As our nation nears the close of a century, Americans with disabilities approach a landmark of their own - the tenth anniversary of the passage of the Americans with Disabilities Act (ADA) of 1990. Long awaited and arduously fought for by disability advocates throughout the country, the ADA is the shining emblem of the nation's commitment to the full participation of people with disabilities in all phases of American life - just one part of a much larger agenda being pursued in boardrooms and Main Streets across the country aimed at bringing to pass our nation's last great inclusion.

To ensure that these disability initiatives continue to serve as the engine for progress that their advocates have hoped, the National Organization on Disability (N.O.D.) in the late 1980s joined with the respected public opinion research firm Louis Harris and Associates to conduct an ongoing series of benchmark surveys to document the gains and shortcomings in the quest by Americans with disabilities for full participation. This pursuit had actually begun in 1986, when the Harris organization conducted the first-ever nationwide survey of the attitudes and experiences of Americans with disabilities. That survey, which revealed large gaps between people with and without disabilities in participation levels in employment, education, income, and a variety of social and cultural activities, helped to pave the way for the enactment of the ADA in 1990.

Shortly thereafter - in 1991 and again in 1994 - N.O.D. commissioned Louis Harris & Associates to conduct follow-up surveys of America's progress in the battle for full participation. The 1991 survey, which examined the attitudes of non-disabled Americans toward people with disabilities, uncovered strong support for the full inclusion of people with disabilities in American life. However, the 1994 survey, involving more than 1,000 Americans with disabilities, yielded a stark conclusion: the participation gap between people with and without disabilities was wide - and, with few exceptions, had closed little, if at all, since 1986.

The 1998 survey, reported herein, justifies a similar conclusion. Much progress had been made over the last dozen years, particularly since the passage of the ADA, and, in some notable instances, the gaps in participation have closed considerably if not disappeared altogether. In many other cases, though, the gaps remain large - and, in a few instances, they have even widened somewhat since the earlier surveys. In particular, the 1998 survey reveals that people with disabilities on the whole tend to be more severely disabled than they were in previous years. Regardless of the cause, if this trend continues, there is a real possibility that the gaps will not only persist, but further widen, in coming years unless more aggressive steps are undertaken to address them.

This new survey screened more than 25,000 households to generate a sample of 1,000 Americans with disabilities aged 16 and older. The survey was conducted in April and May of 1998. "Disability" was defined, as it was in the surveys of 1986 and 1994 and the ADA itself, as a condition that prevented a respondent from participating fully in work, school, or other major life activity.

To help better chart the nation's progress - and to emphasize the work that needs to be done - N.O.D. with this report is inaugurating a set of ten disability indicators that are presented in this report. These ten easily understood parameters of progress, part of N.O.D.'s larger "America's Disability Agenda" initiative, are a reflection of our nation's success in closing the most fundamental gaps in the lives and well-being of people with disabilities. And, as long as significant gaps persist, these ten indicators will be something more: clear and present reminders to all of those who care about the future of our country that America's last great inclusion remains to be completed.

This report, we hope, will serve as a road map for taking Americans - with and without disabilities alike - to that necessary destination.
THE EMPLOYMENT GAP REMAINS WIDE

The enduring gap in employment levels remains the defining distinction between people with and without disabilities. Altogether, people without disabilities are some two and one-half times more likely than those with disabilities to be employed, with the "employment gap" now standing at 50 percentage points - a slight increase since the level of 1986 (see box).

Among people with disabilities who are employed, eight in ten (78%) hold a job outside the home, an appreciable drop from the nine in ten (87%) working outside the home in 1994. This change appears due in large part to the wishes of people with disabilities themselves, as 44% say that they would prefer to work at home, versus 35% in 1994. Similarly, only a minority (48%) of part-time employees with disabilities now say that they would prefer to have a full-time job, compared to 55% four years before. This apparent discouragement may be partly a reflection of unfavorable on-the-job experiences. Overall, only four out of ten (41%) employees with disabilities say that their job requires their full talents and abilities - a substantial decrease from the more than one-half (53%) who expressed the same view in 1994. These declines are most apparent among full-time (versus part-time) employees with disabilities, as only 46% now say that their job requires their full talents and abilities, compared with fully 66% just four years earlier.

