

FACTS & FIGURES



2021 REPORT ON DISABILITY
IN NEW HAMPSHIRE



Institute on Disability/UCED



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Introduction

Statistics are essential to policymaking, planning, research, and advocacy. While federal agencies collect data and generate a variety of statistics about the population with disabilities in the United States (U.S.), it is often difficult for local agencies, individuals with disabilities, and even seasoned researchers to find statistics.

Facts & Figures is a regularly-occurring publication of the Institute on Disability (IOD) at the University of New Hampshire. This report focuses on characteristics of the population with disabilities in New Hampshire (NH), with comparisons to neighboring states and the nation. *Facts & Figures* and its companion piece the *Annual Disability Statistics Compendium* are intended to provide a comprehensive picture of important issues related to disability in NH and the U.S.

The statistics here focus on four primary topics: population size (all ages), education (ages 25 and older), employment (ages 18-64), private health care coverage (ages 19-64), and public health care coverage (under age 64). Each page of this report highlights a different topic, and includes NH's ranking among all U.S. states in terms of prevalence of, or equality for, people with disabilities.

The NH statistics in *Facts & Figures* are derived from the U.S. Census Bureau's 2015-2019 American Community Survey (ACS) five-year data that allow us to present county-level statistics. Counts (i.e., the number of people) and percentages are reported and are to be interpreted as annual averages over the five years. For example, there was an annual average of 1,343,295 people living in NH over the period 2015-2019. The rankings and national estimates presented here are based on the 2019 ACS, and the underlying statistics may be found in the *Annual Disability Statistics Compendium*.

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Key Findings

Below are key findings on characteristics of New Hampshire's population with disabilities.



1 in 8 NH residents have a disability

About 1 out of every 8 New Hampshire (NH) residents report having a disability, which includes serious difficulties with vision, hearing, mobility, cognition, self-care, and/or independent living. In other words, 12.9% of people living in NH report having a disability. This percentage is almost the same as the national rate of 12.7%.



NH residents have a higher rate of college education

NH residents have a higher rate of college education compared to national rates, including people with disabilities. 20.2% of adults ages 25 and older have a college degree compared to 18.2% of adults nationally. However, the difference in college education rates between those with and without disabilities is larger in NH (21.2 percentage points) than nationally (18.3 percentage points).



State employment rates are higher in NH than the U.S.

Working-age adults in NH have higher rates of employment (45.3%) than the U.S. in general (38.9%) and compared to other New England states. The difference in employment rate between those with and without a disability is also smaller in NH than it is nationally or in neighboring states.



Residents Less likely to have private health insurance

As might be expected with lower employment, NH residents with disabilities are less likely to have private health insurance (49.9%) compared to those with no disability (83.5%). Over half (53.0%) of NH residents with a disability are covered by a public health insurance program. This rate is just 14.1% for NH residents with no disability.



Population

1 out of 8 New Hampshire residents has a disability

Over 170,000 or 1 out of 8 New Hampshire residents has a disability. This is close to the national average. This information is important for many reasons. It shows how many people may be affected by changes in state laws or services related to disability. It helps to make the needs of people with disabilities more visible to people who make laws. Population data shows how people with disabilities are doing compared to people who do not have a disability.

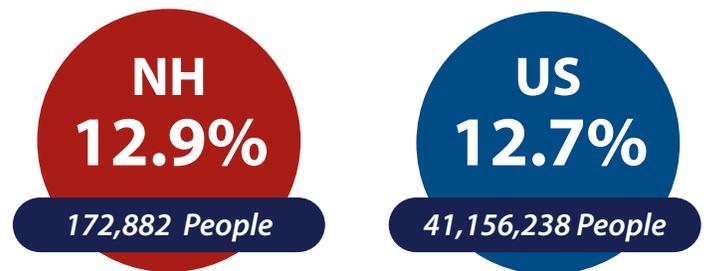
BACKGROUND

Knowing the size of the population with a disability is important for advocates, policymakers, and researchers. First, knowing the number of people with a disability can demonstrate the number of people affected by changes to policy programs, accessibility of public spaces, and budgets for education and disability insurance. Secondly, knowing the population size will demonstrate the voting impact of people with disabilities, and encourages those running for office to consider issues important to the disability community. Thirdly, this allows for comparisons in social, economic, and health characteristics so we can evaluate whether there are inequalities between people with and without disabilities.

