

Sickness and disability among the group aged 14-64 have the greatest impact on the manpower resources of the Nation. It is estimated that on an average day as many as 3.7 million persons aged 14-64 are prevented from working or seeking work as a result of both short-term sickness and long-term disabilities. Of these, an estimated 2.2 million would have been incapacitated for more than 6 months.<sup>2</sup>

Thus, approximately three-fourths of the 2.9 million persons aged 14-64 with disabilities lasting more than 6 months would have been in the labor force but for their disability. The remaining one-fourth consists of persons who, if not disabled, would have been engaged in some activity other than gainful employment—keeping house or attending school, for example. Recent studies of the age group 14-64 suggest that practically all men between the ages of 20 and 64 with long-term disabilities would be active members of the labor force if they were not disabled, while possibly as many as 50 percent of the women with extended incapacities would be at work. It is estimated that 3 out of every 4 persons prevented from engaging in regular employment on an average day as a result of permanent or prolonged physical or mental disabilities are men.

The estimates in this note are derived for the most part from data developed by two special 1949-50 studies of the prevalence of long-term disability in the civilian noninstitutional population aged 14-64, made jointly by the Social Security Administration, the Office of Vocational Rehabilitation, and the Public Health

<sup>2</sup> These estimates are not necessarily incompatible with earlier estimates, which had indicated that disabling illness kept out of employment a greater proportion of persons with short-term disabilities (i.e., less than 6 months' duration) than persons with long-term disabilities. The current estimates give greater weight to the pronounced seasonal variation in disability rates, especially for temporary illness, which produces a range in the number of persons actually unable to work from 3.4 million on a summer day to 4.0 million on a winter day. With the aging of the population, also, the number of cases of long-term disability has increased more, both absolutely and relatively, than the number of short-term illnesses.

**Table 1.—Estimated number of persons in the United States with disabilities lasting more than 6 months on an average day in 1954<sup>1</sup>**

[In thousands]

Age group	Persons with disabilities lasting more than 6 months		
	Total	Noninstitutional	Institutional
Total.....	5,310	4,100	1,210
Under 14.....	250	200	50
14-64.....	2,900	2,140	760
65 and over.....	2,160	1,760	400

<sup>1</sup> Based on 1949-50 Surveys of Disability, 1935-36 National Health Survey, and 1950 decennial census.

Service, utilizing the sampling facilities of the Bureau of the Census.<sup>3</sup> Estimates for the age groups under 14 and over 64 were made by projecting the prevalence rates among the group aged 14-64 on the basis of the rate of increase with age for those disabled more than 12 months that was observed in the 1935-36 National Health Survey.<sup>4</sup>

The estimates of the number of long-term disabled in the institutional population are based on the 1950 decennial census, adjusted for 1954 population on the assumption that changes in the institutional population have paralleled those in the total population. All persons in long-term hospitals and in homes and schools for the mentally and physically handicapped are considered to have been disabled for more than 6 months. For persons in correctional institutions and for persons under age 45 in homes for the aged and the dependent, it is assumed that the prevalence rates are the same as the rates in the 1949-50 surveys for the noninstitutional pop-

<sup>3</sup> Marjorie E. Moore and Barkev S. Sanders, "Extent of Total Disability in the United States," *Social Security Bulletin*, November 1950; *Estimates of Prevalence of Disability in the United States, September 1950*, Rehabilitation Service Series, No. 317, Office of Vocational Rehabilitation, April 1955; and Theodore D. Woolsey, *Estimates of Disabling Illness Prevalence in the United States*, Public Health Monograph No. 4, August 1952.

<sup>4</sup> For a detailed explanation of the methodology, see G. St. J. Perrott, Lucille M. Smith, Maryland Y. Pennell, and Marlon E. Altenderfer, *Care of the Long-Term Patient*, Public Health Service Publication No. 344, January 1954, pages 9-11.

ulation, and that for persons aged 45 and over in homes for the aged and dependent the rates are considerably higher. Other methods of estimating the number of long-term disabled in the population produce results of the same order of magnitude.

The estimates that are given here of the prevalence of disability among workers and "would-be" workers are based on an analysis of the employment status of disabled persons as reported in the 1949-50 surveys of disability. A somewhat lower estimate of potential workers among the disabled is obtained by applying to the disabled the labor-force participation rates of the nondisabled. Since it is thought that the latter method may not fully reflect the potential work status of disabled women, especially housewives with long-term disabilities, the first method was used.

## Old-Age Benefits in Current-Payment Status, December 31, 1954

The old-age and survivors insurance program was paying old-age benefits on December 31, 1954, to almost 3.8 million persons—about three-fifths of a million more than in December 1953. The average monthly benefit amount is shown in the accompanying table, which also gives a percentage distribution of the number of beneficiaries according to the size of their benefit. The data are classified by the beneficiaries' State of residence at the end of 1954.

