

# Disability, Work, and Income Maintenance: Prevalence of Disability, 1966

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MORE THAN one-sixth of the civilian non-institutional population of working age were limited in their ability to work because of a chronic health condition or impairment in 1966. A major proportion of the waste of manpower through involuntary nonparticipation in the labor force, unemployment, and underemployment may be attributed to disability. Public income-support programs provided income for a majority of the severely disabled, but two-fifths of the severely disabled men are neither employed nor receiving wage-replacement income. Although three-fifths of the severely disabled women received no public support or wage-replacement income, they are as a group less dependent than men on earnings and earnings replacement programs.

Disability causes substantial losses of earnings and family income. Public programs designed to offset the wage losses of disability paid out more than \$8 billion in cash benefits and assistance to the disabled and their dependents in 1966. Wage-replacement benefits provide only a fraction of the income available from earnings, however, and they are in many cases, below minimum budgetary standards of adequacy. For the disabled individual, his family, and society, disability is a social and economic problem of major dimensions.

These findings from the 1966 Social Security Survey of Disabled Adults are based on a national survey of all noninstitutionalized persons aged 18-64. The field work was carried out during the spring of 1966 for the Social Security Administration by the Bureau of the Census.<sup>1</sup>

The identification and classification of the disabled is derived from the individual's evaluation of work limitations rather than from medical evaluations of impairment. The data provide estimates of the extent to which adults of work-

ing age are limited in work capacity because of chronic health conditions and associated psychological and physical residuals. The survey methods and sample design are described in the technical summary at the end of the article.

## SURVEY DEFINITION OF DISABILITY

Disability is defined in this study as a limitation in the kind or amount of work (or housework) resulting from a chronic health condition or impairment lasting 3 months or longer. The extent of incapacity ranges from inability to perform any kind of work to secondary limitations in the kind or amount of work performed. Data on employment and functional capacities, such as mobility, activities of daily living, personal care needs, and other activity limitations, were also collected to evaluate further the nature and severity of the disability.

The Social Security Act defines disability as:

Inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months.

The definition of disability for the study population, however, encompasses a broader range of limitations in work activity. The survey population was limited to adults aged 18-64 because of the direct bearing of disability on income-maintenance problems during the major working years.

## PREVALENCE OF DISABILITY

At the beginning of 1966, 18.2 million non-institutionalized adults aged 18-64 were limited in ability to work because of chronic health conditions or impairments. Approximately 400,000 of these individuals had been disabled 6 months

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or less, and 17.8 million had been disabled longer than 6 months. An estimated additional 700,000 adults aged 18-64 were in long-stay medical care institutions.<sup>2</sup>

Prognosis is difficult and frequently uncertain during the early stages of disability. The duration, extent, and effect of impairment may be unknown to the individual or may be exaggerated or denied. To reduce the effect of the uncertainty of prognosis during the early stages of the disability, the data on disability from this study are presented for persons disabled longer than 6 months.

More than 6 million noninstitutionalized adults aged 18-64 were severely disabled—unable to work altogether or unable to work regularly (table 1). This total included 2.3 million men and 3.8 million women, or 4.7 percent of all the men and 7.0 percent of the women.

About 5 million adults were occupationally disabled—able to work regularly, but unable to do the same work as before the onset of disability or unable to work full time. This group represented 4.9 percent of the 103 million noninstitutionalized adults aged 18-64—2.4 million men and 2.6 million women.

There were 6.6 million adults with secondary work limitations—that is, able to work full time, regularly, and at the same occupation but with limitations in the kind or amount of work they could perform in their jobs. Women with limitations in keeping house, but not in work, were also classified as having secondary work limitations. Most of these disabled were men—3.7 million or 7.6 percent of all noninstitutionalized men aged 18-64; the 2.9 million disabled women comprised 5.4 percent of the women aged 18-64.

The disability prevalence levels reported in this survey are significantly higher than those reported in the National Health Interview Survey (NHS). Approximately twice as many were found to be disabled in 1966 as the number estimated from the NHS for 1963-65—18 million compared with an average of 9 million.

The differences in the estimated prevalence of disability are largely the product of differences in the procedure for identification rather than in the criteria for disability. The criteria differ only

<sup>2</sup> Estimated from the Bureau of the Census, "Inmates of Institutions," *1960 Census of Population (PC(2)-8A)*, and Department of Health, Education, and Welfare, *Health, Education, and Welfare Trends*, 1964.