POPULATION SIZE

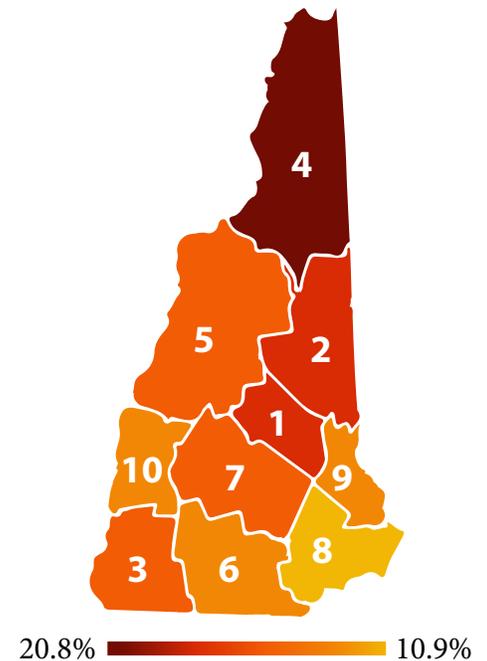
The figure on this page shows the number of people with and without disabilities in the U.S. as a whole and for NH specifically. This shows that the percentage of the total population with a disability is similar to the national average. Of the 1.3 million people in our state, 172,882 have a disability or 12.9% of the population.

PERCENT OF POPULATION WITH DISABILITY



POPULATION	US	NH	VT	ME	MA
Total Population	323,205,854	1,343,295	617,798	1,327,745	6,821,140
Population with Disability	41,156,238	172,882	91,411	224,290	787,330
Percent	12.7%	12.9%	14.8%	16.9%	11.5%

#	COUNTY	POPULATION	TOTAL WITH DISABILITY	PERCENT
1	Belknap	60,163	9,828	16.3%
2	Carroll	47,678	7,444	15.6%
3	Cheshire	75,316	10,631	14.1%
4	Coos	29,614	6,172	20.8%
5	Grafton	88,843	12,729	14.3%
6	Hillsborough	408,815	48,133	11.8%
7	Merrimack	146,402	20,563	14.0%
8	Rockingham	304,029	33,091	10.9%
9	Strafford	127,806	16,081	12.6%
10	Sullivan	42,620	5,789	13.6%



POPULATION WITH DISABILITY BY COUNTY

SIGNIFICANCE

Group identity is important to all many of us. People with disabilities in New Hampshire should have access to data on the size of the population so that service and policy planning, advocacy, and research can be well-informed about the impact and reach of people with disabilities in these areas. Population statistics provide an important foundational knowledge for any work that strives to improve the lives of persons with disabilities.

Why is there geographic variation?

Some age groups have substantially higher rates of disability than others. For instance, children have low rates of disability, while seniors have higher rates. In geographic areas with a higher concentration of older residents, we tend to see higher prevalence of disability (Houtenville & Paul, 2020). We also see geographic differences in disability program participation. In addition to differences in age, this may be due to differences in the availability of employment opportunities for people with disabilities.



Higher Education

1 in 5 NH adults with a disability has a college degree

Education after high school is very important for people with disabilities. A college education and training after high school can help with getting a good job. 1 out of 5 New Hampshire adults with a disability has completed a 4-year college degree. This is a little better than the national average. People without a disability are twice as likely to go to college than people with a disability. This is a big gap and is important to know. This information can help schools and lawmakers make college more accessible for people with disabilities.

BACKGROUND

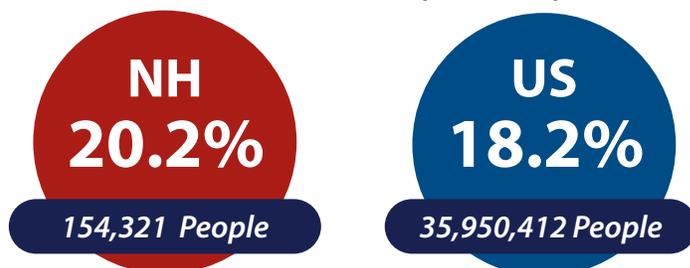
Knowing the percentage of people with a 4-year degree in our state can provide a snapshot of opportunities or barriers in NH compared to other states. Paying attention to how the percentage of college-educated people with a disability compares to those with no disability will identify disparities.

