

Acknowledgements

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The StatsRRTC is part of the Institute on Disability (IOD) at the University of New Hampshire (UNH). The IOD was established in 1987 to provide a university-based focus for the improvement of knowledge, policies, and practices related to the lives of people with disabilities and their families and is New Hampshire's University Center for Excellence in Disability (UCED). Located within UNH, the IOD is a federally designated center authorized by the Developmental Disabilities Act. Through innovative and interdisciplinary research, academic, service, and dissemination initiatives, the IOD builds local, state, and national capacities to respond to the needs of individuals with disabilities and their families.

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Annual Report on People with Disabilities in America: 2023

Rehabilitation Research and Training Center on Disability
Statistics and Demographics

A NIDILRR-Funded Center



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Introduction

Make the Call:

Statistics are a powerful tool. The National Bureau of Economic Research tracks changes in the national gross domestic product, a key indicator of economic activity, to “make the call” as to whether the economy is in recession. On the first Friday of each month, the Bureau of Labor Statistics releases the official unemployment rate to monitor the labor market. Each year during the second week of September, the Census Bureau publishes the official poverty rate and whether an increase or decrease in the poverty rate was detected. The Centers of Diseases Control and Prevention’s Health People program tracks health indicators over the course of each decade. The goal of the Annual Report on People with Disabilities in America is to track the progress of people with disabilities using key social and economic indicators and “make the call” (for each indicator) as to whether an increase or decrease was detected.

Topics:

The Annual Report will include many of the key indicators identified in a comprehensive 2008 study, Keeping Track: National Disability Status and Program Performance Indicators, conducted by the National Council on Disability (NCD). This NCD report used a systematic approach of stakeholder input to select indicators based on data availability and ability to address key areas of interest to stakeholders. The resulting indicators were in the following areas of interest: employment, educational attainment, health and health care, financial status and security, leisure recreation, personal relationships, and crime/safety. At the top of each topic the population being studied is noted in parentheses. In the coming years, the Annual Report will add more of the NCD indicators in these areas, as well as indicators for which data has only recently become available.

Methods:

The current set of indicators is derived from the American Community Survey (ACS). In future years, other data sources will be used to track other indicators. The ACS is an annual survey conducted by the Census Bureau and is well-suited to track indicators over time due to its large sample size, consistent questionnaire over the years, and multitude of variables to examine. The Public Use Microdata Sample (PUMS) files were used to estimate the statistics enclosed. The PUMS files allow data users to conduct custom analyses. At the top of each topic the population being studied is noted in parentheses. Sample weights and replicate sample weights were used to produce nationally representative statistics that account for sample design effects. Statistical significance is based on a one-tail test using a 95 percent level of confidence.

COVID-19 and Data Collection.

The COVID-19 Pandemic impacted the collection of ACS data in 2020. As a result, the Annual Report focuses on changes between 2019 and 2021. Statistical tests comparing estimates of 2019 to 2020 and 2020 to 2021 are not conducted. Tables include red lines above and below 2020 row. Line graphs use dashed lines connecting 2019 and 2020 as well as 2020 and 2021.

To explain, the ACS uses a mix of internet, mail, telephone, and in-person interviews to collect data. **Due to the COVID-19 Pandemic, data collection activities were interrupted.** In-person interviewing ceased on March 20, 2020, and only internet and telephone interviewing continued through the end of June 2020. In July and August 2020, limited in-person interviewing resumed in certain geographic areas, expanding throughout the year. However, the ACS resumed pre-COVID in-person interviewing coverage in February 2021. Mailings were also limited due to a decrease of

federal staff and resources during this same time period. This impacted not only mail data collection but also telephone response rates due to the lack of pre-notice mailings typically sent in advance of first contact.

Due to these data collection challenges, the U.S. Census Bureau assessed the 2020 ACS for new biases (i.e., differences from previous years) due to nonresponse and coverage and examined data quality issues associated with low sample sizes high and high item non-response rates. Due to the corresponding bias in some point estimates, combined with the lower reliability of estimates, the standard 1-year ACS estimates were not released. Instead, U.S. Census Bureau-issued experimental weights which have been applied to provide the best estimates for 2020 at the national and state level. Data users should not interpret substantial differences from 2020 estimates as evidence of a trend or statistically significant difference. Estimates using the experimental weights are generally considered the best possible estimates of U.S. population statistics for 2020, however, comparisons should not be made to prior or subsequent years.

Due to the variance properties of the experimental estimation methodology, the standard error estimates for some estimates may be smaller than expected when compared to the equivalent variance estimates from previous years. (Census Bureau: <https://www.census.gov/programs-surveys/acs/data/experimental-data/2020-1-year-pums.html>).

Additional Resources.

The Annual Report complements the detailed tables of data which can be found in the Annual Disability Statistics Compendium (disabilitycompendium.org). For reasons discussed previously in methods, the statistics reported in the Annual Report might differ from those reported in the Annual Disability Statistics Compendium and Supplement. Help navigating any of the resources described here can be found in the Frequently Asked Questions section at disabilitycompendium.org/faq. Assistance interpreting and locating additional statistics is available via our toll-free number, 886-538-9521, or by email, disability.statistics@unh.edu. For more information about our research project, please visit www.researchondisability.org.

Suggested Citation.

Houtenville, A., Bach, S., and Paul, S. (2023). Annual Report on People with Disabilities in America: 2023. Durham, NH: University of New Hampshire, Institute on Disability.

Findings: 2019-2021 Calls

Overall, Americans with disabilities fared well between 2019 and 2021, according to the narrowing of the “gaps” in key indicators between people with and without disabilities. “Calls” are able to be made for each of the indicators, meaning that we are certain that each of these gaps is greater than zero. In other words, we are certain (with at least 95 percent confidence) that a given gap exists. It is also important to note that statistical significance is not the same as the term significance or meaningfulness. Whether the magnitude of any gap is meaningful from a social or policy perspective is a matter for further discussion.

Population Size

While not a gap, the percentage of civilians with disabilities **increased** from 13.2 percent in 2019 to 13.5 percent in 2021.

Role of the Environment

While also not a gap, but an indicator of local area accessibility, the Disabling Environments Index **decreased** from 34.0 percent in 2019 to 32.4 percent in 2021. The Index is the percentage of persons (civilians (ages 18-64 under living in community settings) with hearing, vision, ambulatory, and/or cognitive disabilities) reporting independent living disability (i.e., difficulty doing errands alone such as visiting a doctor’s office or shopping).

Institutionalization

The gap in the “percentage of living in institutional group quarters” between people (civilians 64 years old or younger) with and without disabilities **narrowed** from 2.81 percentage points in 2019 to 2.45 percentage points in 2021.

Education: High School

The gap in the “percentage attaining a high school diploma or equivalent” between people (civilians 25-34 years old living in the community) with and without disabilities **narrowed** from 9.0 percentage points in 2019 to 6.3 percentage points in 2021.

Education: College

The gap in the “percentage attaining a bachelor’s degree or higher” between people (civilians 25-34 years old living in the community) with and without disabilities **narrowed** from -23.1 percentage points in 2019 to -21.5 percentage points in 2021.

Employment

The gap in the “employment-to-population ratio” between people (civilians 18-64 years old living in the community) with and without disabilities **narrowed** from -39.8 percentage points in 2019 to -35.9 percentage points in 2021.

Earnings from Work

The gap in “median earnings from work” between people (civilians 18-64 years old living in the community and working full-time/full-year) with and without disabilities **narrowed** from -\$8,519 in 2019 to -\$6,319 in 2021.

Poverty

The gap in the “poverty rate” between people (civilians 18-64 years old living in the community) with and without disabilities **narrowed** from 14.5 percentage points in 2019 to 13.5 percentage points in 2021.

Health Insurance

The difference in the “percentage with health insurance coverage” between people (civilians 18-64 years old living in the community) with and without disabilities **decreased** from 2.6 percentage points in 2019 to 2.1 percentage points in 2021.

Health Insurance: Private

The gap in the “percentage with private health insurance coverage” between people with (civilians 18-64 years old living in the community) and without disabilities **narrowed** from -29.7 percentage points in 2019 to -27.2 percentage points in 2021.

Mass Transit to Work

The difference in the “percentage of workers using mass transportation to go to work” between people with (civilians 18-64 years old living in the community) and without disabilities **increased** from 0.2 percentage points in 2019 to 0.7 percentage points in 2021.

Age of Home (1990+)

The gap in the “percentage living in homes built in 1990 or more recent” is not compared this year because of a change in the response options on questionnaire made it easier to select younger houses/apartments.

