

Cornell University

2012

KY

Kentucky

# 2012 Disability Status Report Kentucky



[www.disabilitystatistics.org](http://www.disabilitystatistics.org)

Employment and Disability Institute at the Cornell University ILR School

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## Glossary

## About the Disability Status Report

# The 2012 Annual Disability Status Report

The Annual Disability Status Reports provide policy makers, disability advocates, reporters, and the public with a summary of the most recent demographic and economic statistics on the non-institutionalized population with disabilities. They contain information on the population size and disability prevalence for various demographic subpopulations, as well as statistics related to employment, earnings, household income, veterans' service-connected disability and health insurance. Comparisons are made to people without disabilities and across disability types. Disability Status Reports and other statistics are available for the United States overall, each state, the District of Columbia, and Puerto Rico at [www.disabilitystatistics.org](http://www.disabilitystatistics.org).

The Status Reports primarily look at the working-age population because the employment gap between people with and without disabilities is a major focus of government programs and advocacy efforts. Employment is also a key factor in the social integration and economic self-sufficiency of working-age people with disabilities.

The information in this report is based on data from the US Census Bureau's American Community Survey (ACS) - a survey sent each year to a random sample of over 3.5 million households. For more information see the Census Bureau's ACS website <http://www.census.gov/acs/www/> and our Guide to Disability Statistics from the American Community Survey (2008 Forward): <http://disabilitystatistics.org/sources.cfm>.

The estimates in these reports are based on responses from a sample of the population and may differ from actual population values because of sampling variability and other factors. Differences observed between the estimates for two or more groups may not be statistically significant.

## Suggested Citation

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# ACS Disability Questions

There is no single accepted definition of disability. Different definitions and disability questions may identify different populations with disabilities and result in larger or smaller estimates.

Below are the six questions used in the ACS to identify persons with disabilities. Note that the Census Bureau refers to each of the individual types as "difficulty" while in this report the term "disability" is used.

## **Hearing Disability** (asked of all ages):

- Is this person deaf or does he/she have serious difficulty hearing?

## **Visual Disability** (asked of all ages):

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

## **Cognitive Disability** (asked of persons ages 5 or older):

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

## **Ambulatory Disability** (asked of persons ages 5 or older):

- Does this person have serious difficulty walking or climbing stairs?

## **Self-Care Disability** (asked of persons ages 5 or older):

- Does this person have difficulty dressing or bathing?

## **Independent Living Disability** (asked of persons ages 15 or older):

- Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

## **Note:**

- The "Any Disability" category used in this report includes persons who reported one or more of the individual disability types.
- Respondents could report more than one disability type.
- Some disability questions were not asked of children.
- A separate set of survey questions identify veterans with service-connected disabilities. Based on a separate set of survey questions, this report includes estimates related to veterans' service-connected disability (see page 51).

# Notes

**Spanish Language Reports:** Spanish language versions of the Annual Disability Status Reports for the US, all 50 states, Puerto Rico, and Washington D.C. can be downloaded at the same location as the English Status Reports. The Spanish translation was made possible through funding from the Northeast Disability Technical Assistance Center (DBTAC) and NIDRR.

**Puerto Rico:** A Puerto Rico Disability Status Report, based on the parallel 2012 Puerto Rico Community Survey (PRCS), is available again this year in English as well as Spanish. However, please note that the Puerto Rico sample is not included in any U.S. population estimates included in these reports.

**Group Quarters:** In 2006, the ACS began surveying the group quarters population. We include the non-institutionalized group quarters population, but due to small state level sample sizes exclude the institutionalized group quarters population (see glossary) in the Disability Status Reports.

**Margin of Error (MOE):** As in previous years' reports we provide the 90% MOE to better illustrate sampling variability. See the glossary entry for more information on this topic.

**Glossary:** As in previous years, we provide a comprehensive glossary at the back of this report defining the terms used in the Disability Status Report (see glossary).

Note: According to the Census Bureau, estimates based on the ACS Public Use Microdata Sample (PUMS) file such as those included in this report may differ slightly from the ACS summary tables produced by the Census Bureau, because they are subject to additional sampling error and further data processing operations. Please see <http://www.disabilitystatistics.org/faq.cfm#Q4> for further information.

# Kentucky Summary

These statistics indicate the social and economic status of non-institutionalized people with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS).

**Age:** In 2012, the prevalence of disability in KY was:

- 16.9 percent for persons of all ages
- 0.9 percent for persons ages 4 and under
- 8.1 percent for persons ages 5 to 15
- 7.3 percent for persons ages 16 to 20
- 15.8 percent for persons ages 21 to 64
- 32.7 percent for persons ages 65 to 74
- 57.4 percent for persons ages 75+

**Disability Type:** In 2012, the prevalence of the six disability types among persons of all ages in KY was:

- 3.0% reported a Visual Disability
- 4.6% reported a Hearing Disability
- 10.0% reported an Ambulatory Disability
- 7.1% reported a Cognitive Disability
- 3.3% reported a Self-Care Disability
- 7.8% reported an Independent Living Disability

**Gender:** In 2012, 16.8 percent of females of all ages and 16.9 percent of males of all ages in KY reported a disability.

**Hispanic/Latino:** In 2012, the prevalence of disability among persons of all ages of Hispanic or Latino origin in KY was 8.6 percent.

**Race:** In KY in 2012, the prevalence of disability for working-age people (ages 21 to 64) was:

- 15.9 percent among Whites
- 16.5 percent among Black / African Americans
- 4.5 percent among Asians
- 46.6 percent among Native Americans
- 15.6 percent among persons of some other race(s)

**Employment:** In 2012, the employment rate of working-age people (ages 21 to 64) with disabilities in KY was 26.6 percent.

**Looking for Work:** In KY in 2012, the percentage actively looking for work among people with disabilities who were not working was 7.3 percent.

**Full-Time/Full-Year Employment:** In KY in 2012, the percentage of working-age people with disabilities working full-time/full-year was 16.4 percent.

**Annual Earnings:** In 2012, the median annual earnings of working-age people with disabilities working full-time/full-year in KY was \$30,300.

**Annual Household Income:** In KY in 2012, the median annual income of households with working-age people with disabilities was \$28,400.

**Poverty:** In KY in 2012, the poverty rate of working-age people with disabilities was 34.3 percent.

**Supplemental Security Income:** In 2012, the percentage of working-age people with disabilities receiving SSI payments in KY was 22.7 percent.

**Educational Attainment:** In 2012, the percentage of working-age people with disabilities in KY:

- with only a high school diploma or equivalent was 40.1 percent
- with only some college or an associate degree was 24.7 percent
- with a bachelor's degree or more was 7.6 percent.

**Veterans Service-Connected Disability:** In 2012, the percentage of working-age civilian veterans with a VA determined Service-Connected Disability was 21.3 percent in KY.

**Health Insurance Coverage:** In 2012 in KY, 81.6 percent of working-age people with disabilities had health insurance.

# Prevalence: Ages 21 - 64

This summary lists percentages by state of non-institutionalized working-age (ages 21 to 64) people with disabilities using data from the 2012 American Community Survey (ACS). The US disability prevalence rate for this population was 10.4%

<b>Location</b>	<b>2012 (%)</b>	<b>Location</b>	<b>2012 (%)</b>
Alabama	<b>15.5</b>	Montana	<b>10.7</b>
Alaska	<b>10.6</b>	Nebraska	<b>8.5</b>
Arizona	<b>10.1</b>	Nevada	<b>10.6</b>
Arkansas	<b>15.8</b>	New Hampshire	<b>9.9</b>
California	<b>8.1</b>	New Jersey	<b>7.9</b>
Colorado	<b>8.7</b>	New Mexico	<b>13.5</b>
Connecticut	<b>8.4</b>	New York	<b>8.6</b>
Delaware	<b>10.9</b>	North Carolina	<b>11.7</b>
District of Columbia	<b>9.8</b>	North Dakota	<b>8.6</b>
Florida	<b>10.3</b>	Ohio	<b>12.3</b>
Georgia	<b>10.9</b>	Oklahoma	<b>14.1</b>
Hawaii	<b>8.7</b>	Oregon	<b>12.1</b>
Idaho	<b>11.3</b>	Pennsylvania	<b>11.4</b>
Illinois	<b>8.7</b>	Puerto Rico	<b>19.1</b>
Indiana	<b>11.3</b>	Rhode Island	<b>10.6</b>
Iowa	<b>9.8</b>	South Carolina	<b>12.7</b>
Kansas	<b>11.2</b>	South Dakota	<b>10.2</b>
Kentucky	<b>15.8</b>	Tennessee	<b>13.9</b>
Louisiana	<b>14.0</b>	Texas	<b>10.4</b>
Maine	<b>13.7</b>	Utah	<b>8.7</b>
Maryland	<b>8.4</b>	Vermont	<b>11.2</b>
Massachusetts	<b>9.2</b>	Virginia	<b>8.7</b>
Michigan	<b>12.1</b>	Washington	<b>10.4</b>
Minnesota	<b>8.5</b>	West Virginia	<b>17.6</b>
Mississippi	<b>16.2</b>	Wisconsin	<b>9.5</b>
Missouri	<b>13.1</b>	Wyoming	<b>10.1</b>



# Employment: Ages 21 - 64

This summary lists employment rates by state of non-institutionalized working-age (ages 21 to 64) people with disabilities using data from the 2012 American Community Survey (ACS). The employment rate in the US for this population was 33.5% for people with disabilities and 76.3% for people without disabilities.

Location	People with Disabilities 2012	People without Disabilities 2012	Location	People with Disabilities 2012	People without Disabilities 2012
Alabama	29.4	73.2	Montana	37.8	78.1
Alaska	42.3	76.8	Nebraska	43.6	84.5
Arizona	35.1	73.1	Nevada	36.1	74.6
Arkansas	32.3	75.2	New Hampshire	37.4	83.5
California	32.2	73.1	New Jersey	36.0	76.5
Colorado	42.0	79.6	New Mexico	34.7	73.3
Connecticut	40.2	78.8	New York	32.0	75.6
Delaware	35.5	78.7	North Carolina	30.8	75.3
District of Columbia	31.0	79.0	North Dakota	53.0	84.9
Florida	29.4	73.8	Ohio	32.9	77.2
Georgia	30.9	73.7	Oklahoma	34.2	77.9
Hawaii	38.6	78.7	Oregon	34.8	74.0
Idaho	40.8	76.5	Pennsylvania	33.1	77.7
Illinois	33.2	76.7	Puerto Rico	24.0	57.0
Indiana	34.9	77.8	Rhode Island	28.2	79.7
Iowa	42.1	83.5	South Carolina	27.7	74.7
Kansas	41.1	81.0	South Dakota	54.1	83.6
Kentucky	26.6	74.9	Tennessee	28.2	75.2
Louisiana	35.0	75.5	Texas	37.4	76.5
Maine	34.1	79.1	Utah	41.4	78.9
Maryland	42.1	80.1	Vermont	37.2	82.9
Massachusetts	33.0	79.6	Virginia	36.0	79.9
Michigan	27.6	73.1	Washington	36.9	76.8
Minnesota	42.7	83.4	West Virginia	24.5	72.9
Mississippi	26.4	73.4	Wisconsin	36.3	81.3
Missouri	32.7	78.3	Wyoming	43.9	80.8

# Prevalence

## All Ages

### Introduction

This section addresses the prevalence of disability among non-institutionalized people of all ages in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

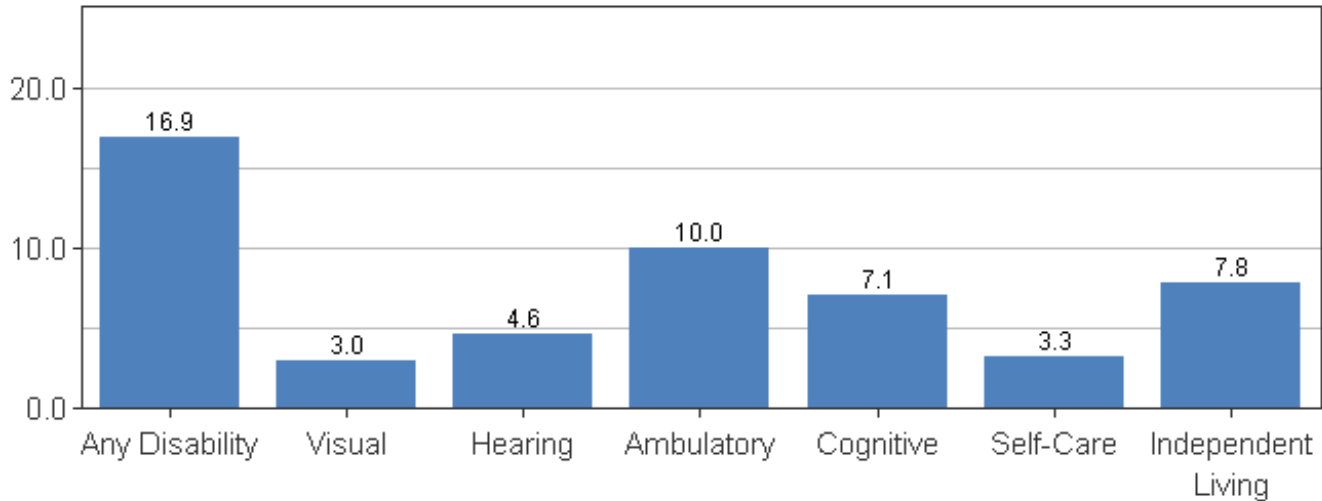
### Quick Statistics

Prevalence:  
All Ages  
**16.9%**

- In 2012, the overall percentage (prevalence rate) of people with a disability of all ages in KY was 16.9 percent.
- In other words, in 2012, 726,800 of the 4,309,600 individuals of all ages in KY reported one or more disabilities.
- In KY in 2012, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 10.0 percent. The lowest prevalence rate was for "Visual Disability," 3.0 percent.

## Prevalence of disability among non-institutionalized people of all ages in Kentucky in 2012\*

Prevalence Rates: All Ages (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	16.9	0.41	726,800	17,840	4,309,600	43,325
Visual	3.0	0.19	128,200	8,080	4,309,600	43,325
Hearing	4.6	0.23	199,600	10,000	4,309,600	43,325
Ambulatory	10.0	0.34	402,200	13,850	4,032,900	40,937
Cognitive	7.1	0.29	284,900	11,830	4,032,900	40,937
Self-Care	3.3	0.21	134,900	8,290	4,032,900	40,937
Independent Living	7.8	0.33	270,500	11,540	3,461,000	35,681

\* **Note:** Children under the age of five were only asked about Vision and Hearing disabilities. The Independent Living disability question was only asked of persons aged 16 years old and older.

