

# Income of the Disabled: Its Sources and Size

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*The Social Security Administration in its 1966 survey of disabled persons in the United States found that the major economic result of severe disability is the loss of earnings and the consequent dependency on public programs and family support. Its impact was seen to be greatest on the younger, severely disabled nonmarried men and women. The severely disabled were largely out of the labor market and depended for their income on transfer payments or on the earnings of other family members. This group with the severest disabilities counted among its members large proportions of older persons, those from minority races, and persons with limited education.*

A LIMITATION in the ability to work or the inability to continue in the same kind of work may radically curtail the income of an individual. Severe disability may deprive him of earnings altogether. Disease and impairment—together with other economic, social, and demographic factors such as advancing age, minority race membership, a low level of education, absence of skills, or being a woman household head—may make coping with the work environment difficult if not impossible.

These factors are an integral part of disability and are reflected in the income of the disabled. The disabled population in 1965—the severely disabled, in particular—was older than the general population, had a higher proportion of persons from minority races, of nonmarried women, and of those with a low educational level.

Disability has long been recognized as a handicapping condition that in many cases leads to poverty. Yet little information has been available on its economic consequences in relation to the severity of the disablement and the social and demographic characteristics of the disabled—the individual or the family with a disabled member.

\* Division of Disability Studies, Office of Research and Statistics. For fuller discussion of the subject, see *Source and Size of Income of the Disabled* (Report No. 16 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1971. For Survey definitions and a description of the study design, see the Technical Note in the Survey Reports (Nos. 1-16); see also the *Social Security Bulletin*, May 1968, page 22.

This article presents data on income distributions and the sources of income for disability units.<sup>1</sup> The income data are related to the severity of disability, marital status, sex, race, family life cycle, age, education, and regional differences.

The findings are based on the 1966 Survey of Noninstitutionalized Disabled Adults conducted by the Social Security Administration. In this survey, persons who had been disabled within the previous 5 years were asked about income changes since the onset of disability. Nearly two-fifths of those in the survey reported lower total incomes after disablement, as the figures that follow show.

Severity of disability	Percent with less income after onset		
	Total	Men	Women
Total.....	37.3	43.2	31.9
Severe.....	53.9	70.8	44.8
Occupational.....	35.5	49.4	21.5
Secondary.....	24.7	24.6	24.8

Among severely disabled men, 7 out of 10 reported less income after onset of disability. Among those with secondary work limitations, the proportion was 1 in 4. In a national study of the general population, only 1 man in 6 reported that income was less than it was in the preceding year.<sup>2</sup>

Men were more likely than women to report an income loss after disability. Most women had employed nondisabled husbands, and fewer women had worked or were working before disability set in.

The amount of earnings loss may be reduced through replacement by disability or retirement benefits under public programs such as the social

<sup>1</sup> A disability unit is a nonmarried disabled adult or a married couple, one or both of whom are disabled, and minor children residing with them, if any. Disability-unit income includes all the money income of unit members. It is the total family income for about two-thirds of the couples and one-third of the unrelated individuals and unmarried household heads. Data on the income of other family members—not included here—have been presented in a separate report.

<sup>2</sup> George Katona, Eva Mueller, Jay Schmiedeskamp, and John A. Sonquist, *1966 Survey of Consumer Finances*, Survey Research Center, Institute for Social Research, University of Michigan, 1967, page 24.

security program, workmen's compensation, and unemployment insurance or under private pension plans. Family contributions also provide income for some disabled persons or couples. Public assistance payments are available as a final resort for those in need, though the standards of need and the extent to which needs are met vary greatly among the States.

## SEVERITY OF DISABILITY AND SIZE OF INCOME

Units with disabled persons aged 18-64 reported a median unit income of \$3,923 in 1965 (table 1).

TABLE 1.—Total 1965 money income of disability units: Percentage distribution of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64

Total money income	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
All units				
Number (in thousands)...	15,401	5,244	4,233	5,924
Total percent.....	100.0	100.0	100.0	100.0
None.....	3.4	6.2	2.6	1.5
\$1-499.....	5.9	7.9	5.3	4.7
500-999.....	8.3	13.8	6.4	4.8
1,000-1,499.....	7.5	11.7	5.4	5.5
1,500-1,999.....	5.9	8.8	4.5	4.4
2,000-2,499.....	5.3	6.9	4.6	4.4
2,500-2,999.....	5.0	7.3	4.8	3.1
3,000-4,999.....	16.4	15.3	17.3	16.7
5,000-7,499.....	19.5	10.7	23.6	24.5
7,500-9,999.....	11.0	7.0	12.5	13.3
10,000 or more.....	11.7	4.6	12.9	17.1
Median.....	\$3,923	\$2,124	\$4,894	\$5,508
Married men				
Number (in thousands)...	6,290	1,467	1,980	2,843
Total percent.....	100.0	100.0	100.0	100.0
None.....	.6	.5	.5	.7
\$1-999.....	4.6	8.2	4.2	3.0
1,000-1,999.....	8.3	19.2	5.1	5.1
2,000-2,999.....	9.5	20.0	7.1	5.8
3,000-4,999.....	19.3	24.7	18.8	16.9
5,000-7,499.....	26.4	15.5	30.7	29.1
7,500 or more.....	31.1	12.1	33.4	39.3
Median.....	\$5,711	\$3,133	\$6,151	\$6,580
Married women				
Number (in thousands)...	3,851	1,476	1,107	1,268
Total percent.....	100.0	100.0	100.0	100.0
None.....	( <sup>1</sup> )	.6	.....	.....
\$1-999.....	3.0	2.9	3.5	2.6
1,000-1,999.....	9.3	12.9	7.5	6.8
2,000-2,999.....	10.1	14.0	11.4	4.5
3,000-4,999.....	15.6	21.2	17.8	7.3
5,000-7,499.....	25.3	19.8	26.9	30.4
7,500 or more.....	36.5	28.7	32.8	48.6
Median.....	\$6,160	\$4,843	\$5,902	\$7,381

See footnote at end of table.

More than two-fifths of the disabled units had incomes under \$3,000, and nearly three-fifths had less than \$5,000.

Wide differences in unit income were reported for the severely disabled and the less disabled, primarily because severity of disability is closely related to current employment. The median income of the severely disabled in 1965 was \$2,124. More than three-fifths of this group had incomes below \$3,000 a year, and three-fourths had less than \$5,000. About half had income below the poverty level (table 2).<sup>3</sup>

The occupationally disabled and those with secondary work limitations had median incomes appreciably higher than those of the severely disabled. Income was obviously most affected when the person was unable to work at all, but partial limitations also restricted income.

<sup>3</sup> The poverty level used here is that developed by the Social Security Administration, adjusted for family size and composition to provide a measure of equivalent levels of living for families of different size. See Mollie Orshansky, "Who's Who Among the Poor: A Demographic View of Poverty," *Social Security Bulletin*, July 1965.

TABLE 1.—Total 1965 money income of disability units: Percentage distribution of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64—Continued

Total money income	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Nonmarried men				
Number (in thousands)...	2,140	833	440	867
Total percent.....	100.0	100.0	100.0	100.0
None.....	7.9	15.9	4.5	1.9
\$1-999.....	34.0	42.8	32.6	26.3
1,000-1,999.....	21.6	26.2	21.1	17.4
2,000-2,999.....	9.9	7.7	8.7	12.5
3,000-4,999.....	15.2	4.8	15.7	24.9
5,000-7,499.....	8.5	2.1	11.1	13.5
7,500 or more.....	2.8	( <sup>1</sup> )	6.5	3.5
Median.....	\$1,221	\$824	\$1,560	\$2,252
Nonmarried women				
Number (in thousands)...	3,120	1,468	706	947
Total percent.....	100.0	100.0	100.0	100.0
None.....	9.9	12.0	11.5	5.5
\$1-999.....	34.2	42.2	32.4	23.1
1,000-1,999.....	23.2	25.9	20.3	21.2
2,000-2,999.....	12.1	12.1	12.6	11.6
3,000-4,999.....	12.3	5.8	13.3	21.7
5,000-7,499.....	6.0	1.5	6.4	12.7
7,500 or more.....	2.3	.6	3.5	4.2
Median.....	\$1,169	\$916	\$1,226	\$2,019

<sup>1</sup> Less than 0.5 percent.

TABLE 2.—Median 1965 income of disability units and percent with unit income at or below the poverty level, by number of persons in unit and severity of disability of disabled adults aged 18–64

Number of persons in unit	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Number (in thousands)...	15,401	5,244	4,233	5,924
Median income				
Total.....	\$3,923	\$2,124	\$4,894	\$5,503
1.....	1,131	863	1,189	1,935
2.....	5,117	3,758	5,456	6,195
3.....	5,943	3,720	5,959	6,694
4.....	6,445	3,148	6,946	7,005
5.....	6,422	4,202	6,457	8,327
6.....	5,295	2,892	5,167	6,716
Percent with income, at or below the poverty level				
Total.....	33.2	50.4	28.6	21.2
1.....	62.7	78.6	59.9	43.8
2.....	17.9	22.6	15.7	15.1
3.....	16.5	34.1	21.5	4.7
4.....	21.9	49.4	18.0	13.0
5.....	28.2	46.4	21.7	17.1
6.....	40.7	76.6	39.1	19.3

The income of the disabled was also related to marital status and sex. Married men with severe disability had a median unit income of \$3,133. In the general population, fewer than 10 percent of the married men under age 65 had incomes of \$3,000 or less in 1965, and about 75 percent had an income of \$5,000 or more.<sup>4</sup> Severely disabled married women had a substantially higher median unit income than married men did, because most of these women had income from earnings of employed husbands.

Nonmarried disabled persons had lower incomes than those of couples. By definition, the only adult in the nonmarried unit was the disabled person himself—one reason for the low income reported. Since usually only the needs of one person were thus involved, this low income was offset to some extent.<sup>5</sup> Either or both of the two adults in the married units, of course, might have had earnings.

Nonmarried disabled men and women received about the same amount of income. Severely dis-

<sup>4</sup> Income distributions for married household heads under age 65 are based on data from the Current Population Survey of the Bureau of the Census, interpolated for 1965 from 1963 and 1967 data.