The average old-age benefit being paid in December 1954 was \$59.14, about \$8.00 higher than the average a year earlier. The increase was due chiefly to the higher benefit rates provided by the 1954 amendments. One out of 3 old-age beneficiaries were receiving monthly amounts of \$70.00-\$98.50 at the end of 1954. Slightly less than one-third of all old-age beneficiaries were receiving benefits in the \$50.00-\$69.90 range, and slightly more than one-third were receiving monthly benefits of less than \$50.00. Minimum benefits of \$30.00 were being paid to about 676,000 old-age beneficiaries, 80,000 more than at the end of 1953. As a

**Number and average monthly amount of old-age benefits in current-payment status and percentage distribution by amount of benefit, by State, December 31, 1954**

[Percentage distribution based on 10-percent sample]

State <sup>1</sup> (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving--									
			Total	\$30.00	\$30.10-39.90	\$40.00-49.90	\$50.00-59.90	\$60.00-69.90	\$70.00-79.90	\$80.00-89.90	\$90.00-98.50	
Total.....	\$59.14	3,775,134	100.0	17.9	8.8	10.1	13.6	17.1	12.8	9.1	10.6	
Connecticut.....	65.57	67,828	100.0	10.7	6.3	7.6	12.5	17.9	17.5	13.2	14.3	
Michigan.....	64.37	158,548	100.0	13.8	7.2	9.1	12.4	14.9	13.7	10.8	18.1	
New Jersey.....	64.09	148,921	100.0	12.8	6.6	8.6	13.0	17.8	15.2	12.7	13.3	
Pennsylvania.....	62.72	304,784	100.0	12.8	7.5	8.6	13.5	19.1	15.9	10.9	11.7	
Massachusetts.....	62.36	171,693	100.0	12.2	7.2	9.0	14.3	20.7	15.4	10.9	10.3	
Ohio.....	62.20	221,887	100.0	14.9	7.7	9.2	12.8	16.5	14.1	10.6	14.2	
Illinois.....	61.94	234,248	100.0	15.1	7.7	9.2	13.1	16.8	14.4	10.5	13.2	
Rhode Island.....	61.63	29,410	100.0	12.4	6.5	9.1	15.4	20.7	16.1	10.6	9.2	
New York.....	61.36	454,068	100.0	14.0	8.0	9.9	14.0	18.5	14.3	10.2	11.1	
Wisconsin.....	59.73	94,876	100.0	19.7	8.7	9.0	11.8	15.5	13.0	9.1	13.2	
Delaware.....	59.67	8,840	100.0	19.4	8.8	9.4	12.7	15.7	13.0	10.4	10.6	
Washington.....	59.52	77,986	100.0	15.9	8.2	10.6	15.8	17.1	12.8	7.8	11.8	
Florida.....	59.44	103,682	100.0	19.5	8.7	9.3	12.9	15.3	11.9	11.7	10.7	
West Virginia.....	58.81	43,362	100.0	18.9	7.7	9.4	13.5	18.9	15.5	7.0	9.1	
California.....	58.73	334,555	100.0	17.0	8.6	11.7	14.9	16.5	12.5	8.8	10.0	
Oregon.....	58.51	53,242	100.0	18.2	7.7	11.3	16.0	17.2	10.5	8.0	11.1	
Indiana.....	58.31	109,812	100.0	19.8	9.2	10.1	13.1	16.0	11.6	8.5	11.7	
Arizona.....	58.19	15,322	100.0	23.1	9.3	9.8	13.3	14.3	11.2	9.1	9.9	
Utah.....	58.18	12,339	100.0	20.6	8.5	9.5	13.3	16.2	13.3	8.3	10.3	
Maryland.....	58.03	50,987	100.0	18.2	9.7	10.0	14.0	17.6	11.9	8.9	9.7	
Dist. of Col.....	57.73	14,838	100.0	15.9	9.6	12.2	14.9	17.9	12.8	7.9	8.8	
New Hampshire.....	57.50	21,240	100.0	14.6	9.1	11.0	17.4	20.1	12.6	7.9	7.3	
Minnesota.....	57.41	71,118	100.0	21.2	9.5	10.5	13.2	16.1	11.7	8.2	9.6	
Nevada.....	56.70	4,146	100.0	21.5	10.0	10.3	17.4	15.9	11.5	6.2	7.2	
Missouri.....	56.62	100,633	100.0	20.8	9.7	11.1	13.9	16.8	11.5	8.0	8.2	
Wyoming.....	56.49	5,315	100.0	24.6	9.0	8.0	15.1	15.6	12.5	7.6	7.6	
Hawaii.....	56.49	8,111	100.0	19.9	9.8	13.0	13.0	14.9	13.6	9.1	6.7	
Colorado.....	56.43	31,609	100.0	23.4	9.1	9.7	14.2	15.3	12.5	7.6	8.2	
Alaska.....	56.15	1,960	100.0	19.4	10.0	10.8	13.9	17.7	10.4	6.1	11.7	
Vermont.....	55.88	11,523	100.0	19.1	11.2	10.0	15.0	17.2	11.2	8.9	7.4	
Montana.....	55.75	13,800	100.0	24.1	10.7	10.1	13.5	16.9	10.2	6.9	7.6	
Maine.....	55.25	34,019	100.0	21.1	10.3	10.8	15.5	17.9	11.8	6.5	6.1	
Iowa.....	54.60	60,349	100.0	24.7	11.1	10.9	12.5	15.9	10.1	6.7	8.1	
Virginia.....	54.53	54,447	100.0	23.0	10.5	11.4	13.5	18.2	10.0	6.9	6.5	
Kansas.....	54.06	43,083	100.0	24.1	11.6	12.1	13.4	16.1	9.7	6.0	7.0	
Kentucky.....	53.95	51,757	100.0	23.8	11.6	10.9	13.9	16.7	10.3	5.6	7.2	
Nebraska.....	53.69	27,765	100.0	24.5	11.6	11.7	10.8	17.6	10.2	6.9	6.7	
Idaho.....	53.62	12,649	100.0	24.5	11.0	13.4	11.8	15.4	8.5	6.6	8.8	
Texas.....	52.67	111,706	100.0	27.1	11.2	11.6	13.2	14.6	8.5	6.4	7.4	
Oklahoma.....	52.62	39,331	100.0	26.9	11.5	12.0	11.7	15.9	9.6	5.9	6.5	
New Mexico.....	52.24	7,596	100.0	29.2	10.0	10.7	13.3	12.9	9.0	6.6	8.3	
South Dakota.....	52.14	10,505	100.0	25.8	12.4	11.5	12.8	17.7	9.2	4.9	5.7	
North Carolina.....	52.11	48,855	100.0	26.3	11.3	11.5	15.2	17.3	8.9	5.1	4.4	
South Carolina.....	51.98	22,947	100.0	25.8	10.7	12.1	15.8	16.2	9.2	5.2	5.0	
Alabama.....	51.55	43,696	100.0	27.7	10.9	11.7	14.8	15.7	8.8	5.0	5.4	
Louisiana.....	51.54	36,739	100.0	26.8	12.1	12.0	14.8	13.5	8.3	5.8	6.7	
Tennessee.....	50.93	48,172	100.0	28.5	12.5	12.3	14.2	15.6	7.6	4.3	5.0	
Georgia.....	50.60	45,041	100.0	29.1	13.3	12.6	12.7	14.3	7.6	5.0	5.4	
North Dakota.....	50.57	7,389	100.0	30.9	12.8	11.0	12.1	14.4	8.2	5.5	5.1	
Arkansas.....	48.58	31,389	100.0	32.6	13.3	11.8	12.6	14.2	7.0	3.9	4.6	
Mississippi.....	47.19	23,010	100.0	35.3	13.1	11.8	12.3	14.2	6.2	3.5	3.6	
Virgin Islands <sup>2</sup> .....	42.11	160										
Puerto Rico.....	40.71	10,173	100.0	33.6	33.0	11.3	6.9	10.0	2.5	.9	1.8	
Foreign.....	62.07	23,673	100.0	10.6	5.7	9.1	14.7	24.9	18.0	8.2	8.8	

