



Cornell University

2021

CO

Colorado

# 2021 Disability Status Report Colorado



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

Yang-Tan Institute on Employment and Disability at the Cornell University ILR School

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## Glossary

## About the Disability Status Report

# The 2021 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>.

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.

<http://www.census.gov/people/disability/methodology/acs.html>

## 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 ADA Center and NIDILRR.

**Puerto Rico:** A Puerto Rico Disability Status Report, based on the parallel 2021 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#Q4> for further information.

# Colorado Summary

These statistics indicate the social and economic status of non-institutionalized people with disabilities in Colorado, using data from the 2021 American Community Survey (ACS).

**Age:** In 2021, the prevalence of disability in Colorado was:

- 11.2 percent for persons of all ages
- 0.6 percent for persons ages 4 and under
- 4.6 percent for persons ages 5 to 15
- 7.0 percent for persons ages 16 to 20
- 9.3 percent for persons ages 21 to 64
- 21.9 percent for persons ages 65 to 74
- 45.0 percent for persons ages 75+

**Disability Type:** In 2021, the prevalence of the six disability types among persons of all ages in Colorado was:

- 11.2% reported Any Disability
- 2.1% reported a Visual Disability
- 3.7% reported a Hearing Disability
- 4.8% reported an Ambulatory Disability
- 4.7% reported a Cognitive Disability
- 1.7% reported a Self-Care Disability
- 4.3% reported an Independent Living Disability

**Gender:** In 2021, 11.2 percent of females of all ages and 11.2 percent of males of all ages in CO reported a disability.

**Hispanic/Latino:** In 2021, the prevalence of disability among persons of all ages of Hispanic or Latino origin in Colorado was 10.3 percent.

**Race:** In Colorado in 2021, the prevalence of disability for working-age people (ages 21 to 64) was:

- 8.7 percent among Whites
- 12.9 percent among Black / African Americans
- 6.9 percent among Asians
- 13.3 percent among Native Americans
- 11.1 percent among persons of some other race(s)

**Employment:** In 2021, the employment rate of working-age people (ages 21 to 64) with disabilities in Colorado was 50.8 percent.

**Looking for Work:** In Colorado in 2021, the percentage actively looking for work among people with disabilities who were not working was 13.2 percent.

**Full-Time/Full-Year Employment:** In Colorado in 2021, the percentage of working-age 2021 Disability Status Report - Colorado | Copyright 2023 Cornell University

people with disabilities working full-time/full-year was 34.3 percent.

**Annual Earnings:** In 2021, the median annual earnings of working-age people with disabilities working full-time/full-year in Colorado was \$51,500.

**Annual Household Income:** In Colorado in 2021, the median annual income of households with working-age people with disabilities was \$69,500.

**Poverty:** In Colorado in 2021, the poverty rate of working-age people with disabilities was 18.8 percent.

**Supplemental Security Income:** In 2021, the percentage of working-age people with disabilities receiving SSI payments in Colorado was 12.1 percent.

**Educational Attainment:** In 2021, the percentage of working-age people with disabilities in Colorado:

- with only a high school diploma or equivalent was 27.3 percent
- with only some college or an associate degree was 33.7 percent
- with a bachelor's degree or more was 26.9 percent.

**Veterans Service-Connected Disability:** In 2021, the percentage of working-age civilian veterans with a VA determined Service-Connected Disability was 33.8 percent in Colorado.

**Health Insurance Coverage:** In 2021 in Colorado, 92.1 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 2021 American Community Survey (ACS). The US disability prevalence rate for this population was 10.9%

<b>Location</b>	<b>2021 (%)</b>	<b>Location</b>	<b>2021 (%)</b>
Alabama	<b>14.9</b>	Montana	<b>12.0</b>
Alaska	<b>13.1</b>	Nebraska	<b>11.3</b>
Arizona	<b>11.1</b>	Nevada	<b>10.8</b>
Arkansas	<b>15.9</b>	New Hampshire	<b>9.9</b>
California	<b>8.8</b>	New Jersey	<b>8.0</b>
Colorado	<b>9.3</b>	New Mexico	<b>14.4</b>
Connecticut	<b>9.5</b>	New York	<b>9.5</b>
Delaware	<b>11.2</b>	North Carolina	<b>11.6</b>
District of Columbia	<b>10.0</b>	North Dakota	<b>10.3</b>
Florida	<b>10.4</b>	Ohio	<b>12.4</b>
Georgia	<b>11.2</b>	Oklahoma	<b>15.6</b>
Hawaii	<b>9.0</b>	Oregon	<b>13.2</b>
Idaho	<b>12.0</b>	Pennsylvania	<b>11.3</b>
Illinois	<b>9.8</b>	Rhode Island	<b>11.8</b>
Indiana	<b>12.1</b>	South Carolina	<b>12.5</b>
Iowa	<b>10.8</b>	South Dakota	<b>10.9</b>
Kansas	<b>11.8</b>	Tennessee	<b>13.2</b>
Kentucky	<b>16.5</b>	Texas	<b>10.4</b>
Louisiana	<b>14.5</b>	Utah	<b>9.9</b>
Maine	<b>13.8</b>	Vermont	<b>11.0</b>
Maryland	<b>9.3</b>	Virginia	<b>10.3</b>
Massachusetts	<b>9.0</b>	Washington	<b>10.9</b>
Michigan	<b>12.1</b>	West Virginia	<b>16.7</b>
Minnesota	<b>10.2</b>	Wisconsin	<b>10.3</b>
Mississippi	<b>17.1</b>	Wyoming	<b>11.6</b>
Missouri	<b>12.8</b>	Puerto Rico	<b>17.2</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 2021 American Community Survey (ACS). The employment rate in the US for this population was 41.1% for people with disabilities and 78.6% for people without disabilities.

Location	People with Disabilities 2021	People without Disabilities 2021	Location	People with Disabilities 2021	People without Disabilities 2021
Alabama	32.4	76.9	Montana	43.3	80.0
Alaska	47.8	78.0	Nebraska	52.3	86.8
Arizona	44.5	77.7	Nevada	43.3	74.7
Arkansas	35.9	79.3	New Hampshire	45.7	83.5
California	40.0	75.6	New Jersey	41.1	78.7
Colorado	50.8	81.6	New Mexico	35.4	73.2
Connecticut	44.3	80.5	New York	37.2	76.3
Delaware	46.8	79.1	North Carolina	39.4	78.8
District of Columbia	41.1	81.1	North Dakota	57.1	85.4
Florida	39.6	78.1	Ohio	39.5	80.4
Georgia	39.6	78.4	Oklahoma	41.0	78.2
Hawaii	42.8	78.1	Oregon	42.2	78.2
Idaho	51.0	80.4	Pennsylvania	39.9	79.9
Illinois	42.0	78.9	Rhode Island	41.6	80.4
Indiana	41.1	80.5	South Carolina	36.5	77.5
Iowa	45.8	84.8	South Dakota	50.7	85.7
Kansas	44.2	82.7	Tennessee	35.8	78.8
Kentucky	34.0	77.8	Texas	46.6	77.7
Louisiana	34.3	74.6	Utah	53.7	81.2
Maine	35.5	81.7	Vermont	39.2	82.2
Maryland	46.5	81.2	Virginia	45.5	81.5
Massachusetts	42.0	81.6	Washington	42.8	78.8
Michigan	37.5	77.1	West Virginia	29.7	73.0
Minnesota	50.6	84.8	Wisconsin	46.0	83.5
Mississippi	33.7	75.8	Wyoming	52.4	81.6
Missouri	41.9	81.4	Puerto Rico	25.6	61.5

# Prevalence

## All Ages

### Introduction

This section addresses the prevalence of disability among non-institutionalized people of all ages in Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

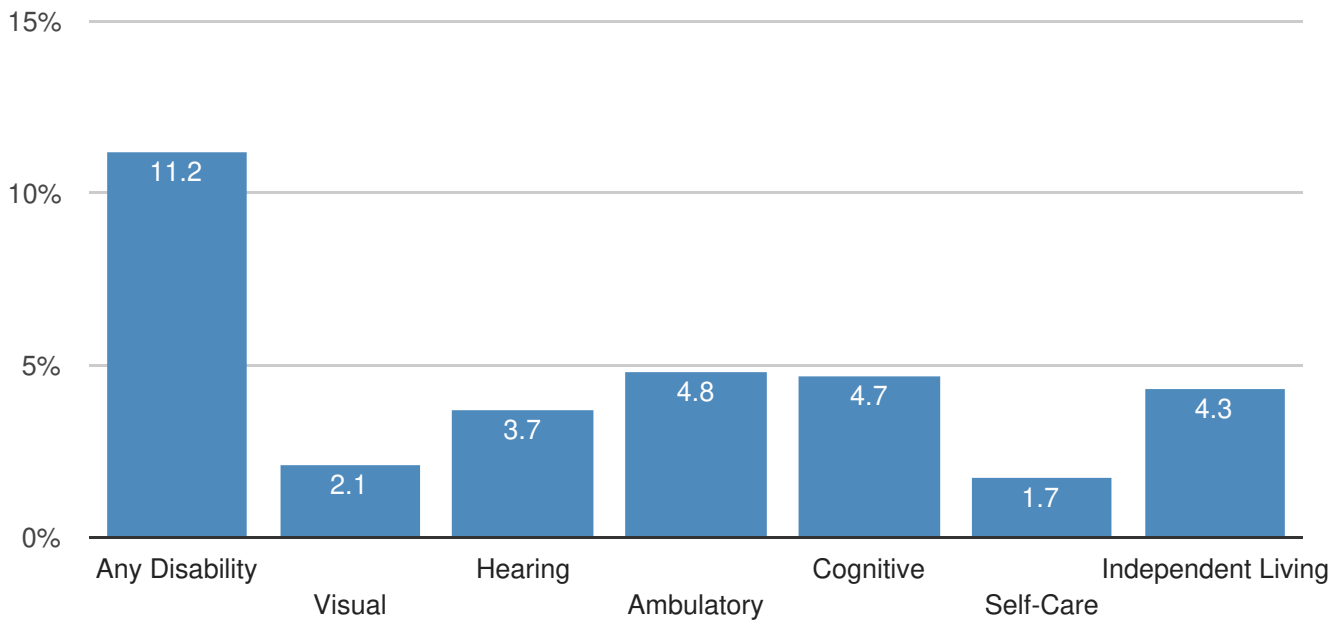
### Quick Statistics

Prevalence:  
All Ages  
**11.2%**

- In 2021, the overall percentage (prevalence rate) of people with a disability of all ages in CO was 11.2 percent.
- In other words, in 2021, 645,700 of the 5,757,700 individuals of all ages in CO reported one or more disabilities.
- In CO in 2021, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 4.8 percent. The lowest prevalence rate was for "Self-Care Disability," 1.7 percent.

# Prevalence of disability among non-institutionalized people of all ages in Colorado in 2021\*

**Prevalence Rates: All Ages (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	11.2	0.30	645,700	17,360	5,757,700	57,073
Visual	2.1	0.14	123,600	7,970	5,757,700	57,073
Hearing	3.7	0.18	214,200	10,410	5,757,700	57,073
Ambulatory	4.8	0.21	261,800	11,460	5,454,300	54,375
Cognitive	4.7	0.21	255,700	11,330	5,454,300	54,375
Self-Care	1.7	3.29	95,100	7,010	5,454,300	54,375
Independent Living	4.3	0.21	204,600	10,180	4,738,900	47,997

\* **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 Colorado, using data from the 2021 American Community Survey (ACS). Only the two sensory disability questions were asked of this population. For definitions of terms, see Glossary.

