

General Characteristics of the Disabled Population

by KATHRYN H. ALLAN and MILDRED E. CINSKY*

In the spring of 1966, the Social Security Administration surveyed 8,300 noninstitutionalized disabled adults aged 18-64. The study goals included examination and description of the demographic, social, and health characteristics of the disabled in the United States. In general, the disabled are older, poorer, and less educated than the total adult population, but they are similar to the total population in their marriage and child-bearing rates. Women are more likely not to be working at all if disabled, and men are likely to work part time. Of the severely disabled who remained in the labor force, nearly five times as many as those in the total population were unemployed. Family income of the disabled was about half that of the nondisabled. Forty percent of the disabled family units with minor children had incomes below the poverty level. The disabled have less health insurance and greater medical costs. A look at the short-term disabled reveals few differences between them and those disabled more than 6 months. The short-term disabled were somewhat younger, less severely disabled, and more likely to be involved in rehabilitation programs

THE DISABLED POPULATION of the United States may be usefully described in terms of the socioeconomic variables that affect the accomplishment of personal and general social goals. Disability costs may be seen as the sum of such factors as unemployment, underemployment, income loss, prevention of a normal family life and activities, extraordinary medical expenses, and human isolation. This article presents data on the social, economic, demographic, and health characteristics of noninstitutionalized disabled adults in relation to the severity of disability.

The data are derived from the 1966 Social Security Survey of Disabled Adults. Personal inter-

views were conducted with a sample of 8,300 persons selected to represent the noninstitutionalized U.S. civilian population aged 18-64. The disabled adults had been previously identified by screening a larger household sample.

The objectives of the survey included assessment of the effects of severity of disability on income, occupation, work and family adjustments, medical care, and rehabilitation. Many of the findings of the survey were presented in earlier reports of this series.

Estimates of costs and quality of Federal, State, and local income-maintenance, rehabilitation, and medical care programs require information about the characteristics of the disabled. Such information is, of course, essential for plans to increase the productiveness of this group.

The old-age, survivors, disability, and health insurance (OASDHI) program administered by the Social Security Administration provides disability benefits to severely disabled adults with work experience in employment covered by the Social Security Act and to adults disabled since childhood who are dependents of retired, disabled, or deceased beneficiaries. For the purpose of program administration, information on the prevalence, nature, and extent of disability in the United States is essential; it is also required in the consideration of legislation. In addition, social security data can provide a better understanding of the onset and development 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 and lasting 3 months or longer. The data used here relate to those disabled longer than 6 months. (A brief discussion of those disabled 4-6 months—the short-term disabled—is presented at the end of the article.)

The severity of the disability was classified in three categories:

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

Occupationally disabled—able to work regularly

* Division of Disability Studies, Office of Research and Statistics. For fuller treatment of the subject, see Kathryn H. Allan and Mildred E. Cinsky, *General Characteristics of the Disabled Population* (Report No. 19 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1972. For Survey definitions and a description of the study design, see the Technical Note in the Survey Reports (Nos. 1-19); or see the *Social Security Bulletin*, May 1968, page 22.

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 kind or amount of work they can perform; women with limitations in keeping house but not in income-producing work are included in this category.

More than one-sixth of the noninstitutional population of working age were limited in their ability to work because of a health condition or impairment in the year of the survey. Approximately 6 million adults were severely disabled. Five million adults met the definition of occupationally disabled, and 6½ million had secondary work limitations.

DEMOGRAPHIC CHARACTERISTICS

Age

Age is an important variable in the study of disability both because of the relation to chronic conditions and because, aside from the nature of the disability, it affects opportunities for and attitudes toward rehabilitation and work. Advanced age is negatively related to the likelihood of obtaining or returning to work and to participation in social activities.

The median age of the total noninstitutional population aged 18–64 was 40, but for the disabled it was 50. Two-fifths of the population were in the age range 18–34, compared with less than a fifth of the disabled. The severely disabled were the oldest group, the secondarily limited the youngest. Among young adults, relatively more women than men were severely disabled.¹ With this exception, the age distribution for the sexes was similar.

Musculoskeletal and circulatory conditions account for two-thirds of the difference in disability rate between persons aged 18–44 and persons aged 55–64. Older persons were more likely to have these conditions than younger ones. In addition, the condition often becomes increasingly severe with age.

¹ For a discussion of possible reasons for the higher prevalence of severe disability among women, see Lawrence D. Haber, "Disability, Work, and Income Maintenance," *Social Security Bulletin*, May 1968.

Race

There are more disabled persons of Negro and other races not white than would be expected in relation to their representation in the population (table 1). Almost twice as many severely disabled as nondisabled were Negro and other races—21 percent, compared with 11 percent. In only one category, men with secondary work limitations, did Negroes have the same representation as in the general population.

Veteran Status

One-third of the disabled were veterans, but veterans made up more than two-fifths of the total adult male population. Presumably, some of the disabled were rejected for military service because of their disability, since the age of onset was younger than 18 for 16 percent of the disabled men (table 2).

Education

The median number of school years attained by the U.S. population was 12 (high-school graduation), but it was only 10 years for the disabled. The biggest difference was in the proportion reaching no more than eighth-grade level: 22 percent for the U.S. population, 42 percent for the disabled. Of the severely disabled, only 24 percent had 12 or more years of schooling (58 percent of the U.S. population), and 55 percent had 8 years or fewer.

In part, these differences may be explained by age differences. Disability occurs more frequently in older persons, who also have spent fewer years in school. The nature of the disabling condition also explains educational differences. Mental and nervous system conditions, which affect one-fifth of the disabled, are likely to have childhood onsets and often prevent all but minimal schooling.

Education may also serve as a partial substitute for physical capacity—the better educated among the disabled are most likely to obtain the sedentary and professional jobs that are easiest for the physically handicapped person to handle. Thus, they are not so likely to be classified as disabled in the first place, since disability is defined in this study in terms of limitations in ability to work.

It is to be expected, then, that the better educated are not heavily represented among the disabled. This hypothesis is supported by the data on age at onset of disability and proportion that went to college, shown below. These figures show that, though childhood onset of mental and nervous system diseases seem clearly related to lack of college attendance, the percentage of those physically handicapped in childhood who attended college was essentially the same as that of the general population. Apparently, there is strong motivation for handicapped children to go to college. The motivation may, however, stem from lack of employment opportunities as well as from the desire to compensate for impairment.

Age at onset	Total population	Disabling condition		
		Total disabled	Physically handicapped	Mental and nervous system disorders
Number (in thousands).....	103,085	17,285	15,718	2,036
Percent who attended college				
Childhood.....	21.2	17.0	21.1	3.1
18-34.....		17.2	17.6	13.8
35-54.....		11.7	11.8	9.2
55-64.....		11.2	10.7	18.2

One-third of those disabled in childhood obtained only an elementary school education, compared with three-fifths of those whose disability began at ages 55-64. Victims of mental and nervous system disorders in childhood were more than twice as likely to receive only an elementary school education as childhood victims of physical disorders.

