Study No. 20835

N.O.D./HARRIS 2004 SURVEY OF AMERICANS WITH DISABILITIES

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EXECUTIVE SUMMARY

Overview

The National Organization on Disability/Harris 2004 Survey of Americans with Disabilities marks the fifth effort over the past 18 years to assess the quality of life of people with disabilities on a wide range of critical dimensions, to measure the gaps between people with and without disabilities on these indicators, and to track them over time. The National Organization on Disability (N.O.D.) and Harris have established a series of 10 indicators of significant life activities of Americans with disabilities.[1] These indicators, which have been tracked over the course of five surveys, are: employment, income, education, health care, access to transportation, socializing, going to restaurants, attendance at religious services, political participation, and life satisfaction.

The general implication of the indicators is that progress is being made, but that people with disabilities remain at a disadvantage in most areas (Exhibit 1). For instance, although reports of job discrimination have declined markedly and there has been substantial progress reported in education, large gaps still exist between people with and without disabilities with regard to: employment, education, household income, access to transportation, health care, socializing, going to restaurants, attendance at religious services, and life satisfaction (Exhibit 2).

The fact that many of the gaps are smaller today than they have been in years past is clearly good news. However, in some cases, the closing of the gap is due to modest changes in circumstances among people without disabilities in that things have actually gotten slightly worse for them in terms of employment and attendance at religious services—bringing the two populations into closer alignment on these measures.

[1] Following the terrorist attacks of September 11, 2001, in cooperation with Harris Interactive, N.O.D. established emergency preparedness of people with disabilities as another indicator that will be tracked over time. While not part of this survey, emergency preparedness has emerged as a critical issue for people with disabilities.

Looked at another way, even in an economic environment that is challenging for many Americans, people with disabilities have made modest progress. This observation is important insofar as it highlights the need to consider the data presented below in relative and absolute terms, both over time and on a point-in-time basis.

Given the size and breadth of its sample, the 2004 survey also highlights the tremendous heterogeneity of people with disabilities. Indeed, the range of disabilities—in terms of both type and severity—personal circumstances, and characteristics such as age depicted below lend further complexity to the big picture in suggesting that there is no single snapshot of the population with disabilities. People with physical and mental disabilities, people with developmental disabilities or disabilities acquired later in life—especially those affected by the aging process—and people with disabilities of varying degrees of severity have a range of experiences, challenges, and aspirations.

For instance, it is by no means surprising that the gaps between people with severe disabilities and people without disabilities altogether are especially large (Exhibit 3). However, it is critical to note that people with slight or moderate disabilities have dramatically different needs than do people with more severe disabilities with respect to everything from assistance with basic activities of daily living such as eating and bathing to transportation and workplace accommodations. In short, those who are at the largest disadvantages as measured in the concrete terms of the indicators used here are quite often the very same individuals who are most dramatically and negatively affected.

This reality is both cause and effect of the inextricable link between many of the indicators measured here. While a seemingly obvious point that education level and employment circumstances are highly correlated with income—and likely satisfaction with life in general—these connections become all the more salient for those with extensive health-care, housing, transportation, and assistive technology needs. This is particularly true for those who are unable to live independently.

In addition to the standard gap measures that have been included in all phases of this research, the survey includes an expanded section on health care, an entirely new section on use of assistive technologies, and selected questions on assets and homeownership. These new items add further texture to the disadvantages still faced by people with disabilities and point to the potential of accommodations, devices, and programs designed to facilitate independent living and the continued integration of people with disabilities into all spheres of daily life.

The improvements measured in this survey are attributable to many things, including: the implementation of the Americans with Disabilities Act (ADA) of 1990; the Individuals with Disabilities Education Act (IDEA); changes in the economy; growth in technology; and society's growing acceptance of people with disabilities in classrooms, workplaces, and the public at large. Much work remains to be done in interpreting the survey's findings and translating them into action and policies designed to improve the lives of the 54 million Americans with disabilities. Hopefully, the gap measures and other data presented in this report will point policymakers, employers, insurers, and others in the right direction and provide a benchmark for measuring progress in the years ahead.

Highlights of the 2004 Report

As mentioned above, one of the primary aims of this research is to measure and track over time a number of disparities between people with and without disabilities. As part of this effort, Harris and N.O.D. have developed specific quantifiable measures or "indicators" in a range of key life activities, with a "gap" defined as the number of percentage points by which Americans with disabilities lag behind other Americans on a given indicator. These gaps, along with a number of additional key findings from this year's survey, are presented and discussed below, with the gaps highlighted in bold.

Employment

Although the employment rate among people with disabilities has improved somewhat over the past 18 years, this is still the area where people with disabilities are at the greatest disadvantage compared to the rest of the population. (Chapter 2)

- Of *all* working-age (18-64) people with disabilities, only 35% are **employed full- or part-time**, compared to 78% of working-age people without disabilities – **a gap of 43 percentage points**.
- Further, it should be noted that people may not be working for many reasons, including being in school, being retired, or seeking work but being unable to find a job. Only in this latter case are they officially considered "unemployed." Using this definition, people with disabilities are twice as likely as people without disabilities to be "unemployed" (19% versus 9%, respectively).
- Among those with disabilities who are unemployed, 73% would prefer to be working. Of these, 70% cite their disability as the main reason why they are not working right now. Other reasons for not working include being unable to find a job that accommodates their disability (cited by 8%) and the fear that getting a job would mean losing their income assistance (mentioned by just 2% of this group).
- Perhaps the most encouraging finding in the area of employment is the shrinking percentage of people with a disability who say they have encountered discrimination in the workplace, which has dropped from 36% to 22% since 2000. This marks a substantial turnaround from the trend prior to 2000, when the percentage experiencing discrimination was steadily rising—from 27% in 1986, to 29% in 1994, 32% in 1998, and 35% in 2000. (Exhibit 1)

Income

Perhaps not surprisingly given their lower rates of employment, people with disabilities are much more likely to be living in poverty. (Chapter 3)

- People with disabilities are almost three times as likely as people without disabilities to **have a household income of $15,000 or less** (26% versus 9%) – **a gap of 17 percentage points**.[2]
- Likewise, people with disabilities are half as likely as people without disabilities to live in households that earn more than $50,000 annually (19% versus 42%).

[2] The 2003 U.S. Census Bureau Poverty threshold was $12,300 for a two-person non-elderly household.

- People with disabilities between ages 18 and 29 are the most likely to have low incomes. Of this younger group, nearly 4 in 10 (38%) earn an annual income of $15,000 or less.
- Although changes in the absolute numbers of those with incomes of $15,000 or less should be interpreted with caution when not controlling for inflation, the gap between people with and without disabilities with household incomes at this level has narrowed slightly, but has remained relatively stable since 1986 (17 percentage points in 2004, compared to 19 points in 2000, and 22 points in 1986, 1994, and 1998). (Exhibit 4)

Education

With regard to education, the pattern is the same. Despite notable improvements over the past 18 years, people with disabilities lag far behind their non-disabled counterparts in getting a basic education. (Chapter 4)

- 21% of people with disabilities have **not completed high school**, compared to 11% of people without disabilities – **a gap of 10 percentage points**.
- 14% of people with disabilities have graduated from college, compared to 25% of their non-disabled counterparts.
- Although 1 in 5 people with disabilities has not completed high school, there has still been marked progress in the area of education over the past 18 years. While 79% of people with disabilities have graduated from high school today, this share was only 61% in 1986. (Exhibit 1)

Health Care

People with disabilities are much more likely than people without disabilities to face barriers to health care, despite reporting comparable rates of insurance coverage. The higher likelihood of going without needed services among this population may be cause for particular concern given their greater health-care needs. (Chapter 5)

- People with disabilities are slightly more likely than people without disabilities to have health insurance of some kind (91% versus 88%, respectively). However, as detailed measures of access to care demonstrate, all health insurance is not created equal.
- 19% of people with disabilities use some form of personal assistance services for help with basic needs such as getting dressed, preparing meals, or bathing.
- However, people with disabilities are far more likely to **have gone without needed health care on at least one occasion in the past year**, when compared to people without disabilities (18% and 7%, respectively) – **a gap of 11 percentage points**.
- Further, since 1994, the gap between people with and without disabilities who have gone without needed medical care has risen from 5 percentage points to 11 percentage points today. (Exhibit 4)
- Among those both with and without disabilities, the leading reason for not receiving needed health care in the last year is that it costs too much (39% and 33%, respectively).
- Despite this similarity, people with disabilities are much more likely than people without disabilities to have postponed or put off seeking needed health care because they could not afford it (28% versus 15%, respectively).
- Perhaps as a result, people with disabilities are significantly more likely than people without disabilities to have health-related worries about having to go into a nursing home, not being able to care for themselves, or losing their health insurance.

Transportation

Even as many of the physical barriers to public places have become less burdensome or have disappeared altogether, transportation remains the key to being able to take full advantage of these advances, with many people with disabilities facing numerous transportation challenges. (Chapter 6)

- People with disabilities are much more likely than people without disabilities to **consider inadequate transportation to be a problem** (30% versus 13%, respectively) – **a gap of 17 percentage points**.
- Since 1998, the transportation gap between people with and without disabilities has widened by 5 percentage points (13% in 1998 to 18% in 2004). (Exhibit 4)

Socializing

People with disabilities are also less likely than those without disabilities to socialize with friends, relatives, or neighbors, once again suggesting that there are significant barriers to participation in leisure activities for this population. (Chapter 7)

- Significant majorities of people with and without disabilities **socialize with friends, family, and neighbors at least twice a month**. However, people with disabilities still socialize less often than people without disabilities (79% versus 89%, respectively) – **a gap of 10 percentage points**.
- As with dining out, younger people with disabilities (ages 18-29) are almost as likely as their non-disabled counterparts to socialize with close friends, relatives, or neighbors (90% versus 94%).[3]
- With respect to socializing, the gap between people with and without disabilities has remained steady since 2000 (11 percentage points in 2000 versus 10 points today). (Exhibit 4)

[3] Caution should be used when drawing conclusions from these percentages as the results are based on small sample sizes.

Going to Restaurants

People with disabilities are less likely to go to restaurants, even when comparing those at similar income levels, implying that other factors such as lack of accessibility, negative public attitudes, or discomfort may be inhibiting people with disabilities from leaving their homes for meals. (Chapter 7)

- People with disabilities are less likely to **go to restaurants at least twice a month** than are people without disabilities (57% versus 73%) – **a gap of 16 percentage points**.
- People with very severe disabilities are much less likely than are people with slight disabilities (71% vs. 39%) to eat in restaurants at least twice a month.
- However, there are encouraging signs among younger adults ages 18-29. These younger people with disabilities are almost as likely as their non-disabled counterparts to go out to restaurants at least twice a month (64% versus 71%).[4]
- Finally, when it comes to going to restaurants, the gap between people with and without disabilities has decreased considerably from 25 percentage points in 1986 to 16 percentage points in 2004. (Exhibit 4)

Attendance at Religious Services

Although religious faith appears to be no less important in their lives, people with disabilities are less likely than people without disabilities to attend religious services on a regular basis. (Chapter 8)

- Approximately half of people with disabilities (49%) **attend religious services at least once per month**. However, 57% of people without disabilities do the same – **a gap of 8 percentage points**.
- These differences in attendance at religious services do not appear to be attributable to different degrees of faith *per se*. On the contrary, religious faith is almost equally important

[4] Caution should be used when drawing conclusions from these percentages as the results are based on small sample sizes.

to people with and without disabilities – 84% of people with disabilities and 85% of people without disabilities consider religious faith to be important to them.

- The gap between people with and without disabilities in terms of attendance at religious services is now similar to that in 1986 (11 percentage points) and 1994 (10 percentage points). However, this measured gap was wider in 2000 at 18 percentage points. (Exhibit 4)

Political Participation

Although people with disabilities have historically been less likely than people without disabilities to vote in Presidential elections, this gap closed considerably in the 2004 election season.[5] **(Chapter 9)**

- People with disabilities were almost as likely as those without disabilities to vote in the 2004 elections, with turnout for these populations estimated at 52% and 56%, respectively – **a gap of only four percentage points**.
- In previous Presidential election years, there were notable differences in turnout between these two populations' voting behavior: the gap was 11 percentage points in 1992, peaked at 17 percentage points in 1996, and then returned to 11 points again in 2000. (Exhibit 4)
- Although people with disabilities have been significantly more likely to vote for the Democratic Presidential candidate in the past three Presidential elections, in 2004, they were more likely to vote for the Republican candidate, President George W. Bush—with 53% supporting Bush as compared to 46% voting for Kerry.
- In addition, while in previous years, people with disabilities were more likely than those without disabilities to support the Democratic candidate—i.e., even in 1992 and 1996, when the majority of all voters supported the Democrat—they were actually slightly more likely than those without disabilities to support the Republican President in this recent election.

Life Satisfaction and Optimism for the Future

[5] In previous N.O.D./Harris surveys, the political participation "gap" was measured in terms of the shares of people with and without disabilities who are registered to vote. As the data source for this measure is no longer available, the gap in political participation is now based on estimated voter turnout among people with and without

Given the size and persistence of the various gaps between people with and without disabilities, it is not surprising that people with disabilities are on average less satisfied with their lives, that many do not envision their quality of life getting better over the next four years, and that they are less optimistic about their futures than are their non-disabled counterparts. (Chapter 10)

- People with disabilities are much less likely to say that they are ***very*** **satisfied with life in general** than are people without disabilities (34% versus 61%, respectively) – **a gap of 27 percentage points**.
- The gap in life satisfaction between people with and without disabilities increased steadily between 1986 and 2000. For people with disabilities, life satisfaction has remained relatively stable over the last 10 years, dropping slightly from 39% in 1986 to 34% today. By contrast, the share of people without disabilities who are very satisfied with life grew steadily from 1986 (50%) to 2000 (67%), but then dropped to 61% in 2004. (Exhibit 1)
- However, as with many of the other indicators measured here, this gap in life satisfaction decreases somewhat for younger people ages 18 to 29. For this youngest cohort, 38% of people with disabilities say they are very satisfied with life compared to 58% of people without disabilities – a gap of 20 percentage points.[6]
- Likely due in part to their substantial disadvantages on all of the gap indicators measured in this survey, as well as in some cases to their disabling conditions themselves, people with disabilities are much less likely to expect their quality of life to get better over the next four years, as compared to people without disabilities (43% versus 75%, respectively).

Assistive Technology

Almost half of all people with disabilities make use of some type of assistive technology specific to their disability. In addition, while people with disabilities rely in large numbers on disability-specific types of assistive technologies, they are about as likely as are people

disabilities, with trended data available going back to the 1992 elections. (Post-election data on *actual turnout* based on exit polls do not break out people with and without disabilities.)

[6] Caution should be used when drawing conclusions from these percentages as the results are based on small sample sizes.

without disabilities to rely on accessible mainstream technology such as cordless telephones, automatic check deposit, and online banking. (Chapter 12)

- 41% of adults with disabilities use some form of assistive technology specific to their disability.
- Forty-eight percent of adults with disabilities use assistive devices that aid in mobility such as walkers, scooters, and lifts designed for wheelchairs; 36% use hearing aids or other devices designed to assist with hearing.
- While the share of people with disabilities who use assistive technology is substantial, a significant minority (17%) lack some form of assistive technology that they need. Of this minority, 57% have attempted to get or use this equipment in the past.
- Cost is the leading barrier for those who say they could use assistive technology, but do not currently have it. 54% of those who have attempted to get an assistive device they needed were unable to get it because they could not afford it. Of those who have *not* tried to get or use an assistive device they needed, 61% did not try to get it because they thought it would be too expensive.
- Both people with and without disabilities agree that health insurance companies should be primarily responsible for paying for assistive devices (49% versus 51%, respectively).
- However, 35% pay for assistive devices themselves, without any help from other sources.

Exhibit 1
Key "Indicators" for People with Disabilities – Trends 1986-2004

Base:	2004 1,267 %	2000 997 %	1998 989 %	1994 1003 %	1986 981 %
Employment					
Works either full or part-time (18-64)	35	32	29	31	34
Income*†					
Annual household income $15,000 or less	26	29	34	40	51
Education*					
Has not graduated from high school	21	22	20	24	39
Health Care*					
Did not get needed care on at least one occasion in past year	18	19	21	18	n/a
Transportation*					
Inadequate transportation considered a problem	30	30	30	n/a	n/a
Socializing					
Socializes with close friends, relatives, or neighbors at least twice a month	79	81	82	81	n/a
Going to Restaurants					
Goes to a restaurant at least twice a month	56	56	51	50	48
Attendance at Religious Services					
Goes to church, synagogue, or any other place of worship at least once a month	49	47	54	48	55
Political Participation**					
Voter turnout in the Presidential election	52	41	33 (1996)	45 (1992)	n/a
Satisfaction with Life					
Very satisfied with life in general	34	33	33	35	39

* These variables are “negative” in that a higher score indicates more of a disadvantage.
† Data have not been adjusted for inflation.
** Source: Harris Poll, selected Presidential election years.

Exhibit 2
A Comparison between People With and Without Disabilities on 10 "Indicator" Measures (2004)

	People With Disabilities	People Without Disabilities	Gap in Percentage Points
Base:	1,267	988	
	%	%	
Employment			
Works either full or part-time (18-64)	35	78	43
Income*			
Annual household income $15,000 or less	26	9	17
Education*			
Has not graduated from high school	21	11	10
Health Care*			
Did not get needed care on at least one occasion in past year	18	7	11
Access to Transportation*			
Inadequate transportation considered a problem	30	13	17
Socializing			
Socializes with close friends, relatives, or neighbors at least twice a month	79	89	10
Going to Restaurants			
Goes to a restaurant at least twice a month	57	73	16
Attendance at Religious Services			
Goes to church, synagogue, or any other place of worship at least once a month	49	57	8
Political Participation**			
Voter turnout in the Presidential election	52	56	4
Satisfaction with Life			
Very satisfied with life in general	34	61	27

* These variables are "negative" in that a higher score indicates more of a disadvantage.
** Source: 2004 Harris Poll.

Exhibit 3
Key "Indicators," by Severity of Disability (2004)

	Very or Somewhat Severe Disabilities	Slight or Moderate Disabilities	All People With Disabilities	People Without Disabilities
Base:	677	571	1,267	988
	%	%	%	%
Employment				
Works either full or part-time (18-64)	21	54	35	78
Income*				
Annual household income $15,000 or less	27	25	26	9
Education*				
Has not graduated from high school	21	21	21	11
Health Care*				
Did not get needed care on at least one occasion in past year	24	11	18	7
Access to Transportation*				
Inadequate transportation a problem	39	21	31	13
Socializing				
Socializes with close friends, relatives, or neighbors at least twice a month	75	84	79	89
Going to Restaurants				
Goes to a restaurant at least twice a month	49	66	57	73
Attendance at Religious Services				
Goes to church, synagogue, other place of worship at least once a month	44	56	49	57
Satisfaction with Life				
Very satisfied with life in general	27	42	34	61

* These variables are “negative” in that a higher score indicates more of a disadvantage.
** To be updated after the 2004 election.

Note: Political participation is not included in this table as these data were not gathered from this survey, but rather from the Harris Poll in selected Presidential election years.

Exhibit 4
Trends in Gaps for "Indicator" Measures—1986-2004
(Percentage Points)

	2004 Gaps %	2000 Gaps %	1998 Gaps %	1994 Gaps %	1986 Gaps %
Income*					
Annual household income $15,000 or less	17	19	22	22	22
Education*					
Has not graduated from high school	10	13	11	12	24
Health Care*					
Did not get needed care on at least one occasion in past year	11	13	10	5	n/a
Socializing					
Socializes with close friends, relatives, or neighbors at least twice a month	10	11	n/a	n/a	n/a
Going to Restaurants					
Goes to a restaurant at least twice a month	16	25	n/a	n/a	25
Attendance at Religious Services					
Goes to church, synagogue, or any other place of worship at least once a month	8	18	3	10	11
Political Participation**					
Voter turnout in the Presidential election	4	11	17 (1996)	11 (1992)	n/a
Satisfaction with Life					
Very satisfied with life in general	27	34	28	20	11

* These variables are "negative" in that a higher score indicates more of a disadvantage.
** Source: Harris Poll, selected Presidential election years.
Note: Only 8 "Key Indicators" are represented in this table, since 2 of the 10 indicators were not measured in previous years.

Exhibit 5
A Comparison between People With and Without Disabilities on 10 "Indicator" Measures (2000)

	People With Disabilities	People Without Disabilities	Gap in Percentage Points
Base:	997	953	
	%	%	
Employment			
Works either full or part-time (18-64)	32	81	49
Income*			
Annual household income $15,000 or less	29	10	19
Education*			
Has not graduated from high school	22	9	13
Health Care*			
Did not get needed care on at least one occasion in past year	19	6	13
Access to Transportation*			
Inadequate transportation considered a problem	30	10	20
Socializing			
Socializes with close friends, relatives, or neighbors at least once a week	70	85	15
Going to Restaurants			
Goes to a restaurant at least once a week	40	59	19
Attendance at Religious Services			
Goes to church, synagogue, or any other place of worship at least once a month	47	65	18
Political Participation**			
Registered to vote in the Presidential election	41	52	11
Satisfaction with Life			
Very satisfied with life in general	33	67	34

* These variables are "negative" in that a higher score indicates more of a disadvantage.
** Source: 2000 Harris Poll.

Exhibit 6
A Comparison between People With and Without Disabilities on "Indicator" Measures (1998)

	People With Disabilities	People Without Disabilities	Gap in Percentage Points
Base:	989	905	
	%	%	
Employment			
Works either full or part-time (18-64)	29	79	50
Income*			
Annual household income $15,000 or less	34	12	22
Education*			
Has not graduated from high school	20	9	11
Health Care*			
Did not get needed care on at least one occasion in past year	21	11	10
Access to Transportation*			
Inadequate transportation considered a problem	30	17	13
Socializing			
Socializes with close friends, relatives, or neighbors at least once a week	69	84	15
Going to Restaurants			
Goes to a restaurant at least once a week	33	60	27
Attendance at Religious Services			
Goes to church, synagogue, or any other place of worship at least once a month	54	57	3
Political Participation (1996)**			
Voter turnout in the Presidential election	33	50	17
Satisfaction with Life			
Very satisfied with life in general	33	61	28

* These variables are "negative" in that a higher score indicates more of a disadvantage.
** Source: 1996 Harris Poll.

Exhibit 7
A Comparison between People With and Without Disabilities on "Indicator" Measures (1994)

	People With Disabilities	People Without Disabilities	Gap in Percentage Points
Base:	1003 %	1115 %	
Income*			
Annual household income $15,000 or less	40	18	22
Education*			
Has not graduated from high school	24	12	12
Health Care*			
Did not get needed care on at least one occasion in past year	18	13	5
Socializing			
Socializes with close friends, relatives, or neighbors at least once a week	68	86	18
Going to Restaurants			
Goes to a restaurant at least once a week	34	55	21
Attendance at Religious Services			
Goes to church, synagogue, or any other place of worship at least once a month	48	58	10
Political Participation (1992)**			
Voter turnout in the Presidential election	45	56	11
Satisfaction with Life			
Very satisfied with life in general	35	55	20

* These variables are "negative" in that a higher score indicates more of a disadvantage.
** Source: 1992 Harris Poll.
Note: Only 8 "Key Indicators" are represented in this table, since 2 of the 10 indicators were not measured in 1994.

Exhibit 8
A Comparison between People With and Without Disabilities on "Indicator" Measures (1986)

	People With Disabilities	People Without Disabilities	Gap in Percentage Points
Base:	981	1064	
	%	%	
Income*			
Annual household income $15,000 or less	51	29	22
Education*			
Has not graduated from high school	39	15	24
Socializing			
Socializes with close friends, relatives, or neighbors at least once a week	75	85	10
Going to Restaurants			
Goes to a restaurant at least once a week	34	58	24
Attendance at Religious Services			
Goes to church, synagogue, or any other place of worship at least once a month	55	66	11
Satisfaction with Life			
Very satisfied with life in general	39	50	11

* These variables are "negative" in that a higher score indicates more of a disadvantage.

Note: Only 6 "Key Indicators" are represented in this table, since 4 of the 10 indicators were not measured in 1986.

INTRODUCTION

Background

Working with the National Organization on Disability (N.O.D.) to study the attitudes, experiences, and levels of participation of Americans with disabilities in the past, Harris has identified 10 very important indicators of the quality of life and standard of living of Americans with disabilities. Since 1986, N.O.D./Harris surveys have measured the gaps on these 10 indicators between people with and without disabilities.

The primary purposes of the 2004 research are to:

- measure the size of the gaps on these indicators in the year 2004 between people with and without disabilities;
- determine which gaps are and are not closing and by how much compared to earlier research in 2000, 1998, 1994, and 1986;
- provide a benchmark for measuring future progress; and
- examine additional measures of quality of life that may be especially relevant in today's environment.

The 10 indicators that are tracked over the course of the five surveys focus on: employment, income, education, health care, access to transportation, socializing, going to restaurants, attendance at religious services, political participation, and life satisfaction.

Along with these measures, the 2004 survey also provides insight into how people with and without disabilities make use of assistive technologies in their daily lives. In addition, it examines in much greater detail than in years past the health-care experiences of people with and without disabilities, including the prevalence of cost-related barriers to care, use of personal assistance services, and health-related worries about the future.

Finally, this report provides up-to-date measures in a number of critical areas that are specific to people with disabilities, including:

- The impact of the Americans with Disabilities Act (ADA) on the lives of Americans with disabilities;
- The sense of common identity shared by people with disabilities;
- Changes in lifestyles, access to facilities, and public attitudes toward people with disabilities; and
- Use of job training centers and assets and homeownership among people with disabilities.

Policymakers, leaders of the disability movement, and those who work with people with disabilities are sure to find the results of this research useful as both a benchmark for the future and a guide in their continuing efforts to improve the quality of life of Americans with disabilities.

Sample

The 2004 sample includes 1,267 people ages 18 and over with disabilities and 988 people ages 18 and over without disabilities. Those with disabilities include a general cross-section of 1,038 people with disabilities, an oversample of 109 respondents who are blind or have vision impairments, and an oversample of 120 who are deaf or have hearing impairments. When a person with a disability was unavailable for an interview or unable to be interviewed, a proxy from the same household who was best qualified to answer questions about that person was chosen to complete the interview. Overall, 14% of the interviews were conducted with proxies.

All of the results were weighted to be representative of the general population ages 18 and over with and without disabilities. In the case of findings on employment, however, data are based on those ages 18 to 64, the primary employment market. Unless otherwise specified, all results are reported based on the total survey sample.

A more-detailed methodology can be found in Appendix A.

Defining Disability

The sample of people with disabilities was limited to non-institutionalized individuals with disabilities, with a person qualifying for this portion of sample if he or she currently:

- Has a health problem or disability that prevents him or her from participating fully in work, school, housework, or other activities; *or*
- Reports having a physical disability of any kind; a seeing, hearing, or speech impairment; an emotional or mental disability; or a learning disability; *or*
- Considers himself or herself a person with a disability or says that other people would consider him or her to be a person with a disability.

No more than one adult with a disability was interviewed in each household.

Methodological Overview

All interviews were conducted by telephone, with the exception of those with deaf/hearing-impaired respondents, who were interviewed online. The interviewing took place between May 7 and 28, 2004.

The questionnaire consisted of 63 substantive response items, including demographic questions. The entire questionnaire and topline results can be found in Appendix B. The average lengths of the survey for people with disabilities and people without disabilities were 21 minutes and 16 minutes, respectively.

Notes on Reading Tables

The base on each question is the total number of respondents who answered that question. All base sizes shown in this report are unweighted, while the percentages reflect the weighting that was done to bring the samples of people with and without disabilities into proportion with the actual population in terms of characteristics such as age, gender, and education level. An asterisk (*) signifies a value of less than one-half percent (<0.5%). A dash represents a value of zero. Percentages may not always add up to 100% due to computer-rounding or the acceptance of multiple answers from respondents answering a given question.

Subgroup analyses were conducted based on demographic characteristics such as gender, age, and income. In addition, respondents with disabilities were classified into additional subgroups based on: 1) the severity of their disability (e.g., slight, moderate, severe); 2) the nature of their disability (e.g., physical, emotional/mental, learning); and 3) their age at the onset of their disability. Additional analyses were conducted among all respondents on the basis of insurance status (insured vs. uninsured) and—among people with disabilities—by source of insurance. Unless specified in the text, there were little or no differences in the results for any of these subgroups of respondents.

Note also that, in rare cases, results may be based on small sample sizes – that is, bases of fewer than 50 respondents. This may be true, for instance, when questions were asked of subgroups of respondents, with the results then broken down by age group. These data are included in the report; however, where caution should be used in drawing any conclusions from the results due to small samples, this has been noted in the table or the text.

Public Release of Survey Findings

All Harris Interactive, Inc., surveys are designed to adhere to the code of conduct of the Council of American Survey Research Organizations (CASRO) and the code of the National Council of Public Polls (NCPP). Because data from this survey will be released to the public, any release must stipulate that the complete report is also available through the National Organization on Disability (N.O.D.).

Obtaining Copies of the Report

Additional copies of this report, *The National Organization on Disability/Harris 2004 Survey of Americans with Disabilities*, are available for purchase from the National Organization on Disability website at www.nod.org. The report includes a detailed analysis of the survey data, graphics, a discussion of the survey methodology, and the complete questionnaire, including topline data. The Executive Summary is available at no charge at www.nod.org.

Project Responsibility and Acknowledgements

The Harris team responsible for the design of the questionnaire and analysis of the data included: Humphrey Taylor, Chairman of *The Harris Poll*; David Krane, Senior Vice President; Kristina Hanson, Ph.D., Senior Research Manager; and Rebecca Tabar, Research Associate.

Harris Interactive, Inc., would like to thank the National Organization on Disability (N.O.D.) for commissioning this research and extend special recognition to those who provided expert advice, useful contributions, and strong commitment to this project: Alan Reich, President; Arlene Anns, Consultant; Mary Dolan, Vice President and Project Director; Gerry Hendershot, Ph.D., Senior Advisor on Survey Research; Tim Sullivan, Senior Communications Advisor; and Brewster Thackeray, Vice President and Director of Communications.

Other individuals who provided critical guidance and feedback throughout all stages of this project include: Peter Blanck, Ph.D., J.D., Director, Law, Health Policy & Disability Center, University of Iowa College of Law; Jacquelyn Brand, Chair, Community Technology Foundation of California; Sylvia Clark, Executive Director, NEC Foundation of America; Nat Ehrlich, Ph.D., Institute for Public Policy and Social Research, Michigan State University; Larry Goldberg, Director, Media Access Group at WGBH; Tricia Neuman, Sc.D., Vice President, the Henry J. Kaiser Family Foundation; and James Schmeling, J.D., Associate Director, Law, Health Policy & Disability Center, University of Iowa College of Law.

Harris Interactive and the National Organization on Disability (N.O.D.) would also like to express their appreciation to the many sponsors of this research: American Express; AstraZeneca; the Milbank Foundation for Rehabilitation; the Charles Stewart Mott Foundation; NEC Foundation of America; and the RRTC on Workforce Investment and Employment Policy for Persons with Disabilities (U.S. Department of Education Grant H133B980042-99), at the Law, Health Policy & Disability Center, University of Iowa College of Law. Finally, Harris Interactive thanks the Henry J. Kaiser Family Foundation for its collaboration on this survey and for funding the health-care section.

Harris Interactive maintains full responsibility for the survey questions, data collection, and analysis and interpretations of the findings.

CHAPTER 1: NATURE AND SEVERITY OF DISABILITY

Definition of Disability

Comparing data on disability across different sources can be challenging due to the numerous ways in which disability can be defined. Not surprisingly, the particular definition or definitions used have significant implications for the size and characteristics of the population, the nature of the challenges they face, and the ways in which the findings can and should be applied to broader policy debates. In this survey, disability was defined using a number of criteria so as to capture a group with a wide range of disabling conditions, functional limitations, and personal circumstances.

More specifically, respondents were considered as having a disability if they met any of the following criteria:

- Has a health problem or disability that prevents him or her from participating fully in work, school, housework, or other activities; *or*
- Reports having a physical disability of any kind; a seeing, hearing, or speech impairment; an emotional or mental disability; or a learning disability; *or*
- Considers himself or herself a person with a disability or says that other people would consider him or her to be a person with a disability.