TABLE 1.—Prevalence of long-term disability by severity of disability and sex: Number and percent of noninstitutional population aged 18-64, spring 1966

Severity of disability	Total		Men		Women	
	Number (in millions)	Percent	Number (in millions)	Percent	Number (in millions)	Percent
Total.....	103.0	100.0	49.0	100.0	54.1	100.0
Disabled longer than 6 months.....	17.8	17.2	8.4	17.2	9.3	17.2
Severe.....	6.1	5.9	2.3	4.7	3.8	7.0
Occupational.....	5.0	4.9	2.4	4.9	2.6	4.8
Secondary work limitation.....	6.6	6.4	3.7	7.6	2.9	5.4

in respect to the disability qualification for women—the 1966 study included work limitations as well as housework limitations, regardless of present activity or work status. The procedures used in this study for identifying disability are based on an extensive series of pretests conducted during 1965 in cooperation with the Bureau of the Census.<sup>3</sup> The objective of the pretest studies was to develop an efficient method of identifying the disabled through a two-stage mail questionnaire and interview process.

The NHS disability questions were used as a starting point for the identification procedures, but for the purpose of this study the NHS methods had several shortcomings. Only those who reported a chronic condition or impairment were asked the disability questions in the NHS interview. The serious understatement of chronic conditions shown in other studies suggested that the prevalence of disability was also understated by this procedure. The disability questions for women related only to the "usual activity" in the survey year and did not take account of the women engaged in housework who were prevented by chronic conditions from continuing or starting work activity.

A mail questionnaire was developed from the test studies that focused directly on the disability; the diagnostic reasons for work limitations were obtained after the disability questions. Short simple-choice questions were substituted for the multichoice statements used in the NHS schedule and in early test schedules.

The series of identification pretests found that:

<sup>3</sup> See Lawrence D. Haber, "Identifying the Disabled: Concepts and Methods in the Measurement of Disability," *Social Security Bulletin*, December 1967, for a detailed discussion of the pretest methods and findings.

1. Mail questionnaires were more effective than personal interviews in identifying adults classified as disabled in NHS interviews conducted several months earlier. Mail questionnaires also identified as disabled more individuals previously classified as not disabled by NHS than personal interviews.

2. Mail questionnaires focused on disability had relatively high reliability in identifying the disabled: three fourths of the disabled identified by NHS were classified as disabled by the SSA mail schedules.

3. The simple-choice mail schedule identified a higher proportion of the population as disabled than the multichoice mail schedules. The simple-choice questions were easier to answer than the multichoice and reduced the number of confused and erroneous responses.

When the mail identification questionnaire was tested on national population samples, using the short, simple-choice disability questionnaire, the estimated prevalence of disability was approximately double that reported by NHS.<sup>4</sup>

A change in the operational definition of disability for women, to include both work and housework limitations, also increased the number of women identified as disabled.

Through the use of a mail identification schedule it was possible to screen a large sample of the noninstitutional population for disability. The nature, severity, and extent of the disability were later verified and redefined during an extensive personal interview with the disabled adult.

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<sup>4</sup> An earlier study, conducted in 1949 for the Federal Security Agency by the Bureau of the Census, estimated that 2.1 million of those aged 14-64 were severely disabled, including 1.3 million men and 800,000 women. See Marjorie E. Moore and Barkev S. Sanders, "Extent of Total Disability in the United States," *Social Security Bulletin*, November 1950. For a related 1950 survey, see Theodore E. Woolsey, *Estimates of Disability Illness Prevalence in the United States*, U. S. Public Health Service, Public Health Monograph No. 4, 1952.

Using these surveys as a base, the Social Security Administration has made projections for later years. It was estimated for 1965 that 3.4 million persons aged 14-64 (including the institutionalized) were severely disabled for longer than 6 months. See Alfred Skolnik, "Persons Receiving Payments from Public Programs for Long-Term Disability, 1939-63," *Social Security Bulletin*, October 1964; and Bureau of the Census, *Statistical Abstract of the United States, 1967*, table 417. This estimate, though larger than the NHS estimates of adults unable to work, is considerably smaller than the number in the 1966 survey. The estimates are not comparable because of the differences in survey methods, questions, and criteria for disability, as well as the social and demographic changes in the 17 years between the two base surveys.

## Disability Prevalence Among Men and Women

The disability prevalence rates found in the 1966 survey are the same, in total, for men and women. The proportion of the population classified as severely disabled is, however, considerably higher among women than among men.

At first glance, this finding might appear to be a result of the identification procedures through which women could be classified as disabled on the basis of either work or housework. However, only those unable to work regularly were classified as severely disabled. Women limited only in housework were classified as having secondary work limitations.

The higher prevalence of severe disability among women may be a product of differences in health, perception of disability, work requirements, work availability, or motivation for work. Several hypotheses may be considered:

1. More women than men have serious impairments and therefore more women are severely disabled.
2. The work-performance requirements for women are more demanding, more restrictive, or more inflexible than the requirements for men. More women than men are therefore unable to continue work with an impairment or functional limitation.
3. Women are less able than men to adapt to disability because of limitations in training, skills and work experience. Fewer women, therefore, adjust to their limitations and more women than men are severely disabled.
4. Women perceive the severity of impairment, the capacity requirements, and the opportunities for adaptation differently than men and more readily accept an impairment as severely incapacitating.