# Prevalence

## Ages 4 years and under

### Introduction

This section focuses on the prevalence of disability among non-institutionalized children ages 4 and under in Kentucky, using data from the 2012 American Community Survey (ACS). Only the two sensory disability questions were asked of this population. For definitions of terms, see Glossary.

### Quick Statistics

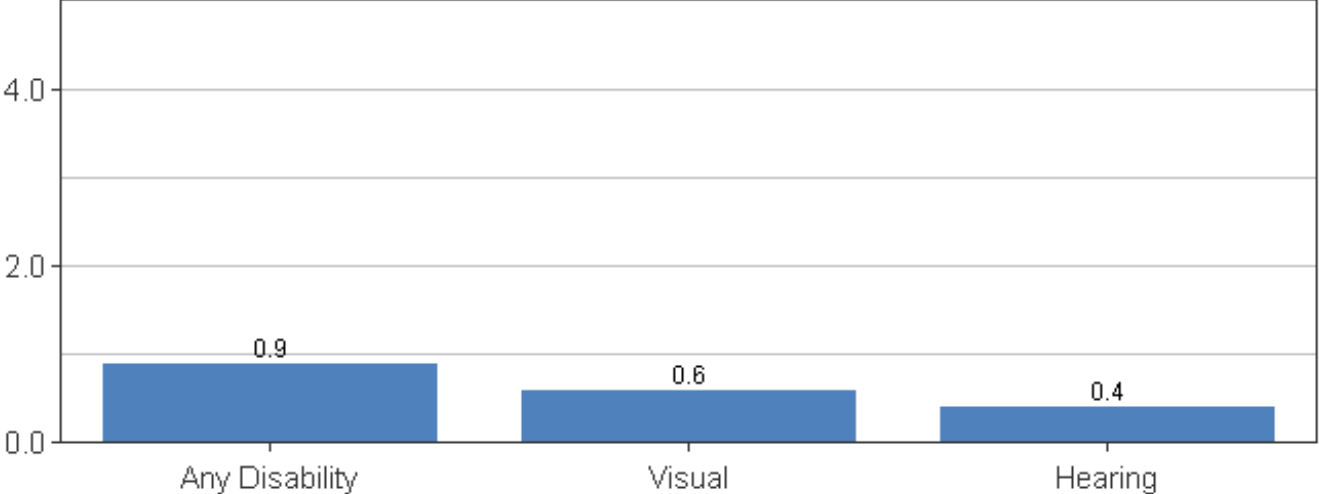
Prevalence:  
Ages 4 and  
under

**0.9%**

- In 2012, the overall percentage (prevalence rate) of children with a visual and/or hearing disability ages 0 to 4 in KY was 0.9 percent.
- In other words, in 2012, 2,400 of the 276,700 children ages 0 to 4 in KY reported one or more disabilities.
- In KY in 2012, 0.6 percent reported a visual disability
- In KY in 2012, 0.4 percent reported a hearing disability

# Prevalence of disability among non-institutionalized people ages 4 and under in Kentucky in 2012

Prevalence Rates: Age 4 years and under (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	0.9	3.29	2,400	1,120	276,700	2,388
Visual	0.6	3.29	1,600	910	276,700	2,388
Hearing	0.4	3.29	1,000	740	276,700	2,388

# Prevalence

## Ages 5 to 15 years

### Introduction

This section focuses on the prevalence of disability among non-institutionalized children ages 5 to 15 in Kentucky, using data from the 2012 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics

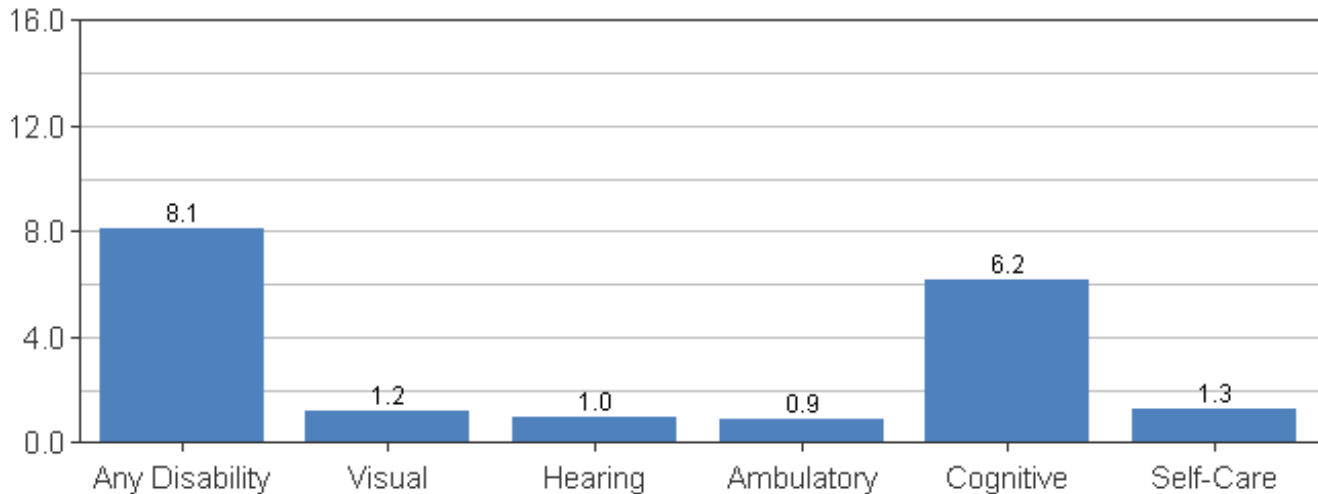
Prevalence:  
Ages 5 to  
15 years  
**8.1%**

- In 2012, the overall percentage (prevalence rate) of children with a disability ages 5 to 15 in KY was 8.1 percent.
- In other words, in 2012, 51,000 of the 627,800 individuals ages 5 to 15 in KY reported one or more disabilities.
- In KY in 2012, among the five types of disabilities\* identified in the ACS, the highest prevalence rate was for "Cognitive Disability," 6.2 percent. The lowest prevalence rate was for "Ambulatory Disability," 0.9 percent.

\* **Note:** The "Independent Living Disability" question was not asked of children ages 15 years and younger.

## Prevalence of disability\* among non-institutionalized people ages 5 to 15 in Kentucky in 2012

Prevalence Rates: Age 5 to 15 years (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	8.1	0.79	51,000	5,140	627,800	5,809
Visual	1.2	3.29	7,800	2,030	627,800	5,809
Hearing	1.0	3.29	6,100	1,780	627,800	5,809
Ambulatory	0.9	3.29	5,600	1,710	627,800	5,809
Cognitive	6.2	0.70	39,100	4,510	627,800	5,809
Self-Care	1.3	3.29	8,400	2,100	627,800	5,809

\* **Note:** The "Independent Living Disability" question was not asked of children ages 15 years and younger.

# Prevalence

## Ages 16 to 20 years

### Introduction

This section focuses on the prevalence of disability among non-institutionalized people ages 16 to 20 in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Ages 16 to  
20 years

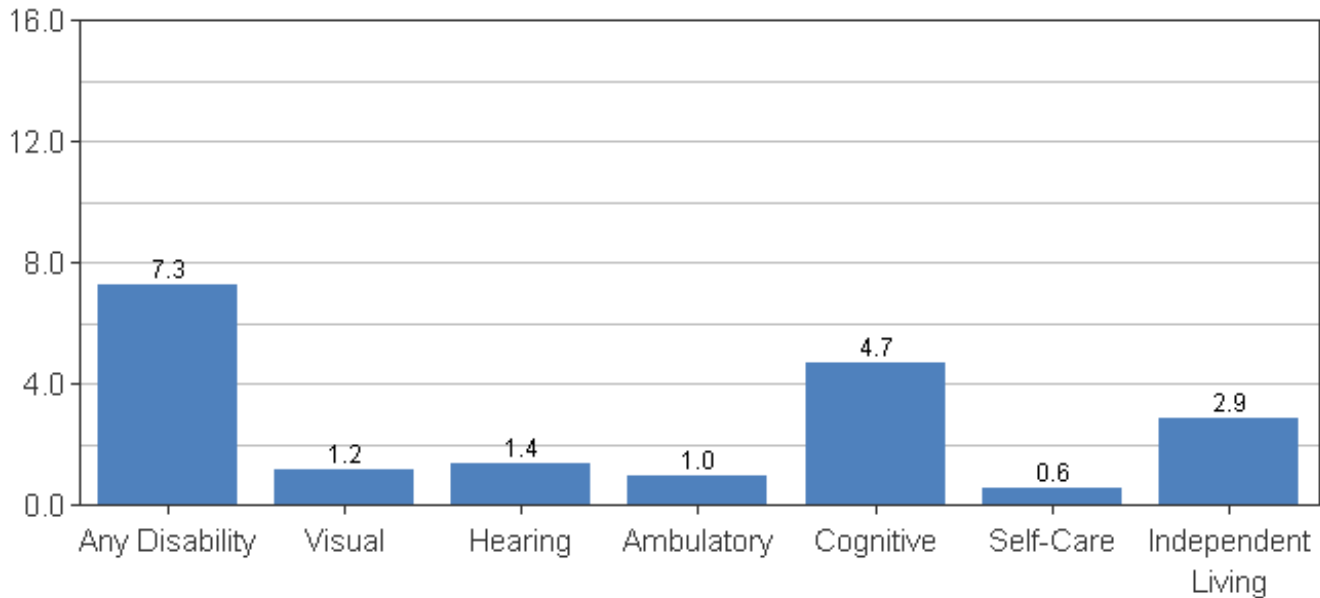
**7.3%**

- In 2012, the overall percentage (prevalence rate) of people with a disability ages 16 to 20 in KY was 7.3 percent.
- In other words, in 2012, 21,400 of the 291,300 individuals ages 16 to 20 in KY reported one or more disabilities.
- In KY in 2012, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Cognitive Disability," 4.7 percent. The lowest prevalence rate was for "Self-Care Disability," 0.6 percent.



## Prevalence of disability among non-institutionalized people ages 16 to 20 in Kentucky in 2012

Prevalence Rates: Age 16 to 20 years (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	7.3	1.11	21,400	3,340	291,300	2,888
Visual	1.2	3.29	3,500	1,360	291,300	2,888
Hearing	1.4	3.29	4,100	1,470	291,300	2,888
Ambulatory	1.0	3.29	3,000	1,240	291,300	2,888
Cognitive	4.7	0.90	13,800	2,690	291,300	2,888
Self-Care	0.6	3.29	1,800	970	291,300	2,888
Independent Living	2.9	0.71	8,300	2,090	291,300	2,888

# Prevalence

## Ages 21 to 64 years

### Introduction

This section focuses on the prevalence of disability among non-institutionalized working-age people (ages 21 to 64) in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

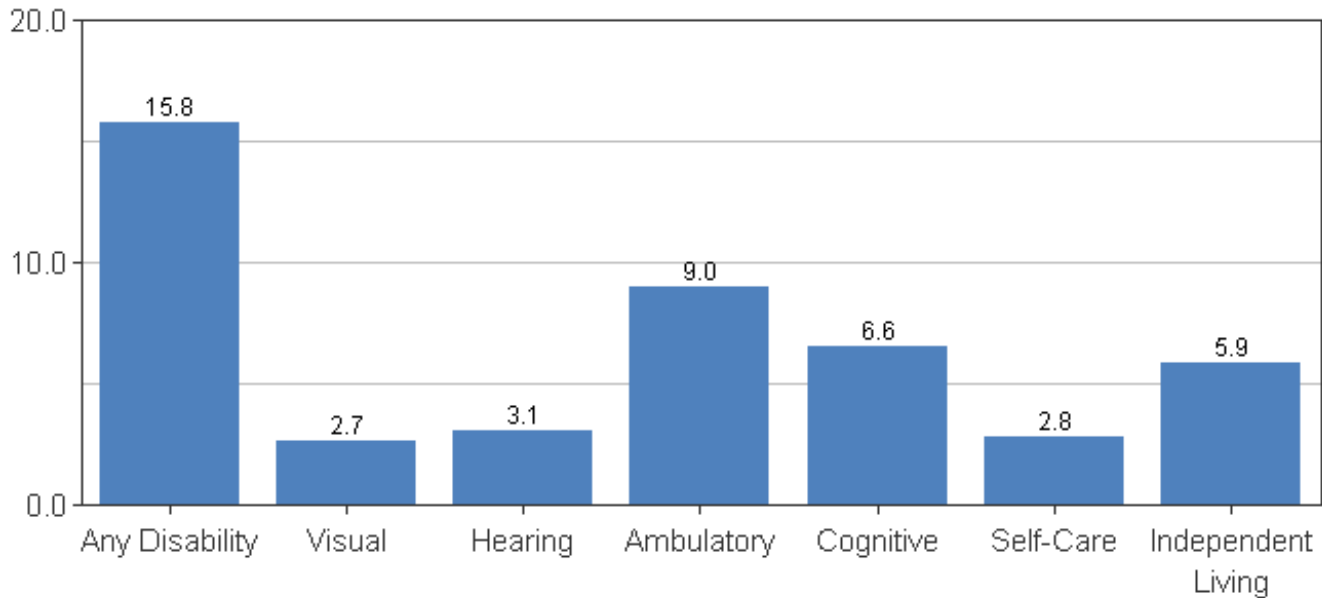
Prevalence:  
Ages 21 to 64  
years

**15.8%**

- In 2012, the overall percentage (prevalence rate) of working age people (ages 21 to 64) with a disability in KY was 15.8 percent.
- In other words, in 2012, 399,100 of the 2,523,100 individuals ages 21 to 64 in KY reported one or more disabilities.
- In KY in 2012, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 9.0 percent. The lowest prevalence rate was "Visual Disability," 2.7 percent.