Regional Differences

Comparison of the four major U.S. geographical regions shows a substantial difference between the South and other regions in the prevalence of disability. As table 1 indicates, the disabled were heavily overrepresented in the South, severely disabled men in particular: 46 percent of these men, in comparison with 30 percent of the total male population, resided in the South. Of persons aged 55-64 in the United States, 41 percent lived in the South. This incidence is also related to the greater amount of rural and farm

disability and to the higher proportion of Negroes. Approximately one-fourth of the disabled lived in rural areas, two-fifths in towns and small cities, and one-third in large cities and their suburbs.

These findings are similar to those in a recent British study, which showed the greatest incidence of disability in rural and mining regions and in areas with an elderly populace. The incidence was least in urban areas.²

FAMILY CHARACTERISTICS

Because of the dependency of the disabled on the marital partner for interpersonal relation-

² Amella I. Harris, *Handicapped and Impaired in Great Britain*, Office of Population Censuses and Surveys, London, 1971.

TABLE 1.—General characteristics of disabled adults by severity of disability and sex: Percentage distribution of non-institutional population aged 18-64 and noninstitutional disabled adults aged 18-64, spring 1966

General characteristics	Total population	Severity of disability			
		Total	Severe	Occupational	Secondary work limitations
Men					
Number (in thousands).....	48,980	8,430	2,300	2,420	3,710
Age, total percent.....	100.0	100.0	100.0	100.0	100.0
18-24.....	38.7	9.0	5.7	5.7	13.2
25-34.....		9.7	5.7	8.5	12.9
35-44.....		23.2	17.6	13.7	17.7
45-54.....		21.6	29.1	24.3	36.7
55-59.....		9.0	15.6	21.2	14.6
60-64.....	7.5	19.0	29.4	13.1	16.3
Median age.....	40	50	55	49	47
Race, total percent.....	100.0	100.0	100.0	100.0	100.0
White.....	89.6	87.0	82.1	86.5	90.4
Negro and other.....	10.4	13.0	17.9	13.5	9.6
Education, total percent	100.0	100.0	100.0	100.0	100.0
Less than 8 years.....	11.4	27.4	46.0	22.1	19.3
8 years.....	11.8	15.8	18.8	18.3	12.4
Some high school.....	19.6	18.5	13.6	21.1	19.8
4 years of high school.....	32.1	20.2	11.0	20.7	25.6
College.....	24.3	16.6	9.5	15.7	21.5
Not reported.....	.8	1.6	1.1	2.3	1.4
Median school years completed.....	12	10	8	10	12
Region, total percent...	100.0	100.0	100.0	100.0	100.0
Northeast.....	25.5	19.1	15.4	20.7	20.4
North Central.....	28.1	25.7	22.5	27.6	26.4
South.....	29.9	37.7	46.0	34.8	34.5
West.....	16.6	17.4	16.1	16.9	18.6
Veteran status, total percent.....	100.0	100.0	100.0	100.0	100.0
Veteran.....	44.1	32.4	26.5	39.7	31.4
Nonveteran.....	55.9	61.3	67.7	54.3	61.9
Not reported.....		6.3	5.8	6.0	6.8

TABLE 1.—General characteristics of disabled adults by severity of disability and sex: Percentage distribution of noninstitutional population aged 18-64 and noninstitutional disabled adults aged 18-64, spring 1966—*Continued*

General characteristics	Total population	Severity of disability			
		Total	Severe	Occupational	Secondary work limitations
Women					
Number (in thousands).....	54,105	9,324	3,800	2,594	2,930
Age, total percent.....	100 0	100 0	100 0	100 0	100 0
18-24.....	39 9	7 1	3 7	6 5	12 1
25-34.....	10 0	10 0	8 0	8 6	14 0
35-44.....	22 8	20 4	20 7	16 9	23 0
45-54.....	20 9	28 1	25 2	34 7	25 9
55-59.....	8 8	16 3	19 4	15 8	12 8
60-64.....	7 6	18 0	23 0	17 5	12 1
Median age.....	39	50	52	51	45
Race, total percent.....	100 0	100 0	100 0	100 0	100 0
White.....	88 9	82 7	77 9	87 1	85 1
Negro and other.....	11 1	17 3	22 1	12 9	14 9
Education, total percent	100 0	100 0	100 0	100 0	100 0
Less than 8 years.....	9 2	26 7	33 9	26 5	17 5
8 years.....	10 2	14 0	15 7	15 7	10 4
Some high school.....	20 5	21 4	22 3	21 5	20 1
4 years of high school.....	41 1	24 2	18 2	25 2	31 0
College.....	18 4	12 2	8 4	9 1	19 8
Not reported.....	6	1 5	1 5	1 9	1 2
Median school years completed.....	12	10	9	10	12
Region, total percent.....	100 0	100 0	100 0	100 0	100 0
Northeast.....	25 3	22 2	20 7	21 5	24 9
North Central.....	27 2	25 3	24 1	24 6	27 4
South.....	30 8	38 4	40 2	41 6	33 3
West.....	16 7	14 1	15 0	12 4	14 4

ships, personal care needs, and the potential for adequate family income, marriage is in some ways more important for the disabled than for the nondisabled. Married couples with a disabled husband had three times the income of the non-married disabled man. Furthermore, nonmarried men were much more likely to be receiving public assistance.

In general, the disabled were as likely to have married as the general population (table 3). The severely disabled, however, were somewhat less likely to be presently married because they were older and were more often widowed or divorced. Sixty-three percent of them were presently married (with spouse present in the home), compared with 73 percent of the total population. Four percent of the total population but 9 percent of all the disabled were widowed.

Divorce and separation occurred more frequently among the severely disabled than in the total U.S. population. Among severely disabled

men, for example, twice as many were involved in broken marriages. The survey data do not indicate whether the marital break-ups occurred before or after the onset of disability. Other studies, however, show marital instability correlated with disability.³

Except for severely disabled men, the disabled were somewhat less likely than the general population to have remained single. To some extent, this finding reflects the greater age of the disabled population—especially the occupationally disabled. The difference in marriage rate between the occupationally disabled and the secondarily limited probably evolves from the duration of the disability among the secondarily limited: They were twice as likely to have been disabled since childhood. Although prolonged disability has given the person with secondary work limitations greater time and familiarity with his condition and consequent better adjustment to a work situation, his impairments or limitations may also have prevented marriage. A greater proportion of the occupationally disabled (57 percent, compared with 45 percent of the secondarily limited), did not become disabled until age 35 or later, when most of them had already married.

Family Composition

Disabled adults were also somewhat more likely than the general population to be heads of households. Again, this finding is partly explained by the greater age of the disabled population. Even severely disabled men were as likely to be heads of their families as were men in the general population, but age at onset must be considered for this group. Men whose disability onset occurred before age 35 were less likely than the general population to head households.