Onset of Disability

People acquire their disabilities across the lifespan. Almost a third (30%) of people with disabilities say that they were either born with their disability or that their disability began in adolescence, with this share having increased since 1986 when only 20% reported such an early onset of their disability. Another one in four (24%) reports that their disability began when they were a young adult between ages 20 and 39, with the remaining respondents citing middle age – ages 40-55 (27%) – or later in life – ages 56 and beyond (20%) – as the age at which their disability began. These proportions are quite similar to those reported in previous research. (Table 1A)

Severity of Disability

Today, a majority (53%) of people with disabilities describe their disabilities as either somewhat (33%) or very (20%) severe. This is a slightly smaller majority than in 2000, 1998, and 1994, when approximately 60% defined their disabilities as somewhat or very severe (2000: 35% somewhat, 25% very; 1998: 37% somewhat, 26% very; and 1994: 35% somewhat, 24% very). (Table 1A)

Table 1A
A Profile of Americans with Disabilities:
Age of Onset and Severity of Disability
(Based on a Sample of 1,267)

Base: People with disabilities (n=1,267)

	2004	2000	1998	1994	1986
Base:	1,267	997	989	1,021	1,000
	%	%	%	%	%
Age of Onset of Disability:					
From birth to adolescence (0-19)	30	24	19	21	20
During young adulthood (20-39)	24	27	29	26	25
During middle age (40-55)	27	28	27	25	23
After age 55	20	21	25	28	31
Severity of Disability:					
Slight	18	10	8	11	14
Moderate	27	28	26	27	31
Somewhat severe	33	35	37	35	28
Very severe	20	25	26	24	24

CHAPTER 2: EMPLOYMENT

Employment Rates

Although the sample interviewed in this survey included adults of all ages (18 and over), the data presented below on respondents' current employment situations are limited to those ages 18-64, in order to reflect the primary employment market. Of those in this age range, people with disabilities are much less likely to describe themselves as working either full- or part-time than are people without disabilities (35% versus 78%, respectively). This gap of 43 percentage points is the largest of the gap indicators measured in this survey, and explains the persistence of gaps in other areas such as income and health care. (Table 2A)

Further, as seen in previous years, the more severe the disability, the less likely a person is to be employed. People with slight disabilities are more than eight times more likely to be employed than are people with very severe disabilities (70% versus 8%, respectively), but are still less likely to be employed than people without disabilities. (Table 2B) It should be noted that people may not be employed for many reasons, including being in school, being retired, or seeking work but being unable to find a job. Only in this latter case should people be officially considered "unemployed." When the reasons behind respondents being out of work are taken into consideration, the findings on rates of employment presented here are consistent with those from other large-scale surveys. However, it bears emphasis that the "unemployment rate" cannot be derived merely by looking at the share of those who are not working.

Not surprisingly, rates of employment—and the size of the gaps between people with and without disabilities—also vary by selected demographic characteristics. For instance, while there are significant differences at every level of education between people with and without disabilities in the share of those who are working, these differences are larger at the lower end of the educational spectrum. Among those who have not completed high school, 74% without disabilities are employed either full- or part-time, as compared to only 19% of people with disabilities. By contrast, looking at those who have completed college, while more than 8 in 10 (82%) people without disabilities are working either full- or part-time, just over half (54%) of people with disabilities are doing so. (Table 2C)

The gap between people with and without disabilities also increases with age, with employment rates among the youngest adults (18-29 years old) the most encouraging. Looking within this age group, the gap between people with and without disabilities is 20 percentage points - smaller than any other age category, suggesting that those coming of working age around the time of the Americans with Disabilities Act (ADA) and the Individuals with Disabilities Education Act (IDEA) may be better off at least as far as work is concerned. (Table 2D)

Unemployment

Although the difference in employment rates between people with and without disabilities is large, the share of those in full- or part-time jobs tells only part of the story given the range of possible reasons for *not* working. For instance, looking at the share of those who describe their current employment situation as "unemployed," implying that they are *not* out of work voluntarily, people with disabilities are twice as likely as people without disabilities to be in this group (19% and 9%, respectively). Other reasons given for not working include retirement (cited by 16% and 4% of those of working age with and without disabilities, respectively) and being a homemaker (mentioned by 10% and 7%, respectively), among others. (Table 2A)

Given the numbers presented above, disability clearly plays a significant role in employment patterns. Of those who are not working but who say they would prefer to be, nearly seven in ten (67%) people with disabilities say they are unable to work due to their disability or health problem. (Table 2F) In addition, barriers of entry to the workplace are greater for people with somewhat or very severe disabilities. Unemployed people with very severe (69%) and somewhat severe disabilities (69%) are more likely to say they want to work than those who have moderate (56%) or slight (45%) disabilities.

Those who say they would prefer to be working and are able to do so—in other words, those who would presumably benefit from the protections afforded by the Americans with Disabilities Act (ADA)—are, not surprisingly, more likely to have lower incomes. Of those in this group, 40% have incomes below $15,000 per year as compared to 26% of people with disabilities in general. They are also more likely to be less-educated, with 28% having failed to graduate from

high school versus 21% of people with disabilities as a whole. As for what may be preventing those who are able and eager to work from doing so, it is likely some mix of physical, logistical, and societal barriers. On the one hand, they are significantly more likely than people with disabilities in general (40% vs. 30%) to consider transportation to be a problem. At the same time, they are also more likely than the population with disabilities as a whole (62% vs. 56%) to feel that their disability has prevented them from reaching their full potential as a person.

Job-Related Discrimination

The percentage of people with disabilities who say they have encountered some form of discrimination in the workplace due to their disability has dropped substantially from 36% in 2000 to 22% in 2004. While the most prevalent form of discrimination is still not being offered a job for which one is qualified due to a disability, the percentage who say they have experienced this form of discrimination has dropped 20 percentage points since 2000 (from 51% to 31%). (Table 2G)

Encouragingly, the percentage of those experiencing other forms of discrimination has also dropped on almost every measure from 2000 to 2004. This includes being denied a workplace accommodation (40% in 2000 and 21% in 2004) and being given less responsibility than coworkers (32% in 2000 and 14% in 2004). These findings suggest that there have been improvements in employment opportunities for people with disabilities that are likely driven by an increase in employers' awareness and acceptance of the ADA and the provision of workplace accommodations for people with disabilities.

Awareness and Use of Workforce Investment Act One-Stop Centers

People with (42%) and without (41%) disabilities are equally aware of Workforce Investment Act One-Stop Centers that aid in employment, education, and training services. Because the One-Stop Centers have been mandated to serve people with disabilities only recently, this equal awareness is a positive sign. However, only about one-quarter of people who have heard of One-Stop Centers -- 26% of people with disabilities and 22% of people without disabilities -- have ever used these services. (Table 2H) Again, however, given how recently these services

have become available to people with disabilities, these numbers and similar rates of usage are encouraging.

Trends

After falling over the period spanning 1986 to 1994, the employment rate for people with disabilities ages 18 to 64 has actually increased in the years since—from 29% in 1998 to 35% in 2004. Most of this increase has been driven by rising employment rates among people with slight or moderate disabilities. While this slight increase may be partly attributable to the Americans with Disabilities Act (ADA), other factors that may be at work are changes in the economy and a growth in technology, both of which affect the ability of companies to make accommodations that they had not made in the past. The inclusive efforts of the ADA also seem to have benefited younger people at the earliest stages of their careers, for whom the employment gap, while still a significant 20 percentage points, is at its smallest. This trend bodes well for this cohort's ability to grow and thrive professionally over the lifespan, as well for the associated benefits of increased productivity for society as a whole.

Table 2A
Employment

People without disabilities are significantly more likely to be working full-time than are people with disabilities, although rates of part-time employment are more similar.

Q405 Which of the following categories best describes your current employment situation?

Base: All respondents (ages 18-64) (n=1,721)

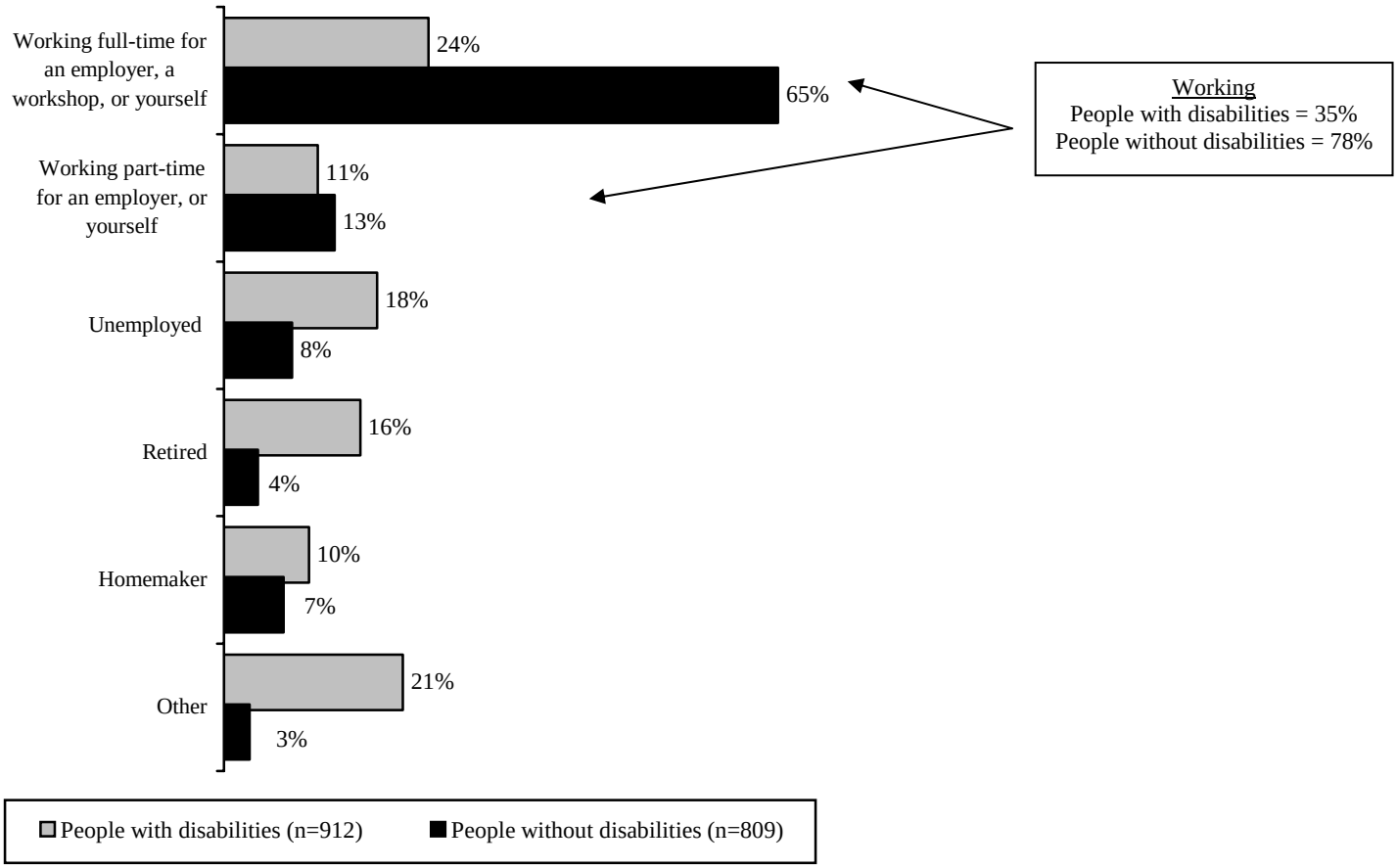


Table 2B
Employment - Degree of Disability

People with slight or moderate disabilities are much more likely to be employed than are people with somewhat or very severe disabilities.

Q405 Which of the following categories best describes your current employment situation?

Base: People with disabilities (ages 18-64) (n=912)

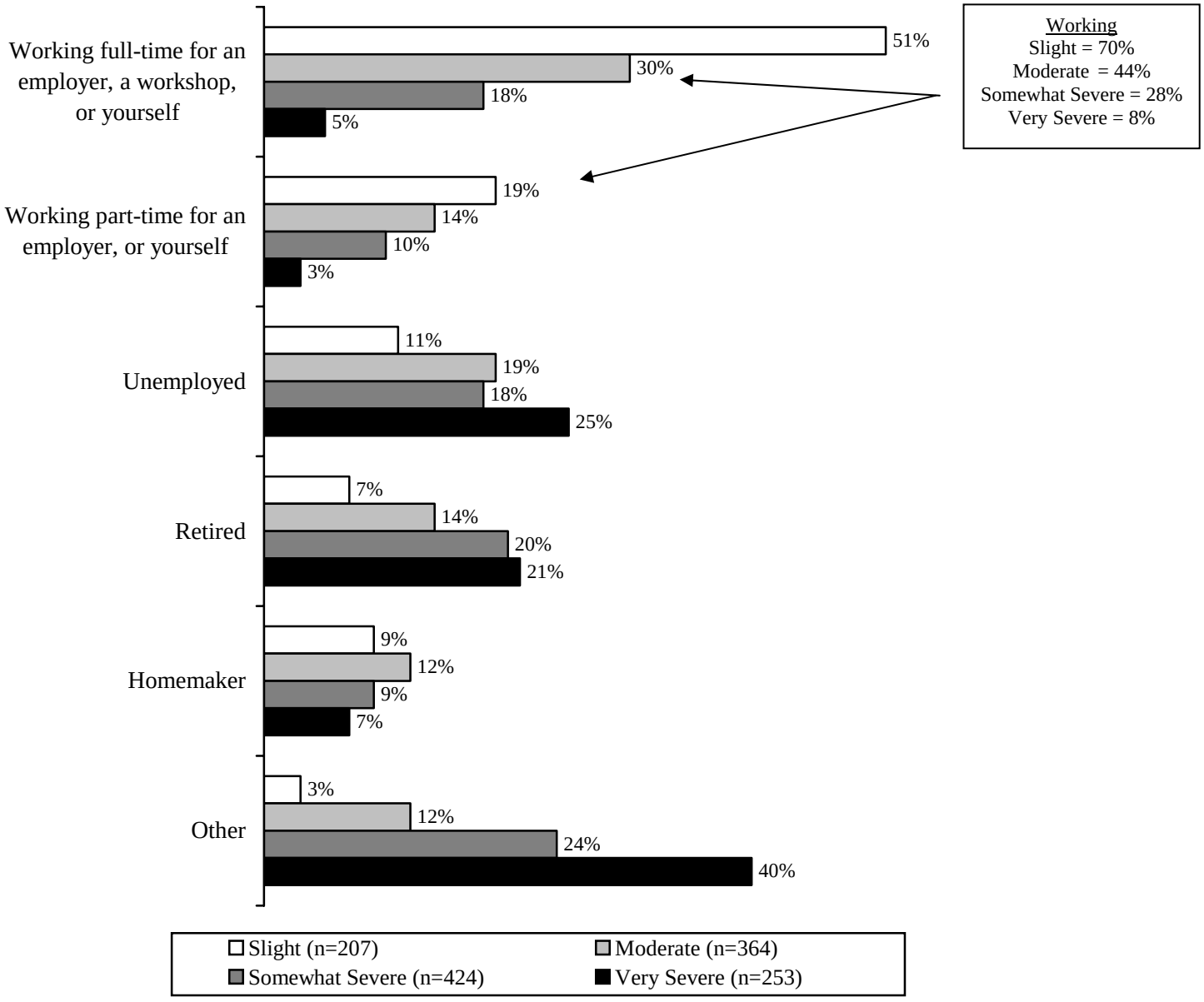


Table 2C
Employment – Education*

Among those with a college degree, 54% of people with disabilities are working either full- or part-time, compared to 82% of those without disabilities.

Q405 Which of the following categories best describes your current employment situation?

Base: All respondents (ages 18-64) (n=1,721)

	Education			
	Less than High School	High School Graduate	Some College	College Graduate or more
Base:				
People with disabilities	139	336	372	417
People without disabilities	82	259	237	406
	%	%	%	%
Working full-time for an employer or yourself				
People with disabilities	7	21	28	42
People without disabilities	52	60	61	74
Working part-time for an employer or yourself				
People with disabilities	12	8	16	12
People without disabilities	22	15	16	8
Unemployed				
People with disabilities	27	20	15	12
People without disabilities	11	10	10	6
Retired				
People with disabilities	14	19	15	17
People without disabilities	6	5	3	3
Homemaker				
People with disabilities	9	12	10	4
People without disabilities	4	6	7	8
Other				
People with disabilities	32	20	17	15
People without disabilities	5	3	3	1

* Caution should be used when drawing conclusions from this chart as some of the results are based on small base sizes.

Table 2D
Employment - Age

Among 18-29 year-olds, the employment gap between people with and without disabilities is at its smallest.

Q405 Which of the following categories best describes your current employment situation?

Base: All respondents (ages 18-64) (n=1,721)

	Age		
	18-29	30-44	45-64
Base:			
People with disabilities	103	198	611
People without disabilities	178	265	366
	%	%	%
Working full-time for an employer or yourself			
People with disabilities	16	32	21
People without disabilities	50	68	72
Working part-time for an employer			
People with disabilities	35	9	7
People without disabilities	21	13	8
Unemployed			
People with disabilities	18	23	16
People without disabilities	14	9	4
Retired			
People with disabilities	2	4	26
People without disabilities	-	1	10
Homemaker			
People with disabilities	10	11	9
People without disabilities	6	9	5
Other			
People with disabilities	19	21	21
People without disabilities	9	1	-

Table 2E
Employment - Trend

The employment rate for all people with disabilities has remained relatively constant since 1986.

Q405 Which of the following categories best describes your current employment situation?

Base: People with disabilities (ages 18-64) (n=912)

Working Full-Time or Part-Time

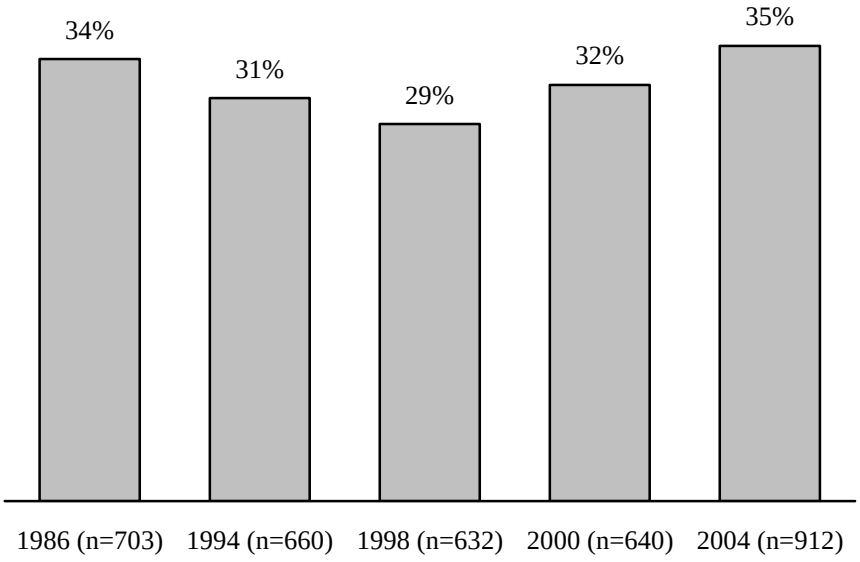
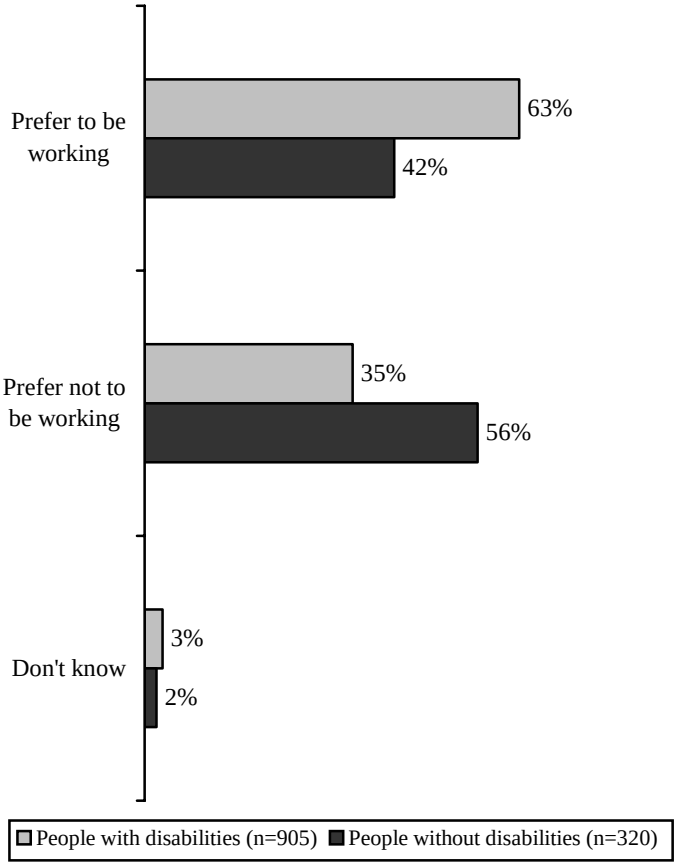


Table 2F
To Work or Not to Work

The majority of people with disabilities who are not working would prefer to be employed. Of these, nearly seven in ten cite their disability as the main reason why they are not working.

Q445 Would you prefer to be working, or do you prefer not to work?

Base: Not employed full-time or part-time (n=1,225)



Q450 Which of the following describes the main reason why you are not working right now?

Base: All unemployed respondents who prefer to work and are disabled (n=567)

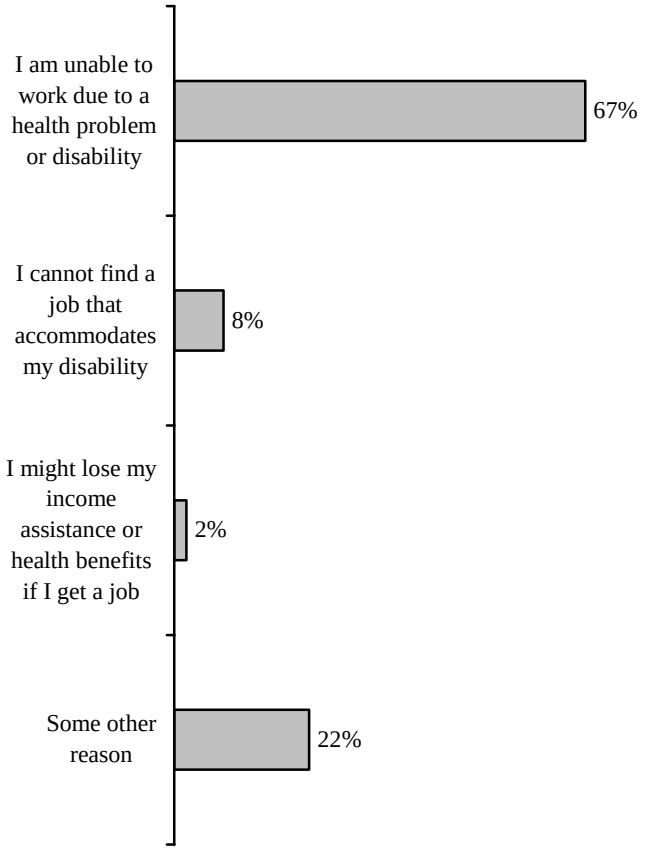
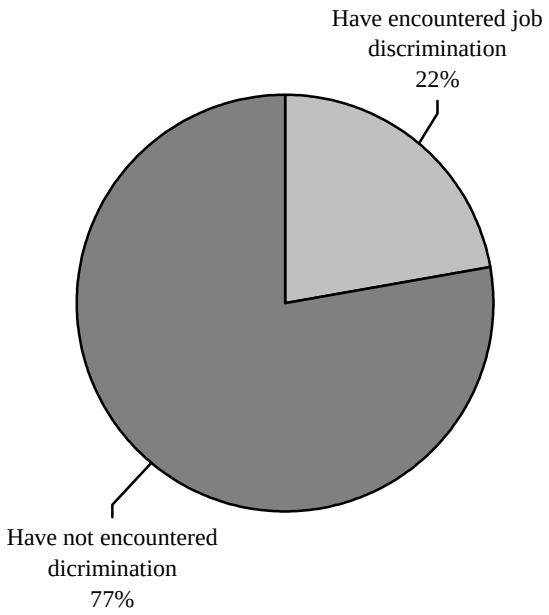


Table 2G
Job Discrimination

Nearly one-quarter of people with disabilities who are working full-time have encountered discrimination in the workplace. The most prevalent form of discrimination is being refused a job, followed by being refused a job interview.

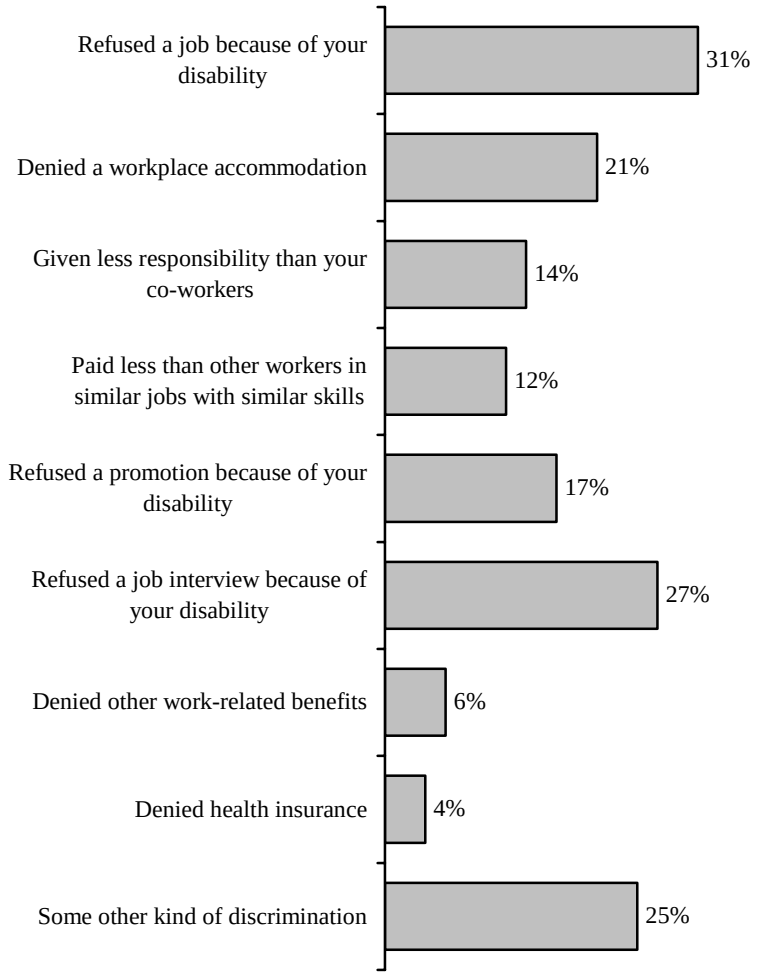
Q435 Do you feel that you have ever encountered job discrimination because of your disability or health problem?

Base: Employed full-time or part-time and have disability (n=362)



Q440 What kind of discrimination have you encountered?

Base: Have encountered employment discrimination (n=80)*



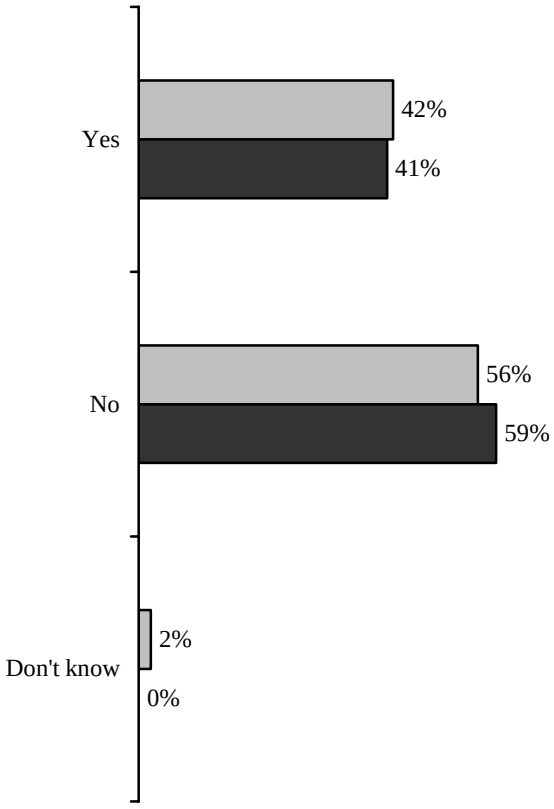
* Caution should be used when drawing conclusions from this chart as the results are based on a small base size.

Table 2H
Heard of Employment Services

Nearly half of adults, both with and without disabilities, have heard of One-Stop Centers. Of these, one-quarter—again of people with and without disabilities—have actually used the services provided at these centers.

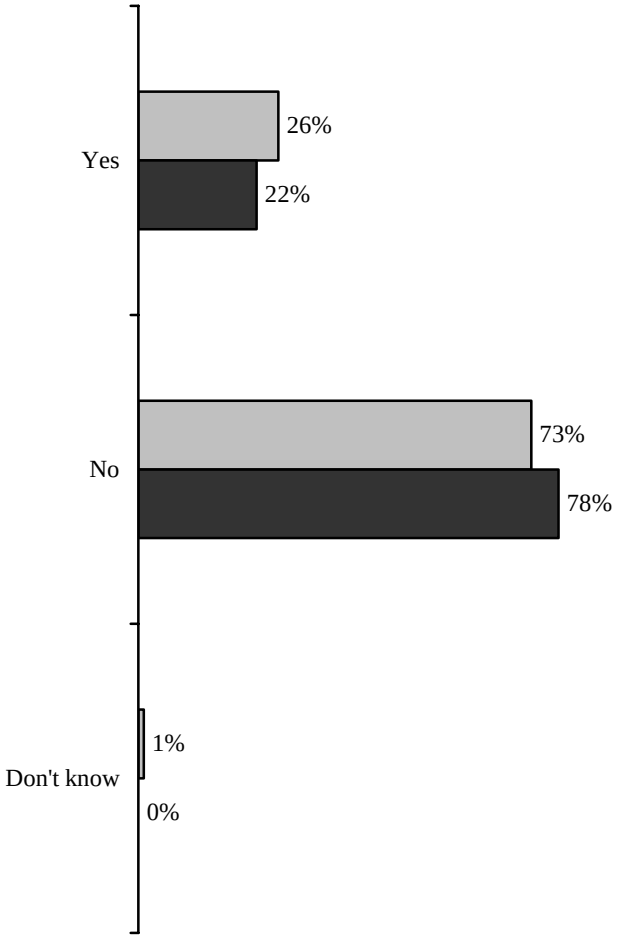
Q455 Have you heard of Workforce Investment Act One-Stop Centers, sometimes called Workforce Development Centers or Job Service Centers, that aid in employment, education, and training services for job seekers?

Base: All respondents (n= 2,255; with disabilities, n=1,267; without disabilities: n= 988)



Q460 Have you ever used the services at One-Stop Centers in your state?

Base: All respondents who have heard of One-Stop Centers (n=925; with disabilities, n=530; without disabilities: n= 395)



CHAPTER 3: INCOME

Level of Annual Household Income

People with disabilities are more likely to live in poverty with household incomes of $15,000 or less than are people without disabilities (26% versus 9%).[7] This is not surprising given that employment is the most common source of household income and that people with disabilities are less likely to be employed. (Table 3A)

Once again, people with somewhat or very severe disabilities are at a substantial disadvantage. Among this group, 27% have household incomes of $15,000 or less – versus 22% of people with slight disabilities and only 9% of people without disabilities altogether. Conversely, people with somewhat or very severe disabilities (17%) are significantly less likely to earn $50,000 or more than people with slight disabilities (25%) or without disabilities (42%). (Tables 3A & 3B)

Education also has a direct impact on gaps in income between people with and without disabilities. Among those who have not completed high school, 42% of people with disabilities have an annual income of $15,000 or less, compared to 25% of people without disabilities. By contrast, of those with a college degree and/or some graduate school, 13% of people with disabilities and only 3% of people without disabilities have an annual income of $15,000 or less. (Table 3C) Interestingly, gaps in income do not appear to vary substantially by age. Although the gap in employment rates is smallest among 18-29 year-olds, this is not reflected in the relative incomes of people with and without disabilities in this age group. (Table 3C & 3D)

Financial Assets and Homeownership

Findings indicate that people with disabilities are also at a disadvantage when it comes to savings and assets. Nearly six out of 10 of people with disabilities (58%) say they would not have enough financial assets to support themselves for three months if they were without a steady income. This stands in contrast to just slightly more than a third of people without disabilities (36%) who say they too would not be able to support themselves for three months

[7] The 2003 U.S. Census Bureau Poverty threshold was $12,300 for a two-person non-elderly household.

without an income. (Table 3E) Further, people with disabilities are less likely than people without disabilities to have investments such as savings accounts, stocks or bonds, and loans. (Table 3F) Despite these gaps, people with disabilities (58%) are about as likely as people without disabilities (61%) to own a home, although they do tend to become homeowners later in life. (Table 3G) While younger people with disabilities are significantly less likely to own a home than are their non-disabled contemporaries, rates of homeownership across the two populations are comparable among those ages 65 and over.

Trends

Although the overall shares of people with and without disabilities who have incomes of $15,000 or less are difficult to compare *over time* when not adjusting for inflation, the gap between people with and without disabilities who have household incomes of $15,000 or less has remained relatively stable since 1986, and still remains high in 2004.[8] The gap is 17 percentage points in 2004, compared to 19 points in 2000, and 22 points in 1986, 1994, and 1998.