### Quick Statistics

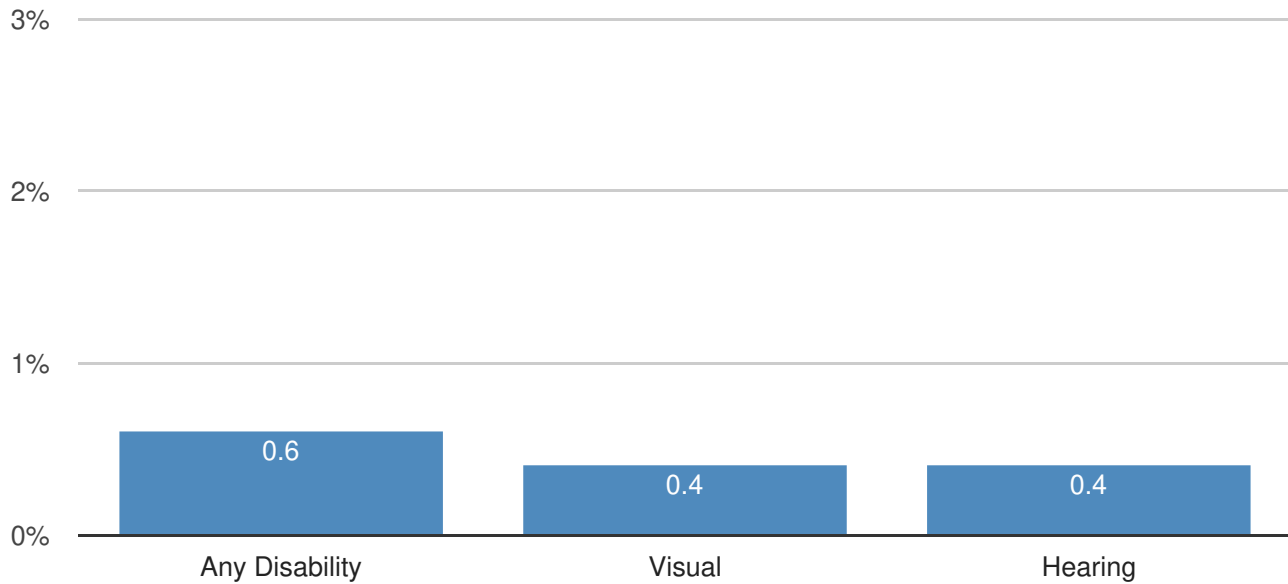
Prevalence:  
Ages 4 and  
under

**0.6%**

- In 2021, the overall percentage (prevalence rate) of children with a visual and/or hearing disability ages 0 to 4 in CO was 0.6 percent.
- In other words, in 2021, 1,800 of the 303,400 children ages 0 to 4 in CO reported one or more disabilities.
- In CO in 2021, 0.4 percent reported a visual disability
- In CO in 2021, 0.4 percent reported a hearing disability

# Prevalence of disability among non-institutionalized people ages 4 and under in Colorado in 2021

**Prevalence Rates: Ages 4 years and under (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	0.6	3.29	1,800	980	303,400	2,698
Visual	0.4	3.29	1,100	750	303,400	2,698
Hearing	0.4	3.29	1,200	810	303,400	2,698

# Prevalence

## Ages 5 to 15 years

### Introduction

This section focuses on the prevalence of disability among non-institutionalized children ages 5 to 15 in Colorado, using data from the 2021 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Ages 5 to 15  
years

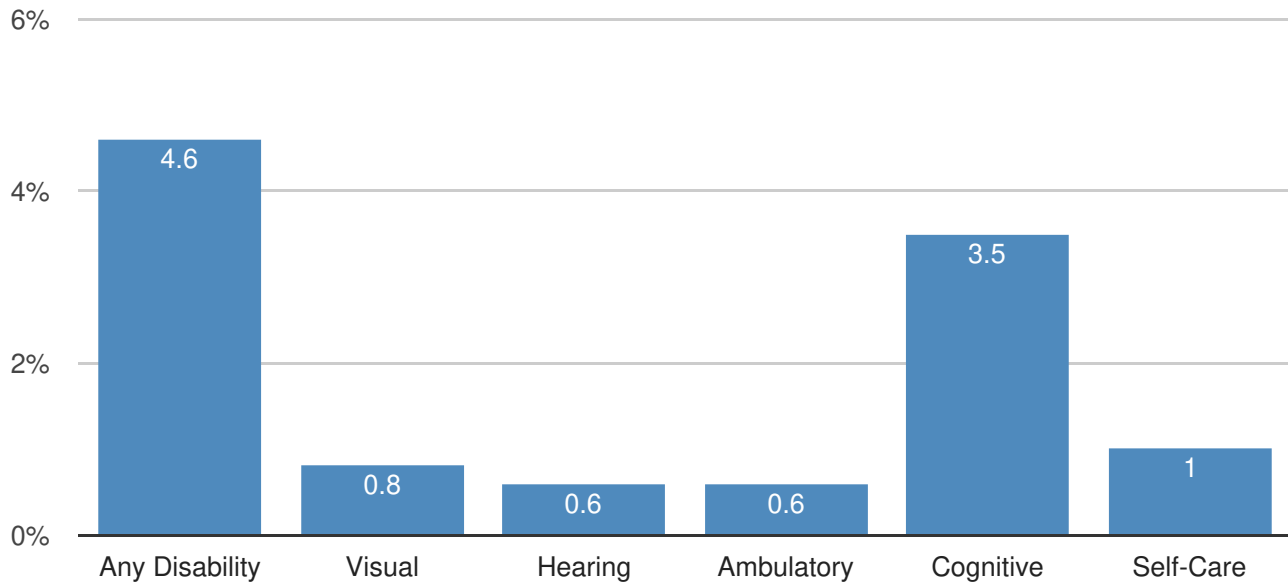
**4.6%**

- In 2021, the overall percentage (prevalence rate) of children with a disability ages 5 to 15 in CO was 4.6 percent.
- In other words, in 2021, 36,000 of the 790,400 individuals ages 5 to 15 in CO reported one or more disabilities.
- In CO in 2021, among the five types of disabilities\* identified in the ACS, the highest prevalence rate was for "Cognitive Disability," 3.5 percent. The lowest prevalence rate was for "Ambulatory Disability," 0.6 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 Colorado in 2021

Prevalence Rates: Ages 5 to 15 years (%)



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	4.6	0.54	36,000	4,330	790,400	7,046
Visual	0.8	3.29	6,300	1,820	790,400	7,046
Hearing	0.6	3.29	5,000	1,620	790,400	7,046
Ambulatory	0.6	3.29	4,600	1,550	790,400	7,046
Cognitive	3.5	0.48	27,900	3,820	790,400	7,046
Self-Care	1.0	3.29	7,800	2,030	790,400	7,046

\* **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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Ages 16 to 20  
years

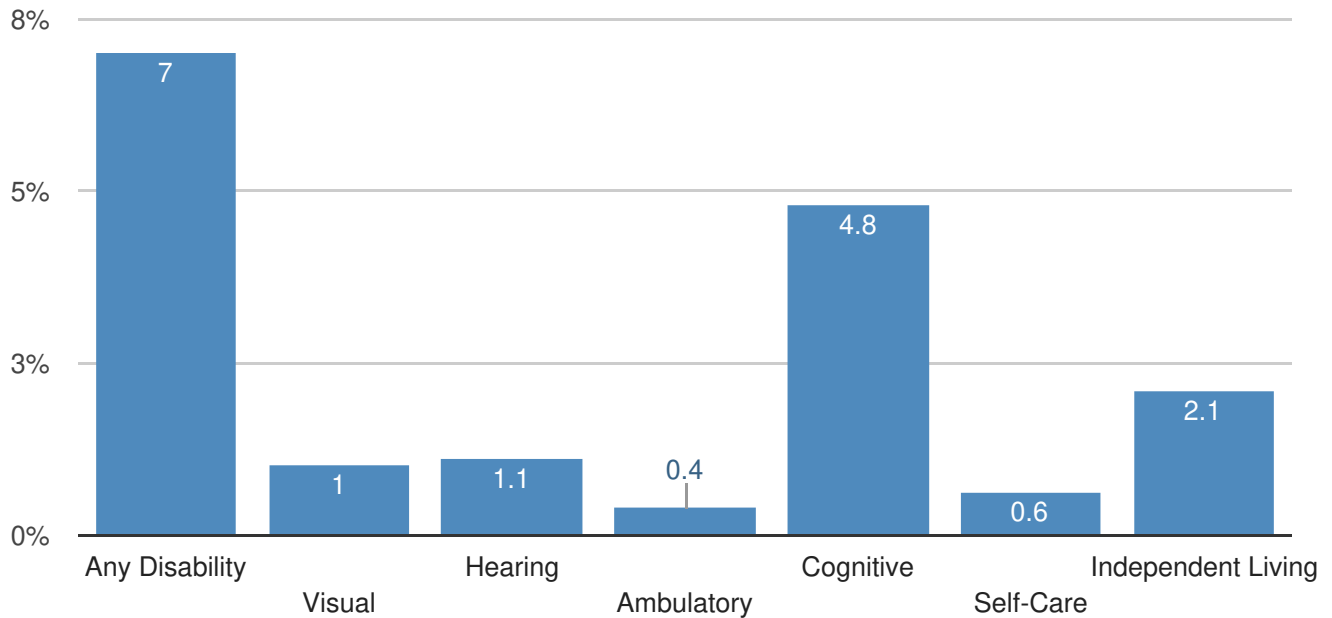
**7.0%**

- In 2021, the overall percentage (prevalence rate) of people with a disability ages 16 to 20 in CO was 7.0 percent.
- In other words, in 2021, 25,700 of the 367,800 individuals ages 16 to 20 in CO reported one or more disabilities.
- In CO in 2021, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Cognitive Disability," 4.8 percent. The lowest prevalence rate was for "Ambulatory Disability," 0.4 percent.



# Prevalence of disability among non-institutionalized people ages 16 to 20 in Colorado in 2021

**Prevalence Rates: Ages 16 to 20 years (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	7.0	0.96	25,700	3,660	367,800	3,580
Visual	1.0	3.29	3,700	1,390	367,800	3,580
Hearing	1.1	3.29	4,000	1,440	367,800	3,580
Ambulatory	0.4	3.29	1,400	860	367,800	3,580
Cognitive	4.8	0.81	17,800	3,050	367,800	3,580
Self-Care	0.6	3.29	2,300	1,090	367,800	3,580
Independent Living	2.1	0.55	7,900	2,030	367,800	3,580

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

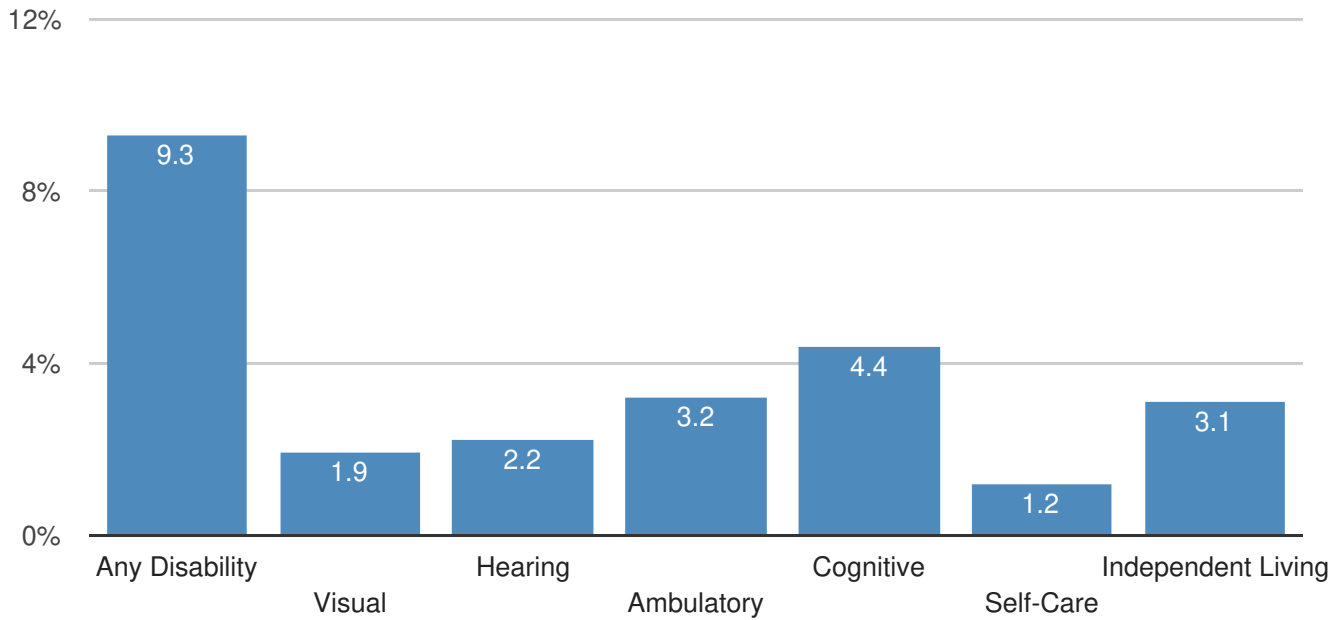
Prevalence:  
Ages 21 to 64  
years

**9.3%**

- In 2021, the overall percentage (prevalence rate) of working age people (ages 21 to 64) with a disability in CO was 9.3 percent.
- In other words, in 2021, 320,300 of the 3,429,000 individuals ages 21 to 64 in CO reported one or more disabilities.
- In CO in 2021, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Cognitive Disability," 4.4 percent. The lowest prevalence rate was "Self-Care Disability," 1.2 percent.

