

Introduction

The passage of the 1990 Americans With Disabilities Act (ADA) brought with it an increased awareness of the need to monitor the situation of people with disabilities. Perhaps the most important current source of periodic data on the number and characteristics of people with disabilities is the Survey of Income and Program Participation (SIPP). The extensive information collected in SIPP makes it possible to relate disability status to a range of other variables including income, employment, health insurance coverage, and the receipt of program benefits.

The estimates in this report are based on data collected in the SIPP during the period October 1994 - January 1995. Data from the 1993 panel were combined with data from the 1992 panel to maximize the size of the sample. The universe for this study excludes people living in institutions. This report updates an earlier report, *Americans With Disabilities: 1991-92*, Series P70-33.

Highlights

- At the end of 1994, 20.6 (+/- 0.3) percent of the population, about 54 (+/- 0.7) million people, had some level of disability; 9.9 (+/-0.2) percent or 26 (+/- 0.5) million people had a severe disability.
- Among the 237 million people 6 years old and over, 1.8 (+/- 0.2) million used a wheelchair. An additional 5.2 (+/- 0.3) million used a cane, crutches, or a walker and had used such an aid for 6 months or longer.
- Among people age 6 and over, 8.8 (+/- 0.3) million had difficulty seeing, and 10.1 (+/-

0.4) million had difficulty hearing. The number unable to see was 1.6 (+/- 0.1) million, and 1.0 (+/- 0.1) million were unable to hear.

- The number of people age 6 and over who needed the assistance of another person with one or more activities of daily living (ADL) (see the box below for a list of ADLs) was 4.1 (+/- 0.2) million. Of the 4.1 million needing assistance, 2.2

(+/- 0.2) million were 65 years old or older.

- Among people age 15 years old and over, 15.3 (+/-0.4) million were unable to perform one or more functional activities, and 9.0 (+/-0.3) million needed the assistance of another person with one or more instrumental activities of daily living (IADL) (see the box on page 1 for a list of IADLs). Of the 9.0 million people needing assistance

Definition of Disability Including Functional Limitations, ADLs, and IADLs

People 15 years old and over were identified as having a disability if they met any of the following criteria:

- Used a wheelchair or were a long-term user of a cane, crutches, or a walker
- Had difficulty performing one or more functional activities (seeing, hearing, speaking, lifting/carrying, using stairs, or walking)
- Had difficulty with one or more activities of daily living (the ADLs included getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating, and toileting)
- Had difficulty with one or more instrumental activities of daily living (the IADLs included going outside the home, keeping track of money and bills, preparing meals, doing light housework, taking prescription medicines in the right amount at the right time, and using the telephone)
- Had one or more specified conditions (a learning disability, mental retardation or another developmental disability, Alzheimer's disease, or some other type of mental or emotional condition)
- Were limited in their ability to do housework
- Were 16 to 67 years old and limited in their ability to work at a job or business
- Were receiving federal benefits based on an inability to work

People age 15 and over were identified as having a severe disability if they were unable to perform one or more functional activities; needed personal assistance with an ADL or IADL; used a wheelchair; were a long-term user of a cane, crutches, or a walker; had a developmental disability or Alzheimer's disease; were unable to do housework; were receiving federal disability benefits; or were 16 to 67 years old and unable to work at a job or business.

with an IADL, 4.9 (+/- 0.2) million were age 65 or older.

- The likelihood of having a severe disability increased with age; the rate was 1.7 (+/- 0.2) percent among people less than 22 years old, 6.4 (+/- 0.3) percent among those 22 to 44 years old, 11.5 (+/- 0.7) percent among those 45 to 54 years old, 21.9 (+/- 1.0) percent among those 55 to 64 years old, 27.8 (+/- 1.0) percent among those 65 to 79 years old, and 53.5 (+/- 2.2) percent among those age 80 and older.

Status of Children

Presently, there is no consensus on the questions that should be asked to determine the disability status of young children. This survey asked whether children under 6 years of age had a developmental condition for which he/she has received therapy or diagnostic services, and asked whether children 3 to 6 years of age had a long-lasting condition that limits his/her ability to walk, run, or use stairs. The proportion of children under 3 years of age identified as having a developmental condition was 2.6 percent. For children 3 to 5 years of age, 4.1 percent had a developmental condition, and 1.9 percent had difficulty walking, running, or using stairs (the proportion with either type of disability was 5.2 percent).