[8] Both groups have seen a slight decrease in the percentage of people earning less than $15,000 per year and a corresponding increase in the share of those earning more than $50,000. This is not surprising as these figures have not been adjusted for inflation over time.

Table 3A
Income

People with disabilities are almost three times as likely as people without disabilities to have household income levels of $15,000 or less.

Q110 Which of the following income categories best describes your total 2003 household income?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

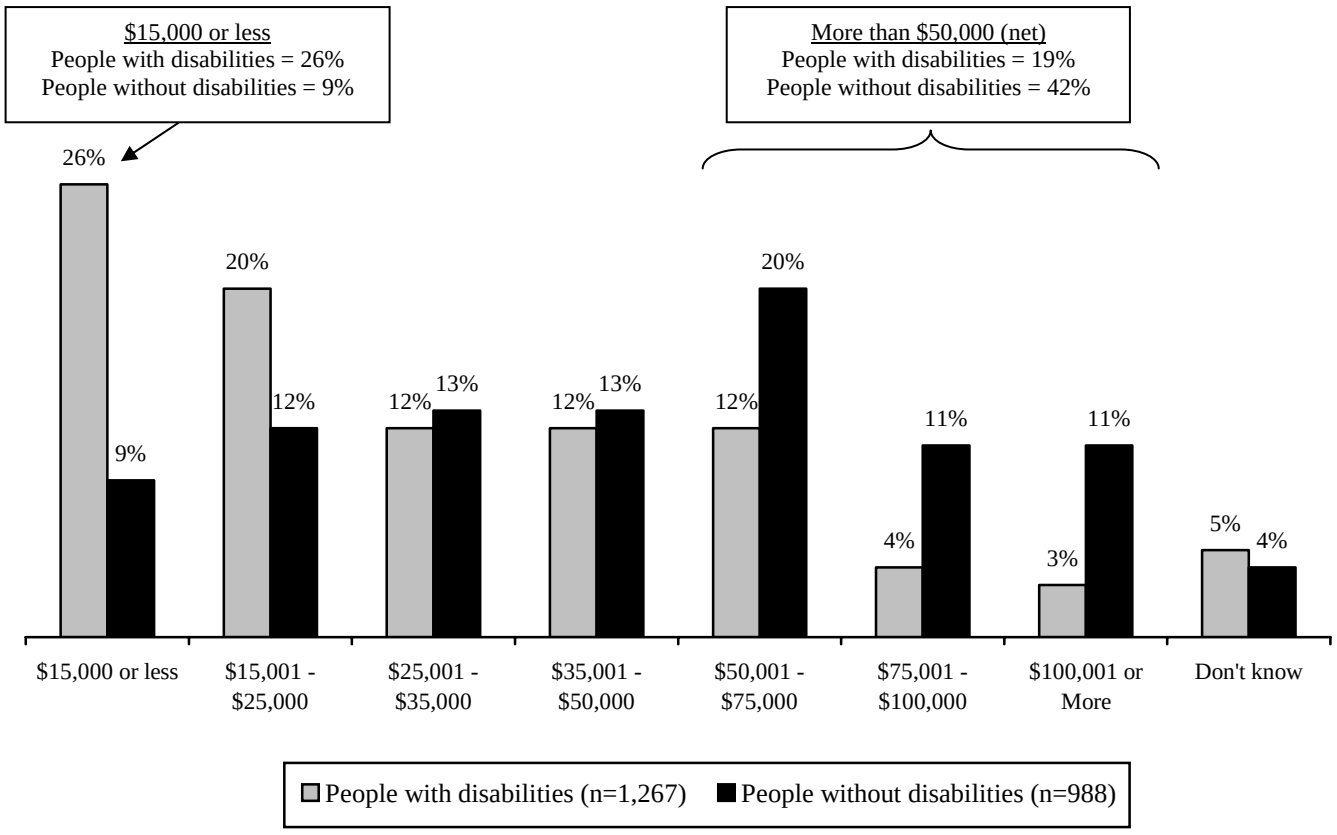


Table 3B
Income – Degree of Disability

People with somewhat or very severe disabilities are more likely to have incomes $15,000 or less than are people with slight or moderate disabilities.

Q110 Which of the following income categories best describes your total 2003 household income?

Base: People with disabilities (n=1,267)

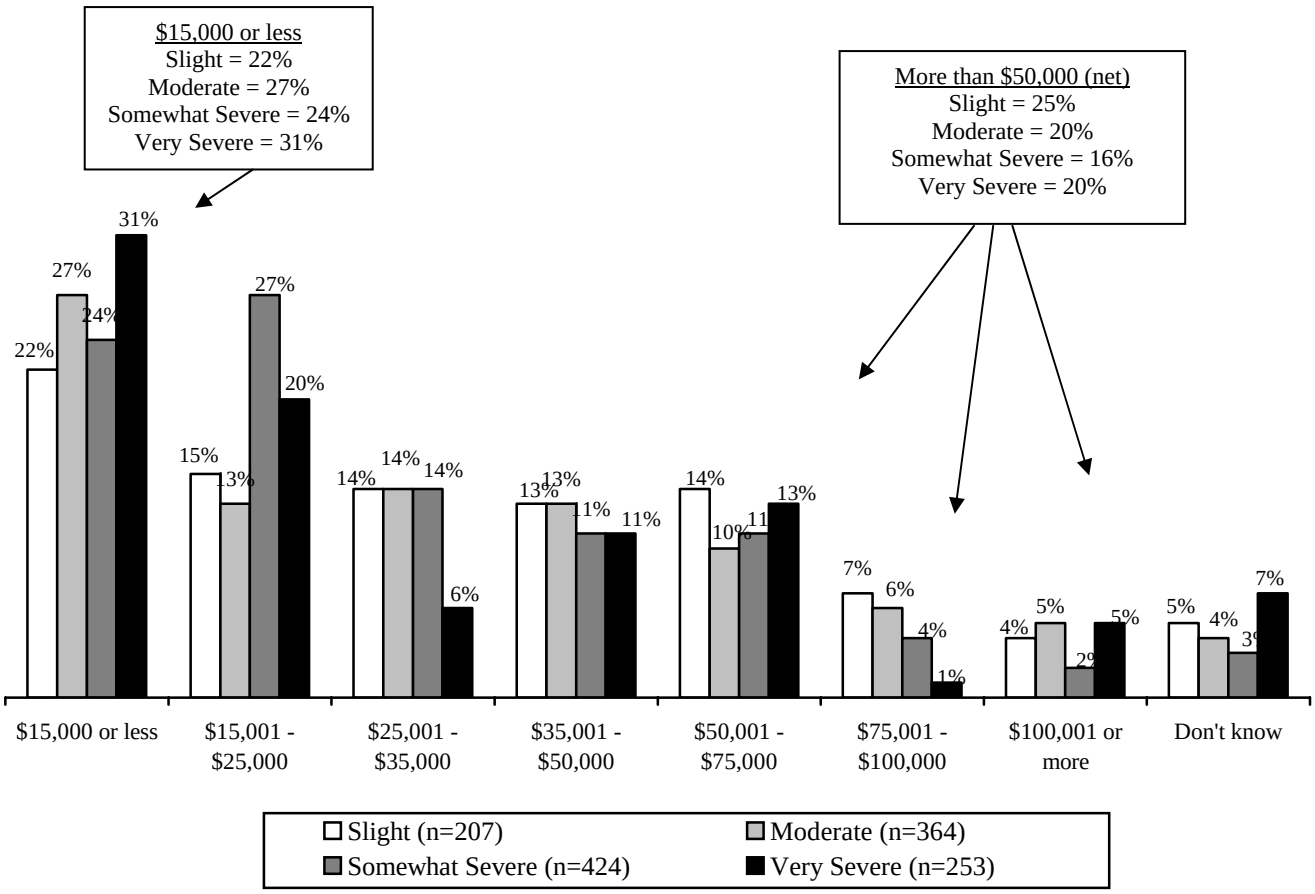


Table 3C
Income – Education

Adults with disabilities who have not graduated from high school are much more likely than adults without disabilities to have incomes of $15,000 or less.

Q110 Which of the following income categories best describes your total 2003 household income before taxes?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

	Education			
	Less Than HS	HS Grad	Some College	College Grad.
Base:				
People with disabilities	139	336	372	417
People without disabilities	82	259	237	406
	%	%	%	%
$15,000 or less				
People with disabilities	42	26	21	13
People without disabilities	25	11	7	3
$15,001-$25,000				
People with disabilities	18	21	23	14
People without disabilities	12	16	13	8
$25,001-$35,000				
People with disabilities	11	12	13	11
People without disabilities	11	14	18	7
$35,001-$50,000				
People with disabilities	7	13	13	12
People without disabilities	8	16	12	10
$50,001-$75,000				
People with disabilities	4	9	14	23
People without disabilities	15	19	21	24
$75,001-$100,000				
People with disabilities	2	5	3	9
People without disabilities	2	9	15	16
$100,001 or more				
People with disabilities	2	3	4	7
People without disabilities	7	4	9	22

Table 3D
Income – Age

In all age categories, people with disabilities have lower incomes than people without disabilities.

Q110 Which of the following income categories best describes your total 2003 household income before taxes?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

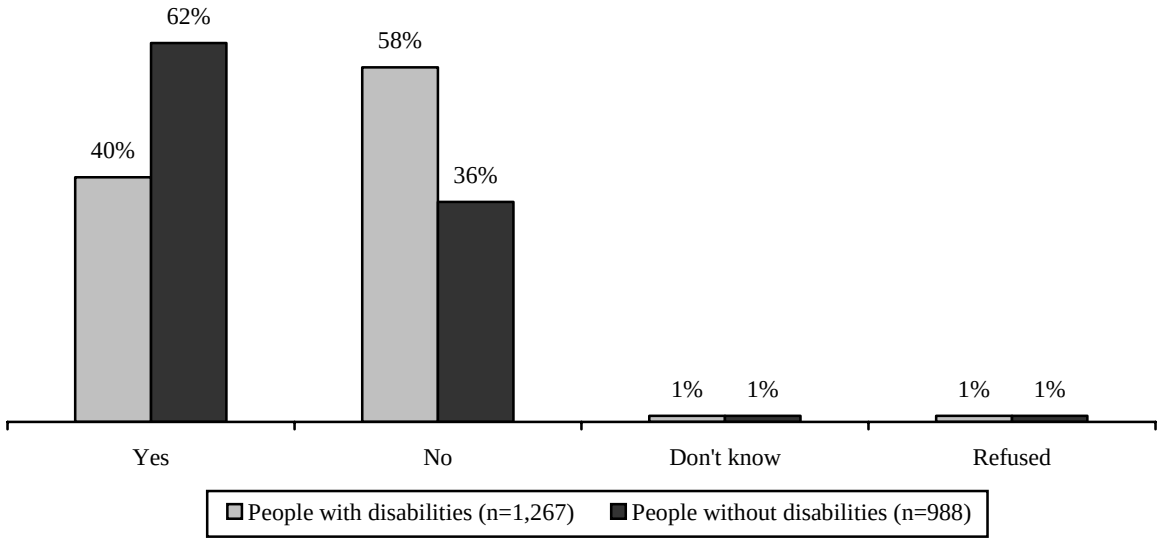
	Age		
	18-29	30-44	45-64
Base:			
People with disabilities	103	198	611
People without disabilities	178	265	366
	%	%	%
$15,000 or less			
People with disabilities	38	23	24
People without disabilities	15	6	4
$15,001-$25,000			
People with disabilities	13	19	19
People without disabilities	15	8	13
$25,001-$35,000			
People with disabilities	8	15	14
People without disabilities	13	11	14
$35,001-$50,000			
People with disabilities	9	14	12
People without disabilities	16	14	11
$50,001-$75,000			
People with disabilities	6	14	14
People without disabilities	17	25	22
$75,001-$100,000			
People with disabilities	2	6	5
People without disabilities	9	16	13
$100,001 or more			
People with disabilities	6	5	3
People without disabilities	5	12	14

Table 3E
Financial Assets

People with disabilities are less likely to have sufficient financial assets than are people without disabilities.

Q1190 If you had to support yourself for three months with no earned income or gifts from others, would you have enough financial assets to get by? By "financial assets," I mean savings and checking accounts, stocks, bonds, or trust funds.

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



By Severity

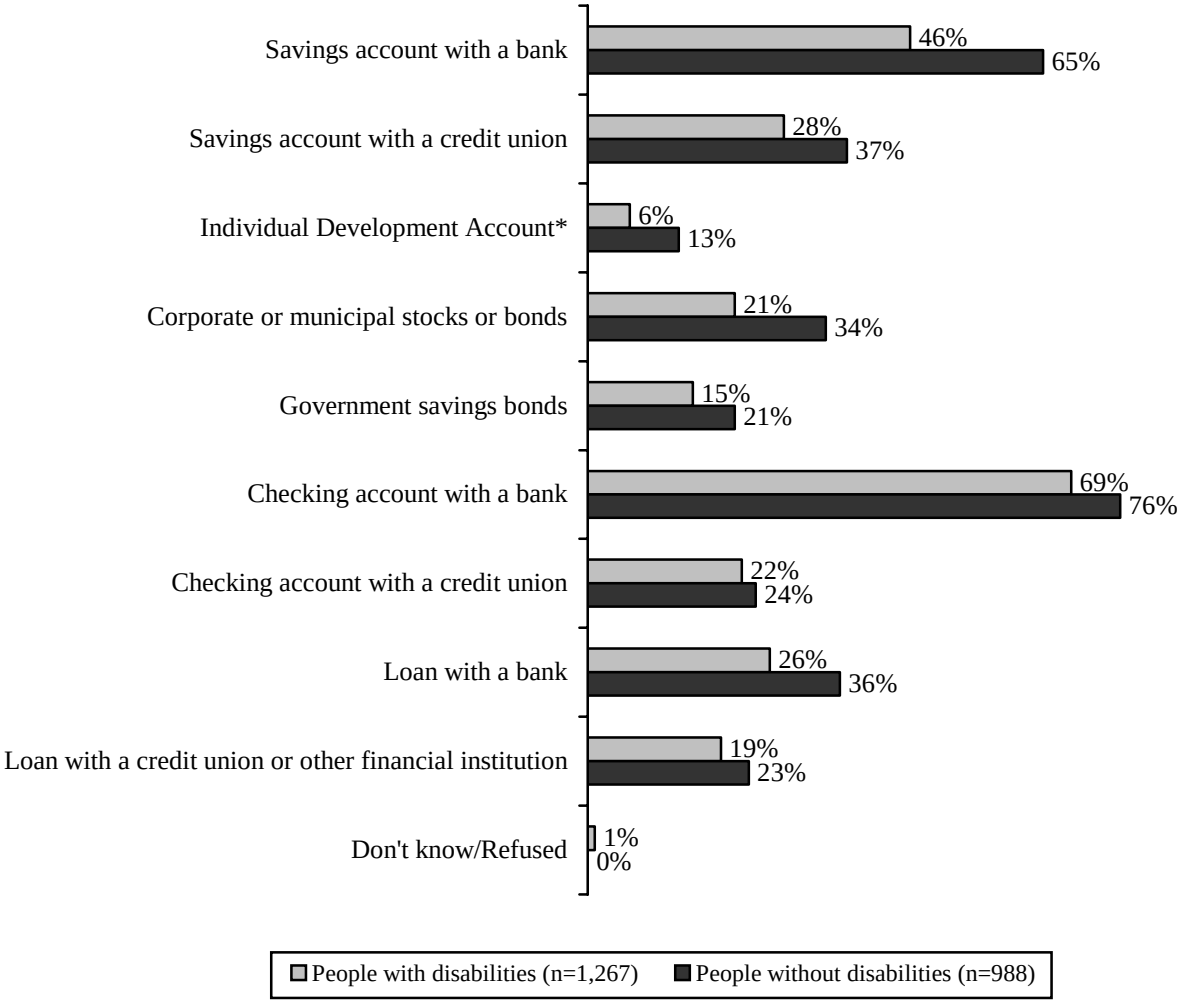
	Slight	Moderate	Somewhat Severe	Very Severe
Yes	47	46	34	38
No	50	52	65	62
Don't know	1	1	1	1
Refused	2	1	*	-

Table 3F
Financial Accounts

People with disabilities are less likely than people without disabilities to have a range of types of accounts—and are also less likely to have bank loans.

Q1191 Thinking about your financial situation, please indicate whether you have any of the following.

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



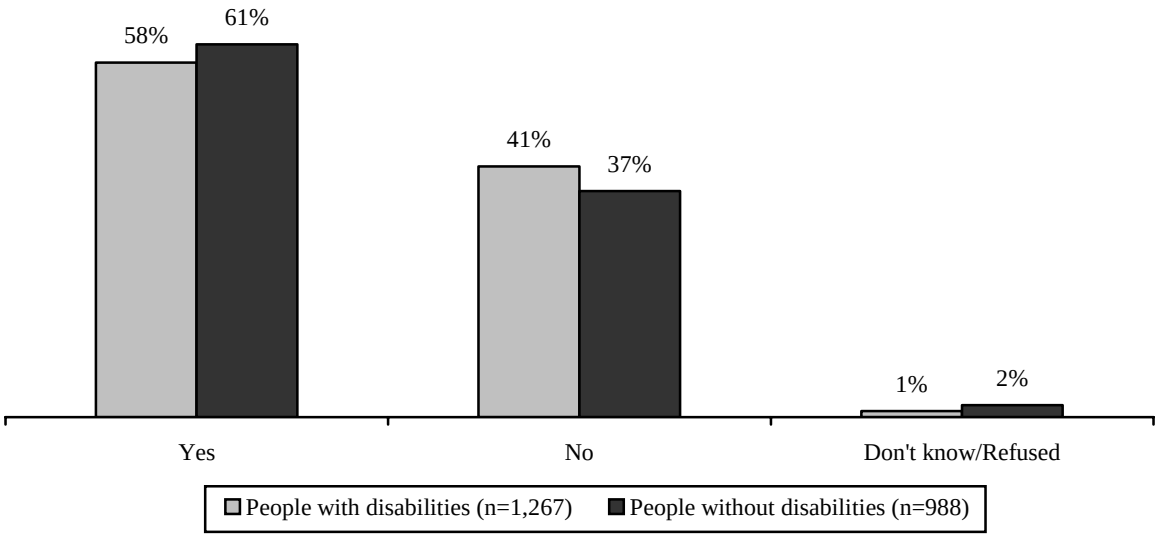
*** Individual Development Accounts are dedicated savings accounts that are often managed by community organizations, with matching contributions from both public and private sources.**

Table 3G
Homeownership

People with disabilities are about as likely as people without disabilities to own their own home.

Q1192 Do you own your own home (including outright ownership, have one or more mortgages, or purchasing a contract)?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



CHAPTER 4: EDUCATION

Level of Education

People with disabilities are on average less educated than are people without disabilities. For instance, people with disabilities are almost twice as likely as people without disabilities to have less than a high school education (21% versus 11%). Correspondingly, at the other end of the spectrum, people with disabilities are substantially less likely to have graduated from college than are people without disabilities (14% versus 25%). (Table 4A)

People with slight disabilities about as likely to have completed high school (79%) and college (13%) as are people with very severe disabilities (73% and 12%, respectively). However, people with slight disabilities are still less likely to be high school and college graduates than are people without disabilities altogether (89% high school graduates; 25% college graduates). (Table 4B)

Trends

Over the past 18 years, the education gap—measured as the share of those who have less than a high-school education—has narrowed considerably between people with and without disabilities from 24 percentage points in 1986 to 10 percentage points today. In 1986, almost 4 out of 10 people with disabilities (39%) failed to complete high school, almost twice the rate reported among this population today (21%). (Table 4C) This trend should be considered at least in part a reflection of the contributions of the Americans with Disabilities Act (ADA) and the Individuals with Disabilities Education Act (IDEA).

Table 4A
Education

People with disabilities are less likely to have completed high school than are people without disabilities. For those who continue their education beyond high school, people with disabilities are also less likely to graduate from college.

Q101 What is the highest level of education you have completed or the highest degree you have received?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

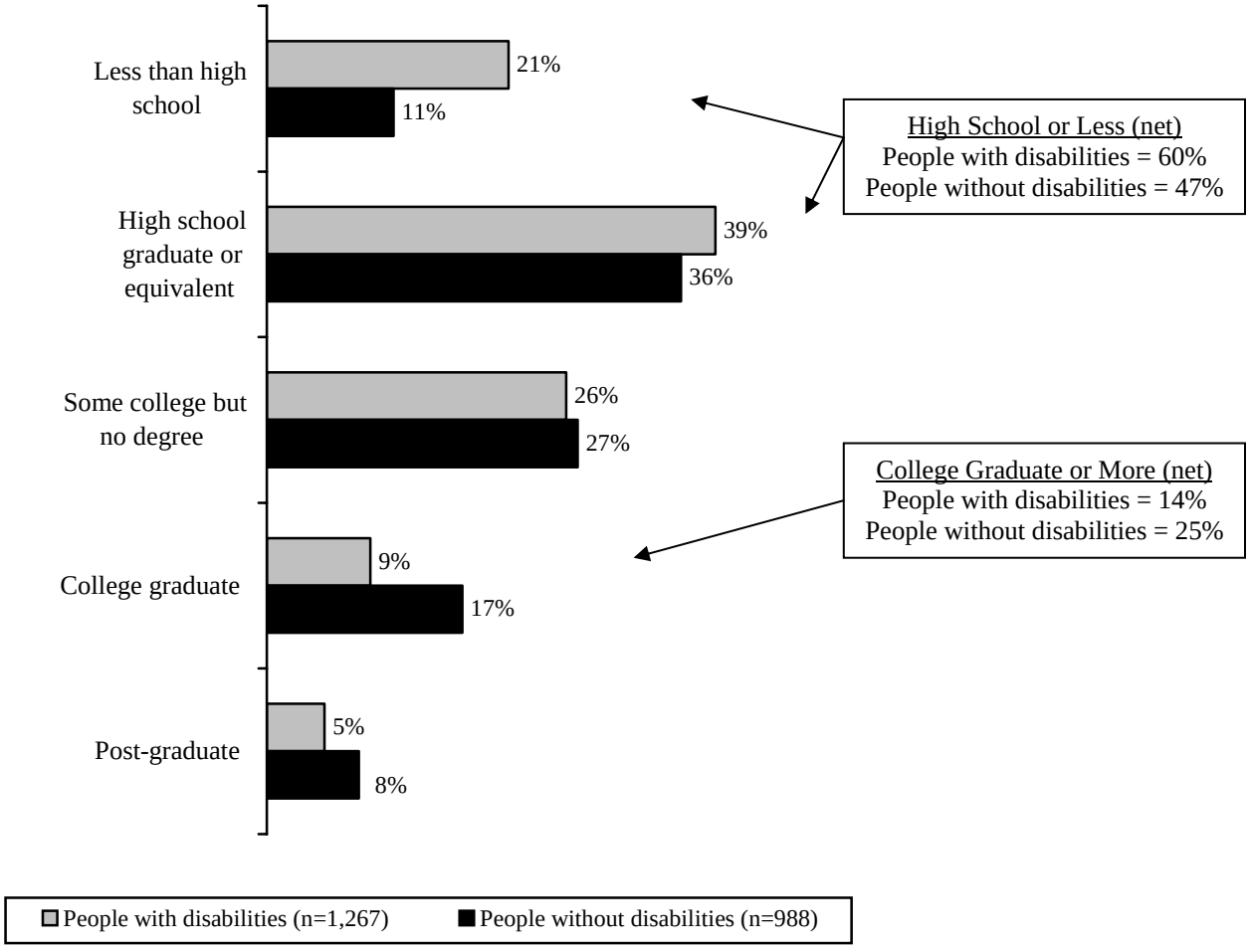
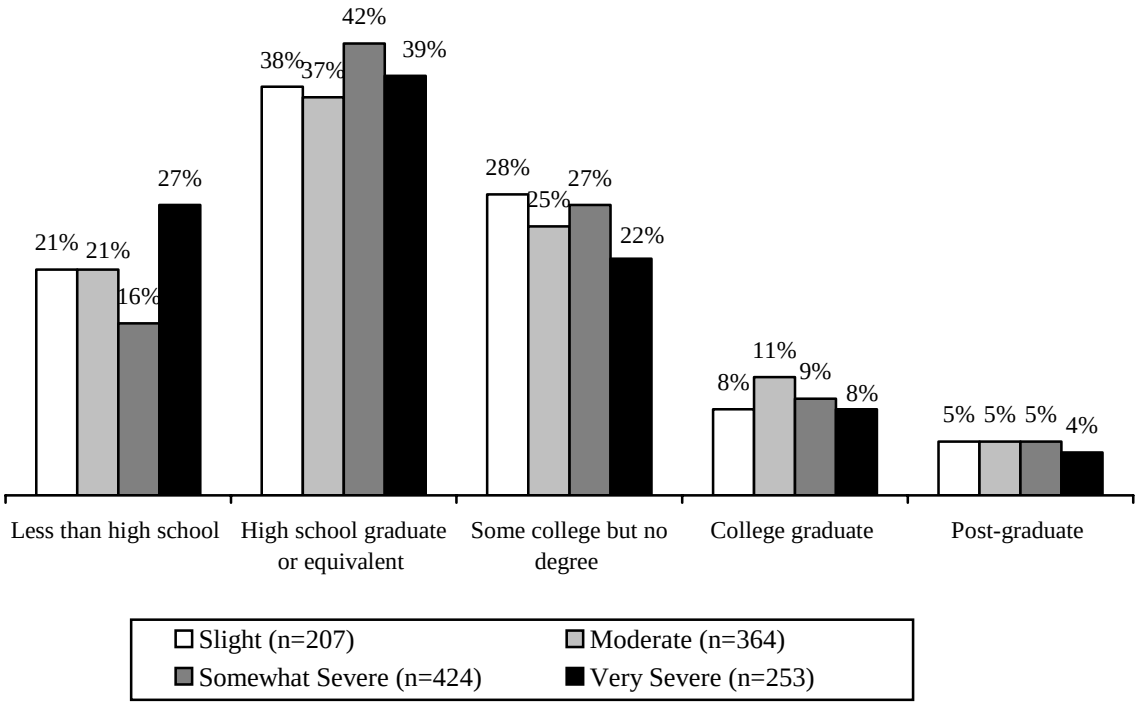


Table 4B
Education - Degree of Disability

Unlike many of the other indicators measured in this survey, educational achievement does not appear to vary significantly by severity of disability alone.

Q101 What is the highest level of education you have completed or the highest degree you have received?



Base: People with disabilities (n=1,267)

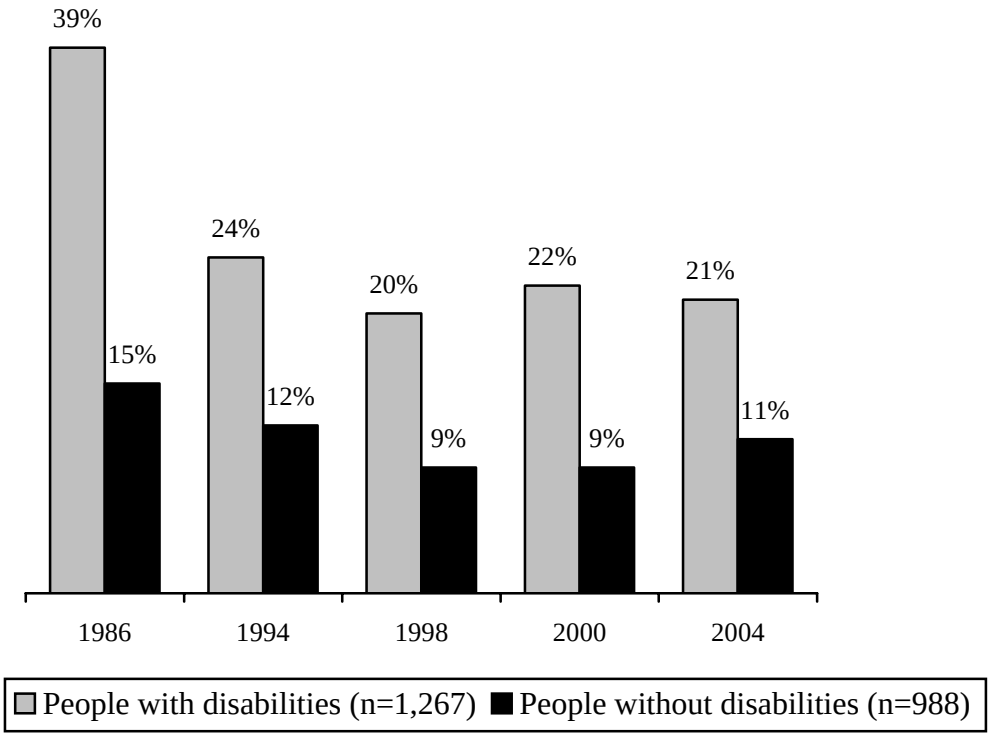
Table 4C
Education - Trends

People with disabilities are more likely to have graduated from high school today than they were in 1986.

Q101 What is the highest level of education you have completed or the highest degree you have received?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

Has *Not* Graduated High School



People with disabilities	People without disabilities
1986 (n=981)	1986 (n=1,064)
1994 (n=1,003)	1994 (n=1,115)
1998 (n=989)	1998 (n=905)
2000 (n=997)	2000 (n=953)
2004 (n=1,267)	2004 (n=988)

CHAPTER 5: HEALTH CARE

Health Status and Health-Care Needs

People with disabilities are significantly less likely than those without disabilities to rate their health as excellent or very good (18% versus 59%, respectively). Further, income has little impact on how people with disabilities rate their health. People with disabilities are much more likely than those without disabilities to rate their health as poor or fair at every income level. In addition, people with disabilities are more likely than people without to rate their health as fair or poor across all age groups. Such disparities clearly drive large differences in terms of both the quantity and types of health-care services that people are likely to need. (Table 5A)

Health Insurance

People with and without disabilities are equally likely to be covered by some form of health insurance, with about 9 out of 10 people from both populations being they insured (91% versus 88%, respectively). (Table 5B) Within the population of people with disabilities, severity of disability does not have an impact on whether or not a person has health insurance coverage. People who have very severe disabilities are almost equally likely as people with slight disabilities to be covered by some form of health insurance (91% versus 89%, respectively). (Table 5C)

While these numbers are somewhat encouraging, there are big differences between people with and without disabilities in terms of the specific sources of coverage they most commonly use. Among people with disabilities, for instance, more than half (56%) rely on public sources of coverage such as Medicare and Medicaid. Among people without disabilities, by contrast, only 22% are covered under these programs.

Coverage through private insurance is thus less common among people with disabilities, with lower rates of employer-sponsored coverage driven largely by the lower likelihood of full- or part-time work among this population. Differences in source of coverage have significant implications for the health-care experiences of people with and without disabilities in terms of

not only the benefits and services that are covered, but also in terms of enrollment processes, eligibility rules, and the broader institutional environments within which these programs operate. These differences are reflected in many of the experiences and health-related challenges faced by people both with and without disabilities.

Access to Care

People with disabilities are more than twice as likely to have gone *without* needed medical care on at least one occasion in the past year compared to people without disabilities (18% versus 7%). People with and without disabilities cite the same top two reasons for not getting needed medical care — the treatment cost too much and it was not covered by their insurance. However, both of these reasons were cited by a larger share of people with disabilities, particularly those describing their disabilities as very severe. This difference is likely a function of lower income levels, less generous coverage, and greater health-care needs among people with disabilities — their relatively equivalent and high levels of coverage notwithstanding. (Table D & E)*

Personal Assistance Services

A large majority (81%) of people with disabilities use personal assistance for basic needs such as getting dressed, preparing meals, or bathing. Nearly 8 out of 10 (77%) turn to their friends and family for this support, while about a third (29%) get help from home-health aides or another person paid for providing this help. (This total exceeds 100% because some people get assistance from more than one type of provider.) (Table 5F)

Cost-Related Barriers to Care

People with disabilities are almost twice as likely to put off or postpone seeking health care due to cost than are people without disabilities (28% versus 15%). The role of cost as a barrier to needed care—particularly among people with disabilities—is supported by additional findings on the specific services and treatments that many have gone without. For instance, citing cost

* Caution should be used when drawing conclusions from this chart as some of the results are based on small base sizes.

as a reason, people with disabilities say they are more likely than people without disabilities to have:

- Not filled a prescription due to cost (26% of people with disabilities versus 11% of people without disabilities);
- Not followed a doctor's recommendation due to cost (23% versus 9%);
- Gone without physical or speech therapy due to cost (10% versus 2%); and
- Gone without mental-health services due to cost (9% versus 4%). (Table 5G)

Worries About Future Health and Well-Being

In general, people with disabilities express more concern over their future health and well-being than do people without disabilities. The leading health-related concerns among adults with disabilities are that they will not be able to care for themselves in the future (51%), be a burden on their family (49%), lose their health insurance (42%), or have to go into a nursing home (34%), with rates of concern especially high among people with severe disabilities. Among adults without disabilities, by contrast, 28% are worried that they will not be able to care for themselves, 25% fear they will be a burden on their family, 30% worry that they will lose their health insurance, and 22% are nervous that they will have to go into a nursing home. (Table 5H & 5I)

Trends

Access to needed medical care appears to have remained basically the same for people with disabilities, but to have improved slightly for people without disabilities over time. Taken together, these trends have increased the health-care gap between people with and without disabilities. Since 1994, when N.O.D. and Harris began measuring access to needed health care, the gap between people with and without disabilities has risen from 5 percentage points in 1994 to 11 percentage points today. Again, however, this increase is due almost entirely to improved access to health care among people without disabilities, rather than declines among people with disabilities. Given recent increases in the number of uninsured Americans, it will be especially critical to continue tracking these trends in the years ahead.

