



# University of Connecticut Health Center

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## Connecticut Employment and Disability Report Card

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# Connecticut Employment and Disability Report Card 2012

## I. Introduction

Increasing employment options and reducing barriers to employment for people with disabilities have long been priorities in Connecticut. Efforts were greatly enhanced with the receipt of federal systems change grant funding from 2006-2012, which led to the creation of “Connect-Ability”, a statewide technical assistance center for employment information for people with disabilities at the individual, programmatic, and policy levels.

This report, funded by Connect-Ability, is designed to be the first of a series of periodic reports providing a “snapshot” of Connecticut-specific information related to employment and disability status to help individuals and policymakers understand the challenges and progress of employment. It includes data about disability prevalence, employment rates, economic well-being, and other factors that influence employment of people with disabilities. Most of the data are based on the 2010 American Community Survey (ACS), with three-year trend data when applicable. The ACS is a continuous data collection effort conducted by the U.S. Census Bureau that is used to produce annual estimates at the national, state and local level on the social and economic characteristics of the United States population. It collects information on an annual basis from approximately 3 million households in the United States. (See [www.disabilitystatistics.org](http://www.disabilitystatistics.org) for more information on the ACS and its relationship to disability data.)

In 2008 the ACS made numerous changes to the survey, including changes in the way disability is measured and defined. Therefore, trend data prior to 2008 is not comparable and is not included.

The current ACS definition of disability is based on six questions. A person is considered to have a disability if he or she answers “yes” to one or more of the following six categories:

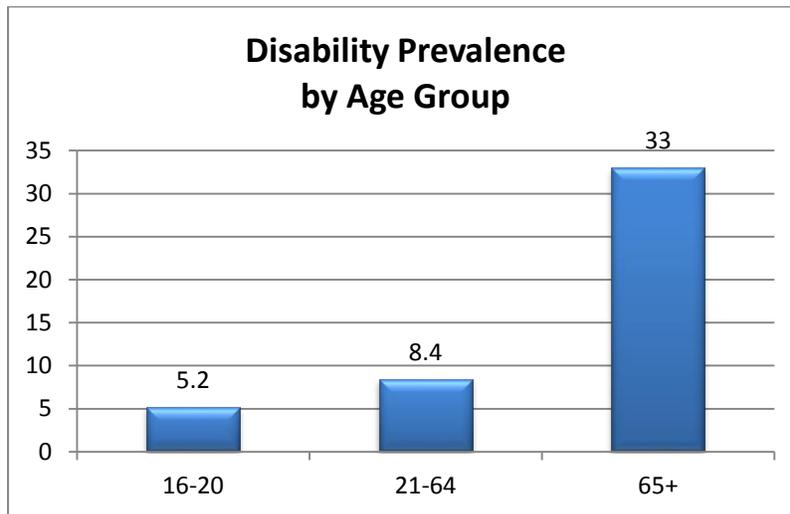
- Hearing - Deaf or serious difficulty hearing
- Visual - Blind or serious difficulty seeing even with glasses
- Ambulatory - Serious difficulty walking or climbing stairs
- Cognitive - Serious difficulty concentrating, remembering, or making decisions
- Self-care - Difficulty dressing or bathing
- Independent Living - Difficulty doing errands alone such as visiting a doctor’s office or shopping

This report provides useful data for policymakers, persons with disability and advocates in their work.

## II. Disability Prevalence

The overall prevalence of disability in Connecticut is 10.5 percent, slightly lower than the national average of 11.9 percent. All statistics in this report describe Connecticut residents unless otherwise specified. Disability prevalence increases with age, with 5.2 percent of youth (age 16-20) and 8.4 percent of individuals 21-64 reporting a disability. The prevalence of disability increases dramatically to 33 percent of the population age 65 and older. The relative frequency of disability also differs by age. Cognitive disability is the most common disability among youth, while ambulatory and independent living disabilities predominate at older ages. (Exhibits 1a-d).<sup>1</sup>

*Exhibit 1a: Disability Prevalence, by Age Group (percent)*



*Exhibit 1b: Disability Prevalence by Type of Disability Ages 16-20 (percent)*

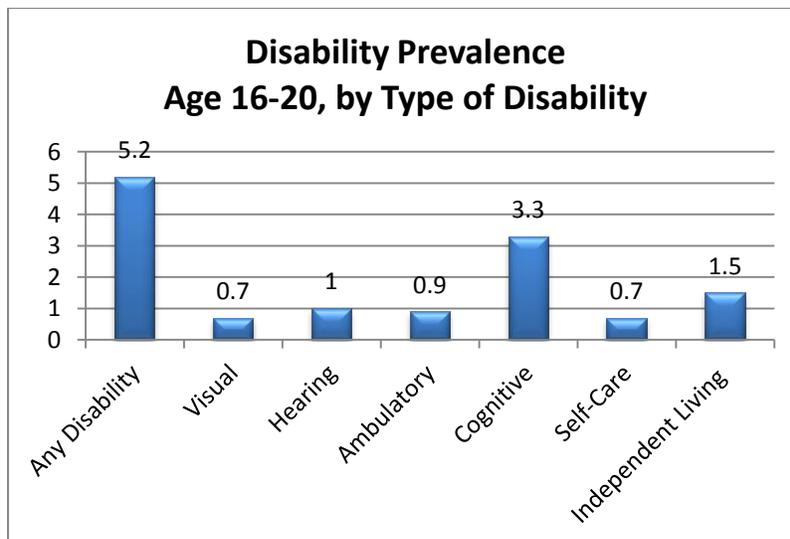


Exhibit 1c: Disability Prevalence by Type of Disability Ages 21-64 (percent)