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Population Size

Focus Population: Civilians, all ages

Table 1. Number and Percentage with Disabilities

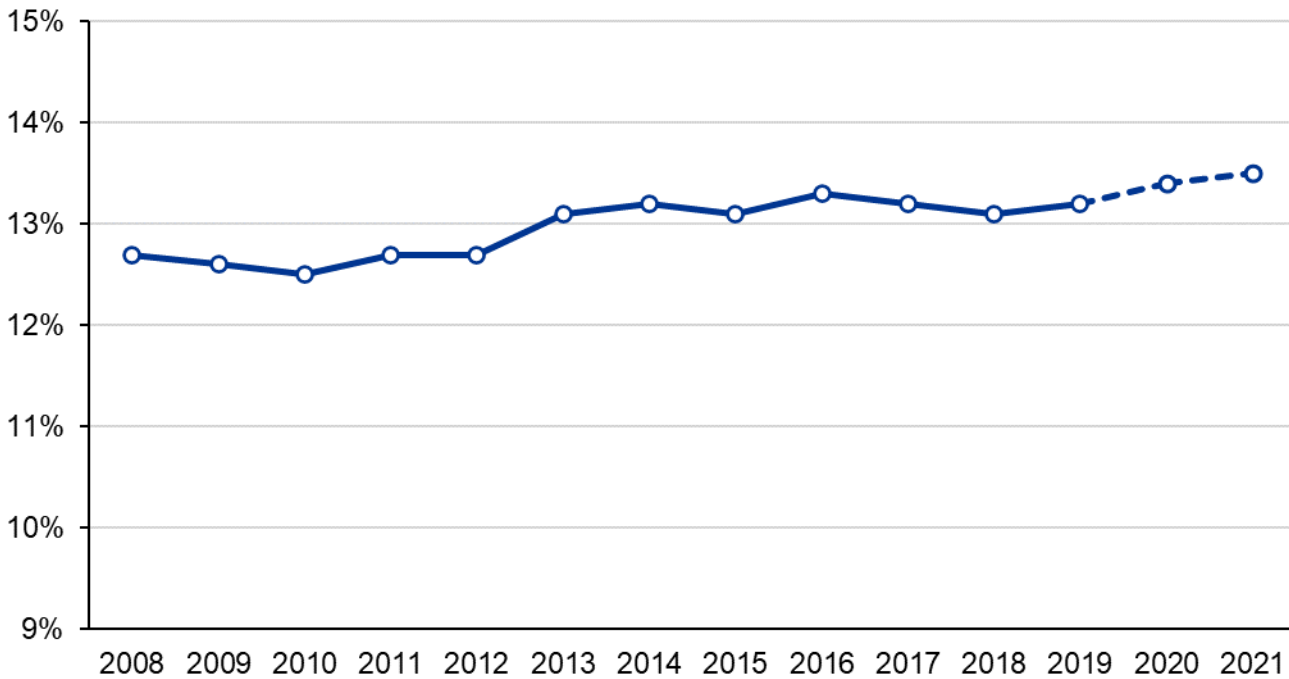
Year	Total Population	Pop. w/Disabilities	Percent with Disabilities	
	Estimate (#)	Estimate (#)	Estimate (%)	St. Error (%)
2008	302,819,000	38,560,000	12.7 [‡]	0.03
2009	305,701,000	38,583,000	12.6 ^{†‡}	0.02
2010	308,291,000	38,463,000	12.5 ^{†‡}	0.02
2011	310,572,000	39,383,000	12.7 ^{†‡}	0.02
2012	312,873,000	39,710,000	12.7 ^{†‡}	0.02
2013	315,143,000	41,242,000	13.1 ^{†‡}	0.03
2014	317,861,000	41,827,000	13.2 ^{†‡}	0.03
2015	320,399,000	42,050,000	13.1 ^{†‡}	0.02
2016	322,110,000	42,940,000	13.3 ^{†‡}	0.02
2017	324,689,000	42,776,000	13.2 ^{†‡}	0.02
2018	326,155,000	42,630,000	13.1 ^{†‡}	0.02
2019	327,011,000	43,227,000	13.2 ^{†‡}	0.03
2020	328,242,000	44,061,000	13.4	0.01
2021	330,562,000	44,482,000	13.5	0.02

Source: Authors' estimates from using the 2008-2021 ACSs for civilian of all ages.

[†] Significantly different from the previous year at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

[‡] Significantly different from 2021 at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

Figure 1. Percentage of People with Disabilities



Disabling Environments

Focus Population: Civilians (ages 18-64 under living in community settings) with hearing, vision, ambulatory, and/or cognitive disabilities

Table 2. Disabling Environments Index

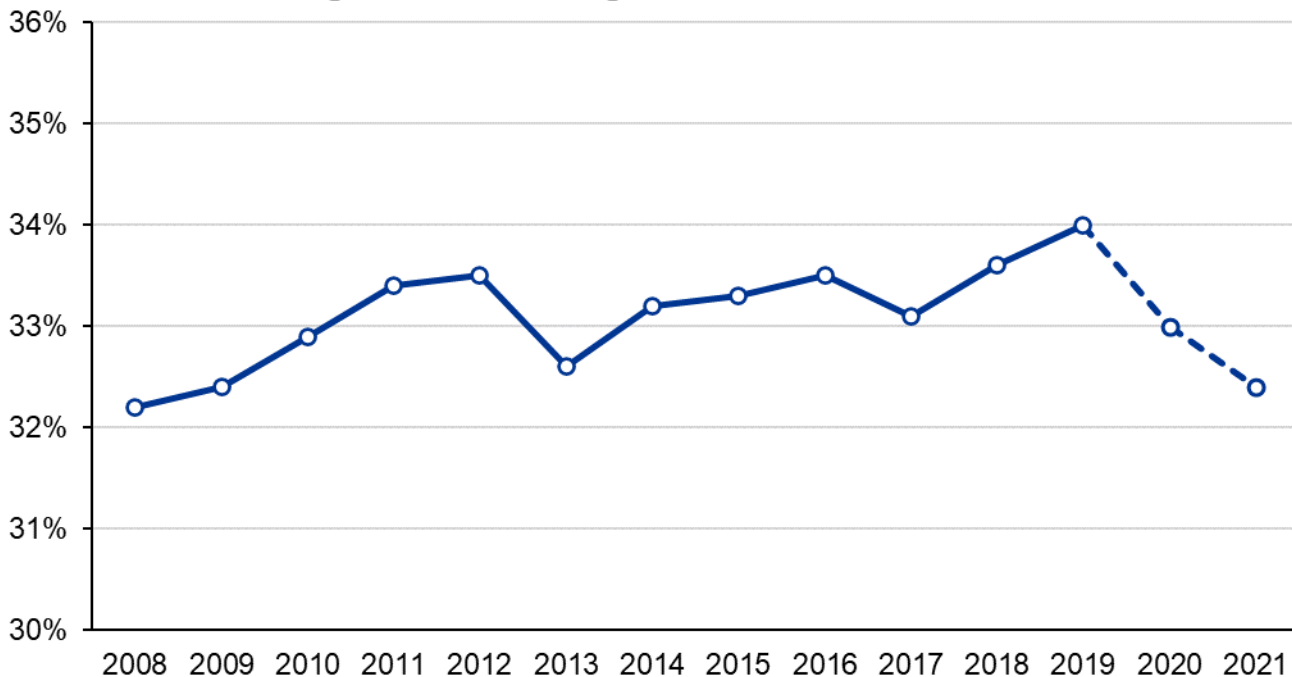
Population with Hearing, Vision, Ambulatory, and/or Cognitive Disabilities				
Year	Total	Reporting Ind. Living Disability	Disabling Environment Index (% Reporting Ind. Living Disability)	
	Estimate (#)	Estimate (#)	Estimate (%)	St. Error (%)
2008	18,210,000	5,866,000	32.2	0.14
2009	18,268,000	5,914,000	32.4	0.16
2010	18,232,000	5,995,000	32.9 ^{†‡}	0.15
2011	18,748,000	6,263,000	33.4 ^{†‡}	0.16
2012	18,749,000	6,285,000	33.5 [‡]	0.15
2013	19,517,000	6,372,000	32.6 [†]	0.14
2014	19,642,000	6,525,000	33.2 ^{†‡}	0.15
2015	19,540,000	6,515,000	33.3 [‡]	0.16
2016	19,929,000	6,676,000	33.5 [‡]	0.15
2017	19,472,000	6,441,000	33.1 ^{†‡}	0.15
2018	19,179,000	6,439,000	33.6 ^{†‡}	0.14
2019	19,349,000	6,574,000	34.0 ^{†‡}	0.16
2020	19,748,000	6,522,000	33.0	0.04
2021	20,270,000	6,564,000	32.4	0.14

Source: Authors' estimates using 2008-2021 ACS data for civilian with hearing, vision, ambulatory, and/or cognitive disabilities, ages 18-64, living in community settings.

