

Social Security Surveys of the Disabled Population

During the past decade the Social Security Administration has conducted a number of surveys to obtain information on the nature and duration of the limitations of the disabled, their medical care needs and costs of care, and factors associated with their living arrangements and social relationships. Analysis and data from these disability surveys are used in the development and administration of the disability insurance program. The findings are especially useful to those who determine policy and recommend legislative changes and improvements in the program. The information obtained from the surveys is also of interest to persons in a wide range of Government and private agencies who are responsible for the care and rehabilitation of the disabled population.

The surveys include:

SOCIAL SECURITY SURVEY OF THE DISABLED: 1966—Data were collected from more than 8,000 noninstitutionalized adults aged 18-64. The survey findings were published in 24 separate reports, several of them in the *Social Security Bulletin*, between 1967 and 1974. Not all the reports in that series are currently in print, but a compilation of the 1966 survey findings is in preparation and planned for publication in fiscal year 1976.

SOCIAL SECURITY SURVEY OF INSTITUTIONALIZED ADULTS: 1967—Data were collected from 6,000 patients in long-term medical care institutions. Complete findings from the survey were published in *The 1967 National Survey of Institutionalized Adults*, 1974, available from the U.S. Government Printing Office, Washington, D.C. 20402, Stock number 1770 00244 (\$1.95).

FOLLOWUP SURVEY OF DISABLED ADULTS: 1969—Data were collected from about 4,000 noninstitutionalized adults disabled less than 10 years in 1966. Preliminary findings and data from the 1969 survey are being published by the Social Security Administration in a series of numbered reports that focuses on changes for the period 1966-69 in the extent of disability, functional limitations, health and use of health services, current work experience, labor-force status, income and assets, and need for personal care. The reports also will provide longitudinal information on changes in disability and income support programs and estimates of recovery, death rates, and changes in program entitlement for the disabled population.

SURVEY OF RECENTLY DISABLED ADULTS: 1971—Data were collected in personal interviews with about 1,400 noninstitutionalized adults identified as disabled in a 1971 mail screening. About 500 of those interviewed reported their onset of disability occurred between October 1969 and March 1971. Major analyses from the study are based on data obtained from these recently disabled individuals, and include examination of the factors associated with the development of disability, the immediate effects of and adjustments to it, and the economic and social consequences for the disabled person and his family. The accompanying article, "Income of the Newly Disabled," is the first report in a series presenting findings from the 1971 survey.

FOLLOWUP SURVEY OF DISABLED ADULTS: 1972—Data were collected in personal interviews with disabled, nondisabled, and previously disabled noninstitutionalized adults. Of the 18,000 persons interviewed, 11,700 were disabled in April 1970; 5,000 were nondisabled, but some had health impairments; and 1,300 were recently disabled persons interviewed in 1971. Fieldwork was carried out by the Bureau of the Census in June-September 1972. Analysis of the data will appear in a planned series of reports, with initial issues scheduled for publication in fiscal year 1976. The study will seek to determine the extent to which disability affects the labor-force activity of working age adults and examine the effects of disability on the distribution of income. The data will offer a base for comparing the antecedents and effects of disability.

As preliminary findings and data from the 1969, 1971, and 1972 surveys become available, they will be published in the form of numbered reports, some of which, like the accompanying article, will appear in the *Bulletin*. The Office of Research and Statistics will make available, upon request, the complete series from each survey. Libraries, agencies, and individuals desiring to be included in this continuing disability research data distribution should address requests to: U.S. Department of Health, Education, and Welfare, Social Security Administration, Office of Research and Statistics, Publications Staff, 1875 Connecticut Avenue, N.W., Washington, D.C. 20009.

Income of the Newly Disabled: Survey of Recently Disabled Adults

by PHILIP FROHLICH*

According to the 1971 reports of recently disabled persons, their incomes were more likely to have decreased than increased since the onset of their disability. Severely disabled and nonmarried persons had lower incomes and married women had higher incomes than the other recently disabled. Earnings were by far the most important source of income among the recently disabled, with the severely disabled and the nonmarried having the least earnings. Public income-maintenance programs were the next important source of income—especially social security benefits. An inverse relationship existed between the receipt of earnings and payments from public income-maintenance programs: As income from earnings decreased, income from these programs tended to increase. Social security beneficiaries generally had lower incomes, received less of their income from earnings, and received more from public income-maintenance programs than others in the study.

IN THE SUMMER OF 1971, the Social Security Administration conducted a survey of persons aged 18–64 as of April 1970 who had recently become disabled. These persons were identified in the spring of 1971 from a mail questionnaire sent to households reporting nondisabled adults in the 1970 Decennial Census. Data on persons reporting themselves as disabled in response to the questionnaire were obtained through subsequent household interviews with the disabled person. Because the focus of the survey was on the recently disabled, only persons reporting themselves as becoming disabled from October 1969 to March 1971 were studied.

