2018

ANNUAL REPORT ON PEOPLE WITH DISABILITIES IN AMERICA

Institute on Disability/UCED

University of New Hampshire

DISABILITY STATISTICS & DEMOGRAPHICS

REHABILITATION RESEARCH & TRAINING CENTER

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The StatsRRTC is part of the Institute on Disability at the University of New Hampshire. The Institute on Disability/UCED (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 the University of New Hampshire, 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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2018

Annual Report on People with Disabilities in America

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 each 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: (a) employment, (b) education, (c) health and health care, (d) financial status and security, (e), leisure recreation and personal relationships, and (f) crime and safety. 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. This year's set of indicators are based on the timeliness of data releases.

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. It is important to note that because of this, the estimates presented in this report may vary slightly from the pre-tabulated estimates published in the US Census Bureau's American FactFinder and the Annual Disability Statistics Compendium. 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. Figures include 95 percent confidence intervals for each gap estimate.

Additional Resources. The Annual Report complements the detailed tables of data which can be found in the Annual Disability Statistics Compendium (www.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 www.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.

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People with Disabilities

Are people with disabilities making up a greater percentage of the US population?

As Table 1 shows, in 2017, there were 324,689,000 persons in the US. Of these persons, 42,777,000 were persons with disabilities. In other words, people with disabilities comprised 13.2 percent of the US population. (The Appendix contains the questions used in the American Community Survey to arrive at these estimates. Also, note that these estimates do not include persons living in institutions and active duty military personnel.) In all years since 2008, the number of people without disabilities increased, while the percentage with disabilities has *generally* increased, with a low of 12.5 percent in 2010 and high of 13.3 percent in 2016.

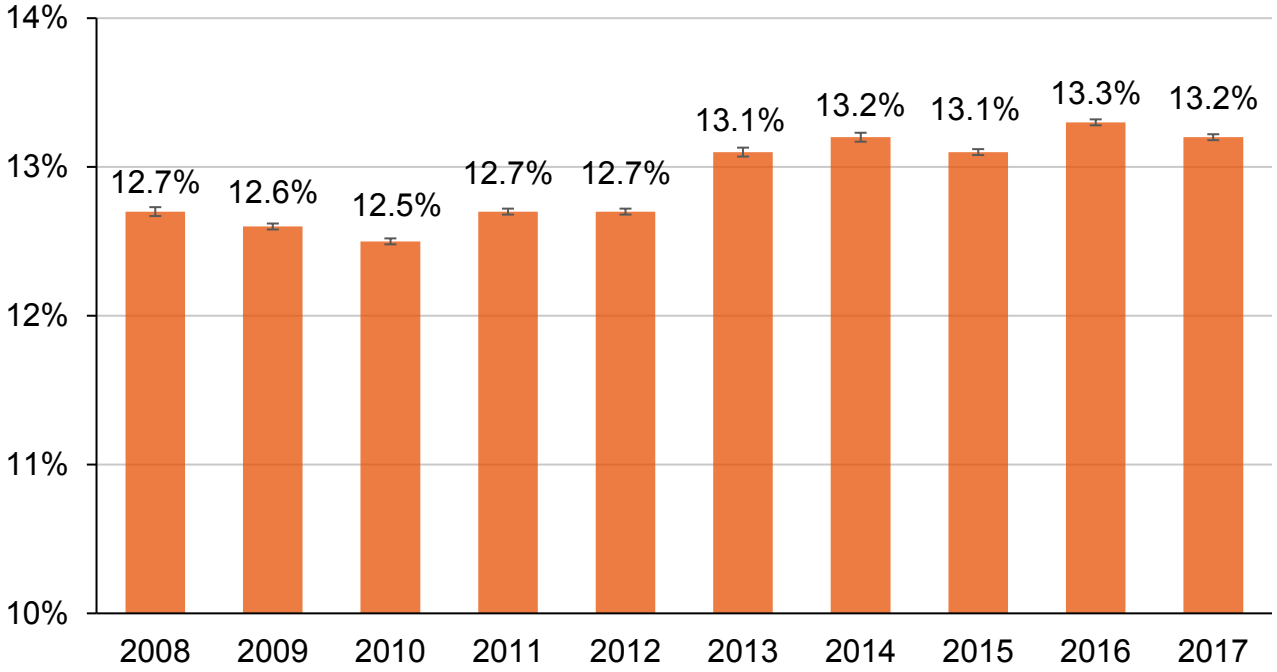
Table 1. Number and Percentage with Disabilities

	Total Population	Population with Disabilities	Percentage with Disabilities	
Year	Estimate (#)	Estimate (#)	Estimate (#)	St. Error (% pts)
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	42,777,000	13.2†	0.02

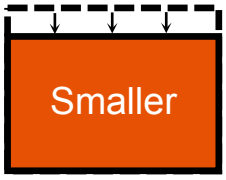
Statistics represent the civilian noninstitutionalized population.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: The percent of people with disabilities decreased from 2016 to 2017.

Figure 1. Percentage of People in the US with Disabilities: 2008-2017

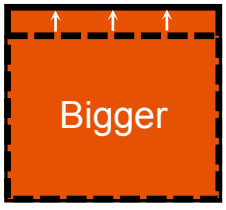


Comparisons & Statistical Significance



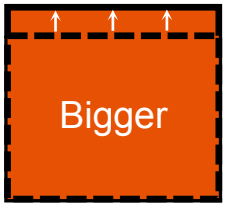
Percentage-wise, did the population with disabilities get bigger between 2016 and 2017?

NO, the opposite occurred. A statistically significant decrease in the percentage of the population with disabilities was detected between 2016 and 2017, from 13.3 percent to 13.2 percent. This decrease was statistically significant, meaning it was likely not by chance due to the estimates being derived from samples and reflects a non-zero decrease occurring in the US civilian noninstitutional population.



Percentage-wise, did the population with disabilities get bigger between its lowest year, 2010, and 2017?

YES. A statistically significant increase in the percentage of the population with disabilities was detected between 2010 and 2017, from 12.5 percent in 2010 to 13.2 percent in 2017.



Percentage-wise, did the population with disabilities get bigger, between the earliest year available, 2008, and 2017?

YES. A statistically significant increase in the percentage of the population with disabilities was detected between 2008 and 2017, from 12.7 percent in 2008 to 13.2 percent in 2017.

Employment

Are people with disabilities as likely to be employed as people without disabilities? And if not, is the situation getting better?

As Table 2 shows, in the US in 2017, the employment-to-population ratio for people with disabilities was 35.5 percent, meaning that 35.5 percent of the population with disabilities (ages 18-64) were employed. In contrast, the employment-to-population ratio of people without disabilities was 76.5 percent, nearly double that of people with disabilities. This amounted to an employment gap of 41.0 percentage points. Figure 2 shows the employment gap decreased over the last two years, although it has not recovered to its 2008 estimate of 39.5 percentage points. Recall, 2008 was the year of the Great Recession.