[†] Significantly different from the previous year at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

[‡] Significantly different from 2021 at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

Figure 2. Disabling Environments Index



Living in Institutions

Focus Population: Civilians ages 64 and younger

Table 3. Living in Institutional Group Quarter (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	3.97 [‡]	0.048	0.71 [‡]	0.004	3.26 ^{*‡}	0.048
2009	3.94 [‡]	0.051	0.72 [†]	0.003	3.22 ^{*‡}	0.051
2010	3.75 ^{†‡}	0.046	0.75 ^{†‡}	0.004	3.00 ^{*†‡}	0.046
2011	3.65 ^{†‡}	0.039	0.75 [‡]	0.004	2.90 ^{*‡}	0.039
2012	3.75 ^{†‡}	0.034	0.73 ^{†‡}	0.003	3.02 ^{*†‡}	0.034
2013	3.48 ^{†‡}	0.035	0.73 [‡]	0.003	2.75 ^{*†‡}	0.035
2014	3.64 ^{†‡}	0.034	0.72 [†]	0.003	2.92 ^{*†‡}	0.034
2015	3.57 [‡]	0.041	0.71	0.004	2.86 ^{*‡}	0.041
2016	3.39 ^{†‡}	0.036	0.71	0.003	2.68 ^{*†‡}	0.036
2017	3.48 ^{†‡}	0.034	0.69 ^{†‡}	0.003	2.79 ^{*†‡}	0.034
2018	3.58 ^{†‡}	0.032	0.69 [‡]	0.003	2.89 ^{*†‡}	0.032
2019	3.50 [‡]	0.037	0.69 [‡]	0.003	2.81 ^{*‡}	0.037
2020	3.13	0.027	0.71	0.003	2.42	0.027
2021	3.12	0.041	0.67	0.004	2.45 [*]	0.041

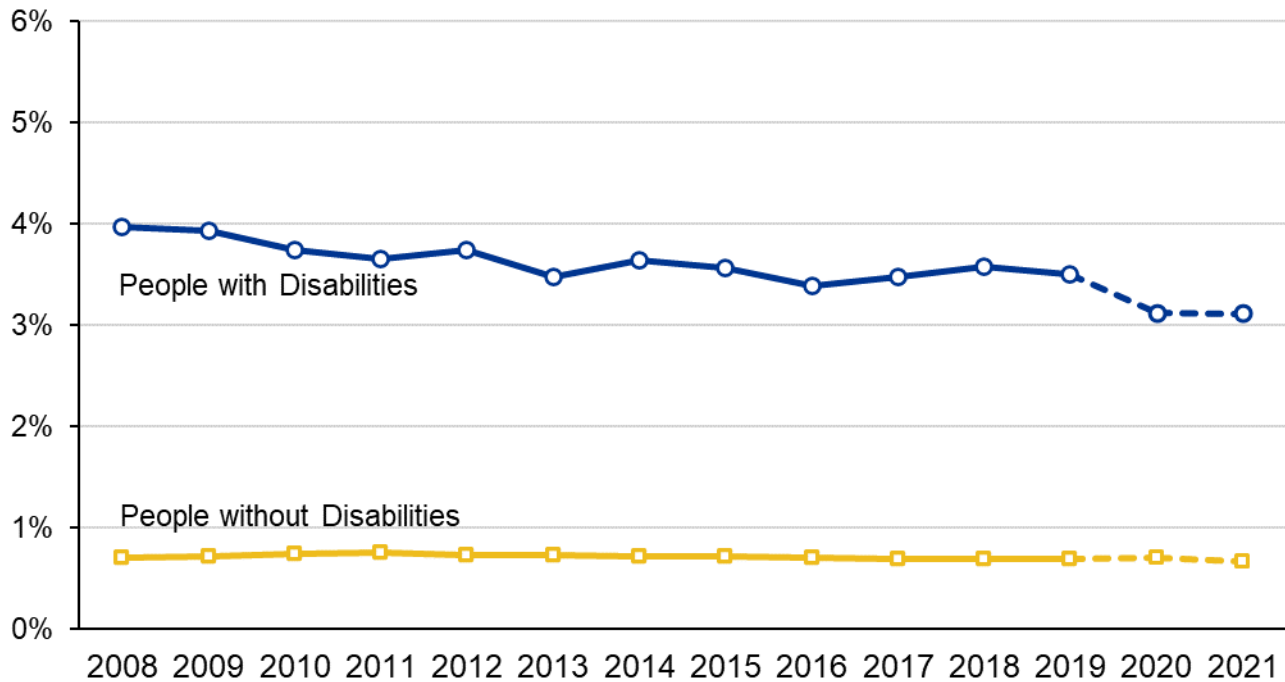
Source: Authors' estimates using 2008-2021 ACS data for civilian respondents ages 64 and younger.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 3. Percent Living in Institutional Group Quarters



Education: High School

Focus Population: Civilians ages 25-34 living in community settings

Table 4. Less than a High School Diploma (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	23.4 [‡]	0.45	12.7 ^{‡‡}	0.09	10.7 ^{*‡}	0.46
2009	24.0 [‡]	0.41	12.0 ^{‡‡}	0.09	12.0 ^{*‡‡}	0.42
2010	22.8 ^{‡‡}	0.32	11.9 [‡]	0.09	10.9 ^{*‡‡}	0.34
2011	22.2 [‡]	0.36	11.1 ^{‡‡}	0.08	11.1 ^{*‡}	0.37
2012	22.2 [‡]	0.40	10.6 ^{‡‡}	0.08	11.6 ^{*‡}	0.41
2013	20.6 ^{‡‡}	0.33	10.5 [‡]	0.08	10.1 ^{*‡‡}	0.34
2014	19.8 [‡]	0.30	9.8 ^{‡‡}	0.07	10.0 ^{*‡}	0.31
2015	19.2 [‡]	0.31	9.4 ^{‡‡}	0.07	9.8 ^{*‡}	0.32
2016	19.1 [‡]	0.35	8.9 ^{‡‡}	0.07	10.2 ^{*‡}	0.36
2017	17.3 ^{‡‡}	0.31	8.1 ^{‡‡}	0.07	9.2 ^{*‡‡}	0.32
2018	16.7 [‡]	0.29	7.7 ^{‡‡}	0.07	9.0 ^{*‡}	0.29
2019	16.4 [‡]	0.32	7.3 ^{‡‡}	0.06	9.0 ^{*‡}	0.32
2020	14.6	0.07	6.6	0.01	8.0	0.07
2021	12.9 [‡]	0.26	6.6	0.06	6.3 [*]	0.27

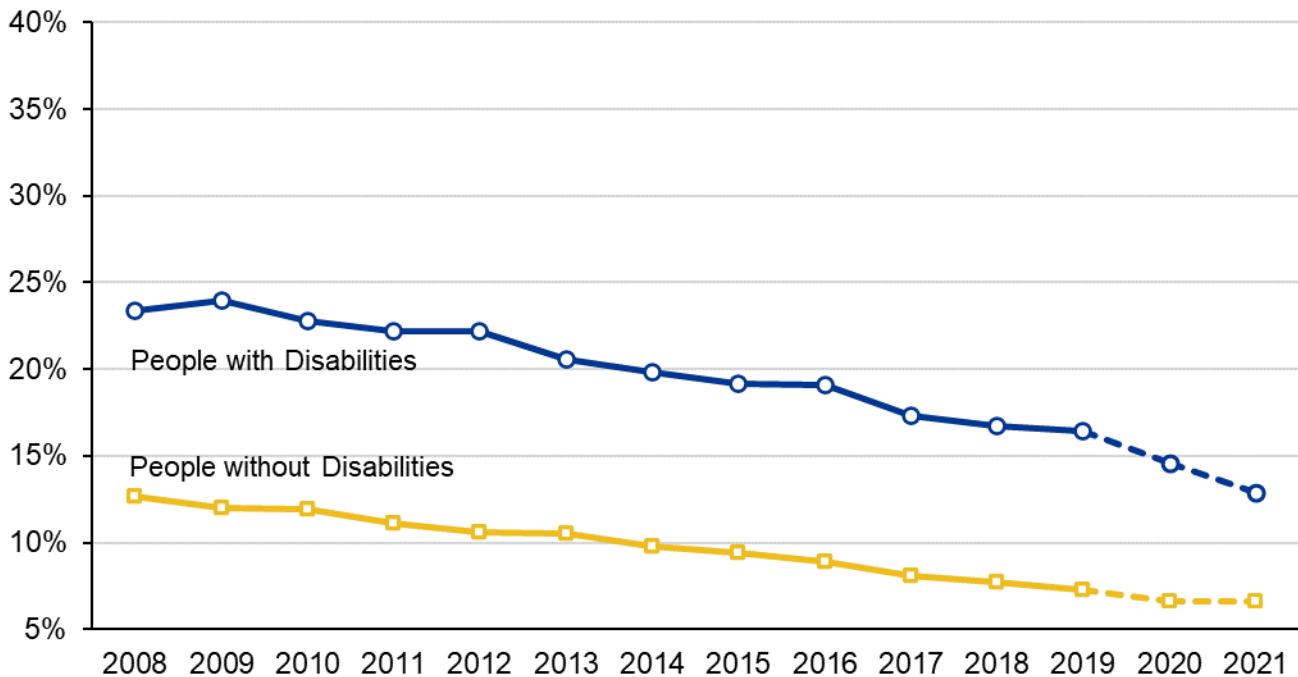
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 25-34 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 4. Percent with Less High School Diploma