COLLEGE EDUCATION ATTAINMENT

Slightly more people in NH have a 4-year college degree compared to most other states. This includes people with disabilities: 20.2% of NH residents aged 25 and older with a disability have a college degree compared to 18.2% nationwide. Our state ranked 21st among all states and the District of Columbia with respect to the percentage of adults with a disability who have

a college degree. This means NH ranks slightly higher than average with respect to higher education of people with disabilities. Within our state, note that there is a moderate amount of variation in the college-educated population across counties. While it is generally good news that the percentage of people with a disability who have a college degree is relatively high in our state, we note that the disparity in education between those with and without a disability is

POPULATION WITH DISABILITY WITH COLLEGE DEGREE (AGE 25+)



POPULATION (AGE 25+)	US	NH	VT	ME	MA
Population with Disability	35,950,412	154,321	78,946	188,871	677,821
Percent with College Degree	18.2%	20.2%	20.9%	19.5%	22.9%
Population without Disability	184,708,508	811,069	361,432	787,393	4,108,066
Percent with College Degree	36.5%	41.4%	42.8%	36.8%	49.1%
Percent Point College Gap	18.3%	21.2%	21.9%	17.3%	26.2%

#	COUNTY	POPULATION WITH DISABILITY	PERCENT WITH COLLEGE DEGREE	COLLEGE GAP
1	Belknap	17.4%	36.7%	19.3% points
2	Carroll	23.6%	37.0%	13.4% points
3	Cheshire	20.0%	36.3%	16.3% points
4	Coos*	-	-	-
5	Grafton	23.2%	45.0%	21.8% points
6	Hillsborough	20.2%	41.5%	21.3% points
7	Merrimack	19.7%	39.9%	20.2% points
8	Rockingham	23.4%	44.4%	21.0% points
9	Strafford	18.8%	39.4%	20.6% points
10	Sullivan*	-	-	-

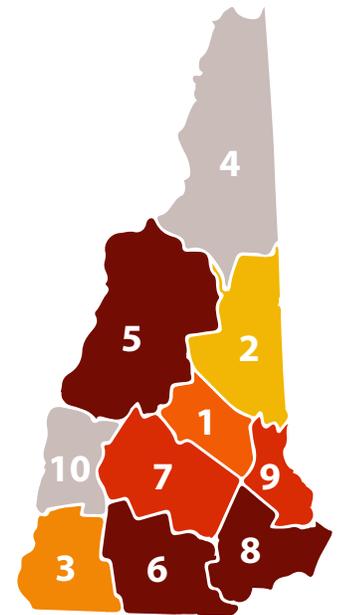
*Population too small to provide estimates

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slightly larger on average. The “education gap” is the number of percentage points separating the college education rate of these two groups. This suggests that a college education is more prevalent in NH and New England in general, but that those without a disability have even higher rates of college degree completion. In NH, the education gap is 21.2 percentage points.

SIGNIFICANCE

When we observe a disparity by disability status, this encourages us to consider barriers that may be creating it. For college, there are many considerations. Certainly cost, location, transportation, accessible housing, and eligibility for financial aid may all be factors. Early experiences in elementary and high school can shape an individual and family’s attitude towards higher education.



21.8% 13.4%

COLLEGE GAP BY COUNTY

Education, poverty, and health

Those with less education tend to be at greater risk for developing a disability later in life due to the relationship between education, poverty, and health. This also affects the numbers represented here (Montez, Zajacova, and Hayward, 2017).



Employment

NH's employment rate is higher compared to other states

Having a job is a very important part of adult life. It supports independence, financial freedom, friendships, and being a part of the community. In New Hampshire, 45% of adults with a disability have a job. This is a little better than the national average. 83% of people without a disability have a job. This is a big difference. This information helps to understand how big the problem is. Having a job is important. It helps the financial stability of individuals, communities, and our state.

