claims to resources. Through collective bargaining, unions give workers leverage, increase worker wages, and improve employment conditions

(Cornfield, 1991; Finnigan & Hale, 2018; Mishel, 2012). By standardizing agreements and creating venues for claims-making among workers, they also help to reduce inequality across groups (Kerrissey & Meyers, 2021; VanHeuvelen, 2018).

This is also the case for disability (Maroto & Pettinicchio, 2020). Using nine years of US data, we show that union membership reduces earnings inequality between workers with and without disabilities, particularly those with more severe disabilities. However, people with disabilities first need access to union jobs, which have been on the decline (Western & Rosenfeld, 2011; Rosenfeld & Kleykamp, 2012). And, as organizations that are not immune to inequality, unions must also recognize their own ableist practices and proactively support efforts to challenge workplace inequality regimes (Lurie, 2017). Otherwise, people with disabilities will continue to have fewer paths to workplace equality, especially as protections against discrimination continue to be weakly enforced (Pettinicchio, 2019). The barriers to employment and income then reverberate into other areas, limiting wealth building and housing options.

### Housing and Credit Markets

The same ableist notions about productivity and competence that limit people with disabilities' access to higher education and employment continue to limit their access to housing, lending, and, ultimately, wealth accumulation. Scholars have pointed to the barriers and discrimination faced by racial minority groups when it comes to accessing credit markets, financial institutions, and products that help to build assets (Campbell & Kaufman, 2006; Pager & Shepherd, 2008; Zhang, 2003), but much less is known how this applies to people with disabilities.

p. 403 We do know from the few studies on disability and credit markets that households with disabilities have less wealth and are less likely to own their own homes (Maroto, 2016; McKnight, 2014; Parish et al., 2010). We show that Canadian households with disabilities had 25% fewer non-housing assets than households without disabilities, partly because of their limited earnings (Maroto & Pettinicchio, 2020). Our findings not only point to the distinction and relationship between employment income and wealth and assets, but how the latter greatly contributes to inequality and economic precarity. Individuals with fewer assets and household wealth are left with different choices when it comes to health and personal care, overall lifestyle, and education. And, in light of the recession of the late-2000s and the recent global COVID-19 pandemic, those with savings are better equipped to weather these exogenous shocks, further highlighting increasing individual risk as states divest from their roles, and the inherently ableist policies of capitalist and liberal welfare regimes.

From this perspective, the chief factor shaping asset-building is access to credit markets and financial literacy, including knowledge of savings institutions and financial products (see Sherraden, Schreiner, & Beverly, 2003 on the institutional theory of saving). This ignores how access and information is largely determined by race, class, and gender (Lusardi & Mitchell, 2007; Van Rooij, Lusardi, & Alessie, 2011). These structural dimensions are clear within the numerous programs and schemes to entice people to save. Many of the policies in place to help households build wealth—tax-free savings and retirement accounts, mortgage deductions, and first-time home-buyer benefits—assume that individuals have extra money to put aside. These do not address broader structural inequalities when it comes to building savings, providing affordable housing, and securing financial futures.

Labor and credit markets are linked, in part because much of the wealth that individuals accumulate is influenced by the money earned from working (Maroto & Pettinicchio, 2020). Employment earnings are not the only source of income, as is the case of disabled people. Income may also come from other sources including government supports (Maroto et al., 2019), but most of these supports come with means- and asset-testing, available only to those with very limited incomes and assets. This also means that disability

benefits can limit saving and wealth building, as recipients are penalized for saving by being excluded from much-needed income supports.