Among women, however, the opposite is true: Severely disabled women with early onset were more likely than the general population or the less severely disabled to be household heads. Of the severely disabled women, 23 percent were household heads but only 13 percent among the general population. More frequently than men,

³ Saad Z. Nagl, *Disability and Rehabilitation*, Ohio State University Press, 1969.

these women were divorced or separated if young, widowed if older. The men who were household heads but unmarried usually had never been married. In view of the smaller incomes of the disabled, of women, and of the unmarried, these disabled women heading households are among the most disadvantaged groups in our economy.⁴

Stage of Family Life Cycle

One-third of the disabled men and women were spouses or married heads of families that included minor children. Another third were married but had no minor children. The others were unmarried heads (16 percent) or dependent adults (15 percent). As fewer of the disabled women than men were married, disabled women were somewhat less likely than disabled men to have minor children. It should be noted that three-fourths of the unmarried women heading households did, however, have minor children.

Relatives in the Household

About 8 percent of the disabled lived alone. The severely disabled were most likely to be alone or with nonrelatives only. About 60 percent of the disabled had no relatives living with them other than minor children and/or a spouse. Of those with relatives present, about half lived with adult children, one-fourth with parents.

Disabled men were slightly more likely than women to be living with their parents, parents-in-law, or brothers or sisters, and they were less likely to be living with adult children. The occupationally disabled more often than severely disabled or secondarily limited adults had adult children living with them; they were also the group most likely to be married and, among the men, most likely to have minor children.

The extended-family composition of disabled adults is of particular interest in relation to their opportunities for social contact and/or help from

⁴ See Gertrude L. Stanley and Kenneth A. Katzen, *Assets of the Disabled* (Report No. 15 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1971. Except for the severely disabled, unmarried women had considerably fewer financial assets than unmarried men.

TABLE 2.—Disability characteristics by severity of disability and sex: Percentage distribution of noninstitutional disabled adults aged 18-64, spring 1966

Disability characteristics	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Men				
Number (in thousands).....	8,430	2,300	2,420	3,710
Major disabling conditions, total percent.....	100 0	100 0	100 0	100 0
Musculoskeletal disorders.....	32 8	25 1	42 3	31 4
Cardiovascular disorders.....	23 6	22 9	22 0	25 1
Respiratory and related disorders.....	12 4	9 8	9 8	15 6
Digestive disorders.....	7 5	4 6	9 0	8 3
Mental disorders.....	5 6	12 9	3 4	2 5
Nervous system disorders.....	5 4	11 3	4 8	2 2
Neoplasms.....	1 2	2 4	1 3	. 4
Urogenital conditions.....	1 9	2 4	2 2	1 3
Diabetes.....	2 4	2 0	1 1	3 5
Visual impairment.....	2 5	3 1	9	3 2
Other and unspecified conditions.....	4 7	3 4	3 1	6 5
Age at onset, total percent.....	100 0	100 0	100 0	100 0
Under age 18.....	16 2	14 5	8 9	22 1
18-24.....	10 8	5 6	14 0	11 9
25-34.....	17 3	14 2	22 2	16 1
35-44.....	20 6	22 3	25 0	16 7
45-54.....	20 4	25 1	21 2	17 0
55-64.....	12 0	17 6	8 2	11 0
Not reported.....	2 6	. 6	5	5 1
Median age.....	37	42	37	33
Functional limitations, total percent.....	100 0	100 0	100 0	100 0
No loss.....	29 7	13 8	22 8	44 0
Minor loss.....	20 7	20 2	34 9	25 4
Moderate loss.....	21 6	20 1	26 1	19 6
Severe loss.....	8 2	14 2	8 1	4 5
Functionally dependent.....	13 5	31.2	8 0	6 2
Course and onset of disability, total percent.....	100 0	100 0	100 0	100 0
Stable disability.....	84 5	61 7	98 6	89 4
Sudden onset.....	69 8	49 0	83 5	73 7
Gradual onset.....	14 7	12 8	15 1	15 6
Progressive disability.....	9 8	35 8
Not reported.....	5 7	2 4	1 4	10 7
Duration of disability, total percent.....	100 0	100 0	100 0	100 0
7-12 months.....	5 9	6 3	6 6	5 2
1 year.....	7 5	6 1	7 2	8 6
2 years.....	8 3	8 1	8 6	8 2
3-4 years.....	12 7	9 7	14 2	13 6
5-9 years.....	19 0	22 7	21 2	15 3
10 years or more.....	43 0	44 9	41 4	42 8
Not reported.....	3 6	2 2	8	6 3
Median years.....	9	9	8	9

relatives. Ninety-eight percent of all disabled persons had relatives in or out of the home; the ratio differed little with severity of disability.

Of those who had relatives, 23 percent had no contact with them, 64 percent saw their relatives regularly but did not receive help from them, and 13 percent received some sort of aid from relatives. Twice as many of the severely disabled as those with lesser disabilities received help, and women were more likely to be receiving help from relatives than men were.

TABLE 2.—Disability characteristics by severity of disability and sex: Percentage distribution of noninstitutional disabled adults aged 18-64, spring 1966—Continued

Disability characteristics	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
Women				
Number (in thousands).....	9,324	3,800	2,594	2,930
Major disabling conditions, total percent.....	100 0	100 0	100 0	100 0
Musculoskeletal disorders.....	29 2	25 2	31 8	32 2
Cardiovascular disorders.....	25 9	27 6	27 1	22 8
Respiratory and related disorders.....	10 1	8 0	9 2	13 7
Digestive disorders.....	7 0	6 0	8 8	6 6
Mental disorders.....	6 9	8 0	7 5	4 9
Nervous system disorders.....	5 0	8 6	2 7	2 3
Neoplasms.....	2 1	2 9	1 6	1 7
Urogenital conditions.....	3 1	3 0	2 3	4 0
Diabetes.....	3 1	3 6	2 6	2 8
Visual impairment.....	2 4	2 2	2 8	2 2
Other and unspecified conditions.....	5 2	4 9	3 6	6 9
Age at onset, total percent.....	100 0	100 0	100 0	100 0
Under age 18.....	14 5	13 5	10 0	19 7
18-24.....	11 2	6 9	14 3	14 1
25-34.....	16 5	18 1	14 0	16 7
35-44.....	23 0	24 5	24 3	19 8
45-54.....	21 2	21 5	24 5	17 9
55-64.....	10 9	14 4	9 9	7 3
Not reported.....	2 7	1 0	3 1	4 5
Median age.....	38	39	39	33
Functional limitations, total percent.....	100 0	100 0	100 0	100 0
No loss.....	23 1	12 5	27 7	32 9
Minor loss.....	30 5	28 1	31 3	32 9
Moderate loss.....	17 7	19 0	17 3	16 2
Severe loss.....	9 4	11 0	9 6	7 1
Functionally dependent.....	18 6	28 6	13 4	10 4
Course and onset of disability, total percent.....	100 0	100 0	100 0	100 0
St. ble disability.....	83 0	72 6	92 9	87 6
sudden onset.....	68 2	57 1	77 7	67 9
gradual onset.....	16 8	15 5	15 3	19 7
Progressive disability.....	10 2	25 0
Not reported.....	6 8	2 4	7 1	12 4
Duration of disability, total percent.....	100 0	100 0	100 0	100 0
7-12 months.....	6 1	6 8	6 4	5 1
1 year.....	7 6	6 8	6 3	9 7
2 years.....	7 4	8 1	7 7	6 1
3-4 years.....	13 2	12 3	13 6	14 2
5-9 years.....	22 6	21 3	25 2	22 2
10 years or more.....	39 2	42 7	36 5	37 0
Not reported.....	3 9	2 1	4 5	5 7
Median years.....	8	9	8	8