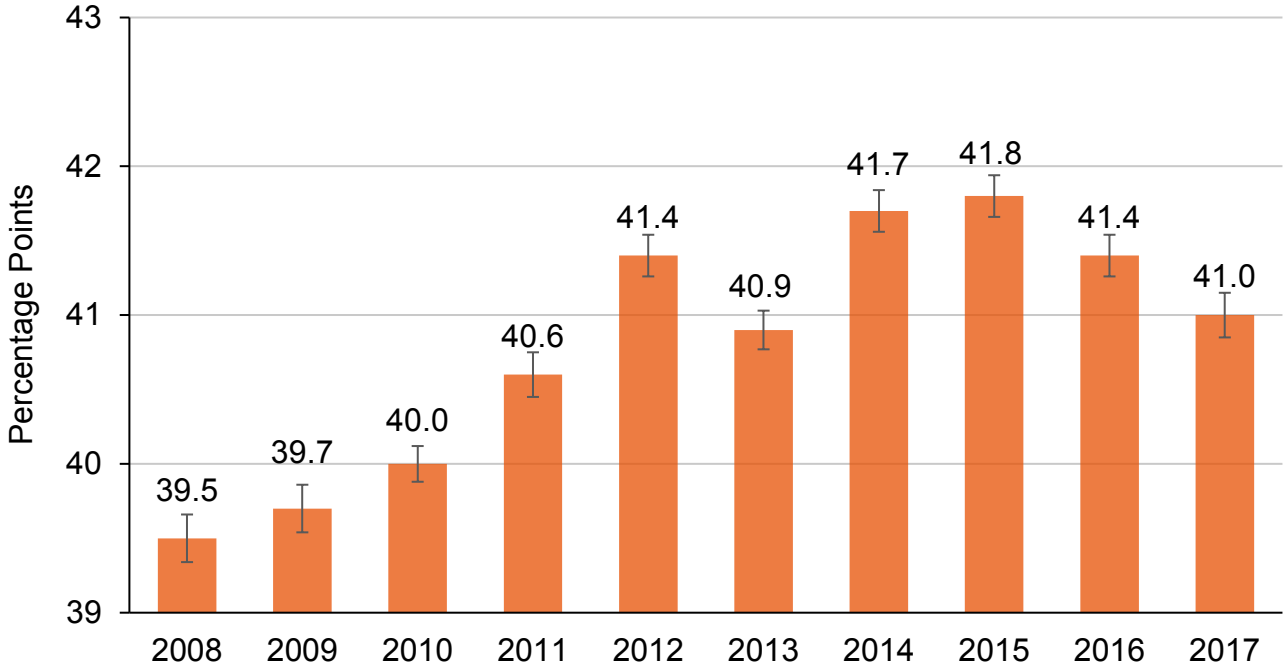
Table 2. Employment to Population Ratio (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	37.4‡	0.15	76.9‡	0.04	39.5*‡	0.16
2009	33.9†‡	0.15	73.6†‡	0.04	39.7*‡	0.16
2010	32.1†‡	0.11	72.1†‡	0.05	40.0*‡	0.12
2011	31.7†‡	0.14	72.3†‡	0.05	40.6*†‡	0.15
2012	31.7‡	0.13	73.1†‡	0.04	41.4*†‡	0.14
2013	32.8†‡	0.12	73.7†‡	0.04	40.9*†	0.13
2014	32.9‡	0.13	74.6†‡	0.04	41.7*†‡	0.14
2015	33.5†‡	0.13	75.3†‡	0.04	41.8*‡	0.14
2016	34.6†‡	0.13	76.0†‡	0.05	41.4*†‡	0.14
2017	35.5†	0.14	76.5†	0.05	41.0*†	0.15

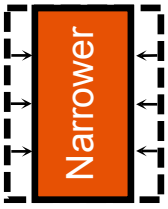
Statistics represent the civilian noninstitutionalized population ages 18 to 64 years old.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: The employment gap narrowed from 2016 to 2017.

Figure 2. Employment Gap Between People with and without Disabilities: 2008-2017

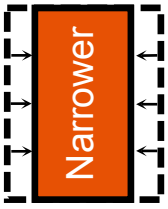


Comparisons & Statistical Significance



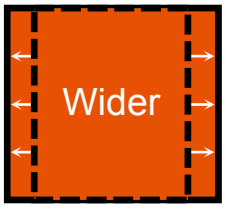
Did the employment gap narrow between 2016 and 2017?

YES. A statistically significant narrowing of the employment gap was detected between in 2016 and 2017, decreasing from 41.4 percentage points to 41.0 percentage points. This decrease was statistically significant, meaning this decrease was not by chance due to the estimates being derived from samples and reflects a non-zero decrease occurring in the US civilian noninstitutional population 18-64.



Did the employment gap narrow, when comparing 2017 to the year with the largest employment gap, 2015?

YES. A statistically significant narrowing of the employment gap was detected between 2015 and 2017, decreasing from 41.8 percentage points in 2015 to 41.0 percentage points in 2017.



Did the employment gap narrow, when comparing 2017 to the year with the smallest employment gap, 2008?

NO, the opposite occurred. A statistically significant widening of the employment gap was detected between 2008 and 2017, increasing from 39.5 percentage points in 2008 to 41.0 percentage points in 2017.

Earnings

Did the gap between the median earnings of people with disabilities and the median earnings of people without disabilities narrow?

In 2017, the median annual earnings of people with disabilities in the US ages 18-64 who worked full-time, full-year was $40,353. (Full-time defined as working over 35 hours per week and full-year defined as working over 50 weeks per year.) The median earnings of people without disabilities who worked full-time, full-year was $45,449 (Table 3). This disparity of $5,096 in median earnings between those with and without disabilities continues a trend, seen in Figure 3, which has existed since at least 2008.

