



## New Jerseyans and Disabilities

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Improving the socioeconomic condition for people with disabilities and increasing their access to employment opportunities has been a public policy in New Jersey and the US. Within the New Jersey Department of Labor and Workforce Development, for example, the Division of Vocational Rehabilitation Services (DVRS) works to enable individuals with disabilities to achieve employment outcomes consistent with their strengths, priorities, needs, abilities and capabilities. The DVRS assisted nearly 4,000 individuals with disabilities to achieve employment in each of the past three years.

This report provides current estimates of the socioeconomic characteristics of people with disabilities needed to facilitate planning, research, and evaluation of disability-related programs, laws and policies in New Jersey.

### Who Are They?

“People with disabilities” is defined as those who have “a physical or mental impairment that substantially limits one or more major life activities” in the *Americans with Disabilities Act (ADA)* of 1990. According to the 2010 American Community Survey (ACS), 845,000 individuals, or 9.7 percent of the state’s residents, had reported having at least one type of disability – the second lowest percentage among the nation’s 50 states. Only Utah (8.5%) ranked lower than New Jersey. West Virginia’s 18.9 percent was the highest among the states. Nationally, the percentage of individuals with disabilities was 11.9 percent.

New Jersey’s population with disabilities includes more women (55%)

than men (45%). That is partly because disability prevails as people age and as senior citizens, women outnumber

men. About one-in-every-three (32.5%) elderly persons (65 and over) had some level of disability. In comparison, people with disabilities accounted for only 7.3 percent of the state’s 18-64 year-olds, and 3.5 percent of the state’s children under

age 18. The majority — 74 percent — of New Jersey’s individuals with disabilities were white, although the white share of the state’s total population was just about 69 percent. African Americans also were overrepresented among individuals with disabilities — they accounted for 13 percent

of the state’s total population and 15 percent of the state’s “disabled” population. The proportions of Hispanics (14%) and Asians (4%) among the state residents with disabilities were

lower than their corresponding shares of the state’s total population (18% and 8% respectively).

Compared with people with no disability, individuals with disabilities were less likely to be “currently married” (40.7% vs. 35.8%), but more likely to be widowed (3.4% vs. 21.8%) or divorced (6.4% vs. 11.3%) in New Jersey. Individuals with disabilities represented lower percentages of foreign born and non-citizens (16.1% and 5.7%) than those with no disability (21.5% and 11%). The percentage of college graduates was also substantially lower among individu-

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als with disabilities (16.8%) than their “no disability” counterparts (38.1%).

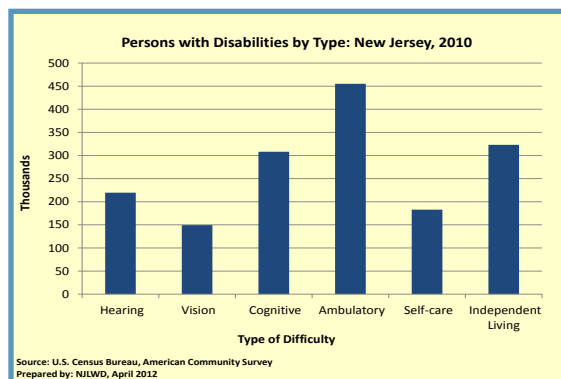
Among New Jersey’s counties, Cumberland (14.5%) and Ocean (13.2%) had the highest percentage of individuals with disabilities, while Somerset (7.3%) and Middlesex (8.0%) had the lowest percentage of disabled residents.

## Type of Disability

Among New Jersey’s 845,000 individuals with disabilities, about 47.7 percent (403,006 persons) reported more than one type of disability.

“Ambulatory difficulty” is the most common type of disability in New Jersey — about 53.9 percent of individuals with disabilities (455,167 persons) had serious difficulty walking or climbing stairs. “Independent living difficulty” is the second most common type, with 323,096 persons (or 38.2%) having difficulty going outside the home to shop or visit a doctor’s office. “Cognitive difficulty” ranked a close third. Approximately 36.5 percent of the individuals with disabilities (308,148 persons) reported serious difficulty concentrating, remembering, or making decisions. Other types of disabilities in New Jersey include 219,553 persons with “hearing difficulty” (deafness or serious difficulty hearing), 182,842 persons had “self-care difficulty” (difficulty bathing or dressing), and 149,400 with “vision difficulty” (blindness or serious difficulty seeing even when wearing glasses).