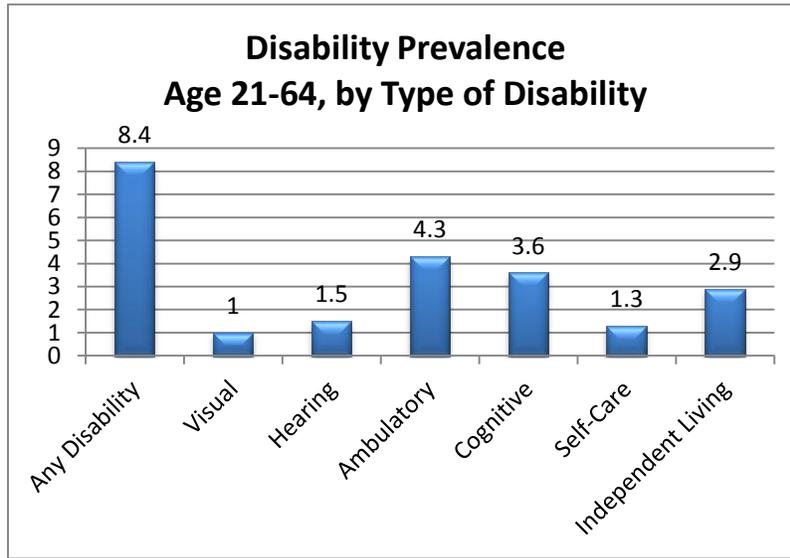
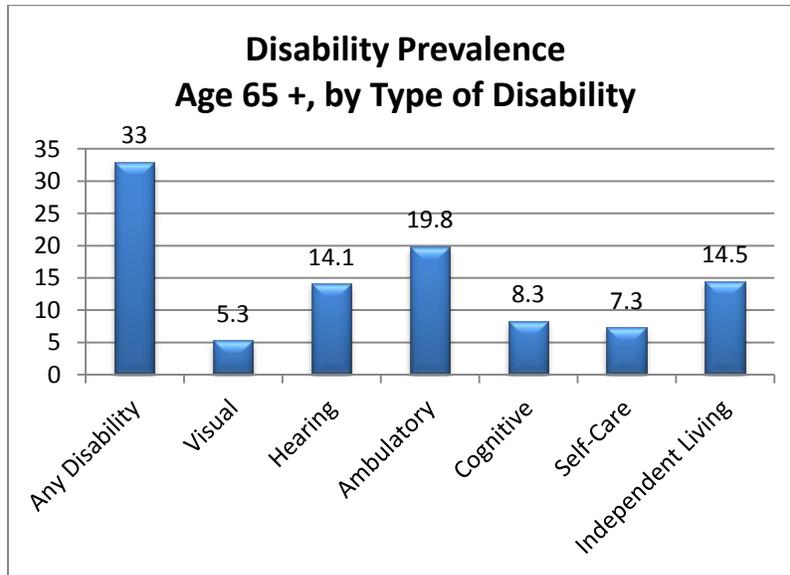


Exhibit 1d: Disability Prevalence by Type of Disability Ages 65+ (percent)



Disability prevalence also varies across racial and ethnic groups in Connecticut. Disability in the Black populations exceeds that of the White and Asian populations in every age category, and dramatically increases in all races after the age of 65 (Exhibit 2.). The prevalence of disability in the Hispanic population is far greater than the non-Hispanic population in all age groups (Exhibit 3).<sup>1</sup>

Exhibit 2: Disability Prevalence by Race and Age (Percent)

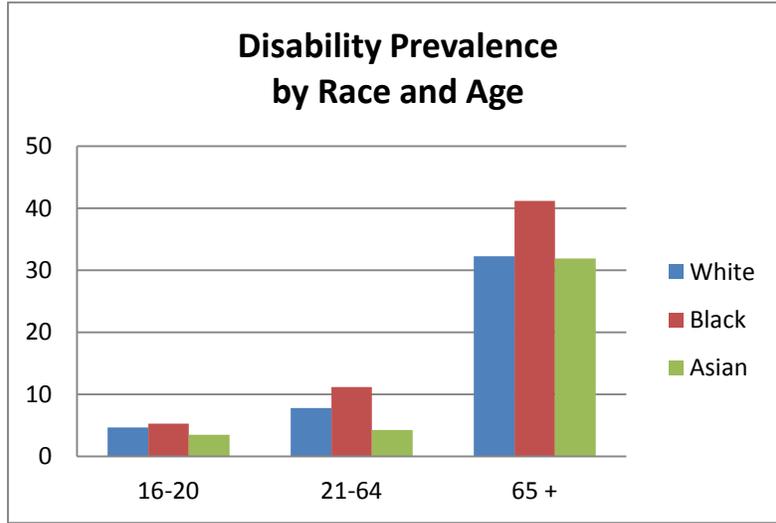
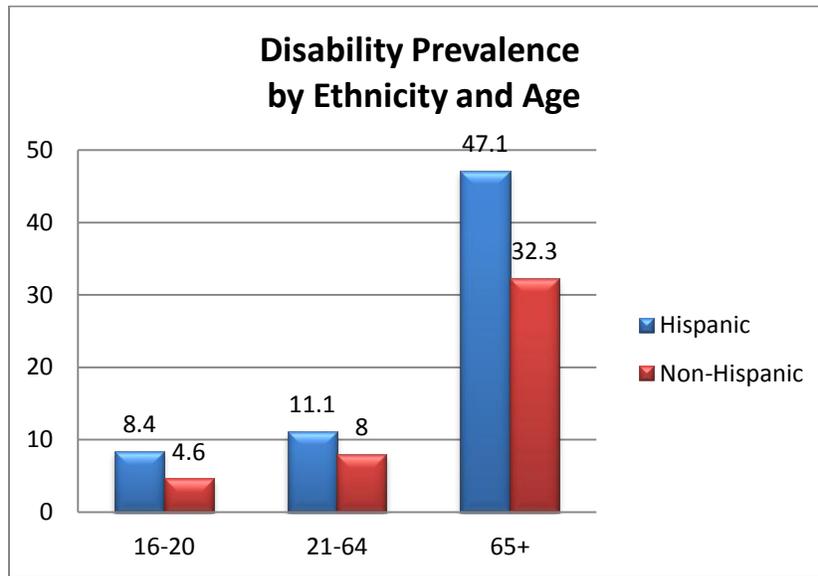


Exhibit 3: Disability Prevalence by Ethnicity and Age (Percent)

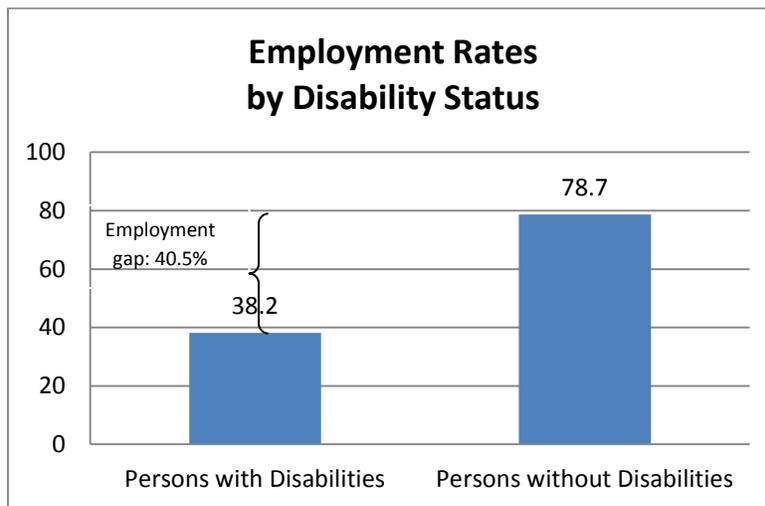


### III. Employment

#### Employment Rates

The Connecticut employment rate in 2010 for working age people with disabilities was 38.2 percent, less than half the employment rate for people without disabilities (78.7%), leaving an “employment gap” (the difference between employment rates for people with and without disabilities) of 40.5 percent (Exhibit 4).<sup>1</sup>