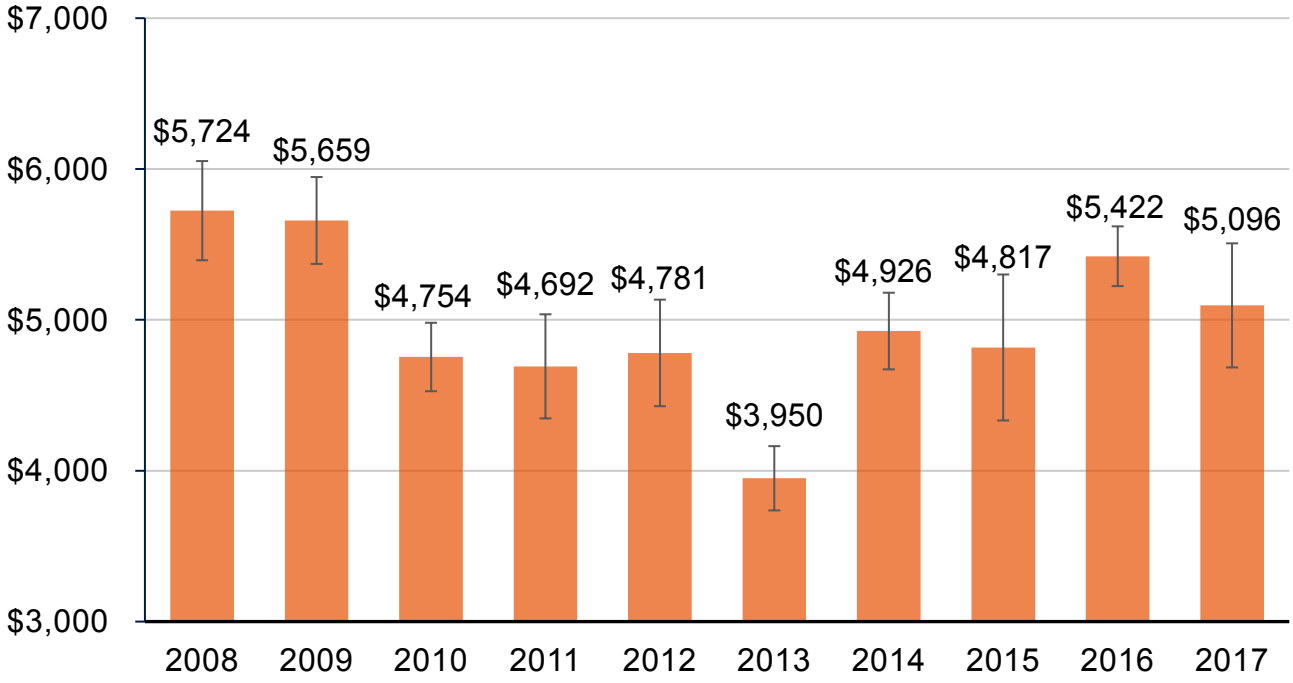
Table 3. Median Earnings of Full-time, Full-Year Workers ($)

	People with Disabilities		People without Disabilities		Gap	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	29,149‡	274.2	34,873‡	181.5	5,724*	328.8
2009	29,275‡	257.6	34,934‡	128.6	5,659*	288.0
2010	31,053†‡	190.9	35,807†‡	122.6	4,754*†	226.9
2011	32,648†‡	302.3	37,340†‡	166.2	4,692*	345.0
2012	33,052‡	294.8	37,833†‡	194.5	4,781*	353.2
2013	34,449†‡	223.5	38,399†‡	213.1	3,950*†‡	830.8
2014	35,450†‡	104.7	40,376†‡	231.6	4,926*†	254.2
2015	35,820‡	469.2	40,638‡	118.2	4,817*	483.9
2016	37,901†‡	133.9	43,323†‡	145.8	5,422*	198.0
2017	40,353†	340.8	45,449†	230.4	5,096*	411.4

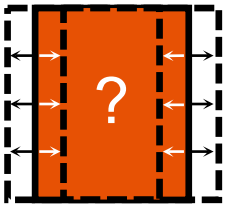
Statistics represent the civilian noninstitutionalized population ages 18 to 64 who worked full-time (over 35 hours per week) and full-year (over 50 weeks per year). All dollar amounts are inflation-adjusted to 2017 dollars.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: No call possible, given these data.

Figure 3. Median Earnings Gap Between People with and without Disabilities: 2008-2017

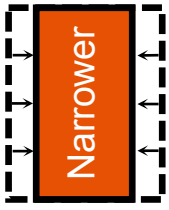


Comparisons & Statistical Significance



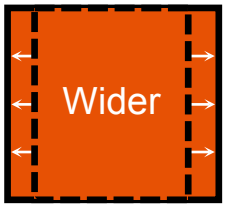
Did the earnings gap narrow between 2016 and 2017?

CAN'T TELL. The earnings gap appears to narrow between 2016 and 2017, decreasing from $5,422 to $5,096; however, this decrease is not statistically significant, meaning that it is not distinguishable (given these data) from zero decrease. Recall that these estimates are based on full-time, full-year workers, which reduced the sample sizes, making it harder to detect changes.



Did the earnings gap narrow, when comparing 2017 to the year with the largest earnings gap, 2008?

YES. A statistically significant narrowing of the earnings gap was detected between 2008 and 2017, decreasing from $5,724 in 2008 to $5,096 in 2017. This decrease is statistically significant, meaning it is likely not by chance due to the estimates being derived from samples and reflects a non-zero decrease occurring among US civilian noninstitutional full-time, full-year workers 18-64.



Did the earnings gap narrow, when comparing 2017 to the year with the smallest earnings gap, 2013?

NO, the opposite occurred. A statistically significant widening of the earnings gap was detected between 2013 and 2017, increasing from $3,950 in 2013 to $5,096 in 2017.

Poverty

Is there a disparity in the poverty rate between people with and without disabilities? If so, is this gap narrowing?

In 2017, the poverty rate of individuals with disabilities (ages 18-64) was 29.6 percent. This is less than the estimated 30.1 percent of people with disabilities in poverty in 2016. In contrast, in 2017 the poverty rate of individuals without disabilities was estimated at 13.2 percent. The poverty gap between people with and without disabilities was therefore 16.4 percentage points in 2017 (Figure 4). As seen in Table 4, the poverty rate of both people with and without disabilities rose from 2009 through 2012 but appears to be dropping since 2013, reflecting the Great Recession and subsequent recovery.