<sup>5</sup> About one-fourth of the nonmarried women had minor children, and about one-half of the married units included minor children.

abled nonmarried men had a median income of \$824 and the women had a median income of \$900—both far below any established individual adequacy standard. As a result, about three-fourths of the severely disabled nonmarried adults were poor. Income was less than \$2,000 for more than 80 percent of the men in this group, including 16 percent who reported no income; only 7 percent had incomes of \$3,000 or more.

The median incomes for nonmarried men with occupational and secondary work limitations were also low—about \$1,600 and \$2,300, respectively. Almost 4 in 10 of those with occupational limitations had annual incomes below \$1,000, and 3 in 10 of those with secondary work limitations had incomes that low.

In general, size of income was positively related to the number of persons in the unit, up to 6 persons. Though total median incomes went up with unit size, the amount of income per person declined for larger units, compared with the amounts for units of two or more persons. A higher poverty rate resulted for severely disabled units in each size above two persons. Even for two-person units, more than 25 percent were in poverty. Among the one-person units, nearly 80 percent had incomes below the poverty level. Among nonmarried women in families of four or more, 90–100 percent were in poverty.

## SOURCES OF INCOME

For most persons in our economy—including the disabled—the main source of income is earnings. The amount of earnings varies with level of education, occupational skills, race, work experience, and degree of labor-force participation. Except for the few with substantial assets or unusually high pensions, persons with regular earnings enjoy a better living standard than those without any or irregular earnings. Earnings usually provide a higher income than almost any combination of private or public replacement income.

The age and sex of the worker are also important factors in determining the amount of earnings, which are usually low for the very young and for the older worker. Men, in general, earn more than women, especially at low educational levels. The effect of loss of earnings varies

with the age, sex, and family position of the disabled person.

The receipt of social security benefits and other social insurance payments in general indicates work limitations and loss of earnings. A high proportion of the total income coming from public income-maintenance programs is typical of low incomes.

Earnings were the major source of income for most disabled units in 1965. About four-fifths of all disabled units reported income from earnings—nearly twice as many as those reporting any other income source (table 3). Earnings represented

TABLE 3.—Source of 1965 income of disability units: Percentage distribution of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64

Source of income	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
<b>All units</b>				
Number (in thousands).....	15,401	5,244	4,233	5,924
Total percent.....	100.0	100.0	100.0	100.0
No income.....	3.4	6.2	2.6	1.5
Earnings.....	79.4	59.1	87.5	91.5
Head.....	73.9	49.0	84.3	88.4
Spouse.....	27.2	19.9	31.7	30.5
Children.....	5.3	5.3	7.0	4.0
Asset income.....	41.3	32.0	44.1	47.3
Public income maintenance.....	37.6	57.4	34.0	22.5
Social insurance.....	30.7	44.2	29.6	19.5
Social security and railroad retirement.....	18.6	33.7	12.8	9.4
Veterans' payments.....	9.2	10.5	11.2	6.7
Workmen's compensation.....	1.6	1.2	2.4	1.3
Public employee benefits <sup>1</sup> .....	3.2	4.5	3.4	2.0
State temporary disability.....	.7	.6	.5	.8
Unemployment compensation.....	2.4	2.3	3.2	2.0
Public assistance.....	9.3	18.6	5.6	3.6
Private employer/union pensions.....	3.5	5.7	3.0	1.8
Other private income.....	6.6	9.9	4.7	5.1
Contributions from relatives outside household.....	3.9	5.5	3.1	3.0
<b>Married men</b>				
Number (in thousands).....	6,290	1,467	1,980	2,843
Total percent.....	100.0	100.0	100.0	100.0
No income.....	.6	.5	.5	.7
Earnings.....	91.9	75.5	97.6	96.5
Head.....	83.4	46.8	96.1	93.4
Spouse.....	46.7	47.5	49.4	44.5
Children.....	8.5	9.9	11.5	5.7
Asset income.....	47.6	36.9	50.2	51.2
Public income maintenance.....	35.8	66.5	36.0	19.7
Social insurance.....	31.8	55.8	33.8	18.1
Social security and railroad retirement.....	14.3	43.8	6.0	4.9
Veterans' payments.....	12.5	13.9	16.6	8.9
Workmen's compensation.....	2.7	2.5	4.2	1.7
Public employee benefits <sup>1</sup> .....	3.9	6.1	5.2	1.7
State temporary disability.....	.8	.5	1.1	.7
Unemployment compensation.....	2.9	2.0	4.6	2.1
Public assistance.....	5.7	17.4	2.5	1.9
Private employer/union pensions.....	4.4	9.4	4.0	2.0
Other private income.....	5.1	11.4	2.9	3.4
Contributions from relatives outside household.....	2.2	4.8	.8	1.9

See footnotes at end of table.

TABLE 3.—Source of 1965 income of disability units: Percentage distribution of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64—Continued

Source of income	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
<b>Married women</b>				
Number (in thousands).....	3,851	1,476	1,107	1,268
Total percent.....	100.0	100.0	100.0	100.0
No income.....	( <sup>2</sup> )	.5	.....	.....
Earnings.....	89.0	82.0	91.7	94.8
Head.....	82.3	77.2	82.8	87.7
Spouse.....	32.6	23.4	33.0	43.0
Children.....	4.6	5.2	4.2	4.3
Asset income.....	50.8	47.1	48.1	57.6
Public income maintenance.....	30.8	41.4	28.7	20.4
Social insurance.....	28.6	38.9	25.5	19.4
Social security and railroad retirement.....	21.6	31.2	20.9	11.2
Veterans' payments.....	6.1	7.6	5.6	4.7
Workmen's compensation.....	( <sup>2</sup> )	.8	.....	( <sup>2</sup> )
Public employee benefits <sup>1</sup> .....	3.5	4.0	3.1	3.3
State temporary disability.....	( <sup>2</sup> )	( <sup>2</sup> )	.....	.9
Unemployment compensation.....	2.4	2.9	1.4	2.8
Public assistance.....	5.5	7.7	6.4	2.2
Private employer/union pensions.....	4.3	6.4	3.4	2.6
Other private income.....	3.1	4.3	2.4	2.2
Contributions from relatives outside household.....	1.5	2.0	1.5	1.0
<b>Nonmarried men</b>				
Number (in thousands).....	2,140	833	440	867
Total percent.....	100.0	100.0	100.0	100.0
No income.....	7.9	16.0	4.5	1.8
Earnings.....	65.2	34.1	75.6	89.7
Head.....	65.0	33.6	75.6	89.7
Children.....	( <sup>2</sup> )	.5	.....	.....
Asset income.....	27.6	17.8	33.0	34.3
Public income maintenance.....	35.8	55.2	30.1	20.1
Social insurance.....	28.1	40.3	24.3	18.2
Social security and railroad retirement.....	15.2	24.1	11.6	8.5
Veterans' payments.....	9.0	13.8	10.0	3.9
Workmen's compensation.....	2.2	1.1	2.6	3.0
Public employee benefits <sup>1</sup> .....	1.5	2.2	1.4	.8
State temporary disability.....	1.0	1.9	.....	.7
Unemployment compensation.....	2.6	3.5	2.5	1.8
Public assistance.....	9.6	19.3	6.2	1.9
Private employer/union pensions.....	1.4	2.8	.....	.8
Other private income.....	6.4	9.2	4.8	4.4
Contributions from relatives outside household.....	2.0	2.8	2.3	1.3
<b>Nonmarried women</b>				
Number (in thousands).....	3,120	1,468	706	947
Total percent.....	100.0	100.0	100.0	100.0
No income.....	9.9	12.0	11.5	5.5
Earnings.....	51.9	33.7	59.9	74.0
Head.....	50.4	31.6	59.2	72.9
Children.....	2.9	3.3	3.3	2.1
Asset income.....	26.1	20.1	27.8	34.1
Public income maintenance.....	50.7	65.8	39.1	36.0
Social insurance.....	32.6	40.1	27.6	24.5
Social security and railroad retirement.....	25.8	31.7	20.0	21.1
Veterans' payments.....	6.7	8.2	5.7	5.2
Workmen's compensation.....	( <sup>2</sup> )	( <sup>2</sup> )	.9	( <sup>2</sup> )
Public employee benefits <sup>1</sup> .....	2.9	4.6	.6	2.1
State temporary disability.....	( <sup>2</sup> )	( <sup>2</sup> )	.....	.7
Unemployment compensation.....	1.5	1.2	2.5	1.0
Public assistance.....	20.9	30.4	12.5	12.5
Private employer/union pensions.....	2.0	2.9	1.6	1.1
Other private income.....	14.1	14.2	13.3	14.5
Contributions from relatives outside household.....	11.3	11.4	12.5	10.3

<sup>1</sup> Federal, State, and local employment. <sup>2</sup> Less than 0.5 percent.

approximately 84 percent of their median income (table 4).

About two-fifths of the disability units had some income from assets, but only a little more than 5 percent of their income came from assets and other private sources. The relatively large differences between the mean and the median amount of income from assets indicate that comparatively few persons received any sizable amount of income from this source (tables 5 and 6).

Public income-maintenance programs provided less than 10 percent of income shares, though nearly two-fifths of the units reported income from this source. Social insurance benefits and public assistance were available for close to one-third of the disabled and constituted less than 8 percent of their total income. The social security program was the largest social insurance source. Almost one-fifth of the disabled units received social security and railroad retirement benefits, but this income accounted for only 4 percent of their total income. Veterans' payments, which provided income to about 1 in 10 of the disabled, contributed nearly 2 percent of the total income they received.

TABLE 4.—Shares of 1965 income of disability units from specified source: Percentage distribution of mean income, by severity of disability of disabled adults aged 18-64

Source of income	All units			
	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
Number (in thousands).....	15,401	5,244	4,233	5,924
Total mean income.....	\$4,964	\$3,265	\$5,486	\$6,096
Total percent.....	100.0	100.0	100.0	100.0
Earnings.....	83.8	64.6	86.6	91.1
Head.....	69.8	50.9	71.6	77.6
Spouse.....	13.6	12.8	14.8	13.3
Children.....	(1)	.8	(1)	(1)
Asset income.....	4.5	6.1	4.2	3.9
Income maintenance.....	9.6	24.7	7.4	3.9
Social insurance.....	7.8	19.0	6.5	3.4
Social security and railroad retire- ment.....	4.0	11.8	2.2	1.6
Veterans' payments.....	1.9	3.8	2.0	.9
Workmen's compensation.....	(1)	.5	.5	(1)
Public employee benefits <sup>2</sup> .....	1.2	2.5	1.4	(1)
Other public insurance <sup>3</sup> .....	(1)	(1)	(1)	(1)
Public assistance.....	1.8	5.6	.9	.6
Private employer/union pensions.....	.9	2.4	.7	(1)
Other private income.....	1.2	2.3	1.1	.7
Contributions from relatives outside household.....	.7	.9	.8	(1)

<sup>1</sup> Less than 0.5 percent.