Among adults with disabilities who are not employed, an overwhelming majority (85%) say that an important reason why they are not working or looking for work is that their disability or health problem severely limits what they can do (compared to 78% in 1986). A sizable majority (69%) say that their need for medical treatment or therapy is an important reason - a proportion that has risen from 57% since 1986. Other perceived impediments to work seem to be important in a substantial number of cases. For instance, a sizable minority (42%) of people with disabilities who are not working say that employers' failure to recognize that they are capable of doing a full-time job is an important reason why they are not working or looking for work - a figure that is substantially the same as the 47% reported in 1986. Almost half (48%) of adults with disabilities who are either working or of working age and willing and able to work say that the jobs they can get do not pay enough - a marked...
increase from the 40% level of four years earlier.

As in 1994, the proportion of full- and part-time workers saying that they have experienced job discrimination rose slightly, to 32% in 1998 (from 27% in 1986 and 29% in 1994), although this change may be due in part to the greater awareness of job discrimination rather than to an actual increase in its incidence. In contrast, the percentage of employees with disabilities encountering unfavorable attitudes in the workplace has declined since 1994, from 32% to 30%, but the change is statistically insignificant.

Amazingly, over the same time period the proportion of people with disabilities either working or of working age and willing and able to work who say that they have encountered physical barriers in the workplace has actually risen, from 21% to 28% and from 26% to 36%, respectively. More than one-third (34%), compared to just 26% in 1994, say that they would need special equipment or technology in order to perform effectively in the kinds of jobs they prefer. Again, however, these changes may be the result primarily of a heightened awareness of physical barriers and of the possibilities for accommodating them rather than to an actual increase in their presence.

Despite these impediments, the long-observed desire on the part of people with disabilities to work remains strong. Seven out of ten (72%) of people with disabilities under age 65 who are not now employed say that they would like to have a job (although this percentage has dropped somewhat from the 79% reported in 1994). Yet only 37% (down from 42% in 1994) say that they actually would be able to work if a job became available in their area.

Perhaps most significantly, half (52%) of adults with disabilities believe that work opportunities have improved over the past four years, a significant increase over the minority (44%) who felt this way in 1994, when the United States was just emerging from a serious economic recession.
The improvements in educational attainment among people with disabilities were one of the brightest spots of the 1994 survey, and these educational gains continued in 1998 (see box). While the percentage of adults with disabilities who have not graduated from high school remains twice as great as among those without disabilities, the high school non-completion rate for adults with disabilities has shrunk by half since 1986 (from 39% to 20%), and the absolute gap between those with and without disabilities has declined from 24 to 11 percentage points.

Significantly, the non-completion rate for younger adults with disabilities (aged 30 to 44) is only 16% - just seven points above the non-disabled rate.

College attainment is another area in which people with disabilities have made major gains. Overall, half of adults with disabilities have now completed some college - a rate that parallels that for the non-disabled population.

Only a minority of part-time employees (28%), those unemployed but looking for work (52%), and those unemployed and not looking for work (26%) say that their lack of education and training is an important reason why they are not working full-time. Moreover, fewer than one in three (30%) adults under age 65 who prefer to work, but indicate that they lack the necessary education to do so, say that they have encountered barriers to obtaining this education or training - a significant drop from the 37% figure reported in 1994.

Some gaps remain, of course, and continued improvements are clearly needed, but most educational indicators are moving in the right direction.