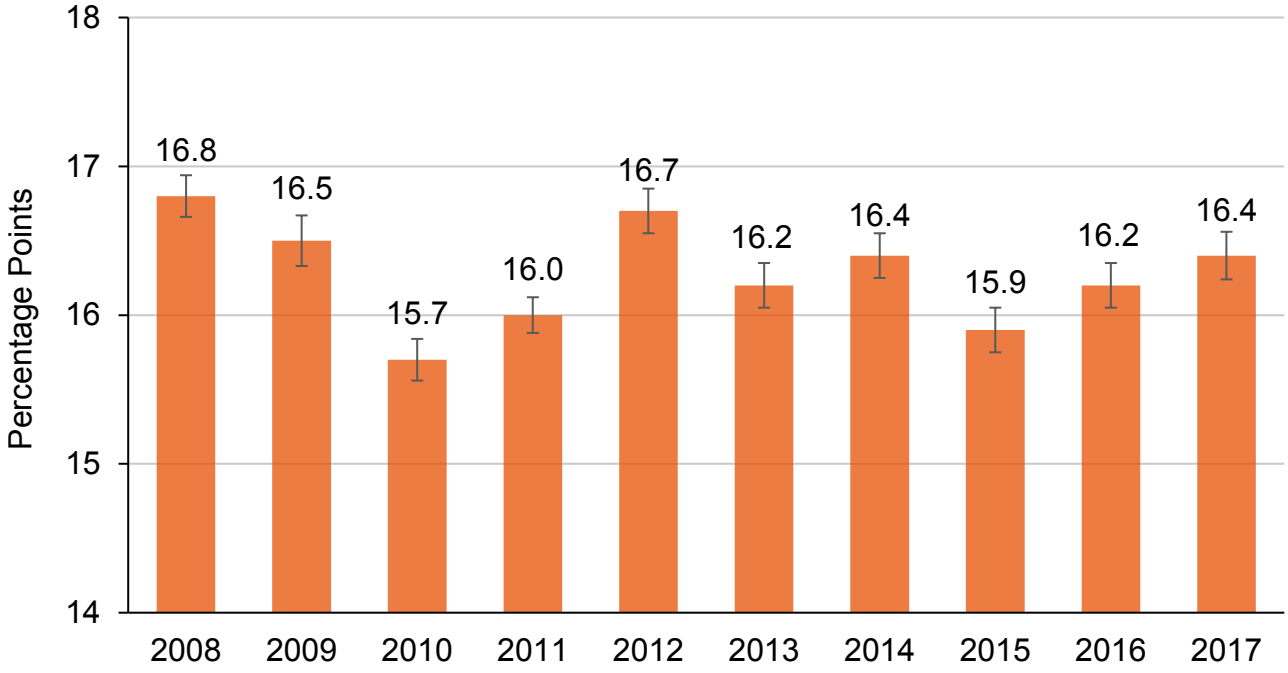
Table 4. Poverty Rate (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	29.4	0.13	12.6‡	0.05	16.8*‡	0.14
2009	30.3†‡	0.16	13.8†‡	0.05	16.5*	0.17
2010	30.7†‡	0.13	15.0†‡	0.05	15.7*†‡	0.14
2011	31.5†‡	0.11	15.5†‡	0.05	16.0*‡	0.12
2012	32.2†‡	0.14	15.5‡	0.05	16.7*†	0.15
2013	31.8†‡	0.14	15.6‡	0.05	16.2*†	0.15
2014	31.6‡	0.14	15.2†‡	0.05	16.4*	0.15
2015	30.5†‡	0.14	14.6†‡	0.05	15.9*†‡	0.15
2016	30.1†‡	0.14	13.9†‡	0.05	16.2*	0.15
2017	29.6†	0.15	13.2†	0.05	16.4*	0.16

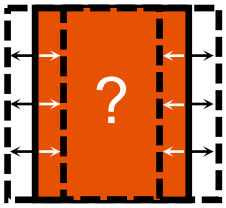
Statistics represent the civilian noninstitutionalized population ages 18 to 64 years old.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: No call possible, given these data.

Figure 4. Poverty Gap Between People with and without Disabilities: 2008-2017

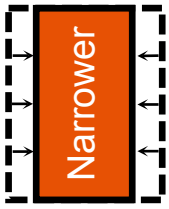


Comparisons & Statistical Significance



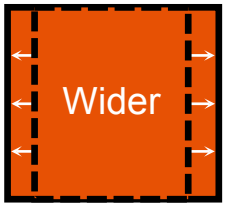
Did the poverty gap narrow between 2016 and 2017?

CAN'T TELL: The poverty gap appears to widen between 2016 and 2017, increasing from 16.2 percentage points to 16.4 percentage points; however, this increase is not statistically significant, meaning that it is not distinguishable (given these data) from zero increase.



Did the poverty gap narrow, when comparing 2017 to the year with the largest poverty gap, 2008?

YES. A statistically significant narrowing of the poverty gap was detected between 2008 and 2017, decreasing from 16.8 percentage points in 2008 to 16.4 percentage points in 2017.



Did the poverty gap narrow, when comparing 2017 to the year with the smallest poverty gap, 2010?

NO, the opposite occurred. A statistically significant widening of the poverty gap was detected between 2010 and 2017, increasing from 15.7 percentage points in 2008 to 16.4 percentage points in 2017.

Education: High School

Is there a gap between people with and without disabilities with regard to the percentage attaining a high school diploma?

As seen in Table 5, in 2017, 18.3 percent of people with disabilities (ages 25-34) have not attained a high school diploma (including GED or alternative certificate), compared to 8.5 percent of their peers without disabilities, reflecting a 9.8 percentage point gap. This gap has decreased over the years, from a high of 12.9 percentage points in 2009 to a low of 9.8 percentage points in 2017.

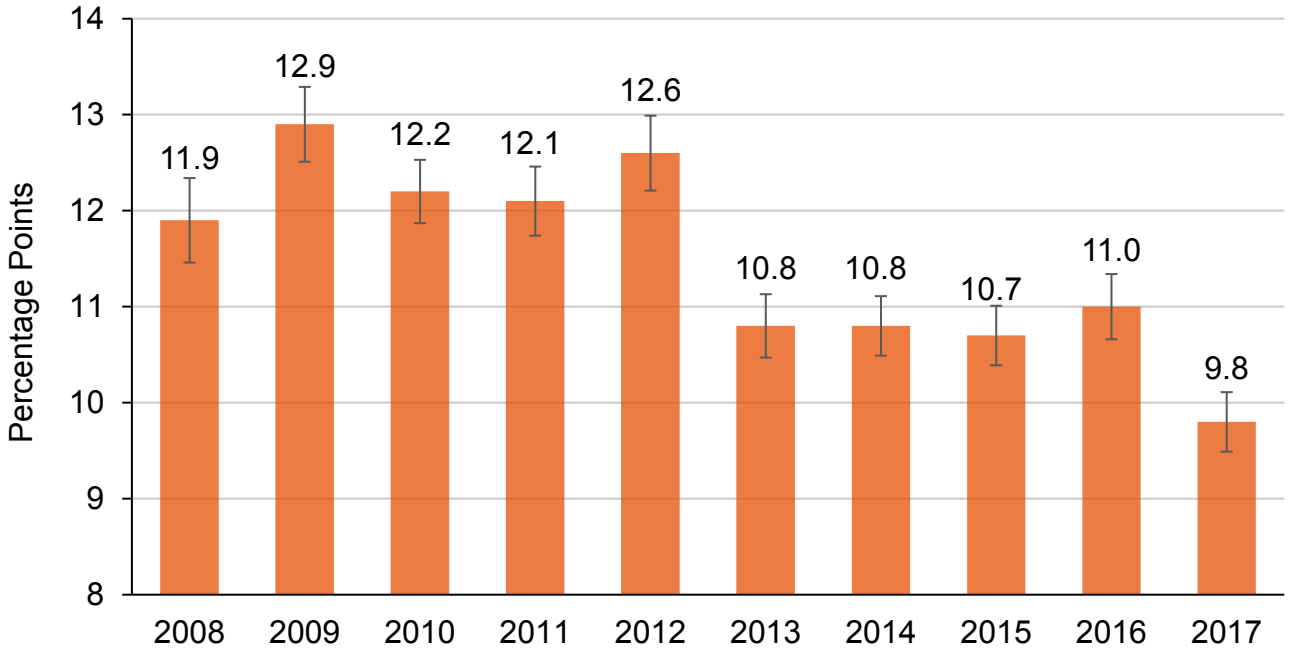
Table 5. Less than a High School Diploma (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	25.0‡	0.43	13.1‡	0.09	11.9*‡	0.44
2009	25.3‡	0.38	12.4†‡	0.09	12.9*‡	0.39
2010	24.5‡	0.32	12.3‡	0.09	12.2*‡	0.33
2011	23.6†‡	0.35	11.5†‡	0.08	12.1*‡	0.36
2012	23.6‡	0.38	11.0†‡	0.08	12.6*‡	0.39
2013	21.7†‡	0.32	10.9‡	0.08	10.8*†‡	0.33
2014	21.0‡	0.30	10.2†‡	0.07	10.8*‡	0.31
2015	20.4‡	0.30	9.7†‡	0.07	10.7*‡	0.31
2016	20.2‡	0.33	9.2†‡	0.07	11.0*‡	0.34
2017	18.3†	0.30	8.5†	0.07	9.8*†	0.31