Wealth inequality is also directly linked to housing inequality. For most families, their homes are their most important assets. Like other minority groups, people with disabilities are less likely to own their own homes (Maroto, 2016). When it comes to accessing housing more generally, evidence shows that people with disabilities are discriminated against—from the application process to inaccessible physical structures (Aranda, 2015). The problem in the US context is so significant that, according to the National Fair Housing Alliance (2016), more than half of all complaints about discrimination in the rental housing market were disability based.

p. 404 As policies continue to emphasize the right of individuals with disabilities to live in their own homes and communities rather than in institutionalized or congregate care settings where freedoms are restricted and large power imbalances exist between staff and residents (Olive et al., 2020), access to affordable and suitable housing is ever more critical. Inaccessible housing supports ableist and disablist understandings of community, housing, and “the home” (Marcum, 2017), feeding into a continued reliance on segregated housing in restrictive environments.

Like labor and credit markets, people with disabilities are excluded from the housing market through ableist practices creating obstacles to accessing basic rights to fair housing. Housing is so fundamental that it affects other areas as well. As the title of a study by Devine, Vaughan, and Kavanagh (2020) so poignantly illustrates, “*If I had stable housing, I would be a bit more receptive to having a job.*” Housing insecurity reveals how structural disadvantage plays out both concretely, as in the built environment, and more abstractly, through interrelated institutions, norms, and practices. Ableist policies governing housing limit, exclude, segregate, and, in some cases, render people homeless because of membership in a group defined as having low status.

## Conclusion

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We write this chapter during a time of upheaval and change in the world. The COVID-19 pandemic has led many to question how we structure education, work, and social relationships. It has also led to devastating losses and immense suffering. And yet, the pandemic is not the only imminent threat to humans’ ways of existing. As the consequences of climate change expand, we will continually see significant disruptions to daily living around the world. And, if the results of COVID-19 tell us anything, it is likely that already disadvantaged groups, with few means to make claims on limited resources, will bear the brunt of such changes.

This has been the case with people with disabilities and chronic health conditions who experience more fear, stress, and anxiety about getting the virus (as they are a more at-risk group), while facing numerous challenges in taking the necessary precautions to stay safe (Pettinicchio, Maroto, & Lukk, 2021). Illustrating how ableist neo-liberal welfare regimes come into play during moments of crisis, disabled people have been largely ignored by policymakers on a host of issues disproportionately affecting them, including income supports, access to care, and mental health (Pettinicchio, Maroto, Chai, & Lukk, 2021; Maroto, Pettinicchio, & Lukk, 2021).

Exogenous shocks brought on by health pandemics and economic crises highlight the importance of taking a structural approach toward understanding inequality and disadvantage. On the one hand, they demonstrate how broader forces shape outcomes for individuals and groups. They have brought suffering and inequality to the surface across many interrelated discussions, especially regarding racism and sexism.

On the other hand, they also show how easy it is to overlook the needs of groups who have little voice in policymaking, as has been the case with disability.

p. 405 In our recent work on the effects of COVID-19 on people with disabilities and chronic health conditions, we sought to include the voices of those most affected by this crisis. ↪ We did this by supplementing analyses of quantitative survey data with open-ended survey questions and subsequent in-depth interviews with survey participants. This qualitative data contributed greatly in showcasing how different factors—from family and government supports to savings and employment—are in fact interrelated in explaining precarity. It also uncovered subjective perceptions of economic well-being and how they are shaped by interactions with different organizations and institutions, including numerous policies. Perhaps most importantly, qualitative data shed light on these in respondents' own words.

## Supporting Research that Emphasizes Structures that Disadvantage

We understand that the agenda we have laid out above complicates our research. How can we actually support research that emphasizes structure? This is a tough question, especially for researchers like us who often rely on individual-level survey data. Part of the answer involves framing and situating our research questions about disadvantage and inequality within theories that speak to how individuals experience marginalization based on social categories within and across the organizational and institutional spaces they inhabit. RIT, for example, emphasizes “relationships between people, positions, and organizations” (Tomaskovic-Devey & Avent-Holt, 2019, p. 14). Individual-level interview and survey data often do not provide this type of important relational information. But, there are opportunities for expanding on these.