The survey asked a wider set of questions to determine the disability status of children age 6 to 14 years. The survey asked about the following:

- The ability to perform the functional activities of seeing, hearing, walking, running, and using stairs
- The ability to perform ADLs
- The use of wheelchairs, canes, crutches, and walkers
- The ability to do regular schoolwork
- The presence of a learning disability, mental retardation or some other developmental disability, or any other develop-

mental condition for which the child received therapy or diagnostic services.

The proportion of children in this age group with some type of disability was 12.7 percent; the proportion with a disability classified as severe was 1.9 percent. Among the 35 million children in this age group, 2.2 million were identified as having difficulty doing regular schoolwork and 1.6 million were identified as having a learning disability. The number with a developmental disability (including the conditions of mental retardation, autism, and cerebral palsy) was 0.5 million, and 0.3 million needed personal assistance with an ADL.

Among the 25.1 million people 15 to 21 years of age, 12.1 percent had a disability, and 3.2 percent had a severe disability. (People age 15 to 21 are discussed in the children's section because they are part of the universe whose disability status was determined, in part, by responses to questions about the ability to do

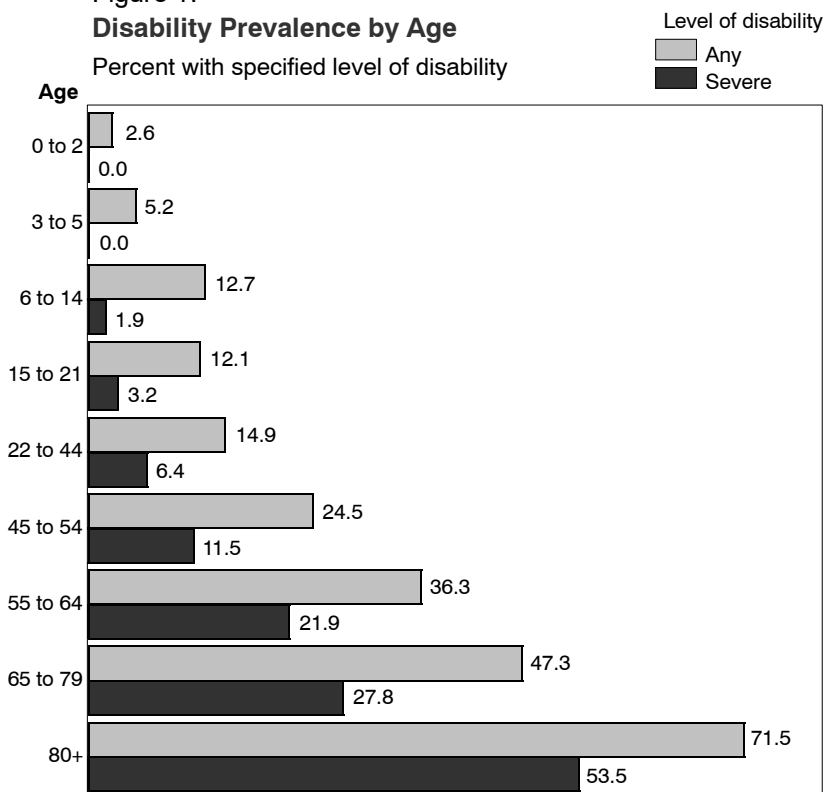
schoolwork.) The proportion having difficulty with one or more ADLs was 0.6 percent, and 1.5 percent had difficulty with one or more IADLs. The number of people within this age group who needed the assistance of another person with one or more ADLs or IADLs was 0.3 million.

Status of Adults

The likelihood of having a disability increases with age. Among the 95 million people 22 to 44 years old, 14.9 percent had a disability, and 6.4 percent had a severe disability. Within the 30.3 million people age 45 to 54, the proportion with a disability was 24.5 percent, and 11.5 percent had a severe disability. Of the 20.6 million people 55 to 64 years old, 36.3 percent had a disability, and 21.9 percent had a severe disability.