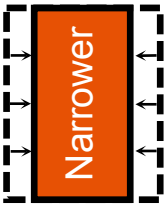
Statistics represent the civilian noninstitutionalized population ages 25 to 34 years old.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: The less-than-high-school gap between people with and without disabilities narrowed from 2016 to 2017.

Figure 5. Less than a HS Diploma - Gap Between People with And without Disabilities: 2008-2017

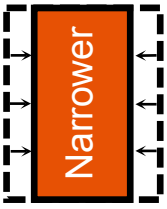


Comparisons & Statistical Significance



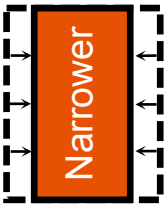
Did the less-than-high-school gap narrow between 2016 and 2017?

YES. A statistically significant narrowing of the less-than-high-school gap was detected between 2016 and 2017, decreasing from 11.0 percentage points to 9.8 percentage points. This decrease is statistically significant, meaning it is likely not by chance due to the estimates being derived from samples and reflects a non-zero decrease occurring in the US civilian noninstitutionalized population 25-34.



Did the less-than-high-school gap narrow, when comparing 2017 to the year with the largest less-than-high-school gap, 2009?

YES. A statistically significant narrowing of the less-than-high-school gap was detected between 2009 and 2017, decreasing from 12.9 percentage points in 2009 to 9.8 percentage points in 2017.



Did the less-than-high-school gap narrow, when comparing 2017 to the year with the next smallest less-than-high-school gap, 2015?

YES. A statistically significant narrowing of the less-than-high-school gap was detected between 2015 and 2017, decreasing from 10.7 percentage points in 2015 to 9.8 percentage points in 2017.

Education: College

Is there a gap between people with and without disabilities with regard to the percentage attaining a bachelor's degree or more?

As seen in Table 6, in 2017, 14.3 percent of people with disabilities (ages 25-34) attained a bachelor's degree or more, compared to 37.2 percent of their peers without disabilities, reflecting a 22.9 percentage point gap. This gap has remained relatively steady over the years, ranging from a low of 21.6 percentage points to a high of 23.8 percentage points in 2012 (Figure 6).

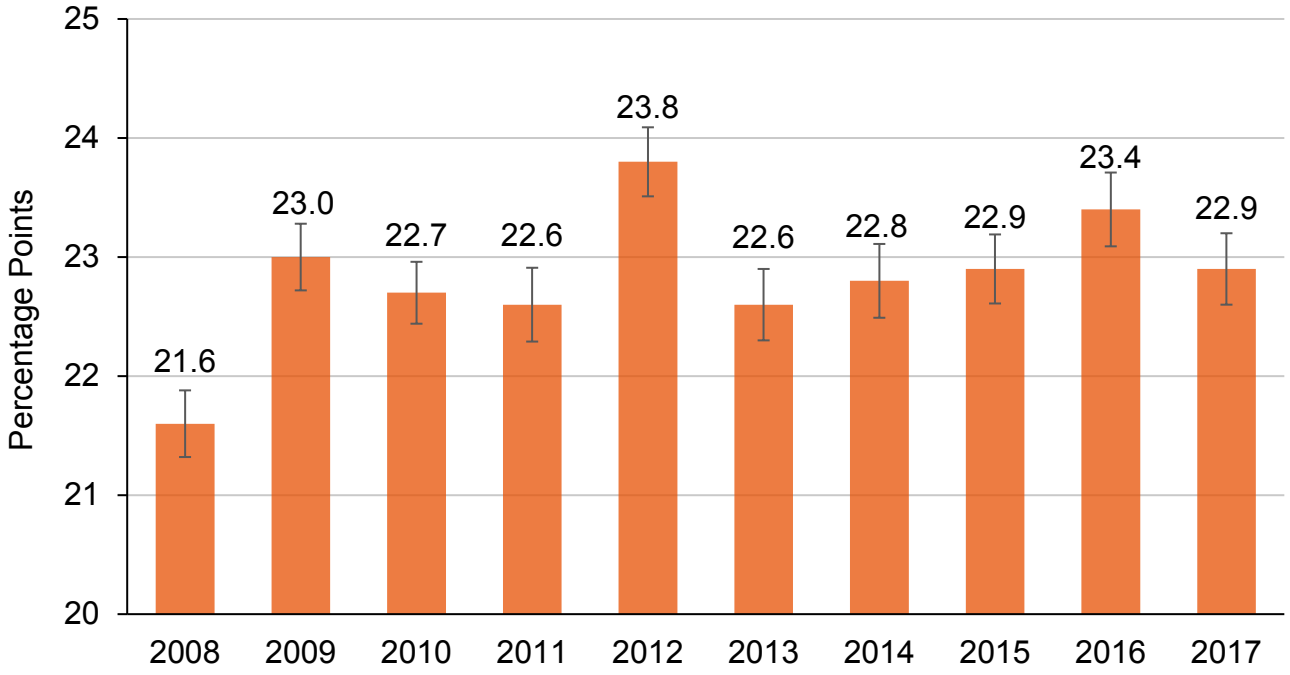
Table 6. Bachelor's Degree or More (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	9.2‡	0.25	30.8‡	0.12	21.6*‡	0.28
2009	9.4‡	0.25	32.4†‡	0.13	23.0*†	0.28
2010	9.9‡	0.23	32.6‡	0.13	22.7*	0.26
2011	10.5†‡	0.28	33.1†‡	0.14	22.6*	0.31
2012	10.1‡	0.26	33.9†‡	0.13	23.8*†‡	0.29
2013	11.7†‡	0.27	34.3†‡	0.14	22.6*†	0.30
2014	12.1‡	0.28	34.9†‡	0.14	22.8*	0.31
2015	12.8†‡	0.26	35.7†‡	0.13	22.9*	0.29
2016	13.2‡	0.28	36.6†‡	0.14	23.4*	0.31
2017	14.3†	0.25	37.2†	0.16	22.9*	0.30

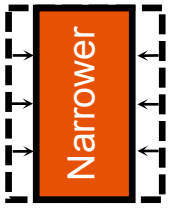
Statistics represent the civilian noninstitutionalized population ages 25 to 34 years old.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: The bachelors-or-more gap between people with and without disabilities narrowed from 2016 to 2017.