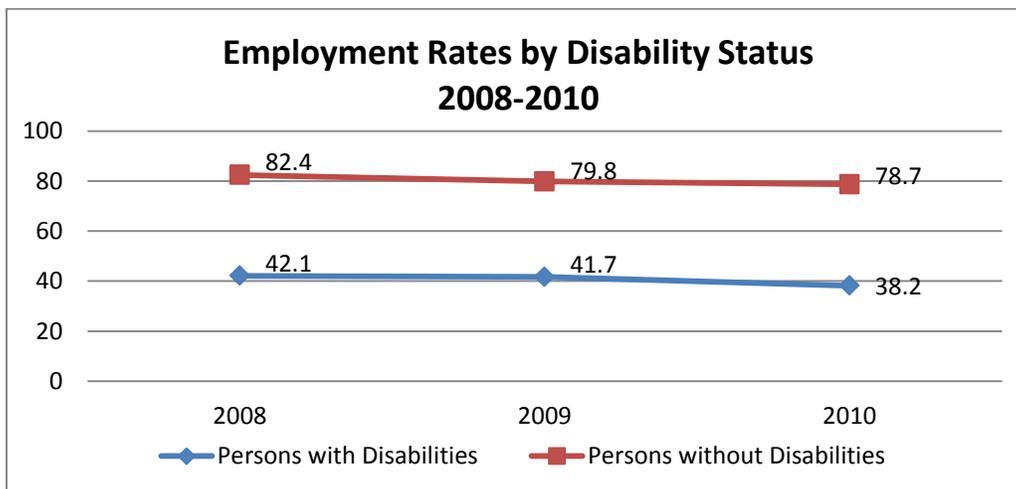
*Exhibit 4: Employment Rates by Disability Status (Ages 21-64) (percent)*



#### Employment Trends

The employment gap has remained relatively unchanged from 2008 to 2010, though employment rates overall worsened during the recession that occurred during the period. (Exhibit 5)<sup>1</sup>.

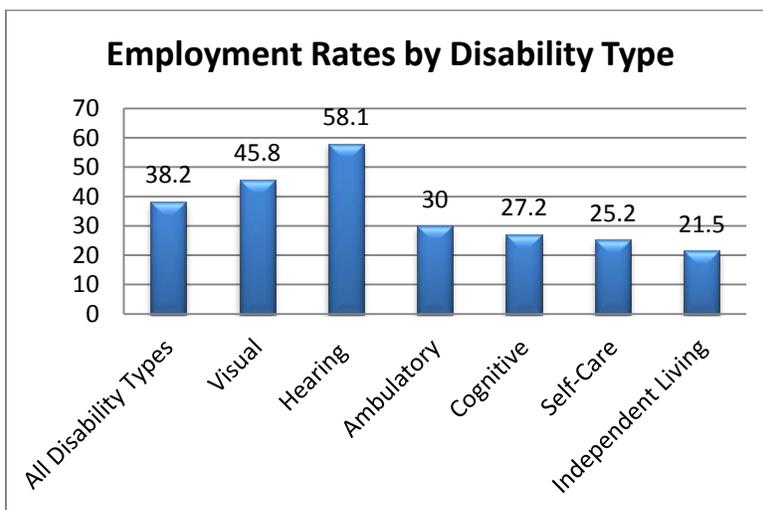
*Exhibit 5: Employment Rates by Disability Status 2008-2010 (percent)*



In addition to the differences in overall employment rate, further differences in employment situation increase the disparity. People with disabilities more often work part-time or are not working throughout the entire year. Only 22.5 percent of people with disabilities are employed full-time and for the full-year compared to 56.6 percent of people without disabilities.<sup>1</sup>

Employment rates vary by disability type as well. It is highest for people with a hearing or visual disability (58.1% and 45.8% respectively) and lowest for people with an independent-living (21.5%) or self-care (25.2%) disability (Exhibit 6)<sup>1</sup>

*Exhibit 6: Employment Rates by Disability Type (percent)*



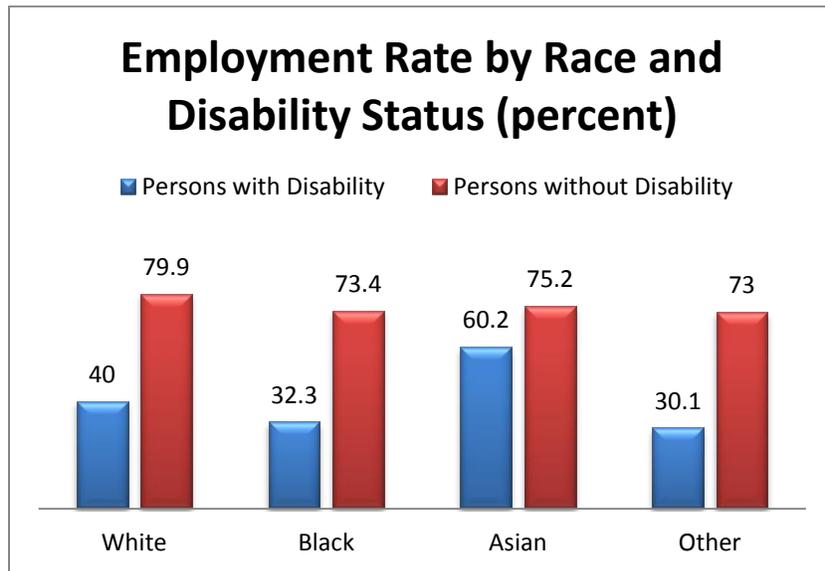
According to the 2010 ACS survey, the percentage of people looking for work but unemployed was also significantly higher for people with disabilities (9.6%) than for people without disabilities (7.8%).<sup>1</sup>

### **Subpopulations and Employment**

#### *Gender and race*

Employment rates for people with disabilities differ somewhat by gender and significantly by race. Fewer women with a disability (36.5 %) are employed than men (39.9%). Among racial groups, employment rates for people with disabilities are highest for Asians (60.2%). Forty percent of White individuals with a disability are employed, 32.3 percent of African Americans/Black, and 30.1 percent of people who indicated another race or two or more races (Exhibit 7).<sup>1</sup>