**INDICATOR: "PERCENT NOT HAVING COMPLETED HIGH SCHOOL"**

The percentage of people with disabilities who have not completed high school has fallen significantly over the last twelve years, from 39% in 1986 to 24% in 1994 and further, to 20% in 1998. However, it remains more than double the proportion of non-disabled people (9%) who have not graduated from high school. More encouraging, half (51%) of all people with disabilities have completed some college, a proportion almost identical to that of the non-disabled population, and a significant improvement over the levels of 1994 (44%) and 1986 (29%).
The percentage of people with disabilities living in a low-income household (annual income below $15,000 in inflation-adjusted dollars) remains high - about three times as great as for the non-disabled population (see box). This is in part because one-quarter (25%) of disabled adults - the same rate as in 1994 - receive all of their income from government benefits, which rarely lift families far above the poverty line. Yet adults with disabilities, on the whole, are becoming increasingly financially independent, with 44% now saying that they receive none of their income from government benefits, and another 10% reporting that they receive less than one-quarter from benefits.

At the other end of the spectrum, 11% of adults with disabilities have household incomes greater than $50,000, and 24% have household incomes greater than $35,000. While these percentages remain appreciably lower than those for adults without disabilities, they are nearly twice as high as those reported in 1986.

Moreover, among people with disabilities of working age who are working either full- or part-time, the proportion with household incomes greater than $35,000 is fully 41%, again nearly double the 1986 rate of 24%.

**INDICATOR: "FAMILIES WITH LOW HOUSEHOLD INCOMES"**

Fully one-third (34%) of adults with disabilities lived in a household with an annual income of less than $15,000 in inflation-adjusted dollars in 1998, compared to about 12% of non-disabled Americans—a 22-point gap. This gap has remained stubbornly persistent, and is virtually identical to the gaps reported in 1994 (40% versus 18%) and in 1986 (51% and 29%). Note, however, that because of improvements in the overall U.S. economy since the early 1980s, the proportion of disabled adults living in a low-income family has fallen along with that of the non-disabled population, declining by fully one-third (from 51% to 34%) in just 14 years.
The majority of adults with disabilities do not describe access to transportation as a major problem in their lives - and, indeed, some 60% of these individuals say that their level of access to transportation has improved over the previous four years, just as a similar proportion had responded in the 1994 survey (see box). In addition, only 3% of those not working but wanting a job say that lack of transportation is a barrier to their obtaining the education or training they need.

Still, 24% of unemployed people with disabilities say that the lack of affordable, convenient, or accessible transportation is an important reason why they do not have a job - a similar percentage to that reported in 1994 and only marginally below the 31% level of 1986 - indicating that access to transportation may remain a serious problem for a significant minority of adults with disabilities.

INDICATOR: "WHETHER INADEQUATE TRANSPORTATION IS A PROBLEM"

Three in ten (30%) adults with disabilities consider inadequate transportation to be a problem in their lives, with 17% viewing it as a "major problem" and 13% a "minor problem." Somewhat more than half this amount (17%) of adults without disabilities describe inadequate transportation as a problem in their lives (7% a "major problem," 10% a "minor problem"), representing a 13-point gap. Significantly, however, 60% of adults with disabilities say that access to transportation has improved over the last four years, compared to just 10% who say the problem has gotten worse. Similar proportions responded this way in 1994.
Health care coverage for people with disabilities, in many respects, follows the patterns for people without disabilities. The great majority of adults with disabilities, for instance, are covered by health insurance, and only a small minority (albeit a slightly increasing minority) report that they were unable to secure needed medical care at least one time during the previous year (see box). Among those who are uninsured, only 18% say that they were denied coverage because of a pre-existing condition, while one in four (28%) adults with disabilities say that they postponed seeking health care during the past year because they could not afford it.

Overall, 75% of adults with disabilities indicate that they are satisfied with the health care services that they receive, with 40% professing to be "very satisfied" and 35% saying that they are "somewhat satisfied." These results are not appreciably different from those obtained in 1994, and are only slightly below reported figures for people without disabilities.