More than 60 percent of individuals with disabilities in Cape May (64.4%)



and Passaic (60.5%) counties reported “ambulatory difficulty.” The percentage with ambulatory difficulty was the lowest (41.1%) in Sussex County. Disabled individuals with “independent living difficulty” ranged from 50.9 percent in Warren County to 26.9 percent in Sussex County. Warren also had the highest percentage of individuals with “cognitive difficulty” (47.2%) among the county’s disabled population, while the rate was as low as 32.6 percent in Essex County. Individuals with “hearing difficulty” was highest in Hunterdon County (34.5%), but only one-in-five (20.6%) residents with disabilities reported “hearing difficulty” in Essex County. The percentage with “self-care difficulty” in Passaic County (30.6%) was almost twice that in Sussex County (15.8%). Passaic also had the state’s highest percentage of disabled individuals with “vision difficulty” (28.2%), while the percentage reporting that type of disability was just 10.4 percent in Sussex County.

New Jersey’s individuals with disabilities include 107,400 disabled veterans. Among them, 49,700 reported having a “service connected” disability – a disability that was a result of disease or injury incurred or aggravated during active military service.

## Employment Status

Of the 397,900 New Jerseyans who make up the population of 18-64 year olds with disabilities, approximately 183,100 (or 47%) were in the labor force, including 146,600 employed and 36,500 unemployed. The implied unemployment rate of 19.9 percent suggests that one-in-every-five in the state’s “disabled” labor force was unemployed for one reason or another. In comparison, 79.5 percent of New Jersey’s total 18-64 population was in the labor

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force, with a 10.6 percent unemployment rate in 2010.

Workers with disabilities also were more likely to work less than full-time or year-round. About 52.7 percent of them worked year-round, on a full-time schedule in 2010, compared with 66.7 percent among workers with no disability. However, only 36.6 percent of unemployed workers with disabilities suffered

from a spell of long-term unemployment (more than 26 weeks), while 47 percent of unemployed workers with no disability were out of jobs long term. Workers with disabilities were more likely to be found in four industry groups. The percentages of workers with disabilities working in these four industries were higher than that of their counterparts with no disabilities: wholesale and retail trade (24.4% vs. 17.7%), professional and business services (15.8% vs. 13.3%), public administration (5.8% vs. 4.2%) and other services (5.1% vs. 4.3%). Workers with disabilities were also more likely to be employed in certain occupations than their counterparts with no disability: management, business and finance (17.0% vs. 16.4%), sales occupations (15.7% vs. 11.8%), office and administrative support (16.8% vs. 12.7%), installation, maintenance and repair (4.6% vs. 2.8%) and transportation and material moving (9.7% vs. 6.6%)<sup>1</sup>.

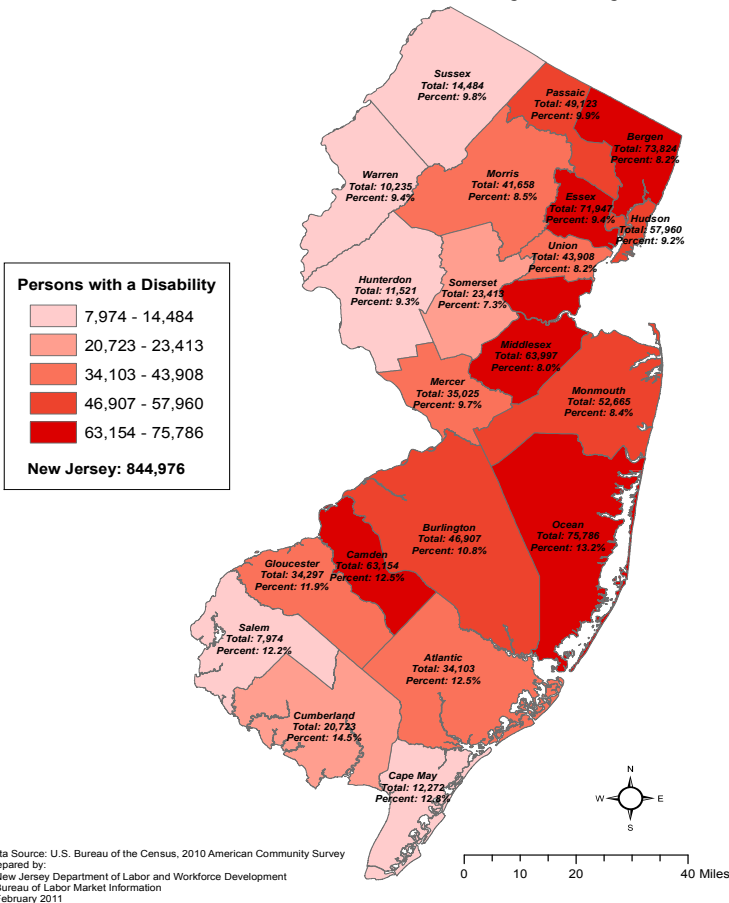
Hunterdon County had the highest labor force participation rate (56.5%) among individuals with disabilities, while the 36.9 percent participation rate in Salem County was the lowest. The unemployment rate of disabled workers ranged from 13.8 percent in Mercer County to 28.8 percent in Cumberland County. The percentage of workers with disabilities employed full time, year round was as high as 65.7 percent in Somerset County and as low as 40.2 percent in Hunterdon County.