Figure 6. Bachelor's Degree or More - Gap Between People with and without Disabilities: 2008-2017

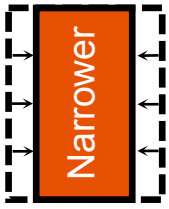


Comparisons & Statistical Significance



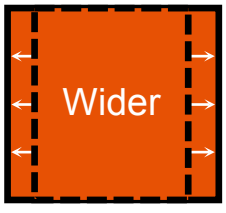
Did the bachelors-or-more gap narrow between 2016 and 2017?

YES. A statistically significant narrowing of the bachelors-or-more gap was detected between 2016 and 2017, decreasing from 23.4 percentage points to 22.9 percentage points. This decrease is statistically significant, meaning it is likely not by chance due to the estimates being derived from samples and reflects a non-zero decrease occurring in the US civilian noninstitutionalized population 25-34.



Did the bachelors-or-more gap narrow, when comparing 2017 to the year with the largest bachelors-or-more gap, 2012?

YES. A statistically significant narrowing of in the bachelors-or-more gap was detected between 2012 and 2017, decreasing from 23.8 percentage points in 2012 to 22.9 percentage points in 2017.



Did the bachelors-or-more gap narrow, when comparing 2017 to the year with the smallest bachelors-or-more gap, 2008?

NO, the opposite occurred. A statistically significant widening of the bachelors-or-more gap was detected between 2008 and 2017, increasing from 21.6 percentage points in 2008 to 22.9 percentage points in 2017.

Relationships: Never Married

Is there a difference in the percentage of people with and without disabilities who have never been married? If so, is it improving?

As Table 7 shows, in 2017, 36.9 percent of people with disabilities (ages 18-64) had never been married, compared to 36.5 percent of their peers without disabilities. This means the never-married gap is negative for the first time in this data series, at -0.4 percentage points. As Figure 7 shows, the never-married gap was as high as 1.4 percentage points in 2013.

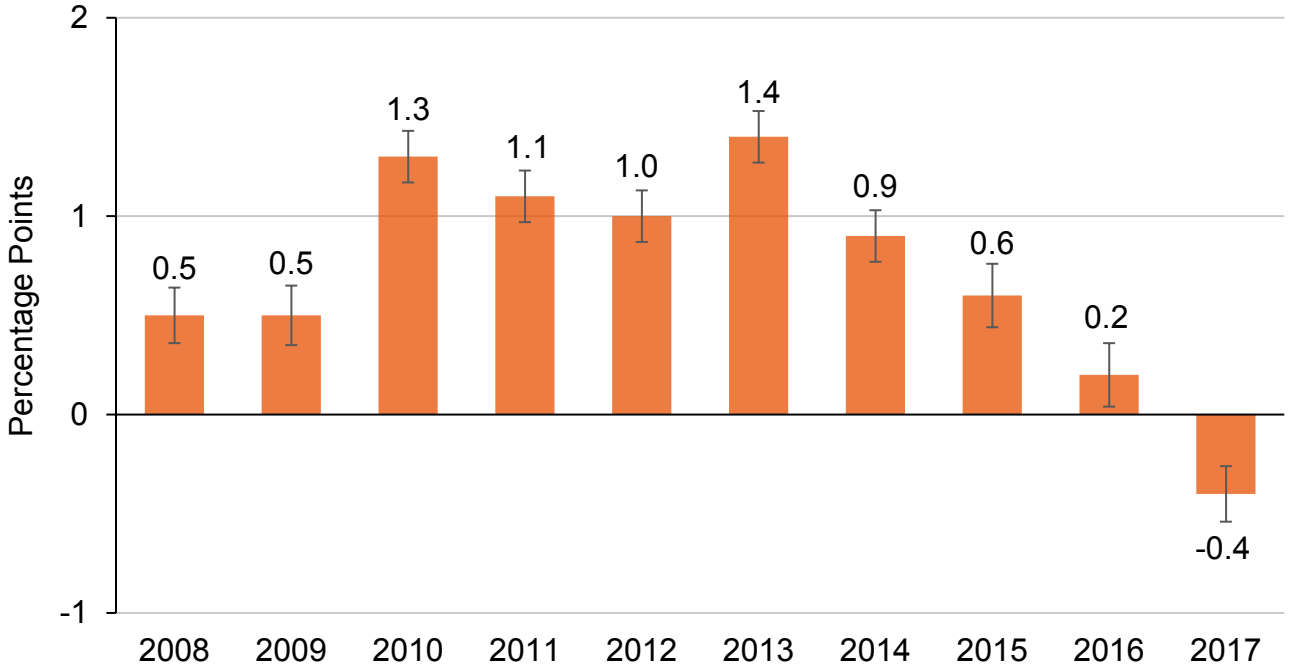
Table 7. Never Married (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	31.6‡	0.13	32.1‡	0.06	0.5*	0.14
2009	32.5†‡	0.14	33.0†‡	0.06	0.5*	0.15
2010	32.1†‡	0.12	33.4†‡	0.06	1.3*†‡	0.13
2011	33.0†‡	0.12	34.1†‡	0.06	1.1*‡	0.13
2012	33.6†‡	0.12	34.6†‡	0.06	1.0*‡	0.13
2013	33.9†‡	0.12	35.3†‡	0.06	1.4*†‡	0.13
2014	34.9†‡	0.12	35.8†‡	0.06	0.9*†‡	0.13
2015	35.6†‡	0.15	36.2†‡	0.06	0.6*	0.16
2016	36.2†‡	0.15	36.4†	0.06	0.2†	0.16
2017	36.9†	0.13	36.5	0.06	-0.4*	0.14

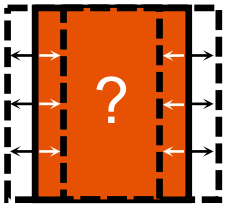
Statistics represent the civilian noninstitutionalized population ages 18 to 64 years old.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: No call possible, given these data.

Figure 7. Never-Married Gap Between People with and without Disabilities: 2008-2017

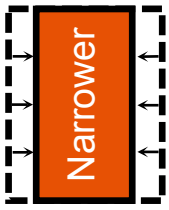


Comparisons & Statistical Significance



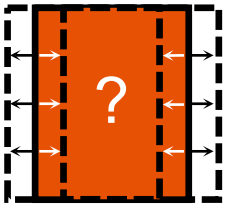
Did the never-married gap narrow between 2016 and 2017?

CAN'T TELL. The never-married gap appears to narrow and even switch direction between 2016 and 2017, decreasing from 0.2 percentage points to -0.4 percentage points; however, this decrease is not statistically significant, meaning that it is not distinguishable (given these data) from zero decrease. Note, this is a small decrease, making it more difficult to distinguish from zero decrease.



Did the never-married gap narrow, when comparing 2017 to the year with the largest never-married gap, 2013?

YES. A statistically significant narrowing of the never-married gap was detected between 2013 and 2017, decreasing from 1.4 percentage points in 2013 to -0.4 percentage points in 2017.