## Prevalence of disability among non-institutionalized people ages 21 to 64 in Kentucky in 2012

Prevalence Rates: Age 21 to 64 years (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	15.8	0.53	399,100	13,800	2,523,100	24,838
Visual	2.7	0.23	67,900	5,930	2,523,100	24,838
Hearing	3.1	0.25	78,700	6,370	2,523,100	24,838
Ambulatory	9.0	0.41	225,800	10,600	2,523,100	24,838
Cognitive	6.6	0.36	165,300	9,140	2,523,100	24,838
Self-Care	2.8	0.24	69,900	6,010	2,523,100	24,838
Independent Living	5.9	0.34	147,600	8,650	2,523,100	24,838

# Prevalence

## Ages 65 to 74 years

### Introduction

This section explores the prevalence of disability among non-institutionalized people ages 65 to 74 in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

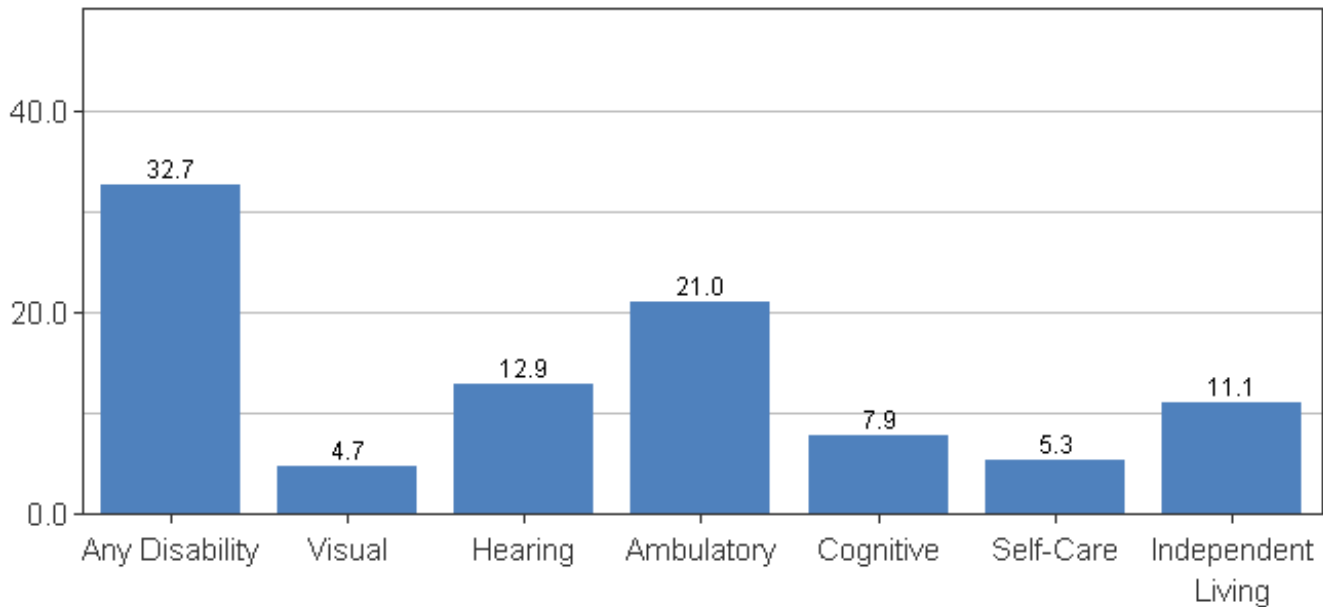
Prevalence:  
Ages 65 to 74  
years

**32.7%**

- In 2012, the overall percentage (prevalence rate) of people with a disability ages 65 to 74 in KY was 32.7 percent.
- In other words, in 2012, 114,500 of the 349,600 individuals ages 65 to 74 in KY reported one or more disabilities.
- In KY in 2012, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 21.0 percent. The lowest prevalence rate was for "Visual Disability," 4.7 percent.

## Prevalence of disability among non-institutionalized people ages 65 to 74 in Kentucky in 2012

Prevalence Rates: Age 65 to 74 years (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	32.7	1.82	114,500	7,650	349,600	4,320
Visual	4.7	0.82	16,600	2,940	349,600	4,320
Hearing	12.9	1.30	45,000	4,840	349,600	4,320
Ambulatory	21.0	1.58	73,500	6,160	349,600	4,320
Cognitive	7.9	1.05	27,700	3,800	349,600	4,320
Self-Care	5.3	0.87	18,700	3,120	349,600	4,320
Independent Living	11.1	1.22	38,900	4,500	349,600	4,320

# Prevalence

## Ages 75 and Older

### Introduction

This section focuses on the prevalence of disability among non-institutionalized people ages 75 and older in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

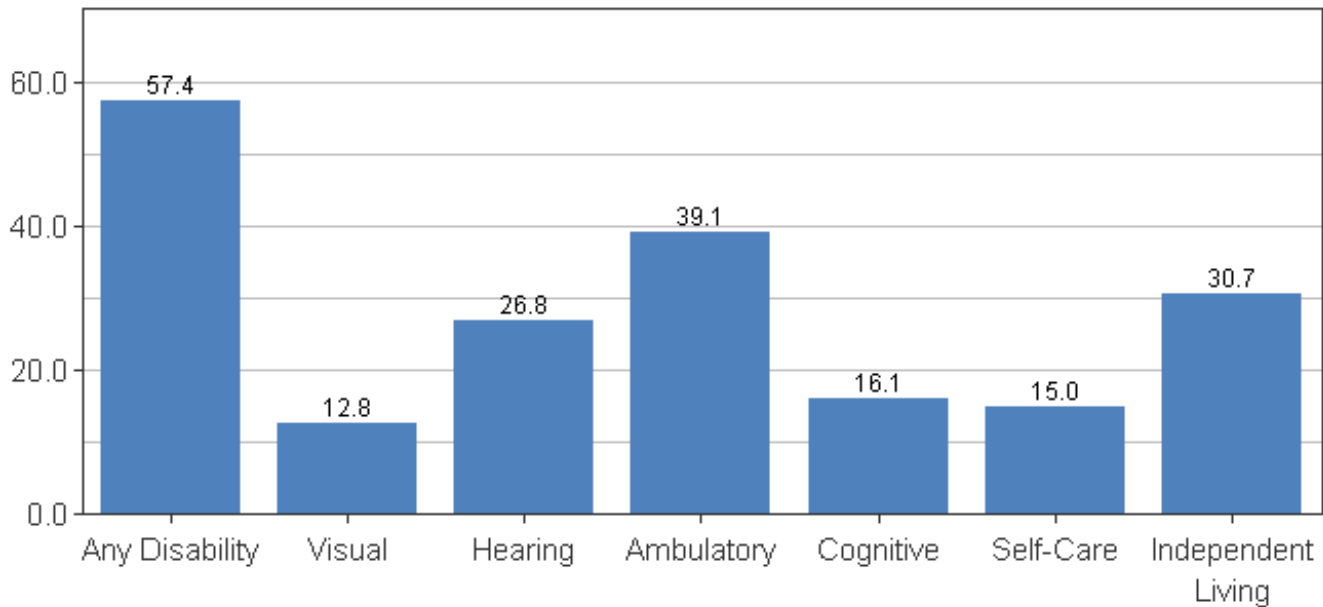
Prevalence:  
Ages 75 and  
Older

**57.4%**

- In 2012, the overall percentage (prevalence rate) of people with a disability ages 75 and older in KY was 57.4 percent.
- In other words, in 2012, 138,500 of the 241,100 individuals ages 75 and older in KY reported one or more disabilities.
- In KY in 2012, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 39.1 percent. The lowest prevalence rate was for "Visual Disability," 12.8 percent.

## Prevalence of disability among non-institutionalized people ages 75 and older in Kentucky in 2012

Prevalence Rates: Age 75 and older (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	57.4	2.31	138,500	8,390	241,100	3,082
Visual	12.8	1.56	30,800	4,010	241,100	3,082
Hearing	26.8	2.07	64,700	5,780	241,100	3,082
Ambulatory	39.1	2.28	94,400	6,960	241,100	3,082
Cognitive	16.1	1.72	38,900	4,500	241,100	3,082
Self-Care	15.0	1.67	36,200	4,340	241,100	3,082
Independent Living	30.7	2.15	73,900	6,180	241,100	3,082

# Prevalence

## Gender and Age

### Introduction

This section examines the prevalence of disability among people by gender and age group in Kentucky, using data from the 2012 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Males All  
Ages

**16.9%**

Prevalence:  
Female All  
Ages

**16.8%**

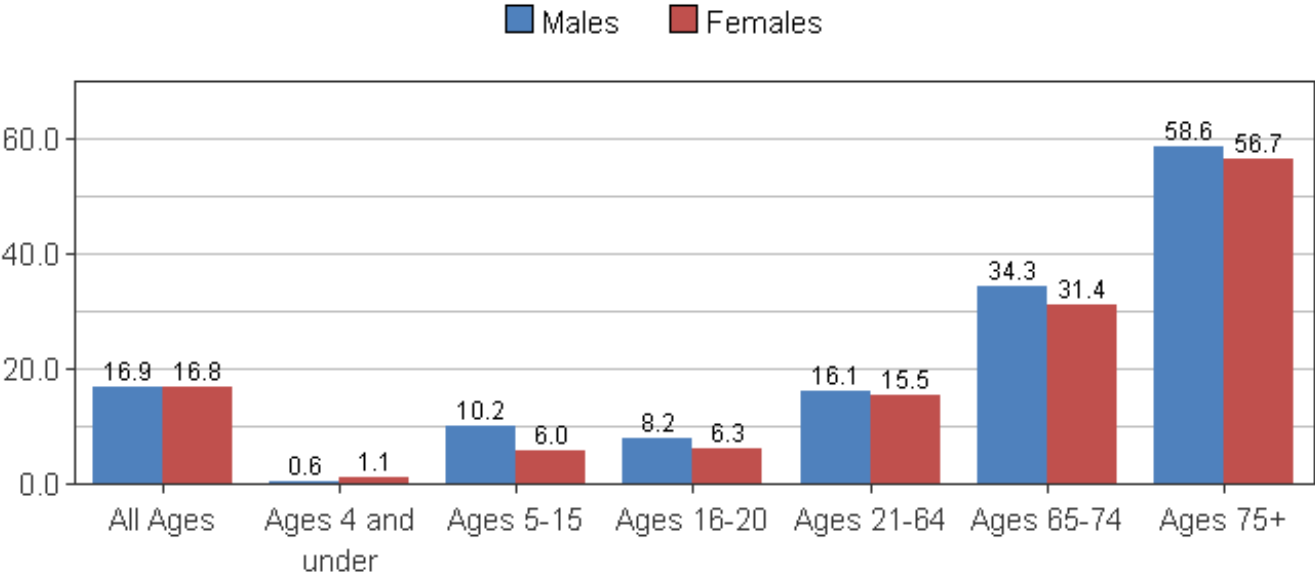
- In KY in 2012, the overall percentage (prevalence rate) of males with a disability of all ages was 16.9 percent.
- In other words, in 2012, 357,000 of the 2,107,800 males of all ages in KY reported one or more disabilities.
- In KY in 2012, the overall percentage (prevalence rate) of females with a disability of all ages was 16.8 percent.
- In other words, in 2012, 369,800 of the 2,201,800 females of all ages in KY reported one or more disabilities.

\* **Note:** Children ages 0-4 were only asked about visual and hearing disabilities, children ages 5-15 were not asked the "Independent Living Disability" question.



# Prevalence of disability among non-institutionalized people by gender and age group in Kentucky in 2012

Prevalence Rates: Gender and Age (%)



Gender & Age	%	MOE	Number	MOE	Base Pop.	Sample Size
<b>Males</b>						
Males: All Ages	16.9	0.59	357,000	13,120	2,107,800	20,872
Males: Ages 4 and under	0.6	3.29	900	690	141,700	1,191
Males: Ages 5-15	10.2	1.23	32,600	4,120	319,200	2,976
Males: Ages 16-20	8.2	1.59	12,900	2,600	156,700	1,537
Males: Ages 21-64	16.1	0.76	199,000	9,990	1,232,300	11,948
Males: Ages 65-74	34.3	2.70	55,800	5,380	162,600	1,991
Males: Ages 75+	58.6	3.66	55,800	5,380	95,300	1,229
<b>Females</b>						
Females: All Ages	16.8	0.58	369,800	13,330	2,201,800	22,453
Females: Ages 4 and under	1.1	3.29	1,500	880	135,000	1,197
Females: Ages 5-15	6.0	0.98	18,400	3,100	308,600	2,833
Females: Ages 16-20	6.3	1.52	8,500	2,110	134,600	1,351
Females: Ages 21-64	15.5	0.73	200,000	10,010	1,290,800	12,890
Females: Ages 65-74	31.4	2.46	58,700	5,520	187,100	2,329
Females: Ages 75+	56.7	2.97	82,700	6,530	145,800	1,853

\* **Note:** Children ages 0-4 were only asked about visual and hearing disabilities, children ages 5-15 were not asked the "Independent Living Disability" question.

# Prevalence

## Hispanic/Latino Origin and Age

### Introduction

This section examines the prevalence of disability among people by Hispanic/Latino origin and age group in Kentucky, using data from the 2012 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Hispanic All  
Ages

**8.6%**

Prevalence:  
Non-Hispanic  
All Ages

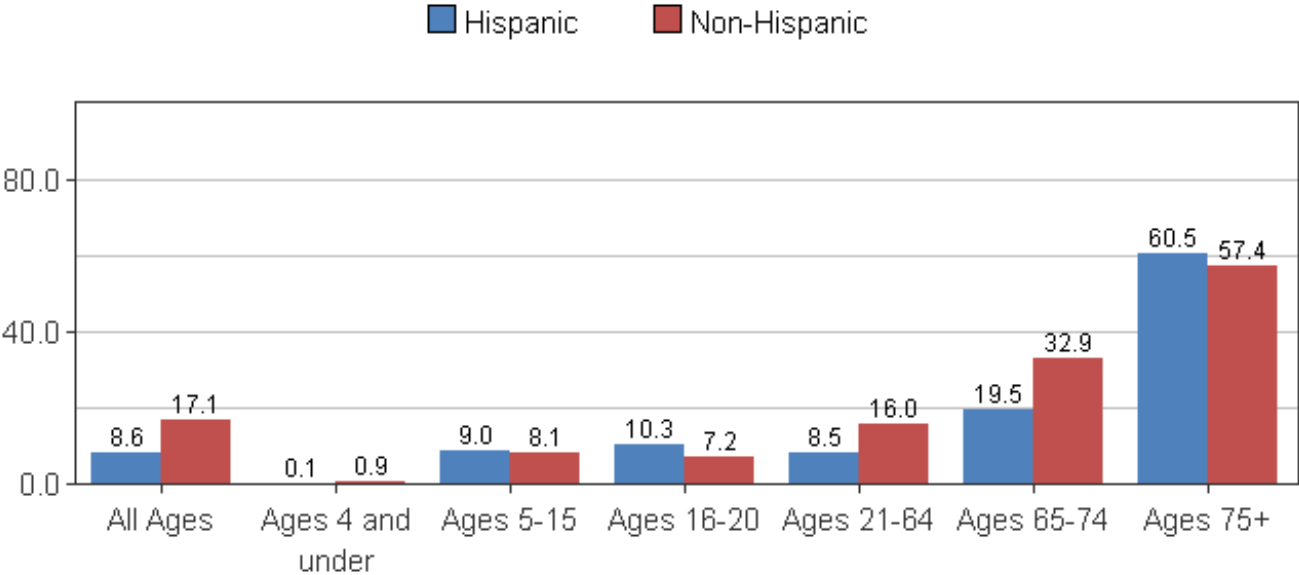
**17.1%**

- In KY in 2012, the overall percentage (prevalence rate) of disability among people of Hispanic/Latino origin of all ages was 8.6 percent.
- In other words, in 2012, 11,300 of the 131,200 people of Hispanic/Latino origin of all ages in KY reported one or more disabilities.
- In KY in 2012, the overall percentage (prevalence rate) of disability among people of non-Hispanic/Latino origin of all ages was 17.1 percent.
- In other words, in 2012, 715,500 of the 4,178,500 people of non-Hispanic/Latino origin of all ages in KY reported one or more disabilities.