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The objectives of the 1971 survey were to examine the factors associated with the development of disability and the immediate effects of and adjustments to it. The study also examined the immediate impact of disability on the disabled person and his family in terms of income and medical consequences. In the present report amounts and sources of income received in 1970 by the recently disabled and the effects of disability upon this income are examined. Income data were collected for the disability unit and for the family. The disability unit included the disabled person and his or her spouse and minor children if they lived in the same household. For most nonmarried persons the disability unit consisted of the disabled person only. Family income included the income of the unit plus the income of other relatives in the household. The survey methods, disability definitions, sample design, and variability estimates are described in the Technical Note.

EFFECT OF RECENT DISABILITY ON INCOME

As one would expect, many of the recently disabled—two-fifths of the persons in the study—reported that the onset of their disability was followed by a decrease in unit income, compared with one-eighth who reported an increase and about one-half who reported no change (table 1).¹ The proportions reporting an income loss were higher for the severely disabled and for the nonmarried than for other recently disabled persons—an indication that the effects of disability upon

¹ Although there are no exactly comparable data for the general U.S. population, the fact that the median income of families and unrelated individuals in the United States rose from \$8,017 in 1969 to \$8,335 in 1970 suggests that more people had an increase than a decrease in 1970. See Bureau of the Census, *Consumer Income*, "Income in 1970 of Families and Persons in the United States," (Series P-60, No. 80) October 1971, table 7.

TABLE 1.—Change in disability unit income since onset of disability, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64¹

Change in income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	160	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
Increased.....	13 0	15 2	12 1	8 1	14 1
Decreased.....	39 5	43 2	34 0	49 3	41 7
No change.....	46 1	40 3	52 4	40 6	43 3
Not reported.....	1 4	1 3	1 5	2 0	1 0
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
Increased.....	8 3	15 0	4 6	-----	12 9
Decreased.....	49 8	53 5	37 8	78 4	61 7
No change.....	41 9	31 5	57 6	21 6	25 4
Not reported.....	-----	-----	-----	-----	-----

¹ Recently disabled persons includes those aged 18-64 as of April 1970 in all tables.

income were greater for the severely disabled and for the nonmarried. This finding was substantiated by most of the income data in the study. The fact that fewer married women reported a decline in income and that the proportion of severely disabled married women who reported such a decline was not significantly higher than for all married women suggests that married women are less affected economically than other persons by disability and by the severity of their disability.

Examination of the amount of income received by the recently disabled also indicates that they had less income on the average than the non-disabled. The median family income of the recently disabled in 1970 was about \$7,400 and the mean was \$8,740 (table 2). Comparable measures of family income for the total U.S. population in 1970 show figures from \$1,000 to \$2,000 higher.² One might assume that the loss of income would be greater for the long-term disabled than for the recently disabled. Evidence from the 1966 Social Security Survey of the Disabled, in which

² The median income for primary families and primary individuals in 1970 was \$8,605, but this amount included the income of persons aged 65 and over. Mean income for families and unrelated individuals aged 14-64 was \$10,658. See Bureau of the Census, *Consumer Income*, *op. cit.*, tables 13 and 17.

the median duration of disability for the disabled population was 8 years, showed a larger proportional difference between income of the disabled and nondisabled, although the difference in dollars was comparable to the 1970 difference.³

AMOUNT OF INCOME

Family income is defined as all income received by the disabled person and any spouse or other relatives living in the household. Family income of the severely disabled averaged \$1,000 less than the figure for the total group, and married persons' incomes were several thousand dollars more than those of the nonmarried (table 2).

Disability unit income, which excludes the income of relatives other than a spouse or minor children, is perhaps more accurate than family income as an indicator of a disabled person's economic situation. The mean 1970 unit income for all persons in the study was almost \$7,700 (table 3). The amount varied with the severity of the disability. As the tabulation that follows indicates, persons whose disability was severe

Income characteristics	Severity of disability		
	Severe	Occupational	Secondary work limitations
Total number (in thousands).....	861	367	509
Percent with—			
Less than \$1,000.....	5 1	7 4	1 0
\$15,000 or more.....	7 2	10 1	17 6
Median income.....	\$5,527	\$6,169	\$7,740
Mean income.....	6,672	7,537	9,342

averaged about \$1,000 less than the total group, and persons with only secondary work limitations and with mean income a little above \$9,300 averaged about \$1,600 more than the income of the total group.⁴

Because unit income includes spouse's income, the amount varied considerably with marital

³ The median 1965 family income of the disabled was \$5,270; for all families of comparable age in the general population it was \$6,817. See Idella G. Swisher, *Family Income of the Disabled* (Report No. 13, Social Security Survey of the Disabled: 1966), Office of Research and Statistics, October 1970, pages 1-2.

⁴ See the Technical Note, page 17, for a definition of the three degrees of severity.