Exhibit 7: Employment Rate by Race and Disability Status

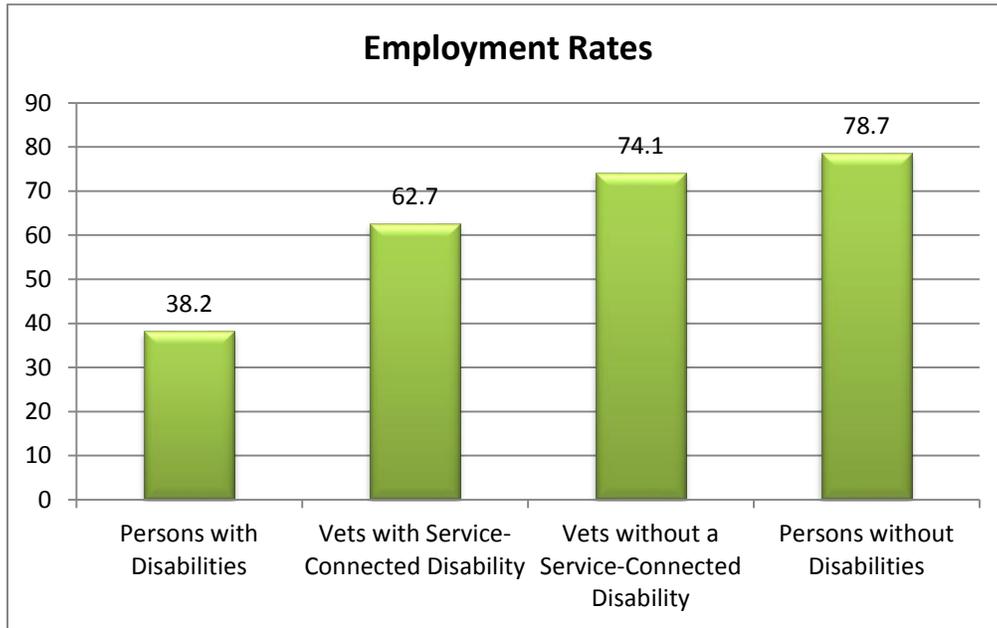


### Veterans

Veterans with disabilities constitute another population of special statewide and national interest. While veterans with disabilities may have acquired their disabilities in connection with military service or otherwise, those returning from Iraq or Afghanistan have evidenced high rates of traumatic brain injury and post-traumatic stress disorder in addition to physical and sensor impairments. In Connecticut there are 111,515 non-institutionalized civilian veterans ages 21-64, of whom 20.6 percent have a disability. This rate is far higher than the 8.4 percent rate of disability in the overall state population age 21-64. The breakdown of the disability rate among veterans in this age group shows that 7.7 percent have one or more ACS-defined disabilities, 8.7 percent report having a service-connected disability, and 4.3 percent report having both. Despite a higher rate of disability than their peers, Exhibit 8 shows that veterans with a service-connected disability have a higher employment rate than persons with disabilities in general (62.7% vs. 38.2%). It should be noted that there may be some overlap in these two figures. Some veterans with service-connected disabilities are not identified as disabled by the six ACS disability questions.

In comparison, the employment rate for veterans without a service-connected disability is 74.1 percent, slightly lower than the 78.7 percent for all persons without disabilities.<sup>1</sup> However, veterans without a service-connected disability may still have a disability of another type.

Exhibit 8: Employment Rates for Veterans with and without Service-connected Disability (percent)



*Youth age 16-20*

The employment status of youth age 16-20 with disabilities is also of interest. Slightly more than three-quarters (78.6%) of youth with a disability are either employed or in school, compared to 89.9 percent of their counterparts without a disability.

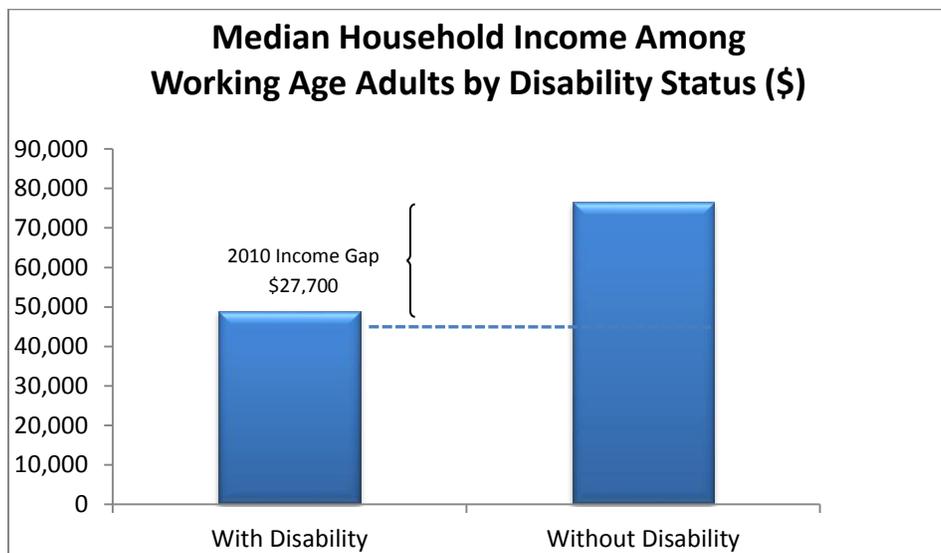
## IV. Economic Well-Being

Partly as a result of significantly lower employment rates, people with disabilities have poorer economic security, as measured by household income, percent of income spent on housing, and poverty rates.