Education: College

Focus Population: Civilians ages 25-34 living in community settings

Table 5. Bachelor's Degree or Higher (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	9.8 [‡]	0.27	31.3 [‡]	0.13	-21.5 [*]	0.30
2009	10.0 [‡]	0.26	32.8 ^{†‡}	0.13	-22.8 ^{*†‡}	0.29
2010	10.5 [‡]	0.24	33.1 [‡]	0.13	-22.6 ^{*†}	0.27
2011	11.0 [‡]	0.30	33.6 ^{†‡}	0.14	-22.6 ^{*†}	0.33
2012	10.7 [‡]	0.27	34.4 ^{†‡}	0.13	-23.7 ^{*†‡}	0.30
2013	12.4 ^{†‡}	0.28	34.8 ^{†‡}	0.14	-22.4 ^{*†‡}	0.31
2014	12.8 [‡]	0.30	35.4 ^{†‡}	0.14	-22.6 ^{*†}	0.33
2015	13.5 ^{†‡}	0.28	36.2 ^{†‡}	0.13	-22.7 ^{*†}	0.31
2016	13.9 [‡]	0.30	37.1 ^{†‡}	0.14	-23.2 ^{*†}	0.33
2017	15.0 ^{†‡}	0.26	37.7 ^{†‡}	0.16	-22.7 ^{*†}	0.31
2018	15.6 [‡]	0.30	38.4 ^{†‡}	0.14	-22.8 ^{*†}	0.33
2019	16.1 [‡]	0.29	39.2 ^{†‡}	0.15	-23.1 ^{*†}	0.33
2020	19.0	0.07	41.9	0.04	-22.9	0.08
2021	19.8	0.30	41.4	0.14	-21.5 [*]	0.33

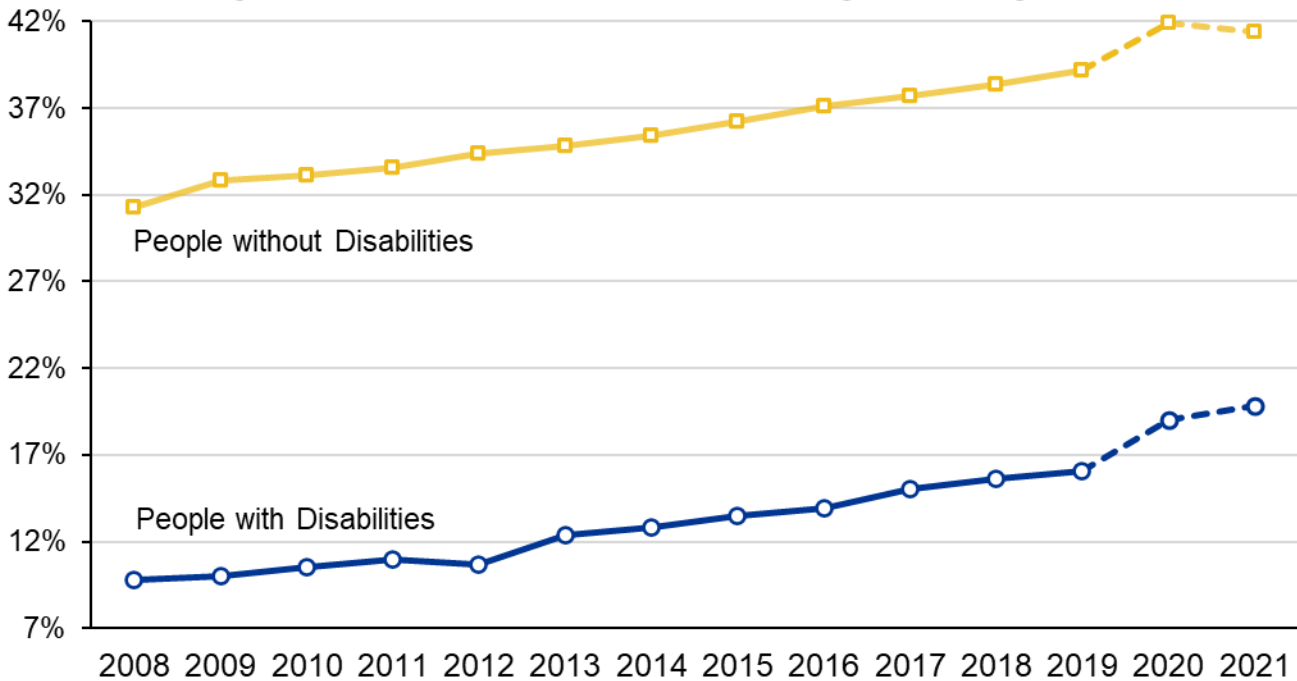
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 25-34 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 5. Percent with Bachelor's Degree or Higher



Employment

Focus Population: Civilians ages 18-64 living in community settings

Table 6. Employment-to-Population Ratio (%)

Year	People with Disabilities		People without Dis.		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	39.1	0.15	77.7	0.04	-38.6*†	0.16
2009	35.5††	0.15	74.3††	0.04	-38.9*†	0.16
2010	33.5††	0.12	72.9††	0.05	-39.4*††	0.13
2011	33.0††	0.15	73.1††	0.05	-40.1*††	0.16
2012	33.0†	0.13	73.8††	0.04	-40.8*††	0.14
2013	34.1††	0.12	74.5††	0.04	-40.4*††	0.13
2014	34.2†	0.14	75.3††	0.04	-41.1*††	0.15
2015	34.9††	0.13	76.0††	0.04	-41.2*†	0.14
2016	36.0††	0.13	76.8††	0.05	-40.8*††	0.14
2017	36.9††	0.14	77.2††	0.05	-40.3*††	0.15
2018	37.5††	0.12	77.8††	0.05	-40.3*†	0.13
2019	38.9††	0.13	78.6††	0.05	-39.8*††	0.14
2020	38.4	0.05	75.8	0.02	-37.4	0.05
2021	40.7	0.14	76.6	0.05	-35.9*	0.15

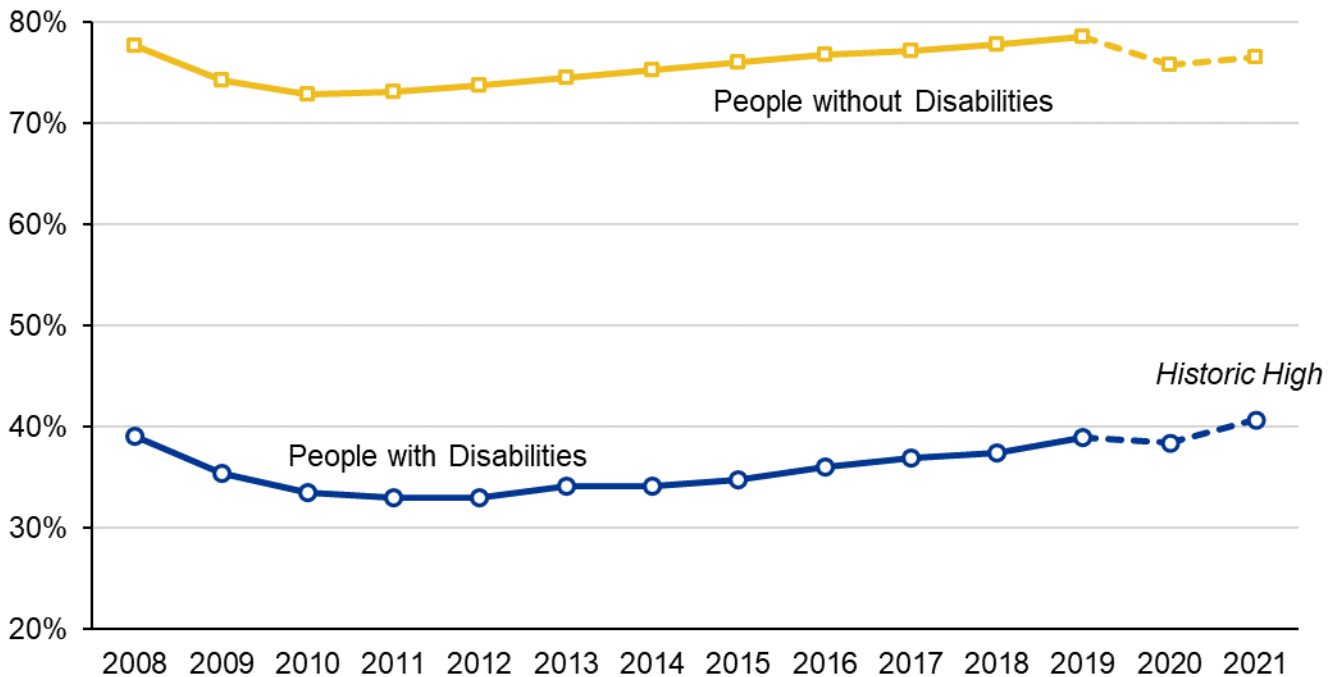
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. *No tests conducted with 2020.*

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. *No tests conducted with 2020.*

Figure 6. Employment-to-Population Ratio



Earnings from Work

Focus Population: Civilians ages 18-64 living in community settings employed full-time/full-year