The population age 65 years and over includes 24.5 million people age 65 to 79 and 6.8 million age 80 and above. The disability rate among the former group was 47.3 percent, and the rate among the

Figure 1.
Disability Prevalence by Age
Percent with specified level of disability



latter group was 71.5 percent. The proportion with a severe disability was 27.8 percent for the first group and 53.5 percent for the second.

There are some differences by race and Hispanic origin in the prevalence of disability within age groups. Within the 22 to 44 year old age group, the proportion with a severe disability was 5.6 percent among Whites not of Hispanic origin, 11.8 percent among Blacks, and 6.7 percent among people of Hispanic origin. Within the 45 to

54 year old age group, the severe disability rate was 10.5 percent among Whites not of Hispanic origin, 18.4 percent among Blacks, and 15.7 percent among people of Hispanic origin (the latter two figures are not statistically different).

Of the 26 million people with a severe disability, 1.5 million were less than 22 years old, 6.1 million were 22 to 44 years old, 3.5 million were 45 to 54 years old, 4.5 million were 55 to 64 years old, 6.8 million were 65 to 79 years old, and 3.6 million were 80 years

old or over (the latter figure is not statistically different from the figure for persons 45 to 54).

Employment and Earnings

Compared to those with no disability, people with a nonsevere disability are less likely to be employed, and people with a severe disability are far less likely to be employed. The employment rate for people 21 to 64 years of age (the age group was chosen because people in this age group have a reasonably strong labor force attachment) was 82.1 percent among those with no disability, 76.9 percent among those with a disability that was not severe, and 26.1 percent among those with a severe disability.¹ The employment rate was 25.9 percent among the 2.3 million persons who used a wheelchair or who were long-term users of a cane, crutches, or a walker (the rate for this group was not statistically different from the rate for all persons with a severe disability) and 41.3 percent among the 6 million persons classified as having a mental disability.² Among employed persons age 21 to 64, 10.4 percent had a nonsevere disability, and 3.4 percent had a severe disability.

The presence of a disability tends to be associated with lower earnings. Among men 21 to 64 years of age, median monthly earnings were \$2,190 among those with no disability, \$1,857

Figure 2.
Severe Disability Distribution by Age
Percent distribution of persons with a severe disability by age

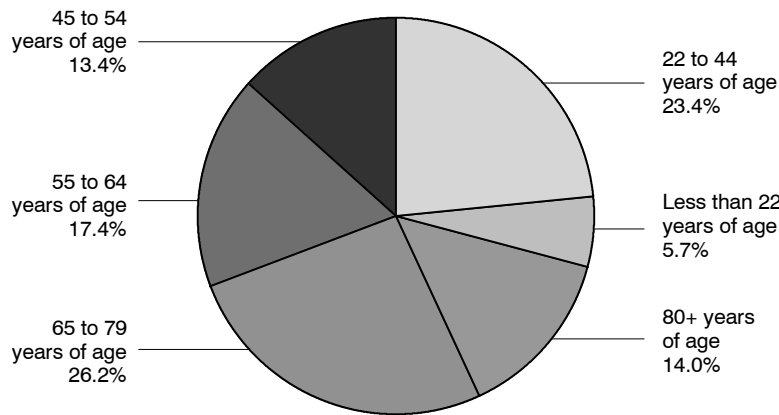
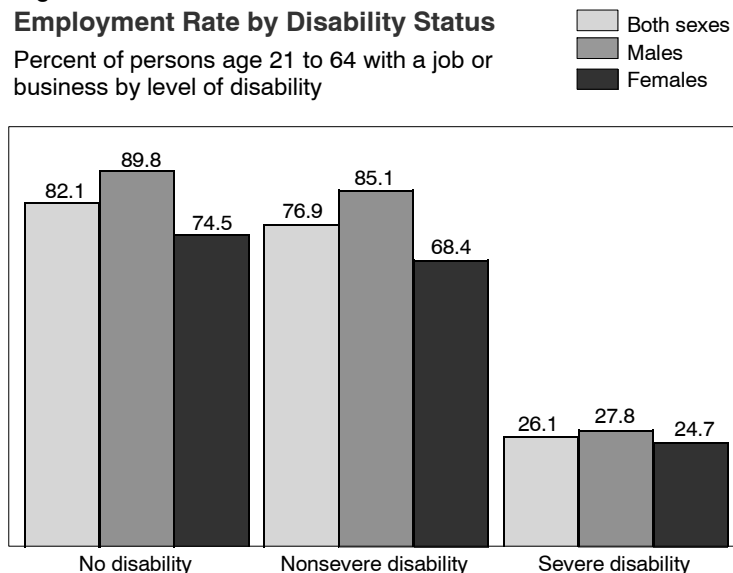