First, organizational data, especially when matched with employee data, provide an important avenue for understanding the organizational processes that facilitate exploitation and social closure. Such data might include organizational administrative data or data collected from employees within specific firms. Robert and Harlan's (2006) study on disability discrimination within organizations provides one example.

Based on 63 interviews with people with different disabilities in government jobs, Robert and Harlan (2006) underscore how proximate social relationships as seen in day-to-day interactions support disability-based discrimination through the marginalization, fictionalization, and harassment of people with disabilities. They then clearly tie these mechanisms to organizational aspects, demonstrating, for instance, how marginalization resulted in the physical segregation of people with disabilities, and how fictionalization, particularly the construction of disabled workers as “liability workers,” limited disabled workers' abilities to make claims for promotions and reasonable accommodations. Thus, by incorporating workplace contexts, Robert and Harlan (2006) were able to uncover aspects of how ableism determined inequality regimes within specific organizations.

p. 406 Second, and following from this, research that emphasizes institutions and inequality regimes more broadly offers another important avenue for understanding disability from a relational inequality perspective. Incorporating this perspective helps to demonstrate the many nuances present within the creation and implementation of ↪ organizational policies. For instance, we show that although unions work to decrease within-group inequality for disabled workers, they also increase between-group inequality, expanding the distance between unionized and non-unionized workers with disabilities (Maroto & Pettinicchio, 2020).

Qualitative studies have contributed a lot in this area. Mauldin's (2014) research further illustrates the importance of relational work when it comes to understanding the implantation of cochlear implants. Interactions around the use of cochlear implants across settings highlights not only how deafness is constructed, but the social construction of ableism as well. Mauldin's work inherently situates disability within organizations and via the imbalanced power relations across actors including the Deaf community, parents, and medical professionals.

Third, and on a much larger level, this body of research would benefit from more studies that bring together political sociology with stratification, as some comparative work has done. As intersectional research (Acker, 2006) shows, the institutions of ableism, sexism, racism, classism, heterosexism, and ageism are linked. For instance, Mauldin's (this Volume) chapter situates disability alongside race and gender as axes of inequality, and Chouinard's (this Volume) chapter explores the gendered aspects of disability drawing important parallels between racism, sexism, and ableism.

Scholars have also increasingly linked colonialism to ableism. Meekosha (2011) and Hutcheon and Lashewicz (2020) emphasize how ableism serves colonial interests and how colonial policies, including environmental destruction, produce disability, and Soldatic (2019) extends this framework using a gendered and indigenous lens. In line with the decolonization of disability studies, Velarde (this Volume) examines various forms of oppression based on the intersection of disability and indigeneity. In their (this Volume) chapter, Hughes links white colonialism to "able power" and the "able body," rendering all others as inferior and abhorrent. These intersecting dynamics shed much-needed light on how disability-based inequality is organized, institutionalized, and reproduced. It provides a framework for understanding how access to resources is constrained by the politics and policies surrounding disability inclusion (Bruyère and Saleh this Volume) and the role of human rights frameworks to empower disabled people as they challenge ableist regimes (Gran, Bryden, & Shick, this Volume).

In addition to suggesting pathways for new research on disability and inequality, our goal in this chapter, like many before us (Jenkins, 1991; Omansky & Rosenblum, 2001), has been to better link disability to studies of stratification through a discussion of relational inequality theory and ableism as an institution. By providing such a framework for explicitly linking disability with structural disadvantage, we also aim to bring sociology, stratification, and disability studies into deeper conversation with each other.

Social relationships between and within organizations are influenced by the push and pull of different institutions. As an institution, ableism goes beyond disablist attitudes. It shows how organizations define certain bodies as the normative standard, excluding others and making it close to impossible for those outside to access resources. Addressing the structures that disadvantage, therefore, means tackling the ableist notions of disability and disabled people, as well as the ableist organizational practices ↴ and policies that continue to exploit people with disabilities and limit their access to key corners of society—a task that goes far beyond research.

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