\* **Note:** Children ages 0-4 were only asked about visual and hearing disabilities, children age 5-15 were not asked the "Independent Living Disability" question.

# Prevalence of disability among non-institutionalized people by Hispanic / Latino origin and age group in Kentucky in 2012

Prevalence Rates: Hispanic/Latino Origin and Age (%)



Hispanic/Latino Origin & Age	%	MOE	Number	MOE	Base Pop.	Sample Size
<b>Hispanic</b>						
Hispanic - All Ages	8.6	1.77	11,300	2,430	131,200	1,000
Hispanic - Ages 4 and under	0.1	3.29	0	400	15,300	114
Hispanic - Ages 5-15	9.0	3.89	2,600	1,160	28,500	232
Hispanic - Ages 16-20	10.3	6.97	1,000	740	10,000	83
Hispanic - Ages 21-64	8.5	2.37	6,200	1,810	73,000	528
Hispanic - Ages 65-74	19.5 <sup>†</sup>	16.38	600	560	3,100	27
Hispanic - Ages 75+	60.5 <sup>†</sup>	30.47	800	660	1,400	16
<b>Non-Hispanic</b>						
Non-Hispanic - All Ages	17.1	0.42	715,500	17,730	4,178,500	42,325
Non-Hispanic - Ages 4 and under	0.9	3.29	2,400	1,110	261,400	2,274
Non-Hispanic - Ages 5-15	8.1	0.81	48,400	5,020	599,300	5,577
Non-Hispanic - Ages 16-20	7.2	1.12	20,300	3,260	281,300	2,805
Non-Hispanic - Ages 21-64	16.0	0.54	392,800	13,700	2,450,100	24,310
Non-Hispanic - Ages 65-74	32.9	1.83	113,900	7,630	346,600	4,293
Non-Hispanic - Ages 75+	57.4	2.31	137,700	8,370	239,700	3,066

\* **Note:** Children ages 0-4 were only asked about visual and hearing disabilities, children ages 5-15 were not asked the "Independent Living Disability" question.

† **Caution:** Estimate based on small sample size (less than 40 individuals).

# Prevalence

## Race

### Introduction

This section presents the disability prevalence rate among non-institutionalized working-age people (ages 21 to 64) by race category in KY, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

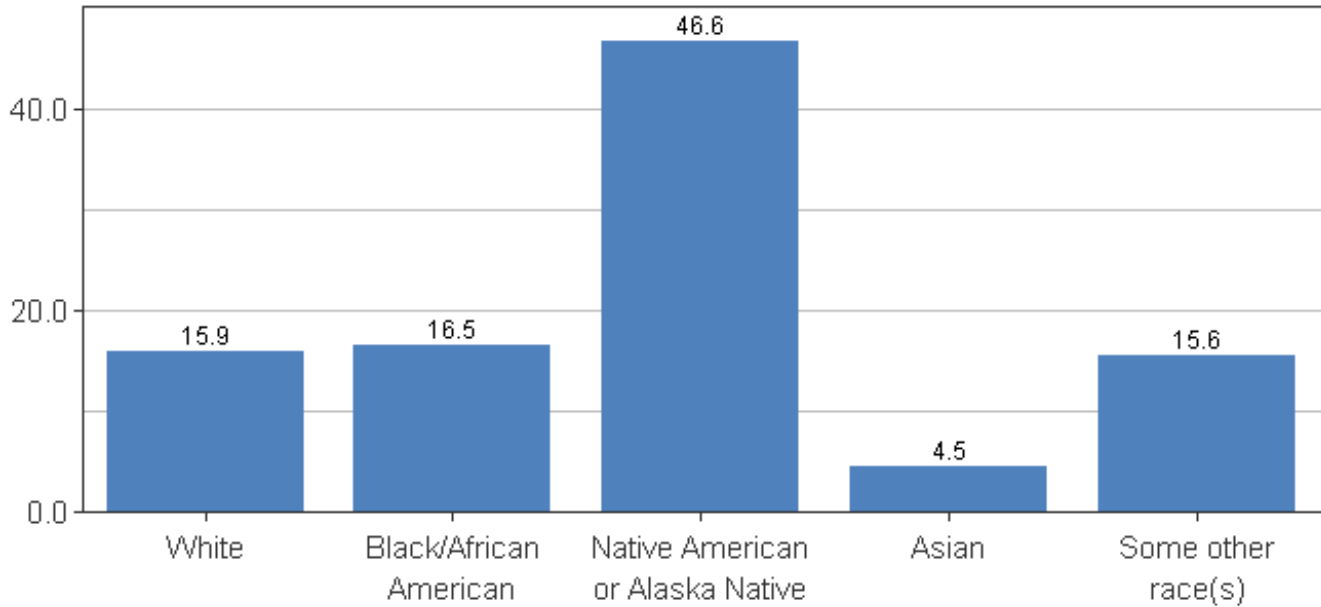
### Quick Statistics

In 2012, among working-age people in KY:

- 15.9 percent of persons who were White reported a disability.
- 16.5 percent of persons who were Black/African American reported a disability.
- 46.6 percent of persons who were Native American reported a disability.
- 4.5 percent of persons who were Asian reported a disability.
- 15.6 percent of persons who were some other race(s) reported a disability.

## Prevalence of disability among non-institutionalized working-age people (ages 21 to 64) by race in Kentucky in 2012

Prevalence Rates: Race (%)



Race	%	MOE	Number	MOE	Base Pop.	Sample Size
White	15.9	0.56	355,200	13,090	2,237,500	22,503
Black/African American	16.5	1.92	32,600	4,120	197,300	1,564
Native American or Alaska Native	46.6	17.89	1,900	1,000	4,100	47
Asian	4.5	2.56	1,600	900	34,500	326
Some other race(s)	15.6	3.73	7,800	2,020	49,700	398

# Employment

## Introduction

This section examines the employment rates of non-institutionalized working-age people (ages 21 to 64) with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

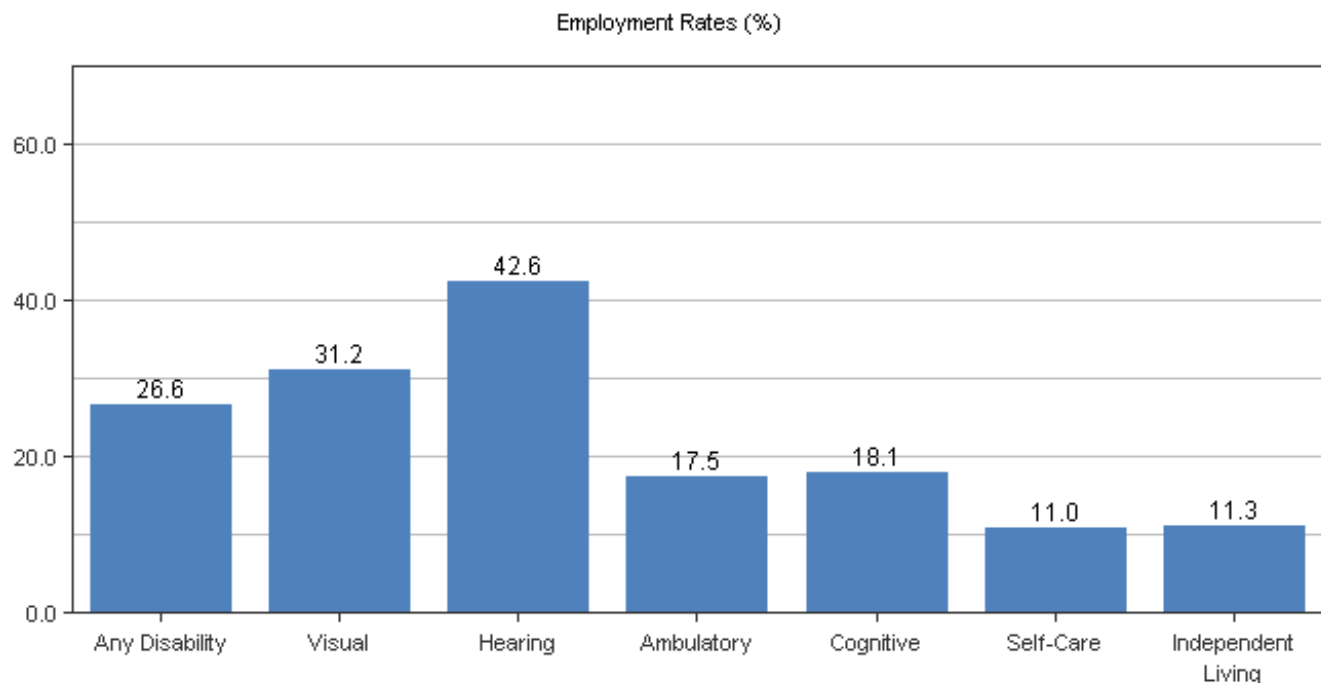
Employment:  
with disability  
**26.6%**

Employment:  
without  
disability  
**74.9%**

- In 2012, the employment rate of working-age people with disabilities in KY was 26.6 percent.
- In 2012, the employment rate of working-age people without disabilities in KY was 74.9 percent.
- The gap between the employment rates of working-age people with and without disabilities was 48.3 percentage points.
- Among the six types of disabilities identified in the ACS, the highest employment rate was for people with a "Hearing Disability," 42.6 percent. The lowest employment rate was for people with a "Self-Care Disability," 11.0 percent.



## Employment of non-institutionalized working-age people (ages 21 to 64) by disability status in Kentucky in 2012



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	74.9	0.68	1,591,700	22,960	2,124,100	20,751
Any Disability	26.6	1.60	106,300	7,380	399,100	4,087
Visual	31.2	4.07	21,200	3,330	67,900	676
Hearing	42.6	4.04	33,500	4,180	78,700	809
Ambulatory	17.5	1.83	39,500	4,530	225,800	2,338
Cognitive	18.1	2.17	29,900	3,950	165,300	1,674
Self-Care	11.0	2.71	7,700	2,010	69,900	707
Independent Living	11.3	1.89	16,700	2,950	147,600	1,478

# Not Working but Actively Looking for Work

## Introduction

This section focuses on the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities in Kentucky who are not working but actively looking for work, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

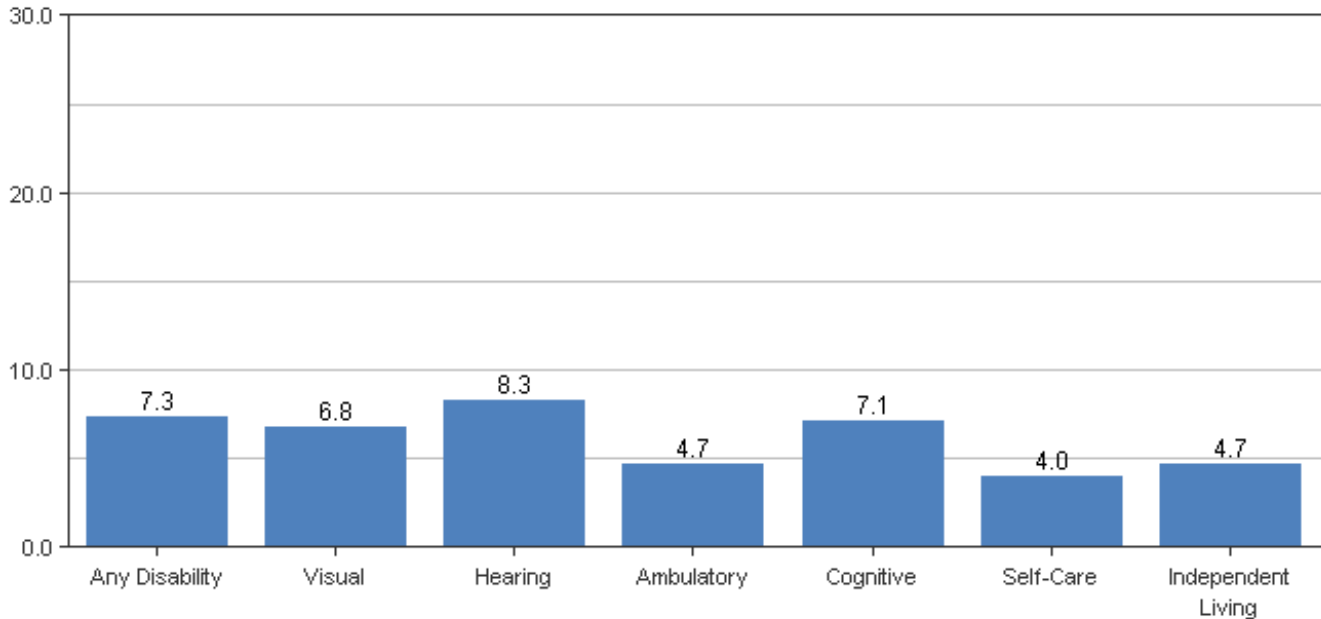
Actively  
Looking: with  
disability  
**7.3%**

Actively  
Looking:  
without  
disability  
**25.0%**

- In 2012 in KY, the percentage of working-age people with disabilities who were not working but actively looking for work was 7.3 percent.
- In 2012 in KY, the percentage of working-age people without disabilities who were not working but actively looking for work was 25.0 percent.
- The difference in the percentage of not working but actively looking for work between working-age people with and without disabilities was 17.7 percentage points.
- Among the six types of disabilities identified in the ACS, the highest percentage of not working but actively looking for work was for people with a "Hearing Disability," 8.3 percent. The lowest percentage was for people with a "Self-Care Disability," 4.0 percent.