For the disabled, family size was smaller than it was for the general population. Thirty-nine percent of the disabled family units contained one or two persons. The severely disabled had the smallest families, with a median size of three persons. More than half the families in the general population had four or more persons, and only 28 percent were two-person families. The disabled with children had almost the same number as the nondisabled, but there were more one-person, childless two-person, and woman-plus-

child families among the disabled.⁵ More than half the families in the total population include minor children; only about two-fifths of the disabled units have children.

MEDICAL CHARACTERISTICS

Condition

Musculoskeletal and cardiovascular disorders account for more than half the disabling conditions mentioned, with approximately 1 person in 10 of the total population having one or the other disorder. The next most frequent classifications are mental and nervous system disorders, which together account for 12 percent of the disabled, and respiratory conditions (11 percent).

The severely disabled were somewhat more likely than the occupationally or secondarily limited to have mental or nervous system disorders, and they were slightly less likely to have musculoskeletal disorders. Among the severely disabled, mental or nervous system diseases were more common for men than women.

Degree of Disability in Relation to Work

The relationship of work and disability cannot be examined meaningfully without considering sex, since men and women differ in the extent and nature of their work participation. The tabulation that follows gives the distributions for dis-

Work-related disability	Total	Men	Women
Number (in thousands).....	17,753	8,430	9,324
Total percent.....	100 0	100 0	100 0
Severe disability.....	34 4	27 3	40 8
Unable to work at all.....	21 0	19 1	22 6
Unable to work regularly.....	13 4	8 1	18 2
Occupational disability.....	28 2	28 7	27 8
Part-time only.....	5 6	3 2	7 8
Full-time, can't do same work.....	15 6	24 6	7 5
Never worked.....	7 0	9	12 5
Secondary work limitations.....	37 3	44 0	31 5

abled men and women, by their ability to work. Women are more likely than men to consider themselves severely disabled and less likely to be in the labor force. It is not clear whether these findings indicate physiological or social differ-

⁵ Bureau of the Census, "Household and Family Characteristics," *Current Population Reports* (Series P-20, No. 164), April 12, 1967.

TABLE 3.—Family relationship by severity of disability and sex: Percentage distribution of noninstitutional population aged 18–64 and noninstitutional disabled adults aged 18–64, spring 1966

Family relationship	Total population	Severity of disability			
		Total	Severe	Occupational	Secondary work limitations
Men					
Number (in thousands).....	48,980	8,430	2,300	2,420	3,710
Marital status, total percent.....	100 0	100 0	100 0	100 0	100 0
Married.....	75 6	74 8	63 9	82 3	78 6
Widowed.....	1 1	2 3	3 5	1 7	2 0
Divorced or separated.....	4 0	6 6	10 4	4 5	5 5
Never married.....	19 2	16 3	22 3	11 5	15 8
Relationship to head of household, total percent.....	100 0	100 0	100 0	100 0	100 0
Head.....	79 3	84 1	77 8	89 5	84 4
Spouse.....					
Adult child.....	14 7	12 0	14 7	7 5	13 1
Other relative.....	3 9	2 6	5 1	1 5	1 9
Nonrelative.....	2 1	1 4	2 3	1 5	6
Family life-cycle, total percent.....	(1)	100 0	100 0	100 0	100 0
Dependent, nonmarried, nonhead, 18–44.....	(1)	11 4	12 8	7 6	13 0
Married head or spouse, 18–64.....	(1)	73 9	63 1	81 1	75 9
With minor children.....	(1)	36 7	23 3	46 3	38 8
With adult child only.....	(1)	9 6	8 7	9 7	10 2
With no children.....	(1)	27 5	31 1	25 1	26 9
Nonmarried head.....	(1)	10 2	14 7	8 4	8 5
Dependent older adults.....	(1)	4 5	9 4	2 9	2 6
Women					
Number (in thousands).....	54,105	9,324	3,800	2,594	2,930
Marital status, total percent.....	100 0	100 0	100 0	100 0	100 0
Married.....	74 2	67 0	61 8	73 5	68 3
Widowed.....	6 0	14 3	17 0	13 1	11 9
Divorced or separated.....	6 5	9 5	11 3	7 5	8 9
Never married.....	13 4	9 1	9 9	5 9	10 8
Relationship to head of household, total percent.....	100 0	100 0	100 0	100 0	100 0
Head.....	13 4	21 8	23 4	20 3	21 1
Spouse.....	71 0	64 9	60 3	71 0	65 5
Adult child.....	10 5	6 9	7 6	3 9	8 6
Other relative.....	3 5	5 6	7 4	4 4	4 3
Nonrelative.....	1 7	8	1 3	5	.5
Family life-cycle, total percent.....	(1)	100 0	100 0	100 0	100 0
Dependent, nonmarried, nonhead, 18–44.....	(1)	6 0	6 6	4 0	7 1
Married head or spouse, 18–64.....	(1)	65 5	60 6	72 1	65 9
With minor children.....	(1)	29 1	22 6	32 0	35 0
With adult child only.....	(1)	8 5	8 8	10 8	6 0
With no children.....	(1)	27 9	29 2	29 3	24 9
Nonmarried head.....	(1)	21 3	23 1	19 1	20 7
Dependent older adults.....	(1)	7 2	9 7	4 7	6 3

¹ Not available.

ences or, perhaps, an attempt by women to make their work behavior and health declarations consistent.

Among the occupationally disabled, men appear to be less handicapped with respect to work than women are: More than three-fourths of these men were able to work full time compared with one-fourth of the women. The occupationally disabled women were more likely than men to be limited to part-time work, and nearly half of them had never worked.