# Prevalence of disability among non-institutionalized people ages 21 to 64 in Colorado in 2021

**Prevalence Rates: Ages 21 to 64 years (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	9.3	0.36	320,300	12,610	3,429,000	32,550
Visual	1.9	3.29	64,400	5,780	3,429,000	32,550
Hearing	2.2	0.18	74,700	6,220	3,429,000	32,550
Ambulatory	3.2	0.22	110,400	7,540	3,429,000	32,550
Cognitive	4.4	0.25	150,300	8,770	3,429,000	32,550
Self-Care	1.2	3.29	40,300	4,580	3,429,000	32,550
Independent Living	3.1	0.21	104,900	7,350	3,429,000	32,550

# Prevalence

## Ages 65 to 74 years

### Introduction

This section explores the prevalence of disability among non-institutionalized people ages 65 to 74 in Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

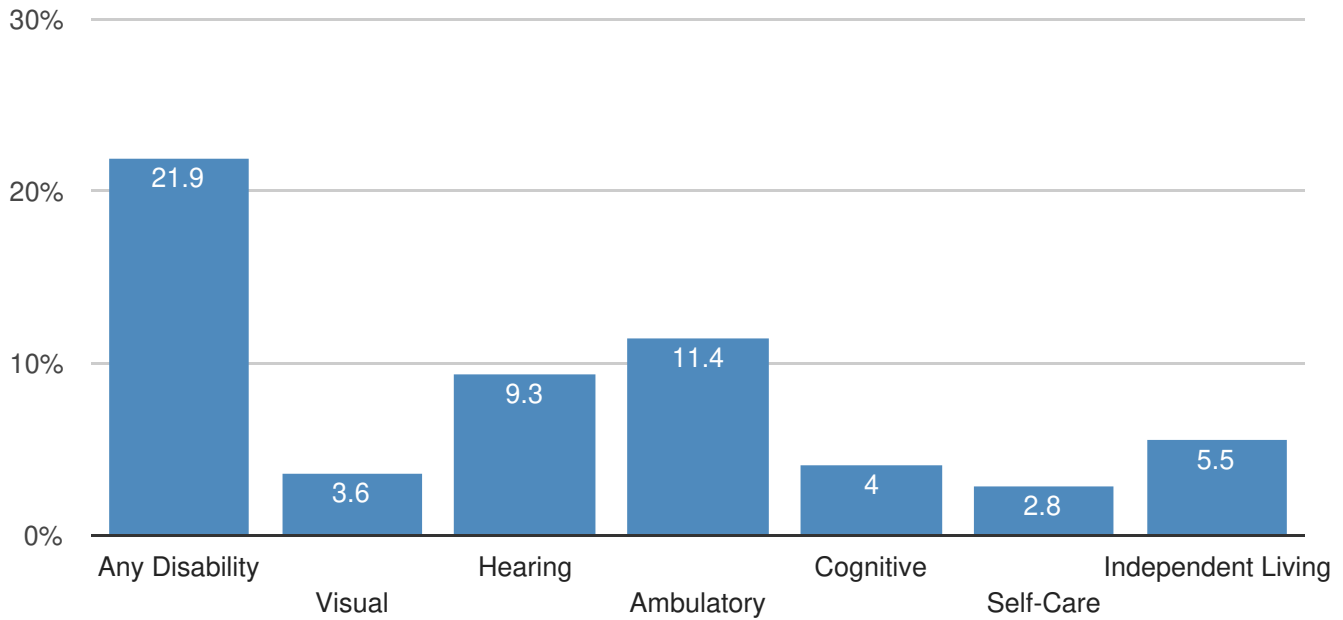
Prevalence:  
Ages 65 to 74  
years

**21.9%**

- In 2021, the overall percentage (prevalence rate) of people with a disability ages 65 to 74 in CO was 21.9 percent.
- In other words, in 2021, 121,700 of the 555,600 individuals ages 65 to 74 in CO reported one or more disabilities.
- In CO in 2021, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 11.4 percent. The lowest prevalence rate was for "Self-Care Disability," 2.8 percent.

# Prevalence of disability among non-institutionalized people ages 65 to 74 in Colorado in 2021

**Prevalence Rates: Ages 65 to 74 years (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	21.9	1.27	121,700	7,910	555,600	6,977
Visual	3.6	0.58	20,300	3,260	555,600	6,977
Hearing	9.3	0.89	51,600	5,180	555,600	6,977
Ambulatory	11.4	0.98	63,200	5,730	555,600	6,977
Cognitive	4.0	0.60	22,300	3,420	555,600	6,977
Self-Care	2.8	0.51	15,400	2,840	555,600	6,977
Independent Living	5.5	0.70	30,400	3,980	555,600	6,977

# Prevalence

## Ages 75 and Older

### Introduction

This section focuses on the prevalence of disability among non-institutionalized people ages 75 and older in Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

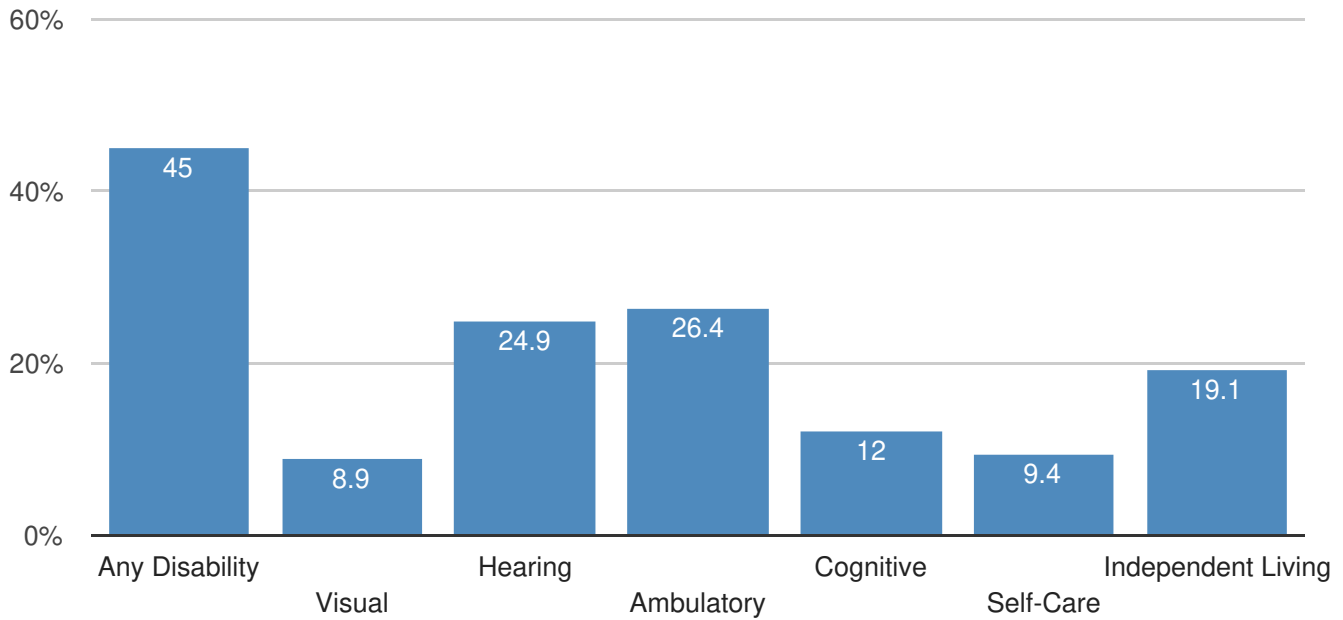
Prevalence:  
Ages 75 and  
Older

**45.0%**

- In 2021, the overall percentage (prevalence rate) of people with a disability ages 75 and older in CO was 45.0 percent.
- In other words, in 2021, 140,200 of the 311,500 individuals ages 75 and older in CO reported one or more disabilities.
- In CO in 2021, among the six types of disabilities identified in the ACS, the highest prevalence rate was for "Ambulatory Disability," 26.4 percent. The lowest prevalence rate was for "Visual Disability," 8.9 percent.

# Prevalence of disability among non-institutionalized people ages 75 and older in Colorado in 2021

**Prevalence Rates: Ages 75 and older (%)**



Disability Type	Percent	MOE	Number	MOE	Base Population	Sample Size
Any Disability	45.0	2.04	140,200	8,470	311,500	4,222
Visual	8.9	1.17	27,800	3,810	311,500	4,222
Hearing	24.9	1.78	77,700	6,340	311,500	4,222
Ambulatory	26.4	1.81	82,200	6,520	311,500	4,222
Cognitive	12.0	1.33	37,400	4,420	311,500	4,222
Self-Care	9.4	1.20	29,300	3,910	311,500	4,222
Independent Living	19.1	1.61	59,500	5,560	311,500	4,222

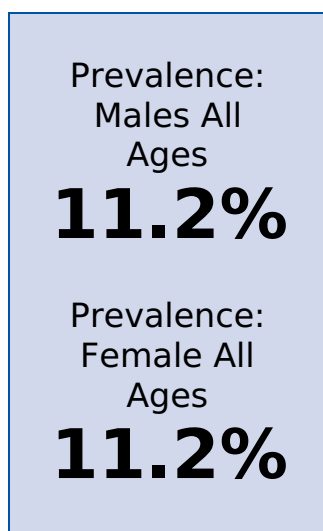
# Prevalence

## Gender and Age

### Introduction

This section examines the prevalence of disability among people by gender and age group in Colorado, using data from the 2021 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics



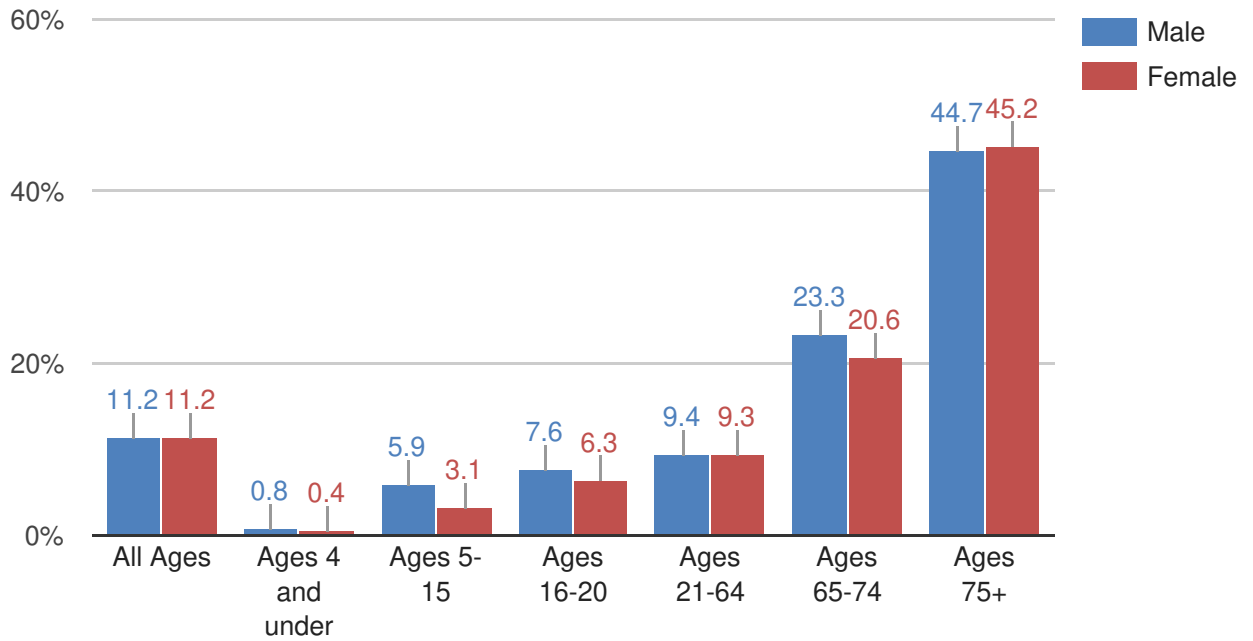
- In CO in 2021, the overall percentage (prevalence rate) of males with a disability of all ages was 11.2 percent.
- In other words, in 2021, 326,500 of the 2,903,600 males of all ages in CO reported one or more disabilities.
- In CO in 2021, the overall percentage (prevalence rate) of females with a disability of all ages was 11.2 percent.
- In other words, in 2021, 319,200 of the 2,854,100 females of all ages in CO 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 Colorado in 2021

Prevalence Rates: Gender and Age (%)



Gender & Age	Percent	MOE	Number	MOE	Base Population	Sample Size
<b>Male</b>						
Male: All Ages	11.2	0.42	326,500	12,720	2,903,600	28,468
Male: Ages 4 and under	0.8	3.29	1,200	800	155,800	1,410
Male: Ages 5-15	5.9	0.85	24,200	3,560	408,100	3,673
Male: Ages 16-20	7.6	1.39	14,500	2,750	190,500	1,888
Male: Ages 21-64	9.4	0.51	163,300	9,130	1,745,200	16,244
Male: Ages 65-74	23.3	1.87	62,200	5,690	267,200	3,362
Male: Ages 75+	44.7	3.08	61,100	5,630	136,800	1,891
<b>Female</b>						
Female: All Ages	11.2	0.43	319,200	12,590	2,854,100	28,605
Female: Ages 4 and under	0.4	3.29	600	560	147,500	1,288
Female: Ages 5-15	3.1	0.64	11,800	2,480	382,300	3,373
Female: Ages 16-20	6.3	1.32	11,200	2,420	177,400	1,692
Female: Ages 21-64	9.3	0.51	157,100	8,960	1,683,800	16,306
Female: Ages 65-74	20.6	1.73	59,500	5,560	288,400	3,615
Female: Ages 75+	45.2	2.73	79,000	6,400	174,800	2,331

\* **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 Colorado, using data from the 2021 American Community Survey (ACS)\*. For definitions of terms, see Glossary.