Table 7. Median Earnings of Full-Time/Full-Year Workers (\$)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	42,202 [‡]	419	49,978 [‡]	555	-7,776* [†]	695
2009	42,811 [‡]	344	50,414 [‡]	189	-7,603* [‡]	393
2010	43,709 ^{†‡}	308	50,020 [‡]	167	-6,311* [†]	351
2011	42,870 ^{†‡}	393	49,017 ^{†‡}	225	-6,147*	453
2012	41,661 ^{†‡}	366	47,671 ^{†‡}	248	-6,010*	443
2013	42,185 [‡]	229	47,198 [‡]	261	-5,013* ^{†‡}	347
2014	42,611 [‡]	253	47,878 ^{†‡}	281	-5,267*	378
2015	43,246 [‡]	318	48,048 [‡]	139	-4,802* [‡]	347
2016	44,291 ^{†‡}	363	49,956 ^{†‡}	168	-5,665*	400
2017	44,618 [‡]	380	50,242 [‡]	252	-5,624*	456
2018	43,656 ^{†‡}	307	49,710 ^{†‡}	152	-6,054*	342
2019	42,781 ^{†‡}	300	51,300 [†]	145	-8,519* ^{†‡}	334
2020	43,776	72	52,624	124	-8,848	143
2021	45,314	551	51,633	152	-6,319*	572

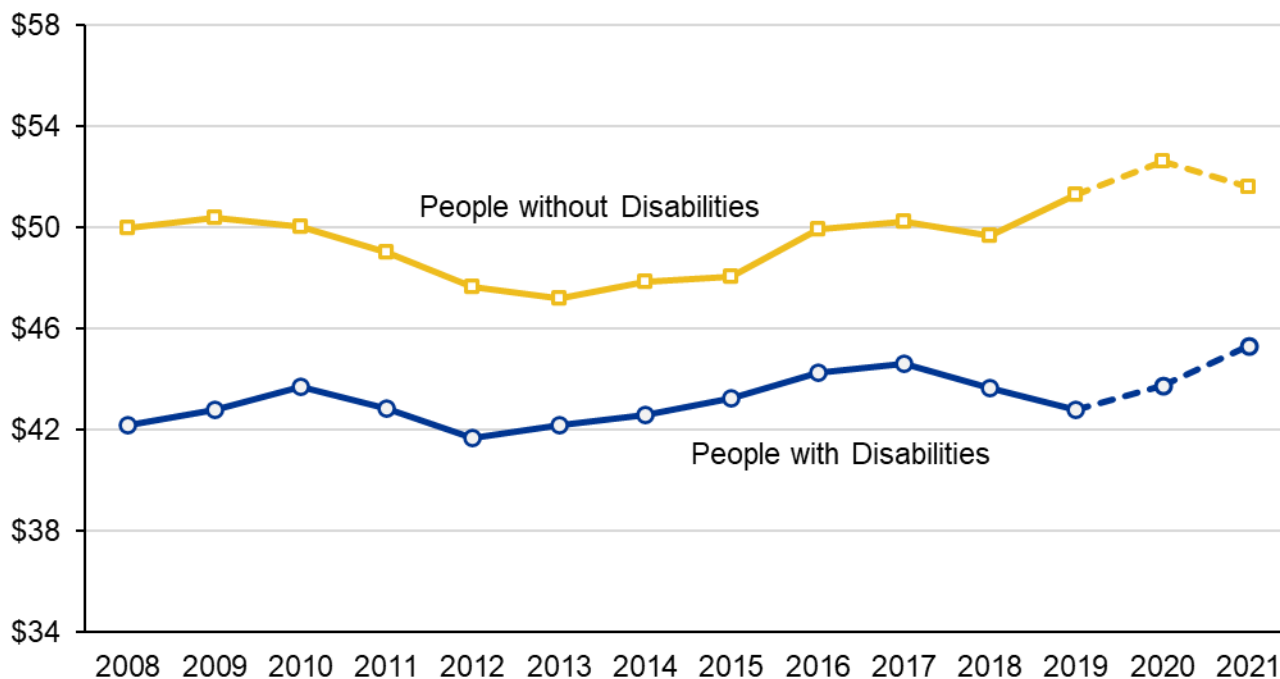
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings and work full-time/full-year. All dollar amounts are inflation-adjusted to 2020 dollars using the Consumer Price Index.

* Significant at the 5 percent level and a one-tailed test.

[†] Significantly different from the previous year at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

[‡] Significantly different from 2021 at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

Figure 7. Median Earnings (thousands, 2021 dollars)



Poverty

Focus Population: Civilians ages 18-64 living in community settings

Table 8. Poverty Rate (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	26.2 [‡]	0.13	11.7	0.05	14.4 ^{*‡}	0.14
2009	27.2 ^{†‡}	0.16	12.9 ^{†‡}	0.05	14.3 ^{*‡}	0.17
2010	27.8 ^{†‡}	0.14	14.1 ^{†‡}	0.05	13.7 ^{*†}	0.15
2011	28.6 ^{†‡}	0.12	14.7 ^{†‡}	0.05	13.9 ^{*‡}	0.13
2012	29.3 ^{†‡}	0.14	14.6 [‡]	0.06	14.7 ^{*†‡}	0.15
2013	29.2 [‡]	0.15	14.8 ^{†‡}	0.05	14.4 ^{*‡}	0.16
2014	28.8 [‡]	0.14	14.4 ^{†‡}	0.05	14.4 ^{*‡}	0.15
2015	27.7 ^{†‡}	0.13	13.7 ^{†‡}	0.05	14.0 ^{*†‡}	0.14
2016	27.4 ^{†‡}	0.14	13.1 ^{†‡}	0.05	14.3 ^{*†‡}	0.15
2017	26.8 ^{†‡}	0.15	12.4 ^{†‡}	0.05	14.4 ^{*‡}	0.16
2018	26.9 [‡]	0.15	12.2 ^{†‡}	0.05	14.7 ^{*‡}	0.15
2019	25.9 ^{†‡}	0.13	11.4 ^{†‡}	0.05	14.5 ^{*‡}	0.14
2020	25.2	0.05	11.1	0.01	14.1	0.05
2021	25.4	0.14	11.8	0.05	13.5	0.14

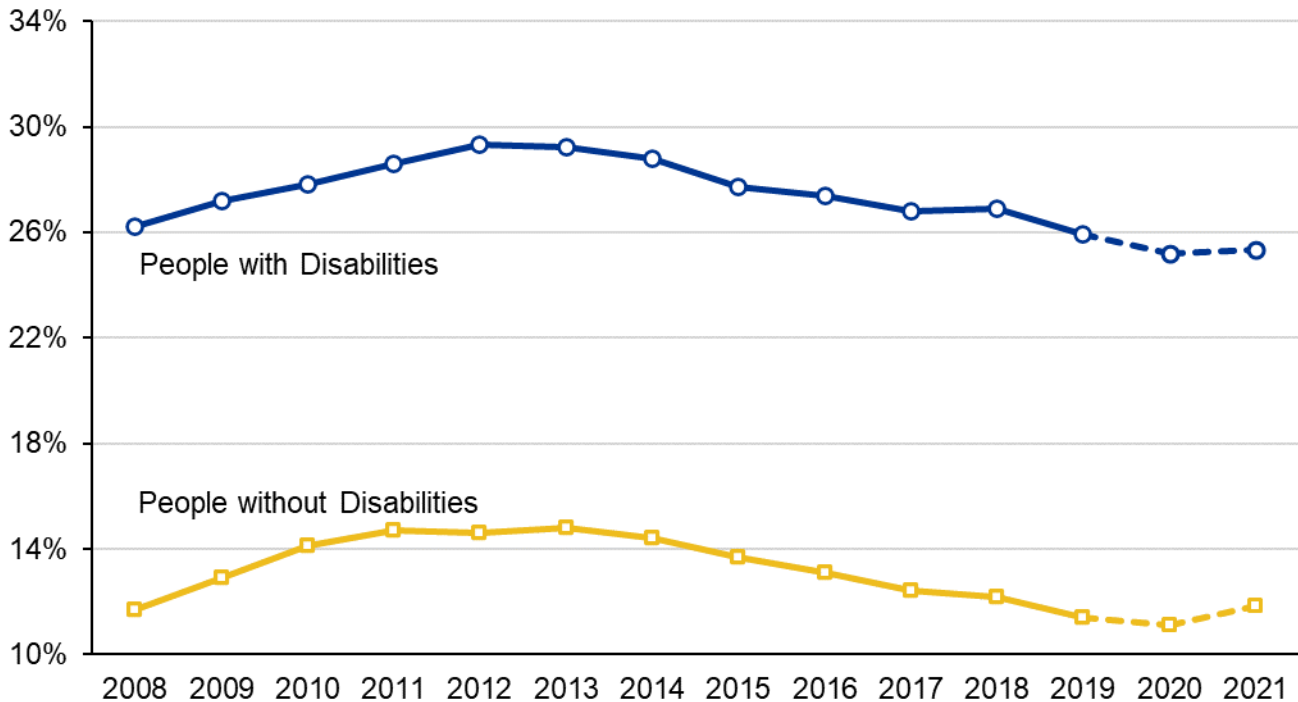
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 8. Poverty Rate