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NOTE: In this article and the accompanying tables, the population includes all persons aged 18-64 in the civilian noninstitutional population in March 1966. Estimates of the United States civilian noninstitutional population were obtained from special tabulations of the February-March *Current Population Survey* and the *Current Population Reports* of the Bureau of the Census and the *Special Labor Force Reports* of the Bureau of Labor Statistics. Data on the civilian noninstitutionalized disabled population aged 18-64 were obtained from the 1966 Survey of Disabled Adults. Estimates of the nondisabled population were obtained by subtracting the disabled population from the United States population. The disabled population includes adults disabled for longer than 6 months.

The data on chronic health conditions indicate little major difference between men and women in the prevalence of chronic health conditions.<sup>5</sup> There is evidence, however, that among older people, more women than men believe that their health prevents them from working.<sup>6</sup>

The range of occupations is more limited for women than for men. An impairment may affect work capacity in the occupations available to women more than in other occupations and cause a higher proportion of women than men with comparable impairments to be severely disabled.

As a group, women have less work experience than men. The perception of severe disability may reflect the realization that with less work experience and training they have fewer employment opportunities. An impairment may constitute a greater handicap to employment for inexperienced workers than for experienced workers.

Some women may accept as severely incapacitating an impairment that others perceive as only partially limiting. The economic motivation to work is usually not as pressing for married women as for unmarried women or for men. In the nature of the marital role relationship, women should feel less pressure for work performance than men.

As family needs and responsibilities decline over the life cycle, more women enter or return to the labor force. The difficulties of entering a new and relatively unknown work role may create conflicts for women. The perception of an impairment as incapacitating serves as an exemption from work and may act as a resolution of the conflict.<sup>7</sup>

As a corollary of this view we would expect men to be more highly motivated toward work and more likely to deny incapacity despite the severity of impairment. The social expectations appropriate to men as workers and as family heads

may require more persistence and greater adaptability in coping with the limitations imposed by impairments.

The work environment also provides men with better facilities for adjustment to disability. More men than women are employed at the onset of disability. The existing work situation provides a concrete environment within which job requirements may be changed. The occupational experience of men also provides more justification for job adjustment. The higher proportion of men with secondary work limitation suggests that job adjustment is more frequent among men than women.

At the present stage of analysis these possibilities are largely speculative. The extent to which social factors extraneous to the impairment and work requirements enter into the perception of disability is an important question for research, however, and should be examined further as data become available. As a related issue the gains or satisfactions to be derived from self-identification as disabled should also be considered. On the face of it, the secondary gratifications of disability seem relatively few and slight compared with the losses that are associated with disability behavior.

### Labor Force and Work Status

The relationship of disability to current work status, in table 2, shows the extent of the impact of disability on the labor force. Approximately one-fourth of all persons not in the labor force and one-fourth of the unemployed were disabled. The severely disabled, representing only 6 percent of the civilian noninstitutional population, comprise 14 percent of the adults not in the labor force. More than one-third of the men not in the labor force were severely disabled.

Almost one-half of the men not in the labor force were disabled to some extent. More than one-fourth of the unemployed men were disabled. Only 1 percent of the employed men were severely disabled.

The effects of the severity of the disability are more clearly seen when current work status is examined by degree of disability (table 3). Approximately one-half of all disabled adults were

<sup>5</sup> National Center for Health Statistics, *Chronic Conditions and Activity Limitation* (Series 10, No. 17).

<sup>6</sup> Lenore A. Epstein and Janet H. Murray, *The Aged Population of the United States: The 1963 Social Security Survey of the Aged*, Research Report No. 19, Social Security Administration, Office of Research and Statistics, 1967, table 8.8.

<sup>7</sup> The exemptions and expectations of the sick role have been discussed in Talcott Parsons, *The Social System*, Free Press, 1951, pages 439-447; G. G. Kasselbaum and B. O. Baumann, "Dimensions of the Sick Role in Chronic Illness," *Journal of Health and Human Behavior*, Spring 1965; and Gerald Gordon, *Role Theory and Illness*, College and University Press, 1966.