### Median Household Income

In 2010, a working age person with a disability had a median household income of \$48,900, while the median household income for a working age person without a disability was \$76,600, leaving an income gap of \$27,700 (Exhibit 9).<sup>1</sup>

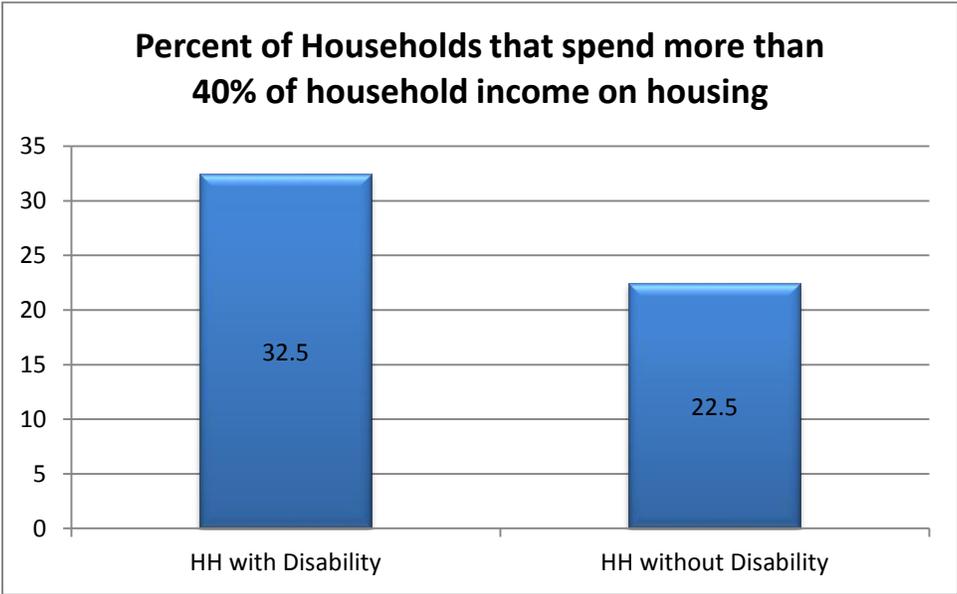
*Exhibit 9: Median Household Income among Working Age Adults by Disability Status*



### Percent of Household Income Spent on Housing

A common standard of housing affordability is spending 40 percent or less of household income on housing. Exhibit 10 shows that in Connecticut, substantially more households that have a person with a disability (32.5%) spend more than 40 percent of their household income on housing than comparable households without a person with disabilities (22.5%).<sup>1</sup>

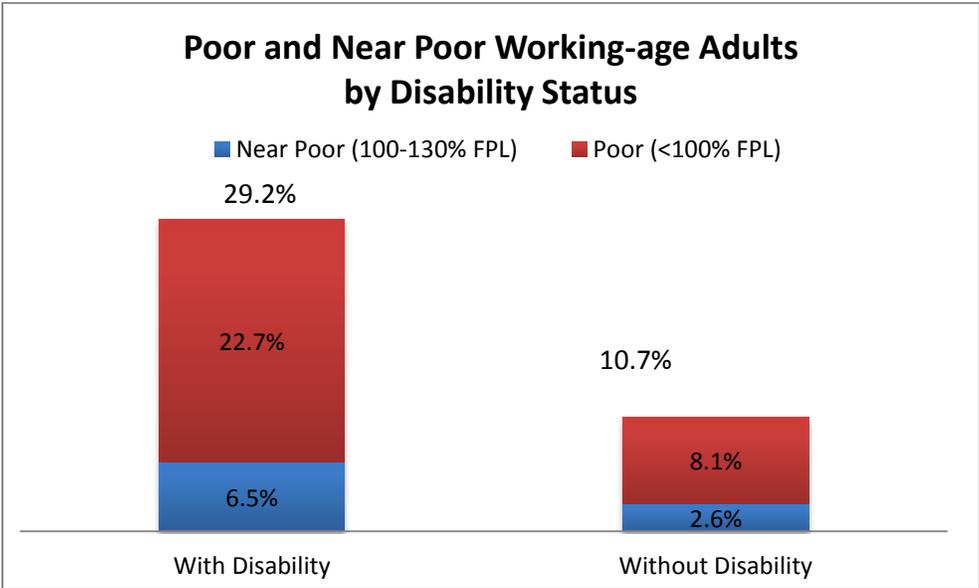
Exhibit 10: Percent of Households that Spend More than 40 percent of Household Income on Housing



**Poverty Rates**

Rate of employment and poverty levels are, of course, highly correlated. Poverty rates for working-age adults with disabilities are substantially higher than for people without disabilities. Exhibit 11 shows that for the working age population (21-64) 29.2 percent of people with disabilities are poor (<100% FPL) or near poor (100-130% of FPL) compared with 10.7 percent of people without disabilities.<sup>1</sup>

Exhibit 11: Poor and Near Poor Working-Age Adults by Disability Status (percent)