Did the never-married gap narrow, when comparing 2017 to the year with the smallest never-married gap, 2009?

CAN'T TELL. The never-married gap appears to narrow and even switch direction between 2009 and 2017, decreasing from 0.5 percentage points in 2009 to -0.4 percentage points in 2017; however, this decrease is not statistically significant.

Health Insurance: Coverage

Is there a difference in health insurance coverage between people with and without disabilities? If so, is it widening or narrowing?

As Table 8 shows, in 2017 the percentage of people with disabilities ages 18-64 with health insurance coverage was 89.0 percent. Interestingly, the percentage of people without disabilities with health insurance coverage in 2017 was lower, at 87.1 percent. The gap between people with and without disabilities with health insurance coverage was -1.9 percentage points in 2017. Figure 8 presents the health insurance coverage gap between people with and without disabilities since 2008. It should be noted that for each year people with disabilities had a higher percentage of health insurance coverage than people without disabilities.

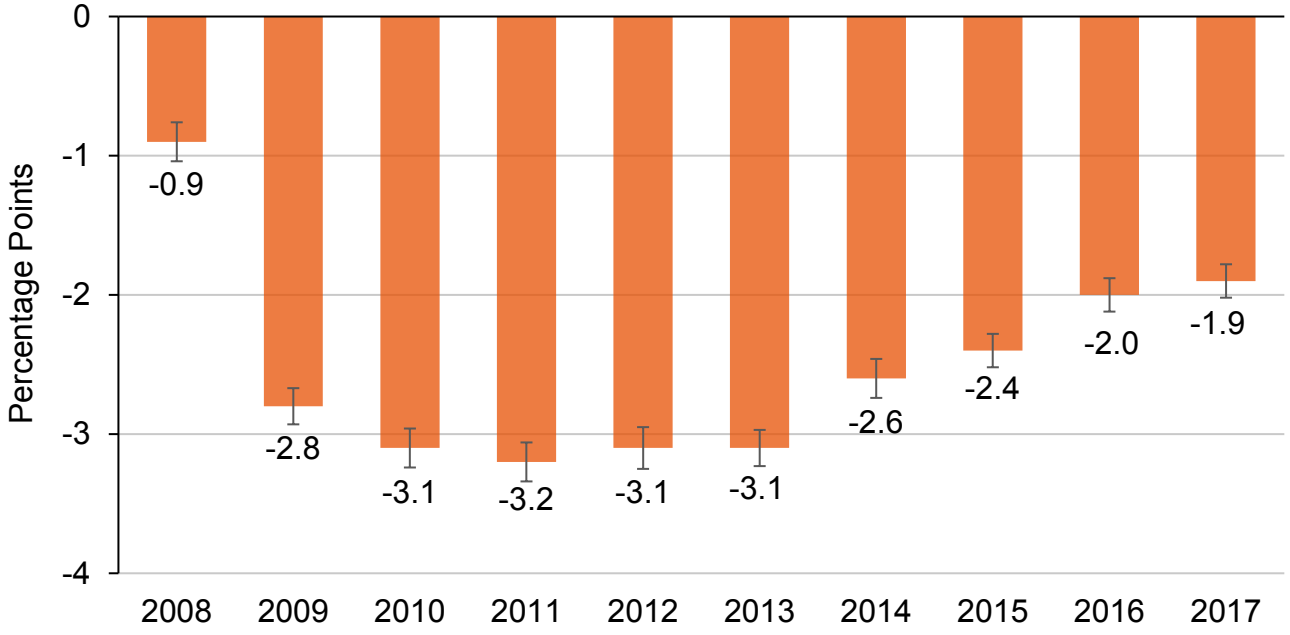
Table 8. Health Insurance Coverage (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	80.4‡	0.12	79.5‡	0.07	-0.9*‡	0.14
2009	81.4†‡	0.11	78.6†‡	0.07	-2.8*†‡	0.13
2010	80.9†‡	0.12	77.8†‡	0.07	-3.1*‡	0.14
2011	81.4†‡	0.12	78.2†‡	0.08	-3.2*‡	0.14
2012	81.7†‡	0.13	78.6†‡	0.07	-3.1*‡	0.15
2013	82.0†‡	0.10	78.9†‡	0.08	-3.1*‡	0.13
2014	85.5†‡	0.12	82.9†‡	0.07	-2.6*†‡	0.14
2015	88.5†‡	0.10	86.1†‡	0.07	-2.4*‡	0.12
2016	89.2†	0.10	87.2†	0.06	-2.0*†	0.12
2017	89.0	0.10	87.1	0.07	-1.9*	0.12

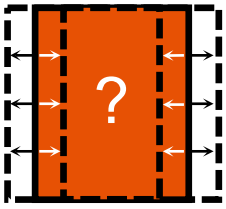
Statistics represent the civilian noninstitutionalized population ages 18 to 64. Health insurance coverage includes public, private, or both.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: No call possible, given these data.

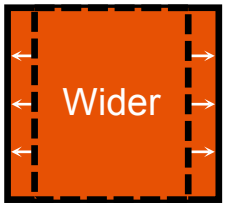
Figure 8. Health Insurance Coverage Gap Between People with and without Disabilities: 2008-2017



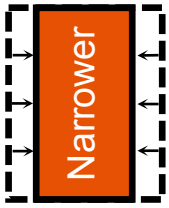
Comparisons & Statistical Significance



Did the health insurance gap <u>widen</u> (improve, get more negative) between 2016 and 2017?
CAN'T TELL. The opposite <u>appears</u> to have occurred. The health insurance gap <u>appears</u> narrow between 2016 and 2017, getting less negative, from -2.0 percentage points to -1.9 percentage points; <u>however</u>, this decrease is not statistically significant, meaning that it is not distinguishable (given these data) from zero decrease.



Did the health insurance gap <u>widen</u> (improve, get more negative), when comparing 2017 to the year with the narrowest health insurance gap, 2008?
YES. A statically significant widening of the health insurance gap was detected between 2008 and 2017, making it more negative, from -0.9 percentage points in 2008 to -1.9 percentage points in 2017.



Did the health insurance gap <u>widen</u> (improve, get more negative), when comparing 2017 to the year with the widest health insurance gap, 2011?
NO, the opposite occurred. A statistically significant narrowing of the health insurance gap was detected between 2011 and 2017, making it less negative, from -3.2 percentage points in 2011 to -1.9 percentage points in 2017.

Health Ins.: Private Coverage

Is there a difference in private health insurance coverage between people with and without disabilities? If so, is it improving?

The previous section showed that people with disabilities have had a higher estimated health insurance (public & private) coverage percentage than people without disabilities since at least 2008 (Table 8). When only private health insurance coverage is considered, the statistics are quite different (Table 9). In 2017, the percentage of people with disabilities ages 18-64 with private health insurance coverage was just 44.4 percent. In contrast, the percentage of people without disabilities with private health insurance coverage was 75.2 percent in 2017. The resulting private health insurance coverage gap between people with and without disabilities was 30.8 percentage points in 2017 (Figure 9).