TABLE 2.—Severity of disability by labor-force status and sex: Percentage distribution of noninstitutional population aged 18-64 by severity, spring 1966

Labor-force and work status	U.S. population (in thousands)	Percentage distribution					
		Total	Non-disabled	Severity of disability			
				Total disabled	Severe	Occupational	Secondary work limitation
Total.....	103,085	100.0	82.8	17.2	5.9	4.9	6.4
Not in labor force.....	34,178	100.0	75.4	24.6	14.3	5.1	5.2
In labor force.....	68,907	100.0	86.6	13.4	1.7	4.7	7.0
Employed.....	66,357	100.0	87.2	12.8	1.5	4.5	6.9
Unemployed.....	2,550	100.0	72.5	27.5	6.9	10.3	10.2
Men, total.....	48,980	100.0	82.8	17.2	4.7	4.9	7.6
Not in labor force.....	4,645	100.0	53.2	46.8	35.8	2.6	8.5
In labor force.....	44,335	100.0	86.0	14.0	1.4	5.2	7.4
Employed.....	42,814	100.0	86.5	13.5	1.2	5.0	7.3
Unemployed.....	1,521	100.0	71.4	28.6	7.6	10.6	10.4
Women, total.....	54,105	100.0	82.8	17.2	7.0	4.8	5.4
Not in labor force.....	29,533	100.0	78.9	21.1	10.9	5.5	4.7
In labor force.....	24,572	100.0	87.6	12.4	2.3	3.9	6.2
Employed.....	23,543	100.0	88.3	11.7	2.1	3.6	6.0
Unemployed.....	1,029	100.0	74.1	25.9	5.9	9.8	10.0

in the labor force at the time of the survey. Only one-fifth of the severely disabled were in the labor force, compared with about two-thirds of those with occupational disabilities, and almost three-fourths of those with secondary work limitations. Seventy percent of the nondisabled were in the labor force.

The work status of the severely disabled was substantially different from that of the partially disabled. Only 2 percent of the severely disabled were employed full time, compared with two-fifths of the occupationally disabled and three fifths of the other disabled. Regardless of the severity of disability, the disabled had higher rates of unemployment than the nondisabled population.

About three-fourths of the disabled men were in the labor force; three-fifths were employed full time. The unemployment rate of disabled men was approximately twice that of the nondisabled men. Slightly more than one-fourth of the severely disabled men were in the labor force, but only 4 percent were employed full time. Approximately nine-tenths of the partially disabled men were in the labor force; about three-fourths of the occupationally disabled and four-fifths of the men with secondary work limitations were employed full time. More than four-fifths of the nondisabled men were employed full time.

Disabled women had lower rates of labor

TABLE 3.—Labor-force and work status by severity of disability and sex: Percentage distribution of noninstitutional population aged 18-64 by labor-force status, spring 1966

Labor-force and work status	U.S. population (in thousands)	Non-disabled	Severity of disability			
			Total disabled	Severe	Occupational	Secondary work limitation
Total						
Number (in thousands).....	103,085	85,332	17,753	6,100	5,014	6,639
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Not in labor force.....	33.2	30.2	47.4	80.0	34.9	26.9
In labor force <sup>1</sup> .....	66.8	69.9	52.1	19.2	65.1	72.6
Employed.....	64.4	67.8	48.0	16.3	59.4	68.5
Full time.....	54.5	58.2	36.2	1.7	43.2	62.7
Part time.....	9.9	9.5	11.7	14.5	16.2	5.8
Unemployed.....	2.5	2.2	3.9	2.9	5.3	3.9
Men						
Number (in thousands).....	48,980	40,550	8,430	2,300	2,420	3,710
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Not in labor force.....	9.5	6.1	25.8	72.3	4.9	10.6
In labor force <sup>1</sup> .....	90.5	94.0	73.7	26.7	95.1	88.9
Employed.....	87.4	91.4	68.3	21.7	87.7	84.6
Full time.....	79.2	83.7	57.7	4.1	72.3	81.5
Part time.....	8.2	7.7	10.6	17.6	15.4	3.1
Unemployed.....	3.1	2.7	5.2	5.0	6.7	4.2
Women						
Number (in thousands).....	54,105	44,781	9,324	3,800	2,594	2,930
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Not in labor force.....	54.6	52.0	66.9	84.7	62.8	47.6
In labor force <sup>1</sup> .....	45.4	48.1	32.6	14.7	37.2	51.9
Employed.....	43.5	46.4	29.6	13.0	33.0	48.1
Full time.....	32.1	35.2	16.8	.3	16.0	38.9
Part time.....	11.4	11.2	12.8	12.6	17.0	9.2
Unemployed.....	1.9	1.7	2.9	1.6	3.9	3.5

<sup>1</sup> Includes a few disabled adults not reporting labor-force or work status.

force involvement overall than the nondisabled—largely because of the severely disabled, only 15 percent of whom were in the labor force. More than one-third of the occupationally disabled women were in the labor force. Women with secondary work limitations had about the same labor-force participation rates as the nondisabled—52 percent and 48 percent, respectively. The rate of unemployment among the partially disabled was, however, higher than among the nondisabled. The proportion of severely disabled women engaged in full-time employment was negligible—less than one-half of 1 percent. A slightly higher proportion of women with secondary work limitations than of the nondisabled women were engaged in full-time employment—close to two-fifths.