### Quick Statistics

Prevalence:  
Hispanic All  
Ages

**10.3%**

Prevalence:  
Non-Hispanic  
All Ages

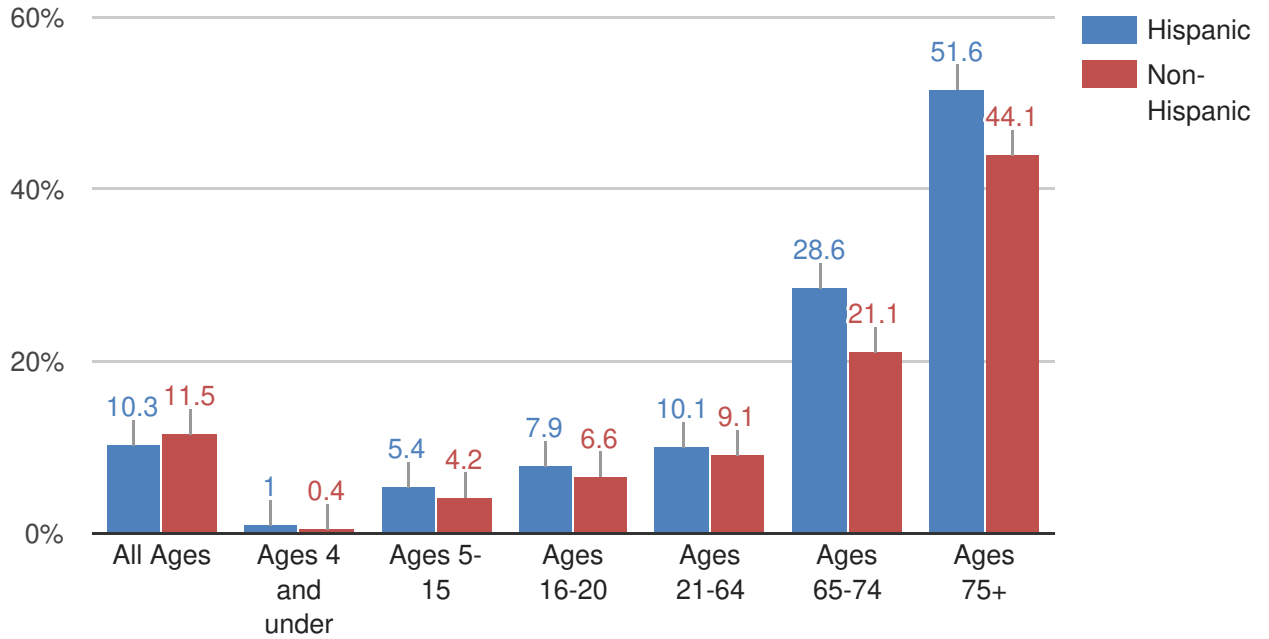
**11.5%**

- In CO in 2021, the overall percentage (prevalence rate) of disability among people of Hispanic/Latino origin of all ages was 10.3 percent.
- In other words, in 2021, 131,500 of the 1,281,100 people of Hispanic/Latino origin of all ages in CO reported one or more disabilities.
- In CO in 2021, the overall percentage (prevalence rate) of disability among people of non-Hispanic/Latino origin of all ages was 11.5 percent.
- In other words, in 2021, 514,200 of the 4,476,600 people of non-Hispanic/Latino origin of all ages in CO 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 Colorado in 2021

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



Hispanic/Latino Origin & Age	Percent	MOE	Number	MOE	Base Population	Sample Size
<b>Hispanic</b>						
Hispanic: All Ages	10.3	0.61	131,500	8,210	1,281,100	9,980
Hispanic: Ages 4 and under	1.0	3.29	900	700	98,500	690
Hispanic: Ages 5-15	5.4	1.02	13,700	2,670	254,400	1,826
Hispanic: Ages 16-20	7.9	1.86	8,800	2,150	111,200	912
Hispanic: Ages 21-64	10.1	0.81	72,800	6,140	722,000	5,536
Hispanic: Ages 65-74	28.6	4.23	17,100	2,990	59,800	657
Hispanic: Ages 75+	51.6	6.10	18,200	3,080	35,200	359
<b>Non-Hispanic</b>						
Non-Hispanic: All Ages	11.5	0.35	514,200	15,690	4,476,600	47,093
Non-Hispanic: Ages 4 and under	0.4	3.29	900	680	204,900	2,008
Non-Hispanic: Ages 5-15	4.2	0.63	22,300	3,420	536,000	5,220
Non-Hispanic: Ages 16-20	6.6	1.12	16,900	2,970	256,600	2,668
Non-Hispanic: Ages 21-64	9.1	0.40	247,600	11,160	2,707,100	27,014
Non-Hispanic: Ages 65-74	21.1	1.33	104,600	7,340	495,700	6,320
Non-Hispanic: Ages 75+	44.1	2.16	122,000	7,920	276,300	3,863

\* **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

## Race

### Introduction

This section presents the disability prevalence rate among non-institutionalized working-age people (ages 21 to 64) by race category in CO, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

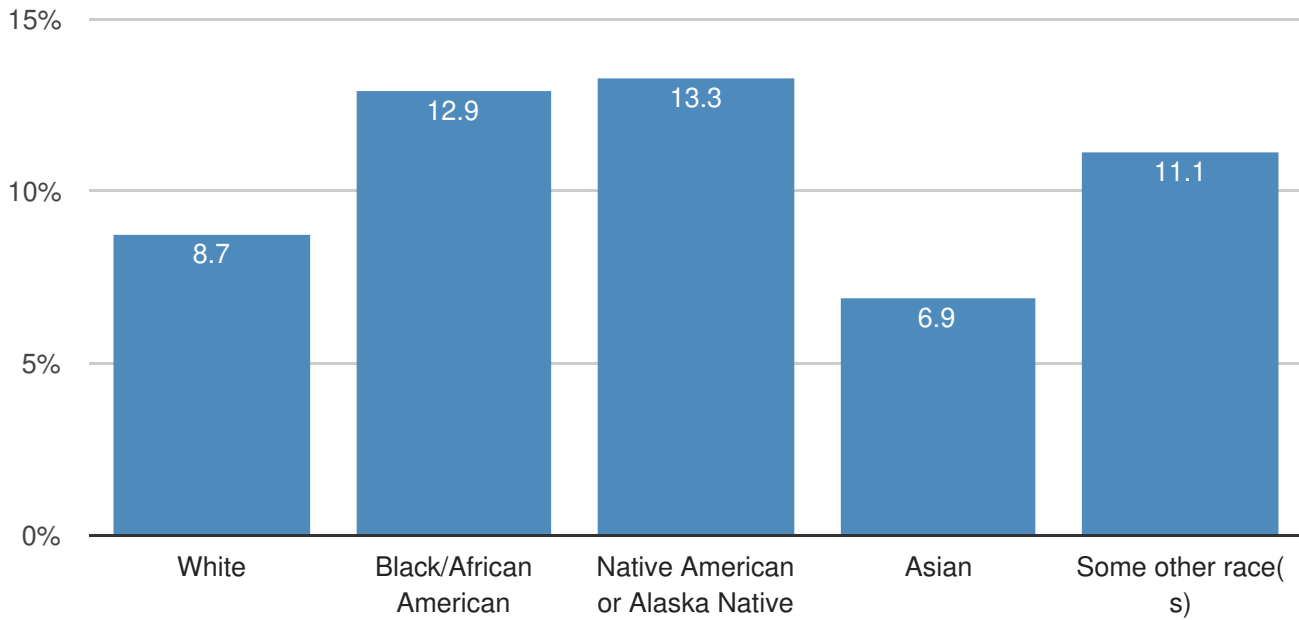
### Quick Statistics

In 2021, among working-age people in CO:

- 8.7 percent of persons who were White reported a disability.
- 12.9 percent of persons who were Black/African American reported a disability.
- 13.3 percent of persons who were Native American reported a disability.
- 6.9 percent of persons who were Asian reported a disability.
- 11.1 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 Colorado in 2021

Prevalence Rates: Race (%)



Race	Percent	MOE	Number	MOE	Base Population	Sample Size
White	8.7	0.41	212,700	10,370	2,439,200	24,237
Black/African American	12.9	2.12	16,900	2,980	131,400	897
Native American or Alaska Native	13.3	4.07	4,900	1,600	36,600	378
Asian	6.9	1.65	8,500	2,110	123,600	1,296
Some other race(s)	11.1	0.86	77,300	6,330	698,400	5,742

# Employment

## Introduction

This section examines the employment rates of non-institutionalized working-age people (ages 21 to 64) with disabilities in Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

Employment:  
with disability

**50.8%**

Employment:  
without  
disability

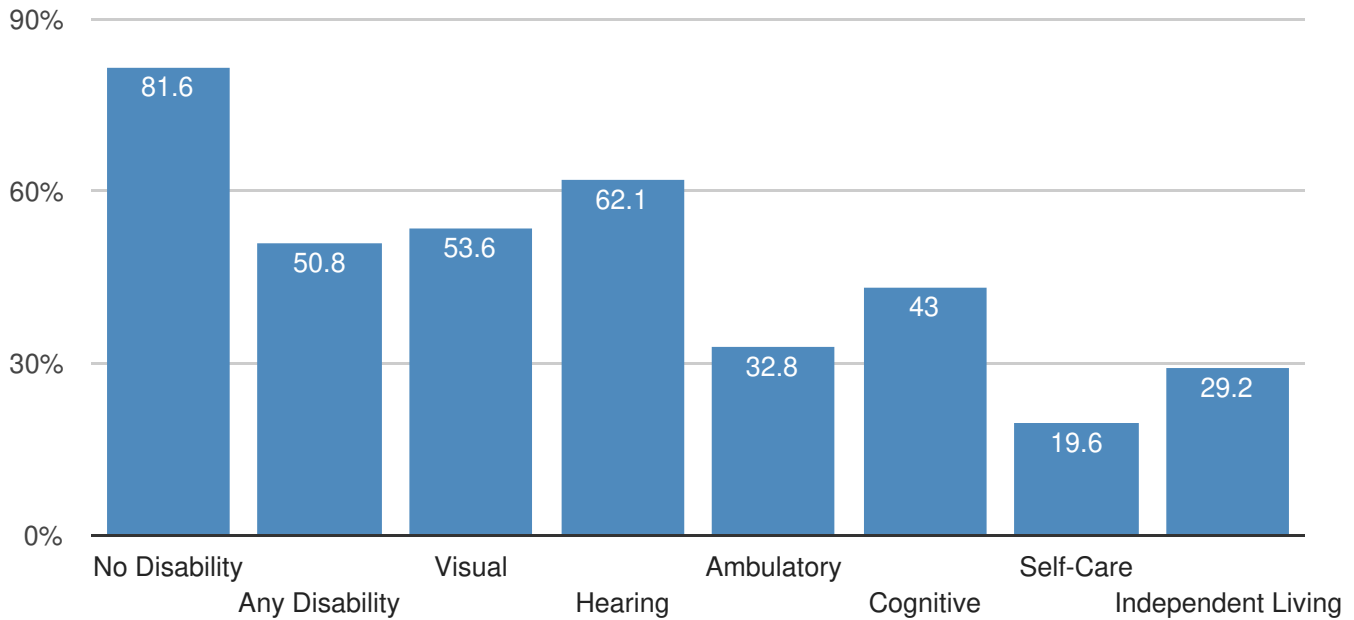
**81.6%**

- In 2021, the employment rate of working-age people with disabilities in CO was 50.8 percent.
- In 2021, the employment rate of working-age people without disabilities in CO was 81.6 percent.
- The gap between the employment rates of working-age people with and without disabilities was 30.8 percentage points.
- Among the six types of disabilities identified in the ACS, the highest employment rate was for people with a "Hearing Disability," 62.1 percent. The lowest employment rate was for people with a "Self-Care Disability," 19.6 percent.