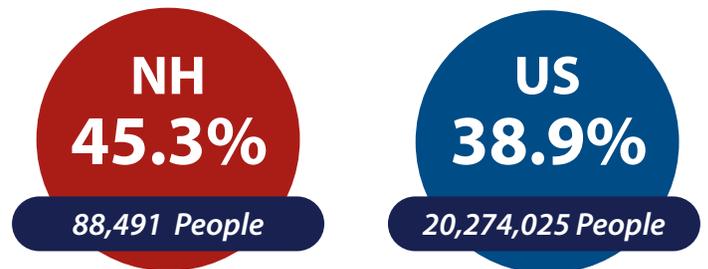
BACKGROUND

For working-age adults, employment is essential for economic independence, mobility, community inclusion, self-identity, and purpose. Having opportunities to develop talents and support ourselves makes all people feel like productive and valued members of their communities. Knowing the extent to which people with disabilities are employed can provide policymakers with information for budgeting for public benefits programs. There is also recognition that people with disabilities are not fully accessing the benefits of work. Knowing how this number compares to people with no disability can help us all to understand the extent to which lack of employment disproportionately affects those with a disability. The numbers presented here are only for those age 18 to 64, the “working-age population.”

EMPLOYMENT STATUS

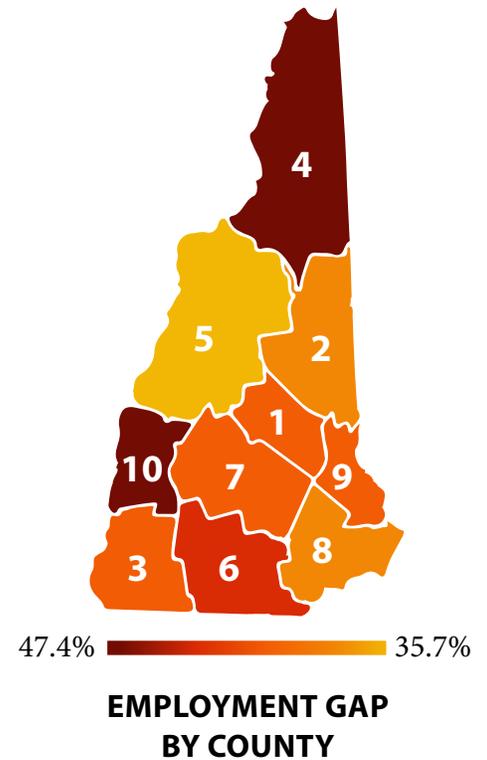
NH residents with a disability are more likely to be working compared to the national average and to our neighboring states. 45.3% of working-age adults with a disability are employed in NH, though the percentage varies by county. Two counties in particular (Coos and Sullivan) have substantially lower employment rates for people with disabilities compared to other areas.

POPULATION EMPLOYED WITH DISABILITY (AGE 18-64)



POPULATION (AGE 18-64)	US	NH	VT	ME	MA
Percent Employed with Disability	38.9%	45.3%	39.1%	39.3%	41.5%
Percent Employed without Disability	78.6%	83.4%	82.3%	82.5%	81.8%
Percent Point Employment Gap	39.7%	38.1%	43.2%	43.2%	40.2%

#	COUNTY	POPULATION EMPLOYED (AGE 18-63)		EMPLOYMENT GAP
		% WITH DISABILITY	% WITHOUT DISABILITY	
1	Belknap	43.4%	82.9%	39.4% Points
2	Carroll	44.1%	80.9%	36.8% Points
3	Cheshire	41.0%	80.7%	39.7% Points
4	Coos	34.1%	81.3%	47.3% Points
5	Grafton	41.8%	77.5%	35.7% Points
6	Hillsborough	41.7%	83.9%	42.3% Points
7	Merrimack	44.5%	84.0%	39.4% Points
8	Rockingham	48.8%	85.8%	37.1% Points
9	Strafford	42.2%	81.4%	39.2% Points
10	Sullivan	30.8%	78.2%	47.4% Points



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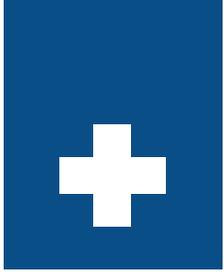
Another measure is the “employment gap” which is a measure of the difference in employment rates for people with and without disabilities. Because the majority of people without a disability are employed (78.6% nationally), the employment gap is quite large. We note that it is slightly lower in NH (38.1 percentage points) compared to national estimates and compared to our neighboring states. Ranked 19th in the disability employment gap among all states, NH is generally doing better on average with respect to employment issues for people with disabilities. Readers should keep in mind that the most recent data available are from 2019, and so this does not reflect changes in employment associated with business closures due to COVID-19.