Figure 3.
Employment Rate by Disability Status
Percent of persons age 21 to 64 with a job or business by level of disability



¹ Data from previous Surveys of Income and Program Participation show that the employment rates for people 21 to 64 years of age with no disability, with a nonsevere disability, and with a severe disability were 80.5 percent, 76.0 percent, and 23.3 percent at the end of 1991 (data collected October 1991-January 1992). The employment rates presented in this report are higher than the earlier rates for the categories of no disability and severe disability; the difference for the category of nonsevere disability is not statistically significant.

² People were considered to have a mental disability if they had a limitation caused by a mental or emotional problem or disorder; if they were identified as having a learning disability, mental retardation, Alzheimer's disease, or other mental or emotional condition; or if they had difficulty keeping track of money and bills.

among those with a nonsevere disability, and \$1,262 among those with a severe disability. Comparable figures for women were \$1,470, \$1,200, and \$1,000 (the monthly earnings of women with a nonsevere disability was not statistically different from those of men with a severe disability).

Relative Income

The relative income measure was developed as a means of describing the income distribution position of people of all ages. Each person is assigned the income of his or her family, the income is adjusted to account for differences in family size, a median is calculated, and the relative income of each person is set equal to the ratio of his or her adjusted income to the median.³

The presence of a disability is associated with an increased chance of having a low level of income. When people age 22 to 64 were classified by their relative income level, the proportion with a low (less than half the median) relative income was 13.3 percent among those with no disability, 19.3 percent among those with a nonsevere disability, and 42.2 percent among those with a severe disability. Among people age 65 and over, the proportion with a low relative income was 16.7 percent among those with no disability, 25.0 percent among those with a nonsevere disability, and 35.5 percent among those with a severe disability.

Health Insurance

People with disabilities are less likely to have private health insurance coverage and more likely to have government coverage than people with no disabilities. Among people 22 to 64 years old with no disability, 79.9 percent were covered by a private health insurance plan, 3.0 percent had only government coverage, and 17.1 percent

had no coverage. Among those in the same age group with a nonsevere disability, the comparable rates were 71.1 percent, 6.1 percent, and 22.7 percent. The effect of disability on the likelihood of having private coverage was especially marked among those with a severe disability; only 43.7 percent of people age 22 to 64 with a severe disability had private coverage, 39.6 percent had government coverage only, and 16.7 percent had no coverage (the latter rate is not statistically different from the noncoverage rate for people with no disability).

Government Assistance Programs

A large proportion of those who participate in means-tested assistance programs have disabilities. Among the 13 million people age 22 to 64 who received means-tested cash, food, or rent assistance, 50.6 percent had either a severe or nonsevere disability, and 40.3 percent had a severe disability. The disability rates among the 133 million people in the same age group who did not participate in an assistance program were

16.9 percent (severe or nonsevere) and 6.7 percent (severe).

Although the disability rate is high among program recipients, most people with a severe disability did not receive benefits from an assistance program. Among people with a severe disability, the proportion who received means-tested cash, food, or rent assistance was 37.1 percent among those age 22 to 64 and 18.0 percent among those age 65 and over.⁴

Personal Assistance

The need for personal assistance is associated with age. The proportion needing the help of another person with an ADL or IADL was 3.3 percent among those age 45 to 54, 6.1 percent among those age 55 to 64, 11.5 percent among those age 65 to 79, and 34.1 percent among those age 80 and over.