## Employment of non-institutionalized working-age people (ages 21 to 64) by disability status in Colorado in 2021

**Employment Rates (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	81.6	0.50	2,536,200	27,300	3,108,700	29,481
Any Disability	50.8	2.02	162,800	9,110	320,300	3,069
Visual	53.6	4.50	34,500	4,250	64,400	587
Hearing	62.1	4.07	46,400	4,920	74,700	719
Ambulatory	32.8	3.24	36,200	4,350	110,400	1,082
Cognitive	43.0	2.93	64,600	5,790	150,300	1,420
Self-Care	19.6	4.53	7,900	2,040	40,300	400
Independent Living	29.2	3.22	30,600	4,000	104,900	995

# 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 Colorado who are not working but actively looking for work, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

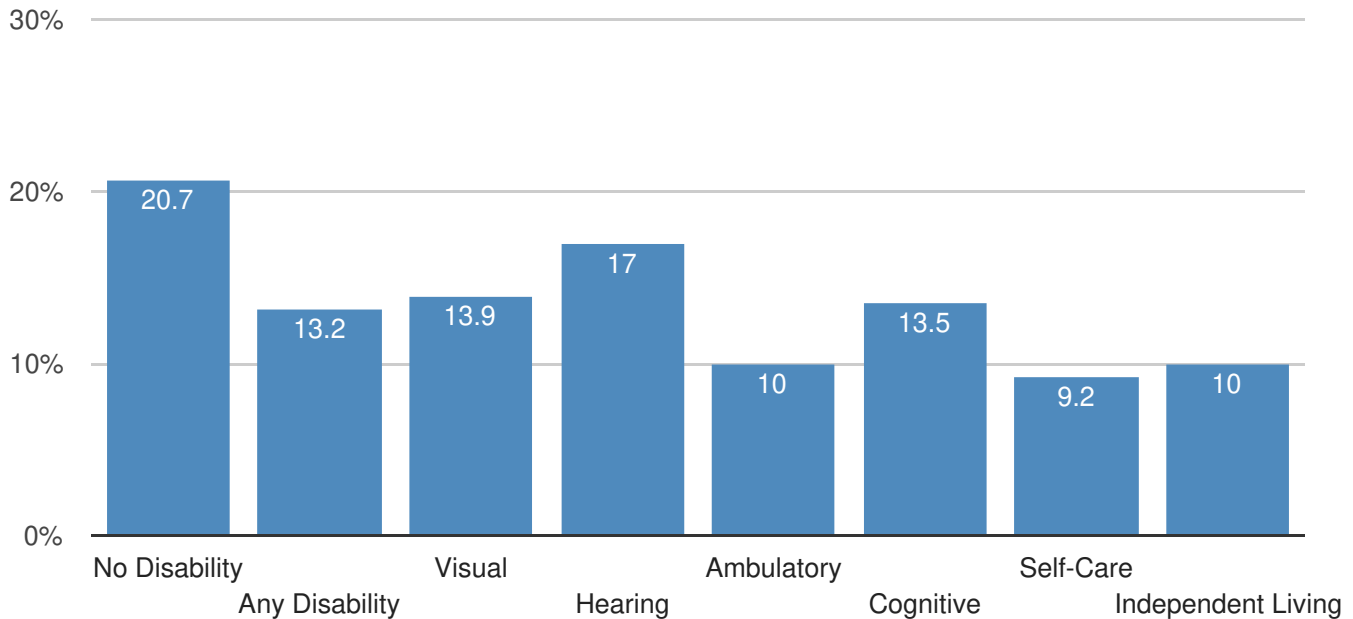
Actively  
Looking: with  
disability  
**13.2%**

Actively  
Looking:  
without  
disability  
**20.7%**

- In 2021 in CO, the percentage of working-age people with disabilities who were not working but actively looking for work was 13.2 percent.
- In 2021 in CO, the percentage of working-age people without disabilities who were not working but actively looking for work was 20.7 percent.
- The difference in the percentage not working but actively looking for work between working-age people with and without disabilities was 7.5 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," 17.0 percent. The lowest percentage was for people with a "Self-Care Disability," 9.2 percent.

## Percentage who are not working but actively looking for work among non-institutionalized working-age people (ages 21 to 64) in Colorado in 2021

**Not Working but Actively Looking for Work (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	20.7	1.23	118,700	7,810	572,500	5,520
Any Disability	13.2	1.95	20,800	3,300	157,600	1,542
Visual	13.9	4.58	4,100	1,480	29,900	264
Hearing	17.0	5.12	4,800	1,590	28,300	264
Ambulatory	10.0	2.52	7,400	1,970	74,200	734
Cognitive	13.5	2.67	11,500	2,460	85,700	817
Self-Care	9.2	3.68	3,000	1,250	32,400	301
Independent Living	10.0	2.52	7,400	1,970	74,300	699

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

FT / FY  
Employment:  
with disability

**34.3%**

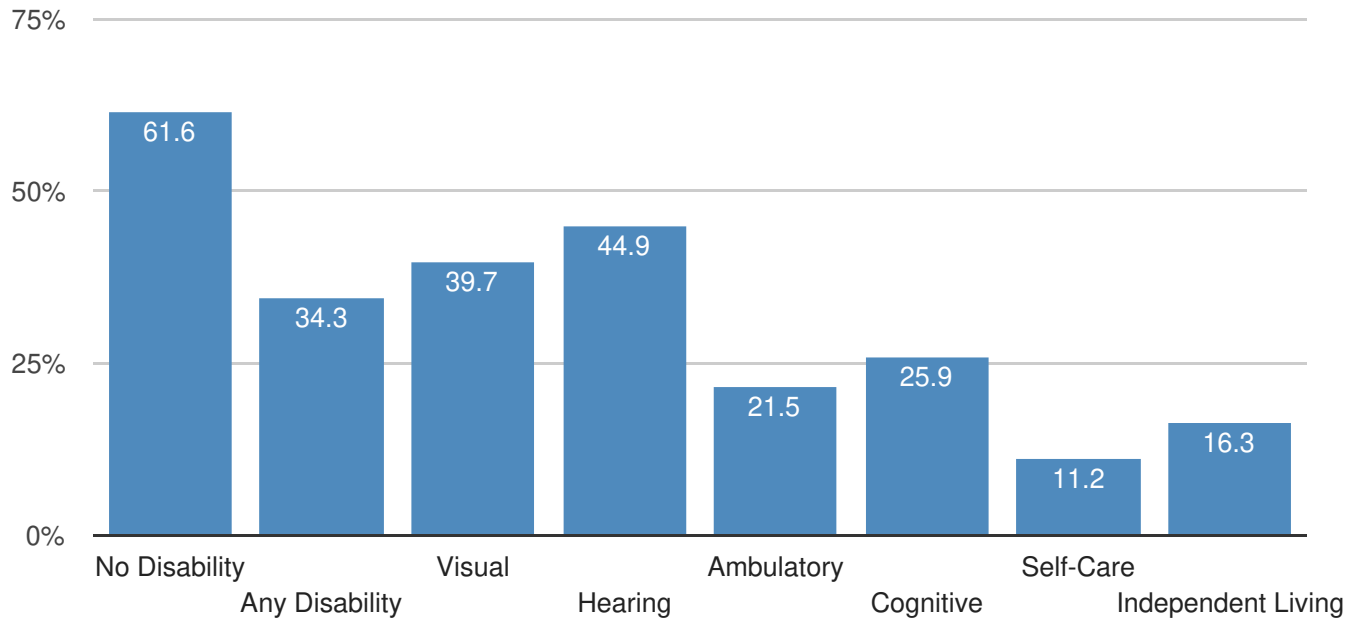
FT / FY  
Employment:  
without  
disability

**61.6%**

- In 2021, the percentage of working-age people with disabilities working full-time/full-year in CO was 34.3 percent.
- In 2021, the percentage of working-age people without disabilities working full-time/full-year in CO was 61.6 percent.
- The difference in the percentage working full-time/full-year between working-age people with and without disabilities was 27.3 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," 44.9 percent. The lowest full-time/full-year employment rate was for people with "Self-Care Disability," 11.2 percent.

## Full-Time/Full-Year employment of non-institutionalized working-age people (ages 21 to 64) by disability status in Colorado in 2021

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



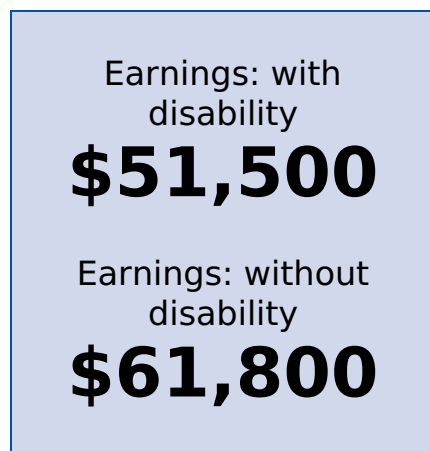
Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	61.6	0.63	1,914,300	25,960	3,108,700	29,481
Any Disability	34.3	1.92	109,800	7,520	320,300	3,069
Visual	39.7	4.42	25,600	3,660	64,400	587
Hearing	44.9	4.17	33,500	4,180	74,700	719
Ambulatory	21.5	2.83	23,700	3,520	110,400	1,082
Cognitive	25.9	2.59	38,900	4,500	150,300	1,420
Self-Care	11.2	3.60	4,500	1,540	40,300	400
Independent Living	16.3	2.61	17,100	2,990	104,900	995

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

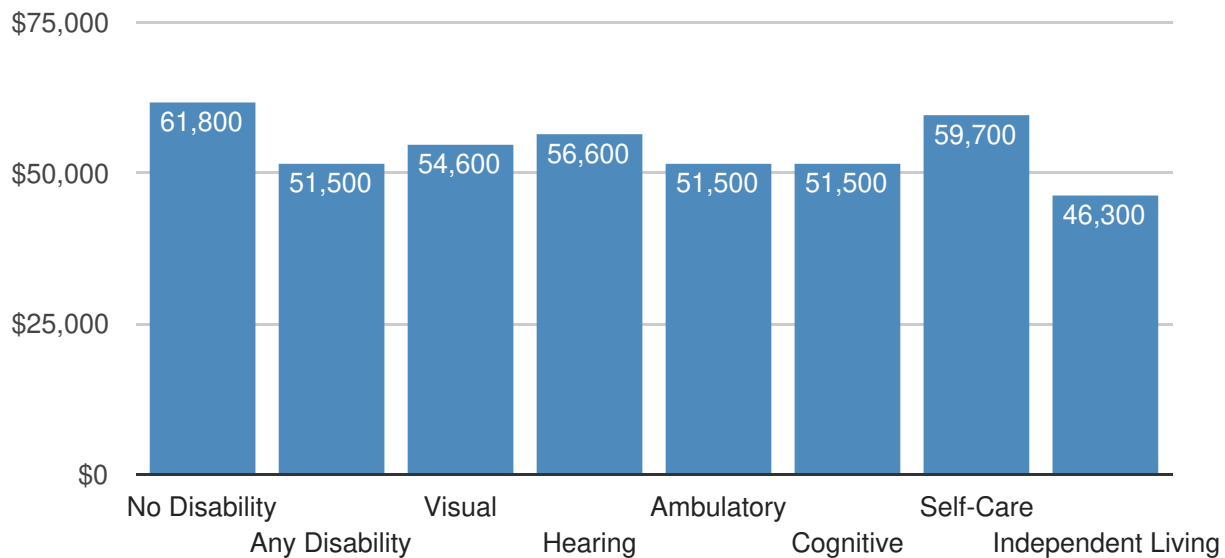
## Quick Statistics



- In 2021, the median earnings of working-age people with disabilities who worked full-time/full-year in CO was \$51,500.
- In 2021, the median earnings of working-age people without disabilities who worked full-time/full-year in CO was \$61,800.
- The difference in the median earnings between working-age people with and without disabilities who worked full-time/full-year was \$10,300.
- Among the six types of disabilities identified in the ACS, the highest annual earnings was for people with "Self-Care Disability," \$59,700. The lowest annual earnings was for people with "Independent Living Disability," \$46,300.