Health Insurance

Focus Population: Civilians ages 18-64 living in community settings

Table 9. Health Insurance Coverage (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	81.6 [‡]	0.12	80.0 [‡]	0.07	1.6* [‡]	0.14
2009	82.5 ^{†‡}	0.11	79.1 ^{†‡}	0.08	3.4* ^{†‡}	0.14
2010	82.0 ^{†‡}	0.12	78.3 ^{†‡}	0.07	3.7* ^{†‡}	0.14
2011	82.4 ^{†‡}	0.12	78.7 ^{†‡}	0.08	3.7* [‡]	0.14
2012	82.8 ^{†‡}	0.13	79.0 ^{†‡}	0.07	3.8* [‡]	0.15
2013	83.0 [‡]	0.10	79.3 ^{†‡}	0.08	3.7* [‡]	0.13
2014	86.7 ^{†‡}	0.12	83.4 ^{†‡}	0.07	3.3* ^{†‡}	0.14
2015	89.6 ^{†‡}	0.10	86.6 ^{†‡}	0.07	3.0* [‡]	0.12
2016	90.3 ^{†‡}	0.10	87.7 ^{†‡}	0.06	2.6* ^{†‡}	0.12
2017	90.2 [‡]	0.10	87.6 [†]	0.07	2.5* [‡]	0.12
2018	90.0	0.07	87.4 [†]	0.06	2.6* [‡]	0.09
2019	89.6 ^{†‡}	0.09	86.9 ^{†‡}	0.07	2.6* [‡]	0.12
2020	89.3	0.03	87.5	0.01	1.9	0.03
2021	89.9	0.08	87.7	0.05	2.1*	0.10

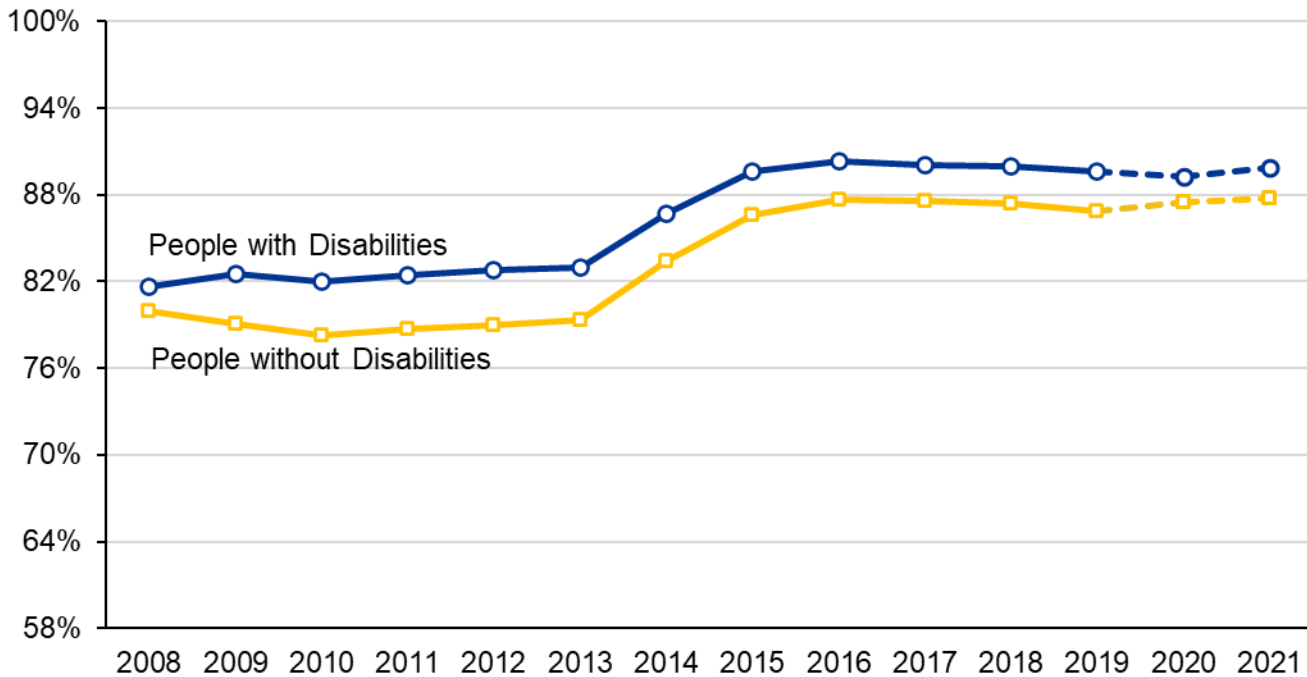
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 9. Percent with Health Insurance



Private Health Insurance

Focus Population: Civilians ages 18-64 living in community settings

Table 10. Private Health Insurance Coverage (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	47.0 [‡]	0.17	74.6 [‡]	0.08	-27.6 [*]	0.19
2009	44.5 ^{†‡}	0.15	72.5 ^{†‡}	0.09	-28.0 ^{*†‡}	0.17
2010	43.0 ^{†‡}	0.15	70.9 ^{†‡}	0.08	-27.9 ^{†‡}	0.17
2011	42.7 [‡]	0.17	70.9 [‡]	0.08	-28.2 ^{*‡}	0.19
2012	41.8 ^{†‡}	0.15	71.1 ^{†‡}	0.08	-29.3 ^{*†‡}	0.17
2013	42.7 ^{†‡}	0.15	71.2 [‡]	0.09	-28.5 ^{*†‡}	0.17
2014	44.2 ^{†‡}	0.14	73.6 ^{†‡}	0.08	-29.4 ^{*†‡}	0.16
2015	45.3 ^{†‡}	0.16	75.3 ^{†‡}	0.08	-30.0 ^{*†‡}	0.18
2016	46.0 ^{†‡}	0.17	76.0 ^{†‡}	0.08	-30.0 ^{*‡}	0.19
2017	45.8 [‡]	0.18	75.8 ^{†‡}	0.09	-30.0 ^{*‡}	0.20
2018	45.9 [‡]	0.16	75.9 [‡]	0.09	-30.0 ^{*‡}	0.18
2019	46.0 [‡]	0.16	75.8 [‡]	0.09	-29.7 ^{*‡}	0.19
2020	47.1	0.05	76.3	0.02	-29.2	0.06
2021	48.3	0.17	75.5	0.07	-27.2 [*]	0.18

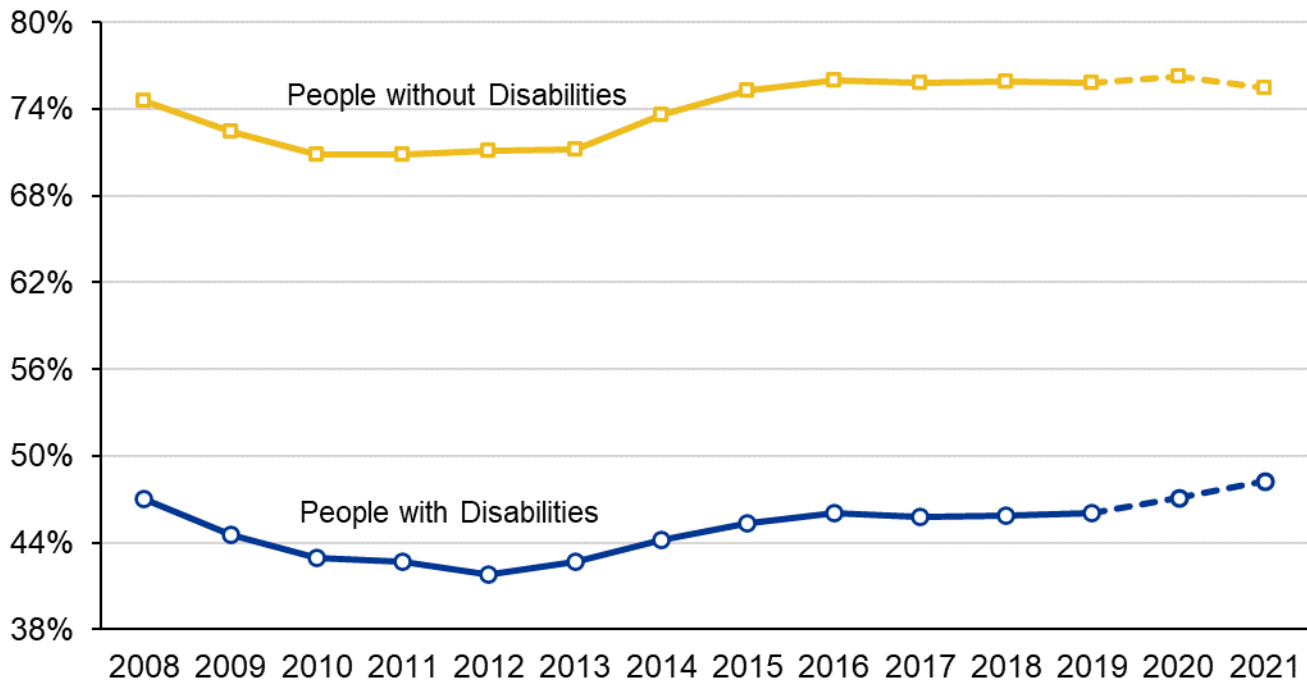
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 10. Percent with Private Health Insurance