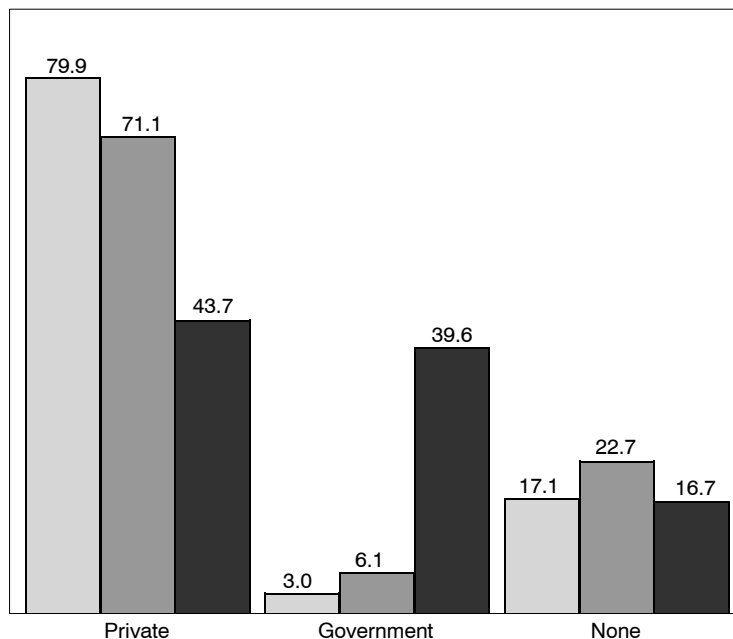
The number of people 15 years old and over who received the assistance of another person with one or more ADLs or IADLs was 9.3 million. The number receiving assistance with an ADL was 3.8

⁴ Social security benefits are not means-tested.

Figure 4.

Health Insurance Coverage Status
Percent of persons age 22 to 64 with specified coverage by level of disability

Legend:
 No disability (light gray)
 Nonsevere disability (medium gray)
 Severe disability (dark gray)



³ For a more complete description of the relative income measure see Trends in Relative Income: 1964 to 1989, Series P60-177.

million. Among people 65 years old and over, 5 million received assistance with an ADL or IADL, and 2.2 million received assistance with an ADL.

The survey questionnaire asked for the identification of up to two helpers for each person who received personal assistance. Most helpers were relatives of the recipient. Of the 9.3 million people identified as first helpers, 2.6 million were spouses, 1.7 million were daughters, 1.2 million were sons, and 0.8 million were parents. The remaining first helpers were other relatives, nonrelatives, or paid help. The number of first helpers who were members of the same household as the recipient was 4.5 million.

Previous Data

This report updates the data in *Americans With Disabilities: 1991-92*, Series P70-33. That report showed that 48.9 million persons had a disability, and 24.1

million of that total had a severe disability. The data in this report are generally comparable to the data in the earlier report, although the questionnaire used to produce the data in this report included an expanded set of questions for children 6 to 14 years of age.

Additional Data

More detailed 1994-95 data on persons with disabilities can be found on the U.S. Census Bureau's disability web site:

<http://www.census.gov/hhes/www/disable.html>

Source and Accuracy of the Estimates

All statistics are subject to sampling error, as well as non-sampling error such as survey design flaws, respondent classification and reporting errors, data processing mistakes, and undercoverage. The Census Bureau has taken steps in the form of quality control and editing

procedures to reduce errors made by respondents, coders, and interviewers. Ratio estimation to independent age-race-sex population controls partially corrects for bias attributable to survey undercoverage. However, biases exist in the estimates when missed people have characteristics different from those of interviewed people in the same age-race-sex group.

Analytical statements in this report have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.

Contact Sam Sae-Ung, Demographic Statistical Methods Division, at 301-457-4221 or on the internet at <smanchai.sae-ung@ccmail.census.gov> for information on (1) the source of the data, (2) the accuracy of the estimates, (3) the use of standard errors, and (4) the computation of standard errors.