<sup>2</sup> Federal, State, and local employment.

<sup>3</sup> State temporary disability and unemployment insurance.

Fewer than 1 in 20 of the disabled reported workmen's compensation and unemployment in-

TABLE 5.—Total 1965 mean income of disability units: Amount, by source, severity of disability, marital status, and sex of disabled adults aged 18-64

Source of income	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
All units				
Number (in thousands).....	15,401	5,244	4,233	5,924
Total mean income.....	\$4,964	\$3,265	\$5,486	\$6,096
Earnings <sup>1</sup> .....	4,159	2,108	4,752	5,551
Head.....	3,466	1,663	3,928	4,731
Spouse.....	676	418	810	808
Asset income.....	223	198	231	240
Social insurance.....	388	621	354	206
Public assistance.....	90	184	50	34
Private employer/union pensions.....	46	77	39	24
Other private income.....	58	76	60	41
Married men				
Number (in thousands).....	6,290	1,467	1,960	2,843
Total mean income.....	\$6,455	\$3,992	\$6,824	\$7,469
Earnings <sup>1</sup> .....	5,544	2,238	6,020	6,919
Head.....	4,355	1,011	4,780	5,783
Spouse.....	1,188	1,203	1,219	1,115
Asset income.....	292	322	266	295
Social insurance.....	439	984	423	170
Public assistance.....	66	204	36	17
Private employer/union pensions.....	68	136	64	35
Other private income.....	45	108	15	33
Married women				
Number (in thousands).....	3,851	1,476	1,107	1,268
Total mean income.....	\$6,677	\$5,773	\$6,432	\$7,941
Earnings <sup>1</sup> .....	5,918	4,809	5,713	7,387
Head.....	5,106	4,488	4,786	6,105
Spouse.....	795	291	919	1,273
Asset income.....	268	253	290	266
Social insurance.....	375	528	344	224
Public assistance.....	44	61	44	23
Private employer/union pensions.....	49	87	28	24
Other private income.....	23	36	12	17
Nonmarried men				
Number (in thousands).....	2,140	833	440	867
Total mean income.....	\$2,038	\$1,140	\$2,589	\$2,621
Earnings <sup>1</sup> .....	1,519	340	2,182	2,316
Asset income.....	81	89	79	122
Social insurance.....	301	494	226	154
Public assistance.....	72	154	37	11
Private employer/union pensions.....	15	38	.....	.....
Other private income.....	60	76	64	18
Nonmarried women				
Number (in thousands).....	3,120	1,468	706	947
Total mean income.....	\$1,852	\$1,230	\$2,055	\$2,681
Earnings <sup>1</sup> .....	1,007	264	1,292	1,945
Asset income.....	127	109	136	149
Social insurance.....	359	424	255	337
Public assistance.....	205	306	110	120
Private employer/union pensions.....	20	31	6	14
Other private income.....	133	86	255	115

<sup>1</sup> Includes children's earnings.

**TABLE 6.—Income from specified sources: Median 1965 income of disability units, by severity of disability of disabled adults aged 18-64**

Source of income <sup>1</sup>	Total	Severity of disability		
		Severe	Occu- pa- tional	Sec- ond- ary work limi- tations
Earnings.....	\$4,688	\$2,559	\$5,110	\$5,566
Asset income.....	98	149	94	93
Public income maintenance payments.....	995	1,144	856	806
OASDHI.....	978	1,033	857	945
Veterans' payments.....	825	942	810	616
Workmen's compensation.....	789	1,125	656	814
Public assistance.....	812	806	808	812
Private employer/union pensions.....	975	1,080	500	917
Contributions from relatives outside household.....	562	486	675	667

<sup>1</sup> See table 3 for proportion with income from source.

insurance payments, and together these payments had amounted to 1/2 of 1 percent of their total income.

The fact that workmen's compensation is available only to persons injured or becoming ill as a result of their employment is reflected in the distribution of recipients by age and sex: More than 4 out of 5 were men and about half were under age 45. Exclusions from coverage of certain types of employment and injuries under State laws also limit the program's scope.

State temporary disability insurance was a minor source of income. In 1965 it was available only to persons living in California, Rhode Island, New Jersey, and New York, and it provided benefit payments primarily for short-term illness.

Public employment and private employer disability and retirement benefits were reported altogether by less than one-tenth of the disabled and provided only 2 percent of mean income. Other private income, including contributions from relatives outside the household, accounted for small additional shares of income.

About 1 in 10 of the disabled received public assistance during 1965. This source contributed less than 2 percent of aggregate income, however. Aid to the permanently and totally disabled was the leading source of public assistance payments, but aid to families with dependent children was received by almost as many disability units. Though public assistance was small in aggregate amount for the total disabled population, it was a significant income source for specific groups—the severely disabled and nonmarried women, for example.

## Severity of Disability

The sources of income were directly related to the severity of disability. Earnings declined sharply and a shift to public income-maintenance programs occurred as the severity of the impairment increased.

Only three-fifths of the units with severely disabled persons had earnings, and their mean income from earnings was significantly smaller than that of the disabled with partial limitations (tables 4 and 5). About 65 percent of the mean income of the severely disabled came from earnings of the disability unit—51 percent from earnings of the household head and about 14 percent from the spouse's earnings. Couples with a severely disabled husband received more than half their earnings income from the wife's earnings.

Earnings contributed about nine-tenths of the total income of those with occupational and secondary work limitations. The earnings were largely those of the unit head.

Three-fifths of the severely disabled units reported income from public income-maintenance programs. These programs provided replacement income mainly for the severely disabled: The proportion of total mean income varied from 25 percent for the severely disabled to 4 percent for those with secondary work limitations, and about twice as many severely disabled as those partially disabled reported such income.

Three times as many persons with severe disabilities received social security benefits as those partially disabled. The proportion of mean income from this source was also more than five times as much for the severely disabled as for the partially disabled. About the same proportion of the occupationally disabled and the severely disabled received veterans' payments, but as shares of total mean unit income these payments were twice as great for the severely disabled as for the other group. Relatively more of the severely disabled units than of the partially disabled reported income from the other social insurance and private programs. The mean amounts reported from these sources were also higher for the severely disabled.

Public assistance payments were received by four times as many of the severely disabled as of the partially disabled and, to an even greater extent, represented a larger proportion of mean income for the severely disabled.

Workmen's compensation and unemployment insurance were received by more of the occupationally disabled than of the severely disabled. Though they represented a negligible share of total income, the mean payments to the relatively few men receiving workmen's compensation amounted to \$1,500 for the severely disabled and were one-fourth less for the partially disabled. More of the severely disabled than of the partially disabled received Federal, State, and local government employee pensions and private employer or union pensions.

TABLE 8.—Income from specified sources: Median 1965 income of disability units, by marital status, and sex of severely disabled adults aged 18-64

Source of income <sup>1</sup>	Median for units with a severely disabled adult				
	Total	Married men	Married women	Non-married men	Non-married women
Earnings.....	\$2,559	\$2,276	\$5,584	\$499	\$351
Asset income.....	149	190	140	79	133
Public income-maintenance payments.....	1,144	1,433	1,312	976	953
OASDHI.....	1,033	1,295	1,084	904	803
Veterans' payments.....	942	1,059	850	1,106	847
Workmen's compensation.....	1,125	1,756	(?)	(?)	(?)
Public assistance.....	806	1,010	586	748	793
Private employer/union pensions.....	1,080	1,129	1,117	(?)	862
Contributions from relatives outside household.....	486	417	306	(?)	515

<sup>1</sup> See table 3 for population base and for proportion with income from source.

<sup>2</sup> Not shown where population base is less than 25,000.

### Median Income and Source

Earnings provided the largest median income by far. The median amounts of income from any of the public income-maintenance programs or from all the programs together varied only slightly—an indication of the relatively small extent of overlap among programs (tables 6-8).

Data on the concurrent receipt of public income-maintenance payments by disabled persons show little overlap. Only 5 percent of the severely disabled had income from more than one social insurance program or public assistance. The small amount of overlapping reported was usually between social security benefits and public assistance or veterans' payments (table 7). The extent of overlap is, of course, greater for couples, each of

whom could receive income independently from one or more of these sources.

### Marital Status and Sex

The disabled person's marital status and sex considerably influenced the income sources and the amount of income derived from them. Married units benefited particularly from the presence of alternate or supplementary earners. As a result, 9 out of 10 of these units but less than 2 out of 3 of the nonmarried had earnings income. Married units were usually less dependent on public income-maintenance payments, but when they were they had greater requirements and the wives and other dependents were often also entitled to benefits. Consequently, the mean income of the married units from public programs usually exceeded that of the nonmarried by a substantial amount.

Less than 1 percent of the married but almost 10 percent of the nonmarried reported that they had no income from any source. Units with no income presumably lived with relatives.

*Married men.*—About 92 percent of the units with a disabled married man had earnings. Among the couples in which the husband was severely disabled, however, only 75 percent had income from earnings (table 3). Less than 51 percent of these men had earnings, compared with 95 percent of those with occupational or secondary work limitations. About half the wives of the disabled men also reported earnings, but the pro-

TABLE 7.—Multiple entitlement to public income-maintenance payments by source and number of sources, September 1965: Percentage distribution of disabled adults aged 18-64 by severity of disability

Entitlement to public income-maintenance payments	Disabled persons			
	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Number (in thousands).....	17,753	6,100	5,014	6,639
Total percent.....	100.0	100.0	100.0	100.0
No public income-maintenance payments.....	74.9	58.9	79.3	86.4
Public income maintenance:				
One program.....	22.5	35.5	19.8	12.5
Social security.....	10.0	17.9	5.9	5.7
Veterans' payments.....	4.8	4.0	7.4	3.5
Public assistance.....	5.4	10.9	3.0	2.1
All others.....	2.4	2.8	3.4	1.2
Two programs.....	2.5	5.3	1.0	1.1
Social security and other.....	2.3	4.8	.6	.9
Other.....	.3	.4	.4	.2
Three or more programs.....	.1	.2	-----	-----

portion did not differ markedly with the severity of the husband's disability and was similar to that of all wives with work experience in 1965.