TABLE 2.—Total 1970 family income, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Amount of income	Total	Severely disabled	Married		Nonmarried	
			Men	Women	Men	Women
Total number (in thousands).....	1,736	861	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
None.....	.8	4	.5	.....	.....	.....
\$1-999.....	2 0	2 1	4	.....	9 6	5 4
1,000-1,999.....	7 4	11 3	7 0	5 6	7 8	12 5
2,000-2,999.....	4 0	5 1	4 0	7 7	10 4	9 0
3,000-3,999.....	17 1	17 9	14 6	11 5	16 8	36 3
4,000-4,999.....	16 7	16 2	15 4	21 9	13 2	8 7
5,000-5,999.....	19 6	17 7	17 8	22 1	20 2	15 7
6,000-6,999.....	19 6	21 1	22 9	21 3	18 2	9 6
7,000-7,999.....	13 3	8 3	17 3	16 8	3 8	2 7
10,000-14,999.....	.....	.....	.....	.....	.....	.....
15,000 or more.....	.....	.....	.....	.....	.....	.....
Median income.....	\$7,376	\$6,631	\$8,357	\$8,387	\$5,816	\$4,288
Mean income.....	8,740	7,774	9,748	9,941	6,301	5,284

status and sex. From 10 to 20 percent of the nonmarried but almost no married persons had less than \$1,000 in unit income, and the mean of the nonmarried at just under \$4,000 was less than half the mean of the married. Recently disabled

TABLE 3.—Total 1970 disability unit income, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Amount of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	1 2	5	.....	5 1	2 2
\$1-499.....	1 1	.....	.....	6 5	2 9
500-999.....	2 0	4	.....	7 4	7 0
1,000-1,999.....	8 4	7 4	5 8	13 5	14 3
2,000-2,999.....	6 9	3 7	1 5	16 4	20 3
3,000-3,999.....	19 6	18 8	16 2	20 3	29 8
4,000-4,999.....	17 0	20 0	20 5	8 4	8 6
5,000-5,999.....	17 2	14 6	21 4	16 5	12 4
6,000-6,999.....	15 7	21 8	19 0	6 1	1 7
7,000-7,999.....	10 8	12 9	15 8	.....	7
10,000-14,999.....	.....	.....	.....	.....	.....
15,000 or more.....	.....	.....	.....	.....	.....
Median income.....	\$6,260	\$6,923	\$7,870	\$3,118	\$3,218
Mean income.....	7,682	8,756	9,321	3,925	3,829
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	1 1	.....	.....	.....	4 3
\$1-499.....	2 3	.....	.....	14 6	5 8
500-999.....	1 7	.....	.....	2 8	8 9
1,000-1,999.....	12 6	12 6	8 2	27 6	17 2
2,000-2,999.....	8 4	5 9	1 9	14 9	25 3
3,000-3,999.....	19 4	19 1	10 9	12 2	32 0
4,000-4,999.....	16 5	19 2	21 8	3 3	5 1
5,000-5,999.....	16 3	12 2	23 7	21 3	.....
6,000-6,999.....	14 5	20 7	18 5	3 3	.....
7,000-7,999.....	7 2	10 2	9 0	.....	1 3
10,000-14,999.....	.....	.....	.....	.....	.....
15,000 or more.....	.....	.....	.....	.....	.....
Median income.....	\$5,527	\$6,282	\$7,148	\$2,218	\$2,505
Mean income.....	6,762	8,163	8,186	3,435	2,747

married women, whose unit income usually included the earnings of a nondisabled husband, had a mean income of about \$9,300—several hundred dollars higher than the mean for married men. Income differed little for men and women among the nonmarried, although more men than women had no income or very low income.

Disability unit income in 1970 averaged about \$1,000 less than family income for the recently disabled, with the differences greater for the nonmarried than for the married, as seen in the following figures. This finding means that the

Marital status and sex	Disability unit income	Family income
All units.....	\$7,682	\$8,740
Married:		
Men.....	8,756	9,748
Women.....	9,321	9,941
Nonmarried:		
Men.....	3,925	6,301
Women.....	3,829	5,284

proportion of the family income consisting of income of relatives in the household (other than spouses and minor children) is larger for the nonmarried than for married persons. Among the 618,000 recently disabled with other relatives in the household (or one-third of all the recently disabled) the disability unit income made up less than one-fourth of the family income for more than two-fifths of the nonmarried men and almost one-fifth of the nonmarried women. These figures indicate that at least three-fourths of the family income for these persons was from other relatives in the household, but relatives' income was not that important for any of the married persons (table 4).