Table 1. Disability Status of Persons by Age, Race, and Hispanic Origin: 1994-95

	Number (1,000)	Percent distribution		Number (1,000)	Percent distribution
All persons	261,749	100.0	Uses a wheelchair	1,812	0.8
With any disability	53,907	20.6	Does not use a wheelchair, has used a cane, crutches, or a walker for 6 months or more	5,210	2.2
With a severe disability	25,968	9.9	Age 0 to 2 years	11,942	100.0
Age 0 to 2 years	11,942	100.0	With a developmental condition	313	2.6
With a developmental condition	313	2.6	Age 3 to 5 years	12,427	100.0
Age 3 to 5 years	12,427	100.0	With any disability	652	5.2
With any disability	652	5.2	With a developmental condition	510	4.1
With a developmental condition	510	4.1	Difficulty walking or running	235	1.9
Difficulty walking or running	235	1.9	Males 3 to 5 years	6,419	100.0
Males 3 to 5 years	6,419	100.0	With any disability	442	6.9
With any disability	442	6.9	Females 3 to 5 years	6,009	100.0
Females 3 to 5 years	6,009	100.0	With any disability	210	3.5
With any disability	210	3.5	Age 6 years and over	237,379	100.0
Age 6 years and over	237,379	100.0	With any disability	52,942	22.3
With any disability	52,942	22.3	With a severe disability	25,968	10.9
With a severe disability	25,968	10.9	Difficulty seeing words and letters	8,797	3.7
Difficulty seeing words and letters	8,797	3.7	Unable	1,593	0.7
Unable	1,593	0.7	Difficulty hearing normal conversation	10,110	4.3
Difficulty hearing normal conversation	10,110	4.3	Unable	977	0.4
Unable	977	0.4	Difficulty with one or more ADLs	8,575	3.6
Difficulty with one or more ADLs	8,575	3.6	Needs personal assistance	4,078	1.7
Needs personal assistance	4,078	1.7	Age 6 to 14 years	35,011	100.0
Age 6 to 14 years	35,011	100.0	With any disability	4,462	12.7
With any disability	4,462	12.7	With a severe disability	659	1.9
With a severe disability	659	1.9	Difficulty doing regular schoolwork	2,170	6.2
Difficulty doing regular schoolwork	2,170	6.2	With a learning disability	1,559	4.5
With a learning disability	1,559	4.5	With a developmental disability	451	1.3
With a developmental disability	451	1.3	Difficulty with one or more ADLs	381	1.1
Difficulty with one or more ADLs	381	1.1	Needs personal assistance	272	0.8
Needs personal assistance	272	0.8	Males 6 to 14 years	17,896	100.0
Males 6 to 14 years	17,896	100.0	With any disability	2,824	15.8
With any disability	2,824	15.8	Females 6 to 14 years	17,115	100.0
Females 6 to 14 years	17,115	100.0	With any disability	1,638	9.6
With any disability	1,638	9.6	Age 15 years and over	202,368	100.0
Age 15 years and over	202,368	100.0	With any disability	48,481	24.0
With any disability	48,481	24.0	With a severe disability	25,309	12.5
With a severe disability	25,309	12.5	Difficulty with one or more functional activities	33,238	16.4
Difficulty with one or more functional activities	33,238	16.4	Severe	15,314	7.6
Severe	15,314	7.6			

Table 1. Disability Status of Persons by Age, Race, and Hispanic Origin: 1994-95—Con.