## Percentage who are not working but actively looking for work among non-institutionalized working-age people (ages 21 to 64) in Kentucky in 2012

Not Working but Actively Looking for Work (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	25.0	1.36	132,900	8,230	532,300	5,261
Any Disability	7.3	1.10	21,300	3,340	292,800	3,012
Visual	6.8	2.67	3,200	1,290	46,700	465
Hearing	8.3	2.97	3,800	1,400	45,200	473
Ambulatory	4.7	1.12	8,700	2,130	186,300	1,932
Cognitive	7.1	1.60	9,600	2,240	135,400	1,381
Self-Care	4.0	1.80	2,500	1,140	62,200	618
Independent Living	4.7	1.34	6,200	1,800	131,000	1,324

# Full-Time / Full-Year Employment

## Introduction

This section presents the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities working full-time/full-year in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

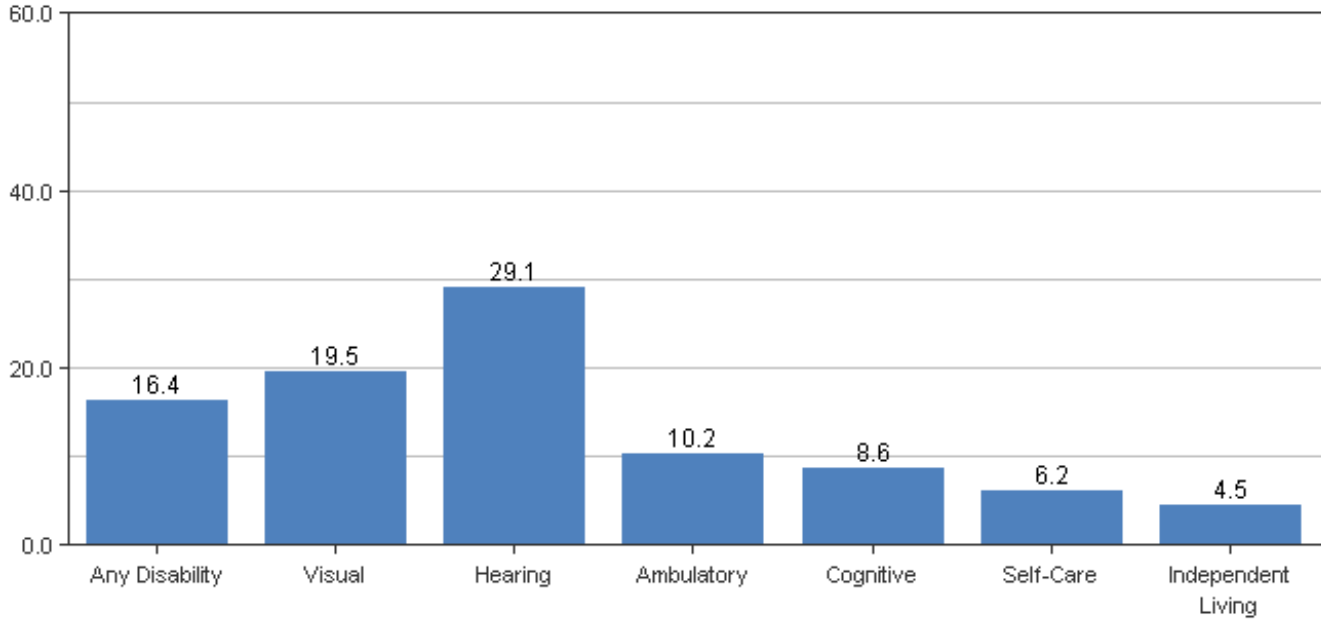
FT / FY  
Employment:  
with disability  
**16.4%**

FT / FY  
Employment:  
without  
disability  
**56.7%**

- In 2012, the percentage of working-age people with disabilities working full-time/full-year in KY was 16.4 percent.
- In 2012, the percentage of working-age people without disabilities working full-time/full-year in KY was 56.7 percent.
- The difference in the percentage working full-time/full-year between working-age people with and without disabilities was 40.3 percentage points.
- Among the six types of disabilities identified in the ACS, the highest full-time/full-year employment rate was for people with "Hearing Disability," 29.1 percent. The lowest full-time/full-year employment rate was for people with "Independent Living Disability," 4.5 percent.

## Full-Time/Full-Year employment of non-institutionalized working-age people (ages 21 to 64) by disability status in Kentucky in 2012

Full-Time / Full-Year Employment Rates (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	56.7	0.78	1,204,000	21,410	2,124,100	20,751
Any Disability	16.4	1.34	65,300	5,810	399,100	4,087
Visual	19.5	3.48	13,300	2,640	67,900	676
Hearing	29.1	3.71	22,900	3,460	78,700	809
Ambulatory	10.2	1.46	23,000	3,460	225,800	2,338
Cognitive	8.6	1.58	14,300	2,730	165,300	1,674
Self-Care	6.2	2.09	4,300	1,510	69,900	707
Independent Living	4.5	1.24	6,700	1,870	147,600	1,478

# Annual Earnings (Full-Time / Full-Year workers)

## Introduction

This section examines the median annual earnings of non-institutionalized working-age people (ages 21 to 64) with disabilities who work full-time/full-year in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

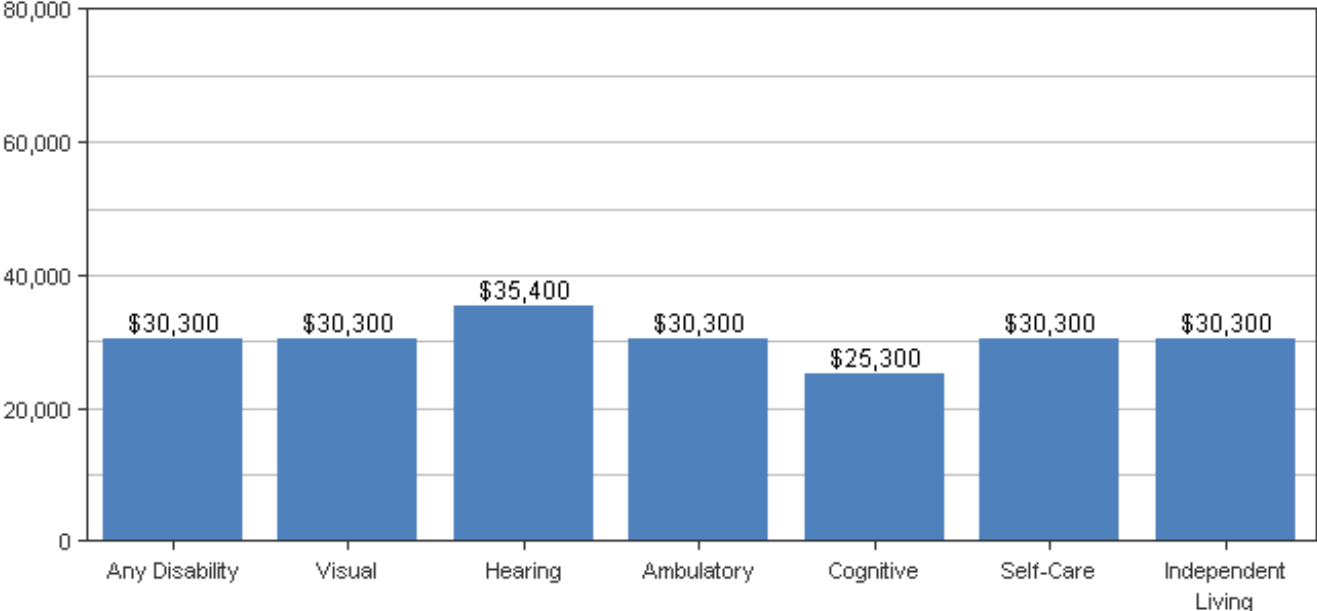
## Quick Statistics



- In 2012, the median earnings of working-age people with disabilities who worked full-time/full-year in KY was \$30,300.
- In 2012, the median earnings of working-age people without disabilities who worked full-time/full-year in KY was \$39,400.
- The difference in the median earnings between working-age people with and without disabilities who worked full-time/full-year was \$9,100.
- Among the six types of disabilities identified in the ACS, the highest annual earnings was for people with "Hearing Disability," \$35,400. The lowest annual earnings was for people with "Cognitive Disability," \$25,300.

# Median annual earnings of non-institutionalized working-age people (ages 21 to 64) who work full-time/full-year by disability status in Kentucky in 2012

Median Earnings



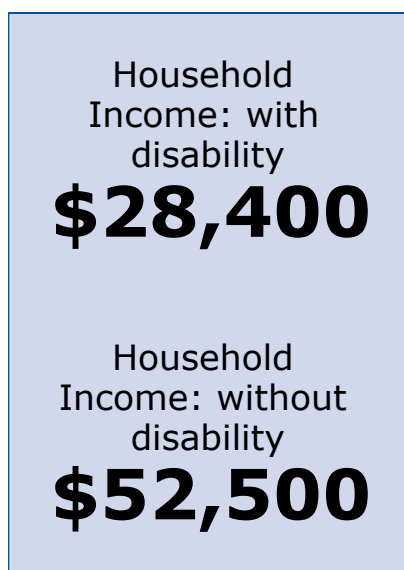
Disability Type	Median Earnings	MOE	Base Pop.	Sample Size
No Disability	\$39,400	\$750	1,204,000	11,757
Any Disability	\$30,300	\$2,620	65,000	685
Visual	\$30,300	\$5,880	13,000	132
Hearing	\$35,400	\$4,720	23,000	248
Ambulatory	\$30,300	\$4,090	23,000	247
Cognitive	\$25,300	\$5,090	14,000	140
Self-Care	\$30,300	\$9,720	4,000	50
Independent Living	\$30,300	\$7,280	7,000	72

# Annual Household Income

## Introduction

This section illustrates the median annual income\* of households that include any working-age people (ages 21 to 64) with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics



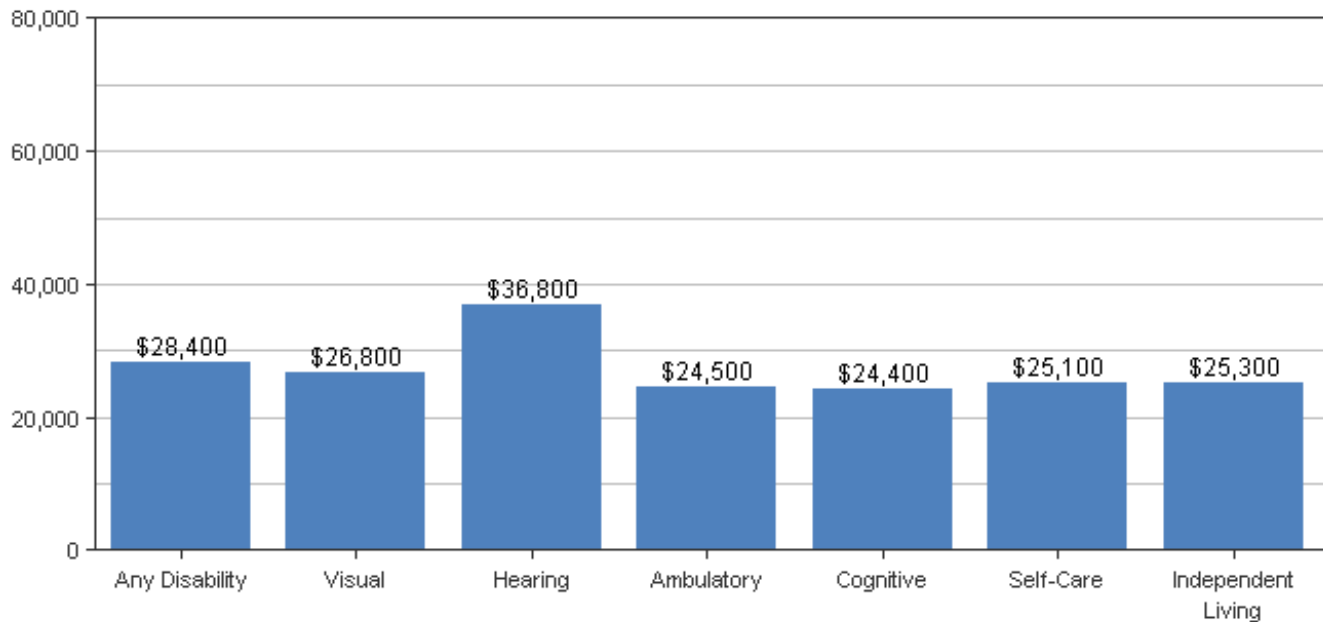
- In 2012, the median income of households that include any working-age people with disabilities in KY was \$28,400.
- In 2012, the median income of households that do not include any working-age people with disabilities in KY was \$52,500.
- The difference in the median income between households including and not including working-age people with disabilities was \$24,100.
- Among the six types of disabilities identified in the ACS, the highest median income was for households including persons with a "Hearing Disability," \$36,800. The lowest median income was for households containing persons with a "Cognitive Disability" \$24,400 .

\* **Note:** Household income is not available for persons living in group quarters.



## Median annual income\* of households including any working-age people (ages 21 to 64) by disability status in Kentucky in 2012

Median Household Income



Disability Type	Median H.H. Income	MOE	Base Pop.	Sample Size
No Disability	\$52,500	\$1,380	1,083,000	10,753
Any Disability	\$28,400	1,890	322,000	3,394
Visual	\$26,800	3,720	59,000	610
Hearing	\$36,800	4,460	72,000	767
Ambulatory	\$24,500	2,000	195,000	2,068
Cognitive	\$24,400	2,600	137,000	1,431
Self-Care	\$25,100	3,600	61,000	660
Independent Living	\$25,300	2,550	125,000	1,314

\* **Note:** Household income is not available for persons living in group quarters.