Severely disabled married men derived less than three-fifths of their mean unit income from earnings. Only one-fourth of the unit income came from the earnings of the disabled husband (table 4). Wives' earnings supplied nearly one-third of total income.

For many couples, the proportion reporting no earnings reflects work limitations for both husband and wife. Almost three-fifths of the severely disabled married men had wives who were also disabled. For these couples, size of income was undoubtedly affected by the restrictions that disability placed on the amount and kind of work that these wives could undertake.

The mean earnings of wives of disabled men were about the same regardless of the severity of their husbands' disability (table 5). The share of total income contributed by wives' earnings was greater for the severely disabled than for the partially disabled because their total income was smaller. Less than two-fifths of the severely disabled married men had any asset income, compared with half of the partially disabled. Asset income contributed less than 10 percent of aggregate income for the severely disabled, and the amount of asset income was \$500 or more for only one-fourth of those with income from this source.

Two-thirds of the severely disabled married men received income from public income-maintenance programs. Most of these programs are work-related, and more men than women were eligible for benefits because of the differences in work experience. Either husband or wife may qualify for such benefits, however.

Public programs provided three-tenths of the total mean income of the severely disabled men; social insurance benefits made up one-fourth. Social security and railroad retirement benefits went to more than two-fifths of these men and provided as much of their total mean income as did the other public programs together. Median income from social security benefits for those receiving such benefits was about \$1,300 (table 8). Only one-fifth of the married men with secondary work limitations had income from public programs; their median income was about 40 percent of the median for the severely disabled.

About one-sixth of the severely disabled married men received income from public assistance, which constituted 5 percent of the total mean income. Married men have more income sources, but they also have more responsibilities. More than one-third had minor children. Many of these families were receiving aid to families with dependent children. More of them, however, were receiving aid to the permanently and totally disabled or aid to the blind.

Income from private pensions was received by about one-tenth of the severely disabled married men. Another tenth had other private income that was close to 5 percent of mean income. Those with pensions received a median payment of \$1,100 (table 8).

*Married women.*—The income situation of disabled married women was less affected by disability. Most of these women had nondisabled husbands with earnings similar to those of the nondisabled population. Couples in which the wife was severely disabled had a much higher mean unit income than couples with a severely disabled husband—\$5,773 and \$3,992, respectively. Less than one-fourth of these women reported earnings of their own, and only 5 percent of the mean unit income came from their earnings—an average of only \$400 a year. Husbands' earnings provided more than 75 percent of the income.

Nearly one-third of the disabled married women received income from social security benefits, some of which came from retirement benefits of the nondisabled husband. This source provided only 7 percent of the unit income. Relatively few of these families had income from other public income-maintenance programs. Less than 1 in 10 received public assistance, and such payments accounted for only 1 percent of aggregate income.

Among those with occupational and secondary work limitations, social security benefits constituted only a minimal share of aggregate income. More than half the married couples reported asset income, but it accounted for less than 5 percent of the total.

*Nonmarried men.*—The shift from earnings to transfer income was greater for nonmarried disabled persons, who had no spouse to provide substitute or supplementary earnings. Among the severely disabled men, earnings were less than 30 percent of mean income. The lack of earnings, asset income, and other private income was typical



of these men. A relatively high proportion—one-sixth—reported no income whatsoever.

Nearly 60 percent of the income of the severely disabled men came from public income-maintenance programs—more than five times the proportion for the less disabled. Social security benefits went to one-fourth of these men and provided about 20 percent of their income. One in 5 received public assistance, which constituted about 14 percent of total income. Their total mean income—\$1,140—was less than half that of the nonmarried men with occupational or secondary work limitations.

*Nonmarried women.*—The mean income of the nonmarried women—\$1,852—was slightly less than that of the nonmarried men. A smaller proportion of these women had earnings, and they were even more dependent than the men on public income-maintenance programs. About one-third of the severely disabled women had some earned income, but only 20 percent of their mean income was from earnings—the lowest proportion for any group.

Two-thirds of those who were severely disabled reported income from public programs. About one-third received social security benefits, and close to one-third had public assistance payments. More nonmarried women than men had social security benefits since they could qualify as disabled workers, retired workers, or widows with children in their care or as aged survivors (at age 60 or older).

Severely disabled nonmarried women received about 60 percent of their total mean income from public programs, chiefly social insurance and public assistance. For those with income from social security benefits, veterans' payments, or public assistance, median income totaled about \$800. They received a larger proportion of income from public assistance than any other severely disabled group. Those with occupational and secondary work limitations also had a larger proportion getting public assistance among the nonmarried women than among other marital status groups.

Only one-fourth of the disabled nonmarried women reported any asset income, which accounted for 7 percent of their total income. Mean income from this source was more than \$500. About one-fifth of those severely disabled and about one-third of those with secondary work limitations had this type of income.

Nonmarried women were the only group that received contributions from relatives living outside the household to any substantial extent. The median amount received was about \$500 for the severely disabled. Since fewer of the occupationally limited qualify for disability benefits or for other work-related benefits, such contributions constituted a higher proportion of mean income for them than for the severely disabled.

About one-tenth of the nonmarried disabled women reported no income—roughly the same proportion as among the nonmarried men. For the partially disabled women, however, the proportion without income was greater than it was for the men.

### INCOME-MAINTENANCE PROGRAMS AS SOURCES OF INCOME

Social insurance and related programs and private pension plans are relatively stable income sources for the disabled, providing the main permanent income available to many families, especially among the nonmarried. About 1 in 3 of all disabled units had income from social insurance and related programs. Only 1 in 30 had private employer or union pensions. Nearly half the severely disabled received this type of income, with a median of about \$100 a month. Fewer of the occupationally disabled and those with secondary work limitations had such income, and on the average their benefit was less.

Median income from social security benefits was about \$1,000 (table 9). The amounts varied

TABLE 9.—Income from social security benefits: Median 1965 income of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64

Marital status and sex	Median for all units			
	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Number receiving social security benefits (in thousands).....	2,623	3,663	462	498
Median income from social security benefits.....	\$978	\$1,033	\$857	\$945
Married men.....	1,157	1,295	758	804
Married women.....	1,092	1,084	1,129	1,058
Nonmarried men.....	835	904	582	926
Nonmarried women.....	831	803	706	969

little with degree of severity of the disability except for the severely disabled married men, most of whom had disabled-worker benefits. Their payments were one-third larger than those received by the partially disabled, most of whom were getting reduced early retirement benefits. For the married women the unit benefits did not differ with the degree of severity—largely because of the husbands' retirement benefits.

When the social security benefits are excluded, only 1 in 5 are found to have had income from other social insurance payments or private pensions (table 10). The median amount received was less than \$900 a year, and about a fourth had less than \$500 during the year. The median income from these combined sources is too low to represent adequate income. Some of the disabled depending on these payments needed further supplementation from disability unit earnings or public assistance.

The one-fourth of the severely disabled with income from these sources had a median income of \$90 a month from social insurance other than social security benefits and private pensions. Most

TABLE 10.—Income from social insurance and private pensions: Percent receiving 1965 income from these sources and median income, by severity of disability, marital status, and sex of disabled adults aged 18-64

Marital status and sex	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limitations
Units receiving income from social insurance and private pensions				
Percent, total.....	31.8	45.3	31.2	20.3
Married men.....	33.8	58.2	36.7	19.2
Married women.....	29.3	39.4	26.0	20.6
Nonmarried men.....	28.5	41.3	24.3	18.3
Nonmarried women.....	33.1	40.6	28.2	25.2
Median income from source, total....	\$999	\$1,209	\$869	\$791
Married men.....	1,068	1,497	832	631
Married women.....	1,262	1,284	1,320	961
Nonmarried men.....	840	1,019	634	824
Nonmarried women.....	884	916	659	990
Units receiving income from social insurance other than than OASDHI and private pensions				
Percent, total.....	19.5	24.2	22.2	13.4
Married men.....	25.1	32.7	32.8	15.7
Married women.....	16.2	21.6	12.4	13.2
Nonmarried men.....	17.0	25.2	14.4	10.4
Nonmarried women.....	14.1	17.8	12.6	9.5
Median income from source, total.....	\$884	\$1,076	\$812	\$670
Married men.....	899	1,215	808	601
Married women.....	917	1,053	905	717
Nonmarried men.....	815	1,000	726	713
Nonmarried women.....	872	896	688	925

social security beneficiaries did not have income from other social insurance or private pensions. The small differences shown in table 9 between median incomes indicate that relatively few units had any appreciable amount of income from more than one social insurance source.

## EARNINGS OF THE DISABLED

The drastic curtailment of personal earnings that results from severe disability is shown clearly in table 11. Nearly three-fifths of the severely disabled men had no earnings. The median amount of earnings of those who did have earnings was but \$700 a year. The median for men with secondary work limitations was more than six times larger than the median for the severely disabled, but their earnings were still substantially below those of full-time workers in the general population.<sup>6</sup> For all civilian noninstitutionalized persons aged 14 and over who had earnings in 1965, the medians were:

<i>Median earnings</i>	
Persons with earnings:	
Men .....	\$5,339
Women .....	2,211
Full-time year-round workers:	
Men .....	6,388
Women .....	3,828

For all disabled units, total median earnings—nearly \$5,000—strongly reflected the earnings of the partially disabled and of the nondisabled husbands of disabled women (table 12). About 90 percent of the partially disabled had some earnings; but the situation of the severely disabled was very different. More than two-fifths of that group had no earnings and an additional one-fourth had less than \$1,500; the median amount of their earnings was about half that for the partially disabled.

For disabled units with earnings, the median income—\$5,218—was nearly five times that of units with no earnings (table 13). The income of the severely disabled with earnings was about three times the amount for those with no earnings—\$3,562 and \$1,162, respectively.