Table 5A
Health Status

People with disabilities are much more than are people without disabilities likely to rate their health as poor or fair.

Q500 In general, would you say your health is poor, fair, good, very good, or excellent?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

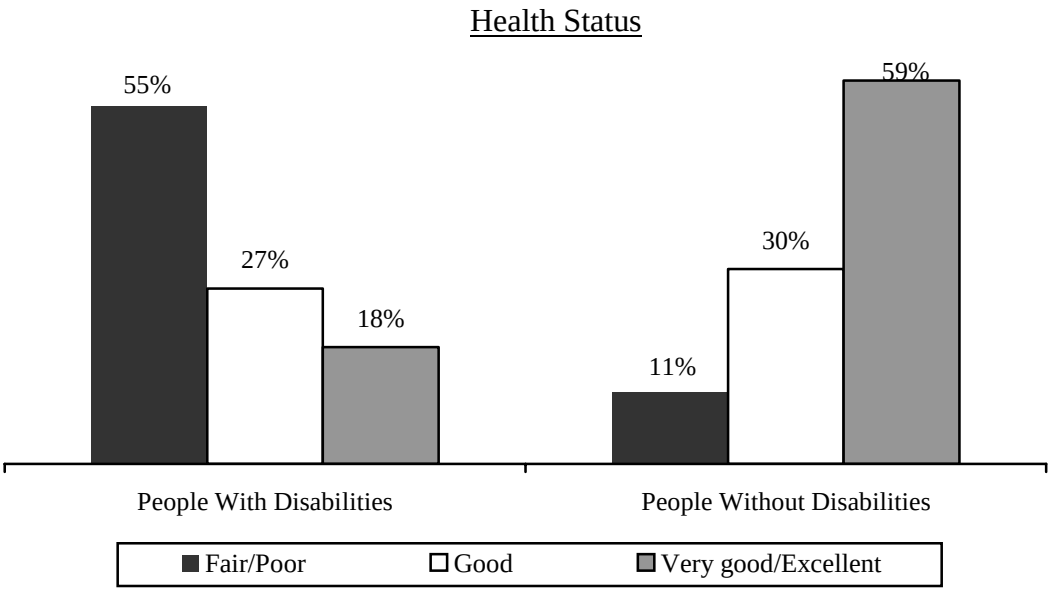


Table 5B
Health Insurance

Rates of insurance vary only minimally by disability status, with approximately 9 out of 10 people with and without disabilities covered by some form of health insurance.

Q505 Are you, yourself, covered by any form of health insurance or health plan, including Medicare or Medicaid, Blue Cross/Blue Shield, an HMO or PPO or another type of plan, or not?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

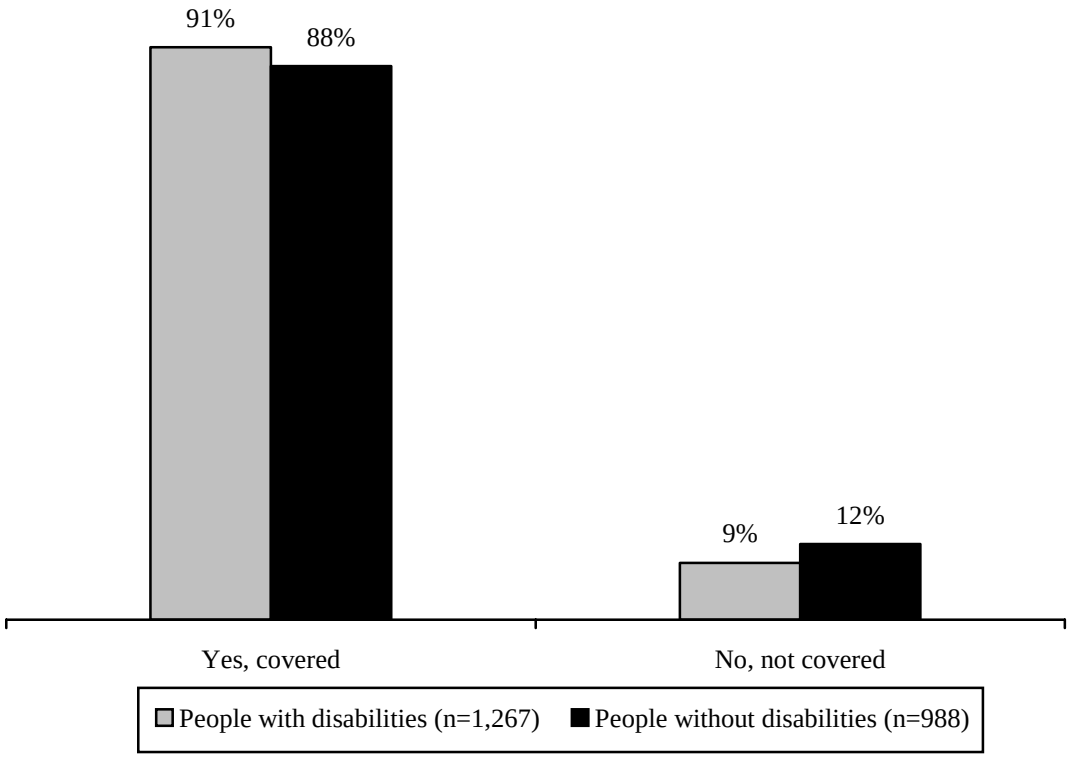


Table 5C
Health Insurance - Degree of Disability

Most people with disabilities are covered by some form of health insurance, regardless of the severity of their disabilities.

Q505 Are you, yourself, covered by any form of health insurance or health plan, including Medicare or Medicaid, Blue Cross/Blue Shield, an HMO or PPO or another type of plan, or not?

Base: People with disabilities (n=1,267)

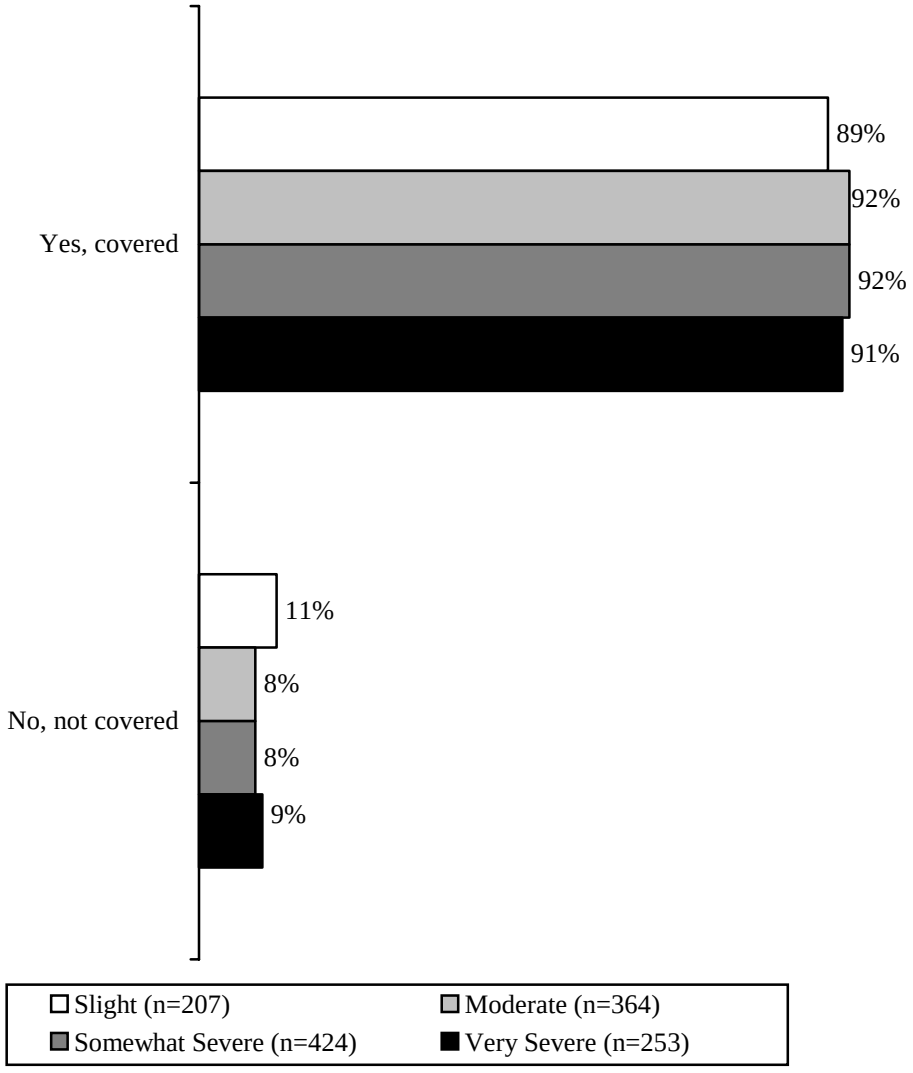
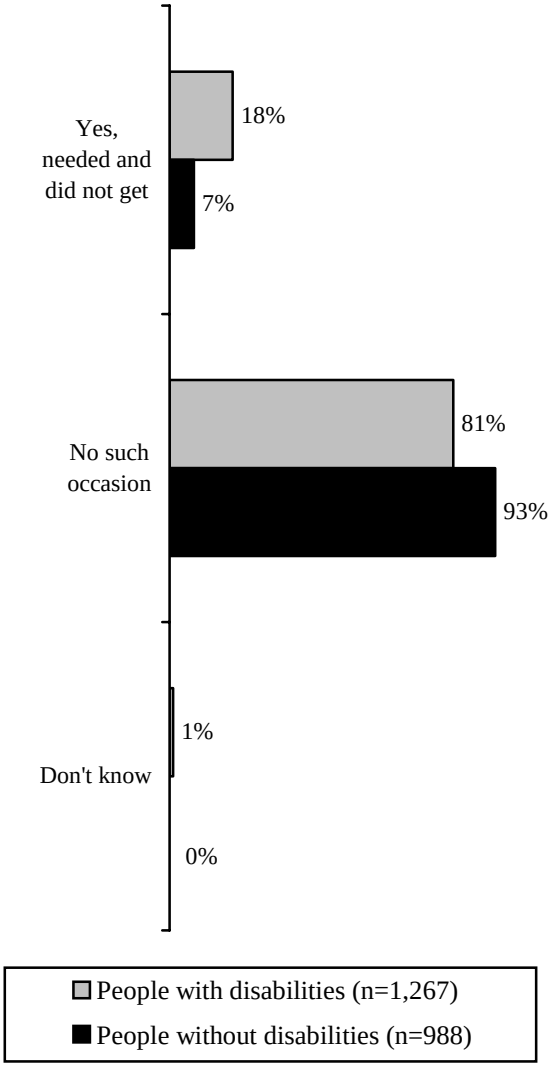


Table 5D
Receiving Needed Medical Care*

People with disabilities are less likely to receive needed medical care than are people without disabilities. The top two reasons for not getting medical care for people both with and without disabilities are lack of insurance coverage and high cost.

Q515 In the past 12 months, was there a time when you needed medical care but did not get it, or not?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



Q520 What was the main reason that you did not get the medical help needed in this situation?

Base: Needed and did not get medical care last year (People with disabilities=227; People without disabilities=62)

	People With Disabilities	People Without Disabilities
	%	%
It cost too much	39	33
Not covered by insurance	21	34
Couldn't get an appointment at a time that worked for me	7	9
Too difficult to get to the doctor's office/clinic	7	4
Difficulties/disagreements with doctors	6	2
Did not want to go	3	1
Paperwork/bureaucracy	3	3
Couldn't find a doctor who understands/was willing to treat my disability or health problems	1	6
Too nervous or afraid	3	1
My health problem got better/went away	2	1
Didn't know good doctor/clinic to go to	1	1
Couldn't find a doctor who was willing to work with a sign-language interpreter	-	3
Couldn't find a doctor who speaks my language	1	-
Other	4	1
Don't know	2	-
Decline to answer	-	3

* Caution should be used when drawing conclusions from the chart for Q520 as some of the results are based on small base sizes.

Table 5E
Receiving Needed Medical Care - Degree of Disability*

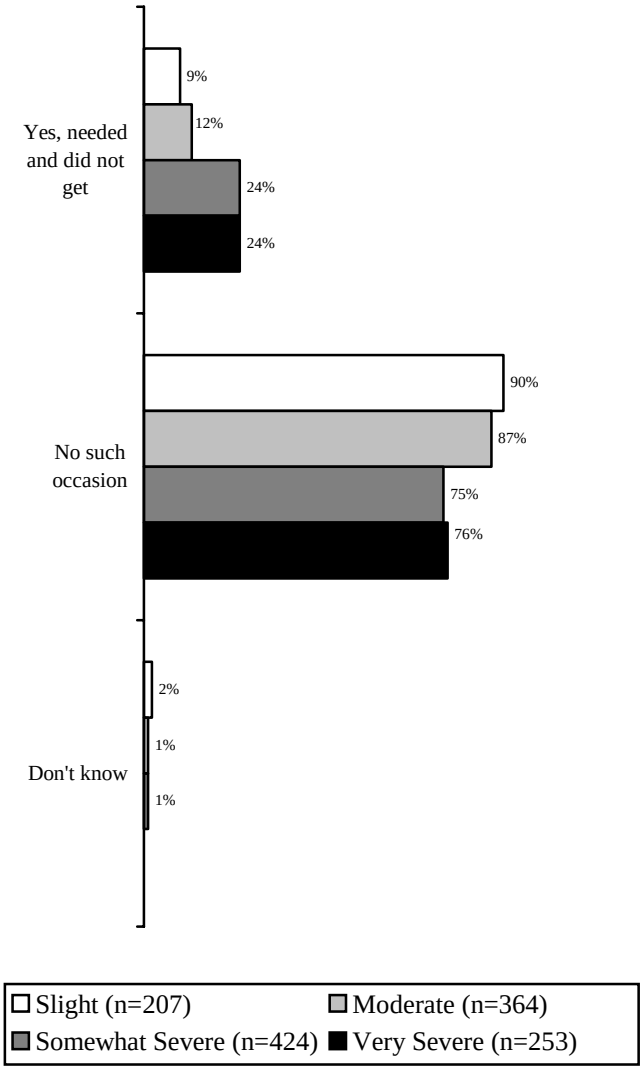
People with more severe disabilities are more likely to go without needed medical care than are people with slight disabilities.

Q515 In the past 12 months, was there a time when you needed medical care but did not get it, or not?

Base: People with disabilities (n=1,267)

Q520 What was the main reason that you did not get the medical help needed in this situation?

Base: Needed and did not get medical care and have disability (n=224)



	Slight	Moderate	Somewhat severe	Very severe
Base:	19	48	91	66
	%	%	%	%
It cost too much	20	55	39	36
Not covered by insurance	44	24	16	19
Couldn't get an appointment at a time that worked for me	25	4	6	6
Too difficult to get to the doctor's office/clinic	-	3	7	10
Difficulties/disagreements with doctors	3	3	11	2
Did not want to go	-	1	6	3
Paperwork/bureaucracy	-	*	1	8
Couldn't find a doctor who understands/was willing to treat my disability or health problems	-	-	1	4
Too nervous or afraid	-	4	4	1
My health problem got better/went away	4	4	3	-
Didn't know good doctor/clinic to go to	2	-	-	3
Couldn't find a doctor who was willing to work with a sign-language interpreter	-	-	-	-
Couldn't find a doctor who speaks my language	-	-	-	3
Other	1	2	3	6
Don't know	-	-	3	-
Decline to answer	-	-	-	-

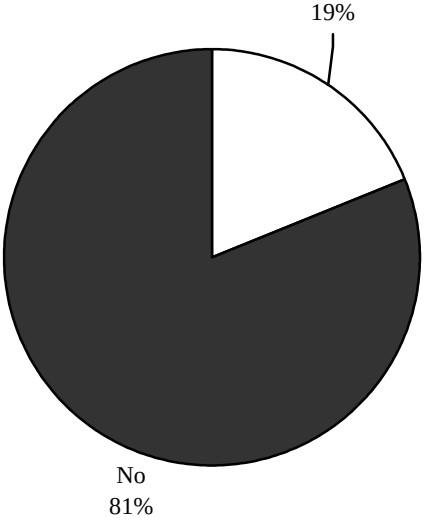
* Caution should be used when drawing conclusions from the chart for Q520 as some of the results are based on small base sizes.

Table 5F
Personal Assistance with Basic Needs

Almost one out of five people with disabilities gets personal assistance with basic day-to-day tasks, more than three-quarters of whom get this help from a family member or friend.

Q545 Do you ever use personal assistance or get help from someone with basic needs, such as getting dressed, preparing meals, or bathing?

Base: People with disabilities (n=1,267)



Q550 Who generally provides this care for you?

Base: People who use personal assistance services (n=240)

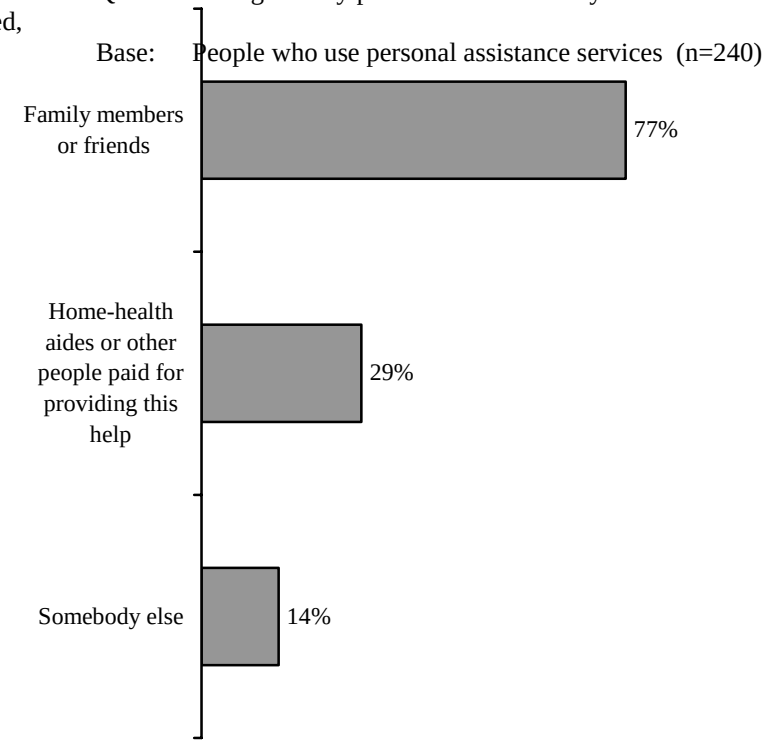


Table 5G
Cost-Related Barriers to Care

Adults with disabilities are more likely than adults without disabilities to go without needed medical treatments due to cost.

Q535 In the past 12 months, have you ever . . . due to cost?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

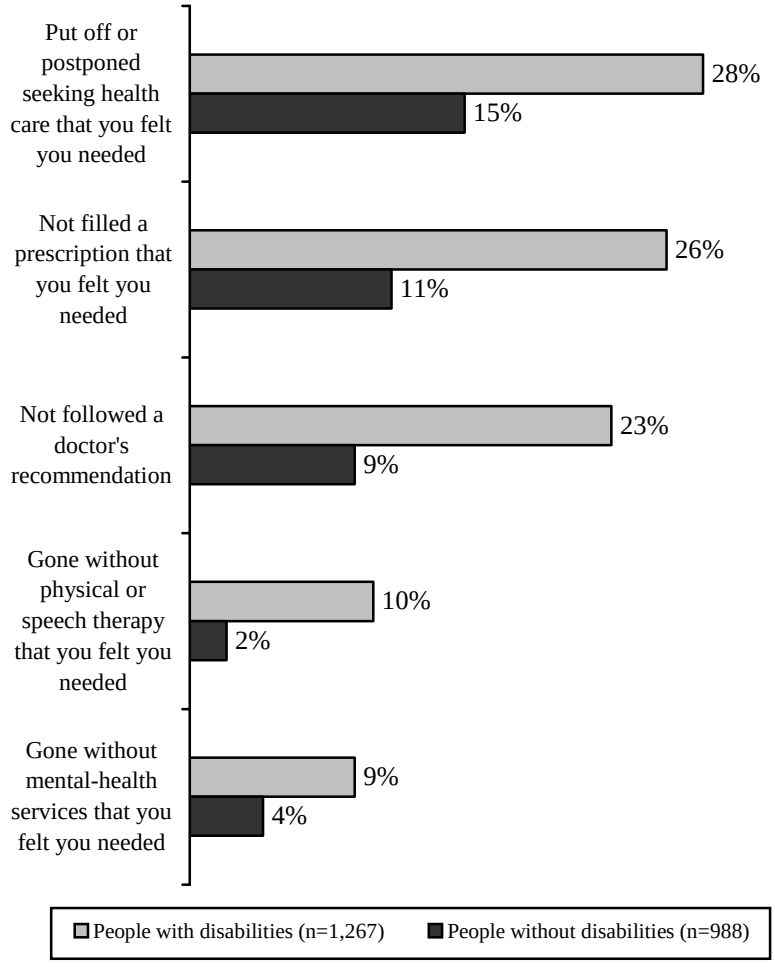


Table 5H
Worries About Future Health and Well-Being

Adults with disabilities express more concerns about their future health and well-being than do adults without disabilities.

Q560 How worried are you that you will…in the future?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

% Somewhat/Very/Extremely Worried

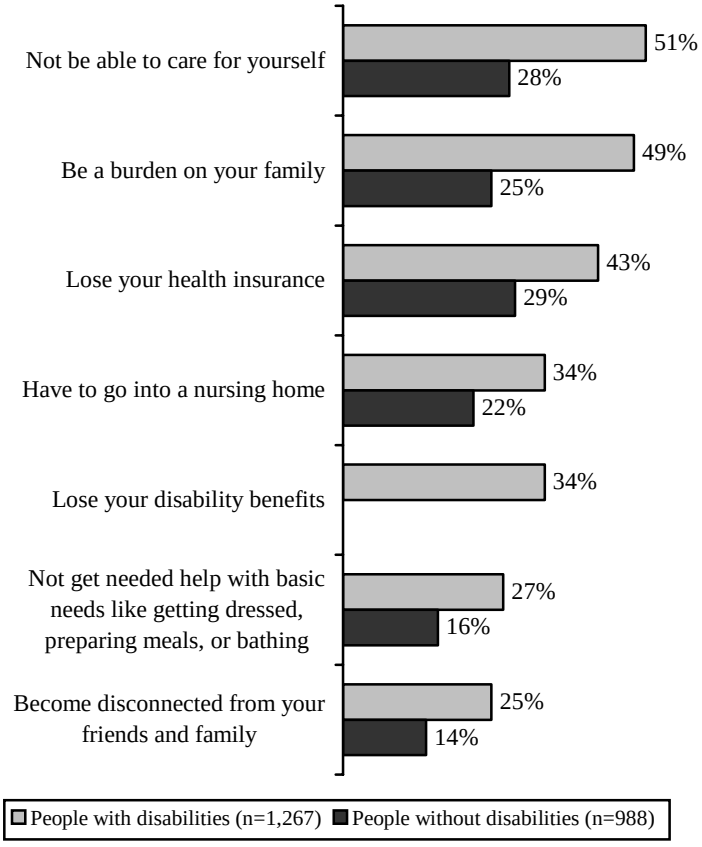


Table 5I
Worries About Future Health and Well-Being – By Severity & Insurance Status

Adults with severe disabilities express more concerns about their future health and well-being than do adults with slight disabilities.

Q560 How worried are you that you will…in the future?

Base: People with disabilities (n=1,267)

% Somewhat/Very/Extremely Worried – By Severity

	Slight	Moderate	Somewhat Severe	Very Severe
Be a burden on your family	34	41	56	61
Lose your health insurance	34	41	47	41
Not be able to care for yourself	31	45	60	62
Have to go into a nursing home	20	30	45	39
Lose your disability benefits	22	26	41	45
Become disconnected from your friends and family	16	19	33	27
Not get needed help with basic needs like getting dressed, preparing meals, or bathing	16	19	34	27

% Somewhat/Very/Extremely Worried – By Insurance Status

	Insured	Not Insured
Be a burden on your family	48	60
Lose your health insurance	43	-
Not be able to care for yourself	52	41
Have to go into a nursing home	36	20
Lose your disability benefits	35	27
Become disconnected from your friends and family	26	19
Not get needed help with basic needs like getting dressed, preparing meals, or bathing	27	21

CHAPTER 6: TRANSPORTATION

Access to Transportation

Accessible transportation is key to the ability of people both with and without disabilities to participate in all aspects of society, including work; education; socializing; and religious, civic, and political activities. Accommodations made in each of these venues are essentially meaningless if people are unable to reach them.

As was the case in 2000, in 2004, the availability of accessible transportation remains an obstacle, with almost one-third (31%) of people with disabilities reporting inadequate transportation. Of these, more than half (17% overall) claim it is a major problem. By contrast, only 1 out of 7 (13%) people without disabilities has a problem with inadequate transportation, bringing the gap between the two populations to 18 percentage points. While the percentage of people without disabilities who cite inadequate transportation as a problem has increased slightly since 2000 (10% in 2000 vs. 13% in 2004), they still remain significantly less affected by inadequate transportation than those who have disabilities. (Table 6A)

Unfortunately, transportation is a much larger obstacle for people with severe disabilities. People with somewhat or very severe disabilities are much more likely to think transportation is a problem (37% and 42%, respectively) than are people with slight disabilities (15%) and people without disabilities altogether (13%). (Table 6B)

Of course, disability is not the only determining factor in whether transportation is a problem; income continues to play a large role. Although differences by disability status persist across all income levels, people with annual household incomes of $15,000 or less (45%), whether with or without disabilities, are much more likely to say transportation is a problem than are people with incomes of $50,000 or more (16%). (Table 6C)

Trends

The transportation gap between people with and without disabilities has actually widened by 5 percentage points since 1998, when N.O.D. and Harris began collecting data on this measure.

Although people without disabilities are reporting fewer problems with transportation today than they were six years ago, the issue remains just about as problematic for people with disabilities, thus explaining the larger gap.

Table 6A
Access To Transportation

Inadequate transportation continues to be a more significant problem for people with disabilities than for people without disabilities.

Q312 Is inadequate transportation a major problem, a minor problem, or not a problem for you?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

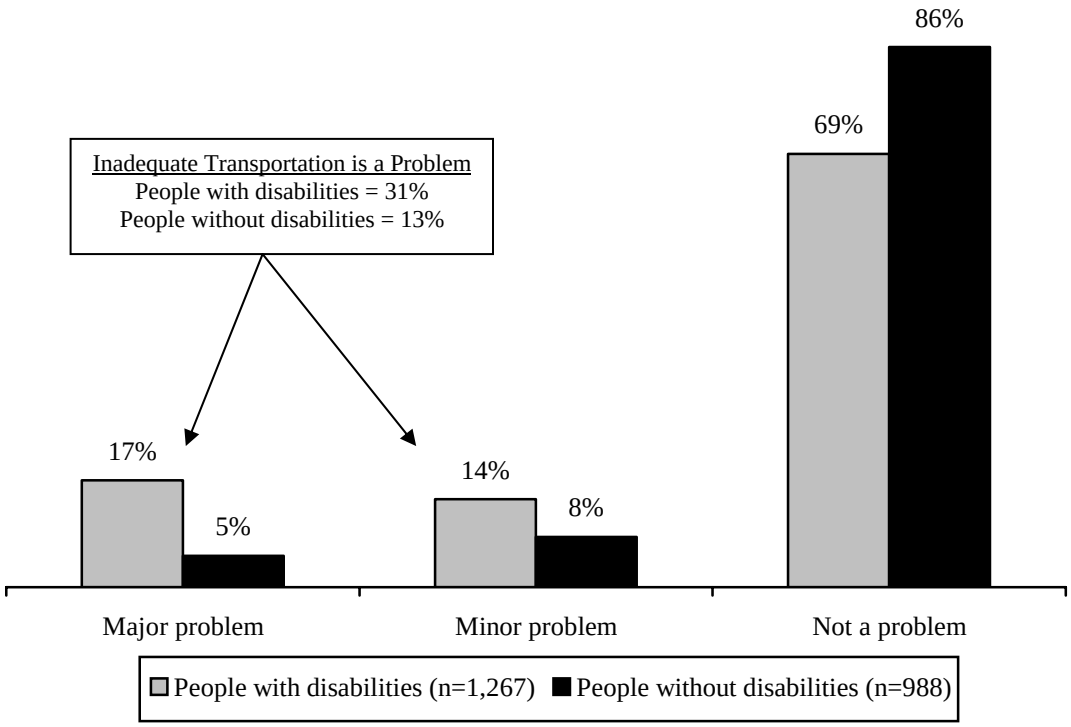


Table 6B
Access to Transportation - Degree of Disability

People with slight disabilities are less likely to think transportation is a problem than are people with more severe disabilities.

Q312 Is inadequate transportation a major problem, a minor problem, or not a problem for you?

Base: People with disabilities (n=1,267)

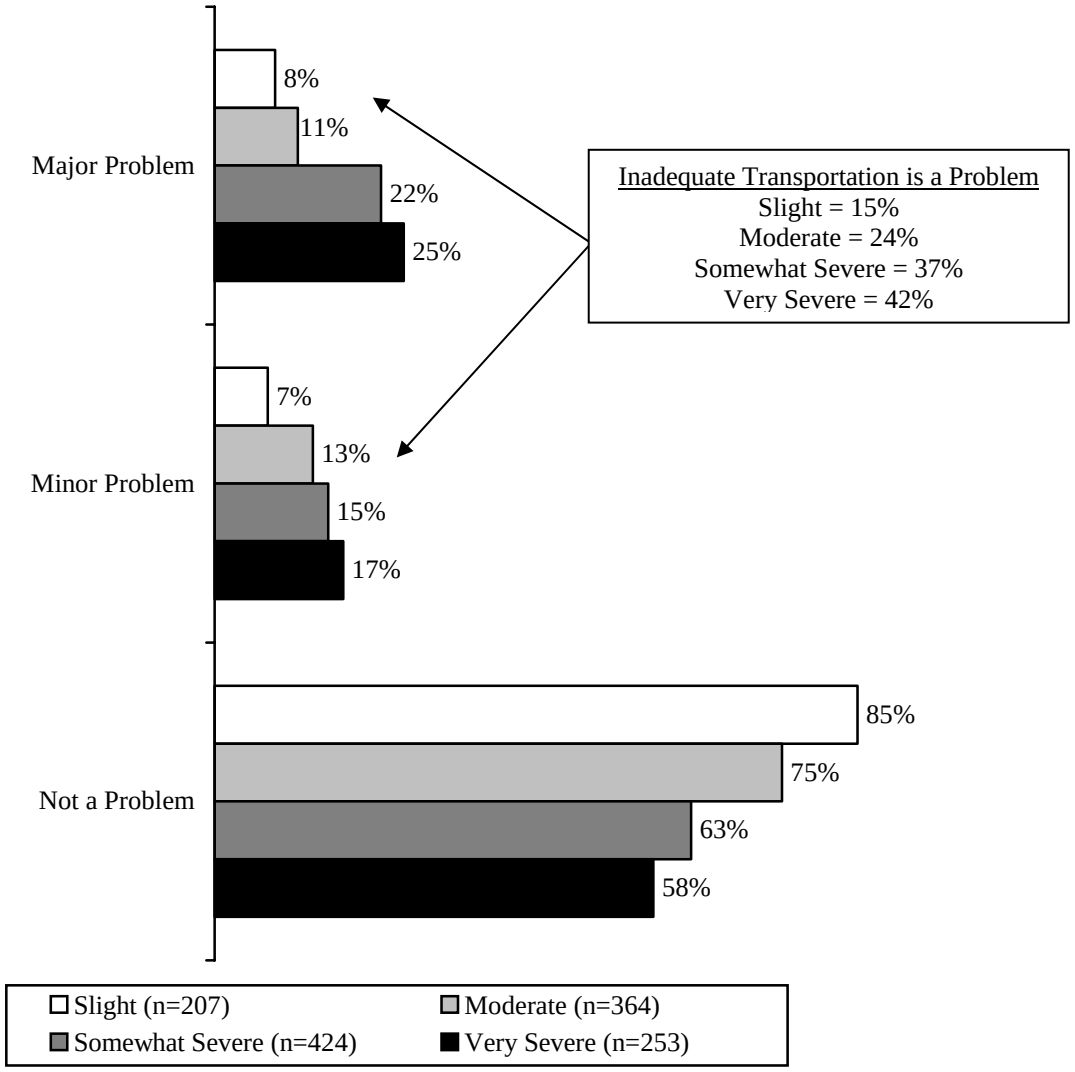


Table 6C
Access to Transportation – Income

Having inadequate transportation continues to be a greater problem for people with incomes of $15,000 or less, among those both with and without disabilities.