# Poverty

## Introduction

This section examines the poverty rates\* of non-institutionalized working-age people (ages 21 to 64) with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

Poverty: with  
disability

**34.3%**

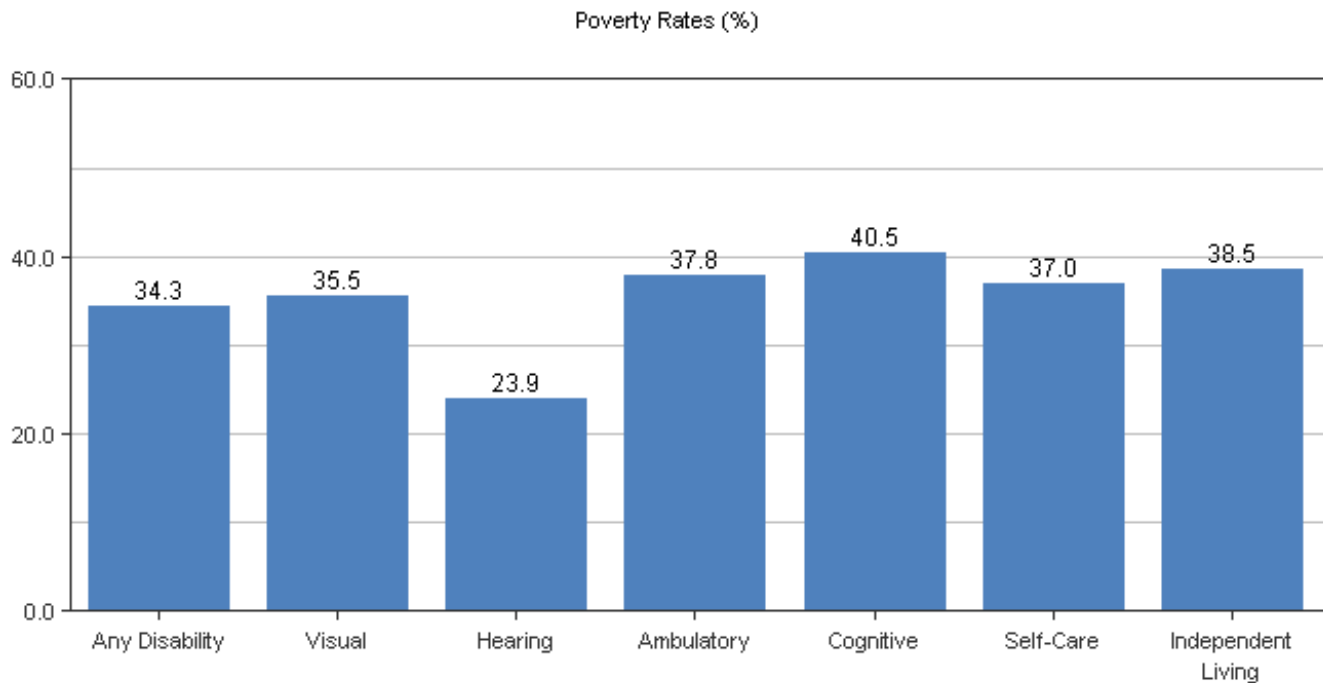
Poverty:  
without  
disability

**14.1%**

- In 2012, the poverty rate of working-age people with disabilities in KY was 34.3 percent.
- In 2012, the poverty rate of working-age people without disabilities in KY was 14.1 percent.
- The difference in the poverty rate between working-age people with and without disabilities was 20.2 percentage points.
- Among the six types of disabilities identified in the ACS, the highest poverty rate was for people with "Cognitive Disability," 40.5 percent. The lowest poverty rate was for people with "Hearing Disability," 23.9 percent.

\* **Note:** The Census Bureau does not calculate poverty status for those people living in military group quarters or college dormitories.

## Poverty rates\* of non-institutionalized working-age people (ages 21 to 64) by disability status in Kentucky in 2012



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	14.1	0.67	298,400	14,670	2,111,600	20,548
Any Disability	34.3	2.09	136,800	10,130	398,500	4,078
Visual	35.5	5.11	24,100	4,310	67,800	673
Hearing	23.9	4.23	18,800	3,800	78,600	807
Ambulatory	37.8	2.84	85,300	8,050	225,800	2,338
Cognitive	40.5	3.36	66,900	7,140	165,100	1,670
Self-Care	37.0	5.08	25,800	4,460	69,900	707
Independent Living	38.5	3.52	56,900	6,590	147,600	1,478

\* **Note:** The Census Bureau does not calculate poverty status for those people living in military group quarters or college dormitories.

# Supplemental Security Income (SSI)

## Introduction

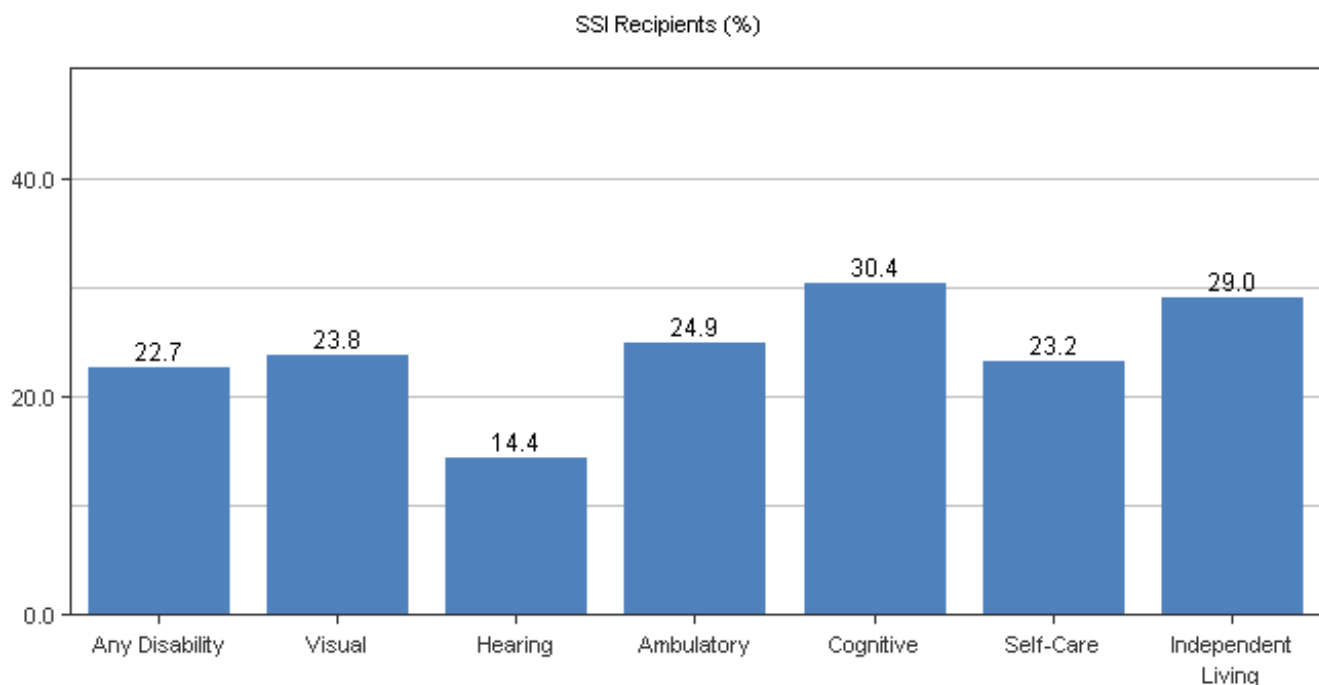
This section focuses on the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities who receive Supplemental Security Income (SSI) payments in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary. Please note that these results will differ from official Social Security Administration reports for several reasons. For additional information, please email [DisabilityStatistics@cornell.edu](mailto:DisabilityStatistics@cornell.edu).

## Quick Statistics

SSI  
Recipients:  
with disability  
**22.7%**

- In 2012, the percentage of working-age people with disabilities receiving Supplemental Security Income payments in KY was 22.7 percent.
- In 2012, the number of working-age people with disabilities receiving Supplemental Security Income payments in KY was 90,700.
- Among the six types of disabilities identified in the ACS, the highest percentage that received SSI was people with "Cognitive Disability," 30.4 percent. The lowest percentage that received SSI was people with "Hearing Disability," 14.4 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities who receive Supplemental Security Income (SSI) payments in Kentucky in 2012



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	22.7	1.52	90,700	6,830	399,100	4,087
Visual	23.8	3.74	16,200	2,910	67,900	676
Hearing	14.4	2.87	11,300	2,430	78,700	809
Ambulatory	24.9	2.09	56,300	5,400	225,800	2,338
Cognitive	30.4	2.59	50,300	5,110	165,300	1,674
Self-Care	23.2	3.66	16,200	2,910	69,900	707
Independent Living	29.0	2.71	42,800	4,720	147,600	1,478

# Education

## High School Diploma/Equivalent

### Introduction

This section explores the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities with only a high school diploma or equivalent in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

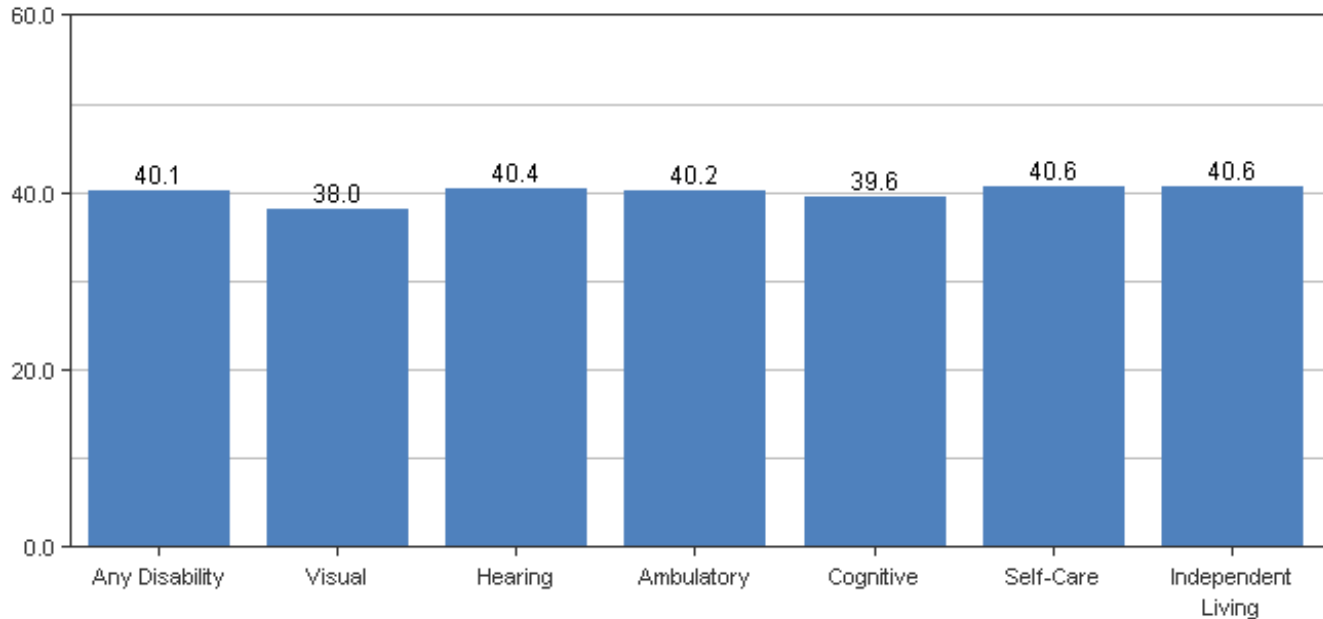
High School  
Only: with  
disability  
**40.1%**

High School  
Only: without  
disability  
**32.2%**

- In 2012, the percentage of working-age people with disabilities with only a high school diploma or equivalent in KY was 40.1 percent.
- In 2012, the percentage of working-age people without disabilities with only a high school diploma or equivalent in KY was 32.2 percent.
- The difference in the percentage with only a high school diploma or equivalent between working-age people with and without disabilities was 7.9 percentage points.
- Among the six types of disabilities identified in the ACS, the highest percentage with only a high school diploma or equivalent was for people with "Self-Care Disability," 40.6 percent. The lowest percentage with only a high school diploma or equivalent was for people with "Visual Disability," 38.0 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with only a high school diploma or equivalent by disability status in KY in 2012

Education: High School Diploma Only or Equivalent (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	32.2	0.73	682,900	17,400	2,124,100	20,751
Any Disability	40.1	1.78	159,900	9,000	399,100	4,087
Visual	38.0	4.27	25,800	3,670	67,900	676
Hearing	40.4	4.01	31,800	4,070	78,700	809
Ambulatory	40.2	2.36	90,800	6,830	225,800	2,338
Cognitive	39.6	2.76	65,500	5,820	165,300	1,674
Self-Care	40.6	4.26	28,400	3,850	69,900	707
Independent Living	40.6	2.93	59,900	5,570	147,600	1,478

# Education

## Some College/Associate's Degree

### Introduction

This section examines the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities with only some college or an Associate's degree in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

Some  
College: with  
disability  
**24.7%**

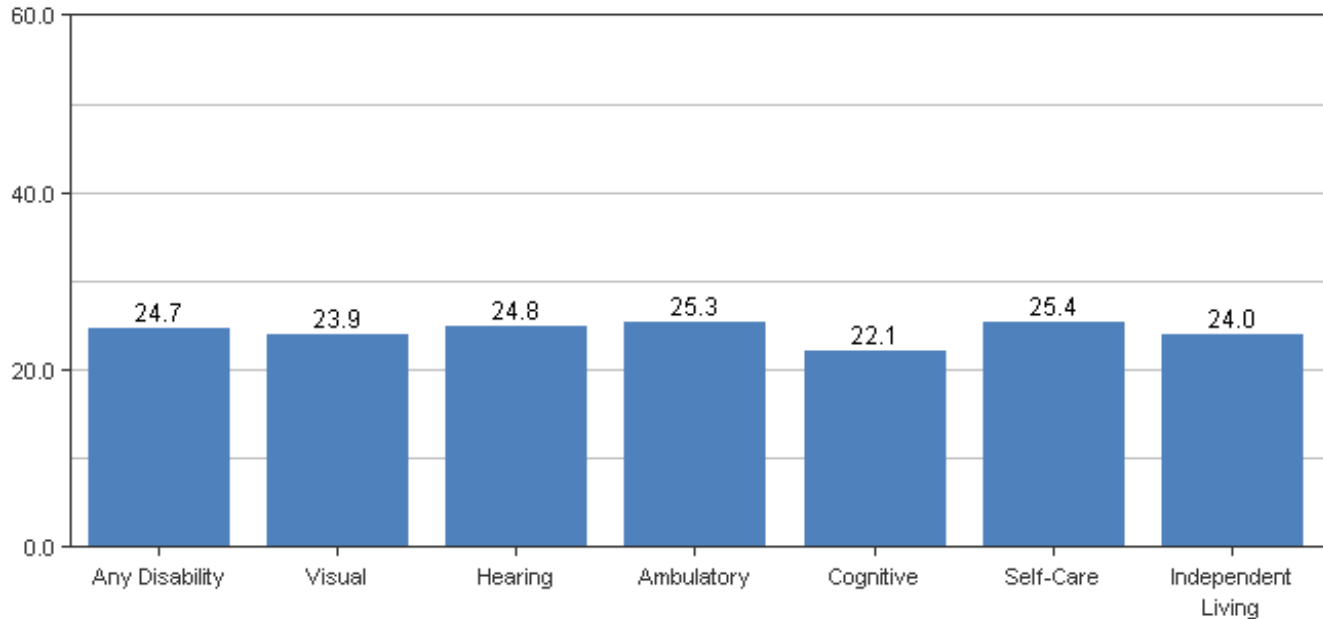
Some  
College:  
without  
disability  
**32.8%**

- In 2012, the percentage of working-age people with disabilities with only some college or an Associate's degree in KY was 24.7 percent.
- In 2012, the percentage of working-age people without disabilities with only some college or an Associate's degree in KY was 32.8 percent.
- The difference in the percentage with only some college or an Associate's degree between working-age people with and without disabilities was 8.1 percentage points.
- Among the six types of disabilities identified in the ACS, the highest percentage with only some college or an Associate's degree was for people with "Self-Care Disability," 25.4 percent. The lowest percentage with only some college or Associate's degree was for people with "Cognitive Disability," 22.1 percent.