## Median annual earnings of non-institutionalized working-age people (ages 21 to 64) who work full-time/full-year by disability status in Colorado in 2021

### Median Earnings



Disability Type	Median Earnings	MOE	Base Pop.	Sample Size
No Disability	\$61,800	\$990	1,914,000	18,073
Any Disability	\$51,500	\$3,400	110,000	1,007
Visual	\$54,600	\$6,260	26,000	231
Hearing	\$56,600	\$7,320	34,000	315
Ambulatory	\$51,500	\$6,820	24,000	228
Cognitive	\$51,500	\$5,060	39,000	350
Self-Care	\$59,700	\$10,150	5,000	45
Independent Living	\$46,300	\$6,110	17,000	146

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

Household Income:  
with disability

**\$69,500**

Household Income:  
without disability

**\$93,700**

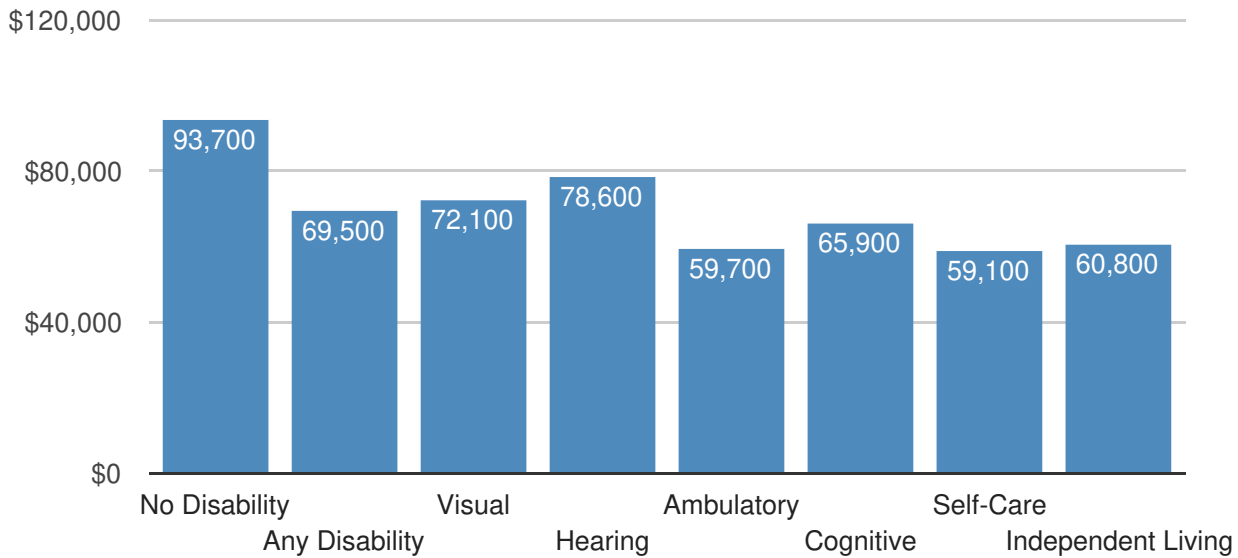
- In 2021, the median income of households that include any working-age people with disabilities in CO was \$69,500.
- In 2021, the median income of households that do not include any working-age people with disabilities in CO was \$93,700.
- The difference in the median income between households including and not including working-age people with disabilities was \$24,200.
- Among the six types of disabilities identified in the ACS, the highest median income was for households including persons with a "Hearing Disability," \$78,600. The lowest median income was for households containing persons with a "Self-Care Disability" \$59,100.

\* **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 Colorado in 2021

## Median Household Income



Disability Type	Median H.H. Income	MOE	Base Pop.	Sample Size
No Disability	\$93,700	\$2,000	1,604,000	15,403
Any Disability	\$69,500	\$4,180	273,000	2,601
Visual	\$72,100	\$9,020	59,000	538
Hearing	\$78,600	\$8,780	70,000	670
Ambulatory	\$59,700	\$6,310	99,000	971
Cognitive	\$65,900	\$6,080	129,000	1,201
Self-Care	\$59,100	\$9,590	35,000	345
Independent Living	\$60,800	\$6,760	91,000	863

\* **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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

## Quick Statistics

Poverty: with  
disability

**18.8%**

Poverty:  
without  
disability

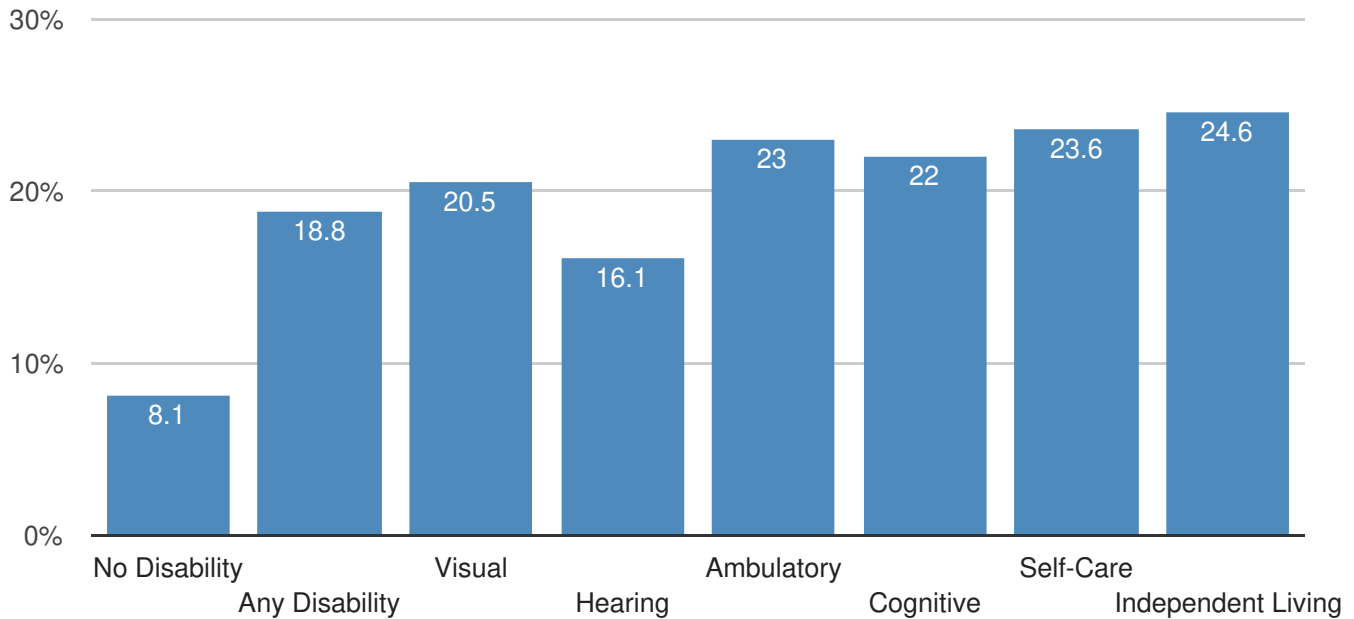
**8.1%**

- In 2021, the poverty rate of working-age people with disabilities in CO was 18.8 percent.
- In 2021, the poverty rate of working-age people without disabilities in CO was 8.1 percent.
- The difference in the poverty rate between working-age people with and without disabilities was 10.7 percentage points.
- Among the six types of disabilities identified in the ACS, the highest poverty rate was for people with "Independent Living Disability," 24.6 percent. The lowest poverty rate was for people with "Hearing Disability," 16.1 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 Colorado in 2021

**Poverty Rates (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	8.1	0.48	252,300	15,280	3,099,600	29,271
Any Disability	18.8	2.15	60,100	7,580	319,400	3,045
Visual	20.5	4.95	13,200	3,570	64,300	583
Hearing	16.1	4.19	12,000	3,400	74,500	714
Ambulatory	23.0	3.94	25,400	4,950	110,200	1,080
Cognitive	22.0	3.33	32,900	5,620	149,700	1,404
Self-Care	23.6	6.58	9,500	3,030	40,300	400
Independent Living	24.6	4.14	25,800	4,980	104,900	995

\* **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 Colorado, using data from the 2021 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).

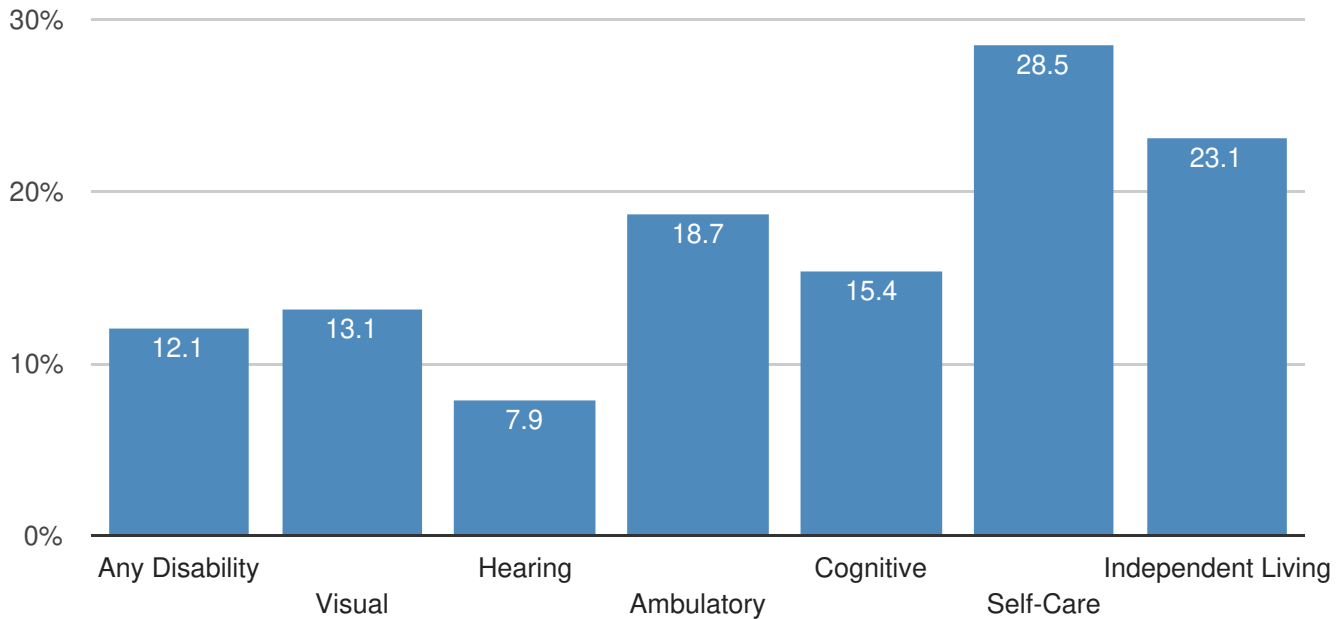
## Quick Statistics

SSI  
Recipients:  
with disability  
**12.1%**

- In 2021, the percentage of working-age people with disabilities receiving Supplemental Security Income payments in CO was 12.1 percent.
- In 2021, the number of working-age people with disabilities receiving Supplemental Security Income payments in CO was 38,900.
- Among the six types of disabilities identified in the ACS, the highest percentage that received SSI was people with "Self-Care Disability," 28.5 percent. The lowest percentage that received SSI was people with "Hearing Disability," 7.9 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with disabilities who receive Supplemental Security Income (SSI) payments in Colorado in 2021

**SSI Recipients (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
Any Disability	12.1	1.32	38,900	4,500	320,300	3,069
Visual	13.1	3.05	8,400	2,100	64,400	587
Hearing	7.9	2.26	5,900	1,760	74,700	719
Ambulatory	18.7	2.69	20,600	3,290	110,400	1,082
Cognitive	15.4	2.13	23,200	3,480	150,300	1,420
Self-Care	28.5	5.15	11,500	2,450	40,300	400
Independent Living	23.1	2.98	24,200	3,560	104,900	995