**INDICATOR: "ACCESS TO NEEDED MEDICAL CARE"**

One out of five (21%) adults with disabilities say that they did not receive the medical care they needed on at least one occasion during the past year, compared to one in ten (11%) adults without disabilities—a gap of 10 percentage points. The 21% figure represents a slight increase from the 18% with health care access problems in 1994 (the question was not asked in 1986). However, the 10% gap represents a doubling since 1994. Nine out often (90%) adults with disabilities report being covered by health insurance, an increase from the 86% reporting coverage in 1994 and a figure approximately equal to that of the non-disabled population.
PARTICIPATION IN RELIGIOUS SERVICES REMAINS STRONG

Adults with disabilities now attend religious services in approximately the same proportions as those without disabilities, although the closing of this gap has been due more to declines in participation in religious services than it has to gains among people with disabilities (see box). Nor is the gap as uniform across disabilities: for instance, only 45% of people with severe disabilities, compared to 54% of people with disabilities overall, attend religious services at least once per month. In any event, the strength of religious participation among people with disabilities is likely to be due in part to the fact that faith plays an integral role in their lives—two-thirds (67%) of adults with disabilities indicate that their religious faith is very important to them, with those whose disability is most severe being the most likely to declare that their faith is important to them.

In addition, religious congregations appear to have become more welcoming to people with disabilities. Six out of ten adults with disabilities (61%)—the same proportion as in 1994—say that their congregation does "a lot" or "some" to make it easy or possible for them to participate.

Moreover, half (52%) of those who attend religious services say that the attitudes of other worshippers toward their disability encourage them to attend services, while most of the rest (42%) say that others' attitudes have no effect on their likelihood of attending.

INDICATOR: "FREQUENCY OF ATTENDANCE AT RELIGIOUS SERVICES"

Nearly the same proportion of people with disabilities (54%) as those without disabilities (57%) attend religious services at a church, synagogue, or other place of worship at least once a month—a statistically insignificant gap of 3%. This represents a marked decline from the 1986 gap of 11% (55% attendance among people with disabilities versus 66% among people without disabilities), although the closing of the gap is due almost entirely to the reduced participation of people without disabilities in religious services. Still, it is worth noting that the religious participation of people without disabilities has held steady during a period of pronounced participation declines among the non-disabled population.
INDICATOR #6.

POLITICAL PARTICIPATION LAGS

According to data from the U.S. Census Bureau's Current Population Survey, adults with disabilities are somewhat less likely to be registered to vote than are adults without disabilities (see box). Moreover, as with non-disabled Americans, only a minority of people with disabilities participate in the political process in other ways: just one in three (35%) indicate that they have written or spoken to an elected representative or public official in the past year, fewer than one in five say that they have contributed money to a political organization (17%) or candidate (15%), and only one in ten (10%) say that they have attended a political meeting.

In order to help rectify this situation, Congress in 1993 passed the National Voter Registration Act (sometimes referred to as the "Motor Voter Law"). The Act requires government and community services agencies to offer voter registration services to people with disabilities. Still, five years later, the 1998 Louis Harris survey found that only one in four (25%) adults with disabilities said that they had been offered such services from a government or community agency during the previous five years.

INDICATOR: "WHETHER REGISTERED TO VOTE IN THE LAST PRESIDENTIAL ELECTION"

According to data from the U.S. Census Bureau's Current Population Survey, only six out of ten (62%) adults with disabilities were registered to vote in the 1996 Presidential election, compared with almost eight of ten (78%) non-disabled adults, representing a gap of 16 percentage points.
INDICATOR #8.

FREQUENCY OF SOCIALIZING IS DECLINING

People with disabilities socialize with close friends, family members, and neighbors about one-fifth less often than do those without disabilities — indeed, they actually socialize somewhat less often now than they did in 1986 (see box). Only about one in four (28%) adults with disabilities who are not married or living with someone has gone out on a date in the past year; just one in five (22%) say that it is “relatively easy” for them to meet people with whom they can have dates, with half (49%) indicating that it is “relatively difficult.” In addition, fewer than one in three (29%) adults with disabilities say that they have participated in a group or organized activity on behalf of people with disabilities.