## Percentage of non-institutionalized working-age people (ages 21 to 64) with only some college or an Associate's degree by disability status in Kentucky in 2012

Education: Some College/Associate's Degree Only (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	32.8	0.74	696,400	17,540	2,124,100	20,751
Any Disability	24.7	1.56	98,600	7,120	399,100	4,087
Visual	23.9	3.75	16,200	2,910	67,900	676
Hearing	24.8	3.53	19,500	3,200	78,700	809
Ambulatory	25.3	2.10	57,200	5,450	225,800	2,338
Cognitive	22.1	2.34	36,500	4,360	165,300	1,674
Self-Care	25.4	3.77	17,700	3,040	69,900	707
Independent Living	24.0	2.55	35,500	4,300	147,600	1,478

# Education

## Bachelor's Degree or More

### Introduction

This section presents the percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities with a Bachelor's degree or more in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

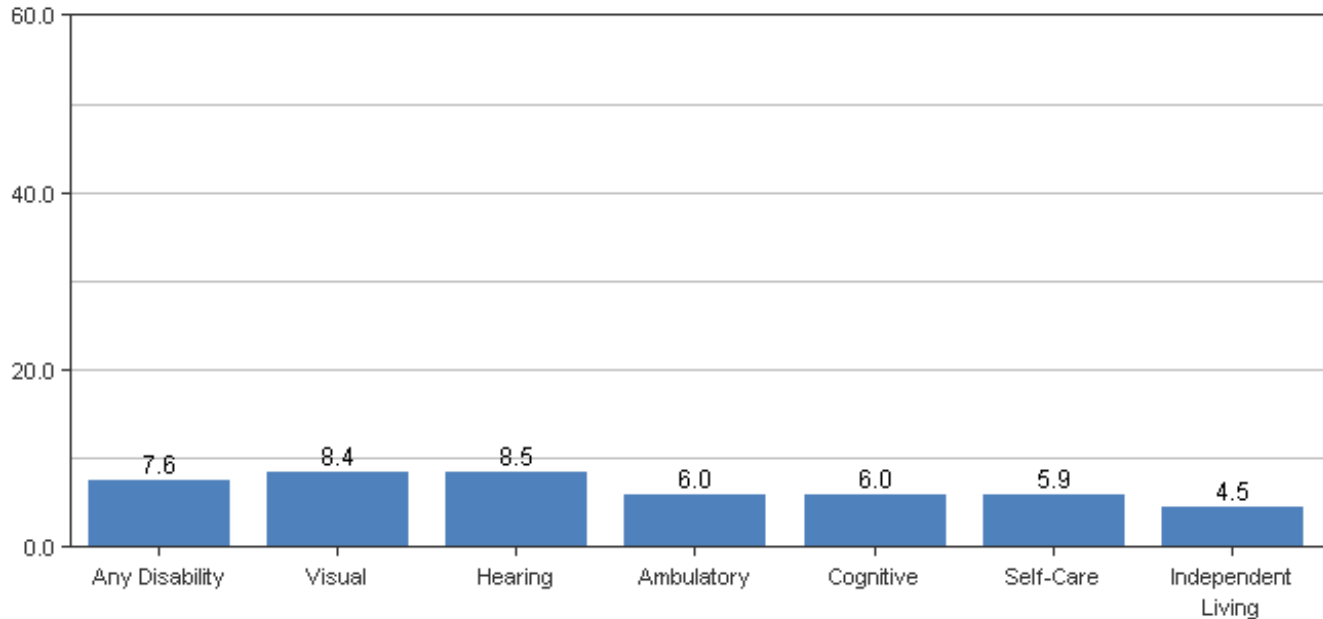
Bachelor's  
Degree or  
More: with  
disability  
**7.6%**

Bachelor's  
Degree or  
More: without  
disability  
**25.5%**

- In 2012, the percentage of working-age people with disabilities with a Bachelor's degree or more in KY was 7.6 percent.
- In 2012, the percentage of working-age people without disabilities with a Bachelor's degree or more in KY was 25.5 percent.
- The difference in the percentage with a Bachelor's degree or more between working-age people with and without disabilities was 17.9 percentage points.
- Among the six types of disabilities identified in the ACS, the highest percentage with a Bachelor's degree or more was for people with "Hearing Disability," 8.5 percent. The lowest percentage with a Bachelor's degree or more was for people with "Independent Living Disability," 4.5 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with a Bachelor's degree or more by disability status in Kentucky in 2012

Education: Bachelor's Degree or More (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	25.5	0.69	542,100	15,790	2,124,100	20,751
Any Disability	7.6	0.96	30,200	3,970	399,100	4,087
Visual	8.4	2.44	5,700	1,730	67,900	676
Hearing	8.5	2.28	6,700	1,870	78,700	809
Ambulatory	6.0	1.15	13,500	2,650	225,800	2,338
Cognitive	6.0	1.34	9,900	2,280	165,300	1,674
Self-Care	5.9	2.04	4,100	1,470	69,900	707
Independent Living	4.5	1.24	6,600	1,860	147,600	1,478

# Veterans Service-Connected Disability Rating

## Introduction

This section presents the percentage of non-institutionalized working-age (ages 21 to 64) civilian veterans reporting a service-connected disability rating in Kentucky. The 2012 American Community Survey (ACS) asks if the veteran has a service-connected disability, and if so, what their rating is (0-100%). A "service-connected" disability is one that has been determined by the Department of Veterans Affairs (VA) as being a result of disease or injury incurred or aggravated during military service. Note that a veteran can receive disability compensation for a wide range of conditions, and a veteran with a service-connected disability may not report having one of the six ACS functional or activity limitation disabilities. For definitions of terms, see Glossary.

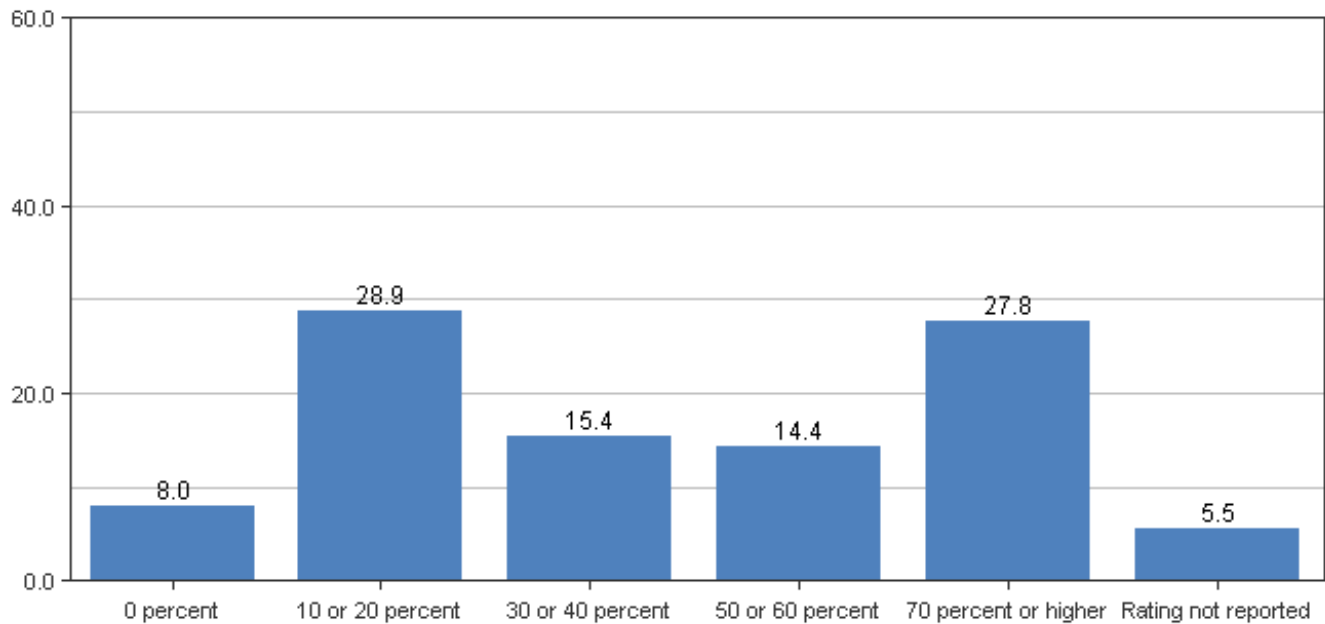
## Quick Statistics

Veterans with a  
Service-Connected  
Disability  
**21.3%**

- In 2012, there were 180,800 working-age civilian veterans in KY, of whom 38,400 had a VA service-connected disability.
- In 2012, the percentage of working-age civilian veterans in KY with a VA service-connected disability was 21.3 percent.
- In 2012, 10,700 working-age civilian veterans in KY had the most severe service-connected disability rating (70 percent or above).
- In 2012, 27.8 percent of the working-age civilian veterans in KY who had a service connected disability had a service-connected disability rating of 70 percent or above.

## Disability rating of working-age civilian veterans (ages 21 to 64) with a service-connected disability in Kentucky in 2012

Veteran Disability Rating (%)



Service-Connected Disability	%	MOE	Number	MOE	Base Pop.	Sample Size
Has a service-connected disability rating (0-100%)	21.3	2.21	38,400	4,470	180,800	1,817
<b>Disability rating of veterans with a service connected-disability</b>						
0 percent	8.0	3.17	3,100	1,270	38,400	413
10 or 20 percent	28.9	5.30	11,100	2,410	38,400	413
30 or 40 percent	15.4	4.22	5,900	1,760	38,400	413
50 or 60 percent	14.4	4.10	5,500	1,700	38,400	413
70 percent or higher	27.8	5.24	10,700	2,370	38,400	413
Rating not reported	5.5	2.66	2,100	1,050	38,400	413

# Health Insurance Coverage

## Introduction

This section examines the health insurance coverage of non-institutionalized working-age people (ages 21 to 64) with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

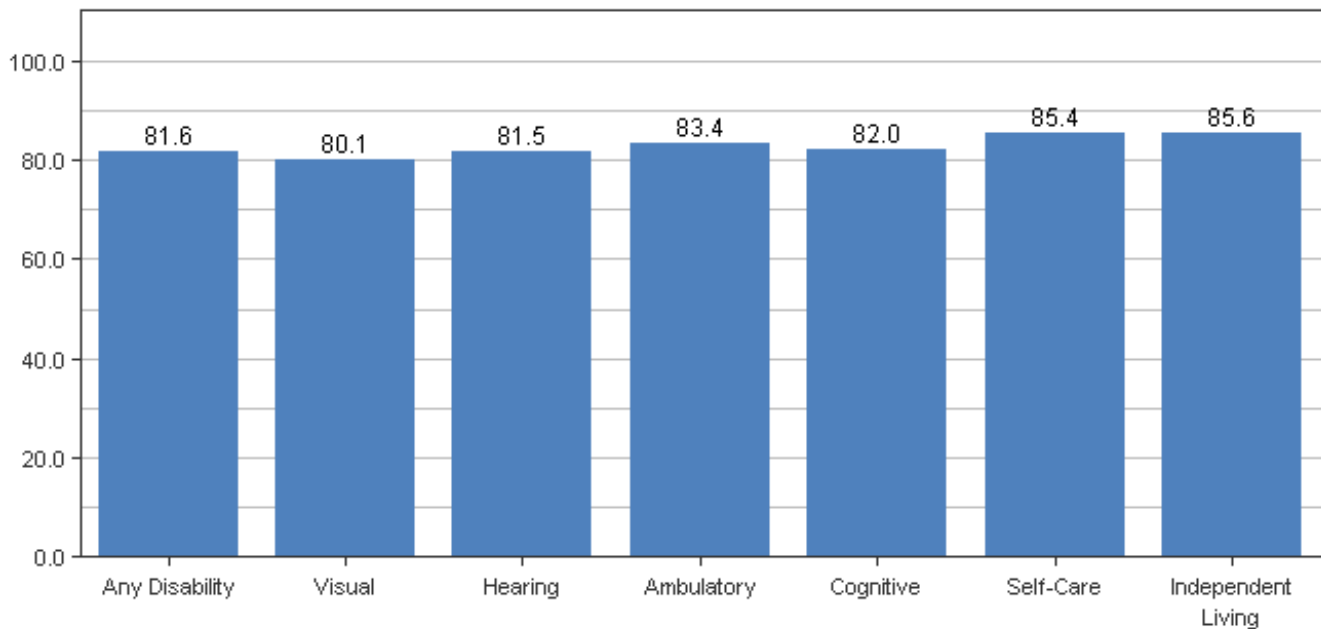
Health  
Coverage:  
with Disability  
**81.6%**

Health  
Coverage:  
without  
Disability  
**80.6%**

- In 2012, 81.6 percent of working-age people with disabilities in KY had some type of health insurance coverage.
- In 2012, 80.6 percent of working-age people without disabilities in KY had some type of health insurance coverage.
- The difference in the health insurance coverage rate between working-age people with and without disabilities was 1 percentage points.
- Among the six types of disabilities identified in the ACS, the highest health insurance coverage rate was for people with "Independent Living Disability," 85.6 percent. The lowest health insurance coverage rate was for people with "Visual Disability," 80.1 percent.