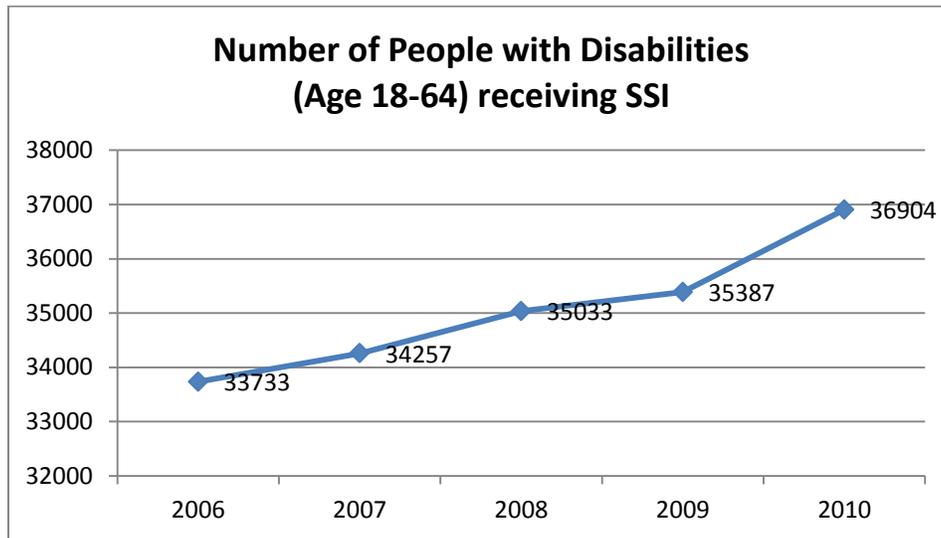


## V. Other Factors that Influence Employment Outcomes

### Supplemental Security Income (SSI)

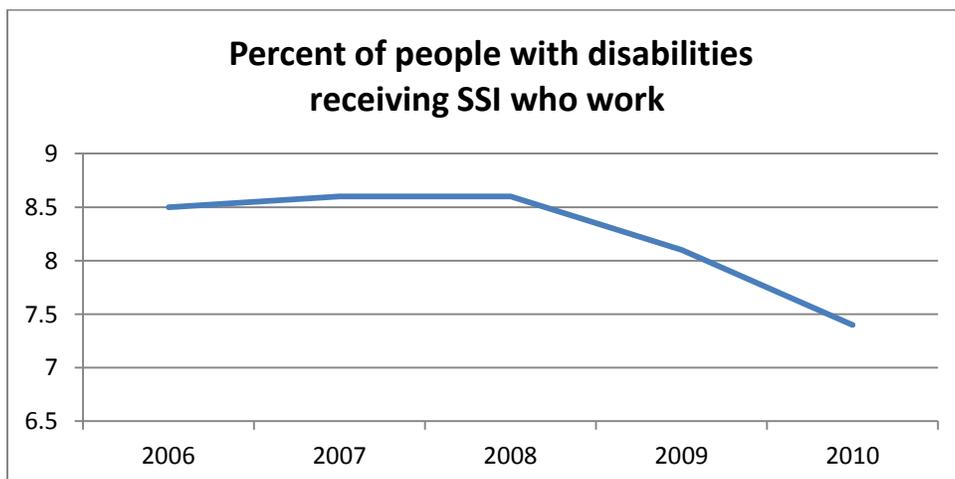
The number of people with disabilities in Connecticut receiving SSI has steadily increased over the last four years. As shown in Exhibit 12, in 2006 there were 33,733 people with disabilities age 18-64 receiving SSI. That number increased nine percent to 36,904 in 2010. (Note: the Social Security Administration defines the working age population as age 18-64).<sup>2</sup>

*Exhibit 12: Number of Working Age Persons with Disabilities Receiving SSI*



However, the percentage of working age adults with disabilities receiving SSI who are employed has decreased over that time period (Exhibit 13).<sup>2</sup>

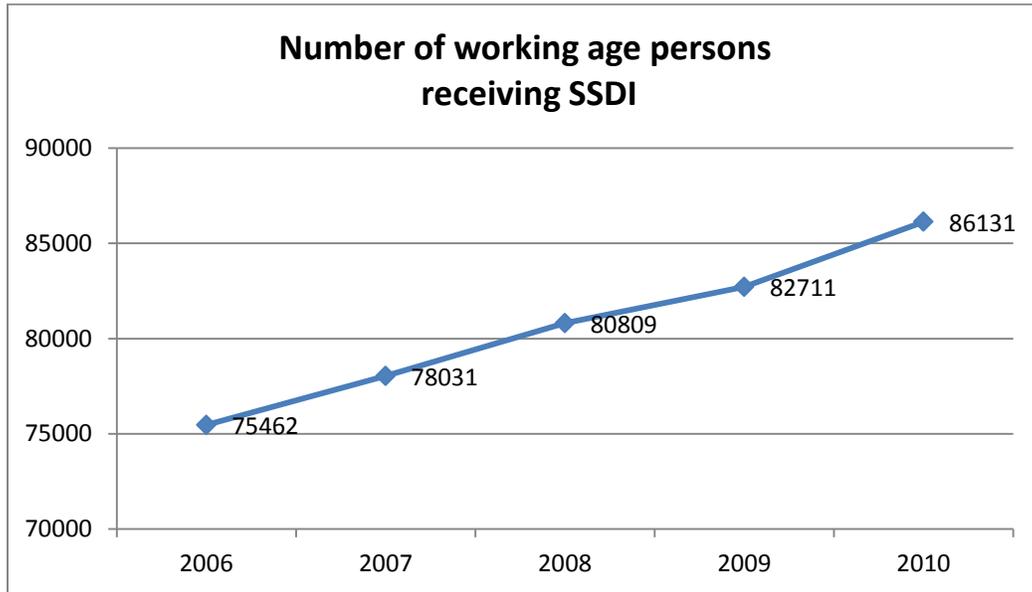
*Exhibit 13: Percent of People with Disabilities Receiving SSI who Work*



## Social Security Disability Insurance (SSDI)

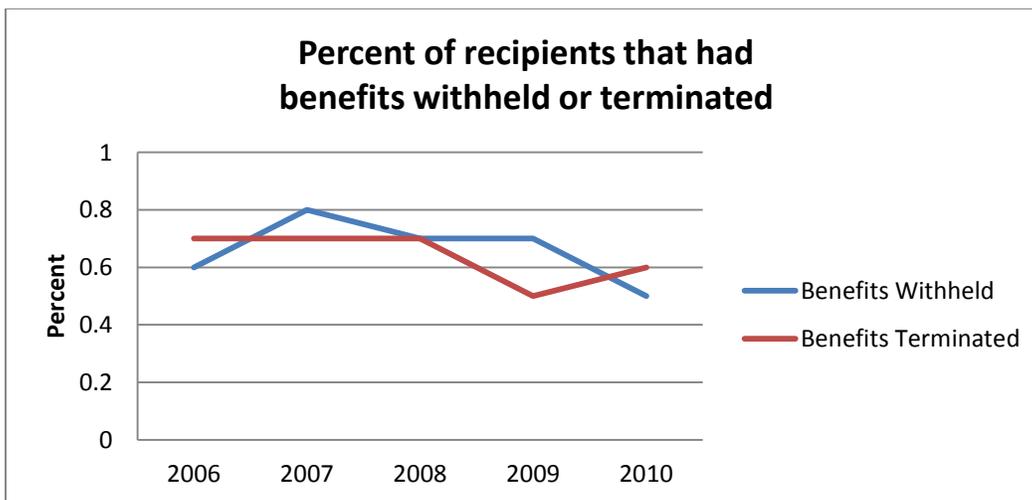
The number of working age individuals (18-64) who receive SSDI increased by an even greater percent (14%) from 2006 to 2010 (Exhibit 14).<sup>2</sup>

*Exhibit 14: Number of Working Age Persons with Disabilities Receiving SSDI.*



Very few SSDI recipients, however, were able to attain any meaningful employment. Less than one percent of those receiving SSDI had their benefits either withheld or terminated because of substantial employment in any year between 2006 and 2010 (Exhibit 15).

*Exhibit 15: Percent of SSDI Recipients who had Benefits Withheld or Terminated due to Substantial Work.<sup>2</sup>*