SIGNIFICANCE

This data illustrates why employment supports, Social Security program changes, community-based supports, vocational rehabilitation, and options for community participation are important for people with disabilities. By identifying variation by county, we can see that there may be regional barriers, such as transportation or housing options.

Interested in national employment trends for people with disability?

For further research and resources on the national trends for people with disabilities visit researchondisability.org.



Health Insurance: Private

Patterns in insurance coverage largely tied to employment

Having health insurance is very important. It helps people stay healthy and prevents injury and illness. Private health insurance is often tied to having a job. 50% of New Hampshire adults with a disability have private health insurance. This is a little higher than the national average. 84% of New Hampshire adults without a disability have private health insurance. This information is important. It can show that people with disabilities have less access to private health insurance. This information can also show the general health of the people living in the state.

BACKGROUND

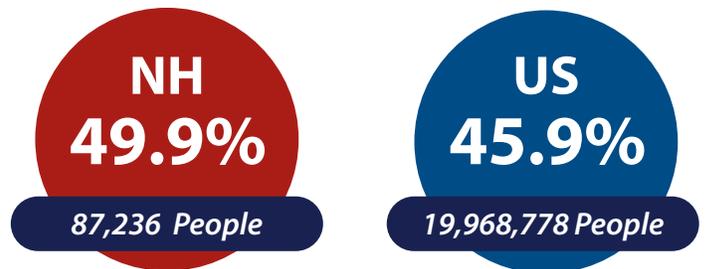
Health insurance coverage is necessary to ensure access to regular health care, disease prevention, and overall well-being. This section identifies the number of people aged 19 to 64 who have private health insurance. This type of health insurance is usually provided through an employer or a family member's employer, so it is tied to employment status at the household level.

PRIVATE HEALTH INSURANCE COVERAGE

NH residents are more likely to have private health insurance compared to residents of neighboring states. This trend largely tracks with the rate of employment, where we find that

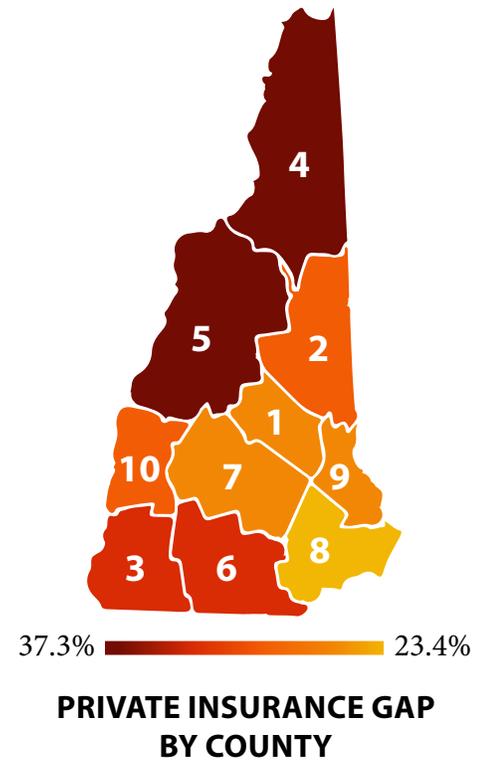
states with the largest proportion of those with disabilities with private health insurance are states with a larger proportion of the population with disabilities who are working. About half of NH residents with a disability age 19 to 64 have private health insurance coverage.