	Number (1,000)	Percent distribution		Number (1,000)	Percent distribution
Difficulty with one or more ADLs	8,194	4.1	Difficulty with one or more IADLs	2,743	40.4
Needs personal assistance.....	3,806	1.9	Needs personal assistance.....	2,254	33.2
Difficulty with one or more IADLs	12,260	6.1	Needs personal assistance with one or more ADLs or IADLs	2,312	34.1
Needs personal assistance.....	8,986	4.4			
Needs personal assistance with one or more ADLs or IADLs	9,473	4.7	Males, 22 to 44 years	47,090	100.0
Age 15 to 21 years.....	25,146	100.0	With a severe disability	2,624	5.6
With any disability.....	3,047	12.1	Females, 22 to 44 years	47,912	100.0
With a severe disability	813	3.2	With a severe disability	3,446	7.2
Difficulty with one or more ADLs	154	0.6	Whites, not Hispanic origin, 22 to 44 years..	70,242	100.0
Needs personal assistance.....	91	0.4	With a severe disability	3,903	5.6
Difficulty with one or more IADLs	385	1.5	Blacks, 22 to 44 years	12,010	100.0
Needs personal assistance.....	306	1.2	With a severe disability	1,421	11.8
Needs personal assistance with one or more ADLs or IADLs	318	1.3	Of Hispanic origin, 22 to 44 years.....	10,176	100.0
			With a severe disability	685	6.7
Age 22 to 44 years.....	95,002	100.0	Males, 45 to 54 years	14,825	100.0
With any disability.....	14,105	14.9	With a severe disability	1,529	10.3
With a severe disability	6,071	6.4	Females, 45 to 54 years	15,491	100.0
Difficulty with one or more ADLs	1,425	1.5	With a severe disability	1,943	12.5
Needs personal assistance.....	663	0.7	Whites, not Hispanic origin, 45 to 54 years..	24,082	100.0
Difficulty with one or more IADLs	2,364	2.5	With a severe disability	2,516	10.5
Needs personal assistance.....	1,664	1.8	Blacks, 45 to 54 years	3,138	100.0
Needs personal assistance with one or more ADLs or IADLs	1,777	1.9	With a severe disability	577	18.4
			Of Hispanic origin, 45 to 54 years.....	2,263	100.0
Age 45 to 54 years.....	30,316	100.0	With a severe disability	355	15.7
With any disability.....	7,412	24.5	Males, 55 to 64 years	9,798	100.0
With a severe disability	3,472	11.5	With a severe disability	1,881	19.2
Difficulty with one or more ADLs	952	3.1	Females, 55 to 64 years	10,849	100.0
Needs personal assistance.....	324	1.1	With a severe disability	2,647	24.4
Difficulty with one or more IADLs	1,360	4.5	Whites, not Hispanic origin, 55 to 64 years..	16,788	100.0
Needs personal assistance.....	927	3.1	With a severe disability	3,364	20.0
Needs personal assistance with one or more ADLs or IADLs	984	3.3	Blacks, 55 to 64 years	2,015	100.0
			With a severe disability	705	35.0
Age 55 to 64 years.....	20,647	100.0	Of Hispanic origin, 55 to 64 years.....	1,390	100.0
With any disability.....	7,497	36.3	With a severe disability	385	27.7
With a severe disability	4,528	21.9	Males, 65 to 79 years	10,693	100.0
Difficulty with one or more ADLs	1,235	6.0	With a severe disability	2,649	24.8
Needs personal assistance.....	509	2.5	Females, 65 to 79 years	13,777	100.0
Difficulty with one or more IADLs	1,662	8.1	With a severe disability	4,149	30.1
Needs personal assistance.....	1,160	5.6	Whites, not Hispanic origin, 65 to 79 years..	20,918	100.0
Needs personal assistance with one or more ADLs or IADLs	1,268	6.1	With a severe disability	5,403	25.8
			Blacks, 65 to 79 years	2,040	100.0
Age 65 to 79 years.....	24,471	100.0	With a severe disability	905	44.3
With any disability.....	11,568	47.3	Of Hispanic origin, 65 to 79 years.....	1,197	100.0
With a severe disability	6,798	27.8	With a severe disability	396	33.1
Difficulty with one or more ADLs	2,565	10.5	Males, 80 years and over	2,371	100.0
Needs personal assistance.....	1,181	4.8	With a severe disability	1,065	44.9
Difficulty with one or more IADLs	3,747	15.3	Females, 80 years and over.....	4,415	100.0
Needs personal assistance.....	2,675	10.9	With a severe disability	2,563	58.1
Needs personal assistance with one or more ADLs or IADLs	2,814	11.5	Whites, not Hispanic origin, 80 years and over	5,962	100.0
			With a severe disability	3,127	52.4
Age 80 years and over	6,785	100.0	Blacks, 80 years and over	544	100.0
With any disability.....	4,853	71.5	With a severe disability	344	63.2
With a severe disability	3,627	53.5	Of Hispanic origin, 80 years and over	251	100.0
Difficulty with one or more ADLs	1,864	27.5	With a severe disability	156	62.1
Needs personal assistance.....	1,039	15.3			

Source: Data from the Survey of Income and Program Participation.