Duration of Disability

The onset of disability—the age at which a long-standing or short-term condition becomes disabling in relation to the ability to work—is a useful measure in predicting a disabled person's worklife. If, for example, the onset occurs suddenly in youth or middle age, it is more likely to be disastrous to career goals. For the soon-to-be-retired person, it may simply be an acceptable reason for early retirement. As table 2 indicates, disability most commonly starts during the thirties and forties. The median age of onset for severe disability was 40, for secondary limitations, it was 33. For a higher proportion of the latter group, onset began in childhood.

Severely disabled women more frequently than men described their disability as stable and as having begun suddenly. They were less likely than the men to label themselves as progressively disabled.

More than two-fifths of the disabled, regardless of the severity of their impairment, reported that it had lasted 10 or more years. The median duration of disability was 8 years. For the severely disabled, their *present* degree of disability had a median duration of 6 years.

When the disabled were comparing their present health to that at onset, 24 percent said that they were in better health currently, 36 percent were worse off, and 40 percent were the same. The severely disabled were most likely to consider themselves as worse off.

Functional Limitations

Nearly three-fourths of the disabled had limitations in one or more activities—such as lifting, stooping and climbing, and personal care. Functional limitations told far better than age or type of chronic condition what the degree of dis-

ability was and appeared to be closely related to work capability.⁶

Limitations on personal care (dressing, hygiene, eating) and mobility (movement inside and outside the home) were relatively infrequent, occurring among less than one-tenth of disabled persons. Of those who had such limitations, however, more than two-thirds were severely disabled. About one-fourth of the disabled had sensory (vision, hearing, speech) limitations.

The disabling conditions most likely to limit function are nervous system disorders. Half the persons thus afflicted were functionally dependent on others. Respiratory, digestive, and urogenital disorders were least likely to cause functional dependency.

Functional limitations are related to age and sex. The severely disabled, especially, showed a positive relationship of functional dependency to age: Half the youngest group, nearly two-thirds of the middle-aged, and three-fourths of those in the group aged 55-64 were dependent on others for self-care and mobility. Women were slightly more likely than men to report activity limitations. Dependent women tended to be younger than dependent men. Few functionally dependent workers were employed full time, and only half as many functionally dependent women as men were employed at all.

WORK CHARACTERISTICS

Disability is a major cause of earnings loss. Only a minority of the disabled received income from public programs designed to offset the wage losses attributable to disability. The cash benefits paid to the disabled and their dependents in 1966 were only a fraction of what the beneficiaries could have obtained from full-time employment.

Work Experience

Fifty-five percent of the women aged 18-64 in the United States worked at some time during 1965, compared with 41 percent of all disabled

women and 29 percent of the severely disabled women (table 4). The figures were 94 percent for all men, 80 percent for the disabled, and 42 percent for the severely disabled.

Disability results in more part-time employment for women than for men. Nearly three-fourths of the employed disabled women worked part time only, or full time only part of the year. For employed disabled men, the proportion of part-time workers was about one-half. Of the severely disabled who worked, only 4 percent worked full time or all of 1965 (6 percent of the men and 2 percent of the women). Before onset of disability, 90 percent of the employed women and 96 percent of the men worked full time.

The severity of disability is closely related to employment of both men and women. The percentage of occupationally and secondarily limited men who worked in 1965 was nearly the same as for the general population, although the type of work and earnings are affected by the disability. Women with secondary work limitations were as likely as nondisabled women to have been employed in 1965, but proportionally fewer of the occupationally disabled women than of all women aged 18-64 were working that year. Table 4 shows that most employed disabled women currently worked part time (depending on the severity of the disability), and about one-sixth of employed disabled men worked part time only. The employed disabled were more likely than employed nondisabled persons to work part time.

Forty-two percent of the disabled who worked in 1965 worked full time; the proportion was 61 percent for the U.S. employed population. Of the employed severely disabled, only 4 percent worked full time.

As table 4 shows, the unemployment rate (the ratio of unemployed persons to the total persons in the labor force) of severely disabled men is five times that of the U.S. total male population.

Employment and Occupation At Onset of Disability

More than four-fifths of the disabled men and three-fifths of the disabled women were employed at some time before the onset of disability. One-third of the disabled had been employed at the same job for more than 10 years before their disability began. Men and women with secondary

⁶ Lawrence D. Haber, *The Epidemiology of Disability: II. The Measurement of Functional Capacity Limitations* (Report No. 10 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1970.

TABLE 4.—Work characteristics of disabled adults by severity of disability and sex: Percentage distribution of noninstitutional population aged 18-64 and noninstitutional disabled adults aged 18-64, spring 1966

Work characteristics	Total population	Severity of disability			
		Total	Severe	Occupational	Secondary work limitations
Men					
Number (in thousands).....	48,980	8,430	2,300	2,420	3,710
Work experience in 1965, total percent.....	100 0	100 0	100 0	100 0	100 0
No work in 1965 (including never worked).....	6 0	20 3	57 7	6 7	6 0
Worked in 1965.....	94 0	79 6	42 1	93 0	94 0
Full-time, 50-52 weeks.....	69 0	40 8	2 7	48 7	59 3
Full-time, 26-49 weeks.....	12 1	15 9	6 6	19 6	19 2
Part-time 26 weeks or more.....	4 0	10 6	13 6	15 2	5 8
Intermittent employment (including not reporting).....	9 6	12 3	19 2	9 6	9 7
Current labor force, total percent.....	100 0	100 0	100 0	100 0	100 0
Not in labor force.....	9 5	25 8	72 3	4 9	10 6
In labor force.....	90 5	73 7	26 7	95 1	88 9
Employed.....	87 4	68 3	21 7	87 7	84 6
Full-time.....	79 2	57 7	4 1	72 3	81 5
Part-time.....	8 2	10 6	17 6	15 4	3 1
Unemployed.....	3 1	5 2	5 0	6 7	4 2
Unemployment rate.....	3 4	7 0	18 7	7 0	4 8
Current occupation: Number employed (in thousands).....	42,814	5,759	499	2,122	3,138
Total percent.....	100 0	100 0	100 0	100 0	100 0
Professional and managerial.....	26 5	21 7	17 5	19 4	23 9
Clerical and sales.....	12 9	13 6	6 9	12 6	15 3
Craftsmen and operative.....	41 8	36 2	25 3	35 8	38 3
Farmers and farm laborers.....	5 5	14 2	32 9	13 6	11 7
Other.....	13 3	14 3	17 4	18 7	10 9

work limitations, however, were more likely to have worked more than 10 years at a job than persons with severe or occupational disability. Severely and occupationally disabled women were only half as likely as similarly disabled men to have worked 10 years at a job. The median number of working years for these women was 4, contrasted with 7 years for the men. The effect of onset upon the occupational distribution is to increase slightly the proportion in the professional/managerial jobs, to decrease moderately the proportion in craft and operative jobs, and to increase greatly the percentage of the severely disabled in farming occupations. Although only 10 percent of the severely disabled men were farmers or farm laborers when their disability began, the proportion engaged in this type of work represented one-third of all employed severely disabled men.