TABLE 4.—Disability unit income as a percent of 1970 family income, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64 with other family members in household

Percent of family income	Total	Severely disabled	Married		Nonmarried	
			Men	Women	Men	Women
Total number (in thousands).....	618	292	184	199	86	140
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
None.....	3 1	3 3	.....	.....	10 7	4 4
1-24.....	7 3	12 7	.....	.....	30 2	13 5
25-49.....	15 7	16 9	12 6	15 0	8 7	23 7
50-75.....	21 2	21 8	28 2	21 0	19 4	14 7
76-90.....	17 2	11 3	20 6	14 4	3 5	24 3
91-100.....	35 6	32 0	38 6	49 6	27 5	19 4

SOURCES OF INCOME

Earnings

Earnings were by far the most important source of income for the recently disabled in 1970. Almost 7 out of 8 disability units had earnings, twice as many as had income from any other source (table 5). For those with earnings the mean amount was \$7,200, more than three times as much as the mean from any other source (table 6). More than half of all recently disabled persons received almost all (90 percent or more) of their income from earnings (table 7). And four-fifths of the mean unit income of all the recently disabled was from earnings, with only a fifth from all other sources combined.

Why are earnings of such preponderant importance in the income of persons who have work limitations? One might assume the reason was that the partially disabled, who are more capable of employment than the severely disabled, are included in the figures quoted above. But even among the severely disabled, more than four-fifths had unit earnings and three-fourths of their total income came from this source. The recency of disability might be a factor. The following tabulation

Date of onset	Severity of disability			
	Total	Severe	Occupational	Secondary work limitations
Total number (in thousands).....	1,736	861	367	509
Total percent.....	100 0	100 0	100 0	100 0
Jan-Mar. 1971.....	13 8	19 1	8 2	8 8
Oct.-Dec. 1970.....	18 1	16 7	17 4	21 0
July-Sept. 1970.....	22 1	21 7	20 6	23 9
Apr.-June 1970.....	18 6	18 1	23 3	16 1
Jan-Mar. 1970.....	10 7	6 6	18 2	12 3
Oct.-Dec. 1969.....	16 7	17 8	12 3	18 0

makes it clear that many of the persons in the study were not disabled during all of 1970. The 1966 disability survey showed almost the same proportion with earnings, however—79 percent of the total group and 59 percent of the severely disabled—although the median duration of disability was 8 years.⁵

⁵ Idella G. Swisher, *Sources and Size of the Income of the Disabled* (Report No. 16, Social Security Survey of the Disabled, 1966) Office of Research and Statistics, July 1971, table 8.

Inclusion of spouse's income in unit income is obviously a factor—spouse's mean earnings were

TABLE 5.—Source of 1970 disability unit income, by severity of disability, marital status, and sex: Percent of recently disabled adults aged 18-64 with income from specified source

Source of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Percent with—					
None.....	1 2	5	5	5 1	2 2
Earnings.....	86 3	90 4	89 5	75 8	78 2
Disabled person.....	70 9	88 3	84 2	75 8	78 2
Spouse.....	45 7	41 9	78 4		
Children.....	3 9	3 9	6 3		7
Assets.....	23 2	29 5	22 7	12 2	19 6
Public income-maintenance programs.....	44 8	43 9	43 1	48 8	49 6
Social insurance and related programs.....	38 1	38 3	37 9	38 9	39 6
Social security.....	17 6	10 1	20 1	8 8	32 3
Railroad retirement.....	7	2 4			
Veterans' payments.....	5 6	5 8	4 1	10 1	6 6
Workmen's compensation.....	5 5	7 9	4 7	7 5	2 1
Government employee pensions or benefits.....	2 8	3 9	1 3	4 6	3 7
State temporary disability benefits.....	3 2	4 8	2 7	1 5	2 9
Unemployment compensation.....	7 9	9 1	8 5	12 2	1 5
Public assistance.....	9 9	7 3	9 0	14 2	14 2
APTD-AB.....	3 4		5 0	6 1	4 3
AFDC.....	4 0	2 5	3 7	5 4	6 7
Other.....	3 1	4 7	7	4 0	4 7
Private employer-union pensions or benefits.....	8 9	11 2	9 7	5 2	5 0
Other private source.....	12 8	15 8	7 5	17 7	17 5
Private insurance.....	5 8	10 6	2 2	7 8	4 3
Relatives.....	4 2	2 9	1 7	8 8	10 3
Other income.....	2 9	2 3	3 6	1 1	3 7
No report on—					
Assets or public assistance.....	3 7	1 7	5 2	1 7	4 3
Any source.....	1 1	2 9	4		
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Percent with—					
None.....	1 1				4 3
Earnings.....	81 1	86 8	88 0	62 9	64 4
Disabled person.....	60 8	83 0	46 6	62 9	64 4
Spouse.....	48 8	49 7	76 3		
Children.....	3 7	2 4	6 5		
Assets.....	21 1	32 5	15 2	17 9	21 6
Public income-maintenance programs.....	51 1	56 9	44 4	61 3	64 8
Social insurance and related programs.....	39 2	45 0	35 5	42 3	40 3
Social security.....	20 7	17 1	19 6	17 5	32 4
Railroad retirement.....	8	3 0			
Veterans' payments.....	4 5	8 0	2 6	3 3	4 8
Workmen's compensation.....	5 0	7 8	2 6	11 3	4 2
Government employee pensions or benefits.....	4 0	8 0	1 8	10 2	
State temporary disability benefits.....	3 0	4 8	2 3	3 3	2 0
Unemployment compensation.....	6 5	6 9	10 0		
Public assistance.....	16 0	13 5	14 4	19 0	21 4
APTD-AB.....	6 0		9 0	4 1	8 5
AFDC.....	6 3	4 8	6 1	12 1	6 6
Other.....	4 8	8 8		5 8	9 2
Private employer-union pensions or benefits.....	10 8	13 8	12 3	7 1	4 3
Other private source.....	12 1	10 7	9 0	27 6	15 3
Relatives.....	4 7	2 2	2 6	19 7	6 7
Private insurance.....	4 3	7 4	1 1	7 9	6 5
Other income.....	3 1	1 1	5 2		2 0
No report on—					
Assets or public assistance.....	3 7	3 1	5 6		2 0
Any source.....	.3		7		