Under conditions of severe disability, earnings declined sharply and replacement income from

<sup>6</sup> Bureau of the Census, "Income in 1965 of Families and Persons in the United States," *Consumer Income*, Series P-60, No. 51, table 25.

public and private programs rose as the severely disabled became eligible for disability-related income. For the partially disabled the income difference between units with and without earnings was much greater. Their earning capacity was less impaired, as their median income of about \$6,000 indicates, but when this group had no earnings the public income-maintenance programs were less accessible to them. The severely dis-

TABLE 11.—Total 1965 earnings of disabled persons and of spouses: Percentage distribution of disabled persons aged 18-64 and median earnings, by severity of disability, sex, and marital status

Earnings and marital status	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
Disabled men				
Number (in thousands).....	8,430	2,300	2,420	3,710
Total percent.....	100.0	100.0	100.0	100.0
None.....	21.3	58.0	7.6	7.4
\$1-499.....	8.8	17.3	6.1	5.0
500-1,499.....	10.6	10.4	12.3	9.8
1,500-2,999.....	10.2	4.6	12.7	12.0
3,000-4,999.....	17.7	5.3	23.5	21.6
5,000 or more.....	31.6	4.6	37.9	44.2
Percent with earnings.....	78.7	42.0	92.4	92.6
Married.....	83.4	46.8	96.1	93.4
Nonmarried.....	65.0	33.6	75.3	89.7
Median for those with earnings.....	\$4,107	\$709	\$4,430	\$4,788
Married.....	4,770	978	4,657	5,629
Nonmarried.....	1,446	497	1,799	2,388
Disabled women				
Number (in thousands).....	9,324	3,800	2,594	2,930
Total percent.....	100.0	100.0	100.0	100.0
None.....	60.3	72.9	59.6	44.4
\$1-499.....	11.7	15.8	8.2	9.7
500-1,499.....	9.9	6.6	13.7	10.3
1,500-2,999.....	7.4	2.7	8.3	12.2
3,000-4,999.....	5.9	1.1	4.5	13.3
5,000 or more.....	5.0	.8	5.4	9.9
Percent with earnings.....	39.7	27.1	40.4	55.6
Married.....	34.4	24.3	33.3	47.3
Nonmarried.....	50.4	31.6	59.2	72.9
Median for those with earnings.....	\$1,186	\$381	\$1,188	\$2,371
Married.....	1,275	430	1,193	2,397
Nonmarried.....	1,083	336	1,160	2,329
Wives of disabled men				
Number (in thousands).....	6,290	1,467	1,980	2,843
Percent with earnings.....	46.7	47.5	49.4	44.5
Median for those with earnings.....	\$2,105	\$1,937	\$1,818	\$2,320
Husbands of disabled women				
Number (in thousands).....	6,203	2,332	1,888	1,983
Percent with earnings.....	82.9	78.4	84.1	87.1
Median for those with earnings.....	\$5,436	\$5,043	\$4,936	\$6,215

TABLE 12.—Total 1965 earnings of disability units: Percentage distribution of disabled units, percent with earnings, and median amount of earnings, by severity of disability, marital status, and sex of disabled adults aged 18-64

Earnings, marital status, and sex	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
Number (in thousands).....	15,401	5,244	4,233	5,924
Total percent.....	100.0	100.0	100.0	100.0
None.....	20.6	40.9	12.5	8.5
\$1-499.....	8.7	14.6	5.0	5.6
500-1,499.....	9.2	9.5	9.9	8.3
1,500-2,999.....	10.0	8.4	11.4	10.5
3,000-4,999.....	13.7	9.3	15.9	16.1
5,000-7,499.....	18.1	8.9	22.3	23.3
7,500 or more.....	19.7	8.4	22.4	27.8
Percent with earnings, total.....	79.4	59.1	87.5	91.5
Married men.....	91.9	75.5	97.6	96.5
Married women.....	89.0	82.0	91.7	94.8
Nonmarried men.....	65.2	34.1	75.6	89.7
Nonmarried women.....	51.9	33.7	59.9	74.0
Median earnings, total.....	\$4,688	\$2,559	\$5,110	\$5,566
Married men.....	5,536	2,276	5,846	6,451
Married women.....	6,362	5,584	5,937	7,367
Nonmarried men.....	1,462	499	1,832	2,411
Nonmarried women.....	1,076	351	1,166	2,248

abled, however, had slightly higher incomes because of the benefits from public programs.

The proportion of the severely disabled having no earnings varied from less than one-fourth of the couples in which the woman was disabled to

TABLE 13.—Median 1965 income of disability units and percent with no earnings, by earnings status, severity of disability, marital status, and sex of disabled adults aged 18-64

Earnings status, marital status, and sex <sup>1</sup>	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
All units:				
Median income:				
With earnings.....	\$5,218	\$3,562	\$5,500	\$5,871
With no earnings.....	1,092	1,162	842	1,012
Percent with no earnings.....	20.6	40.9	12.5	8.5
Married men:				
Median income:				
With earnings.....	6,016	3,645	6,246	6,658
With no earnings.....	2,230	2,401	1,080	1,782
Percent with no earnings.....	8.1	24.5	2.4	3.5
Married women:				
Median income:				
With earnings.....	6,661	5,871	6,236	7,900
With no earnings.....	2,155	2,329	2,158	1,302
Percent with no earnings.....	11.0	18.0	8.3	5.2
Nonmarried men:				
Median income:				
With earnings.....	2,050	966	2,500	2,699
With no earnings.....	799	860	619	596
Percent with no earnings.....	34.8	65.9	24.4	10.3
Nonmarried women:				
Median income:				
With earnings.....	2,121	1,399	2,023	2,891
With no earnings.....	845	892	503	941
Percent with no earnings.....	48.1	66.3	40.1	26.0

<sup>1</sup> See table 1 for population base and total median income for all groups.

two-thirds of the nonmarried persons. The amount of income of those without earnings was nearly three times as great for the married as for the nonmarried. This difference reflects the number of members in the married units and the availability of dependents' benefits in many public programs.

Income differences between those with and those without earnings were much greater among the severely disabled married men than among the nonmarried. The median income of married men without earnings was about two-thirds that of those with earnings. The medians for nonmarried men with and without earnings differed little. Among the partially disabled, however, non-earners had only one-fourth the median income of those with earnings.

The proportion of disabled units without earnings whose income was below the poverty level was three times that of those with earnings—75 percent, compared with 22 percent (table 14). The poverty rate was high among those with no earnings regardless of the severity of disability, but the rate was lower for the severely disabled than for the partially disabled because of the greater availability of public income-maintenance benefits for those with the severest disabilities.

Comparing the median total income of disabled units with the median amount of their income from earnings (tables 12 and 13) points up the fact that 90 percent of their total income came from earnings, as already indicated by table 4.

TABLE 14.—Percent of disability units with income at or below the poverty level in 1965, by earnings status, severity of disability, marital status, and sex of disabled adults aged 18-64

Earnings status, marital status, and sex	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
<b>All units:</b>				
With earnings.....	22.4	34.9	21.4	15.9
With no earnings.....	74.6	72.7	78.6	78.7
<b>Married men:</b>				
With earnings.....	16.6	34.9	15.5	9.9
With no earnings.....	57.5	54.2	73.5	62.0
<b>Married women:</b>				
With earnings.....	12.9	15.4	14.5	9.0
With no earnings.....	45.6	39.8	40.8	75.2
<b>Nonmarried men:</b>				
With earnings.....	45.6	71.6	47.0	35.5
With no earnings.....	82.8	81.1	84.3	92.1
<b>Nonmarried women:</b>				
With earnings.....	43.4	61.8	44.9	29.6
With no earnings.....	84.5	83.7	89.6	81.5

The severely disabled with earnings, however, had a much lower ratio of earnings to total income. Men reporting disability unit earnings received less than half their total income from earnings. For nonmarried women with earnings, the median income from earnings was only one-fourth their total median income.

### PROPORTION OF INCOME FROM EARNINGS AND PUBLIC PROGRAMS

No one source of income provides as substantial a share of total income for the severely disabled as earnings do for the nondisabled and the partially disabled.

Though 7 out of 10 of all disabled units received half or more of their income from unit earnings, only two-fifths of the severely disabled depended on earnings for that large a proportion of their income (table 15). Earnings were a less dependable major income source for the nonmarried than for the married. One out of 2 of the married men obtained half their income from unit earnings, compared with only 1 out of 4 nonmarried men and 1 out of 6 of the nonmarried women. When severely disabled men are compared on the basis of their own earnings, however, only 1 in 5 of the married men provided half or more of the unit income. Not even 1 in 12 of the disabled

TABLE 15.—Percent of disability units receiving half or more of 1965 income from earnings, by severity of disability, marital status, and sex of disabled adults aged 18-64

Source of earnings, marital status, and sex <sup>1</sup>	Percent of units with half or more of total income from earnings			
	Total	Severity of disability		
		Severe	Occu- pa- tional	Second- ary work limita- tions
<b>All units.....</b>	70.6	43.9	80.8	86.9
Married men.....	83.0	49.7	91.9	94.1
Married women.....	83.6	75.0	86.5	91.3
Nonmarried men.....	59.6	25.5	70.6	86.5
Nonmarried women.....	36.9	17.2	47.3	59.7
<b>Units with disabled person's earnings.....</b>	45.2	15.4	54.7	65.0
Married men.....	67.8	21.2	78.5	84.4
Married women.....	8.1	3.4	10.4	11.4
Nonmarried men.....	59.5	25.4	70.6	86.5
Nonmarried women.....	36.1	16.1	47.4	58.9
<b>Units with earnings of disabled person's spouse.....</b>	36.1	48.6	32.5	29.8
Married men.....	12.8	26.6	9.5	8.1
Married women.....	74.1	70.4	73.6	78.9

<sup>1</sup> See table 2 for marital status group base.

married women provided the major earnings contribution. Among the severely disabled women, only 1 in 30 had earnings that represented half or more of total income.

The relative contribution of wives' earnings to unit income was clearly associated with the degree of disability of the disabled husband. The earnings of about 1 in 4 wives of severely disabled men provided the major income source, compared with 1 in 12 among the partially disabled. Three-fourths of the married women's husbands provided the major income through their earnings. As shown earlier, the slight variation in the amount of wives' earnings was not related to the severity of the husbands' disability.

Public income-maintenance programs provided 50 percent or more of the unit income for two-fifths of the severely disabled. More than one-half of the nonmarried were primarily dependent on these sources (table 16). Even among the partially disabled, more than one-fourth of the nonmarried women received their main income from public programs.