TABLE 4.—Work characteristics of disabled adults by severity of disability and sex: Percentage distribution of noninstitutional population aged 18-64 and noninstitutional disabled adults aged 18-64, spring 1966—Continued

Work characteristics	Total population	Severity of disability			
		Total	Severe	Occupational	Secondary work limitations
Women					
Number (in thousands).....	51,105	9,324	3,800	2,594	2,930
Work experience in 1965, total percent.....	100 0	100 0	100 0	100 0	100 0
No work in 1965 (including never worked).....	45 1	59 3	71 5	61 8	41 4
Worked in 1965.....	54 9	40 6	28 5	38 2	58 4
Full-time, 50-52 weeks.....	22 9	10 5	6 6	9 6	24 1
Full-time, 26-49 weeks.....	8 5	6 2	2 2	6 4	11 3
Part-time, 26 weeks or more.....	7 9	10 7	9 3	13 9	9 6
Intermittent employment (including not reporting).....	15 5	13 2	16 4	8 2	13 4
Current labor force, total percent.....	100 0	100 0	100 0	100 0	100 0
Not in labor force.....	54 6	66 9	84 7	62 8	47 6
In labor force.....	45 4	32 6	14 7	37 2	51 9
Employed.....	43 5	29 5	13 0	33 0	48 1
Full-time.....	32 1	16 8	(¹)	16 0	38 9
Part-time.....	11 5	12 8	12 6	17 0	9 3
Unemployed.....	1 9	2 9	1 6	3 9	3 5
Unemployment rate.....	4 2	8 7	10 9	10 5	6 8
Current occupation: Number employed (in thousands).....	23,543	2,764	494	857	1,413
Total percent.....	100 0	100 0	100 0	100 0	100 0
Professional and managerial.....	18 6	15 7	10 6	15 3	17 7
Clerical and sales.....	40 4	26 9	16 2	21 8	33 7
Craftsmen and operatives.....	17 2	14 6	5 6	14 3	17 9
Farmers and farm laborers.....	1 9	6 6	11 0	10 0	3 0
Other.....	22 0	36 2	56 7	38 5	27 7

¹ Less than 0.5 percent

The tendencies for occupational shift are similar for men and women, except that domestic work is the likely work alternative for severely disabled women. As the following tabulation shows, upon the onset of disability, 7 percent of the disabled dropped from their occupational

Change in occupational status upon disability onset	Total	Severity of disability		
		Severe	Occupational	Secondary work limitations
All disabled				
Stayed at same level, or rose.....	52 0	13 4	68 8	72 6
Dropped to lower level.....	7 3	4 3	13 9	5 2
Not employed.....	38 0	80 0	14 3	19 9
Men:				
Stayed at same level, or rose.....	60 1	14 9	75 0	77 7
Dropped to lower level.....	8 7	5 2	15 2	5 7
Not employed.....	29 5	78 8	8 2	14 2
Women:				
Stayed at same level, or rose.....	37 0	11 6	51 4	61 6
Dropped to lower level.....	4 8	3 2	10 0	3 4
Not employed.....	53 9	81 4	31 2	32 4

categories into significantly lower-status, lower-paying, less skilled jobs. Thirty-eight percent were not currently employed. Of the severely disabled, 80 percent were not working and an additional 4 percent dropped into jobs with lower status.

Physical labor in a job tends to eliminate it for the disabled. Occupations that require operation of tools (heavy or light) are deserted, when possible, for desk and counter jobs and farming. Farming is apparently an occupation adaptable to disability, possibly because the farmer can adjust job requirements to his abilities. A comparison of severely disabled men shows that the proportion working at jobs requiring regular heavy labor was reduced from 52 percent before the onset of disability to 26 percent after onset.⁷

Current Employment

Of the men who had not been employed within the year of their disability onset, about one-half were currently employed. Nearly three-fourths of those who had been employed in the year of onset were currently employed. For severely disabled men, the employment figures were less than half those of other disabled men.

Two-thirds of the population were in the labor force in 1966, with an unemployment rate of 3.7 percent. Only half of the disabled population was in the labor force in that year, with an unemployment rate twice as high.

Only one-fifth of the severely disabled persons were part of the labor force, and their unemployment rate was three times that of the total population. Even more striking is the lack of full-time employment among these severely disabled persons: Less than one-tenth of them were working full time, although the proportion was as high as three-fourths for the occupationally disabled and those secondarily limited in the labor force, as well as for the total population.

About three-fourths of the disabled men and two-fifths of the women had worked at some time since onset at a regular, full-time job. Women were not as likely to be employed as men (in 1965, half of all women in the U.S. population worked, compared with 94 percent of the men).

⁷ Gertrude L. Stanley, *Work and Earnings of the Disabled*, (Report No. 17 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1971.

When only those in the labor force are compared, disabled women appear more than twice as likely as men to be without full-time employment. Seventeen percent of the women and 58 percent of the men were currently working full time. Of those persons not currently working full time but who had a regular job after onset, women were most likely to have held their last regular job more than 10 years ago; for men, the last job was somewhat more recent.

Income

The median family income of the severely disabled was two-thirds that of all disabled units and one-half that of the general U.S. population. About two-fifths of those units with minor children had income below the poverty level. Disability's greatest impact on income occurred among the nonmarried severely disabled, nearly two-thirds of whose income was below the poverty level. The following tabulation shows the median income of disabled persons by marital status and sex.

Marital status and sex	Number (in thousands)	Median 1965 income			
		Total disabled	Severe	Occupational	Secondary work limitations
Total.....	15,401	\$3,923	\$2,124	\$4,894	\$5,503
Married men.....	6,290	5,711	3,133	6,151	6,580
Married women.....	3,851	6,160	4,843	5,902	7,381
Nonmarried men.....	2,140	1,221	824	1,560	2,252
Nonmarried women.....	3,120	1,169	916	1,226	2,019

Of the severely disabled married men, two in three received public income-maintenance payments in 1965, and two-thirds of those who received such income received social security cash benefits.⁸ Of all the severely disabled, one-third received some social security benefits that represented about one-eighth of all income received. Public income-maintenance sources, however, generally do not totally replace lost earnings. The disabled with no earnings who were dependent on welfare and other public programs had one-fifth of the income of the employed disabled.

⁸ Idella G. Swisher, *Family Income of the Disabled and Sources and Size of Income of the Disabled* (Report Nos. 13 and 16 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1970 and 1971.

The disabled are twice as likely as the general population to use medical care services. Among all the disabled, 1 in 6 spent time in a short-stay hospital during 1965, and one-eighth of those paid more than \$1,000 in costs.⁹ Furthermore, 79 percent of the severely disabled used the services of doctors (compared with 60 percent of the nondisabled). More than one-third of the disabled¹⁰ and one-half the severely disabled had no health insurance but only one-fifth of the general population were without such coverage.¹¹

SHORT-TERM DISABILITY

Since 1948 the Social Security Administration has published annual estimates of the extent of protection workers have against income loss caused by short-term nonoccupational illness.¹² This protection is provided under certain private and public cash sickness plans. The estimates of income loss are designed to cover the loss of current earnings during the first 6 months of nonoccupational illness or injuries. This concept of the 6-month period (developed from accident and sickness insurance practices) was intended to distinguish between short-term and long-term disability for administrative purposes.