Q312 Is inadequate transportation a major problem, a minor problem, or not a problem at all?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

	Household Income				
	$15,000 or less	$15,001-$35,000	$35,001-$50,000	$50,001-$75,000	$75,001 or more
Base:					
People with disabilities	373	327	161	139	135
People without disabilities	104	200	149	205	222
Major Problem					
People with disabilities	28	17	14	7	6
People without disabilities	9	10	6	4	2
Minor Problem					
People with disabilities	17	13	8	9	10
People without disabilities	17	8	10	7	6
Not a Problem					
People with disabilities	54	70	78	84	84
People without disabilities	74	82	83	89	92

CHAPTER 7: LIFE OUTSIDE THE HOME (SOCIALIZING AND GOING TO RESTAURANTS)

People with disabilities spend less time socializing and going to restaurants, than do people without disabilities, suggesting that significant barriers still exist that prevent people with disabilities from going outside the home. These barriers likely include both physical obstacles such as a lack of appropriate accommodations for people with disabilities and more abstract but no less difficult challenges such as negative public attitudes and social stigma. (Tables 7A & 7B)

Life outside the home is also affected by the degree of one's disability, probably due in part to both more limited mobility and greater transportation needs. People with very severe disabilities are significantly less likely to socialize or go to a restaurant than are people with less significant disabilities. (Tables 7B)

Gaps in participation in activities outside of the home persist across all ages. When comparing people with and without disabilities within the same age groups, for all age categories, people with disabilities are less likely to socialize and go to restaurants at least twice a month. However, for the youngest cohort—those between ages 18 and 29—the gaps between people with and without disabilities on socializing with friends and family and going to restaurants are much smaller (4 and 7 percentage points, respectively). (Tables 7C)

Socializing

People with disabilities socialize less often with close friends, relatives, or neighbors than do people without disabilities. While 79% of people with disabilities say they socialize with close friends, relatives, or neighbors at least twice a month, 89% of people without disabilities say the same. (Table 7A)

As mentioned above, the socializing gap is affected somewhat by age. Among 18-29 year-olds, the results are more encouraging. In fact, there is relative parity between people with and without disabilities, 9 out of 10 of whom socialize at least twice a month (90% versus 94%, respectively).

Going to Restaurants

People with disabilities lag far behind people without disabilities when it comes to going out to eat at least twice a month (57% versus 73%, respectively). While the expense of going to restaurants may be one barrier among people with disabilities, accessibility and social stigma may play significant roles as well. As with socializing, the gap on eating in restaurants is narrower although still significant among 18-29 year-olds. Among this age group, 64% of people with disabilities and 71% of people without disabilities go to restaurants at least twice a month.

Trends

Little has changed over the past four years with respect to socializing, with the gap at 11 percentage points in 2000 as compared to 10 points today. By contrast, when it comes to eating in restaurants, the gap has decreased considerably over time, from 25 percentage points in 1986 to 16 percentage points in 2004.

Table 7A
Socializing and Going to Restaurants

People with disabilities socialize and eat out less often than do people without disabilities.

Q315 About how often do you . . .

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

	At Least Twice a Month	Less Than Twice a Month
	%	%
Socialize with close friends, relatives, or neighbors		
People with disabilities	79	20
People without disabilities	89	11
Go to a restaurant		
People with disabilities	57	43
People without disabilities	73	26

Table 7B
Socializing and Going to Restaurants - Degree of Disability

People with somewhat or very severe disabilities are much less likely to go to restaurants than are people with slight or moderate disabilities. However, the gap is not as wide when it comes to socializing with friends, relatives, or neighbors.

Q315 About how often do you . . .

Base: People with disabilities (n=1,267)

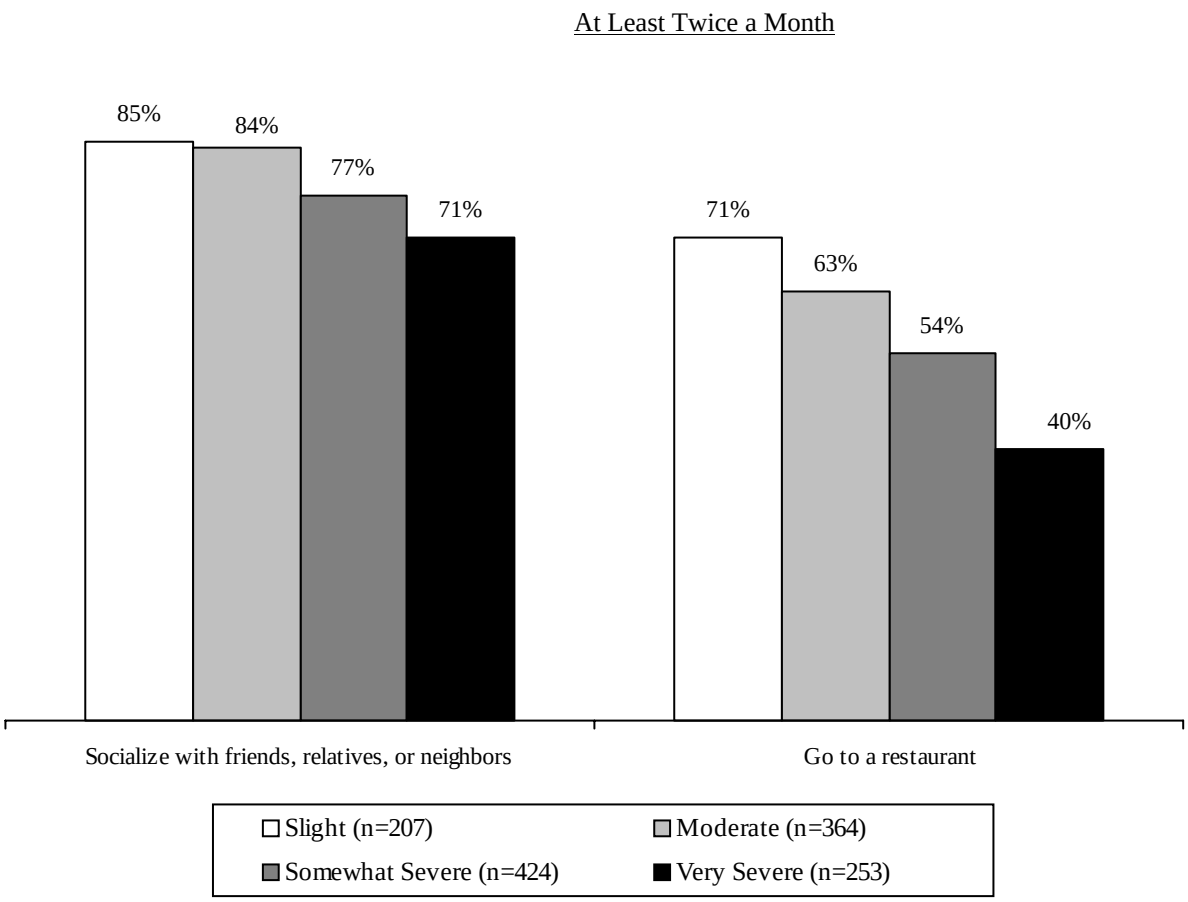


Table 7C
Socializing and Going to Restaurants - Age

Among those ages 30 or older, people with disabilities are significantly less likely to eat out than are people without disabilities. The gaps are less pronounced when it comes to socializing with close friends, relatives, or neighbors.

Q315 About how often do you . . .

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

At Least Twice a Month

	Age			
	18-29	30-44	45-64	65+
Base:				
People with disabilities	103	198	611	346
People without disabilities	178	265	366	168
	%	%	%	%
Socialize with close friends, relatives, or neighbors				
People with disabilities	90	80	74	82
People without disabilities	94	87	87	88
Go to a restaurant				
People with disabilities	64	58	52	59
People without disabilities	71	75	73	70

CHAPTER 8: RELIGION

Attendance at Religious Services

People with disabilities continue to be less likely to attend religious services at least once per month when compared to people without disabilities (49% versus 57%, respectively), despite the fact that people with and without disabilities are equally likely to consider their religious faith important to them. More than 8 out of 10 people with (84%) and without (85%) disabilities say their faith is important to them and exactly 57% of both groups describe their religious faith as *very* important. (Tables 8A & 8B)

As with many of the indicators, the degree of one's disability has an impact on how often people worship. People with slight disabilities attend religious services more often than do people with very severe disabilities (56% and 44%, respectively). This difference is more pronounced today than it was in 2000, suggesting that more needs to be done to remove architectural, communications, and attitudinal barriers that prevent people with disabilities—especially people with severe disabilities—from regular attendance. (Table 8C)

Interestingly, the degree of one's disability also plays a role in the importance of religious faith. People with very severe disabilities are more likely to say their religious faith is *very* important to them than are people with slight disabilities (65% versus 53%, respectively). Once again, religion's importance to this group suggests that their low level of attendance is not due to a lack of interest, but possibly to various barriers to participation. (Table 8D)

Trends

Attendance at religious services has fluctuated for people both with and without disabilities since 1986. The most considerable gap in attendance at religious services at least once per month was in 2000, at 18 percentage points. Since that time, the gap has narrowed significantly to 8 percentage points.

Table 8A
Going to Places of Worship

People with disabilities do not attend church, synagogue, or other religious services as often as do people without disabilities.

Q315 About how often do you go to church, synagogue, or any other place of worship?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

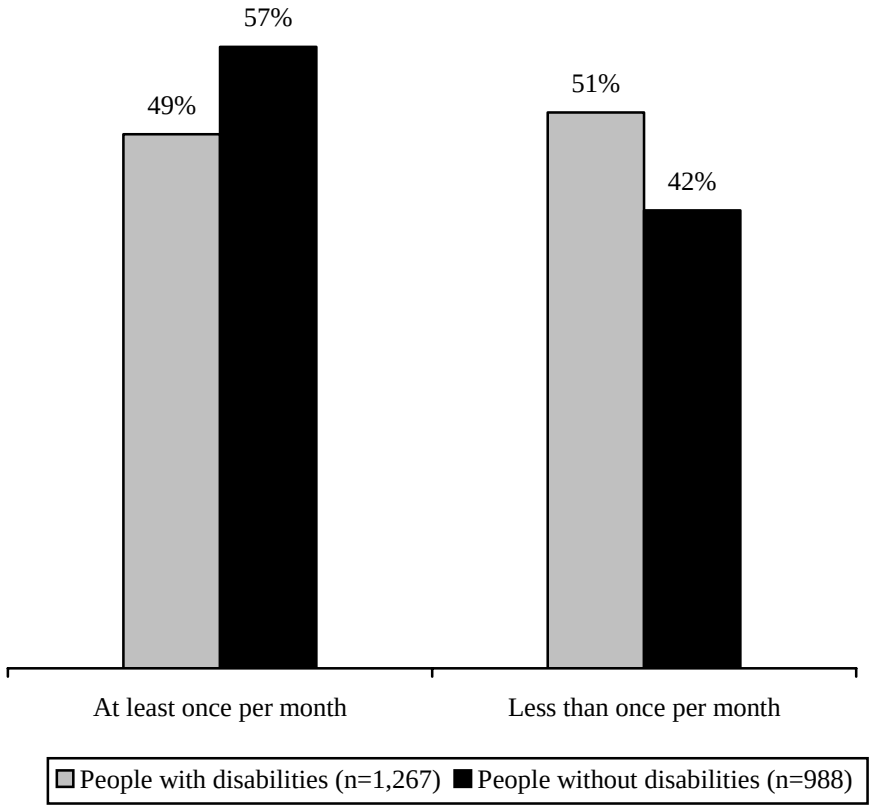
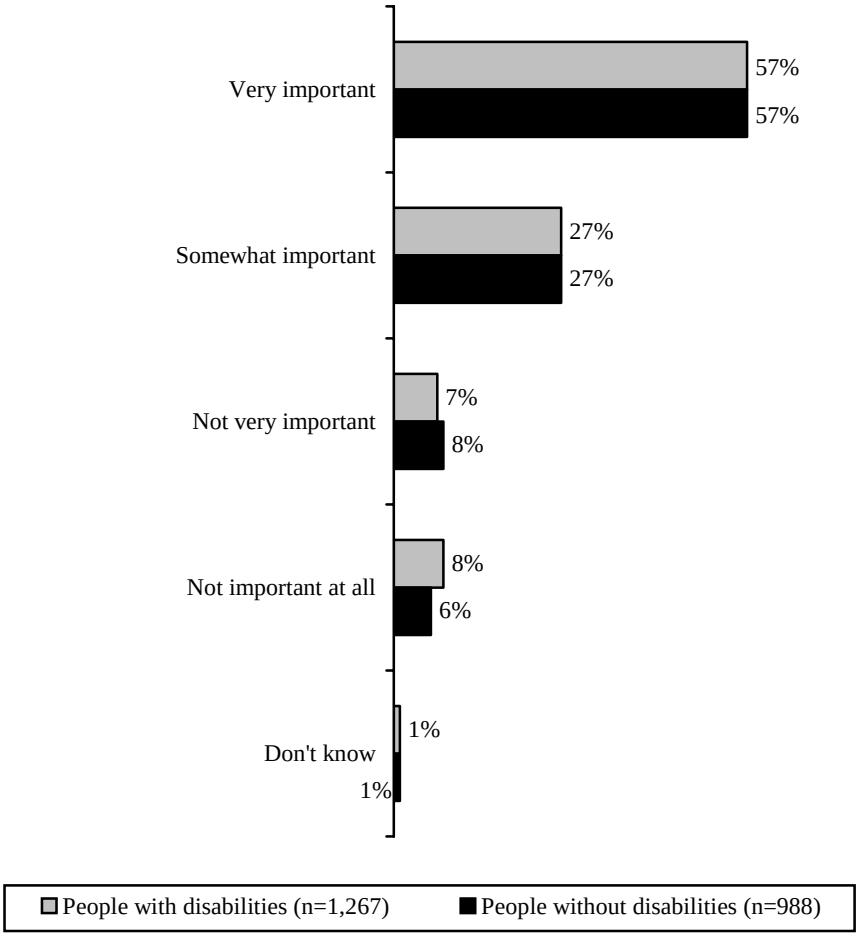


Table 8B
Religious Faith

Religious faith is equally important to people with and without disabilities.

Q800 How important is your religious faith to you?



Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

Table 8C
Going to Place of Worship - Degree of Disability

Degree of disability has an impact on how often people with disabilities go to religious services.

Q315 About how often do you go to church or synagogue, or any other place of worship?

Base: People with disabilities (n=1,267)

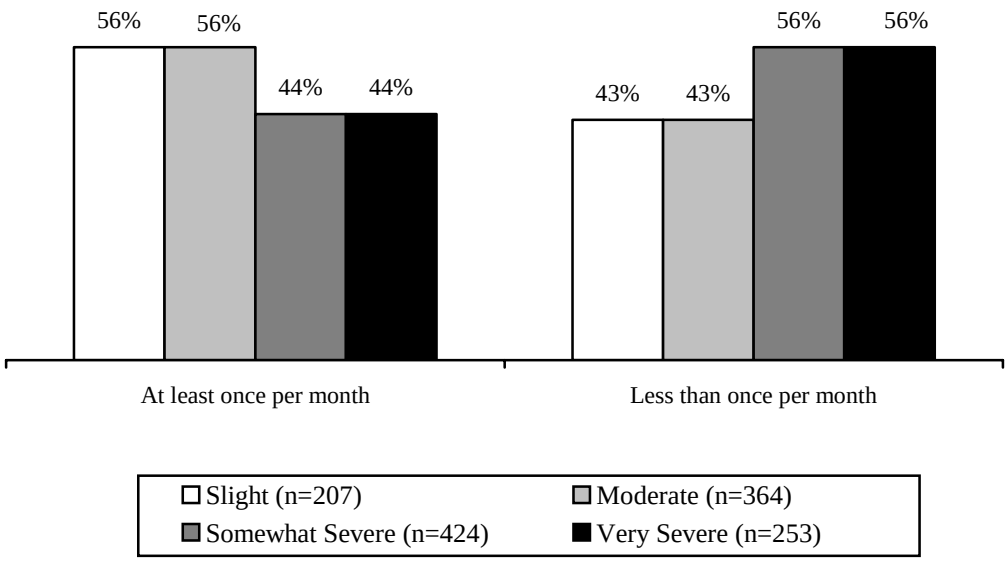
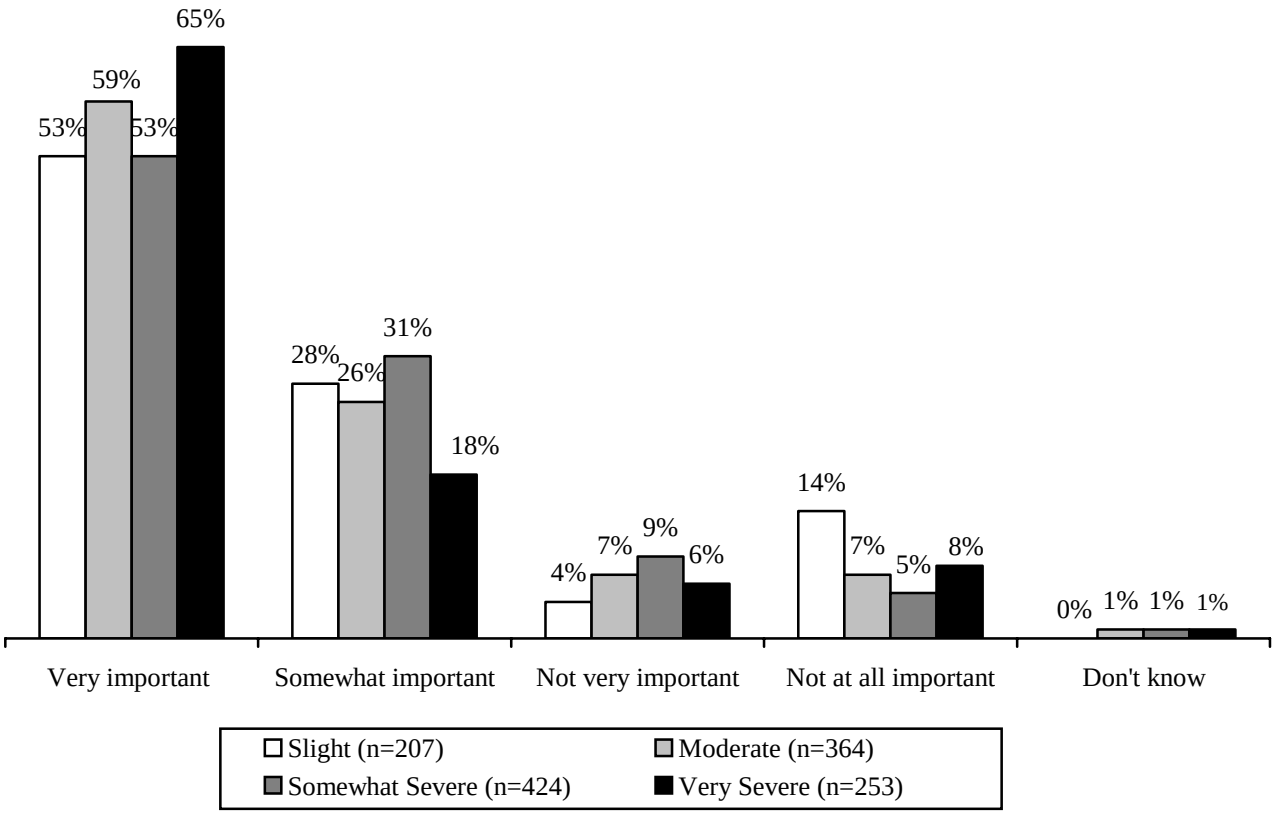


Table 8D
Religious Faith - Degree of Disability

As people's disabilities become more severe, they are more likely to say that their religious faith is very important to them.

Q800 How important is your religious faith to you?

Base: People with disabilities (n=1,267)



CHAPTER 9: POLITICAL PARTICIPATION

Voter Turnout

Although people with disabilities have historically been less likely than people without disabilities to vote in Presidential elections, this gap closed considerably in the 2004 election season.[9] People with disabilities were almost as likely as those without disabilities to vote in the 2004 elections, with turnout for these populations estimated at 52% and 56%, respectively – a gap of only four percentage points. (Exhibit 9A) Factors that may explain why the gap in voter turnout between these two populations has virtually disappeared include: improvements in transportation and physical access to polls, changes in attitudes about civic and political activities, demographic shifts associated with likelihood of voting, and changes in the political agenda itself.

Voter Preferences

People with disabilities have been significantly more likely to vote for the Democratic Presidential candidate in the past three Presidential elections. However, in 2004, they were more likely to vote for the Republican candidate, President George W. Bush—with 53% supporting President Bush as compared to 46% voting for Senator Kerry. (Exhibit 9B) In addition, while in previous years, people with disabilities were more likely than those without disabilities to support the Democratic candidate—i.e., even in 1992 and 1996, when the majority of all voters supported the Democrat—they were actually slightly more likely than those without disabilities to support the Republican President in this recent election.

[9] In previous N.O.D./Harris surveys, the political participation "gap" was measured in terms of the shares of people with and without disabilities who are registered to vote. As the data source for this measure is no longer available, the gap in political participation is now based on estimated voter turnout among people with and without disabilities, with trended data available going back to the 1992 elections. (Post-election data on *actual turnout* based on exit polls do not break out people with and without disabilities.) The data on political participation presented here were gathered from the Harris Poll® pre-election survey, which has been conducted by Harris Interactive over the past several elections. This survey is conducted by telephone within the continental United States (in 2004, interviewers were conducted between October 29 and November 1, 2004) among a nationwide cross-section of likely voters. In 2004, the sample included 1,509 likely voters, among whom there were 253 likely voters with disabilities.

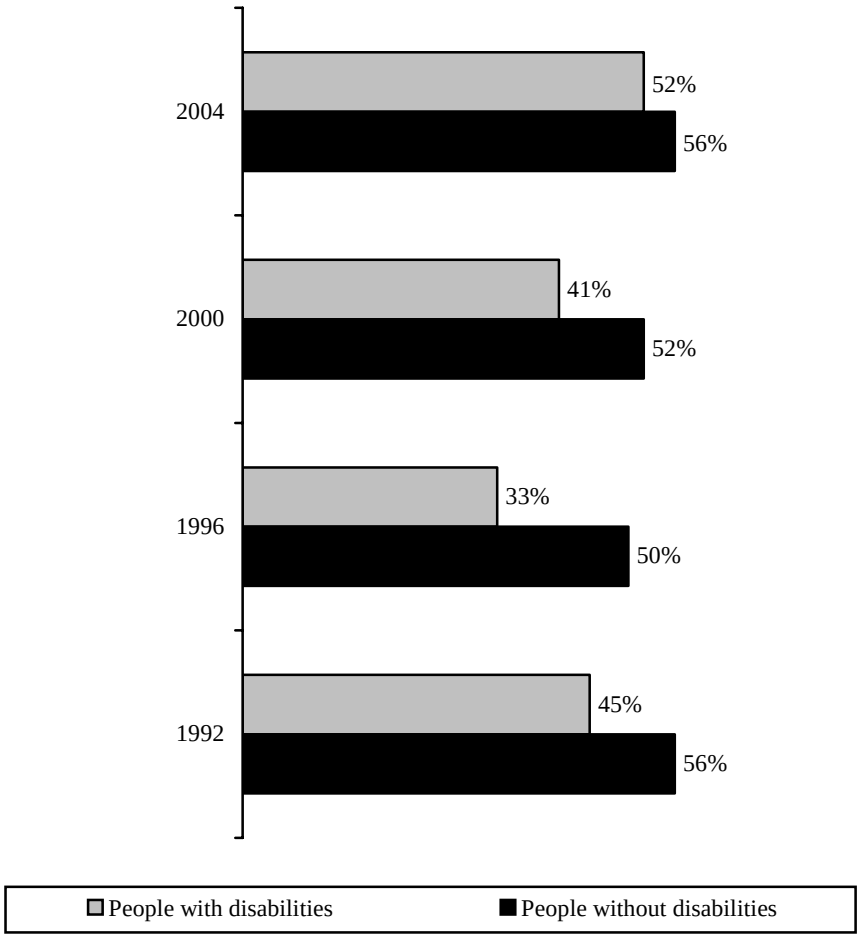
As for why people with disabilities shifted toward the Republican candidate in 2004, one among several likely factors is the aging of the population with disabilities. Although older voters in general were more likely to prefer the Democratic candidate in the three previous Presidential elections, in 2004, those ages 60 and over actually voted for President Bush by a margin of 54% to 46% (while those under age 30 voted for Senator Kerry by 54% to 45%). This shift coupled with the fact that people with disabilities are older on average than those without disabilities—36% of adults with disabilities are ages 60 and over, as compared with 18% of all adults—may explain at least part of the movement toward the Republican population. (Indeed, were it not for the difference in the age distribution of these two populations, voter turnout among people with disabilities would likely be much lower considering that older Americans are significantly more likely to vote at all than younger ones.)

Trends

In previous Presidential election years, there were notable differences in turnout between people with and without disabilities. The gap was 11 percentage points in 1992, peaked at 17 percentage points in 1996, then returned to 11 points again in 2000 before dropping to 4 points in 2004.

Table 9A
Estimated Voter Turnout in Presidential Elections, 1992-2004

Although people with disabilities have historically been less likely than people without disabilities to vote in Presidential elections, this gap closed considerably in the 2004 election.



Source: Harris Poll, selected Presidential election years.

Table 9B
Voter Preferences in Presidential Election Years, 1992-2004

Although people with disabilities have historically been disproportionately likely to vote for Democratic Presidential candidates, in the 2004 election, they were slightly more likely than people without disabilities to vote for the Republican candidate, President George W. Bush.

	Voter Preferences		
	Total	**People with Disabilities**	**People without Disabilities**
		%	**%**
2004			
Bush (George W.)	51	53	51
Kerry	48	46	48
Nader	1	1	1
Other	0	0	0
2000			
Bush (George W.)	48	38	48
Gore	48	56	46
Nader	3	4	5
Other	1	2	1
1996			
Clinton	49	69	50
Dole	41	23	40
Perot	8	5	10
Other	2	3	1
1992			
Clinton	43	52	43
Bush (George H.W.)	38	29	38
Perot	19	17	19
Other	0	2	0

Source: Harris Poll, selected Presidential election years.

CHAPTER 10: LIFE SATISFACTION

Level of Satisfaction Today

Life satisfaction is a defining characteristic in the quality of life of people with and without disabilities. Considering the recent recession, it is not surprising that life satisfaction among both people with and without disabilities has dropped slightly since 2000. Satisfaction has been consistently lower within the community of people with disabilities than it has been among people without disabilities. While more than 9 out of 10 (93%) people without disabilities are satisfied with life in general, only 74% of people with disabilities express such satisfaction. Moreover, people without disabilities are twice as likely to say they are *very* satisfied when compared to people with disabilities (61% versus 34%). This too is not surprising given the findings on the other quality-of-life indicators measured in this survey. (Table 10A)

Once again, severity of disability makes a big difference. While disparities in life satisfaction between people with slight disabilities and severe disabilities are less pronounced than they were in 2000, there is still a notable difference of 20 percentage points. (Table 10B) Not surprisingly, among 18-29 year-olds, where the employment, income, and entertainment gaps are most narrow, differences in life satisfaction are also smaller—20 percentage points versus 27 percentage points overall. (Table 10C) Although the more severe the disability, the less satisfied people seem to be, even people with slight disabilities are significantly less likely to be *very* satisfied with life in general (47%) than are people without disabilities (61%).

Employment status seems to play less of a role in life satisfaction among people both with and without disabilities today than it has in recent years. Being employed has a modest, yet positive impact on life satisfaction for people with disabilities, although this does not hold true among people without disabilities. More than 8 out of 10 (81%) employed people with disabilities are very or somewhat satisfied with life in general, compared to about 7 out of 10 (69%) of their non-working counterparts. (Table 10D)

Trends

The gap in life satisfaction between people with and without disabilities increased steadily from 1986 to 2000. This gap decreased by 7 percentage points in 2004 (from 34 percentage points in 2000 to 27 points in 2004), however, due primarily to a recent decline in overall satisfaction among people *without* disabilities. For people with disabilities, on the other hand, life satisfaction has remained relatively stable over the last 10 years. The share of people without disabilities who are very satisfied with life grew steadily from 1986 (50%) to 2000 (67%), but then dropped down to 61% in 2004. During the same time period, the percentage of people with disabilities who are very satisfied with life has dropped from 39% in 1986 to 34% today.

Table 10A
Life Satisfaction

People with disabilities are much less satisfied with life in general than are people without disabilities.

Q305 How satisfied are you with life in general?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

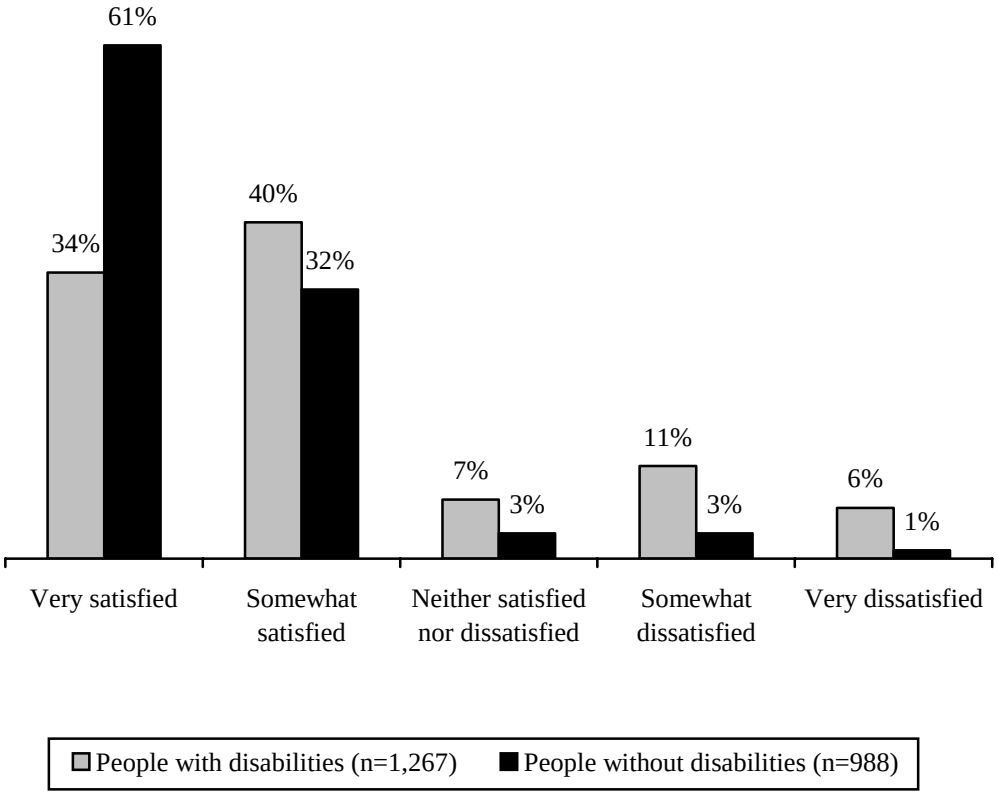


Table 10B
Life Satisfaction - Degree of Disability

Although the gap is narrowing, people with very severe disabilities continue to be less satisfied with life in general than are people with somewhat severe, slight, or moderate disabilities.

Q305 How satisfied are you with life in general?

Base: People with disabilities (n=1,267)

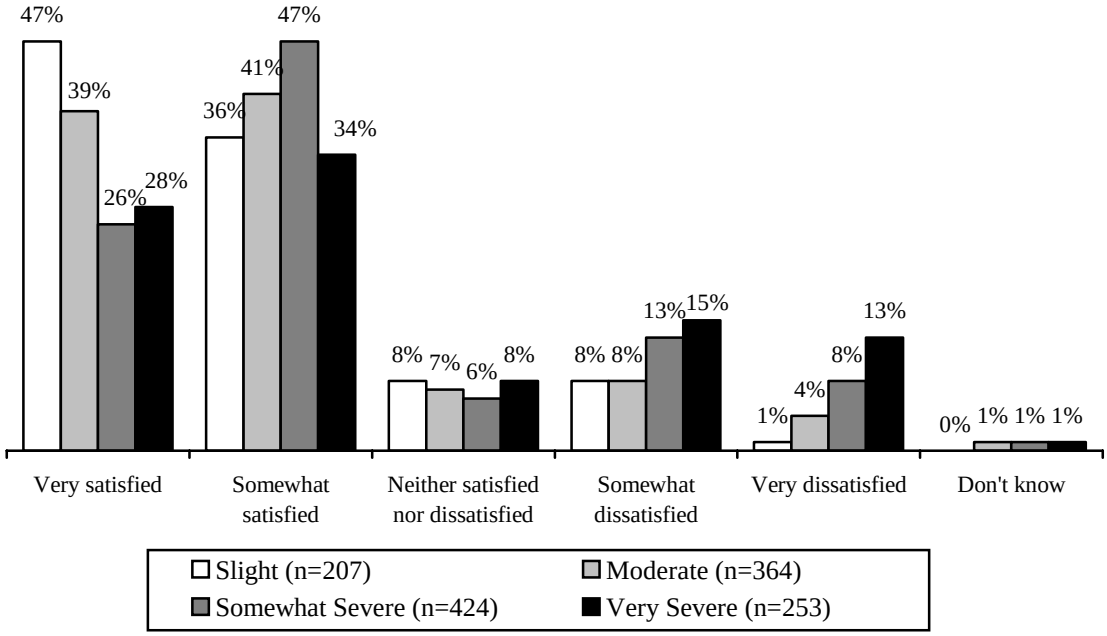


Table 10C
Life Satisfaction - Age

Among adults ages 18-29, the gap in life satisfaction between people with and without disabilities is narrower than it is between the populations with and without disabilities at large.