The social security program was the major program providing half or more of income to disabled units. For about one-sixth of the severely

disabled and one-twentieth of the partially disabled, social security benefits represented 50 percent or more of their total income. Severely disabled nonmarried men had the highest proportions depending on veterans' payments as their major income source.

Public assistance provided half or more of the total unit income for about one-eighth of the severely disabled. Even among the partially disabled, one-tenth of the nonmarried women depended primarily on public assistance. The median income from these individual sources ranged from \$800 to \$1,000 for those receiving this type of income.

The combination of earnings and public programs other than public assistance produced the highest median income for married men among the severely disabled units (table 17). For nonmarried men, earnings made no difference in income level: Both those with and those without earnings had a median income of about \$100 a month from this combination of sources.

Nonmarried women were the only group with highest median income from a combination of earnings and public assistance. Those with this combination of income sources were, however, a relatively small proportion of the nonmarried women. Two-thirds of the severely disabled nonmarried women had no earnings. Those with no earnings who received any form of public income-maintenance payments had a median income of about \$100 a month.

Disabled persons with neither earnings nor income from public programs had a median income of less than \$400 a year; these were largely nonmarried men and women, many of whom were dependent on family support primarily.

TABLE 16.—Percent of disability units receiving half or more of 1965 income from specified sources by severity of disability, marital status, and sex of disabled adults aged 18-64

Type of public income-maintenance payment <sup>1</sup>	Percent of units with half or more of total income from specified source			
	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Public income-maintenance programs.....	19.5	38.9	11.9	7.7
Married men.....	11.7	38.3	5.1	2.5
Married women.....	13.1	18.7	12.2	7.1
Nonmarried men.....	25.0	48.1	16.2	7.2
Nonmarried women.....	39.4	54.6	27.7	24.4
Social security benefits.....	8.2	15.8	4.9	3.8
Married men.....	4.7	16.8	1.1	1.0
Married women.....	7.6	11.0	7.5	3.8
Nonmarried men.....	9.4	17.1	4.1	4.6
Nonmarried women.....	15.2	19.0	12.3	11.7
Veterans' payments.....	2.2	4.0	1.2	1.1
Married men.....	1.2	2.9	.6	.6
Married women.....	1.1	1.2	—	1.9
Nonmarried men.....	5.4	10.5	3.1	1.6
Nonmarried women.....	3.0	4.4	3.7	(?)
Public assistance payments.....	6.1	13.0	3.6	1.9
Married men.....	2.9	9.7	1.6	(?)
Married women.....	1.8	2.3	2.4	(?)
Nonmarried men.....	8.0	16.7	5.9	.8
Nonmarried women.....	16.8	25.0	9.6	9.3

<sup>1</sup> See table 3 for population base and proportion with income from source for marital status groups.

<sup>2</sup> Less than 0.5 percent.

## AGE AND INCOME

Numerous studies have examined the relationship of income with age and with other social characteristics such as sex, race, occupation, and education. In general, earnings income for men is highest at about age 45 and declines thereafter, except for those in the professions and businesses with higher education. Family income is usually highest for heads aged 45-64.

Among the disabled, median unit income tends

**TABLE 17.—Combined source of income of disability units: Percentage distribution of units with a severely disabled adult aged 18-64 and median 1965 income, by source, marital status, and sex**

Combined source of income	Units with a severely disabled adult				
	Total	Married men	Married women	Non-married men	Non-married women
Percentage distribution					
Total percent.....	100.0	100.0	100.0	100.0	100.0
No earnings.....	40.9	24.5	18.0	65.9	68.3
No income from public income maintenance.....	10.5	3.5	1.0	23.2	19.9
Public income maintenance, including public assistance.....	12.7	7.0	4.2	17.6	24.1
Public income maintenance other than public assistance.....	17.8	14.1	12.8	25.2	22.3
With earnings.....	59.1	75.5	82.0	34.1	33.7
No income from public income maintenance.....	32.0	30.0	57.5	21.6	14.3
Public income maintenance, including public assistance.....	5.9	10.4	3.6	1.7	6.3
Public income maintenance other than public assistance.....	21.1	35.1	20.9	10.7	13.1
Median income					
Total.....	\$2,124	\$3,133	\$4,843	\$824	\$916
No earnings.....	1,162	2,401	2,329	860	892
No income from public income maintenance.....	356	3,453	( <sup>1</sup> )	328	330
Public income maintenance, including public assistance.....	1,168	2,005	1,831	1,020	1,034
Public income maintenance other than public assistance.....	1,754	2,566	2,609	1,264	1,244
With earnings.....	3,562	3,645	5,871	966	1,399
No income from public income maintenance.....	4,150	3,340	6,439	672	757
Public income maintenance, including public assistance.....	2,373	2,373	2,880	( <sup>1</sup> )	2,307
Public income maintenance other than public assistance.....	3,573	4,320	4,558	1,243	1,775

<sup>1</sup> Not shown where base is less than 25,000.

to be higher for the adults aged 18-44 and to decline with age, whatever the degree of disability (table 18). The experience of nonmarried men, however, followed the pattern of the general population, with those aged 45-54 reporting the highest median income.

Young nonmarried workers, many of whom had childhood onsets of disability, psychoneurotic disorders, or mental retardation, were less likely to establish the independence or earning capacity usual for their age. Among the severely disabled, nonmarried men in the youngest age group (18-44) had a median income of \$514—about half that of older nonmarried men. Incomes for the severely disabled rose with age and were highest for those aged 55-64, when age-related benefits and retirement pensions become available. Among

those with secondary work limitations, however, income declined with age.

Median earnings of the severely disabled varied little with age, since their employment was almost entirely part time or intermittent (table 19). The partially disabled had earnings close to \$5,000 or more for all but the oldest age group. Earnings declined sharply at age 55 for occupationally disabled men. Disabled women had earnings about half or less than men's earnings at all ages and for all levels of disability.

A high proportion of the severely disabled young nonmarried men and women had no income. More younger than older men had earnings, but markedly fewer received social insurance benefits. Older nonmarried men were more likely to receive public assistance.

Income of severely disabled nonmarried women showed little variation with age. Their median incomes ranged from \$70 to \$80 a month and came mainly from social insurance and public assistance, with limited amounts from earnings. The younger nonmarried women were less likely to have social insurance benefits, but markedly more were receiving public assistance—more than two-fifths of them. More older women were eligible for mothers' and widows' benefits, as well as disability and retirement pensions; relatively

**TABLE 18.—Median 1965 income of disability units, by age, severity of disability, marital status, and sex of disabled adults aged 18-64**

Marital status, sex, and age	Number of units (in thousands)	Median 1965 income			
		Total	Severity of disability		
			Severe	Occupational	Secondary work limitations
All units.....	15,401	\$3,923	\$2,124	\$4,894	\$5,803
18-44.....	5,831	4,602	2,161	5,419	5,547
45-54.....	4,156	4,845	2,087	5,342	6,137
55-64.....	5,413	2,811	2,122	3,337	4,584
Married men.....	6,290	5,711	3,133	6,151	6,580
18-44.....	1,900	6,690	3,310	6,761	7,157
45-54.....	2,010	5,936	3,338	6,100	6,454
55-64.....	2,380	4,457	2,981	5,342	5,900
Married women.....	3,851	6,160	4,843	5,902	7,381
18-44.....	1,601	7,197	6,473	6,525	8,099
45-54.....	979	6,567	5,815	6,409	7,390
55-64.....	1,270	4,135	3,240	4,460	6,055
Nonmarried men.....	2,140	1,221	824	1,560	2,252
18-44.....	1,160	1,122	514	1,212	2,445
45-54.....	446	1,365	975	4,061	3,313
55-64.....	534	1,242	1,230	1,449	1,181
Nonmarried women.....	3,120	1,160	916	1,226	2,019
18-44.....	1,170	1,669	991	2,362	2,242
45-54.....	722	1,276	987	1,248	3,206
55-64.....	1,229	1,023	859	988	1,478

TABLE 19.—Median 1965 earnings of disabled persons and of spouses, by age, severity of disability, and sex of disabled adults aged 18-64

Age	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Disabled men				
Total.....	\$4,107	\$709	\$4,430	\$4,788
18-44.....	4,279	722	4,902	4,329
45-54.....	4,733	672	4,526	5,577
55-64.....	3,077	712	2,981	4,443
62-64.....	2,419	548	2,215	3,968
Disabled women				
Total.....	\$1,186	\$381	\$1,188	\$2,371
18-44.....	1,586	486	2,121	2,320
45-54.....	1,076	273	1,052	2,527
55-64.....	1,048	359	1,011	2,353
62-64.....	685	290	726	1,985
Wives of disabled men				
Total.....	\$2,105	\$1,937	\$1,815	\$2,320
18-44.....	1,812	2,193	1,288	2,334
45-54.....	2,224	2,273	1,876	2,388
55-64.....	2,289	1,719	3,441	2,164
62-64.....	2,216	1,539	2,420	3,108
Husbands of disabled women				
Total.....	\$5,436	\$5,043	\$4,936	\$6,215
18-44.....	5,913	5,539	5,337	6,530
45-54.....	5,587	5,158	5,379	6,037
55-64.....	4,219	4,130	3,889	5,123
62-64.....	3,107	4,779	1,613	3,830

few had earnings income. Only a small proportion received contributions from relatives outside the household. Severely disabled nonmarried men and women aged 18-44 had the highest proportion of any age group in poverty—more than 80 percent.

The median income of the severely disabled married men was relatively constant in the lower age groups and dropped somewhat after age 55 (table 18). Income declined as earnings fell, and older couples became more dependent on transfer income. The increased availability of public income-maintenance benefits and the earnings of wives helped stabilize income across the age groups.

For units with severely disabled married women, the median income also declined with increasing age, as a reflection of their husbands' earnings capacity. This group was unique in the abrupt drop between the middle and older age groups: The median income of the older couples

was about two-thirds that of the middle-aged group. Among the older couples, a larger proportion of the husbands were retired, living on social insurance benefits and other transfer income, with payments below prevailing earnings standards.

Relatively few of the younger married men were eligible for social insurance benefits and pensions. More of them received public assistance (table 19). Nearly nine-tenths of the severely disabled married men aged 18-44 had minor children. Their median income (\$3,310) was about half that of the partially disabled married men in the same age group.