## Health Insurance Coverage of non-institutionalized working-age people (ages 21 to 64) by disability status in Kentucky in 2012

Health Insurance Coverage - By Disability Type (%)



Disability Type	%	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	80.6	0.71	1,712,100	26,740	2,124,100	20,751
Any Disability	81.6	1.61	325,500	14,380	399,100	4,087
Visual	80.1	4.01	54,400	6,070	67,900	676
Hearing	81.5	3.62	64,200	6,580	78,700	809
Ambulatory	83.4	2.05	188,400	11,120	225,800	2,338
Cognitive	82.0	2.47	135,500	9,490	165,300	1,674
Self-Care	85.4	3.50	59,700	6,360	69,900	707
Independent Living	85.6	2.39	126,400	9,170	147,600	1,478

# Type of Health Insurance Coverage

## Introduction

This section examines the type of health insurance coverage for non-institutionalized working-age people (ages 21 to 64) with disabilities in Kentucky, using data from the 2012 American Community Survey (ACS). Note that people can report more than one type of insurance coverage. For definitions of terms, see Glossary.

## Quick Statistics

Coverage  
through  
Employer/Union:  
with Disability

**29.0%**

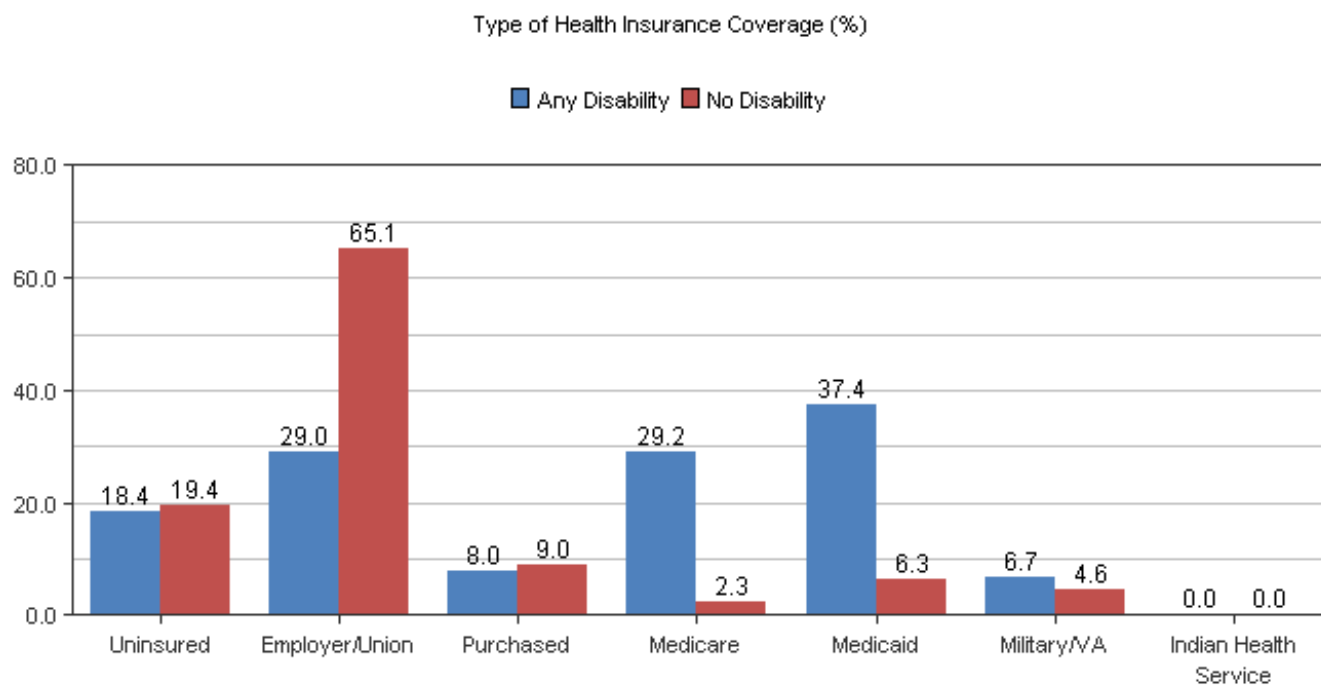
Coverage  
through  
Employer/Union:  
without  
Disability

**65.1%**

- In 2012, 29.0 percent of working-age people with disabilities in KY reported health insurance coverage through a current or former employer or union (theirs or another family member).
- In 2012, 65.1 percent of working-age people without disabilities in KY reported health insurance coverage through a current or former employer or union (theirs or another family member).
- In 2012, 8.0 percent of working-age people with disabilities in KY reported purchasing health insurance coverage directly from an insurance company (by themselves or another family member).
- In 2012, 29.2 percent of working-age people with disabilities in KY reported Medicare coverage and 37.4 percent reported Medicaid coverage (or other government-assistance plan for those with low incomes or a disability).



## Type of Health Insurance Coverage of non-institutionalized working-age people (ages 21 to 64) by disability status in Kentucky in 2012



Disability Status/ Insurance Type	%	MOE	Number	MOE	Base Pop.	Sample Size
<b>Any Disability</b>						
Uninsured	18.4	1.61	73,500	7,040	399,100	4,087
Employer/Union	29.0	1.88	115,700	8,790	399,100	4,087
Purchased	8.0	1.12	31,700	4,650	399,100	4,087
Medicare	29.2	1.88	116,500	8,820	399,100	4,087
Medicaid	37.4	2.01	149,400	9,950	399,100	4,087
Military/VA	6.7	1.04	26,700	4,260	399,100	4,087
Indian Health Service	0.0	3.29	100	400	399,100	4,087
<b>No Disability</b>						
Uninsured	19.4	0.71	412,000	16,000	2,124,100	20,751
Employer/Union	65.1	0.86	1,381,900	25,470	2,124,100	20,751
Purchased	9.0	0.51	190,500	11,180	2,124,100	20,751
Medicare	2.3	0.27	48,100	5,710	2,124,100	20,751
Medicaid	6.3	0.44	134,200	9,450	2,124,100	20,751
Military/VA	4.6	0.38	96,900	8,060	2,124,100	20,751
Indian Health Service	0.0	3.29	600	630	2,124,100	20,751

# Glossary

## Actively Looking for Work

A person is defined as ACTIVELY looking for work if he or she reports looking for work during the last four weeks.

## Ambulatory Disability

This disability type is based on the question (*asked of persons ages 5 or older*): Does this person have serious difficulty walking or climbing stairs?

## Base Population (Base Pop.)

The estimated number of individuals upon which the calculation is based. (For percentages, this is the denominator).

## Cognitive Disability

This disability type is based on the question (*asked of persons ages 5 or older*): Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?

## Disability and Disability Types

The ACS definition of disability is based on six questions. A person is coded as having a disability if he or she or a proxy respondent answers affirmatively for one or more of these six categories.

- Hearing Disability (*asked of all ages*): Is this person deaf or does he/she have serious difficulty hearing?
- Visual Disability (*asked of all ages*): Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- Cognitive Disability (*asked of persons ages 5 or older*): Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- Ambulatory Disability (*asked of persons ages 5 or older*): Does this person have serious difficulty walking or climbing stairs?
- Self-care Disability (*asked of persons ages 5 or older*): Does this person have difficulty dressing or bathing?
- Independent Living Disability (*asked of persons ages 15 or older*): Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

## Earnings

Earnings are defined as wages, salary, commissions, bonuses, or tips from all jobs including self-employment income (NET income after business expenses) from own nonfarm businesses or farm businesses, including proprietorships and partnerships.

## Education

Our definition is based on the responses to the question: "What is the highest degree or level of school this person has completed? If currently enrolled, mark the previous grade or highest degree received." Our category "high school diploma/equivalent" includes those marking the ACS option "Regular high school diploma — GED or alternative credential." Our category "Some college/Associate's degree" includes those marking the ACS options: some college credit, but less than 1 year of college credit; one or more years of college credit but no degree, or "Associate's degree (for example: AA, AS)." Our category "a Bachelor's or more" includes those marking the ACS options: "Bachelor's degree (for example: BA, BS)"; "Master's degree (for example: MA, MS, MEng, MEd, MSW, MBA)"; "Professional degree (for example: MD, DDS, DVM, LLB, JD)"; or "Doctorate degree (for example: PhD, EdD)." Note in 2008 changes were made to some of the response categories and the layout of this question.

## Employment

A person is considered employed if he or she is either

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

## Full-Time/Full-Year Employment

A person is considered employed full-time/full-year if he or she worked 35 hours or more per week (full-time) and 50 or more weeks per year (full-year). The reference period is defined as the year preceding the date the questionnaire was completed. Note: this does not signify whether a person is eligible for fringe benefits. The question and response categories regarding weeks worked per year was changed in 2008.

## Group Quarters (GQ)

A GQ is a place where people live or stay that is normally owned or managed by an entity or organization providing housing and/or services for the residents. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. See the definitions of institutional GQs and non-institutional GQs for more information. In addition, a description of the types of group quarters included in the 2008 ACS is located on the U.S. Census Bureau's Web site at [www.census.gov/acs/www/Downloads/](http://www.census.gov/acs/www/Downloads/)

## Health Insurance Coverage

Is based on the following question: Is this person CURRENTLY covered by any of the following types of health insurance or health coverage plans? Mark "Yes" or "No" for EACH type of coverage in items a – h.

- a. Insurance through a current or former employer or union (of this person or another family member)
- b. Insurance purchased directly from an insurance company (by this person or another family member)
- c. Medicare, for people 65 and older, or people with certain disabilities
- d. Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability
- e. VA (including those who have ever used or enrolled for VA health care)
- f. TRICARE or other military health care
- g. Indian Health Service
- h. Any other type of health insurance or health coverage plan – Specify (Note: "Other type" were recoded into one of the categories a-g by the Census Bureau)

## Hearing Disability

This disability type is based on the question (*asked of all ages*): Is this person deaf or does he/she have serious difficulty hearing?

## Hispanic or Latino Origin

People of Hispanic or Latino origin are those who classify themselves in a specific Hispanic or Latino category in response to the question, "Is this person Spanish/Hispanic/Latino?" Specifically, those of Hispanic or Latino origin are those who are Cuban; Mexican, Mexican American, Chicano; Puerto Rican; or other Spanish/Hispanic/Latino. Origin may be the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

## Household Income

Household Income is defined as the total income of a household including: wages, salary, commissions, bonuses, or tips from all jobs; self-employment income (NET income after business expenses) from own non-farm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from real estates and trusts; Social Security or Railroad Retirement; Supplemental Security Income; any public assistance or welfare payments from the state or local welfare office; retirement, survivor or disability pensions; and any other regularly received income (e.g., Veterans' payments, unemployment compensation, child support or alimony). Median household income is calculated with the household as the unit of analysis, using household weights without adjusting for household size.

## **Independent Living Disability**

This disability type is based on the question (*asked of persons ages 15 or older*): Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctors office or shopping?

## **Institutional Group Quarters (GQs)**

Includes facilities for people under formally authorized, supervised care or custody at the time of enumeration. Generally, restricted to the institution, under the care or supervision of trained staff, and classified as "patients" or "inmates." Includes: correctional, nursing, and in-patient hospice facilities, psychiatric hospitals, juvenile group homes and residential treatment centers.

## **Margin of Error (MOE)**

Data, such as data from the American Community Survey, is based on a sample, and therefore statistics derived from this data are subject to sampling variability. The margin of error (MOE) is a measure of the degree of sampling variability. In a random sample, the degree of sampling variation is determined by the underlying variability of the phenomena being estimated (e.g., income) and the size of the sample (i.e., the number of survey participants used to calculate the statistic). The smaller the margin of error, the lower the sampling variability and the more "precise" the estimate. A margin of error is the difference between an estimate and its upper or lower confidence bounds. Confidence bounds are calculated by adding the MOE to the estimate (upper bound) and subtracting the MOE from the estimate (lower bound). All margins of error in this report are based on a 90 percent confidence level. This means that there is a 90% certainty that the actual value lies somewhere between the upper and lower confidence bounds.

## **Non-Institutional Group Quarters (GQs)**

Includes facilities that are not classified as institutional group quarters; such as college/university housing, group homes intended for adults, residential treatment facilities for adults, workers' group living quarters and Job Corps centers and religious group quarters.

## **Not Working but Actively Looking for Work**

A person is defined as not working but actively looking for work if he or she reports not being employed, but has been looking for work during the last four weeks.

## **Number**

This term appears in the tables; it refers to estimated number of people in the category. (for percentages, this is the numerator).

## Poverty

The poverty measure is computed based upon the standards defined in Directive 14 from the Office of Management and Budget. These standards use poverty thresholds created in 1982 and index these thresholds to 2008 dollars using poverty factors based upon the Consumer Price Index. They use the family as the income sharing unit and family income is the sum of total income from each family member living in the household. The poverty threshold depends upon the size of the family; the age of the householder; and the number of related children under the age of 18.

## Race

Race categories are based on the question, "[w]hat is this person's race? Mark (X) one or more races to indicate what this person considers himself/herself to be." Responses include the following: White; Black or African-American; American Indian or Alaska Native (print name of enrolled or principal tribe); Asian Indian; Chinese; Filipino; Japanese; Korean; Vietnamese; Other Asian (Print Race); Native Hawaiian; Guamanian or Chamorro; Samoan; Other Pacific Islander (Print Race Below); Some other race (print race below). "Other race" also contains people who report more than one race.

## Sample Size

The number of survey participants used to calculate the statistic.

## Self-care Disability

This disability type is based on the question (*asked of persons ages 5 or older*): 17c. Does this person have difficulty dressing or bathing?

## Supplemental Security Income (SSI)

A person is defined as receiving SSI payments if he or she reports receiving (SSI) income in the 12 months prior to the survey.

**Note:** The Supplemental Security Income (SSI) does not apply to Puerto Rico. SSI is a federal cash assistance program that provides monthly payments to low-income aged, blind, or disabled persons in the 50 states, the District of Columbia, and the Northern Mariana Islands.

## Veteran Service-Connected Disability

A disease or injury determined to have occurred in or to have been aggravated by military service. A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a

percentage from 0% (for conditions that exist but are not disabling to a compensable degree) to 100%, in increments of 10%. This information was determined by the following two part question:

a. **Does this person have a VA service-connected disability rating?**

Yes (such as 0%, 10%, 20%, ... , 100%)

No *SKIP* to question 28a

b. **What is this person's service-connected disability rating?"**

Responses included: 0 percent; 10 or 20 percent; 30 or 40 percent; 50 or 60 percent; 70 percent or higher

## Visual Disability

This disability type is based on the question: *(asked of all ages)*: Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?



# About the Disability Status Reports

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