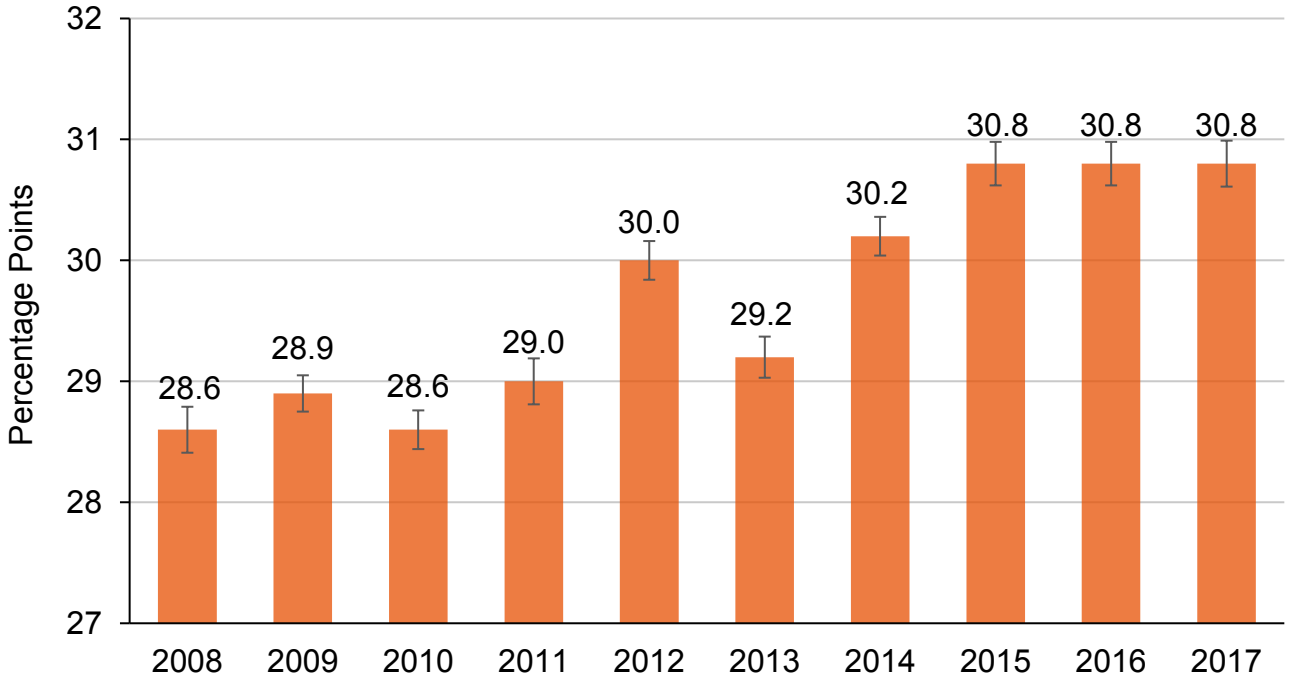
Table 9. Private Health Insurance Coverage (%)

	People with Disabilities		People without Disabilities		Gap (% pts)	
Year	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error
2008	45.4‡	0.17	74.0‡	0.08	28.6*‡	0.19
2009	43.0†‡	0.13	71.9†‡	0.08	28.9*‡	0.15
2010	41.6†‡	0.14	70.2†‡	0.08	28.6*‡	0.16
2011	41.3‡	0.17	70.3‡	0.08	29.0*‡	0.19
2012	40.5†‡	0.14	70.5†‡	0.08	30.0*†‡	0.16
2013	41.4†‡	0.14	70.6‡	0.09	29.2*†‡	0.17
2014	42.8†‡	0.14	73.0†‡	0.08	30.2*†‡	0.16
2015	43.9†‡	0.16	74.7†‡	0.08	30.8*†	0.10
2016	44.6†	0.16	75.4†‡	0.08	30.8*	0.18
2017	44.4	0.17	75.2†	0.09	30.8*	0.19

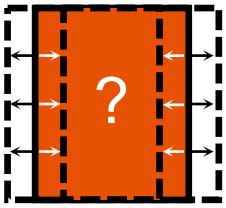
Statistics represent the civilian noninstitutionalized population ages 18 to 64.
* Significant at the 5 percent level and a one-tailed test.
† Significantly different from the previous year at the 5 percent level and a one-tailed test.
‡ Significantly different from the 2017 estimate at the 5 percent level and a one-tailed test.

THE CALL: No call possible, given these data.

Figure 9. Private Health Ins. Coverage Gap Between People with and without Disabilities: 2008-2017

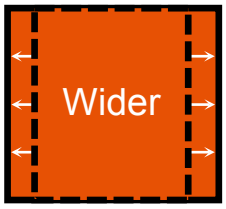


Comparisons & Statistical Significance



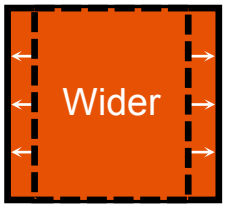
Did the private health insurance gap narrow between 2016 and 2017?

CAN'T TELL. The private health insurance gap appears to not change, staying 30.8 percentage points in 2016 and 2017 (and 2015). No statistically significant change in the private health insurance gap was detected.



Did the private health insurance gap narrow, when comparing 2017 to the year with the next largest private health insurance gap, 2014?

NO, the opposite occurred. A statistically significant widening of the private health insurance gap was detected between 2014 and 2017, increasing from 30.2 percentage points in 2014 to 30.8 percentage points in 2017.



Did the private health insurance gap narrow, when comparing 2017 to the year with the nearest smallest private health insurance gap, 2010?

NO, the opposite occurred. A statistically significant widening of the private health insurance gap was detected between 2010 and 2017, increasing from 28.6 percentage points in 2008 to 30.8 percentage points in 2017.

Appendix: ACS Disability Questions

The Six Disability Questions in the American Community Survey:

1. Is this person deaf or does he/she have serious difficulty hearing? [yes or no]

2. Is this person blind or does he/she have serious difficulty seeing even when wearing glasses? [yes or no]

3. [If person 5 years old or over] Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions? [yes or no]

4. [If person 5 years or old over] Does this person have serious difficulty walking or climbing stairs? [yes or no]

5. [If person 5 years old or over] Does this person have difficulty dressing or bathing? [yes or no]

6. [If person 15 years old or over] 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 More – A person has attained a bachelor's degree or more, if the person has received a bachelor's degree (for example, BA and BS), master's degree (for example, MA, MS, MEng, MEd, MSW, MBA), an advanced professional degree (for example, MD, DDS, DVM, LLB, JD), and/or a doctorate degree (for example: 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.

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 to be 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.

The StatsRRTC is funded by the U.S. Department of Health and Human Services, Administration for Community Living, National Institute on Disability, Independent Living and Rehabilitation Research under grant number 90RTGE00010100, from 2018–2023.

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