The age and income relationships of the disabled with occupational and secondary work limitations were similar to that of the working population, except for nonmarried men and women. Their highest income occurred at ages 45-54. The Continuous Work-History Sample of the Social Security Administration found that women tend to reach peak earnings later than men.

### Income and Life Cycle

The "family life cycle" reveals more about the effects of disability on income structure than broad marital status and age groups show. The life-cycle concept takes age, marital status, dependency, and family responsibilities into consideration (tables 20 and 21).

Two dependent disabled groups exist—one at the beginning and one at the end of the life cycle. The young dependents, under age 45, were single men and women living with parents beyond the age of normal dependency. The median income for all young dependent men was about \$80 a month, and the severely disabled had less than half this amount. Whatever their age or degree of disability, income for most of these dependents was too low for independent living. Nonmarried household heads, chiefly women, had a median income that was slightly better—about \$140 a month. More than one-half were poor.

Severely disabled married men with minor children had less than half the median income of comparable partially disabled men. More than three times as many were poor. Married couples without minor children generally had income closer to adequacy, and a smaller proportion of

TABLE 20.—Median 1965 unit income of disabled persons aged 18–64, by family life cycle, severity of disability, and sex

Severity of disability	Median income of disabled persons					
	Young dependent adults	Married family head or spouse			Nonmarried family head	Older dependent adults
		With minor children	Adult children only	No children present		
Total number (in thousands).....	1,523	5,810	1,602	4,920	2,842	1,056
Total.....	\$821	\$6,205	\$6,075	\$4,850	\$1,673	\$814
Severe.....	464	4,247	5,122	3,706	1,244	705
Occupational.....	812	6,112	5,801	5,041	1,856	698
Secondary work limitations.....	1,682	7,073	7,125	6,152	2,792	1,385
Men.....	978	6,089	6,003	5,000	1,686	952
Severe.....	397	2,989	3,890	3,251	1,204	911
Occupational.....	1,007	6,547	5,874	5,528	3,128	1,515
Secondary work limitations.....	2,081	6,742	7,123	6,103	3,045	840
Women.....	608	6,302	6,136	4,722	1,659	729
Severe.....	550	5,348	5,907	3,979	1,266	553
Occupational.....	406	5,556	5,693	4,659	1,716	474
Secondary work limitations.....	782	7,545	7,179	6,245	2,681	1,571

them were poor than of couples with minor children.

Differences in the total mean income of severely disabled men with and without minor children were small. The proportion of mean income from earnings varied widely with life-cycle stage, as the tabulation below indicates. Married men without children supplied the least earnings income and their wives supplied the most—about \$800 and \$1,500, respectively. These men received less replacement income from public income-maintenance programs than did those with minor children.

Source of earnings income	Mean earnings of married couples		
	With minor children	Adult children only	No children present
Unit earnings <sup>1</sup> .....	\$2,068	\$2,573	\$2,294
Husband's earnings.....	1,207	1,359	789
Wife's earnings.....	796	1,214	1,506

<sup>1</sup> Includes only minor children's earnings. Adult children are not included in the disability unit.

Married men with children, because of their added responsibilities, were more adversely affected by disability than other married couples. Wives with children were restricted in their availability for work; they contributed the smallest mean earnings (about \$800) of all wives. Such couples, however, had the highest aggregate income from public income-maintenance programs—largely social security benefits and public assistance. Despite these income additions the married men with children had the greatest unmet need;

three-fifths of them were below the poverty level. Married men with adult children had a mean income only slightly higher. Their earnings income was a larger share of total income, but they had less income from public programs than the couples with minor children.

Mean income for severely disabled nonmarried persons ranged from \$700 for young dependent adults to \$1,600 for household heads. Mean earnings for these nonmarried groups concentrated around \$300, with a high of less than \$500 for nonmarried men who were household heads. Replacement income from public programs supplied the largest aggregate income for both men and women household heads. Women household heads received a larger mean amount from public assistance than from any other single source. Even with public assistance the income of these severely disabled women—about \$100 a month—was not enough for independent living. More than two-thirds of these women were poor. Dependent persons had less income from all sources than household heads had. On the basis of their own income, nine-tenths of the younger dependents and more than three-fourths of the older dependents were poor (table 21).

#### RACE AND INCOME

The size of disability unit income was also affected by income differences associated with race. About one-sixth of the disabled population



TABLE 21.—Percent of disabled persons aged 18-64 with 1965 income at or below the poverty level, by family life cycle, severity of disability, and sex

Severity of disability	Young dependent adults	Married head or spouse			Nonmarried head	Older dependent adults
		With minor children	Adult children only	No children present		
All disabled persons.....	67.1	22.1	13.0	19.5	53.5	69.7
Severe.....	88.9	40.8	15.8	24.3	69.2	78.9
Occupational.....	69.8	23.3	15.1	16.1	52.9	68.3
Secondary work limitations.....	48.8	10.6	8.3	17.0	33.1	51.4
Men.....	62.7	22.7	10.9	18.7	49.2	65.6
Severe.....	91.2	60.0	20.4	30.0	66.9	72.8
Occupational.....	66.5	20.0	10.4	13.5	46.7	49.7
Secondary work limitations.....	43.9	11.0	6.2	31.9	31.9	61.3
Women.....	74.7	21.4	15.1	20.1	55.3	72.0
Severe.....	86.2	28.8	13.1	20.6	70.1	82.4
Occupational.....	75.7	27.9	18.9	18.2	55.5	79.1
Secondary work limitations.....	60.3	10.1	13.0	21.2	33.8	46.3

belonged to Negro or other minority races. Among the disabled, a higher proportion of minority race members than of the white population were severely disabled. Median income for those in minority races was \$2,000 a year, about two-fifths that of the white disabled population (table 22).

The disparity was smaller among the severely and the occupationally disabled than among persons with secondary work limitations. Among the severely disabled, Negroes and those of other minority races had a median income of \$1,435, or about 60 percent of the median for the white disabled (\$2,474). Though the dollar amounts were much lower, the ratio of minority group income to that for white units—55 percent—was about as the same as that of family heads in the

general population (with family heads over age 65 included).

Differences between the white disabled and those of Negro and other races in the level of income were relatively small for the nonmarried, ranging from \$1,100 to \$1,300. Among severely disabled nonmarried men and women, for whom earnings form a small part of income, the median income for those of minority races was larger than that of the white units. Disability had a greater effect on income than race did. Public income-maintenance programs are often weighted in favor of the low-income worker with children and tend to equalize differences in the earnings replaced.

The difference in income distribution for the racial groups was most notable in the proportion

TABLE 22.—Total 1965 income of disability units by race: Percentage distribution and median income of disability units, by severity of disability, marital status, and sex of disabled adults aged 18-64

Income, marital status, and sex	Total		Severity of disability					
	White	Negro and other races	Severe		Occupational		Secondary work limitations	
			White	Negro and other races	White	Negro and other races	White	Negro and other races
Number (in thousands).....	12,986	2,415	4,132	1,112	3,636	507	5,217	707
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500 <sup>1</sup> .....	8.6	13.2	13.0	18.2	7.6	9.2	5.9	8.8
500-1,499.....	13.5	28.6	23.1	34.0	9.9	23.8	8.3	24.3
1,500-2,999.....	14.6	24.8	21.4	28.6	13.4	17.1	10.0	25.3
3,000-4,999.....	16.3	16.9	16.1	12.0	16.3	23.6	16.5	19.0
5,000-7,499.....	20.9	12.1	12.1	5.3	24.1	20.6	25.6	15.3
7,500-9,999.....	12.5	2.6	8.5	1.5	14.3	1.8	14.4	5.1
10,000 or more.....	13.6	1.7	5.7	.5	14.4	3.9	19.2	1.7
Median income, total.....	\$4,632	\$1,996	\$2,474	\$1,435	\$5,290	\$2,901	\$5,008	\$2,502
Married men.....	6,040	3,330	3,510	2,150	6,497	4,178	6,787	3,880
Married women.....	6,564	3,461	5,258	3,502	6,289	3,306	7,766	3,447
Nonmarried men.....	1,333	1,180	859	969	1,796	1,184	2,355	1,982
Nonmarried women.....	1,349	1,108	1,013	1,039	1,361	1,020	2,673	1,277

<sup>1</sup> Includes those with no income.

with income above \$5,000. Three times as many white disabled units as those of other races had incomes of \$5,000 or more. Among couples with a disabled husband, five times as many white couples as those of other races had an income of \$5,000 or more. The difference is much greater than that between the income of white persons and that of Negroes in the total United States population.

The proportion with no earnings in 1965 was about the same for both racial groups. Among units with earnings, however, the white disabled had a median income more than twice that of other races (table 23). These income differences were primarily attributable to the generally higher earnings levels of white workers. Regardless of the severity of disability, the median income of units with earnings was half as great for units of minority races as the median for white units. Among those with no earnings, however, units in the minority race group had only slightly less income than the white units.

Marital status influenced the income differences between race groups much more for the disabled

TABLE 23.—Median 1965 income of disability units with no earnings and with earnings, by severity of disability and race of disabled adults aged 18-64

Earnings status	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
All units				
Number (in thousands).....	15,401	5,244	4,233	5,924
Percent with no earnings.....	20.6	40.9	12.5	8.5
Median income, total.....	\$3,923	\$2,124	\$4,894	\$5,503
With no earnings.....	1,092	1,162	842	1,012
With earnings.....	5,218	3,562	5,500	5,871
White				
Number (in thousands).....	12,986	4,132	3,636	5,217
Percent with no earnings.....	20.0	41.8	12.8	7.8
Median income, total.....	\$4,632	\$2,474	\$5,290	\$5,908
With no earnings.....	1,126	1,220	847	1,010
With earnings.....	5,752	4,330	5,910	6,218
Negro and other races				
Number (in thousands).....	2,415	1,112	597	707
Percent with no earnings.....	24.0	37.8	10.7	13.6
Median income, total.....	\$1,996	\$1,435	\$2,991	\$2,502
With no earnings.....	974	983	813	1,012
With earnings.....	2,538	2,016	3,218	2,851
As percent of income of white units.....	43.1	58.0	56.5	42.3
With no earnings.....	86.5	80.6	96.0	100.
With earnings.....	44.1	46.6	54.5	46.

with earnings than for those without earnings. Among married couples with earnings, disabled persons in the minority races had about half the income of the white disabled. Among the non-married, median income was about the same for both groups. Members of minority races were perhaps more likely than white persons to receive some form of replacement income. Women with dependent children, for example, receive more public assistance to supplement inadequate earnings.