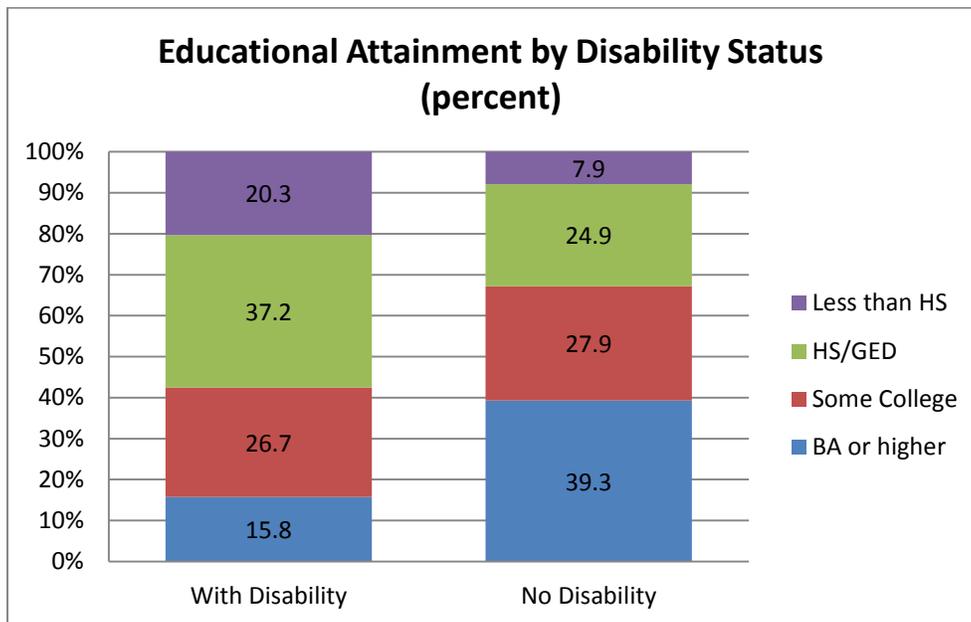
## Health Insurance Coverage

Health insurance coverage is commonly linked to quality of care. In Connecticut, a slightly greater percent of people with disabilities (89%) have some type of health insurance coverage than people without disabilities (87%). However, the type of insurance varies significantly: 49.7 percent of people with disabilities have **public** health insurance coverage such as Medicare or Medicaid compared to only 9.9 percent of people without disabilities.<sup>1</sup> Fear of losing public health benefits can be a factor in the reluctance of people with disabilities to seek employment.

## Education

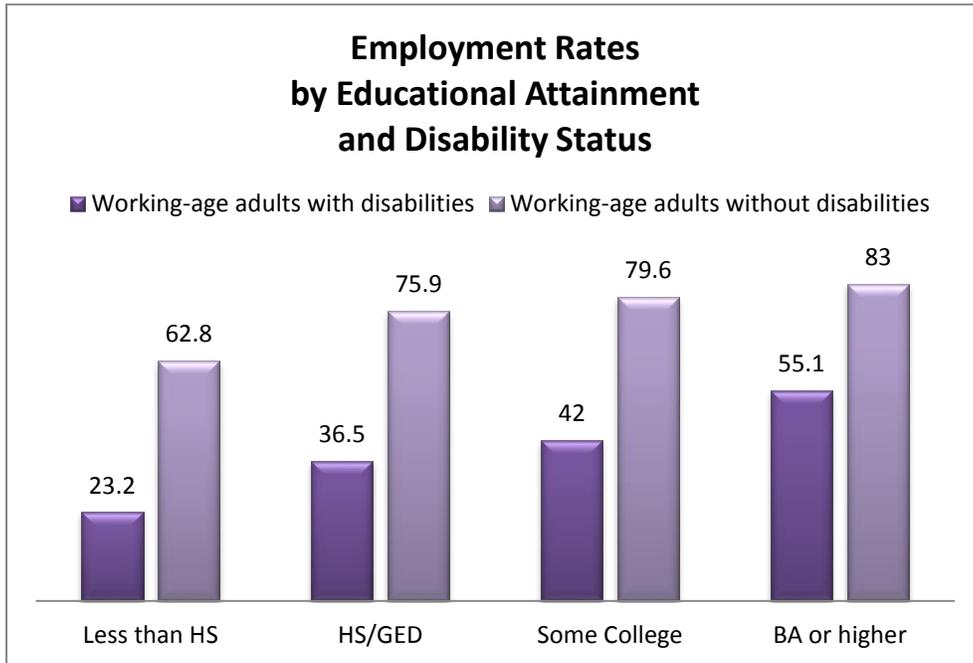
Adults with disabilities as a group have less education than their non-disabled counterparts. Exhibit 16 shows that in 2010, 15.8 percent of adults with disabilities had a four-year college degree or higher, versus 39.3 percent of adults without a disability. In addition, one in five (20.3%) adults with disabilities had less than a high school degree or GED compared to only 7.9 percent of adults without disabilities.<sup>1</sup>

*Exhibit 16: Educational Status by Disability Status (percent)*



Increased educational attainment is associated with higher employment rates for both people with and without disabilities. However, employment rates in all educational attainment categories for working-age adults (age 21-64) with disabilities are significantly lower than that of their non-disabled counterparts. As shown in Exhibit 17, 62.8 percent of adults without a disability who have earned less than a high school diploma or GED are employed, while only 23.2 percent of adults with a disability with equivalent education are employed.<sup>1</sup>

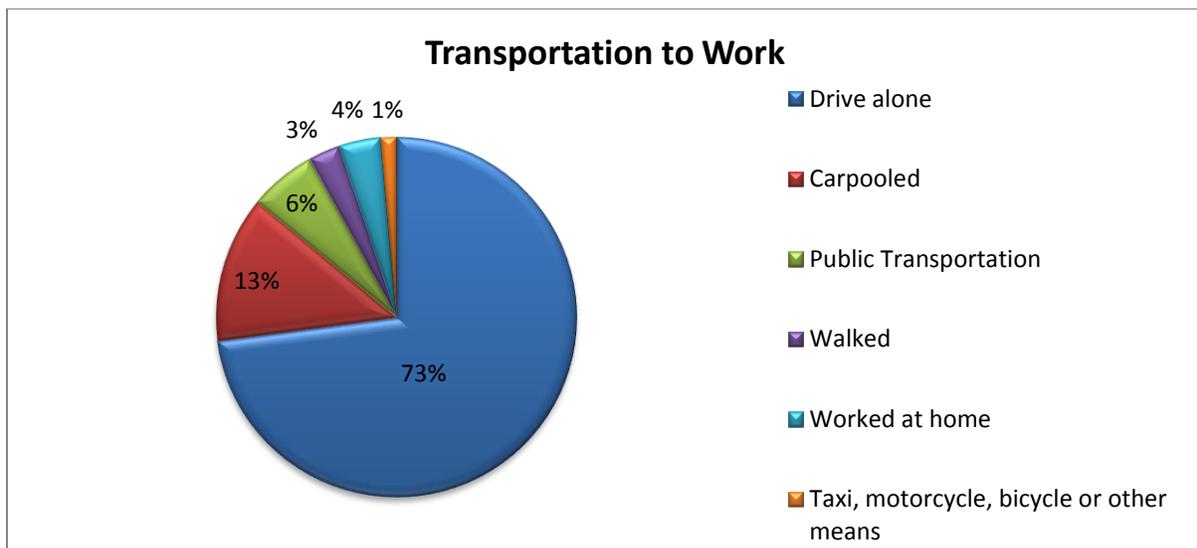
Exhibit 17: Employment Rates by Educational Attainment and Disability Status



### Transportation

In Connecticut, and among people with disabilities, transportation is commonly noted as one of the major barriers to employment. Exhibit 18 shows a breakdown of how persons with disabilities who do work, get to work, with driving alone the predominant form of transportation. Those who do not or cannot drive themselves have limited options for getting to a place of employment. Greater access to public transportation or other options may increase the ability of a person with a disability to work.