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

High School  
Only: with  
disability

**27.3%**

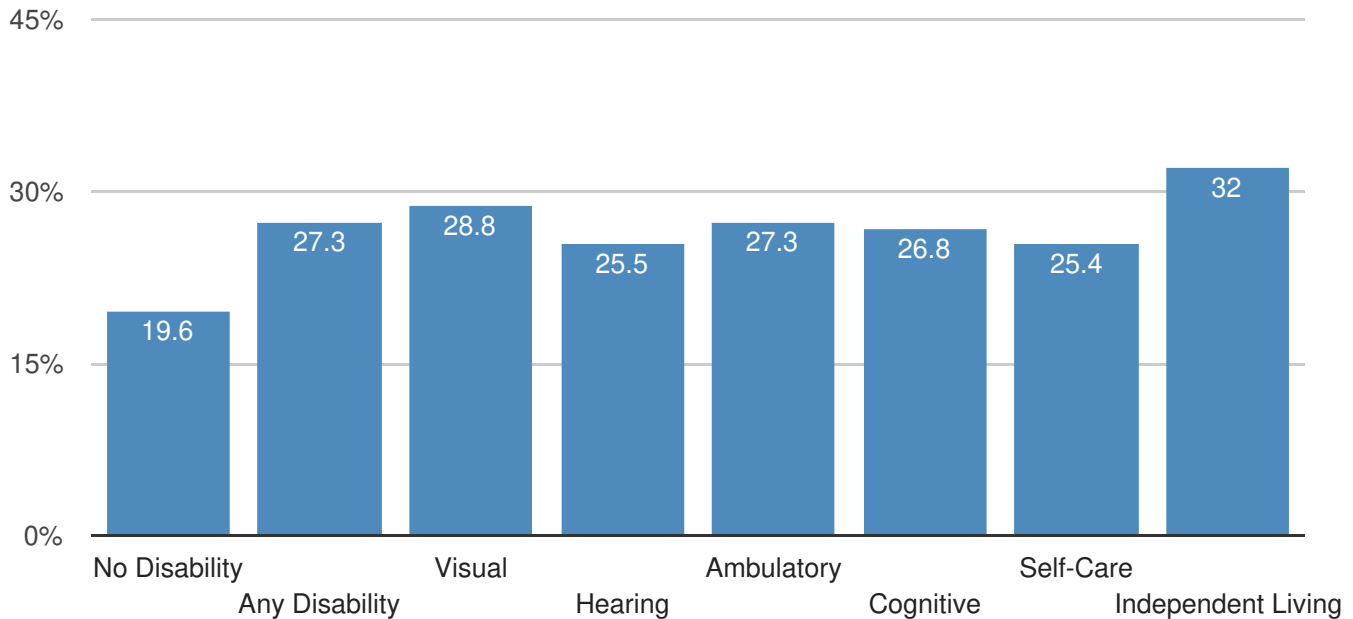
High School  
Only: without  
disability

**19.6%**

- In 2021, the percentage of working-age people with disabilities with only a high school diploma or equivalent in CO was 27.3 percent.
- In 2021, the percentage of working-age people without disabilities with only a high school diploma or equivalent in CO was 19.6 percent.
- The difference in the percentage with only a high school diploma or equivalent between working-age people with and without disabilities was 7.7 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 "Independent Living," 32.0 percent. The lowest percentage with only a high school diploma or equivalent was for people with "Self-Care" 25.4 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with only a high school diploma or equivalent by disability status in CO in 2021

### Education: High School Diploma Only or Equivalent (%)



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	19.6	0.52	610,500	16,940	3,108,700	29,481
Any Disability	27.3	1.80	87,400	6,720	320,300	3,069
Visual	28.8	4.09	18,500	3,120	64,400	587
Hearing	25.5	3.65	19,000	3,160	74,700	719
Ambulatory	27.3	3.07	30,200	3,970	110,400	1,082
Cognitive	26.8	2.62	40,300	4,580	150,300	1,420
Self-Care	25.4	4.97	10,300	2,320	40,300	400
Independent Living	32.0	3.30	33,600	4,190	104,900	995

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

Some  
College: with  
disability

**33.7%**

Some  
College:  
without  
disability

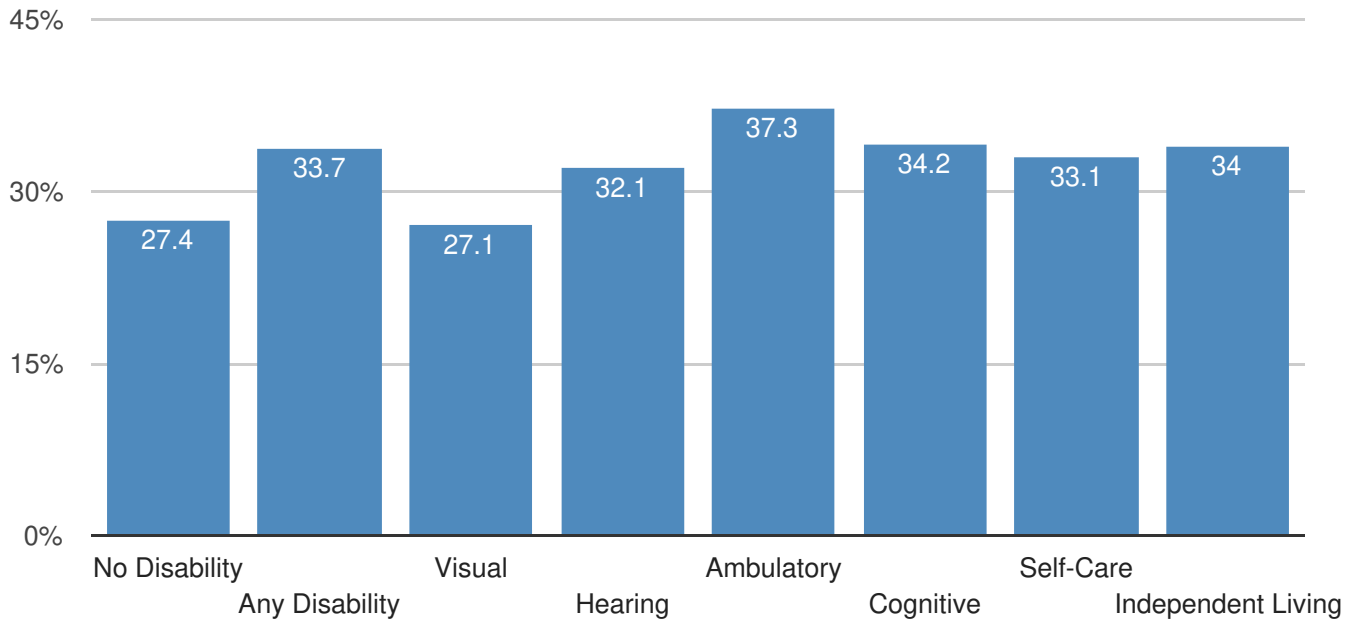
**27.4%**

- In 2021, the percentage of working-age people with disabilities with only some college or an Associate's degree in CO was 33.7 percent.
- In 2021, the percentage of working-age people without disabilities with only some college or an Associate's degree in CO was 27.4 percent.
- The difference in the percentage with only some college or an Associate's degree between working-age people with and without disabilities was 6.3 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 "Ambulatory," 37.3 percent. The lowest percentage with only some college or Associate's degree was for people with "Visual," 27.1 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 Colorado in 2021

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



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	27.4	0.58	851,600	19,540	3,108,700	29,481
Any Disability	33.7	1.91	108,000	7,460	320,300	3,069
Visual	27.1	4.01	17,400	3,020	64,400	587
Hearing	32.1	3.91	24,000	3,540	74,700	719
Ambulatory	37.3	3.34	41,100	4,630	110,400	1,082
Cognitive	34.2	2.80	51,500	5,170	150,300	1,420
Self-Care	33.1	5.37	13,300	2,640	40,300	400
Independent Living	34.0	3.35	35,700	4,310	104,900	995

# 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 Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

### Quick Statistics

Bachelor's  
Degree or  
More: with  
disability

**26.9%**

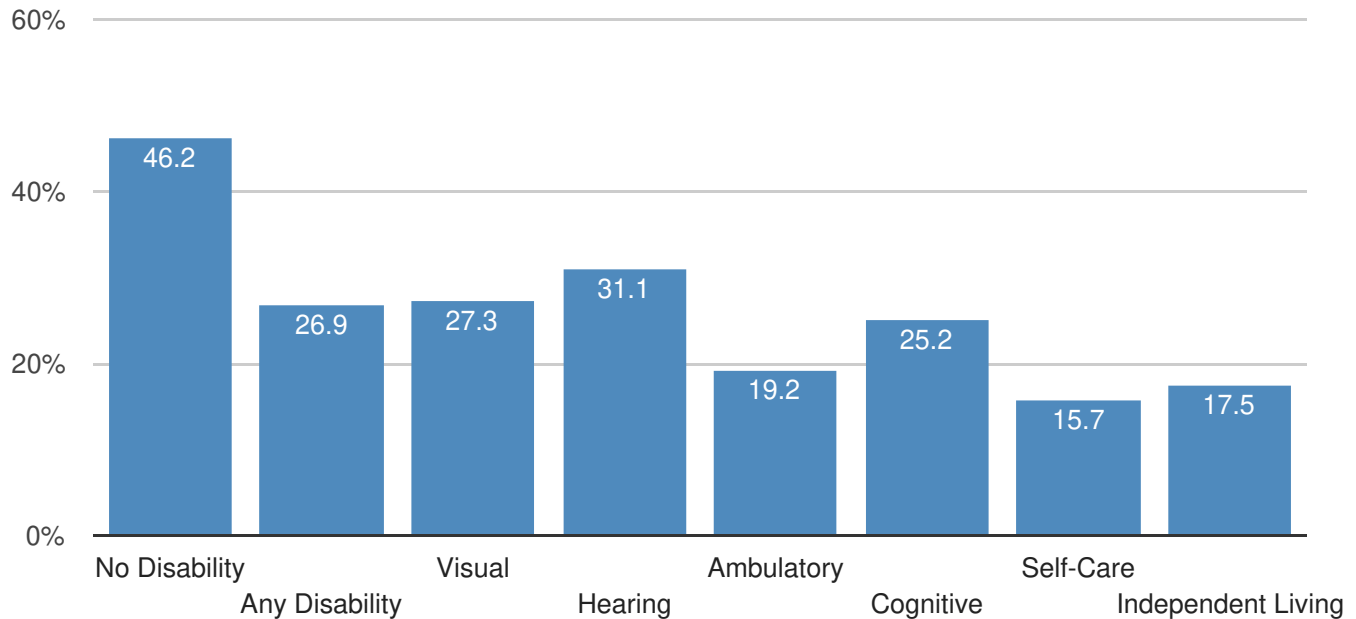
Bachelor's  
Degree or  
More: without  
disability

**46.2%**

- In 2021, the percentage of working-age people with disabilities with a Bachelor's degree or more in CO was 26.9 percent.
- In 2021, the percentage of working-age people without disabilities with a Bachelor's degree or more in CO was 46.2 percent.
- The difference in the percentage with a Bachelor's degree or more between working-age people with and without disabilities was 19.3 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," 31.1 percent. The lowest percentage with a Bachelor's degree or more was for people with "Self-Care," 15.7 percent.

## Percentage of non-institutionalized working-age people (ages 21 to 64) with a Bachelor's degree or more by disability status in Colorado in 2021

**Education: Bachelor's Degree or More (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	46.2	0.65	1,435,200	23,820	3,108,700	29,481
Any Disability	26.9	1.80	86,200	6,680	320,300	3,069
Visual	27.3	4.02	17,600	3,030	64,400	587
Hearing	31.1	3.88	23,300	3,490	74,700	719
Ambulatory	19.2	2.72	21,200	3,330	110,400	1,082
Cognitive	25.2	2.57	37,800	4,440	150,300	1,420
Self-Care	15.7	4.15	6,300	1,820	40,300	400
Independent Living	17.5	2.69	18,400	3,100	104,900	995

# 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 Colorado. The 2008 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

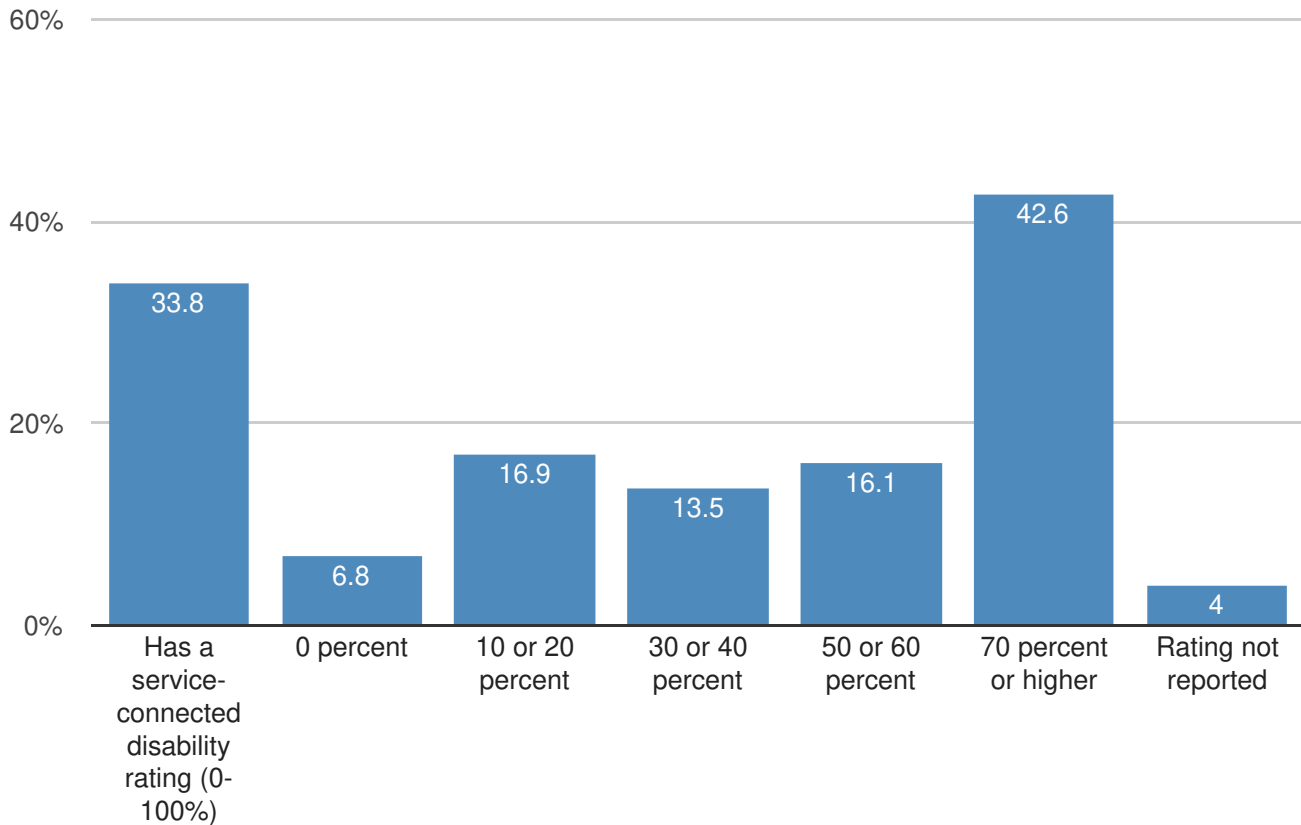
Veterans with  
a Service-  
Connected  
Disability