POPULATION WITH DISABILITY WITH PRIVATE HEALTH INSURANCE (AGE 19-64)



POPULATION (AGE 19-64)	US	NH	VT	ME	MA
Percent with Private Insurance with Disability	45.9%	49.9%	38.0%	40.8%	47.3%
Percent with Private Insurance without Disability	75.9%	83.5%	78.3%	79.2%	81.5%
Percent Point Private Insurance Gap	30.1%	33.6%	40.3%	38.4%	34.1%

#	COUNTY	POPULATION WITH PRIVATE HEALTH INSURANCE		PRIVATE INSURANCE GAP
		% WITH DISABILITY	% WITHOUT DISABILITY	
1	Belknap	47.7%	80.3%	32.5% points
2	Carroll	40.7%	74.8%	34.1% points
3	Cheshire	46.1%	83.0%	36.9% points
4	Coos	33.8%	71.1%	37.3% points
5	Grafton	43.9%	81.1%	37.2% points
6	Hillsborough	48.5%	84.1%	35.6% points
7	Merrimack	53.5%	84.7%	31.2% points
8	Rockingham	65.4%	88.8%	23.4% points
9	Strafford	53.8%	84.6%	30.9% points
10	Sullivan	41.5%	75.7%	34.2% points

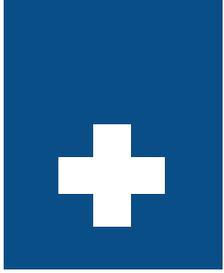


SIGNIFICANCE

Understanding the pattern in private health insurance allows us to understand what options are available to residents. When we note differences by disability status, we can consider the factors that disproportionately affect the disability community, such as access to jobs that offer this benefit.

Why is health care tied to employment?

In the U.S., health care is largely tied to employment. Because the proportion of people with disabilities who are employed is so much lower than the general population, we note a correspondingly low rate of private health care coverage and a high rate of public health care coverage (Reichard, et al, 2019). Access to health care is essential for short and long-term well-being and health.



Health Insurance: Public

53% of adults with disability have public health insurance

Having health insurance is very important. It helps people stay healthy and prevents injury and illness. Public health insurance includes Medicaid, Medicare, and veteran’s health insurance programs. Public insurance provides important health care for people with disabilities. 53% of New Hampshire adults with a disability have public health insurance. This is a little less than the national average. This information is important. It can show how changes to public health insurance affect people with disabilities. This information can also show the general health of the state’s population.

BACKGROUND

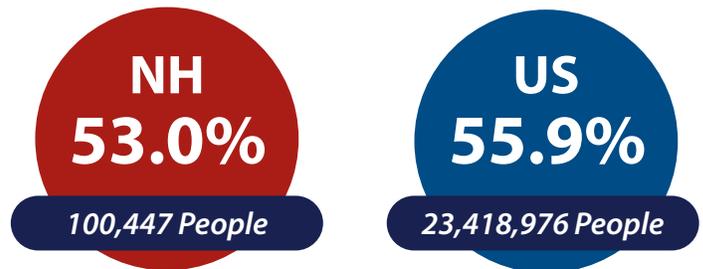
Publicly-funded health insurance programs provide important levels of health care, income, and other supports to many persons with disabilities. Statistics show that most persons with disabilities in NH participate in one or more of these programs. Given the gap in private health insurance, PHI programs are one area in which residents with disabilities are disproportionately represented.

substantially lower rates of PHI enrollment (14.1%) compared to the U.S. total (20.5%). Of all PHI enrollees under age 65 in NH, 27.4% are people with disabilities. This is one of the highest proportions in the nation, ranking NH 47th of all states and the District of Columbia.

MEDICAID, MEDICARE, AND VETERAN’S HEALTH INSURANCE PROGRAMS IN NH

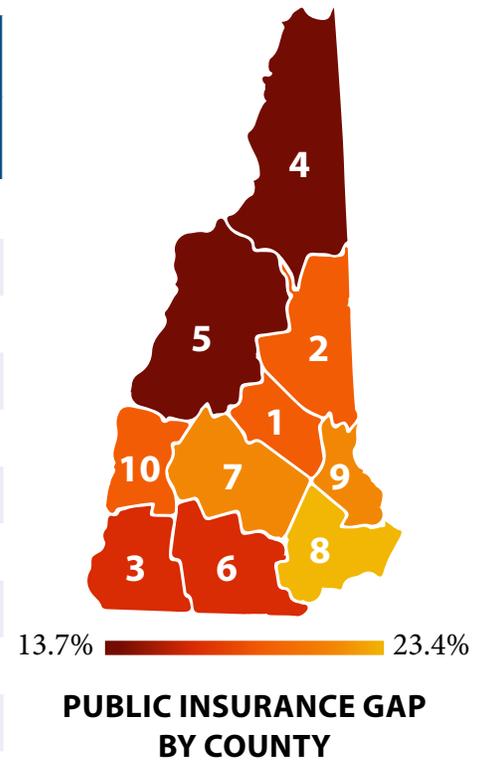
53.0% of all persons with disabilities under age 65 have a form of PHI, compared with 55.9% of persons with disabilities in all of the U.S. Those without disabilities in NH have