considerably higher than the earnings of the disabled person, and spouse's earnings provided a slightly larger share of total unit income than those of the disabled person. Seven out of 10 of all the recently disabled had personal earnings that averaged about \$4,200, however, and three-fifths of the severely disabled had personal earnings averaging about \$3,200 (table 8). Almost two-fifths of the average total income of all the recently disabled came from the earnings of the disabled person (table 6).

TABLE 6.—Source of 1970 disability unit income, by severity of disability, marital status, and sex: Percent of recently disabled adults aged 18-64 with income, mean amount, and percent of total income from specified source

Source of income	Total			Severely disabled		
	Percent with income	Mean amount	Percent of total income from source	Percent with income	Mean amount	Percent of total income from source
All units						
Total number (in thousands)	1,736			861		
All source, total	98 8	\$7,773	100 0	98 9	\$6,834	100 0
Earnings	86 3	7,213	81 0	81 1	6,341	76 0
Disabled person	70 9	4,181	38 6	60 8	3,166	28 5
Spouse	45 7	7,086	42 2	48 8	6,564	47 4
Assets	23 2	1,008	3 0	21 1	1,060	3 3
Public income-maintenance programs	44 8	1,591	9 3	51 1	1,808	13 7
Social insurance	38 1	1,502	7 4	39 2	1,720	10 0
Social security	17 6	1,685	3 9	20 7	1,740	5 3
Public assistance	9 9	1,417	1 8	16 0	1,562	3 7
Private pensions	8 9	1,959	2 3	10 8	2,164	3 4
Other private source, except relatives	8 6	1,097	1 2	7 4	1,541	1 6
Relatives	4 2	2,303	1 3	4 7	1,427	1 0
Not reported	(1)	(1)	1 9	(1)	(1)	9
Married men						
Total number (in thousands)	535			231		
All source, total	99 5	\$8,794	100 0	100 0	\$8,163	100 0
Earnings	90 4	7,795	80 5	86 8	7,096	75 5
Disabled person	86 3	5,865	59 0	83 0	4,726	48 1
Spouse	41 9	4,435	21 2	49 7	4,479	27 3
Assets	29 5	784	2 6	32 5	909	3 6
Public income-maintenance programs	43 9	1,672	8 4	56 9	2,065	14 4
Social insurance	38 3	1,634	7 2	46 0	2,092	11 5
Social security	10 1	1,580	1 8	17 1	1,762	3 7
Public assistance	7 3	1,456	1 2	13 6	1,724	2 9
Private pensions	11 2	2,619	3 3	13 8	3,017	5 1
Other private source, except relatives	12 9	806	1 1	8 5	790	9
Relatives	2 9	3,611	1 2	2 2	2,112	.6
Married women						
Total number (in thousands)	727			400		
All source, total	100 0	\$9,321	100 0	100 0	\$8,136	100 0
Earnings	89 5	8,989	86 3	88 0	7,695	83 2
Disabled person	54 2	3,031	17 6	46 6	2,462	14 1
Spouse	78 4	8,128	68 4	76 3	7,348	68 9
Assets	22 7	946	2 3	15 2	717	1 3

See footnote at end of table.