For those with no earnings, replacement income for the two race groups was relatively close. Among disabled married men, for example, those of minority races had a median income about three-fourths that of the white units. Nonmarried men of minority races had a slightly higher median income than comparable white men, and Negro women had a slightly lower median.

The effect of these income differentials was further evident in the proportions in poverty. More than half the disabled of minority races were poor, twice as many as among the white disabled (table 24). Relatively, the difference was greater among the partially disabled than among the severely disabled, though the proportion poor was much higher among the severely disabled of both race groups. The proportions in poverty are much greater for disabled persons than for the general population, but the difference between the proportions of white and of other races in poverty among the severely disabled was not as great as the differences in the general population.<sup>7</sup>

<sup>7</sup> Bureau of the Census, "The Extent of Poverty in the United States, 1959-66," *Consumer Income*, Series P-60, No. 54.

TABLE 24.—Percent of disability units with 1965 income at or below the poverty level, by race, marital status, sex, and severity of disability of disabled adults aged 18-64

Race, marital status, and sex	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
White units, total.....	28.9	45.4	25.6	18.1
Married men.....	17.2	34.3	14.3	11.1
Married women.....	13.8	18.8	13.2	8.6
Nonmarried men.....	56.7	76.4	54.0	40.6
Nonmarried women.....	58.3	73.5	60.8	35.9
Units of Negro and other races, total.....	56.4	69.0	47.1	44.4
Married men.....	41.4	70.4	34.5	19.9
Married women.....	34.9	25.4	38.9	45.6
Nonmarried men.....	66.5	82.6	67.3	44.7
Nonmarried women.....	76.7	82.0	73.0	67.0

**TABLE 25.—Median 1965 unit income of severely disabled persons aged 18-64, by level of education, marital status, and sex**

Marital status and sex	Severely disabled persons				
	Total	8 years or less	High school		College
			1-3 years	4 years	
Men.....	\$2,099	\$1,694	\$2,519	\$2,734	\$5,772
Married.....	3,133	2,598	4,028	4,038	7,056
Previously married.....	1,208	1,110	1,364	1,277	(1)
Never married.....	641	626	322	818	699
Women.....	2,627	1,685	3,287	5,657	7,222
Married.....	4,676	2,976	5,149	6,852	8,503
Previously married.....	1,098	929	1,537	1,151	2,543
Never married.....	616	473	799	957	(1)

<sup>1</sup> Not shown where population base is less than 25,000.

### EDUCATION AND INCOME

Education is a pivotal factor in employability and work opportunity. The obstacles to employment that result from a combination of poor education and chronic disease or impairment increase the impact of disability. Yet a more fortunate combination of education and environment may

**TABLE 26.—Median 1965 unit income of disabled persons aged 18-64, by level of education, severity of disability, and sex**

Education	Median unit income of disabled persons			
	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Number (in thousands).....	17,753	6,100	5,014	6,639
Total.....	\$4,176	\$2,406	\$4,788	\$5,625
8 years or less.....	2,400	1,687	3,062	3,789
High school, 1-3 years.....	4,538	2,938	5,401	5,326
High school, 4 years.....	6,110	4,789	5,990	6,743
College.....	7,114	6,508	7,201	7,252
Number (in thousands).....	8,430	2,300	2,420	3,710
Total.....	\$4,541	\$2,099	\$5,517	\$5,620
8 years or less.....	2,844	1,694	3,746	4,063
High school, 1-3 years.....	5,155	2,519	6,275	5,411
High school, 4 years.....	6,022	2,734	6,224	6,737
College.....	7,348	5,772	7,473	7,740
Number (in thousands).....	9,324	3,800	2,594	2,930
Total.....	\$3,823	\$2,627	\$3,989	\$5,574
8 years or less.....	2,000	1,685	2,492	3,156
High school, 1-3 years.....	4,090	3,287	4,438	5,149
High school, 4 years.....	6,141	5,657	5,826	6,759
College.....	6,712	7,222	5,867	6,689

reduce the incidence, severity, or economic consequences of disability: The disabled person can better cope with work limitations through an ability to negotiate changes in work conditions or to find less physically demanding work.

The positive relation between educational level and earning capacity in the general population also holds for disabled persons: Income increases substantially with years of schooling, regardless of the extent of disability. The relationship is particularly marked for the married; many of them have a longer and more stable commitment to the labor force, and their benefit, pension, and asset income reflect past earnings.

Median income for the severely disabled married men ranged from \$2,600 for those with elementary school education to more than \$7,000 for those who had attended college (table 25). The partially disabled had higher incomes, as educational levels rose (table 26). The income of the partially disabled was like that of couples with nondisabled husbands when related to the education of the disabled person.

More than twice as many severely disabled as partially disabled men had only an elementary school education. Only half as many had completed high school. Lack of education was a sig-

**TABLE 27.—Median 1965 unit income of disabled persons aged 18-64 and percent in poverty, by region, size of community, and severity of disability**

Region and size of community	Number (in thousands)	Total	Severity of disability		
			Severe	Occupational	Secondary work limitations
Region					
Median income, total.....	17,753	\$4,176	\$2,406	\$4,788	\$5,625
Northeast.....	3,685	4,785	2,873	5,437	5,693
North Central.....	4,524	4,926	2,702	5,707	5,746
South.....	6,760	2,808	1,908	3,038	4,486
West.....	2,783	6,195	3,531	6,740	7,053
Percent in poverty, total.....		32.3	47.3	29.0	20.9
Northeast.....		25.5	40.0	22.1	16.6
North Central.....		27.2	40.8	21.1	20.8
South.....		44.8	59.3	44.9	28.2
West.....		19.0	33.2	11.5	12.0
Size of community					
Median income, total.....	17,753	\$4,176	\$2,406	\$4,788	\$5,625
Rural.....	4,160	2,373	1,575	3,149	3,218
Urban.....	7,525	4,791	2,842	5,192	5,945
City and suburbs.....	6,068	4,773	2,542	5,658	6,210
Percent in poverty, total.....		32.3	47.3	29.0	20.9
Rural.....		50.1	65.4	42.3	41.6
Urban.....		26.8	41.4	25.6	16.1
City and suburbs.....		26.9	42.0	21.7	15.1

nificant factor in their low-income status and a contributing cause of disability.

## DISABILITY AND REGION

Disability-unit income was highest in the West and followed the usual pattern of lower median incomes in the South in relation to other regions. The disparity between the South and the other regions was more pronounced for the disabled, however, than for the total U.S. family population. Overall, median income in the South was about three-fourths that of the other regions. The median income of the disabled in the South (\$2,800) was less than half the median in the West and three-fifths of the medians in the Northeast and North Central regions. Poverty rates were higher

among the disabled in the South, lowest in the West (table 27). The proportion of disabled persons was higher in the South than in other regions. This disproportion tended to lower the income figure for the disabled nationally. The South has nearly double the proportion of the Negro population found in other regions. The ratio of Negro income to white income is lower in the South than in other regions.<sup>8</sup>

The disabled living in rural areas had lower incomes than the disabled in urban centers, regardless of the severity of the disability. The relationship of rural and urban incomes varied little with degree of disability. The proportion of the disabled in poverty was higher in rural areas.

<sup>8</sup> Bureau of the Census, "The Social and Economic Status of Negroes in the U.S., 1969," *Current Population Reports*, Series P-23, No. 29.

## Recent Publications\*

### GENERAL

BELL, CAROLYN B. *The Economics of the Ghetto*. New York: Pegasus, 1970. 266 pp. \$6.95.

Provides facts and figures on ghetto living and offers some ideas for solving this economic problem.

BENSON, ROBERT S., and WOLMAN, HAROLD, eds. *Counterbudget: A Blueprint for Changing National Priorities, 1971-1976*. New York: Praeger Publishers, 1971. 348 pp. \$2.95.

Consists of two separate but related documents: the "Statement on National Priorities," issued by the National Coalition's Steering Committee, and the Coalition's staff report that sets forth a proposed Federal budget for the next 5 years.

COMMUNITY COUNCIL OF GREATER NEW YORK. BUDGET STANDARD SERVICE. RESEARCH DEPARTMENT. *Annual Price Survey: Family Budget Costs, October 1970*. (14th ed.) New York: The Council, 1971. 81 pp. \$3.

Provides quantitative information about the impact of rising prices on family living costs in New York City.

CRAMPTON, HELEN M., and KEISER, KENNETH K. *Social Welfare: Institution and Process*. New York: Random House, 1970. 308 pp. \$8.50.

An introduction to the complex of social welfare institutions and how they function, pointing out the work of

National Government and private organizations, and discusses correctional philosophy, social movements, and the plight of minority groups.

FORCESE, DENNIS P., and RICHER, STEPHEN, eds. *Stages of Social Research: Contemporary Perspectives*. Englewood Cliffs, N.J.: Prentice-Hall, 1970. 422 pp. \$8.95.

Papers on current research techniques and interpretations.

GALBRAITH, JOHN K. *A Contemporary Guide to Economics, Peace and Laughter*. (Essays edited by Andrea D. Williams.) Boston: Houghton Mifflin Co., 1971. 382 pp. \$7.95.

Essays written in the 1960's and 1970 expressing economic theories, thoughts on foreign policy and peace, and ideas about a number of persons.

GOULDEN, JOSEPH C. *The Money Givers*. New York: Random House, 1971. 341 pp. \$8.95.

An examination of the myths and realities of American philanthropic foundations.

HARMER, RUTH M. *Unfit for Human Consumption*. Englewood Cliffs, N.J.: Prentice-Hall, 1971. 374 pp. \$6.95.

Charges the industrial, scientific, regulatory, political, and academic establishments with gross neglect of human health and welfare.

HEILBRONER, ROBERT L. *Understanding Macroeconomics*. (3rd ed.) Englewood Cliffs, N.J.: Prentice-Hall, 1970. 248 pp. \$7.50.

Explains and diagrams problems of employment, government deficit spending, and poverty.

HENDERSON, WILLIAM L., and LEDEBUR, LARRY C. *Eco-*

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