## Earnings and Poverty Status

The median earnings in New Jersey of workers with disabilities was some 37 percent lower than that of workers without a disability (\$24,038 vs. \$38,298) in 2010. The earnings gap between workers with and without disabilities was most substantial in Hunterdon County (\$19,946 vs. \$51,014) but was negligible in Salem County (\$35,471 vs. \$36,191).

About 16.1 percent of New Jersey's individuals with disabilities were living

## Persons with a Disability by County 2010 American Community Survey



Data Source: U.S. Bureau of the Census, 2010 American Community Survey  
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below the nation's poverty threshold in 2010<sup>2</sup>, compared with a 9.6 percent poverty rate among the state's population without a disability. The income deficiency problem of the state's people with disabilities was more severe among children 0-17 years old (21.3% poverty rate) and persons 18-64 years old (21% poverty rate) than their elder counterparts (10% poverty rate among people 65 and older).

Hunterdon (9.4%) and Monmouth (9.9%) had very low poverty rates among their populations with disabilities, while the rate in Passaic County (24.8%) was the highest.

Poverty was less severe among the state's disabled veterans. Only 7.2 percent of New Jersey's disabled veterans were living in poverty. Their poverty rate was as low as 0.6 percent and 0.8 percent in Somerset and Middlesex counties, respectively, and much higher in Hudson County (15.4%).

## Health Insurance Coverage

More than 92 percent of the state's population with disabilities was covered by at least one type of health insurance — higher than the coverage rate of people without a disability (86.2%). Among the 778,300 disabled persons with health insurance, 74.6 percent were covered by government insurance programs, and 62.3 percent had private insurance policies<sup>3</sup>. With the help of the state's public health programs, almost all disabled senior citizens (98.7%) and children (94.7%) were covered by health insurance. However, the coverage for people age 18-64 with disabilities was just 85.5 percent.

More than 95 percent of the disabled residents in Sussex and Somerset counties had health insurance coverage in 2010, while the coverage rates were lowest in Cumberland (88.3%) and Hudson (88.7%) counties.

Workers with disabilities seeking assistance in achieving employment can contact the New Jersey Division of Vocational Rehabilitation through a local One-Stop Career Center. Additional information on DVRS is available by clicking: <http://lwd.dol.state.nj.us/labor/dvrs/DVRIndex.html>

## Data Availability

Data presented in this report are from the 2010 American Community Survey (ACS) and 2009-2011 Current Population Survey (CPS).

Selected ACS data for New Jersey are available by clicking: [http://lwd.dol.state.nj.us/labor/lpa/acs/acs\\_index.html](http://lwd.dol.state.nj.us/labor/lpa/acs/acs_index.html). CPS summary tables are available at: [http://lwd.dol.state.nj.us/labor/lpa/dmograph/adprof/adp\\_index.html](http://lwd.dol.state.nj.us/labor/lpa/dmograph/adprof/adp_index.html). Detailed tables on "people with disabilities" based on the 2010 ACS and selected data from 2009-2011 CPS Annual Social and Economic Supplement (ASEC) are available by clicking this link: <http://lwd.dol.state.nj.us/labor/lpa/census/acs/mcd/disabilities2010.xls> For more information, contact New Jersey Department of Labor, Division of Labor Market and Demographic Research, P. O. Box 388, Trenton, New Jersey 08625-0388. Telephone: (609) 292-0077, e-mail: [sywu@dol.state.nj.us](mailto:sywu@dol.state.nj.us).

### Footnotes

1. While the 2010 American Community Survey (ACS) was the major data source for this report, the duration of unemployment, as well as employment by industry and occupation were based on the 2009-2011 (3-year averages) Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC).
2. The official poverty thresholds do not vary geographically, but do vary by family size and composition. The 2010 poverty threshold for a family of four (two adults and two related children) was \$22,113.
3. Some respondents have overlapping coverage. They were insured by both private and government health insurances.

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