Mass Transit to Work

Focus Population: Employed civilians ages 18-64 living in community settings

Table 11. Mass Transit to Work (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	6.1 [‡]	0.13	4.9 [‡]	0.03	1.2 ^{*‡}	0.13
2009	5.6 ^{†‡}	0.11	5.0 [‡]	0.03	0.6 ^{*†}	0.11
2010	5.4 [‡]	0.11	4.9 ^{†‡}	0.03	0.5 [*]	0.11
2011	5.9 ^{†‡}	0.11	5.0 ^{†‡}	0.03	0.9 ^{*†}	0.11
2012	5.9 [‡]	0.12	5.0 [‡]	0.02	0.9 [*]	0.12
2013	5.8 [‡]	0.12	5.1 ^{†‡}	0.02	0.7 [*]	0.12
2014	6.1 [‡]	0.12	5.2 [‡]	0.02	0.9 [*]	0.12
2015	5.7 ^{†‡}	0.12	5.2 [‡]	0.02	0.5 ^{*†}	0.12
2016	5.6 [‡]	0.11	5.1 ^{†‡}	0.03	0.5 [*]	0.11
2017	5.5 [‡]	0.11	5.0 ^{†‡}	0.02	0.5 [*]	0.11
2018	5.3 [‡]	0.11	4.9 ^{†‡}	0.02	0.4 ^{*‡}	0.11
2019	5.2 [‡]	0.09	5.0 ^{†‡}	0.02	0.2 [‡]	0.09
2020	3.8	0.02	3.2	0.01	0.6	0.02
2021	3.1	0.10	2.4	0.02	0.7 [*]	0.10

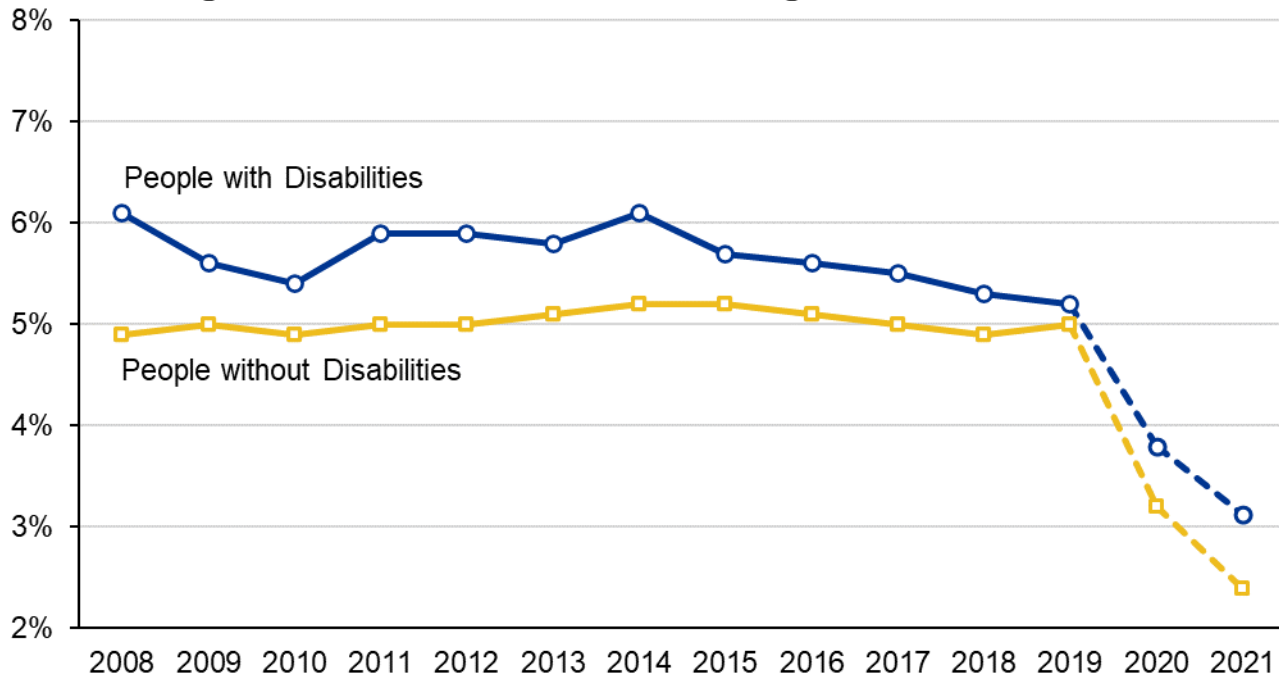
Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. **No tests conducted with 2020.**

Figure 11. Percent of Workers using Mass Transit to Work



Age of Home (1990+)

Focus Population: Civilians, ages 64 and younger, living in community settings

Table 12. Home Constructed 1990 or More Recent (%)

Year	People with Disabilities		People without Disabilities		Gap (% pts)	
	Estimate	St. Error	Estimate	St. Error	Estimate	St. Error
2008	22.1 [‡]	0.12	30.0 [‡]	0.07	7.9* [‡]	0.14
2009	22.8 ^{‡‡}	0.14	30.7 ^{‡‡}	0.06	7.9* [‡]	0.15
2010	24.4 ^{‡‡}	0.13	32.1 ^{‡‡}	0.06	7.7* ^{‡‡}	0.14
2011	24.9 ^{‡‡}	0.16	32.5 ^{‡‡}	0.07	7.6* [‡]	0.17
2012	25.4 ^{‡‡}	0.14	33.0 ^{‡‡}	0.06	7.6* [‡]	0.15
2013	26.4 ^{‡‡}	0.13	33.7 ^{‡‡}	0.06	7.3*	0.14
2014	26.7 [‡]	0.12	33.9 ^{‡‡}	0.07	7.2*	0.14
2015	27.3 ^{‡‡}	0.13	34.5 ^{‡‡}	0.06	7.2*	0.14
2016	27.8 ^{‡‡}	0.12	34.6 [‡]	0.06	6.8* [‡]	0.13
2017	27.9 [‡]	0.14	34.2 ^{‡‡}	0.06	6.3* ^{‡‡}	0.15
2018	27.7 [‡]	0.12	33.7 ^{‡‡}	0.06	6.0* [‡]	0.13
2019	27.7 [‡]	0.12	33.1 ^{‡‡}	0.07	5.5* ^{‡‡}	0.14
2020	26.9	0.03	31.9	0.02	5.0	0.03
2021	32.8*	0.15	39.9*	0.07	7.1**	0.17

Source: Authors' estimates using 2008-2021 ACS data for civilian ages 18-64 living in community settings.

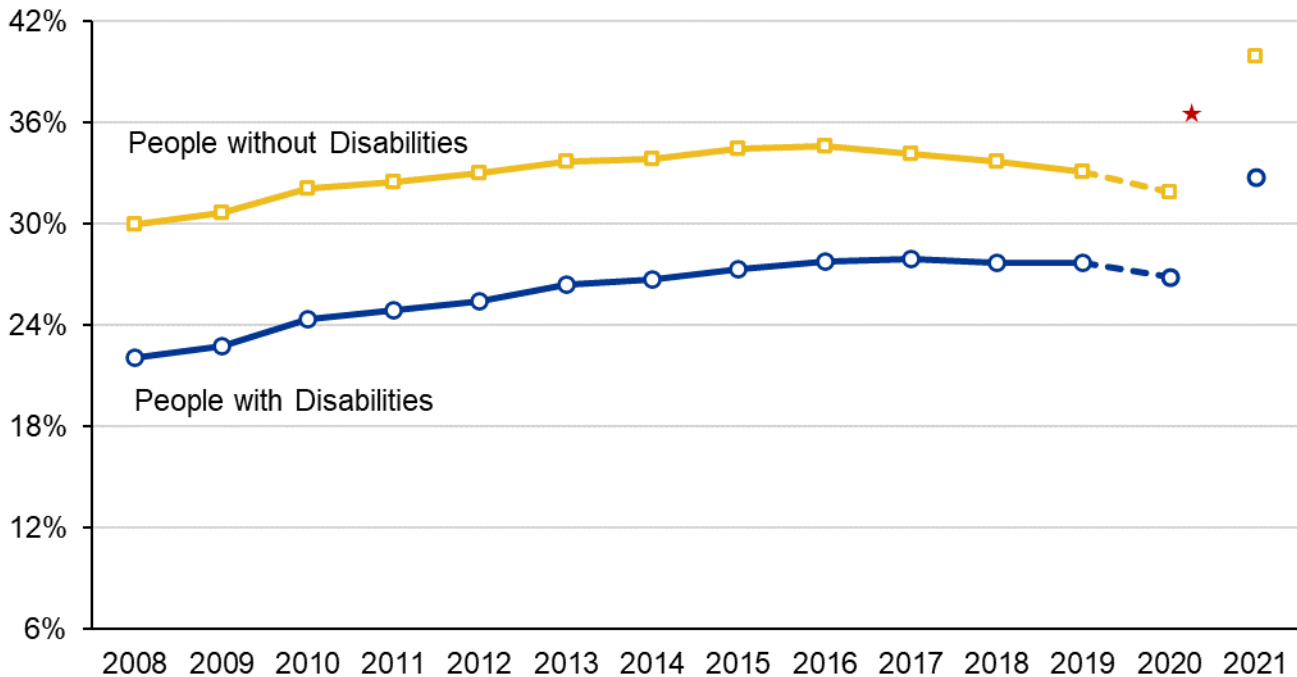
*Note: A change in the response options on questionnaire made it easier to select younger houses/apartments.