POPULATION WITH DISABILITY WITH PUBLIC HEALTH INSURANCE (AGE 0-64)



POPULATION (AGE 0-64)	US	NH	VT	ME	MA
Percent with Public Insurance with Disability	55.9%	53.0%	67.7%	63.2%	61.5%
Percent with Public Insurance without Disability	20.5%	14.1%	23.4%	17.9%	21.3%
Percent Point Private Insurance Gap	20.5%	27.4%	26.3%	31.9%	19.3%

#	COUNTY	POPULATION WITH PUBLIC HEALTH INSURANCE		PUBLIC INSURANCE GAP
		% WITH DISABILITY	% WITHOUT DISABILITY	
1	Belknap	53.2%	12.2%	41.0% points
2	Carroll	54.5%	13.2%	41.3% points
3	Cheshire	53.3%	10.2%	43.1% points
4	Coos	66.8%	20.3%	46.5% points
5	Grafton	55.0%	11.7%	43.3% points
6	Hillsborough	54.9%	8.9%	46.0% points
7	Merrimack	51.3%	9.2%	42.0% points
8	Rockingham	44.5%	6.7%	37.8% points
9	Strafford	50.8%	9.3%	41.5% points
10	Sullivan	66.9%	16.7%	50.2% points



SIGNIFICANCE

Federal and state health insurance programs may propose changes to policies such as who is eligible, what services are eligible, and what out-of-pocket costs may change. Knowing the proportion of the community who rely on publicly-funded insurance can help us to understand how these changes impact individuals, communities, and the state economy. Considering how the health care needs of the disability community may be different from those without disabilities is particularly relevant.

Why is access to public health insurance important?

Access to public health insurance can be key to ensuring people with disabilities have access to medical care, particularly in the absence of employment. However, there are variations by type of disability and severity of disability. Research has found that those with mental health disabilities have lower rates of insurance and who have disabilities that are more activity-limiting have higher rates of insurance (Kaye, 2019). This should be considered within the context of eligibility for public health insurance programs.

Technical Notes

The statistics in this report are from the U.S. Census Bureau's 2019 American Community Survey (ACS), the most recent year for which data are available is June 2021. Readers should keep in mind that these numbers do not reflect the impact of the COVID-19 epidemic, which had a large impact on employment for both people with and without disabilities.

Note that each topic presents numbers for a slightly different population. For prevalence, we display estimates for all ages. For education, we limit analysis to those aged 25 and older because we display estimates for the college-educated. Employment numbers are for those aged 18 to 64, reflecting the working-age population. Health insurance estimates for private insurance are limited to those aged 19 to 64. Public health insurance estimates are limited to those under age 65 because everyone over age 64 is eligible for Medicare, regardless of need.

Numbers for national and state-level estimates utilize the 1-year ACS data; county-level estimates are derived from the 5-year ACS data from 2015-2019. The five-year ACS file provides the most reliable estimates for smaller geographies. The ACS is a nationally representative sample survey and is subject to sampling and non-sampling variation but is well-regarded as the most accurate source of population estimates for national, state, county, and smaller geographies. You may find additional statistics on education, employment, health insurance, and other characteristics in the Annual Disability Statistics Compendium

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ABOUT THE INSTITUTE ON DISABILITY

The Institute on Disability/UCED (IOD) was established in 1987 to provide a university-based focus for the improvement of knowledge, policies, and practices related to the lives of people with disabilities and their families and is New Hampshire's University Center for Excellence in Disability (UCED). Located within the University of New Hampshire, the IOD is a federally designated center authorized by the Developmental Disabilities Act. Through innovative and interdisciplinary research, academic, service, and dissemination initiatives, the IOD builds local, state, and national capacities to respond to the needs of individuals with disabilities and their families.

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