INDICATOR: "FREQUENCY OF SOCIAL VISITS WITH FRIENDS, RELATIVES, OR NEIGHBORS"

Fewer than seven out often (69%) adults with disabilities socialize with close friends, relatives, or neighbors at least once per week, compared with more than eight often (84%) adults without disabilities—a gap of 15 percentage points. While this gap is marginally smaller than the 18-point gap reported in 1994, it remains substantially higher than the 10-point gap of 1986. Moreover, the increase in the gap is due almost exclusively to the reduction in the weekly socializing of people with disabilities, from 75% in 1986 to 69% now.
As just indicated, people with disabilities tend to lead social lives that are less active than are those without disabilities. They also tend to go out - whether on their own or with others - less often than people without disabilities. For instance, only one in three adults with disabilities (33%) go out to a restaurant at least once per week (see box), just 57% visit a supermarket or food store at least once a week, and only 18% visit a department store, mall, or shopping center. On an annual basis, fewer than half (48%) go to a movie or the theater during the year, while fewer than one-third attend a live music performance (27%) or a sporting event (30%).

**INDICATOR: "FREQUENCY OF VISITS TO A RESTAURANT"**

Only one-third (33%) of people with disabilities go out to a restaurant at least once per week, compared with six often (60%) of people without disabilities-a gap of 27 points. Not only has this gap widened somewhat since 1994, when it was 21 points, but it is even larger than it was in 1986 (24 points). The widening of the gap may be due in part to statistical fluctuations among the non-disabled population (the percentage of people with disabilities going out to a restaurant at least once per week was 34% in each of 1986 and 1994, statistically the same as in 1998), but at best it signifies a gap that stubbornly resists closure.
People with disabilities appear to be less satisfied with life than they were in years past - and are increasingly less satisfied with life than are their non-disabled counterparts (see box). This decline in satisfaction comes despite at least some significant gains in the participation of people with disabilities in American life, as described in this report, and has taken place almost across the board. For example, fewer adults with disabilities now (45%) say they are "treated as an equal" than was the case in 1986 (56%). Some two-thirds (67%), versus 57% in 1986, say that their disability or health problem has prevented them from reaching their full abilities as a person, while 69% (versus 56% in 1986) indicate that their disability prevents them from getting around, attending cultural or sporting events, or socializing with friends as much as they would like.

On the other hand, more than half (52%) of adults with disabilities, compared to only four in ten (40%) in 1986, say that they feel either a "very strong" or "somewhat strong" sense of common identity with other people with disabilities. People with disabilities are also satisfied with certain key aspects of their lives. For instance, most people with disabilities are very satisfied with the size of their home (63%), the quality of their housing (61%), the neighborhood in which they live (58%), and their housing overall (60%) - with approximately nine out of ten at least somewhat satisfied with each of these aspects of their housing.

In addition, people with disabilities are roughly as optimistic about the future now as they were in 1994, with 46% now believing that things will get better during the next four years and 37% thinking that they will get worse. Age and the severity of disability appear to be key determinants of optimism, as only one out of three (34%) of those over age 45, but two of three (68%) of those under age 45, believe that things will get better, and only 32% of those with very severe disabilities, but 58% of those with slight or moderate disabilities, think that life will improve.
When Louis Harris and Associates conducted their 1991 Survey of Public Attitudes Toward People with Disabilities, the Americans with Disabilities Act (ADA) was still of recent vintage, and so it was only mildly surprising that just 18% of the general public - and a mere 16% of people with disabilities - were aware that a law had been passed to give greater protection to Americans with disabilities. By 1994, as the new law began to penetrate the public consciousness, these numbers had climbed sharply, with 40% of people with disabilities overall - including 46% of those of working age and 59% of those with jobs - aware of the new law.