TABLE 4.—Public income-maintenance program status by severity of disability and sex: Number and percentage distribution of noninstitutional population aged 18-64 who were disabled longer than 6 months by beneficiary status, spring 1966

Public income-maintenance program as source of 1965 income <sup>1</sup>	Number (in thousands)				Percentage distribution			
	Total disabled	Severe	Occupational	Secondary work limitation	Total disabled	Severe	Occupational	Secondary work limitation
<b>Total</b>								
Total.....	17,753	6,100	5,014	6,639	100.0	100.0	100.0	100.0
OASDI beneficiaries.....	2,505	1,625	398	482	14.1	26.6	7.9	7.3
Disability.....	978	847	47	84	5.5	13.9	.9	1.3
Worker.....	842	739	26	77	4.7	12.1	.5	1.2
Childhood.....	136	108	21	7	.8	1.8	.4	.1
Other OASDI.....	1,527	778	351	399	8.6	12.8	7.0	6.0
Retired.....	664	363	124	177	3.7	6.0	2.5	2.7
Dependent.....	863	415	227	222	4.9	6.8	4.5	3.3
Nonbeneficiaries.....	15,248	4,475	4,616	6,157	85.9	73.4	92.1	92.7
Public assistance.....	1,079	710	190	179	6.1	11.6	3.8	2.7
Other public income-maintenance only.....	1,679	498	700	482	9.5	8.2	14.0	7.3
No public income-maintenance.....	12,490	3,268	3,726	5,496	70.4	53.6	74.3	82.8
<b>Men</b>								
Total.....	8,430	2,300	2,420	3,710	100.0	100.0	100.0	100.0
OASDI beneficiaries.....	1,079	790	120	168	12.8	34.4	4.9	4.5
Disability.....	691	612	32	47	8.2	26.6	1.3	1.3
Worker.....	624	560	21	43	7.4	24.4	.9	1.2
Childhood.....	67	52	10	4	.8	2.3	.4	.1
Other OASDI.....	387	178	88	121	4.6	7.7	3.6	3.3
Retired.....	387	178	88	121	4.6	7.7	3.6	3.3
Nonbeneficiaries.....	7,351	1,509	2,301	3,541	87.2	65.6	95.1	95.5
Public assistance.....	364	264	60	40	4.3	11.5	2.5	1.1
Other public income-maintenance only.....	1,328	330	598	400	15.8	14.4	24.7	10.8
No public income-maintenance.....	5,659	915	1,043	3,101	67.1	39.8	67.9	83.6
<b>Women</b>								
Total.....	9,324	3,800	2,594	2,930	100.0	100.0	100.0	100.0
OASDI beneficiaries.....	1,427	834	278	314	15.3	22.0	10.7	10.7
Disability.....	286	235	15	37	3.1	6.2	.6	1.2
Worker.....	217	179	4	34	2.3	4.7	.2	1.2
Childhood.....	69	56	11	2	.7	1.5	.4	.1
Other OASDI.....	1,140	600	263	277	12.2	15.8	10.1	9.5
Retired.....	277	185	36	56	3.0	4.9	1.4	1.9
Dependent.....	863	415	227	222	9.3	10.9	8.8	7.6
Nonbeneficiaries.....	7,897	2,966	2,315	2,616	84.7	78.0	89.3	89.3
Public assistance.....	715	446	130	139	7.7	11.7	5.0	4.7
Other public income-maintenance only.....	351	168	102	82	3.8	4.4	3.9	2.8
No public income-maintenance.....	6,831	2,352	2,083	2,395	73.3	61.9	80.3	81.8

<sup>1</sup> The program recipient categories above are mutually exclusive; recipients of income from two or more sources are classified on a priority basis, by income received during 1965: first, OASDI beneficiaries, regardless of other public income sources; second, public assistance recipients, regardless of income from the remaining public income-maintenance sources; third, with

other public income-maintenance payments only. The public assistance and other public income-maintenance totals are therefore larger than those shown here when OASDI beneficiaries concurrently receiving income from two or more sources are included.

### Public Income-Maintenance Programs

The public income-maintenance programs for disability are intended primarily to provide support for the severely disabled rather than for disabled persons with substantial work capacity. Some of these programs—workmen's compensation, veterans' benefits, and government employee pensions—provide protection for a broader range of work limitations than the disability provisions of the major social insurance program—old-age, survivors, disability, and health insurance (OASDHI)—and the public assistance programs—aid to the permanently and totally disabled (APTD) and aid to the blind (AB).

Less than one-third of the noninstitutionalized adults disabled for more than 6 months received income from a public income-maintenance program during 1965 (table 4). Of course, many of the partially disabled were employed and would not normally expect to receive income from the support programs.<sup>8</sup>

Under the social security program, 978,000 noninstitutionalized individuals received benefits during 1965 as disabled workers or childhood disability beneficiaries. Approximately 1.5 million

<sup>8</sup> The program recipient categories discussed here are mutually exclusive (see footnote 1, table 4). Data on recipients of concurrent benefits will be available from the income tabulations.

disabled people received retirement or dependents' benefits from OASDHI. Other public income-maintenance programs contributed to the support of an additional 2.8 million disabled people. A substantial proportion of the severely disabled adults receiving support from these programs, however, did not benefit from the disability provisions specifically.