<sup>1</sup> Beneficiary's State of residence.

<sup>2</sup> Too few cases in the sample for a reliable distribution.

proportion of all old-age beneficiaries, however, the number of persons receiving minimum benefits declined about 0.6 percent to 17.9 percent.

Among the 48 States the average monthly old-age benefit at the end of 1954 ranged from \$65.57 in Connecticut to \$47.19 in Mississippi. Benefits of \$70.00-\$98.50 were being paid to 45 percent of the old-age beneficiaries in Connecticut and to 13 percent in Mississippi; benefits of

\$30.00-\$49.90 went to only 25 percent of the old-age beneficiaries in Connecticut and to 60 percent in Mississippi. In Puerto Rico, where the average benefit was only \$40.71, 4 out of 5 old-age beneficiaries were receiving benefits of less than \$50.00.

The average old-age benefit was highest in the Northeastern States and in certain North Central States, somewhat lower in the Middle West and Far West, and for the most part

lowest in the Southern States. Four of the five States with the highest average old-age benefits are in the Northeast, while four of the five States with the lowest average benefits are in the South. The lower average benefits in the Southern States reflected mainly the more frequent periods of noncovered employment in the wage histories of beneficiaries in this area; the result was a reduction in the average monthly wages from which their benefits were computed. The averages also reflected, to some extent, regional differences in wage rates.

## Recent Publications\*

### Social Security Administration

MYERS, ROBERT J., and RASOR, EUGENE

A. *Long-Range Cost Estimates for Old-Age and Survivors Insurance, 1954.* (Actuarial Study No. 39.)

Washington: Division of the Actuary, Dec. 1954. 46 pp. Processed.

The sixth in a series. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

### General

ALTMAYER, ARTHUR J. "The Development of Social Security in the United States." *Bulletin of the International Social Security Association*, Geneva, Dec. 1954, pp. 447-462. \$2.50 a year.

ANDERSON, WILLIAM. *The Nation and the States, Rivals or Partners?* Minneapolis: University of Minnesota Press, 1955. 263 pp. \$3.75. History and problems of Federal-State relations.

BRACKMANN, KURT. *Handbuch der Sozialversicherung; Eine Systematische Darstellung.* 4th edition. Bad Godesberg: Asgard-Verlag. 2 vols., loose leaf.

Detailed information as of August 1954 on German health, work acci-

(Continued on page 24)

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