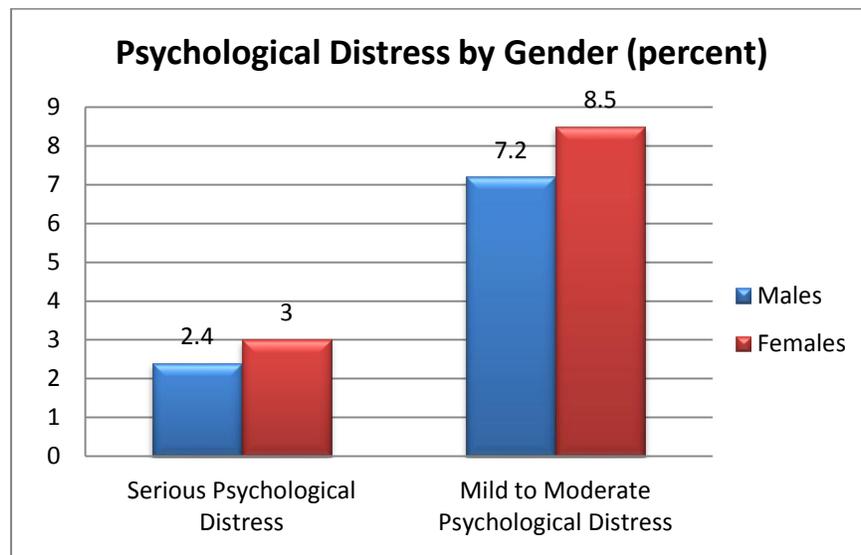
Exhibit 18: How People with Disabilities who Work Commute to Work<sup>1</sup> (percent)



## Psychological Distress

In addition to some of the factors highlighted above, behavioral health issues can have an effect on employment outcomes for persons with disabilities. There is very little state-level data, however, about the effect of behavioral health issue on employment for people with disabilities. According to one data source, the Centers for Disease Control Disability and Health Data Systems data set, 2-3 percent of CT residents over the age of 18 have serious psychological distress and another 8-9 percent of residents have mild to moderate psychological distress. Women have higher rates of psychological distress than men in both categories. Overall, 9.6 percent of males have either serious psychological distress or mild to moderate psychological distress compared to 11.5 percent of females (Exhibit 19).<sup>3</sup> For more information about mental health, disability, and employment, see the UConn Center on Aging report “Connecticut Bureau of Rehabilitation Services and Connecticut Department of Mental Health and Addiction Services: Collaborative Employment Project (2011),” available at [http://www.connect-ability.com/media/pdf/research/BRS\\_DMHAS\\_Final\\_Report.pdf](http://www.connect-ability.com/media/pdf/research/BRS_DMHAS_Final_Report.pdf)

*Exhibit 19: Serious and Mild to Moderate Psychological Distress by Gender.*



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The foregoing information from a variety of sources seeks to bring together in one place data on disability and employment in Connecticut, including prevalence, employment rates, factors that influence employment, aspects of the financial situation of people with disabilities that could be improved by employment, and changes over the past several years. It should prove useful to stakeholders and policymakers who wish to improve the employment outcomes and financial quality of life for people with disabilities in Connecticut.

## Sources

The following sources were used in this report:

<sup>1</sup> 2010 American Community Survey, Public Use Microdata Samples (PUMS). For more information about the ACS PUMS data please see

[http://www.census.gov/acs/www/data\\_documentation/public\\_use\\_microdata\\_sample/](http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/).

*ACS PUMS analysis performed by William Erickson, MS, Employment and Disability Institute, Cornell University.*

<sup>2</sup> SSI Annual Statistical Reports, 2006-2010. For more information please see

[http://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/index.html](http://www.ssa.gov/policy/docs/statcomps/ssi_asr/index.html)

<sup>3</sup> Centers for Disease Control and Prevention, Disability and Health Data System (DHDS). Latest available data is from 2007. For more information please see <http://dhds.cdc.gov/>

# Glossary of Major Terms

## Disability and Disability Types

The ACS definition of disability is based on six questions. Individuals are coded as having a disability if they answer “yes” to one or more of these six questions.

Hearing Disability: Is this person deaf or does he/she have serious difficulty hearing?

Visual Disability: Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?

Cognitive Disability: Because of a physical, mental or emotional condition, does this person have serious difficulty concentrating, remembering or making decisions?

Ambulatory Disability: Does this person have serious difficulty walking or climbing stairs?

Self-care Disability: Does this person have difficulty dressing or bathing?

Independent Living Disability: Because of a physical, mental or emotional condition, does this person have difficulty doing errands such as visiting a doctor’s office or shopping?

## Employment:

A person is considered employed if he or she is either

- a) “at work”: those who did any work at all during the reference week as paid employee (worked in his or her own business or profession, worked on his or her own farm, or worked 15 or more hours as an unpaid worker on a family farm or business) or
- b) “with a job but not at work”: had a job but temporarily did not work at that job during the reference week due to illness, bad weather, industrial dispute, vacation or other personal reasons. The reference week is defined as the week preceding the date the questionnaire was complete.

## Full-Time/Full-Year Employment

A person is considered employed full-time if he or she worked 35 hours or more per week (full-time) and 50 or more weeks per year (full-year).

## Household Income

Household income is defined as the total income of a household including: wages, salary, commissions, bonuses, or tips from all jobs. Median household income is calculated with the household as the unit of analysis, using household weights without adjusting for household size.

## Supplemental Security Income (SSI)

A federal program that gives cash support to very poor people with severe disabilities. A person is defined as receiving SSI payments if he or she reports receiving SSI income in the 12 months prior to the survey.

**Social Security Disability Insurance (SSDI)**

A federal program that gives cash support to workers who have become disabled, and their spouses and children. A person is defined as receiving SSDI if he or she reports receiving SSDI payments in the 12 months prior to the survey.

**Veteran Service-Connected Disability**

A disease or injury determined to have occurred in or to have been aggravated by military service. This information was determined by the following two part question:

- a) Does this person have a VA service-connected disability rating
- b) What is this person's service connected disability rating?