OASDHI disability provisions paid benefits to 847,000 severely disabled adults or 14 percent of the severely disabled not in long-stay-care institutions. There were, in addition, 778,000 retirement, survivor, and dependent OASDHI beneficiaries among the severely disabled. Of the 710,000 non-beneficiaries receiving public assistance, the majority received APTD or AB, but about 200,000 of the severely disabled received support from another public assistance program—either aid to families with dependent children or general assistance. Other public programs provided income for about 8 percent of the severely disabled. More than half of the severely disabled received no income from public income-maintenance programs during 1965; close to three-fourths of those with no support from public programs were women.

Severely disabled men benefited from disability income-support programs to a greater extent than women. Three-fifths of the severely disabled men received income from one or more public income-support programs, compared with less than two-fifths of the women. More than one-fourth of the severely disabled men and only 6 percent of the women were OASDHI disability beneficiaries. More men than women received income-maintenance payments from programs other than OASDHI—primarily because of veterans' programs. About one-eighth of the severely disabled men and women received public assistance but no OASDHI benefits.

The proportion of the severely disabled receiving OASDHI benefits for early retirement or as dependents of retired, disabled, or deceased workers was about twice as high for women as for men.

The proportion of the occupationally disabled who received income support was close to half that of the severely disabled. The major sources of public income maintenance for partially disabled adults were veterans' benefits, public employee

pensions, and OASDHI early retirement and dependents' benefits. About one-third of the partially disabled men received income from public programs—mainly employee pensions and veterans' benefits. Only one-fifth of the partially disabled women received income from these programs.

Most of the disabled women were, of course, married to employed men and were not primarily dependent on their own earnings for income. This situation was most common among the women with no entitlement to public program benefits. The proportion of the disabled women who were married was lowest among those with income from program benefits, particularly among the public assistance recipients. The percentage married is shown below by program status and extent of disability:

Program and beneficiary status	Percent married			
	Total	Severe	Occupational	Secondary work limitation
Total.....	66.5	61.4	72.8	67.7
OASDI beneficiaries.....	45.6	44.2	52.1	43.5
Disability.....	41.7	39.2	15.0	68.9
Other OASDI.....	46.5	46.2	54.2	40.2
Nonbeneficiaries.....	70.3	66.2	75.3	70.6
Public assistance.....	25.6	20.6	42.7	25.6
Other public income-maintenance only.....	41.6	34.1	43.7	54.3
No public income-maintenance.....	76.5	77.1	78.9	73.7

### Income-Maintenance Programs and Work Status

The data on current work status of the disabled by public income-support benefit status (table 5) highlights the relationship of work limitations to the income-maintenance programs and also raises some questions about this relationship.

Relatively few of those receiving income from OASDHI or public assistance programs were involved in full-time employment at the time of the survey: 2 percent of the disability beneficiaries, 8 percent of the other OASDHI beneficiaries, and 7 percent of the public assistance recipients. Only 9 percent of the severely disabled men with no public income-maintenance benefits, however, were engaged in full-time employment. Less than 2 percent of the severely disabled were employed full time. The full-time workers were concentrated among the partially disabled with no public pro-

TABLE 5.—Disabled adults currently employed full time by public income-maintenance program status, severity of disability, and sex: Percent of noninstitutional population aged 18-64 who were disabled longer than 6 months, spring 1966<sup>1</sup>

Public income-maintenance program	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitation
Total				
Total.....	36.2	1.7	43.2	62.7
OASDI beneficiaries.....	5.9	.4	14.4	17.4
Disability.....	1.8	.2	18.3	9.1
Other OASDI.....	8.5	.6	13.9	19.2
Nonbeneficiaries.....	41.2	2.2	45.7	66.2
Public assistance.....	6.7	.....	8.9	30.8
Other public income-maintenance only.....	47.4	2.0	63.8	70.6
No public income-maintenance.....	43.4	2.7	44.1	67.0
Men				
Total.....	57.7	4.1	72.3	81.5
OASDI beneficiaries.....	7.3	.2	34.1	21.9
Disability.....	2.2	.2	23.1	14.1
Other OASDI.....	16.4	.....	38.1	24.9
Nonbeneficiaries.....	65.1	6.1	74.3	84.3
Public assistance.....	4.7	.1	13.5	21.3
Other public income-maintenance only.....	55.6	3.1	73.4	72.1
No public income-maintenance.....	71.3	9.0	76.8	86.7
Women				
Total.....	16.8	.3	16.0	38.9
OASDI beneficiaries.....	4.8	.6	5.9	15.1
Disability.....	.9	.1	8.3	2.7
Other OASDI.....	5.8	.8	5.8	16.7
Nonbeneficiaries.....	18.9	.2	17.2	41.7
Public assistance.....	7.7	.....	6.8	33.5
Other public income-maintenance only.....	16.8	.....	7.3	62.9
No public income-maintenance.....	20.2	.3	18.4	41.5

<sup>1</sup> See footnote 1, table 4.

gram benefits or with income sources other than OASDHI and public assistance.