Q305 How satisfied are you with life in general?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

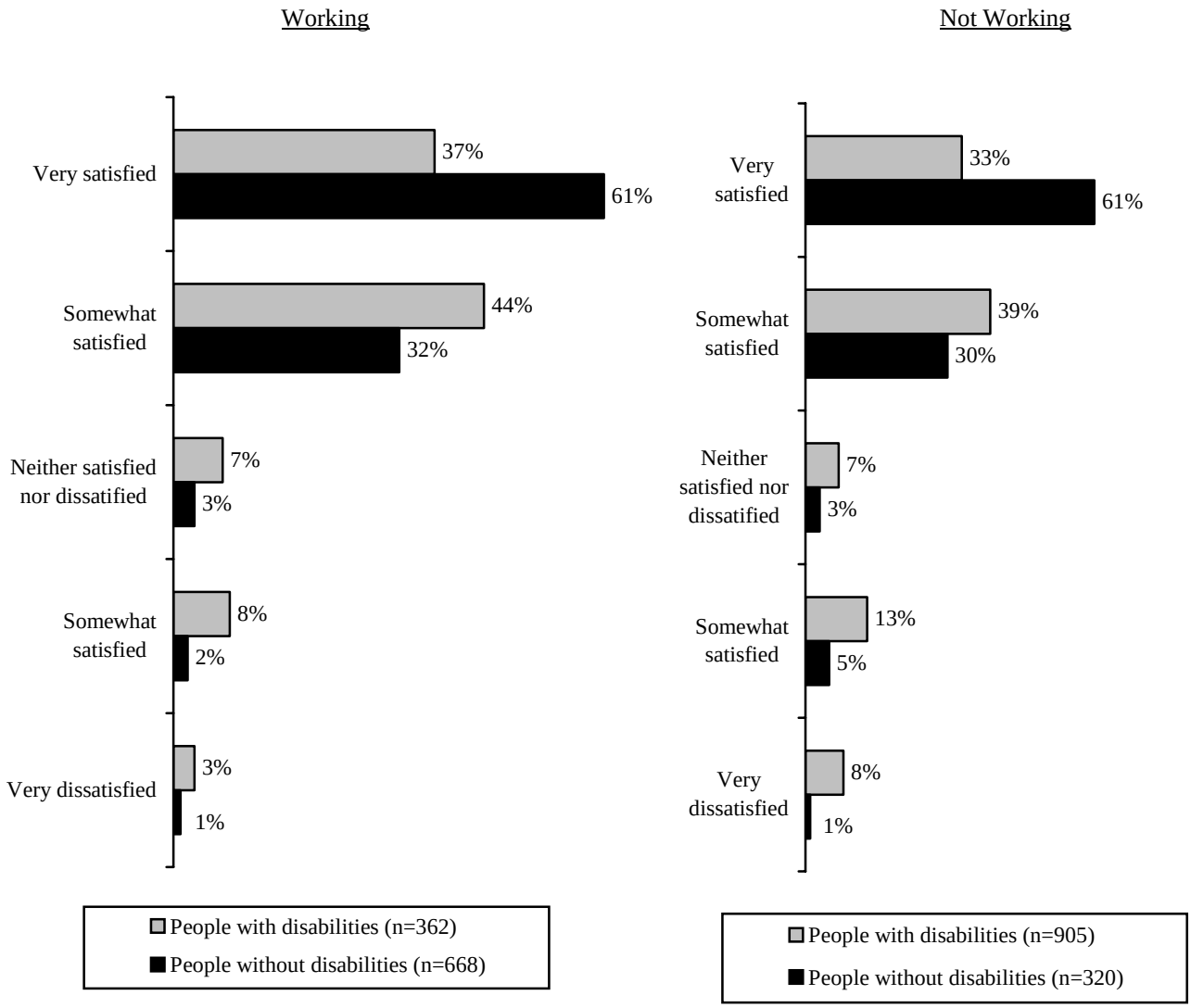
	Age			
	18-29	30-44	45-64	65+
Base:				
People with disabilities	103	198	611	346
People without disabilities	178	265	366	168
	%	%	%	%
Very satisfied				
People with disabilities	38	31	29	43
People without disabilities	58	55	64	67
Somewhat satisfied				
People with disabilities	43	39	41	39
People without disabilities	33	36	29	29
Neither satisfied nor dissatisfied				
People with disabilities	9	10	6	4
People without disabilities	3	4	2	1
Somewhat dissatisfied				
People with disabilities	6	10	14	10
People without disabilities	4	4	3	2
Very dissatisfied				
People with disabilities	2	7	9	4
People without disabilities	1	*	2	-
Don't know				
People with disabilities	1	3	*	*
People without disabilities	-	1	1	*

Table 10D
Life Satisfaction - Employment

Being employed has a modest, yet positive impact on life satisfaction for people with disabilities. This is not the case among people without disabilities, however. More than 8 out of 10 employed people with disabilities are very or somewhat satisfied with life in general, compared to about 7 out of 10 of their non-working counterparts.

Q305 How satisfied are you with life in general?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



CHAPTER 11: OVERALL QUALITY OF LIFE

Quality of Life and the ADA

People with and without disabilities are about equally likely to have heard of the Americans with Disabilities Act of 1990 (ADA), with about two-thirds of both groups saying that they have heard or read something about the law. Nearly one-third of people with disabilities (30%) who have heard of the ADA say that it has made their lives better. However, a majority (64%) feel the ADA has had no impact on their lives. (Table 11A)

Severity of disability does not have a significant impact on how people with disabilities view the impact of the ADA on their own lives. People with very severe disabilities are only slightly more likely than are people with slight disabilities to cite the ADA as having changed their lives for the better (33% versus 28%, respectively). (Table 11B)

Optimism for the Future

Fewer than half (43%) of people with disabilities expect that the overall quality of their lives will improve in the coming four years and a nearly equal percentage (41%) expect their lives to get worse. By contrast, 75% of people without disabilities anticipate their quality of life improving over the next four years, and only a very small share (12%) believe that it will get worse. (Table 11C) People with slight disabilities are more than twice as optimistic about their future as are people with very severe disabilities (62% versus 28%, respectively). However, they are still less optimistic than people without disabilities (75%). (Table 11D)

Age plays a significant role in people's optimism about their future. Regardless of disability status, younger people between ages 18-29 are much more likely than older adults ages 65 and over to say that their lives will get better in the next four years. In addition, although there are differences in optimism about the future between people with and without disabilities across all age groups, these narrow considerably among people ages 65 and over. While there is a disparity of 32 percentage points on this measure between all people with and without disabilities, this closes to just 11 points when looking at those ages 65 and over by themselves, while, among those ages 18 to 29, there is a 25-point difference. (Tables 11E)

Optimism about the future has fluctuated modestly over the past decade. In 1994, 48% of people with disabilities expected their lives to get better in the ensuing four years, compared to 41% in 2000 and, as mentioned above, 43% today. (Table 11F)

Impact of Disability

While we continue to see gaps in all of the quality-of-life indicators measured in this survey, the share of people who feel their disability has prevented them from reaching their full potential has declined from 66% in 2000 to 56% in 2004. People with severe disabilities are still significantly more likely than people with slight disabilities—75% versus 24%—to feel that their disability has prevented them from reaching their full abilities as a person. (Tables 11G & 11H)

Sense of Common Identity

Among the population with disabilities as a whole, 56% share a somewhat or very strong sense of common identity with people with disabilities, regardless of disability type. (Table 11G) Once again, severity of disability appears to play a substantial role in this bond. Sharing a *very* strong sense of common identity with others who have disabilities is more than three times as common among people with very severe disabilities as it is among people with slight disabilities (37% versus 12%). (Table 11H)

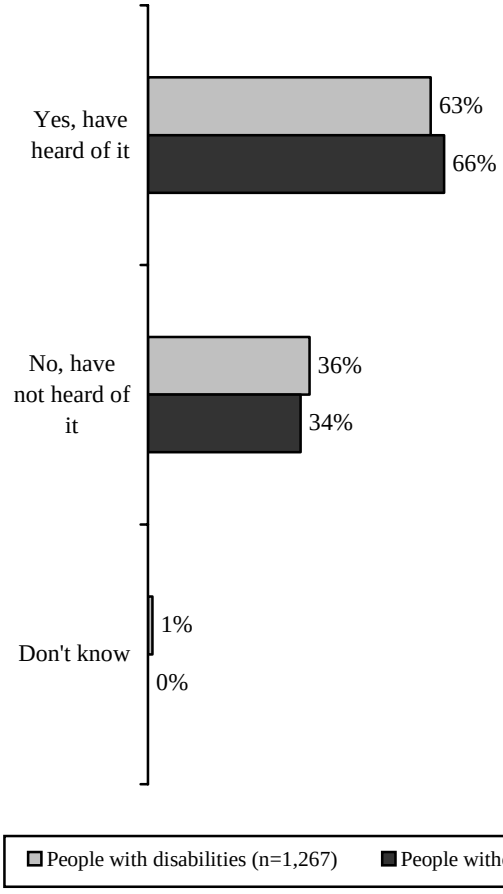
This sense of common identity has fluctuated over the past 18 years. Just 4 out of 10 people with disabilities identified somewhat or very strongly with others with disabilities in 1986. In 1998, the percentage rose to 52%, only to drop slightly again in 2000 to 47%. In 2004, over half of people with disabilities (56%) feel that they share a somewhat or very strong sense of common identity with the population with disabilities, the highest percentage in the last 18 years. (Table 11I)

Table 11A
Heard of the Americans with Disabilities Act (ADA)

Two-thirds of adults with and without disabilities have heard of the Americans with Disabilities Act (ADA). Of those who have a disability and who have heard of the ADA, just under one-third believe the ADA has made their lives better.

Q715 Have you heard or read anything about a law called the Americans with Disabilities Act, or ADA, or not?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



Q720 Do you think that the Americans with Disabilities Act has made your life better, worse, or made no difference?

Base: Respondents with disabilities who have heard of the ADA (n=903)

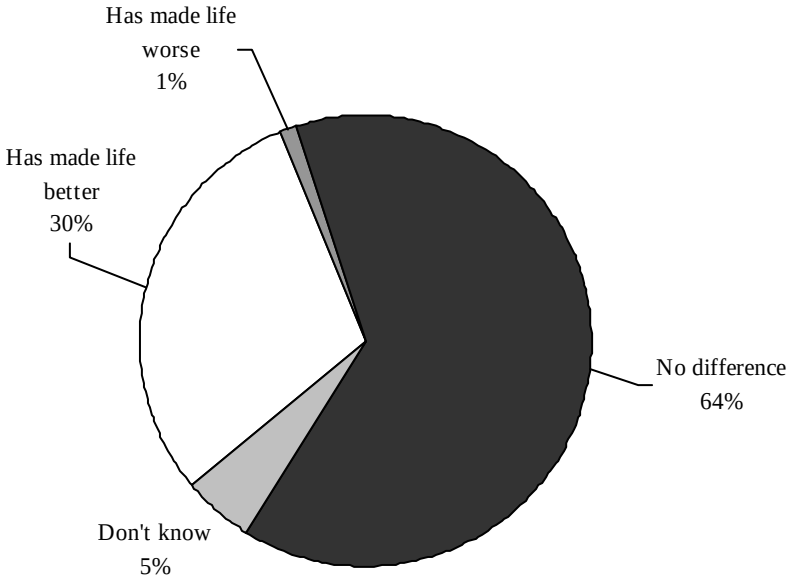


Table 11B
Impact of the Americans with Disabilities Act – Degree of Disability

People with severe disabilities are just slightly more likely than people with slight disabilities to say that the Americans with Disabilities Act has improved their lives.

Q720 Do you think that the Americans with Disabilities Act has made your life better, worse, or made no difference?

Base: People with disabilities who have heard of the ADA (n=903)

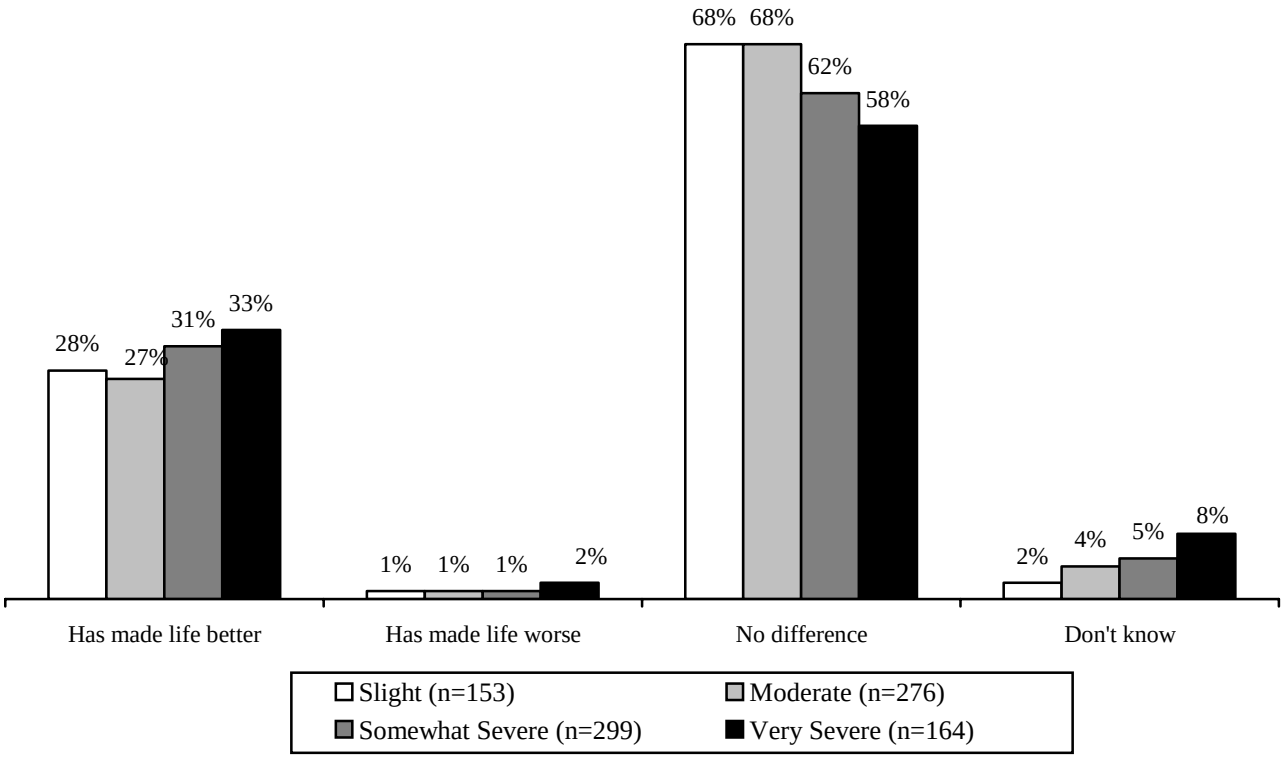


Table 11C
Optimism for the Future

People with disabilities continue to be much less optimistic that their quality of life will improve in the future when compared to people without disabilities.

Q310 Do you expect your quality of life will get better or worse over the next four years?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

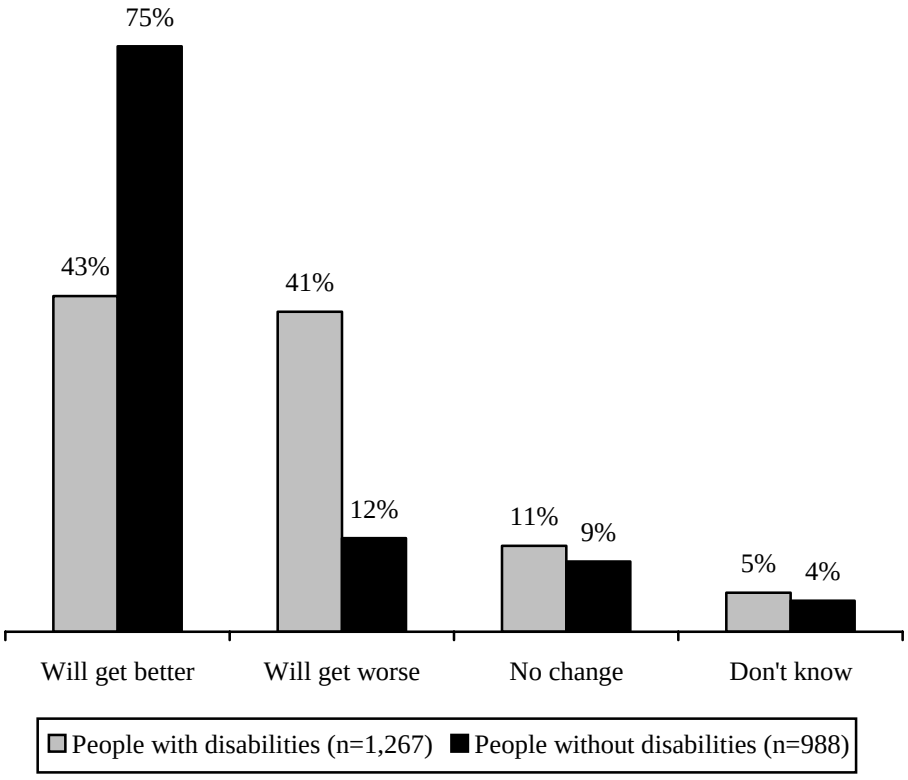


Table 11D
Optimism for the Future – Degree of Disability

As people's disabilities become more severe, they express less optimism about the future.

Q310 Do you expect your quality of life will get better or worse over the next four years?

Base: People with disabilities (n=1,267)

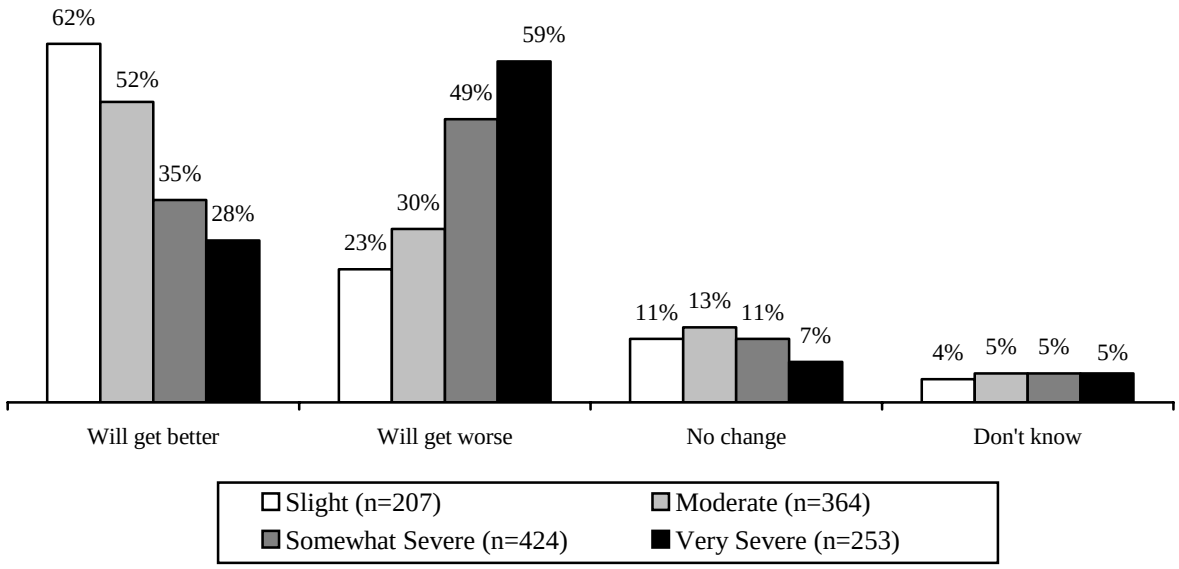


Table 11E
Optimism for the Future – Age

Optimism about the future declines dramatically with age, along with the gap between people with and without disabilities on this measure.

Q310 Do you expect your quality of life will get better or worse over the next four years?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

	Age			
	18-29	30-44	45-64	65+
Base:				
People with disabilities	103	198	611	346
People without disabilities	178	265	366	168
	%	%	%	%
Will get better				
People with disabilities	70	56	43	23
People without disabilities	93	89	67	34
Will get worse				
People with disabilities	12	27	44	58
People without disabilities	3	4	15	32
No change				
People with disabilities	12	12	8	15
People without disabilities	3	4	11	24
Don't know				
People with disabilities	8	5	6	4
People without disabilities	-	3	6	10

Table 11F
Optimism for the Future - Trends

The percentage of people with disabilities who believe their lives will get better in the near future has fluctuated modestly over the past 10 years.

Q310 Do you expect your quality of life will get better or worse over the next four years?

Base: People with disabilities (n=1,267)

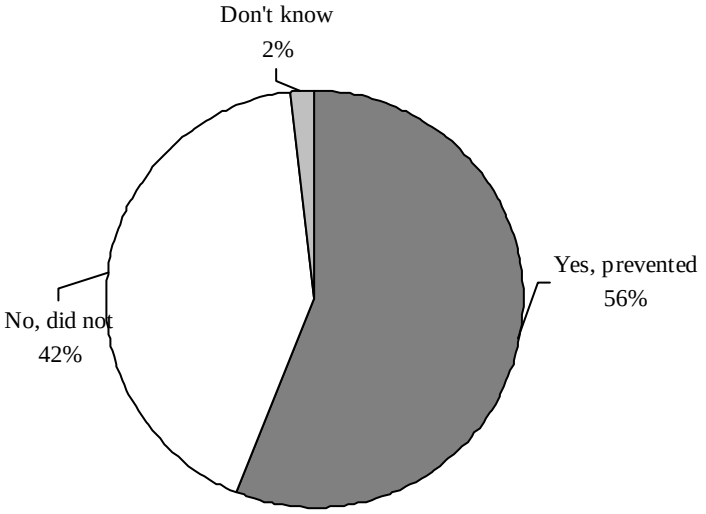
	1994	1998	2000	2004
Base:	1,021	1,000	997	1,267
	%	%	%	%
Will get better	48	46	41	43
Will get worse	36	37	35	41
No change	9	11	14	11
Not sure	7	7	*	5

Table 11G
Impact of Disability

A majority of people with disabilities feel their disability has prevented them from reaching their full potential. More than 8 out of 10 also feel some sense of common identity with other people with disabilities.

Q705 Do you feel that your disability or health problem has in any way prevented you from reaching what you feel are your full abilities as a person, or not?

Base: People with disabilities (n=1,267)



Q700 To what extent do you feel that you have a sense of common identity with other people with a disability?

Base: People with disabilities (n=1,267)

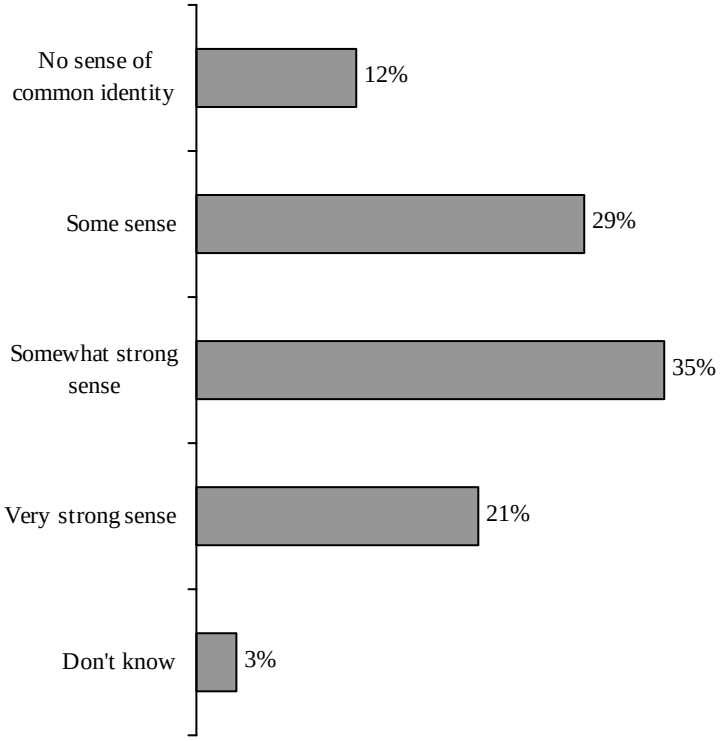
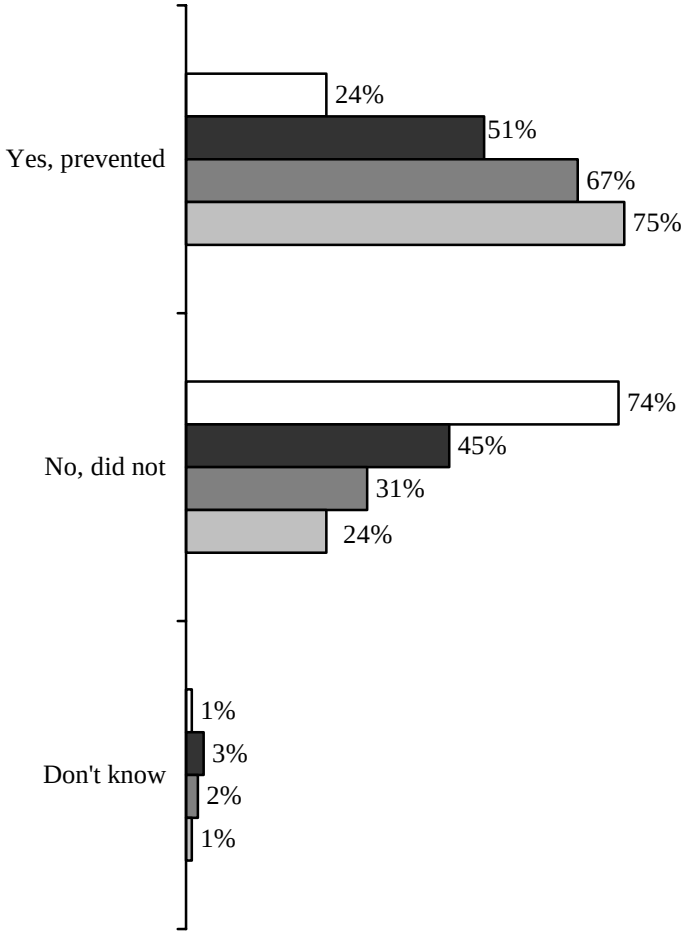


Table 11H
Impact of Disability – Degree of Disability

People with severe disabilities are more likely to say that their disability has prevented them from reaching their full potential and to have a very strong sense of common identity with others who have disabilities.

Q705 Do you feel that your disability or health problem has in any way prevented you from reaching what you feel are your full abilities as a person, or not?

Base: People with disabilities (n=1,267)



Q700 To what extent do you feel that you have a sense of common identity with other people with a disability?

Base: People with disabilities (n=1,267)

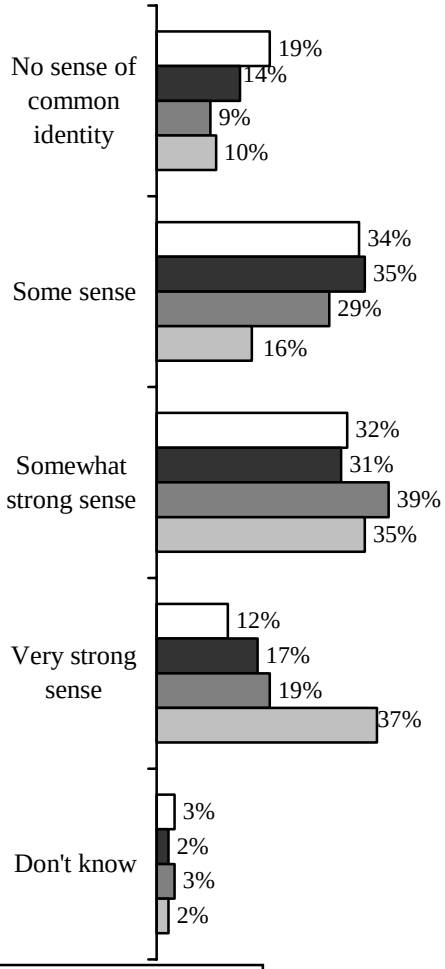


Table 11I
Sense of Common Identity - Trends

Over the past 18 years, more people with disabilities have begun to identify with the population with disabilities as a whole.

Q700 To what extent do you feel that you have a sense of common identity with other people with a disability -- do you feel that you have no sense of common identity, some sense of common identity, a somewhat strong sense of common identity, or a very strong sense of common identity?

Base: People with disabilities

	1986	1994	1998	2000	2004
Base:	1,000	1,021	1,000	997	1,267
	%	%	%	%	%
No sense of common identity	16	10	10	12	12
Some sense of common identity	34	27	32	31	29
Somewhat strong sense of common identity	20	29	26	27	35
Very strong sense of common identity	20	25	26	20	21
Don’t know	10	9	6	10	3

CHAPTER 12: ASSISTIVE TECHNOLOGY

Use of Assistive Technology

Assistive technologies and devices have a substantial impact on the lives of people with and without disabilities alike. Whether disability-specific technologies uniquely designed to assist people with certain types of limitations or more mainstream technologies intended to help the population at large, there is now a wide and growing range of devices that can facilitate work, transportation, living independently, and basic activities of daily life. Many types of accessible mainstream technologies are now used commonly among people both with and without disabilities. These include cordless telephones (used by 83% and 87% of people with and without disabilities, respectively), automatic check deposit (62% and 59%), online banking (34% and 37%), and automatic door openers or remotely controlled light switches (26% and 24%). (Table 12A)

Turning to technologies and devices designed specifically for people with particular types of disabilities, nearly half (48%) of people with mobility limitations use devices such as walkers, wheelchairs, and scooters. More than one-third (36%) of those who are deaf or who have limited hearing use hearing aids or other similar devices, and one-quarter (25%) of people with a disability that limits the use of their arms, legs, or hands use prostheses or orthotics of some kind. (Table 12B)

Assistive technology has a direct impact on the lives of people with disabilities and likely affects how they fare on many of the other indicators measured in this survey. For more than one-third (35%) of people with disabilities who use at least one type of technology, not being able to use an assistive device would mean they could no longer care for themselves at home. Similarly, more than a quarter (26%) say that not being able to use an assistive device would limit their ability to get around outside of their homes. Further, 16% say they would be unable to attend social gatherings as often or would be less involved in their hobbies and other interests if they did not have the use of special equipment. (Table 12C)

Barriers to Use of Assistive Technology

As mentioned above, while assistive technology may be especially critical to the independence and well-being of people with disabilities, its use is by no means limited to this population. However, people with disabilities are considerably more likely than people without disabilities (17% versus 1%) to feel they need some form of assistive technology that they do not have, in many cases despite having tried to get it in the past. (Table 12D) Among people with disabilities who currently need some type of technology, more than half (57%) have tried to get it in the past with mixed results, the most common of which was that they found they could not afford it. (Table 12E)

For people with disabilities who need some type of assistive technology that they do not have, cost is the main barrier to obtaining it. More than half (54%) of adults with disabilities who tried to get or use this equipment say that they were not able to afford it. Similarly, for six out of ten (61%) adults with disabilities who have *not* attempted to get an assistive device they needed, the assumption that it would be too expensive was the leading barrier. (Table 12E)

Payment for Assistive Technology

More than one-third of people with disabilities (35%) who use some form of assistive technology report having paid for it themselves. However, an even larger percentage (58%) gets at least some help covering the cost of these devices. Of these adults, 62% get assistance from their health insurance, while fewer than one in five (19%) has relied on a public program (other than health insurance) for this assistance. (Table 12F)

This distribution is mirrored in the public's views in terms of who *should* be responsible for covering assistive technology and devices—about one-half of people with and without disabilities feel it should be the responsibility of health insurance companies. While people with disabilities are more likely than people without disabilities to feel it should be the government's job (27% versus 19%), people without disabilities are more likely than people with disabilities (16% versus 10%) to think it should be the responsibility of those who need the technology and their families. (Table 12G)

Table 12A
Use of Accessible Mainstream Technology Among People With and Without Disabilities

Many types of accessible mainstream technology are used commonly by both people with and without disabilities.