* Significant at the 5 percent level and a one-tailed test.

† Significantly different from the previous year at the 5 percent level and a one-tailed test. No tests conducted with 2020.

‡ Significantly different from 2021 at the 5 percent level and a one-tailed test. No tests conducted with 2020.

Figure 12. Percent Living in Home Constructed 1990 or More Recent



Appendix

American Community Survey: Disability Questions

The six disability questions in the American Community Survey (ACS) are listed below as they appear in the 2019 English language questionnaire:

G. Answer question 17a if this person is covered by health insurance. Otherwise, SKIP to question 18a.

- 18. a. Is this person deaf or does he/she have serious difficulty hearing? [yes or no]
- b. Is this person blind, or does he/she have serious difficulty seeing even when wearing glasses? [yes or no]

H. Answer questions 19a – c if this person is 5 years old or over. Otherwise, SKIP to the questions for Person 2 on page 12.

- 19. a. Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? [yes or no]
- b. Does this person have serious difficulty walking or climbing stairs? [yes or no]
- c. Does this person have difficulty dressing or bathing? [yes or no]

I. Answer question 20 if this person is 15 years old or over. Otherwise, SKIP to the questions for Persons 2 on page 12.

- 20. Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping? [yes or no]

Glossary

American Community Survey (ACS)

The American Community Survey (ACS) is a large, continuous demographic survey conducted by the Census Bureau that will provide accurate and up-to-date profiles of America's communities every year. Annual and multiyear estimates of population and housing data are generated for small areas, including tracts and population subgroups. This information is collected by mailing questionnaires to a sample of addresses. See the Census Bureau website for additional details.

Bachelor's Degree or Higher

A person has attained a bachelor's degree or higher, if they have received a bachelor's degree (such as: BA and BS), master's degree (such as: MA, MS, MEng, MEd, MSW, MBA), an advanced professional degree (such as: MD, DDS, DVM, LLB, JD), and/or doctorate degree (such as: PhD, EdD).

Civilian

A person is a civilian if the person is not in the active-duty military.

Disability

In the ACS, the Census Bureau used responses to six questions to identify whether a person has a disability. These questions ask about difficulties related to vision, hearing, cognition, ambulation, self-care, and independent living. (See Appendix for the wording these six questions.) A person is coded as having a disability, if an affirmative (yes) response is recorded from one or more of these difficulties.

Disabling Environments Index

The environment contributes to what is sometimes called the "enablement/disablement process." For instance, being blind or having serious difficulty seeing even when wearing glasses (i.e., a vision disability) may be more disabling in areas without local mass transit. We created what we are calling the "Disabling Environment Index" to take a snapshot at the disabling nature of one's local environment. This Index is reporting of independent living disability (i.e., difficulty doing errands alone such as visiting a doctor's office or shopping, due to a disability physical, mental, or emotional condition) among people with hearing, vision, ambulatory, and/or cognitive disability.

Earnings

Earnings include wages, salary, commissions, bonuses, or tips from all jobs, before deductions for taxes, bonds, dues, or other items. Earnings are reported on an annual basis for the past 12 months reference period. The ACS is fielded over the course of the survey year.

Employed

Individuals were asked a series of questions designed to identify their employment status. Based on the answers, individuals were classified into one of five groups: (1) people who worked at any time during the reference week; (2) people on temporary layoff who were available for work; (3) people who did not work during the reference week but who had jobs or businesses from which they were temporarily absent (excluding layoff); (4) people who did not work during the reference week, but who were looking for work during the last four weeks and were available for work during the reference week; and (5) people not in the labor force.

Gap

The difference between estimates of a given indicator (such as the percentage of people employed) for two

different sub-populations, usually people with and without disabilities.

Full-Time/Full-Year

A person is considered a full-time, full-year worker, if the person worked 35 hours or more per week for 50 to 52 weeks in the past 12 months.

Health Insurance Coverage

A person is covered by health insurance, if it is indicated that the person is covered by: (a) insurance through a current or former employer or union (of this person or another family member); (b) insurance purchased directly from an insurance company (by this person or another family member); (c) Medicare, for people 65 and older, or people with certain disabilities; (d) Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability; (e) TRICARE or other military health care; (f) VA (including those who have ever used or enrolled for VA health care); (g) Indian Health Service; and/or (h) Any other type of health insurance or health coverage plan.

Income

The ACS asks for income amounts for the following eight categories: (1) wages, salary, commissions, bonuses, or tips from all jobs (before deductions for taxes, bonds, dues, or other items); (2) self-employment income from own nonfarm businesses or farm businesses, including proprietorships and partnerships (after business expenses); (3) interest, dividends, net rental income, royalty income, or income from estates and trusts; (4) Social Security or Railroad Retirement income; (5) Supplemental Security Income (SSI); (6) any public assistance or welfare payments from the state or local welfare office; (7) retirement, survivor, or disability pensions (not including Social Security); and (8) any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support or alimony. The sum of these incomes across all persons in a family is used to determine poverty. See the definition of poverty in this glossary.

Less than a High School Diploma

A person has attained less than a high school diploma, if the person has not received a high school diploma, General Equivalency Degree (GED), or alternative credential.

Living in the Community

A person lives in the community, if the person is not living in an institution, such as jail, prison, nursing home, and hospital. A college dormitory is not considered an institution.

No Difference Detected

No difference detected (i.e., statistical insignificance) is a statement, conveying that the likelihood of rejecting a null hypothesis, when it is true, is above a certain assumed threshold, such as 5 percent. For example, in Table 2, no difference was detected between the 2017 employment gap (41.0% pts) and the 2013 employment gap (40.9% pts). In other words, there is a less than a 95 percent chance that we have not detected a difference. Basically, given the data, we can't tell.

Noninstitutionalized Population

Individuals not living in institutions, such as jails, prisons, nursing homes, and hospitals. College dormitories are not considered institutions.

Population Size

The total number of inhabitants in a defined geographic area including all races, classes, and groups.

Poverty

The Office of Management and Budget in Statistical Policy, Directive 14 creates income thresholds (i.e., poverty lines) based on the cost of a standard bundle of goods and services that family needs. Different

income thresholds are created based family size and age composition (i.e., number of persons under age 18 and number of persons 65 and older). In the ACS, information about income, household size, and household age composition is used to determine whether a person lives in a family with income below the poverty line of the person's family. See the definition of income in this glossary.

Public Use Microdata Sample (PUMS) Files

The ACS PUMS files contain household- and individual-level data, pertaining to responses to the ACS questionnaire and other variables (such as sample weights). Data are edited to protect anonymity.

Sampling Error

Sampling error occurs when a statistic is estimated using a sample rather than the entire population.

Standard Error

The standard error is a measure of the deviation of a sample estimate from the average of all possible samples. It is a measure of how imprecisely a statistic is measured with respect to sampling error. It typically decreases as sample size increases and decreases as the variation in the phenomenon being measured decreases.

Statistical Significance

Statistical significance is a statement, conveying that the *likelihood* of rejecting a null hypothesis, when it is true, is *below* a certain assumed *threshold*, such as 5 percent. For example, in Table 2, the employment gap in 2017 is statistically significant, because based on the data, there is less than 5 percent chance of rejecting the null hypothesis that the employment gap between people with and without disabilities is greater than zero. In other words, we are 95 percent (or more) confident that we detected a gap between the employment-to-population ratio of people with disabilities and the employment-to-population ratio of people without disabilities.

About the Center

Rehabilitation Research and Training Center on Disability Statistics and Demographics (StatsRRTC)

Policymakers, program administrators, service providers, researchers, advocates for people with disabilities, and people with disabilities and their families need accessible, valid data/statistics to support their decisions related to policy improvements, program administration, service delivery, protection of civil rights, and major life activities. The StatsRRTC supports decision making through a variety of integrated research and outreach activities by (a) improving knowledge about and access to existing data, (b) generating the knowledge needed to improve future disability data collection, and (c) strengthening connections between the data from and regarding respondents, researchers, and decision makers. In this way, the StatsRRTC supports the improvement of service systems that advance the quality of life for people with disabilities.

Led by the University of New Hampshire, the StatsRRTC is a collaborative effort involving the following partners: American Association of People with Disabilities, Center for Essential Management Services, Council of State Administrators of Vocational Rehabilitation, Kessler Foundation, Mathematica Policy Research, and Public Health Institute.

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