The number of severely disabled not employed on a full-time basis who had accepted reduced benefits for early retirement or were not receiving any public income-maintenance benefits suggests that there are inadequacies in the present support and wage-replacement systems for the severely disabled.<sup>9</sup> These may reflect the nonmedical requirements for eligibility under these programs, differences between program medical requirements, and the evaluation of the labor market, or

<sup>9</sup> Data on the economic effects of wage-loss and reduced benefits through early retirement are not yet available from the study, but the 1963 Survey of the Aged found that early retirees aged 62-64, including disabled beneficiaries, had a median income less than half that of nonbeneficiaries, most of whom were employed. Retired men aged 62-64 with work experience had median earnings about one-seventh that of nonbeneficiaries and about two-thirds that of beneficiaries aged 65-72. See Lenore A. Epstein and Janet Murray, *op.cit.*, tables 3.19 and 7.4.

it may reflect discrepancies between the respondents' perception of capacity limitations and program criteria for capacity limitations. There were more than 1.3 million severely disabled men who received no wage-replacement benefits or had reduced benefits, or public assistance alone. Less than one-third of these men were currently employed, and only 1 in 20 was employed full time.

An individual identified as severely disabled in a survey interview does not necessarily meet the disability criteria applied in an administrative determination. Some people who perceive themselves as severely incapacitated may not qualify under the OASDHI criteria for disability. By the same token, people who minimize or deny the evidence of their incapacity may not be classified as disabled in the survey, regardless of an inability to work because of a physical or mental impairment.

The survey classification of disability is based on the individual's perception of the limitations imposed on his ability to work by chronic health conditions or impairments. As Walt Simmons has pointed out with respect to health reporting, the capacity limitations of an individual may also be judged by his activities and behavior.

A given individual may at any point in time go about his usual activities, or he may not; he may stay in bed; he may consult a physician; he may be absent from his regular job; he may take medication; he may not be able to sleep; he may not eat; he may use a wheel chair, or a crutch, or eyeglasses; he may be unable to lift weights; he may be very active with apparently unlimited energy; he may die. Many of these actions can reasonably be considered observable facts, and can form the basis of relatively objective measures of physical well-being.<sup>10</sup>

The survey data show that the severity of disability is directly associated with limitation of labor-force participation. The nature of this relationship should be determined by further research. The disability factors that differentiate OASDHI disability beneficiaries from nonbeneficiaries and from recipients of other public income-maintenance programs may be examined from the data available in this study on the behavioral aspects of disability and the entitlement to program benefits.

<sup>10</sup> Walt R. Simmons, "The Matrix of Health, Manpower, and Age," in *Social and Psychological Aspects of Aging Around the World*, edited by Clark Tibbitts and Wilma Donahue, Columbia University Press, 1962, pages 209-217.



## TECHNICAL SUMMARY

Under the OASDHI program, disability benefits are provided to severely disabled adults with extensive work experience in covered employment and to adults disabled since childhood who are dependents of retired-worker or disabled-worker beneficiaries or of deceased insured workers.

In 1966, the Social Security Administration undertook a major national study of disability. The study population includes all disabled adults aged 18–64 in the United States. The study has several objectives:

- to describe the prevalence, nature, and extent of work-limiting disability
- to examine the relationship of antecedent and onset factors to the severity of the disability and the subsequent work experience
- to examine the effect of the severity of the disability on income and income sources, occupation and work adjustments, medical care, rehabilitation, and family relationships and activities
- to examine the relationship of the public income-maintenance programs, in terms of the populations “selected by” or benefiting from the provisions of these programs—including, for example, comparison of the characteristics of disabled OASDHI beneficiaries, disabled adults receiving support from other income-maintenance programs, and disabled adults with no income from public income-maintenance programs
- to examine alternative program provisions for disability and work experience requirements.

### Study Design

The study is being conducted through two surveys, a household survey for the noninstitutionalized population and an institutional survey. Field work for the survey of the noninstitutionalized adult population was carried out by the Bureau of the Census during the spring of 1966.