Q600 Do you ever use . . .?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

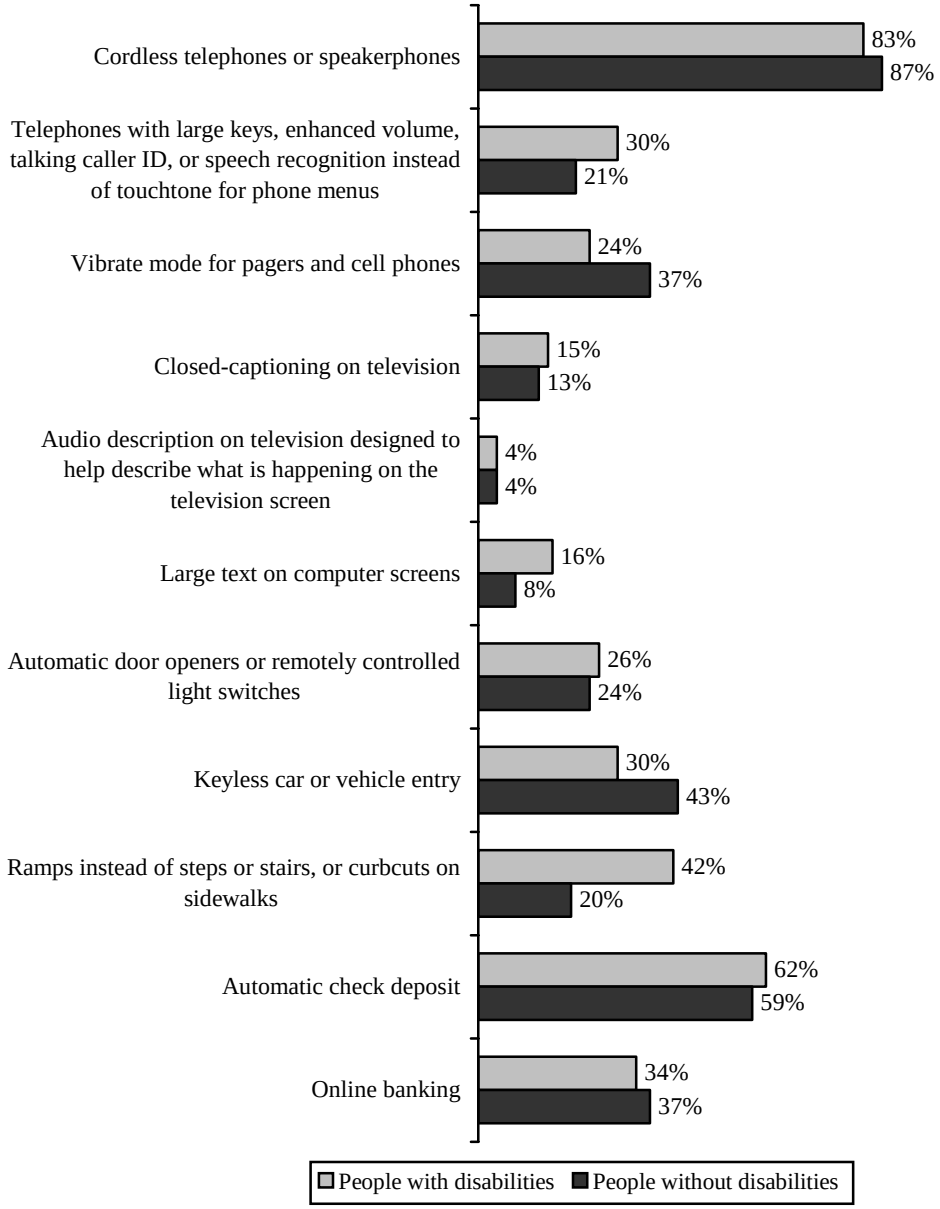


Table 12B
Assistance for Respondents with Disabilities

People with disabilities use a wide range of assistive technologies and devices, with nearly half using some type of assistive device that helps with mobility.

Q600 Do you ever use . . .?

Base: All respondents (People with disabilities = 1,267)

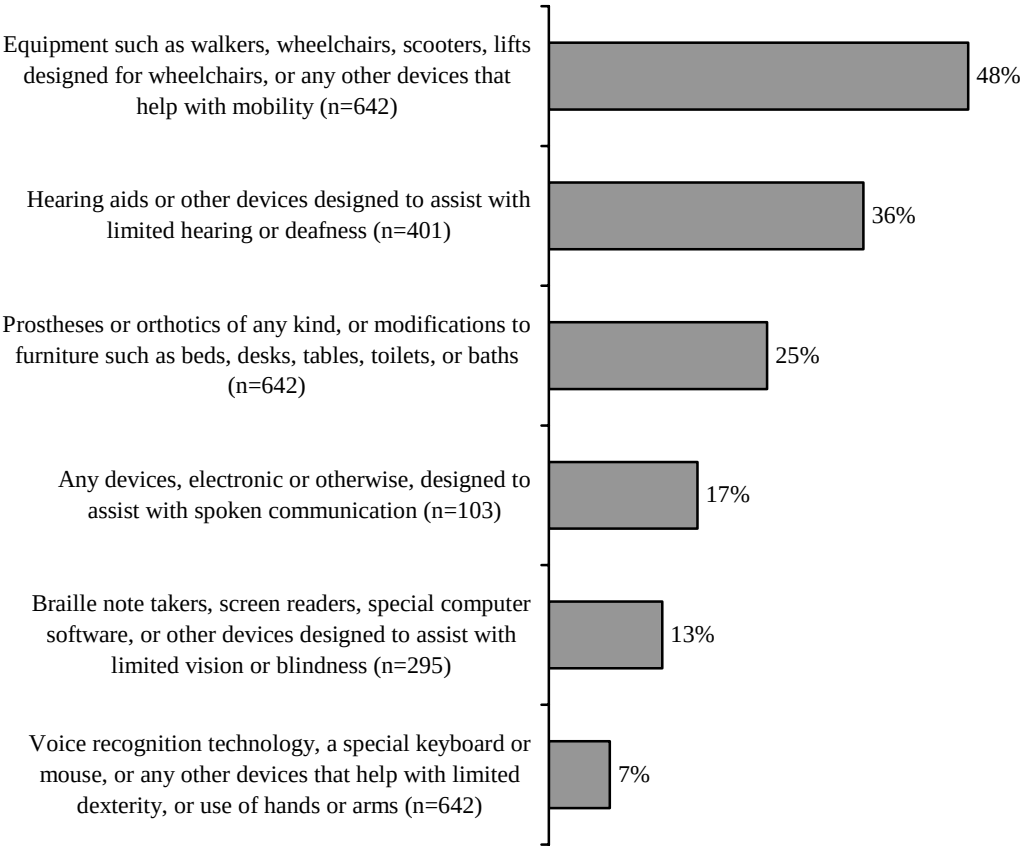


Table 12C
Use of Assistive Technology by People with Disabilities

More than one-third of people with disabilities who use assistive technology say they would not be able to care for themselves at home without the special equipment or device.

Q605 If you were not able to use the special equipment or assistive devices that you mentioned anymore for some reason, how would this affect your daily activities?

Base: People with disabilities who use at least one type of assistive technology (n=523)

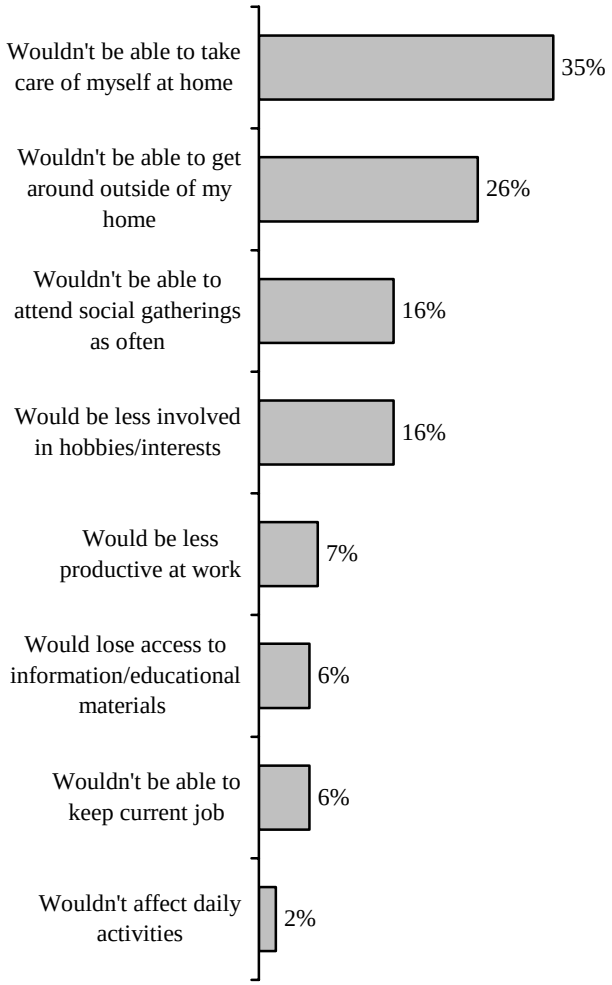


Table 12D
Living Without Needed Equipment or Devices

A minority of adults with disabilities live without needed assistive devices and, of these individuals, many have attempted to obtain or use this equipment in the past.

Q610 Is there any special equipment or type of assistive device that you currently need, but do not have?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)

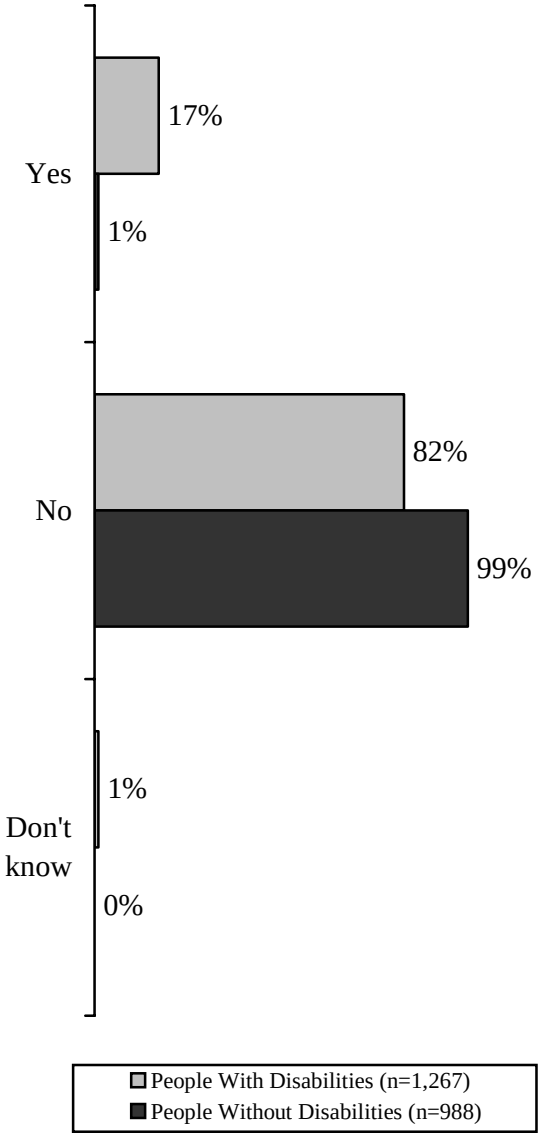
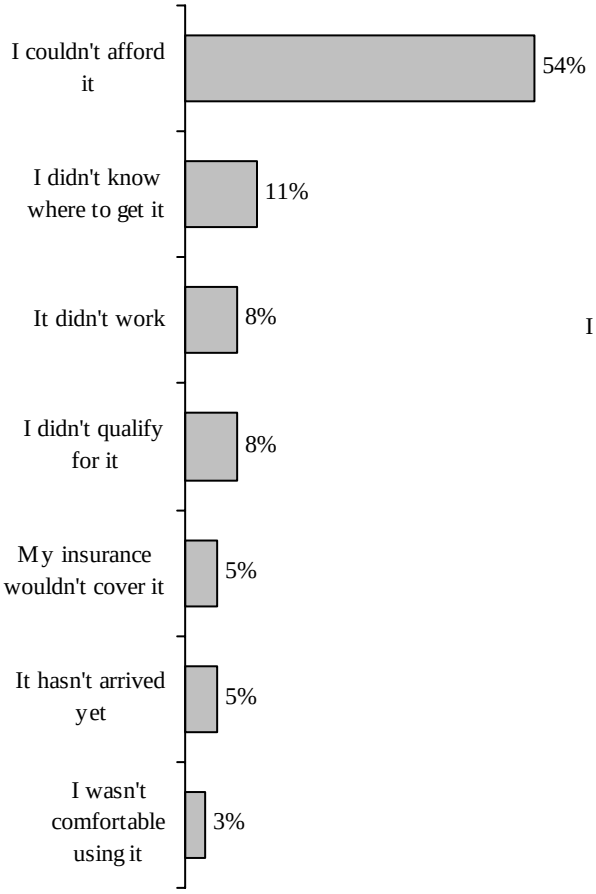


Table 12E
Reasons Didn't Get or Use Equipment or Device

Cost is the main reason why many are not getting and using the assistive technology they need.

Q625 What happened when you tried to get or use it?

Base: Have tried to get or use equipment/device (n=143)



Q630 Why haven't you ever tried to get or use it?

Base: Have not tried to get or use equipment/device (n=92)

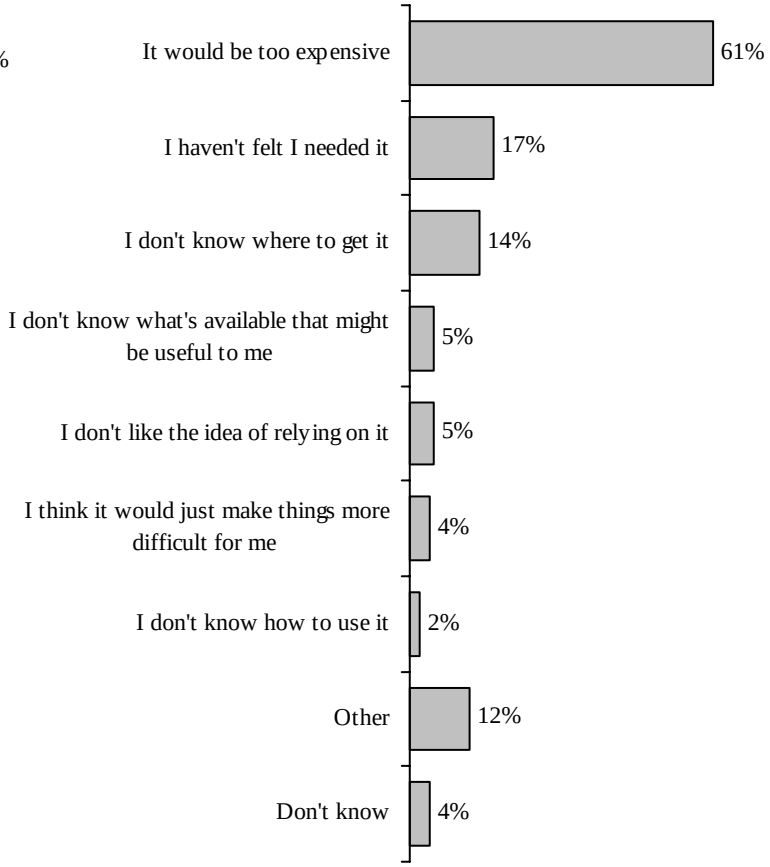
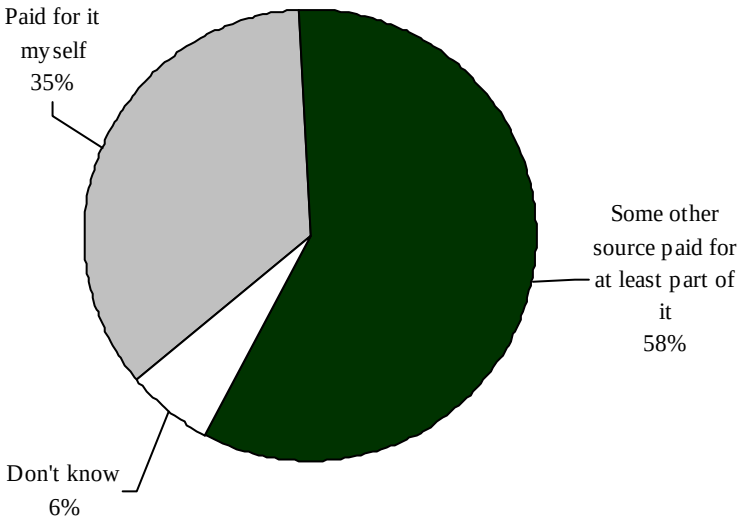


Table 12F
Payment for Equipment or Device

One-third of adults with disabilities pay for their assistive device entirely themselves.

Q645 Thinking about the special equipment or assistive device that you obtained most recently, how was it paid for?

Base: Respondents who use at least one type of technology (n=523)



Q650 Which of the following sources helped you pay for the special equipment or assistive technology that you obtained most recently?

Base: Some other source paid (n=308)

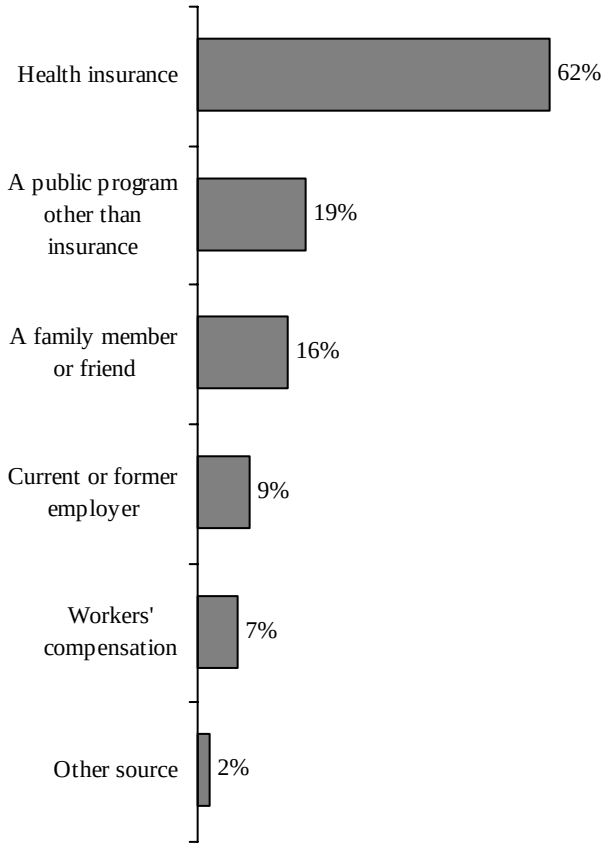
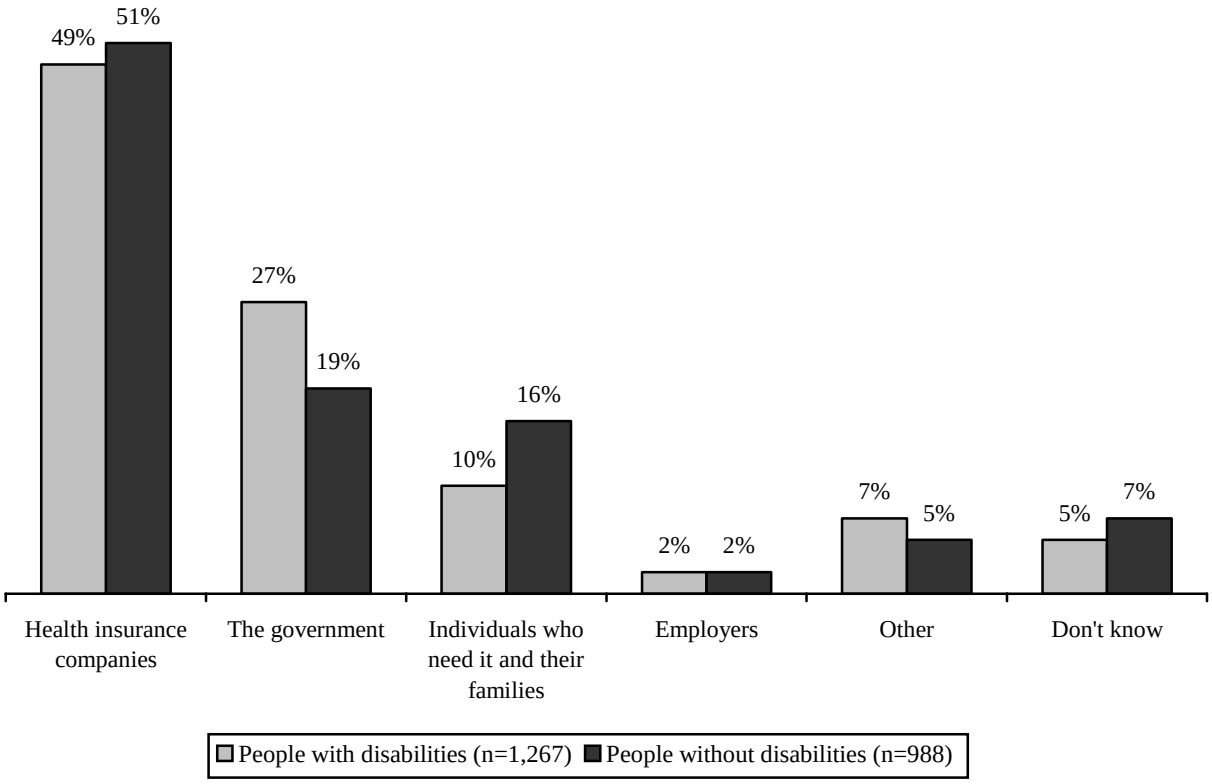


Table 12G
Should Be Primarily Responsible for Covering Costs of Assistive Technology and Devices

Both people with and without disabilities believe that health insurance companies should be primarily responsible for covering the costs of assistive technology and devices.

Q655 In your opinion, who should be primarily responsible for paying for special equipment and assistive devices? Should it be . . .?

Base: All respondents (People with disabilities = 1,267; People without disabilities = 988)



APPENDIX A

METHODOLOGY

METHODOLOGY

The *N.O.D./Harris 2004 Survey of Americans with Disabilities* was conducted by Harris Interactive on behalf of the National Organization on Disability. This is the fifth major national survey that Harris Interactive has conducted to study the attitudes, experiences, and levels of participation of Americans with disabilities in many spheres of life. The four previous surveys were: the *N.O.D./Harris 2000 Survey of Americans with Disabilities*, the *N.O.D./Harris 1998 Survey of Americans with Disabilities*, the *N.O.D./Harris 1994 Survey of Americans with Disabilities*, and the *ICD 1986 Survey of Americans with Disabilities*.

Sample

The sample and screening for this study were similar to those used for previous studies in 2000, 1998, 1994, and 1986. For this study, telephone interviews were completed with 1,038 non-institutionalized Americans with disabilities and 988 Americans without disabilities ages 18 and over. In addition, unlike the samples used in previous years, this survey included supplemental oversamples of 109 blind and 120 deaf respondents to increase the accuracy of estimates for those populations, with the interviews with deaf respondents conducted online using the Harris panel.

The sampling procedure used was designed to produce representative samples of people 18 years of age or older with and without disabilities in telephone households in the continental United States. The sample was derived from national telephone cross-sections in order to yield at least 1,000 completed interviews from both samples using random-digit selection procedures to assure equal representation of persons in both households that are listed in telephone directories, as well as persons in households that are unlisted in telephone directories.[10] The sample design is also explicitly designed to assure proper representation of households in different regions of the country and in central city, suburban, and rural areas within each of the 48 contiguous states.

[10] Some households are unlisted as the result of a request for an unlisted phone number by the telephone subscriber. Other households are unlisted in the published directory because the telephone number was assigned after the publication date of the directory. Samples that are restricted to directory-listed numbers only may contain serious sample biases because of the exclusion of various types of unlisted households. Therefore, we attempt to correct for this in our sampling procedures.

The Harris National Telephone Sample is selected by a three-stage, stratified sampling process. The ultimate result of this process is a set of sample selections (phone numbers). In order to assure that the maximum degree of sample control is maintained, the basic sample design has been set up to produce cross-sectional national samples in increments of 500, 1,000, or 1,250 sampling points (i.e., households).

Unlike the other data presented in this report, those on political participation are from the Harris Poll® pre-election survey, which has been conducted by Harris Interactive over the past several elections. This survey is conducted by telephone within the continental United States (in 2004, interviewers were conducted between October 29 and November 1, 2004) among a nationwide cross-section of likely voters. In 2004, the sample included 1,509 likely voters, among whom there were 253 likely voters with disabilities. Figures for age, sex, race, education, number of adults, number of voice/telephone lines in the household, region and size of place were weighted where necessary to align them with their actual proportions in the population.

In theory, with a probability sample of this size, one can say with 95 percent certainty that the results for the likely voters sample have a statistical precision of plus or minus 2.5 percentage points of what they would be if the entire population of likely voters had been polled with complete accuracy. The sampling error for the sub-sample of likely voters with disabilities is plus or minus 6 percentage points.

Telephone Interviewing Procedures

Again, with the exception of the interviews with deaf and hearing-impaired respondents, all interviewing for this year's survey was conducted by telephone between May 7 and June 28, 2004. The sample was chosen to represent the true proportion of the population living in different regions of the country and those living in metropolitan and non-metropolitan areas. When a person with a disability was unavailable for an interview, or unable to be interviewed, a proxy from the same household who was best qualified to answer questions about that person was chosen. Proxies were used for almost 14% of the disability sample.

Interviewing was facilitated by a computer-assisted telephone interviewing (CATI) system, which controls complicated skip patterns based on individual responses during the interview and allows consistency checks to be built in for key items. It furthermore reduces clerical error by eliminating the need for keypunching since interviewers enter the respondents' answers directly into a computer terminal during the interview itself.

Weighting

Completed interviews are weighted to figures obtained from the Current Population Survey (CPS) as well as key questions administered in Harris Poll monthly telephone surveys of national cross-sectional samples of 1,000 adults, ages 18 and older. For this study, the populations with and without disabilities were weighted separately. Demographics for age, sex, education, race, ethnicity, and income were collected from monthly Harris Polls over the previous 12-month period in order to develop reliable weighting targets for the populations with and without disabilities.

Exhibit 8 shows the demographic composition of people with and without disabilities based on these weighted estimates.

Exhibit 8
A Comparison Between People with Disabilities and People without Disabilities on Key Demographic Variables

Base: All respondents ages 18 and over

	2004		2000		1998		1994*		1986*	
	People With Disabilities	People Without Disabilities	People With Disabilities	People Without Disabilities	People With Disabilities	People Without Disabilities	People With Disabilities	People Without Disabilities	People With Disabilities	People Without Disabilities
Base:	1,267	988	997	953	989	905	1,021	1,115	1,000	1,064
	%	%	%	%	%	%	%	%	%	%
Sex:										
Male	43	50	45	48	45	47	45	49	44	46
Female	57	50	55	52	55	53	55	51	56	54
Region:										
East	20	22	20	21	n/a	24	22	24	23	24
Midwest	23	24	23	25	n/a	24	26	24	25	25
South	37	33	36	34	n/a	31	34	33	32	31
West	20	21	21	21	n/a	21	18	18	20	20
Age:										
18-24	7	14	6	13	5	n/a	6	15	7	n/a
25-34	8	18	9	19	7	n/a	10	23	9	n/a
35-44	16	20	17	22	21	n/a	14	22	12	n/a
45-54	22	20	23	17	16	n/a	14	15	13	n/a
55-64	20	13	18	11	16	n/a	17	11	25	n/a
65-74	14	9	13	9	17	n/a	19	10	20	n/a
75 and older	13	6	13	6	18	n/a	18	3	13	n/a
Education:										
Less than High School Graduate	21	11	22	9	20	9	25	12	40	15
High School Graduate	39	36	39	41	29	42	30	41	31	37
Some College	26	27	26	26	31	26	28	26	15	25
College Graduate or higher	14	25	12	23	20	22	16	21	14	23
Household Income:										
$15,000 or less	26	9	29	10	34	14	40	18	50	29
$15,001-$25,000	20	12	17	11	17	14	19	19	16	21
$25,001-$35,000	12	13	14	10	13	15	10	15	12	16
$35,001-$50,000	12	13	11	14	13	20	10	17	7	15
$50,001 or more	19	42	16	39	11	26	10	22	5	12
Race:										
White	73	71	81	78	83	74	85	80	80	81
Black/African-American	12	11	11	9	8	11	9	12	10	11
Hispanic	9	11	8	10	4	10	3	8	6	6

*The percentages provided for 1986 and 1994 are based on respondents ages 16 and over.

Reliability of Survey Percentages

It is important to bear in mind that the results from any sample survey are subject to sampling variation. The magnitude of this variation is measurable and is affected by both the number of interviews involved and the level of the percentages expressed in the results.

Exhibit A-1 shows the possible sample variation that applies to percentage results for this survey. The chances are 95 in 100 that the survey results do not vary, plus or minus, by more than the indicated number of percentage points from the results that would have been obtained if interviews had been conducted with all persons in the universe represented by the sample.

For example, if the response for a sample size of 1,000 were 30%, then in 95 cases out of 100 the response in the total population would be between 27% and 33%. Note that survey results based on subgroups of small size can be subject to large sampling error.

Exhibit A-1
Approximate Sampling Tolerances (at 95% Confidence) to Use in Evaluating Percentage Results Appearing in this Report

Number of People Asked Question on Which Survey Result Is Based	Survey Percentage Result at 10% or 90%	Survey Percentage Result at 20% or 80%	Survey Percentage Result at 30% or 70%	Survey Percentage Result at 40% or 60%	Survey Percentage Result at 50%
1,250	2	2	3	3	3
1,000	2	2	3	3	3
900	2	3	3	3	3
800	2	3	3	3	3
700	2	3	3	4	4
600	2	3	4	4	4
500	3	4	4	4	4
400	3	4	4	5	5
300	3	5	5	6	6
200	4	6	6	7	7
100	6	8	9	10	10
50	8	11	13	14	14

Sampling tolerances are also involved in the comparison of results from different surveys or from different parts of a sample (subgroup analysis). Exhibit A-2 shows the percentage difference that must be obtained before a difference can be considered statistically significant. These figures, too, represent the 95% confidence level.

For example, if 34% of one sample of 1,000 people respond "yes" to a question, and 28% of another, completely independent sample of 500 people respond "yes" to the same question, then there is an observed difference of 6 percentage points. According to the Exhibit, this difference is subject to a potential sampling error of 5 percentage points. Since the observed difference is greater than the sampling error, the observed difference is significant.

These errors account for sampling error only. Survey research is also susceptible to other errors, such as those that occur in data handling and interviewer recording. The procedures followed by Harris Interactive, however, are designed to minimize the occurrence of these errors.

Exhibit A-2

Approximate Sampling Tolerances (at 95% Confidence) to Use in Evaluating Differences Between Two Percentage Results Appearing in this Report

Approximate Sample Size of Two Groups Asked Question on Which Survey Result Is Based	Survey Percentage Result at 10% or 90%	Survey Percentage Result at 20% or 80%	Survey Percentage Result at 30% or 70%	Survey Percentage Result at 40% or 60%	Survey Percentage Result at 50%
1,000 vs. 1,000	3	4	4	4	4
800	3	4	4	5	5
500	3	4	5	5	5
300	4	5	6	6	6
200	5	6	7	7	8
100	6	8	9	10	10
50	9	11	13	14	14
800 vs. 800	3	4	4	5	5
500	3	4	5	5	6
300	4	5	6	7	7
200	5	6	7	8	8
100	6	8	10	10	10
50	9	11	13	14	14
500 vs. 500	4	4	6	6	6
300	4	6	7	7	7
200	6	7	8	8	8
100	7	9	10	11	11
50	9	12	13	14	15
300 vs. 300	5	6	7	8	8
200	5	7	8	9	9
100	7	9	10	11	11
50	9	12	14	15	15
200 vs. 200	6	8	9	10	10
100	7	10	11	12	12
50	9	12	14	15	15
100 vs. 100	8	11	13	14	14
50	10	14	16	17	17
50 vs. 50	12	16	18	19	20

APPENDIX B

QUESTIONNAIRE AND TOPLINE DATA

2004 Gaps Survey

SECTIONS:

SECTION 200: Disability Screening Questions
SECTION 300: Life Satisfaction and Socializing
SECTION 400: Employment
SECTION 500: Health Care
SECTION 600: Assistive Technology
SECTION 700: Disability Issues
SECTION 800: Religion
SECTION 100: Demographics

Notes on reading the results
The percentage of respondents has been included for each item. An asterisk (*) signifies a value of less than one-half percent. A dash represents a value of zero. Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple answers from respondents answering that question.