TABLE 6.—Source of 1970 disability unit income, by severity of disability, marital status, and sex: Percent of recently disabled adults aged 18-64 with income, mean amount, and percent of total income from specified source—Continued

Source of income	Total			Severely disabled		
	Percent with income	Mean amount	Percent of total income from source	Percent with income	Mean amount	Percent of total income from source
Married women—continued						
Public income-maintenance programs	43 1	\$1,660	7 7	44 4	\$1,754	9 6
Social insurance	37 9	1,514	6 1	35 5	1,537	-----
Social security	20 1	2,019	4 4	19 6	1,968	4 7
Public assistance	9 0	1,594	1 5	14 4	1,625	2 9
Private pensions	9 7	1,682	1 8	12 3	1,774	2 7
Other private source, except relatives	5 8	1,617	1 0	6 4	2,412	1 9
Relatives	1 7	566	1	2 6	425	.1
Not reported	(1)	(1)	8	(1)	(1)	1.1
Nonmarried men						
Total number (in thousands)	180			80		
All source, total	94 9	\$4,145	100 0	100 0	\$3,435	100 0
Earnings	75 8	3,762	72 7	62 9	2,710	49 6
Assets	12 2	176	5	17 9	234	1 2
Public income-maintenance programs	48 8	1,328	16 5	61 3	1,735	31 0
Social insurance	38 0	1,198	11 8	42 3	1,759	21 8
Social security	8 8	1,267	2 8	17 5	1,379	7 0
Public assistance	14 2	1,294	4 7	19 0	1,682	9 3
Private pensions	5 2	2,153	2 9	7 1	2,433	5 0
Other private source, except relatives	8 9	1,469	3 3	7 9	1,250	2 7
Relatives	8 8	1,828	4 1	19 7	1,828	10 5
Nonmarried women						
Total number (in thousands)	280			142		
All source, total	97 8	\$3,915	100 0	95 7	\$2,870	100 0
Earnings	78 2	2,882	58 9	64 4	1,613	37 9
Assets	19 6	2,195	11 2	21 6	2,803	19 7
Public income-maintenance programs	49 6	1,489	19 3	54 8	1,593	31 8
Social insurance	39 6	1,422	14 7	40 3	1,474	21 5
Social security	32 3	1,279	10 8	32 4	1,442	17 0
Public assistance	14 2	1,232	4 6	21 4	1,317	10 3
Private pensions	5 0	416	.5	4 3	607	1 0
Other private source, except relatives	7 2	809	1 6	8 6	925	2 8
Relatives	10 3	2,617	7 1	6 7	1,488	3 7
Not reported	(1)	(1)	1 4	(1)	(1)	3 1

¹ Data not available

These figures indicate that the majority of the recently disabled had personal earnings in 1970 despite their disability, and these personal earnings made up a substantial part of their total income. The personal earnings of the recently disabled were affected, however, by their disability. Persons in the study who had earnings averaged about \$1,800 less in personal earnings in 1970 than did persons in the general population. This difference was about \$2,300 for men and \$350 for women. The recently disabled were also more likely than the general population to have low

TABLE 7.—Percent of total 1970 disability unit income from earnings, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Percent of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	13 7	9 6	10 5	24 2	21 8
1-24.....	4 8	3 6	2 9	5 7	11 8
25-49.....	6 6	6 0	6 4	2 8	10 6
50-74.....	8 9	7 4	6 5	13 4	15 6
75-89.....	13 0	19 0	12 8	3 7	7 8
90-100.....	52 9	54 4	60 8	50 2	32 4
Mean percent.....	81 0	80 5	86 3	72 7	58 9
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	18 9	13 2	12 0	37 1	35 6
1-24.....	6 0	2 0	5 3	10 2	12 4
25-49.....	8 0	7 5	8 7	6 4	8 2
50-74.....	8 4	6 8	6 6	7 1	17 0
75-89.....	13 7	26 0	11 0	8 2	2 8
90-100.....	45 0	44 5	56 3	30 9	24 1
Mean percent.....	78 0	75 5	83 2	49 6	37 9

meaningful. The earnings of one-eighth of the persons in the study were entirely unaffected by their disability, which did not begin until 1971. Only a sixth of the recently disabled had been disabled during all of 1970—a fact that makes the differences between the earnings of the recently disabled and the general population in 1970 (table 9) less than if the disability had existed throughout the year.

Although earnings were of substantial importance in the income of most of the recently disabled, examination of income data by degree of severity indicates that earnings were less important in the income of the severely disabled than of the less severely disabled. Fewer of the severely disabled had earnings and the share of total unit income received from earnings was less (tables 10 and 11). An examination of the data by marital status indicates that earnings were less important in the income of the nonmarried than

TABLE 8.—Amount of 1969 and 1970 personal earnings of disability units, by severity of disability and sex: Percentage distribution of recently disabled adults aged 18-64