The Social Security Survey of Disabled Adults is based on a multiframe area probability sample design, selected to be representative of the noninstitutionalized, civilian population aged 18–64 of the United States. The survey was conducted in two stages: first, to screen the population aged 18–64 for people with health-related limitations in their ability to work or do housework, whose condition had lasted longer than 3 months; second, to verify the disability statement and to

collect data on the nature, severity, onset, and duration of the disability, current and past labor-force status and work experience, medical care, rehabilitation services, income and income sources, assets, family relationships and activities, and demographic characteristics. The first stage was conducted by mail questionnaire. The second stage was conducted by personal interview. The Bureau of the Census was responsible for data collection and processing.

The survey sample was selected from a 243 first-stage area design, combining the Census Bureau's Monthly Labor Survey (MLS) and Current Population Survey (CPS) primary sampling units. Approximately 30,000 households were selected from seven population frames, including 18,000 sample households from the CPS and MLS, 2,000 OASDI disability beneficiaries, 1,700 persons receiving public assistance because of disability, and 8,000 persons whose application for OASDHI disability benefits had been denied.

The disability identification questionnaires were mailed out during February–March 1966. There were two certified mail follow-ups for nonresponses and personal interview callbacks for a subsample of the remaining nonresponses. A subsample of disabled persons, stratified by extent of limitations was selected for interview. The completed survey sample includes approximately 8,700 disabled adults who were interviewed by Census enumerators during April–May 1966.

### Survey Definition of Disability

Disability is defined in this study as a limitation in the kind or amount of work (or housework) resulting from a chronic health condition or impairment lasting 3 or more months. The extent of incapacity ranges from inability to perform any kind of work to secondary limitations in the kind or amount of work performed. The disability classification is based on the extent of the individual's capacity for work, as reported by the respondent in a set of work-qualifications questions. Data on employment and on functional capacities—such as mobility, activities of daily living, personal care needs, and functional activity

limitations—were also collected to evaluate further the nature and severity of the disability.

The severity of the disability was classified by the extent of the work limitations:

*Severely disabled*—unable to work altogether or unable to work regularly.

*Occupationally disabled*—able to work regularly, but unable to do the same work as before the onset of disability or unable to work full time.

*Secondary work limitations*—able to work full time, regularly and at the same work, but with limitations in the kind or amount of work they can perform; women with limitations in keeping house but not in work are included as having secondary work limitations.

## Notes and Brief Reports

### Economic Effects of Internal Migration\*

A recent study of the economic effects of internal migration indicates that a measurable difference exists between migrant and nonmigrant families in the level and pattern of consumption expenditures and in the savings functions of the two groups. The project used 1950 data from a Bureau of Labor Statistics-Wharton School study<sup>1</sup> of consumer expenditures and savings to formulate tentative hypotheses about the relation between migration and the consumption and savings functions of urban families. The study then tested the hypotheses using unpublished data from the 1960-61 Survey of Consumer Expenditures of the Bureau of Labor Statistics and modified them accordingly. Data from the 1960-61 survey were also used to formulate estimates of mobility and migration rates for urban families and one-person consumer units who were in existence at least 1 year before the interview.

One of the principal conclusions of the study is that migrant urban families appear to have a higher total consumption function during the year of their move than do nonmigrant urban families. Analysis of the data further indicates that the migrant families' higher average propensity to consume is related to their mobility.

\* Prepared by the Publications Staff, Office of Research and Statistics. Based on *Economic Effects of Internal Migration: An Exploratory Study*, by Betty G. Fishman, Regional Research Institute, West Virginia University. Research for the study was supported in part by Social Security Grant No. 284.

<sup>1</sup> U.S. Department of Labor, Bureau of Labor Statistics, and University of Pennsylvania, Wharton School of Finance and Commerce, *Study of Consumer Expenditures, Incomes and Savings*, 1956.

Part of the difference between the average consumption functions of migrant and nonmigrant urban families, the study concludes, is probably related to differences in other family characteristics such as size of family, income level, and age and education of the family head. But the difference is not explained by these characteristics alone since the average consumption function of migrant urban families is higher even when suitable adjustments are made for other relevant characteristics. Neither do out-of-pocket moving costs account for the difference.

The higher average consumption function of migrant urban families appears to result from a tendency for such families to use a larger percentage of current income for other categories of current consumption expenditures—specifically, shelter plus essential utilities, household furnishings and equipment, and transportation (attributable to higher outlays for automobile purchase and operation). Expenditures for food constituted a smaller percentage of total current consumption expenditures for migrant families than for nonmigrant families. The 1950 survey did indicate, though, that migrant families spent a greater percentage on food consumed away from home than did nonmigrants.

The average savings function of migrant urban families was found to be lower for the year in which they migrated than that of nonmigrant urban families—regardless of whether “savings” is defined as net change in assets and liabilities or net change in assets and liabilities plus outlays for personal insurance.

The term “assets” as used in the study included cash in bank and on hand, money owed to the family, investment in business, and those types of real and personal property that are customarily bought and sold. “Liabilities” were defined to