The chronic condition criteria used to define disability in this study excluded persons with conditions of less than 4 months' duration. The intention was to limit disability identification to persons with chronic and persistent disease and impairments and to exclude those with short-term impairments resulting from acute illness such as influenza or from injuries such as fractures and lacerations.

Tables 5, 6, and 7 compare selected demographic, disability, and work and income charac-

⁹ Henry P. Brehm and Robert H. Cormier, *Medical Care Costs for the Disabled* (Report No. 8 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1970.

¹⁰ Estimates derived from National Health Survey data, 1966-67.

¹¹ Mildred E. Cinsky, *Health Insurance Coverage of the Disabled* (Report No. 4 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1968.

¹² For data on method and sources used in making these estimates, see Daniel N. Price, "Cash Benefits for Short-Term Sickness, 1948-70," *Social Security Bulletin*, January 1972.

TABLE 5.—Selected demographic, disability, and health characteristics of the disabled with short-term and long-term disabilities: Percentage distribution of noninstitutional disabled adults aged 18-64, spring 1966

Selected characteristics	Disabled 4-6 months	Disabled 7 months or more
Number (in thousands).....	369	17,753
Total percent.....	100 0	100.0
Sex.....		
Men.....	47 3	47 5
Women.....	52 7	52 5
Age.....		
18-34.....	36 9	18 0
35-44.....	13 6	19 1
45-54.....	26 9	28 6
55-64.....	22 6	34 6
Median age.....	45	50
Marital status.....		
Married.....	74 5	70 8
Widowed.....	2 5	8 6
Separated, divorced.....	1 3	8 1
Never married.....	21 6	12 5
Race.....		
White.....	86 6	84 8
Negro and other.....	13 4	15 2
Major disabling conditions.....		
Musculoskeletal disorders.....	30 4	30 9
Cardiovascular disorders.....	22 4	24 8
Respiratory and related disorders.....	3 6	11 2
Digestive disorders.....	8 5	7 2
Mental disorders.....	6 3	6 3
Neoplasms.....	3 1	1 7
Injuries or accidents.....	7 9	1 5
All others.....	17 8	16 3
Ever received rehabilitation services.....		
No services ever received.....	79 4	87 9
Some kind of service received.....	20 6	12 0
Before 1965.....	14 1	8 1
During 1965.....	6 5	3 9
Health insurance.....		
No health insurance.....	27 6	36 9
Health insurance.....	72 4	63 0
Medical care charges in 1965.....		
Mean charges.....	\$804	\$314
Median charges.....	295	145
Hospital utilization in 1965.....		
Percent hospitalized.....	62 9	21 7
Mean days.....	19	17
Median days.....	14	10

teristics of persons disabled 4-6 months with those disabled 7 months or more. Because of the small number of persons with short-term disability, the interview sample was relatively small and the sampling error estimates relatively large. For many comparisons between the short-term and long-term disabled populations, fairly large differences in distribution did not reach the level of statistical significance generally applied in this study (probability of chance occurrence of 1 out of 20 times or less). For several variables— notably diagnostic categories, health insurance coverage, and income—where two or more comparisons were used and all differences were in the same (expected) direction, the comparisons are presented when the differences between the two

populations are consistent through several measures and when they concern important variables.

Of the approximately 18.1 million noninstitutionalized adults aged 18-64 who had a chronic health condition or impairment that limited their ability to work, 369,000 persons had been disabled 4-6 months. As table 2 shows, for persons disabled longer than 6 months the median duration of disability was 8 years. Most persons disabled 4-6 months had secondary work limitations. Men with short-term limitations were much less likely than those with long-term limitations to be severely disabled. For both the short-term and the long-term disabled, the proportion severely disabled was higher among women than men, as the following tabulation shows.

Severity of disability	Disabled 4-6 months			Disabled 7 months or more		
	Total	Men	Women	Total	Men	Women
Number (in thousands).....	369	174	194	17,753	8,430	9,324
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
Severe.....	25 2	10 9	38 1	34 4	27 3	40 8
Occupational.....	21.4	16 1	26 3	28 2	28 7	27 8
Secondary work limitations.....	53 1	73 0	35 6	37 4	44.0	31.4

On the whole, slightly more women than men were disabled, although for the short-term disabled, this was not a significant difference (table 5). There were few differences between the short-term and long-term disabled populations by race or sex. Age differences occurred mainly at the extremes, with short-term disabilities occurring more often in the younger group aged 18-34 and less often among the older group aged 55-64. Like the long-term disabled, 7 out of 10 short-term disabled were married. More of the short-term disabled than of the long-term disabled had never married; however, fewer of the short-term disabled than of the long-term disabled were widowed, divorced, or separated.

Relatively little difference was observed between the short-term and the long-term disabled in the distribution of musculoskeletal and cardiovascular disorders, which accounted for half of all major disabling conditions. The short-term disabled did not report significantly more injuries than the long-term disabled. Fewer of the former had respiratory disorders. The differences between the two groups in diagnostic conditions

TABLE 6.—Selected work characteristics of disabled men with short-term and long-term disabilities: Percentage distribution of noninstitutional disabled men aged 18-64, spring 1966

Selected work characteristics	Disabled 4-6 months	Disabled 7 months or more
	Work experience in 1965	
Number (in thousands).....	174	8,430
Total percent.....	100 0	100.0
No work in 1965.....	2 6	20 3
Worked in 1965.....	97 4	79.6
Full-time, 50-52 weeks.....	29 9	40 3
Full-time, 26-49 weeks.....	41.3	15.9
Part-time or intermittent.....	26 3	20 5
Weeks or hours not available.....		2.4
Median amount for persons with earnings.....	\$3,959	\$4,107
Work adjustment after onset		
Number (in thousands):		
Total.....	174	8,430
Employed at onset or earlier.....	170	6,966
Percent of total.....	97.7	82 6
Total percent employed.....	100 0	100 0
Stayed at or returned to same place of employment.....	53 5	65 4
Found another job.....	10 7	15 5
Did not find or did not look for another job....	35 8	19.0

are probably attributable to the recency of the condition and the age composition.

The short-term and long-term disabled differed little in the proportion receiving some kind of rehabilitation services, although the data are in the direction of more services for the short-term disabled. Some of the recently disabled may have had recurrent, disabling conditions, as the 14 percent receiving rehabilitation services before 1965 indicates.