Amount of earnings	Severity of disability				Sex	
	Total	Severe	Occupational	Secondary work limitations	Men	Women
1970						
Total number (in thousands).....	1,736	861	367	509	723	1,013
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
None.....	29 1	39 2	26 5	14 1	14 6	39 5
Earnings.....	70 9	60 8	73 5	85 9	85 4	60 5
\$1-499.....	5 6	7 2	6 7	2 2	2 4	7 9
500-1,499.....	12 4	13 7	16 1	7 1	11 7	12 7
1,500-2,999.....	14 0	15 0	14 7	11 8	11 6	15 6
3,000-4,999.....	15 4	11 1	17 5	21 1	18 1	13 5
5,000-6,999.....	9 7	6 6	7 2	16 7	16 7	4 7
7,000-9,999.....	7 9	3 5	6 8	16 1	12 3	4 7
10,000-14,999.....	5 3	3 6	4 1	8 6	10 6	1 4
15,000 or more.....	8	.....	.....	2 4	2 0	.....
Median, with earnings.....	\$3,461	\$2,324	\$2,922	\$5,096	\$4,877	\$2,343
Mean, with earnings.....	4,181	3,166	3,763	5,655	5,381	2,973
1969						
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
None.....	27 9	35 1	28 0	15 8	11 0	40 0
Earnings.....	67 4	59 5	67 3	80 8	83 0	56 3
\$1-499.....	2 8	4 3	1 3	1 2	2 1	3 3
500-1,499.....	7 8	6 2	12 2	7 3	3 7	10 6
1,500-2,999.....	9 8	10 9	7 9	9 3	6 7	12 0
3,000-4,999.....	15 0	12 6	20 5	15 2	15 8	14 5
5,000-6,999.....	13 8	12 5	9 2	19 3	18 1	10 6
7,000-9,999.....	9 6	8 0	6 0	14 3	17 6	3 9
10,000-14,999.....	7 4	4 5	8 0	12 0	16 0	1 4
15,000 or more.....	1 2	6	1 1	2 3	3 0	.....
Not reported.....	4 7	5 4	4 7	3 4	6 0	3 7
Median, with earnings.....	\$4,779	\$4,335	\$4,177	\$5,778	\$6,453	\$3,306
Mean, with earnings.....	5,184	4,582	4,912	6,099	6,715	3,574

earnings despite considerable employment. Sixteen percent of the disabled, compared with about half as many of the general population, worked full time for at least 26 weeks in 1970 but earned less than \$3,000.

Comparison of 1970 personal earnings with earnings in 1969, before most of the persons in the study had become disabled, also shows that their disabilities affected their earnings. Mean earnings in 1969 were \$1,000 more than in 1970—\$1,400 for those who became severely disabled (table 8). The severely disabled also averaged about \$1,500 less in 1969 than those who developed secondary work limitations and over twice as many had no earnings. No data in this study bear directly on why persons who became severely disabled were less likely to have earnings and more likely to have lower earnings before the onset of disability than those less seriously disabled. The tendency of disability to affect the work capacity of persons of low skills to a greater extent than persons of higher skills is perhaps part of the answer.

The fact that many of the recently disabled were not disabled throughout 1970 lessened the effect of disability upon their earnings and made comparisons of the 1969 and 1970 earnings less

TABLE 9.—Earnings and work experience in 1970, by sex: Percentage distribution of recently disabled adults and of the general U.S. population ¹

Earnings and work experience	Total		Men		Women	
	General population ²	Recently disabled	General population ²	Recently disabled	General population ²	Recently disabled
Total number with earnings (in thousands).....	94,094	1,260	55,821	640	38,273	620
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
Earned less than \$3,000.....	35 5	46 3	23 5	32 5	52 4	60 3
Intermittent employment (less than 26 weeks).....	18 6	18 6	12 3	13 3	27 3	24 0
Part time (26 weeks or more).....	9 5	9 0	6 0	2 5	14 5	15 5
Full time (26 weeks or more).....	7 4	16 0	5 2	15 8	10 6	16 5
Not reported.....	2 7	1 1	1 1	1 1	4 3	4 3
Earned \$3,000-\$4,999.....	15 3	21 2	10 9	20 5	21 5	22 1
Earned \$5,000 or more.....	49 2	32 5	65 6	47 0	26 1	17 6
Mean earnings.....	\$5,913	\$4,181	\$7,685	\$5,381	\$3,328	\$2,973

¹ Recently disabled persons includes those aged 18-64 as of April 1970, with earnings in 1970. General population includes those aged 14 and over as of March 1971, with earnings in 1970.

² Data from Bureau of the Census, *Current Population Reports* (Series P-60, No. 80), October 1971, table 52.

of the married, and especially less important for those who were both severely disabled and non-married. Fewer of the nonmarried had earnings, their average earnings were lower (table 12), fewer of them received most of their income from earnings, and they received a smaller share of their total income from earnings. The severely disabled nonmarried were lower still on each of these measures.

Among all the recently disabled, earnings were most important in the unit income of recently disabled married women, who had higher average unit earnings, had a larger proportion with most of their income from earnings, and received almost seven-eighths of their total mean income from earnings. The reason for the greater predominance of earnings in the unit income of disabled married women is, of course, spouse's earnings, which provided four-fifths of the mean unit earnings of married women. In contrast, one-fourth of the married men's mean earnings came from spouse's earnings, although this proportion rose to more than half for severely disabled married men.