SECTION 200: DISABILITY SCREENING QUESTIONS

BASE: SCREENING ALL RESPONDENTS

Q205 Hello, I'm _____ from *The Harris Poll*, the national survey research firm. We're conducting a poll on important health issues and want to speak to the youngest adult in this household 18 or over who is at home now. (INTERVIEWER NOTE: BE SURE TO GET YOUNGEST ADULT AVAILABLE) All of your answers will be kept strictly confidential and will only be looked at in combination with other people's responses. May I continue?

1 Continue
2 Terminate

BASE: ALL RESPONDENTS

Q900 Of the following, which is the most important to you at this time?

	People w/ Disabilities	People w/o Disabilities
Extracurricular activities	1	2
Your friends	2	2
Your family	62	67
Your health	31	23
Your education	3	5
None of these	*	-
Not sure	1	1

BASE: ALL RESPONDENTS

Q905 How concerned are you about your own personal health? Would you say extremely concerned, very concerned, concerned, somewhat concerned, or not at all concerned?

	People w/ Disabilities	People w/o Disabilities
Not at all concerned	7	12
Somewhat concerned	23	28
Concerned	25	27
Very concerned	29	23
Extremely concerned	17	10

BASE: ALL RESPONDENTS

Q910 How long ago was your last regular checkup? Was it….?

	People w/ Disabilities	People w/o Disabilities
Less than a year ago	80	67
One to less than two years ago	10	13
Two to less than three years ago	3	7
Three to less than four years ago	2	3
Four years ago or more	4	10
Don't remember	1	*

BASE: ALL RESPONDENTS

Q210 Does a health problem, disability, or handicap CURRENTLY keep you or anyone in your household who is 18 years old or over from participating fully in work, school, housework, or other activities?

	People w/ Disabilities	People w/o Disabilities
Yes, self	49	-
Yes, someone else	16	-
Yes, self and someone else	4	-
No	31	100
Don't know	*	*
Refused	*	-

BASE: ALL RESPONDENTS

Q230 Is there anyone in your household 18 years old or over, including yourself, who, or not?

[Q231]	Yes, Self	Yes, Someone Else	Yes, Self & Someone Else	No, No One	Don't Know	Refused
Has a learning disability of any kind	7	10	1	82	*	*
Has any emotional or mental disability or condition	16	10	2	72	*	1
Has any handicap or disability that limits the ability to speak or communicate with others	4	5	*	92	*	*
Has any handicap or disability that limits hearing	18	8	*	73	*	-
Has any vision or sight-related handicap or disability, except for ordinary eyeglasses	12	5	1	82	*	-
Has any physical handicap or disability that limits use of the legs, arms, or hands	33	11	2	53	*	-

BASE: ALL RESPONDENTS WITHOUT DISABILITY SPECIFIED ABOVE (Q210/4, 8, OR 9 AND Q230/ALL 1-6 & Q231/4, 8, OR 9)

Q234 Is there anyone in your household 18 years old or over, including yourself, who, or not?

[Q235]	Yes, Self	Yes, Someone Else	Yes, Self & Someone Else	No, No One	Don't Know	Refused
Has any physical handicap or disability other than those we have already mentioned	38	1	-	61	-	-
Considers himself or herself a person with a disability	30	15	-	55	-	-
Is someone whom most other people would consider a person with a disability	29	5	-	66	1	-

BASE: HAVE DISABILITY (Q232/1 OR 3)

Q245 (Q1245 in web survey) Would you describe your handicap, disability or health problem as slight, moderate, somewhat severe, or very severe?

	People w/ Disabilities
Slight	18
Moderate	27
Somewhat severe	33
Very severe	20
Don't know (vol.)	2
Refused (vol.)	*

BASE: HAVE DISABILITY (Q232/1 OR 3)

Q250 (Q1250 in web survey) How old were you when your handicap, disability, or health problem began or were you born with your disability?

	People w/ Disabilities
Born with disability	9
1-19	21
20-39	24
40-55	27
56+	20

SECTION 300: LIFE SATISFACTION AND SOCIALIZING

BASE: ALL RESPONDENTS

Q305 [205] How satisfied are you with life in general -- very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied?

	People w/ Disabilities	People w/o Disabilities
Very satisfied	34	61
Somewhat satisfied	40	32
Neither satisfied nor dissatisfied	7	3
Somewhat dissatisfied	11	3
Very dissatisfied	6	1
Don't know (vol.)	1	*
Refused (vol.)	*	*

BASE: ALL RESPONDENTS

Q310 [1615] Do you expect your quality of life will get better or worse over the next four years?

	People w/ Disabilities	People w/o Disabilities
Will get better	43	75
Will get worse	41	12
No change (vol.)	11	9
Don't know (vol.)	5	4
Refused (vol.)	*	*

BASE: ALL RESPONDENTS

Q312 [1525C] Is inadequate transportation a major problem, a minor problem, or not a problem for you?

	People w/ Disabilities	People w/o Disabilities
Major Problem	17	5
Minor Problem	14	8
Not a Problem	69	86
Don't know (vol.)	*	*
Refused (vol.)	-	-

BASE: ALL RESPONDENTS

Q315 [240] About how often do you (INTERVIEWER NOTE: READ EACH ITEM)? Would you say more than four times a month, 2-4 times a month, once a month, less than once a month, or never?

Q316

[RANDOMIZE]	More Than 4 Times a Month	2-4 Times a Month	Once a Month	Less Than Once a Month	Never	Don't Know (vol.)	Refused
Socialize with close friends, relatives, or neighbors							
People w/Disabilities	60	19	9	8	4	*	-
People w/o Disabilities	70	19	7	3	1	*	*
Go to a restaurant							
People w/Disabilities	27	29	19	16	8	*	-
People w/o Disabilities	41	32	14	10	3	*	-
Go to church or synagogue, or any other place of worship							
People w/Disabilities	28	15	6	17	34	*	*
People w/o Disabilities	31	19	7	20	22	*	*

BASE: RESPONDENTS ATTENDING CHURCH/SYNAGOGUE ONCE A MONTH OR MORE (Q315/3 & Q316/1-3)

Q320 What is the full name of the church, synagogue, or place of worship that you attend?

BASE: RESPONDENTS ATTENDING CHURCH/SYNAGOGUE ONCE A MONTH OR MORE (Q315/3 & Q316/1-3)

Q323 In what town or city is [INSERT Q320/TEXT] located?

SECTION 400: EMPLOYMENT

BASE: ALL RESPONDENTS

Q405 [305] Which of the following categories best describes your current employment situation -- are you (INTERVIEWER NOTE: READ LIST)? PROBE FOR BEST DESCRIPTION)

	All Ages		Ages 18-64	
	People w/ Disabilities	People w/o Disabilities	People w/ Disabilities	People w/o Disabilities
Working full-time for an employer or yourself	18	55	24	65
Working part-time for an employer or yourself	10	13	12	13
Unemployed	15	8	18	8
Retired	33	16	16	4
Homemaker	8	6	10	7
Other	16	3	21	3
Don't know (vol.)	-	-	-	-
Refused (vol.)	-	-	-	-

BASE: EMPLOYED FULL-TIME OR PART-TIME AND HAVE DISABILITY (Q232/1 OR 3 AND Q405/1 OR 2)

Q435 [430] Do you feel that you have ever encountered job discrimination because of your disability or health problem, or not?

	People w/ Disabilities
Have encountered job discrimination	22
Have not encountered	77
Don't know (vol.)	*
Refused (vol.)	*

BASE: HAVE ENCOUNTERED DISCRIMINATION (Q435/1)

Q440 What kind of discrimination have you encountered?

(MULTIPLE RESPONSE)

	People w/ Disabilities who HAVE experienced
Refused a job interview because of your disability	27
Refused a job because of your disability	31
Refused a job promotion because of your disability	17
Given less responsibility than your co-workers	14
Denied a workplace accommodation	21
Paid less than other workers in similar jobs with similar skills	12
Denied health insurance	4
Denied other work-related benefits	6
Some other kind of discrimination	25

BASE: NOT EMPLOYED FULL-TIME OR PART-TIME (Q405/03-96, 98, or 99)
Q445 [1305] Would you prefer to be working, or do you prefer not to work?

	All Ages		Ages 18-64	
	People w/ Disabilities	People w/o Disabilities	People w/ Disabilities	People w/o Disabilities
Prefer to be working	63	42	73	53
Prefer not to work	35	56	24	46
Don't know (vol.)	3	2	3	2
Refused (vol.)	*	-	*	-

BASE: ALL UNEMPLOYED RESPONDENTS WHO PREFER TO WORK AND DISABLED (Q445/1 AND Q232/1 OR 3)
Q450 Which of the following describes the main reason why you are not working right now?

	All Ages	Ages 18-64
	People w/ Disabilities	People w/ Disabilities
You are unable to work due to a health problem or disability.	67	70
You cannot find a job that accommodates your disability.	8	8
You might lose your income assistance or health benefits if you get a job.	2	2
Some other reason	22	20
Don't know (vol.)	*	*
Refused (vol.)	-	-

BASE: ALL RESPONDENTS
Q455 Have you heard of Workforce Investment Act One-Stop Centers, sometimes called Workforce Development Centers or Job Service Centers, that aid in employment, education, and training services for job seekers?

	People w/ Disabilities	People w/o Disabilities
Yes	42	41
No	56	59
Don't know (vol.)	2	*
Refused (vol.)	*	-

BASE: ALL RESPONDENTS WHO HAVE HEARD OF ONE-STOP CENTERS (Q455/1)
Q460 Have you ever used the services of a One-Stop Center in your state?

	People w/ Disabilities	People w/o Disabilities
Yes	26	22
No	73	78
Don't know (vol.)	1	-
Refused (vol.)	-	-

SECTION 500: HEALTH CARE

BASE: ALL RESPONDENTS
Q500 In general, would you say your health is excellent, very good, good, fair, or poor?

	People w/ Disabilities	People w/o Disabilities
Excellent	6	22
Very good	12	37
Good	27	30
Fair	32	10
Poor	23	1
Don't know	1	-
Refused	-	-

BASE: ALL RESPONDENTS
Q505 Are you covered by any of the following sources of health insurance or not?

Q506

[RANDOMIZE ITEMS]	Yes	No	Don't Know	Refused
Health insurance or an HMO through your work or union				
People w/Disabilities	32	67	1	-
People w/o Disabilities	51	47	2	-
Health insurance through somebody else's work or union				
People w/Disabilities	26	73	1	*
People w/o Disabilities	33	66	1	-
Health insurance bought directly by you or another member of your family				
People w/Disabilities	29	69	1	*
People w/o Disabilities	35	64	1	-
Medicare, which is a government plan that pays health-care bills for people ages 65 and over and for some younger people with disabilities				
People w/Disabilities	47	52	1	*
People w/o Disabilities	18	81	1	-
Medicaid, Medical Assistance, or state-specific program that pays health-care Bills for people with low incomes				
People w/Disabilities	24	74	2	*
People w/o Disabilities	7	91	1	-
Health insurance from some other source				
People w/Disabilities	18	82	1	*
People w/o Disabilities	12	88	1	-

BASE: ALL RESPONDENTS NOT INSURED BY ANY SOURCE (Q505/ALL 1-6 AND Q506/2, 8, OR 9)

Q510 Are you currently covered by any form of health insurance?

	People w/ Disabilities	People w/o Disabilities
Yes	10	9
No	90	89
Don't know (vol.)	-	2
Refused (vol.)	-	*

BASE: ALL RESPONDENTS

Q515 In the past 12 months, was there a time when you needed medical care but did not get it?

	People w/ Disabilities	People w/o Disabilities
Yes, needed and did not get	18	7
No such occasion	81	93
Don't know (vol.)	1	-
Refused (vol.)	-	-

BASE: NEEDED AND DID NOT GET MEDICAL CARE (Q515/1)

Q520 What was the main reason that you did not get the medical help you needed in this situation?

[SINGLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
Couldn't get an appointment at a time that worked for me	7	9
Couldn't find a doctor who speaks my language	1	-
Didn't know good doctor/clinic to go to	1	1
It cost too much	39	33
Too difficult to get to the doctor's office/clinic	7	4
Not covered by insurance	21	34
Paperwork/Bureaucracy	3	3
Too nervous or afraid	3	1
Difficulties/Disagreements with doctors	6	2
My health problem got better/went away	2	1
Couldn't find a doctor who understands/is willing to treat my disability/health problems	1	6
Couldn't find a doctor who is willing to work with a sign-language Interpreter	-	3
Did not want to go	3	1
Other	4	1
Don't know (vol.)	2	-
Refused (vol.)	-	3

BASE: ALL RESPONDENTS

Q525 Do you currently have a doctor whom you consider your regular or usual doctor?

	People w/ Disabilities	People w/o Disabilities
Yes	88	79
No	11	21
Don't know (vol.)	*	*
Refused (vol.)	-	-

BASE: ALL RESPONDENTS

Q530 Have you ever had trouble finding a doctor who understands your personal health-care needs?

	People w/ Disabilities	People w/o Disabilities
Yes	26	10
No	74	89
Don't know (vol.)	*	*
Refused (vol.)	-	-

BASE: ALL RESPONDENTS

Q535 In the past 12 months, have you ever [READ EACH ITEM] due to cost?

Q536

	Yes	No	Don't Know	Refused
[RANDOMIZE ITEMS]				
Not filled a prescription that you felt you needed				
People w/Disabilities	26	73	1	-
People w/o Disabilities	11	89	*	-
Put off or postponed seeking health care that you felt you needed				
People w/Disabilities	28	72	*	*
People w/o Disabilities	15	85	*	-
Not followed a doctor's recommendation				
People w/Disabilities	23	77	*	-
People w/o Disabilities	9	91	-	-
Gone without physical or speech therapy that you felt you needed				
People w/Disabilities	10	90	*	-
People w/o Disabilities	2	98	-	-
Gone without mental-health services that you felt you needed				
People w/Disabilities	9	91	*	*
People w/o Disabilities	4	96	-	-

BASE: ALL RESPONDENTS WITH A DISABILITY (Q232/1 OR 3)

Q545 **DO YOU EVER USE PERSONAL ASSISTANCE, OR GET HELP FROM SOMEONE WITH BASIC NEEDS SUCH AS GETTING** dressed, preparing meals, or bathing?

	People w/ Disabilities
Yes	19
No	81
Don't know (vol.)	-
Refused (vol.)	-

BASE: ALL RESPONDENTS WHO USE PAS (Q545/1)

Q550 Who generally provides this care for you? Would you say family members or friends, home-health aides or other people paid for providing this help, or somebody else?

[MULTIPLE RESPONSE]

	People w/ Disabilities
Family members or friends	77
Home-health aides or other people paid for providing this help	29
Somebody else	14
Don't know (vol.)	-
Refused (vol.)	-

BASE: ALL RESPONDENTS WITH A DISABILITY (Q232/1 OR 3)

Q555 Has there been a time in the past 6 months when you have needed help from someone with basic needs such as getting dressed, preparing meals, or bathing, but not been able to get it?

	People w/ Disabilities
Yes	8
No	92
Don't know (vol.)	*
Refused (vol.)	-

BASE: ALL RESPONDENTS WHO HAVE NOT GOTTEN NEEDED HELP (Q555/1)

Q558 In the past 6 months, how often have you been unable to get the help you have needed with these basic needs?

	People w/ Disabilities
Not too often	51
Somewhat often	33
Very often	13
All the time	3

BASE: ALL RESPONDENTS
Q560 How worried are you that you will [READ EACH ITEM] in the future?

[RANDOMIZE ITEMS]	Not At All Worried	Not Too Worried	Somewhat Worried	Very Worried	Extremely Worried	Don't Know	Refused
Have to go into a nursing home							
People w/Disabilities	44	19	22	8	4	2	*
People w/o Disabilities	50	27	17	4	1	1	*
Not be able to care for yourself							
People w/Disabilities	29	19	33	12	5	2	*
People w/o Disabilities	43	28	22	4	2	*	*
Be a burden on your family							
People w/Disabilities	32	18	30	13	6	*	*
People w/o Disabilities	49	25	19	5	1	*	*
Not get needed help with basic needs like getting dressed, preparing meals, or bathing							
People w/Disabilities	47	25	19	5	2	2	*
People w/o Disabilities	57	26	13	3	*	1	-
Become disconnected from your friends and family							
People w/Disabilities	53	21	18	6	1	1	*
People w/o Disabilities	63	23	11	2	1	*	-
Lose your health insurance							
People w/Disabilities	36	20	23	10	9	1	*
People w/o Disabilities	46	23	21	7	2	1	-
Lose your disability benefits							
People w/Disabilities	43	16	20	8	6	6	*
People w/o Disabilities	-	-	-	-	-	-	-

SECTION 600: ASSISTIVE TECHNOLOGY

BASE: ALL RESPONDENTS

Q600 The next questions ask about special equipment, assistive devices, and other products or tools often used by people with disabilities, as well as many people without disabilities.

Do you ever use…. ?

Q601

	Yes	No	Don't Know	Refused
Cordless telephones or speakerphones				
People w/Disabilities	83	17	-	-
People w/o Disabilities	87	13	-	-
Telephones with large keys, enhanced volume, talking caller ID, or speech recognition instead of touchtone for phone menus				
People w/Disabilities	30	70	*	-
People w/o Disabilities	21	78	*	-
Vibrate mode for pagers and cell phones				
People w/Disabilities	24	75	1	-
People w/o Disabilities	37	62	*	-
Closed-captioning on television [Audio description on television designed to help describe what is happening on the television screen				
People w/Disabilities	15	85	*	-
People w/o Disabilities	13	87	*	-
Audio description on television designed to help describe what is happening on the television screen				
People w/Disabilities	4	95	1	-
People w/o Disabilities	4	96	-	-
Large text on computer screens				
People w/Disabilities	16	83	1	-
People w/o Disabilities	8	91	*	-
Automatic door openers or remotely controlled light switches				
People w/Disabilities	26	74	*	-
People w/o Disabilities	24	76	-	-
Keyless car or vehicle entry				
People w/Disabilities	30	69	1	-
People w/o Disabilities	43	57	*	-
Ramps instead of steps or stairs, or curb cuts on sidewalks (to help with rolling luggage, for example)				
People w/Disabilities	42	58	*	-
People w/o Disabilities	20	80	*	-
Automatic check deposit				
People w/Disabilities	62	37	1	-
People w/o Disabilities	59	41	-	*
Online banking				
People w/Disabilities	34	66	*	*
People w/o Disabilities	37	63	*	*

	Yes	No	Don't Know	Refused
Equipment such as walkers, wheelchairs, scooters, lifts designed for wheelchairs or scooters, or any other devices that help with mobility				
People w/Disabilities	48	52	*	-
People w/o Disabilities	-	-	-	-
Voice-recognition technology, a special keyboard or mouse, or any other devices that help with limited dexterity or use of your hands or arms				
People w/Disabilities	7	92	*	-
People w/o Disabilities	-	-	-	-
Prostheses or orthotics of any kind or modifications to furniture such as beds, desks, tables, toilets, or baths				
People w/Disabilities	25	74	*	-
People w/o Disabilities	-	-	-	-
Any devices, electronic or otherwise, designed to assist with spoken communication				
People w/Disabilities	17	83	*	-
People w/o Disabilities	-	-	-	-
Hearing aids or other devices designed to assist with limited hearing or deafness				
People w/Disabilities	36	64	*	-
People w/o Disabilities	-	-	-	-
Braille notetakers, screen readers, special computer software, or any other devices designed to assist with limited vision or blindness				
People w/Disabilities	13	87	-	-
People w/o Disabilities	-	-	-	-

BASE: RESPONDENTS WHO ARE DISABLED AND USE AT LEAST ONE TYPE OF TECHNOLOGY (Q232/ 1 OR 3 OR Q600/12-17 and Q601/1)

Q605 If you were not able to use the special equipment or assistive devices that you mentioned any more for some reason, how would this affect your daily activities?

[MULTIPLE RESPONSE]

	People w/ Disabilities
Would not be able to live independently or take care of myself at home	35
Would not be able to get around outside of my home as easily	26
Would not be able to join my family and friends for social gatherings and other outings as frequently	16
Would be less involved in hobbies or things that interest me personally	16
Would lose access to information or educational materials that interest me	7
Would be less productive at work	6
Would not be able to keep my current job or one that best fits my skills and abilities	6
It would not affect my daily activities	2
Other	32
Don't know (vol.)	8
Refused (vol.)	-

BASE: ALL RESPONDENTS

Q610 Is there any special equipment or type of assistive device that you currently need, but do not have?

	People w/ Disabilities	People w/o Disabilities
Yes	17	1
No	82	99
Don't know (vol.)	1	*
Refused (vol.)	-	-

BASE: CURRENTLY NEED ASSISTIVE DEVICE (Q610/1)

Q615 What type of special equipment or assistive device is that?

	People w/ Disabilities	People w/o Disabilities
Motorized wheel chair/cart/scooter	19	-
Hearing aid	15	10
Walker/cane	8	12
Railing/bar/other non-mechanized assists	9	-
Computer/software	5	51
Lifts/chairs/other mechanized assists	7	-
Wheelchair	6	-
Vision assistance	4	24
Oxygen/other breathing assist devices	5	-
Knee/ankle braces	4	-
Exercise equipment	3	-
Adjustable bed/hospital bed	3	-
Hearing assistance	2	-
Lift/carrier to handle wheelchairs/scooters in cars	2	-
Orthotics	1	7
Ramp	1	-
Vehicle big enough to handle wheelchair	*	-
Other	18	19
Don’t know	*	-

BASE: CURRENTLY NEED ASSISTIVE DEVICE (Q610/1)

Q620 Have you ever tried to get or use this equipment or device?

	People w/ Disabilities	People w/o Disabilities
Yes	57	41
No	43	59
Don't know (vol.)	-	-
Refused (vol.)	-	-

BASE: HAVE TRIED TO GET OR USE EQUIPMENT/DEVICE (Q620/1)
Q625 What happened when you tried to get or use it?

[MULTIPLE REPONSE]

	People w/ Disabilities	People w/o Disabilities
I didn't know where to get it.	11	-
I couldn't afford it.	54	12
It's broken/doesn't work	8	-
Turned down/not qualified for it	8	34
Insurance declined it	5	-
On order, but hasn't arrived yet	5	-
I realized I didn't really need it.	1	53
I didn't know how to use it.	*	-
I realized I wasn't comfortable using it.	3	-
I used it for a while, but don't need it any more.	-	-
I used it for a while, but it didn't really help me.	1	-
Doctor says I don't need it	1	-
Other	8	-
Nothing	2	-
Don't Know (vol.)	1	-
Refused (vol.)	1	-

BASE: HAVE NOT TRIED TO GET OR USE EQUIPMENT/DEVICE (Q620/2)
Q630 Why haven't you ever tried to get or use it?

[MULTIPLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
I haven't felt I needed it	17	28
I don't know where to get it	14	16
It would be too expensive	61	84
I don't like the idea of relying on it	5	-
I don't know how to use it	2	-
I think it would just make things more difficult for me	4	-
I don't know what's available that might be useful to me	5	-
Other	12	-
Don't know (vol.)	4	-
Refused (vol.)	-	-

BASE: CURRENTLY NEED ASSISTIVE DEVICE (Q610/1)

Q635 In what ways would your daily life be different if you had access to the other special equipment or assistive devices that you feel you need?

[MULTIPLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
Could live more independently or take care of myself at home	37	14
Could get more involved in hobbies or things that interest me Personally	17	-
Could get around outside of my home more easily	25	16
Could join my family and friends for social gatherings and other outings more frequently	18	-
Could get access to information or educational materials that interest me more easily	8	24
Could be more productive at work	4	-
Could get a job that best fits my skills and abilities	7	-
Other	41	60
My daily life would not be any different	1	-
Don't know	1	-
Refused	1	-

BASE: RESPONDENTS WHO USE AT LEAST ONE TYPE OF TECHNOLOGY NOT ON UNIVERSAL DESIGN LIST (Q600/12-17 and Q601/1)

Q640 How did you learn about the special equipment or assistive devices that you use?

[MULTIPLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
Doctors	49	-
Physical therapists, rehabilitation specialists, or health-care professionals other than doctors	22	-
Friends or family members	14	-
Books, magazine articles, or radio or television shows	13	-
The internet or World Wide Web	5	-
Government offices or public programs	4	-
Community centers such as Independent Living Centers or disability-related organizations	4	-
Technology resource centers	2	-
Individuals with disabilities	6	-
School/organizations	3	-
Everybody knows/always known/common knowledge	3	-
Through work/job/employer	1	-
Saw others using one	*	-
Other	4	-
Have never looked for information about it	2	-
Don't know	3	-
Refused	*	-

BASE: RESPONDENTS WHO USE AT LEAST ONE TYPE OF TECHNOLOGY NOT ON UNIVERSAL DESIGN LIST (Q600/12-17 AND Q601/1)

Q645 Thinking about the special equipment or assistive device that you obtained most recently, how was it paid for?

	People w/ Disabilities	People w/o Disabilities
Paid for it entirely yourself	35	-
Some other source paid for at least part of it	58	-
Don't know (vol.)	6	-
Refused (vol.)	*	-

BASE: SOME OTHER SOURCE PAID (Q645/2)

Q650 Which of the following sources helped you pay for the special equipment or assistive technology that you obtained most recently?

[MULTIPLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
Your health insurance	62	-
A family member or friend	16	-
Workers' compensation	7	-
A public program other than health insurance	19	-
Your current or former employer	9	-
Some other source	2	-

BASE: ALL RESPONDENTS

Q655 In your opinion, who should be PRIMARILY RESPONSIBLE for paying for special equipment and assistive devices? Should it be…?

	People w/ Disabilities	People w/o Disabilities
The government	28	19
Individuals who need it and their families	10	16
Health insurance companies	49	51
Employers	2	2
Combination or all the above	2	2
Depends on the circumstances or individual	2	1
Government and insurance	1	*
Government and the person/family	1	*
Insurance and the person/family	*	*
Government, insurance, and individual	*	*
Employer and insurance	*	*
Other	1	1
Don't know (vol.)	5	7
Refused (vol.)	*	*

SECTION 700: DISABILITY ISSUES

BASE: HAVE DISABILITY (Q232/1 OR 3)
Q700 To what extent do you feel that you have a sense of common identity with other people with disabilities - do you feel that you have no sense of common identity, some sense of common identity, a somewhat strong sense of common identity, or a very strong sense of common identity?

	People w/ Disabilities
No sense of common identity	12
Some sense	29
Somewhat strong sense	35
Very strong sense	21
Don't know (vol.)	3
Refused (vol.)	*

BASE: HAVE DISABILITY (Q232/1 OR 3)
Q705 Do you feel that your disability or health problem has in any way prevented you from reaching what you feel are your full abilities as a person, or not?

	People w/ Disabilities
Yes, prevented	56
No, did not	42
Don't know (vol.)	2
Refused(vol.)	*

BASE: ALL RESPONDENTS
Q715 Have you heard or read anything about a law called the Americans with Disabilities Act, or ADA, or not?

	People w/ Disabilities	People w/o Disabilities
Yes, have heard of it	63	66
No, have not heard of it	36	34
Don't know (vol.)	1	*

BASE: RESPONDENTS WITH DISABILITIES WHO HAVE HEARD OF THE ADA (Q232/1 OR 3 AND Q715/1)
Q720 Do you think that the Americans with Disabilities Act has made your life better, worse, or made no difference?

	People w/ Disabilities
Has made life better	30
Has made life worse	1
No difference	64
Don't know (vol.)	5
Refused(vol.)	*

SECTION 800: RELIGION

BASE: ALL RESPONDENTS

Q800 On another topic, how important is your religious faith to you -- very important, somewhat important, not very important, or not at all important?

	People w/ Disabilities	People w/o Disabilities
Very important	57	57
Somewhat important	27	27
Not very important	7	8
Not at all important	8	6
Don't know (vol.)	1	1
Refused (vol.)	*	*

SECTION 100: DEMOGRAPHICS

BASE: ALL RESPONDENTS

Q101 Finally, we would like to ask about your demographic information. The reason we do so is to properly generalize survey results to the greater population—your answers help us to ensure that we have sufficient diversity among our respondents. We never disclose the identity of any one individual—your answers will always be kept strictly confidential. [INTERVIEWER NOTE: READ: IF Q244/1: "Again, please answer on behalf of the person in your household who has a disability."]

What is the highest level of school you have completed or the highest degree you have received?

	People w/ Disabilities	People w/o Disabilities
Less than high school (grades 1-11, grade 12 but no diploma)	21	11
High school graduate or equivalent (e.g. GED).	39	36
Some college but no degree (incl. 2 yr. occupational, trade, or vocational programs)	26	27
College graduate (e.g. BA, AB, BS)	9	17
Postgraduate (e.g. MA, MS, MEng, Med, MSW, MBA, MD, DDS, DVM, LLB, JD, PhD, EdD)	5	8
Don't know (vol.)	*	*
Refused (vol.)	*	*

BASE: ALL RESPONDENTS

Q102 What is your year of birth?

	People w/ Disabilities	People w/o Disabilities
18-29	12	25
30-44	20	29
45-64	42	32
65+	26	15
Mean Age	52.5	43.8

BASE: ALL RESPONDENTS/

Q110 Which of the following income categories best describes your total 2003 household income? Was it (INTERVIEWER NOTE: READ LIST)? (INTERVIEWER NOTE: TOTAL HOUSEHOLD INCOME BEFORE TAXES FROM ALL SOURCES. IF UNSURE OF 2003 INCOME, PROBE FOR ESTIMATE)

	People w/ Disabilities	People w/o Disabilities
$15,000 or less	26	9
$15,001 to $25,000	20	12
$25,001 to $35,000	12	13
$35,001 to $50,000	12	13
$50,001 to $75,000	12	20
$75,001 to $100,000	4	11
$100,001 or over	4	10
Don't know (vol.)	5	4
Refused (vol.)	6	7

BASE: ALL RESPONDENTS

Q1190 If you had to support yourself for three months with no earned income or gifts from others, would you have enough financial assets to get by? By "financial assets," I mean savings and checking accounts, stocks, bonds, or trust funds.

	People w/ Disabilities	People w/o Disabilities
Yes	40	62
No	58	36
Don't know (vol.)	1	1
Refused (vol.)	1	1

BASE: ALL RESPONDENTS

Q1191 Thinking about your financial situation, please tell me whether you have any of the following.

[MULTIPLE RESPONSE]

	People w/ Disabilities	People w/o Disabilities
Savings account with a bank	46	65
Savings account with a credit union	28	37
Individual Development Account	6	13
Corporate or municipal stocks or bonds	21	34
Government savings bonds	15	21
Checking account with a bank	69	76
Checking account with a credit union	22	24
Loan with a bank	26	36
Loan with a credit union or other financial institution	19	23
Don't Know	1	-
Refused	-	*

BASE: ALL RESPONDENTS

Q1192 Do you own your own home (including outright ownership, have one or more mortgages, or purchasing on a contract)?

	People w/ Disabilities	People w/o Disabilities
Yes	58	61
No	41	37
Don't know (vol.)	-	-
Refused	1	2

BASE: ALL RESPONDENTS WHO OWN THEIR OWN HOME (Q1192/1)

Q1193 Do you claim the mortgage interest deduction on your state or federal income taxes?

	People w/ Disabilities	People w/o Disabilities
Yes	44	63
No	51	32
Don't know (vol.)	5	4
Refused (vol.)	1	1

BASE: ALL RESPONDENTS WHO DO NOT CLAIM MORTGAGE INTEREST DEDUCTION (Q1193/2)

Q1194 Is that because you do not file a tax return, because you do not itemize deductions, or for some other reason?

	People w/ Disabilities	People w/o Disabilities
Because you do not file a tax return	22	2
Because you do not itemize deductions	25	21
Some other reason	50	71
Don't know (vol.)	2	6
Refused (vol.)	*	*

BASE: ALL RESPONDENTS WITH A DISABILITY (Q232/1 OR 3)

Q1195 Have you ever claimed an income tax credit or deduction related to your employment and disability?

	People w/ Disabilities	People w/o Disabilities
Yes	12	--
No	83	--
Don't know (vol.)	4	--
Refused (vol.)	1	--

BASE: ALL RESPONDENTS WHO HAVE CLAIMED A TAX CREDIT OR DEDUCTION (Q1195/1)

Q1196 Did you claim a federal tax credit or deduction, a state tax credit or deduction, or both?

	People w/ Disabilities	People w/o Disabilities
Federal	26	--
State	7	--
Both	55	--
Don't know (vol.)	11	--
Refused (vol.)	1	--

BASE: ALL RESPONDENTS
Q176 Do you consider yourself white, Black or African-American, Asian, Native American, or some other race?

	People w/ Disabilities	People w/o Disabilities
White	73	71
Black	11	11
Asian or Pacific Islander	*	2
Native American or Alaskan native	2	2
Some other race	3	2
Hispanic	9	11
African American	1	-
Don't know (vol.)	*	-
Refused (vol.)	2	1

BASE: ALL RESPONDENTS
Q150 From observation: Respondent sex

	People w/ Disabilities	People w/o Disabilities
Male	43	50
Female	57	50