Awareness has continued to increase in the four years since, and in 1998, for the first time, more than half (54%) of people with disabilities are aware that laws have been passed within the previous ten years to provide increased protection to people with disabilities. Still, as in previous surveys, knowledge of the ADA remains heavily dependent upon one's educational attainment: fully seven out of ten (71%) of people with disabilities having more than a high school education have heard of the ADA, compared to fewer than four of ten (38%) who have completed no more than high school.

In one encouraging sign, the ADA appears to continue to have a significant impact on the lives of millions of Americans with disabilities. A sizable minority of people with disabilities (35%) believe that the ADA has made their lives better - the same percentage as thought it would in 1994. On the other hand, six out of ten (58%) believe that the ADA has made no difference in their lives - an appreciable increase from the 49% that expected it to four years earlier - indicating that much work remains to be done in achieving the full promise of the ADA.

Nevertheless, despite the sometimes disconcerting findings noted in this report, substantial progress is being made, and people with disabilities continue to believe that life overall is improving for those with disabilities. In patterns that parallel those revealed by the 1994 survey, large majorities of adults with disabilities report improvements during the previous four years in access to public facilities (75%), the quality of life for people with disabilities (66%), public attitudes toward Americans with disabilities (63%), portrayals of people with disabilities in the media (62%), and the inclusion of people with disabilities in advertising (57%). Finally, as noted above, 60% of adults with disabilities believe that access to transportation has improved over the past four years, and 52% think that job opportunities are better than they were four years earlier.

Perhaps most encouraging, an increasing proportion of people with disabilities are taking the initiative to improve their ability to participate in employment, education, and other aspects of American life. For instance, three out of ten (30%) people with disabilities own special equipment or other, non-computer technology to assist them in their daily lives - a significant increase from the 22% owning such equipment in 1994.

**CONCLUSION**

The 1998 N.O.D./Harris Survey of Americans with Disabilities reveals continued progress on many fronts - as well as a sobering amount of work that remains to be done. On the whole, people with disabilities are participating more fully in the mainstream of American life than they were in the years prior to the passage of the Americans with Disabilities Act. And yet, in far too many areas - most notably employment, socializing, and satisfaction with life - the gains over the last dozen years have been small, and, in some cases, the limited improvements of earlier years have now been reversed.

The American people have demonstrated great faith in laboring diligently to break down many of the most obvious barriers to full participation. Still, nearly a decade into the life of the ADA, we have learned that many of the most important determinants of the indicators of people with disabilities - health and well-being, self-confidence, and public attitudes - cannot be improved by legislation alone. To be sure, individuals with disabilities themselves need to - and are - taking responsibility for their own lives, attitudes, and initiative to whatever extent they can. At the same time, as the 20th century draws to a close, non-disabled Americans must renew their commitment to full participation, and to focusing on the abilities rather than the disabilities of our disabled citizens, if we are to achieve this cherished goal.

As this and previous surveys clearly show, success in this effort is eminently possible. Americans with disabilities want to - and can - participate and contribute more fully to society. What a great accomplishment it will be, as the new century dawns, to make this dream, at last, a reality.

*All of America will gain!*
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The full 150-page 1998 N.O.D./Harris Survey of Americans with Disabilities is available from N.O.D. for $95 ($60 for disability organizations.) Data tabulations are also available on diskette for $250. Additional copies of "Closing the Gaps: 1998" may be obtained from N.O.D. for $20 each. These publications are available in alternative formats.

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The National Organization on Disability’s goal is the full and equal participation of America’s 54 million men, women and children with disabilities in all aspects of life. N.O.D. was founded in 1982 at the conclusion of the United Nations International Year of Disabled Persons. N.O.D. is the only national network organization concerned with all disabilities, all age groups and all disability issues.

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It's ability, not disability, that counts.

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