The short-term disabled were more likely to have been hospitalized than the long-term disabled, and their medical care costs were more than double those of the latter group. Both disabled populations had less health insurance protection, more hospitalization, and higher per capita medical expenditures than the total noninstitutional population had.¹³

As expected, more men with short-term disability worked in the previous year than did the men with long-term disability (table 6). The extent of the employment, however, indicates that men disabled 4-6 months did cut back on

¹³ See Mildred E. Cinsky, *op. cit.*; Gertrude L. Stanley and Idella G. Swisher, *Medical Care Utilization by the Disabled* (Report No. 5, 1969); and Henry P. Brehm and Robert H. Cormier, *op. cit.*

TABLE 7.—Unit income of the disabled with short-term and long-term disabilities: Percentage distribution of noninstitutional disabled adults aged 18–64, spring 1966

Income of disability unit	Disabled 4–6 months	Disabled 7 months or more
Number of units ¹ (in thousands).....	297	15,401
Percentage distribution, by income adequacy		
Below poverty level ²	28 6	33 2
Between poverty and low-income level ²	5 7	8 6
Above low-income level.....	65 7	58 2
Median unit income.....	\$4,386	\$3,923
Percent with specified source of money income—		
No income.....	12 8	3 4
Earnings.....	82 8	79 4
Asset income.....	33 7	41 3
Public income maintenance.....	30 3	37 6
Social security benefit.....	3 4	17 8
Workmen's compensation.....	14 8	1 6
Unemployment compensation.....	11 4	2 4
Public assistance.....	6 1	9 3
Contributions from relatives outside household.....	10 4	3 9

¹ Includes disabled persons with spouse and children under age 18, if present.

² Based on poverty index developed by Social Security Administration

their employment during the previous year. For the employed men disabled 7 months or more, the data suggest that the condition has stabilized, thus enabling more of them to work full time.

Practically all the men with short-term disability but only four-fifths of those with long-term disability were working at or before the onset of disability. Of those employed at onset, about two-thirds of the short-term disabled and four-fifths of the long-term disabled stayed at or returned to the same place of employment or found another job. Most of the remainder of both groups did not look for work at all.

The money income of the disability unit gives some indication of the financial circumstances of the disabled in 1965 (table 7). When all financial indicators are taken together, the short-term disabled are a little better off than those disabled 7 months or more. Most of the differences in financial circumstances between the two groups are not, however, statistically significant. The median unit income of the short-term disabled—\$4,386—is only slightly higher than the \$3,923 median of the long-term disabled. More than one-fourth of all units with a person disabled 4–6 months, compared with one-third of those with a person disabled 7 months or more, had income below the poverty level, but these differences were not statistically significant.

Earnings were the major source of income for both the short-term and the long-term disabled.

Four out of 5 of all disabled units reported income from earnings. About 3 out of 10 of the short-term disabled and 4 out of 10 of the long-term disabled reported income from public income-maintenance programs.

Most of the income from public income-maintenance programs for the long-term disabled was derived from social security benefits. For the short-term disabled, the largest share came from workmen's compensation and unemployment compensation payments. The disabled are not eligible for social security benefits until their disability has lasted 6 months or longer.

SUMMARY

Much that is characteristic of the one-sixth of the U.S. population that is disabled is characteristic of the American aged population, as frequency and severity of disability are related to aging. The population studied was confined to ages 18–64 and was poorer and less educated than the total adult population. The severely disabled are more likely to be Negro and more likely to be female than the total population. They are also more likely to reside in the South than would be expected.

The disabled do not differ greatly from the general population in the proportions who are married or who have children. Divorce and separation are more common, however, among the disabled. The disabled are more likely than the total population to be heads of households—disabled women, particularly.

Men and women differ in the pressures upon them to work, and this fact is evident throughout the data on type and amount of employment. Disabled men are more likely than women to work, to be employed full time, and to have been employed before onset of disability. Although the type of work and earnings are affected, men occupationally disabled and with secondary work limitations are almost as likely as the total population to be employed. Although women are more likely than men to work part time, the difference between the total population and the disabled in the proportion who work part time is greater for men than for women.

Disabled men tend to take desk and farming

jobs upon onset of disability and are likely to give up jobs that require heavy labor. Women go into service occupations.

The family income of the disabled is half that of the general population. Forty percent of the disability units with young children had incomes below the poverty level. But the poorest are the unmarried severely disabled.

Complicating the income problem is the fact that the disabled are less likely than the general population to own health insurance. Yet they need more frequent medical care.

The short-term disabled (those disabled for 4-6

months) and the long-term disabled (disabled 7 months or longer) represent similar populations, with few differences in their characteristics. Race, sex, marital status, and type of impairment did not differ substantially between the two groups. The short-term disabled tended to be younger, however, and more involved with rehabilitation. They also had greater medical costs than the long-term disabled, but this factor was offset by their slightly higher income and greater health insurance. Many received short-term public income maintenance payments from workmen's compensation and similar program sources.

Social Security Abroad

Commission Studies Rising Health Costs in Austria*

Concern over rising health costs in Austria has led to the establishment of a study commission to evaluate the national health insurance system and, in particular, alternative methods of financing. Many other countries are also encountering problems of increasing medical care expenditures. The Austrian experience is selected for summarization because the commission not only thoroughly examined all aspects of the system but it also brought into the discussions representatives from all segments of society.

The commission included representatives of trade unions, chambers of commerce, employers, political parties, provincial and local authorities, the National Government, the professions, farmers, universities, hospitals, and social insurance institutions. Underlying its establishment was the mounting public criticism of various aspects of the national health program. In addition, widely-publicized disputes had occurred between doctors and the social insurance institutions. Critics proposed solutions such as nationalization of hospitals, centralized planning of health care, and a reevaluation of the status of private practice.

* Prepared by Elizabeth Kreitler Kirkpatrick, International Staff.

A World Health Organization team, called in to determine the essential problems of hospital financing, cited four factors that had increased demand for health care: (1) a growing proportion of aged in the population, (2) more frequent hospitalization of persons who formerly received outpatient treatment, (3) a decline in home care, and (4) a longer average stay in hospitals.

The commission favored retaining the national health insurance system as it is—including its benefit structure and method of financing—but found considerable room for expansion and improvement of services. In its final report, it presented a range of limited proposals, such as emphasizing preventive health care in order to reduce hospital utilization, consolidating some of the sickness insurance funds, centralizing administration, Federal-level planning, some drug price control, and greater subsidization by the Government. Limited as these proposals were, they still created sharp divisions of opinion within the commission. The commission felt that any major revision of the system—especially in the area of finances—was the responsibility of political authorities.

THE HEALTH INSURANCE SYSTEM

Austria's health insurance system, which dates back to 1888,¹ covers 92 percent of the population on a statutory basis. The system is composed of

¹ The General Workers' Sickness Insurance Act of 1888 covered virtually all workers in trade and industry. Individual health insurance plans had been created even earlier.