Table 2. **Employment Status of Persons 21 to 64 Years Old: 1994-95**

	Total	Employed	
		Number (1,000)	Percent
All persons	149,369	113,832	76.2
With no disability	119,902	98,396	82.1
With any disability	29,467	15,436	52.4
Severe	14,219	3,707	26.1
Not severe	15,248	11,729	76.9
With a mental disability	6,012	2,484	41.3
Uses a wheelchair	685	151	22.0
Does not use a wheelchair, has used a cane, crutches, or a walker for 6 months or more	1,609	442	27.5
Unable to perform one or more functional activities	6,841	2,205	32.2
Unable to see words and letters	568	175	30.8
Unable to hear normal conversation	358	214	59.7
Unable to have speech understood	119	33	(B)
Unable to lift/carry 10 pounds	3,017	813	27.0
Unable to climb stairs without resting	3,736	952	25.5
Unable to walk 3 city blocks	3,547	798	22.5

(B) Base less than 150,000.

Source: Data from the Survey of Income and Program Participation.

Table 3. **Employment, Earnings, Relative Income, Health Insurance Coverage Status, and Receipt of Benefits by Disability Status: 1994-95**

[Numbers in thousands]

	No disability	Nonsevere disability	Severe disability
Males 21 to 64 years old	59,478	7,768	6,109
Number of workers	53,382	6,610	1,701
Employment rate	89.8	85.1	27.8
Median monthly earnings:			
Value	\$2,190	\$1,857	\$1,262
Standard error	\$17	\$50	\$87
Number of full-time workers	46,999	5,194	1,105
Rate of full-time employment	79.0	66.9	18.1
Median monthly earnings:			
Value	\$2,353	\$2,125	\$1,880
Standard error	\$18	\$52	\$122
Females age 21 to 64 years old	60,424	7,480	8,110
Number of workers	45,015	5,119	2,006
Employment rate	74.5	68.4	24.7
Median monthly earnings:			
Value	\$1,470	\$1,200	\$1,000
Standard error	\$12	\$39	\$58
Number of full-time workers	32,138	3,140	1,070
Rate of full-time employment	53.2	42.0	13.2
Median earnings:			
Value	\$1,750	\$1,600	\$1,400
Standard error	\$15	\$49	\$61
Persons age 0 to 21 years	76,053	7,001	1,472
With low relative income	22,196	2,221	602
Percent	29.2	31.7	40.9
Persons age 22 to 64 years	116,953	14,943	14,071
With low relative income	15,503	2,878	5,944
Percent	13.3	19.3	42.2
Persons age 65 years old and over	14,836	5,994	10,426
With low relative income	2,471	1,501	3,704
Percent	16.7	25.0	35.5
Persons age 22 to 64 years	116,953	14,943	14,071
Covered by private health insurance	93,469	10,631	6,144
Percent	79.9	71.1	43.7
Covered by government, not private	3,515	913	5,576
Percent	3.0	6.1	39.6
Not covered by health insurance	19,968	3,399	2,351
Percent	17.1	22.7	16.7

Table 3. **Employment, Earnings, Relative Income, Health Insurance Coverage Status, and Receipt of Benefits by Disability Status: 1994-95—Con.**

[Numbers in thousands]

	No disability	Nonsevere disability	Severe disability
Persons age 22 to 64 years	116,953	14,943	14,071
Received cash, food, or rent assistance	6,415	1,337	5,221
Percent	5.5	8.9	37.1
Did not receive assistance	110,538	13,606	8,850
Persons age 65 years old and over	14,836	5,994	10,426
Received cash, food, or rent assistance	711	596	1,872
Percent	4.8	10.0	18.0
Did not receive assistance	14,125	5,398	8,554

Source: Data from the Survey of Income and Program Participation.

Table 4. **Selected Data on the Receipt of Personal Assistance: 1994-95**

	Persons receiving assistance with an ADL or an IADL		Persons receiving assistance with an ADL	
	Number (1,000)	Percent distribution	Number (1,000)	Percent distribution
Persons receiving personal assistance				
All first helpers	9,342	100.0	3,777	100.0
Household member	4,478	47.9	2,154	57.0
Not a household member	4,864	52.1	1,623	43.0
Relationship to recipient				
Spouse	2,607	27.9	1,298	34.4
Daughter	1,710	18.3	688	18.2
Son	1,183	12.7	392	10.4
Parent	800	8.6	280	7.4
Other relative	1,231	13.2	447	11.8
Nonrelative	1,018	10.9	300	7.9
Paid help	794	8.5	372	9.9

Source: Data from the Survey of Income and Program Participation.