**33.8%**

- In 2021, there were 193,000 working-age civilian veterans in CO, of whom 65,300 had a VA service-connected disability.
- In 2021, the percentage of working-age civilian veterans in CO with a VA service-connected disability was 33.8 percent.
- In 2021, 27,800 working-age civilian veterans in CO had the most severe service-connected disability rating (70 percent or above).
- In 2021, 42.6 percent of the working-age civilian veterans in CO 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 Colorado in 2021

**Veteran Disability Rating (%)**



Service-Connected Disability	Percent	MOE	Number	MOE	Base Pop.	Sample Size
Has a service-connected disability rating (0-100%)	33.8	2.47	65,300	5,820	193,000	1,821
<b>Disability rating of veterans with a service connected-disability</b>						
0 percent	6.8	2.26	4,500	1,530	65,300	590
10 or 20 percent	16.9	3.36	11,100	2,410	65,300	590
30 or 40 percent	13.5	3.06	8,800	2,150	65,300	590
50 or 60 percent	16.1	3.30	10,500	2,350	65,300	590
70 percent or higher	42.6	4.43	27,800	3,810	65,300	590
Rating not reported	4.0	1.76	2,600	1,170	65,300	590

# Health Insurance Coverage

## Introduction

This section examines the health insurance coverage of non-institutionalized working-age people (ages 21 to 64) with disabilities in Colorado, using data from the 2021 American Community Survey (ACS). For definitions of terms, see Glossary.

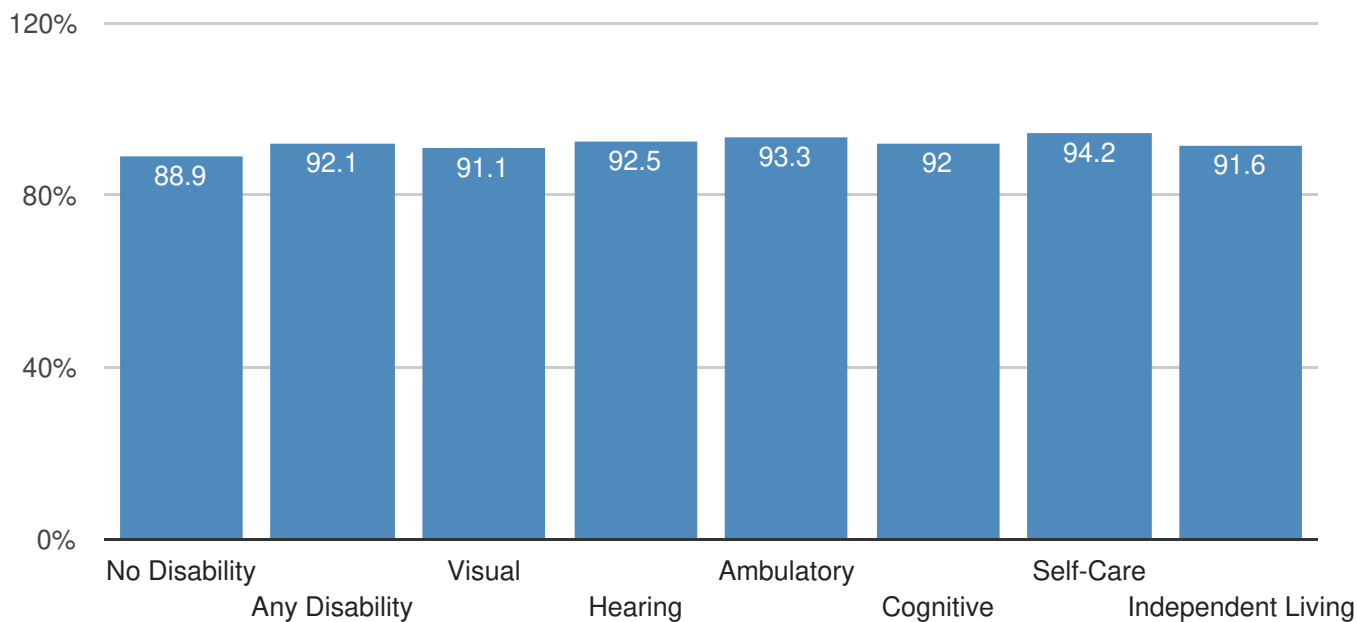
## Quick Statistics



- In 2021, 92.1 percent of working-age people with disabilities in CO had some type of health insurance coverage.
- In 2021, 88.9 percent of working-age people without disabilities in CO had some type of health insurance coverage.
- The difference in the health insurance coverage rate between working-age people with and without disabilities was 3.2 percentage points.
- Among the six types of disabilities identified in the ACS, the highest health insurance coverage rate was for people with "Self-Care Disability," 94.2 percent. The lowest health insurance coverage rate was for people with "Visual Disability," 91.1 percent.

## Health Insurance Coverage of non-institutionalized working-age people (ages 21 to 64) by disability status in Colorado in 2021

**Health Insurance Coverage - By Disability Type (%)**



Disability Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
No Disability	88.9	0.52	2,763,700	35,470	3,108,700	29,481
Any Disability	92.1	1.40	295,200	15,590	320,300	3,069
Visual	91.1	3.30	58,700	7,100	64,400	587
Hearing	92.5	2.84	69,100	7,700	74,700	719
Ambulatory	93.3	2.22	103,000	9,370	110,400	1,082
Cognitive	92.0	2.06	138,200	10,820	150,300	1,420
Self-Care	94.2	3.43	38,000	5,720	40,300	400
Independent Living	91.6	2.52	96,000	9,050	104,900	995

# 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 Colorado, using data from the 2021 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

**42.9%**

Coverage through Employer/Union: without Disability

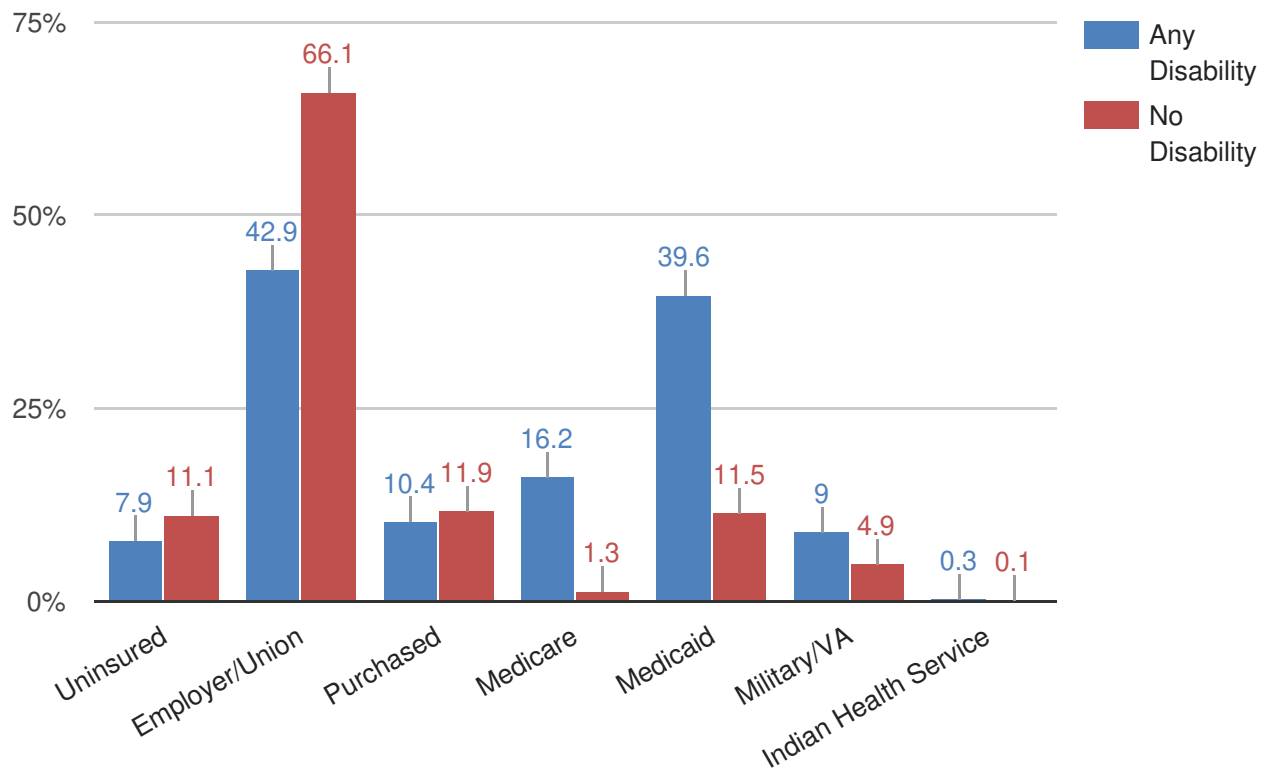
**66.1%**

- In 2021, 42.9 percent of working-age people with disabilities in CO reported health insurance coverage through a current or former employer or union (theirs or another family member).
- In 2021, 66.1 percent of working-age people without disabilities in CO reported health insurance coverage through a current or former employer or union (theirs or another family member).
- In 2021, 10.4 percent of working-age people with disabilities in CO reported purchasing health insurance coverage directly from an insurance company (by themselves or another family member).
- In 2021, 16.2 percent of working-age people with disabilities in CO reported Medicare coverage and 39.6 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 Colorado in 2021

Type of Health Insurance Coverage (%)



Disability Status/ Insurance Type	Percent	MOE	Number	MOE	Base Pop.	Sample Size
<b>Any Disability</b>						
Uninsured	7.9	1.40	25,200	4,660	320,300	3,069
Employer/Union	42.9	2.58	137,500	10,800	320,300	3,069
Purchased	10.4	1.59	33,200	5,350	320,300	3,069
Medicare	16.2	1.92	52,000	6,690	320,300	3,069
Medicaid	39.6	2.55	126,800	10,380	320,300	3,069
Military/VA	9.0	1.49	28,900	5,000	320,300	3,069
Indian Health Service	0.3	3.29	1,100	960	320,300	3,069
<b>No Disability</b>						
Uninsured	11.1	0.52	345,000	16,780	3,108,700	29,481
Employer/Union	66.1	0.79	2,053,600	33,950	3,108,700	29,481
Purchased	11.9	0.54	371,400	17,370	3,108,700	29,481
Medicare	1.3	3.29	39,200	5,810	3,108,700	29,481
Medicaid	11.5	0.53	356,500	17,040	3,108,700	29,481
Military/VA	4.9	0.36	152,100	11,340	3,108,700	29,481
Indian Health Service	0.1	3.29	3,900	1,830	3,108,700	29,481

# 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. "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.

## Employment Rate

The employment rate is calculated by dividing the number of persons employed by the number of persons in that population.

\*\* Note that the unemployment rate cannot be calculated using the employment rate:

- The employment rate is the percentage of all persons who have a job.
- The unemployment rate is the percentage of persons in the labor force who do not have a job but are actively looking for work. The labor force includes people who have a job, are on layoff, or who actively searched for work in the last four weeks.

Please see <http://www.disabilitystatistics.org/faq.cfm#Q6> for more information on unemployment rate calculation and its implications.

## 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/2008\\_ACS\\_GQ\\_Definitions.pdf](http://www.census.gov/acs/www/Downloads/2008_ACS_GQ_Definitions.pdf).

## 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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