Income from Public Income-Maintenance Programs

The second most important source of income for the recently disabled was public income-

TABLE 10.—Source of 1970 disability unit income, by severity of disability: Percent of recently disabled adults aged 18-64 with income from specified source

Source of income	Severity of disability			
	Total	Severe	Occupational	Secondary work limitations
Total number (in thousands).....	1,736	861	367	509
Percent with—				
None.....	1 2	1 1	2 5	0 5
Earnings.....	86 3	81 1	87 5	94 1
Assets.....	23 2	21 1	21 6	27 9
Public income-maintenance programs.....	44 8	51 1	41 1	37 0
Social insurance.....	38 1	39 2	38 4	36 0
Public assistance.....	9 9	16 0	3 9	4 1
Private pensions or benefits.....	8 9	10 5	7 6	6 6
Other private source.....	12 8	12 1	15 6	11 9
No report on—				
Assets or public assistance.....	3 7	3 7	4 8	2 9
Any source.....	1 1	.8	4 2	.....

maintenance programs (social security benefits, railroad retirement pensions, workmen's compensation, unemployment compensation, Veterans Administration (VA) payments, government pensions, and public assistance). Almost half the recently disabled received some income from one or more of these programs, but the average amount for those with income from this source was only \$1,600—less than one-fourth of the average for earnings. In addition, income from this source made up less than one-tenth of the mean

TABLE 11.—Source of 1970 disability unit income, by severity of disability: Percentage distribution of mean income of recently disabled adults aged 18-64 with income from specified source

Source of income	Severity of disability			
	Total	Severe	Occupational	Secondary work limitations
Mean income.....	\$7,682	\$6,762	\$7,537	\$9,342
Total percent.....	100 0	100 0	100 0	100 0
Earnings.....	81 0	76 0	81 0	87 0
Disabled person.....	38 6	28 5	36 7	52 0
Spouse.....	42 2	47 4	44 0	34 8
Children.....	2	2	3	.2
Assets.....	3 0	3 3	1 6	3 5
Public income-maintenance programs.....	9 3	13 7	7 2	5 0
Social insurance and related programs.....	7 4	10 0	6 5	4 8
Social security.....	3 9	5 3	2 7	2 8
Railroad retirement.....	1	1	3	1
Veterans' payments.....	9	1 2	.9	.6
Workmen's compensation.....	6	8	.8	.3
Government pensions.....	9	1 7	.4	2
State temporary disability.....	.4	.4	8	.1
Unemployment compensation.....	.6	.5	.6	.7
Public assistance.....	1 8	3 7	7	2
Private pensions.....	2 3	3 4	2 5	7
Other private source.....	2 5	2 7	4 5	1 1
Relatives.....	1 3	1 0	3 5	.3
Private insurance, annuities, etc.....	1 2	1 6	1 1	.8
Not reported.....	1 9	9	3 2	2 6

TABLE 12.—Amount of 1970 disability unit income from earnings, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Amount of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	13 7	9 6	10 5	24 2	21 8
Earnings.....	86 3	90 4	89 5	75 8	78 2
\$1-499.....	3 3	1 2	1 8	2 3	11 8
500-1,499.....	7 9	7 0	3 1	14 4	18 6
1,500-2,999.....	9 5	9 7	5 5	14 8	15 6
3,000-4,999.....	13 7	10 7	11 6	27 3	15 9
5,000-6,999.....	13 8	18 4	13 8	8 3	9 4
7,000-9,999.....	15 1	15 9	20 4	5 3	7 0
10,000-14,999.....	13 8	17 7	18 9	3 2	-----
15,000 or more.....	9 2	10 0	14 5	-----	-----
Median, with earnings.....	\$6,270	\$6,814	\$8,337	\$3,460	\$2,312
Mean, with earnings.....	7,213	7,795	8,989	3,762	2,882
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	18 9	13 2	12 0	37 1	35 6
Earnings.....	81 1	86 8	88 0	62 9	64 4
\$1-499.....	4 3	-----	3 3	5 2	14 0
500-1,499.....	10 1	10 0	4 3	24 3	19 3
1,500-2,999.....	11 4	13 0	7 8	6 6	20 3
3,000-4,999.....	9 5	9 0	9 5	12 5	9 3
5,000-6,999.....	12 8	18 6	13 9	11 4	1 6
7,000-9,999.....	13 8	10 9	22 8	2 9	-----
10,000-14,999.....	13 3	19 2	17 4	-----	-----
15,000 or more.....	5 9	6 1	9 0	-----	-----
Median, with earnings.....	\$5,804	\$6,232	\$7,684	\$2,148	\$1,420
Mean, with earnings.....	6,341	7,096	7,695	2,710	1,613

total income, compared with four-fifths for earnings. About 8 percent of the recently disabled received 90 percent or more of their income from public income-maintenance programs (table 13), but more than half received 90 percent or more from earnings (table 7).

Marital status and the degree of severity of the disability had an opposite relationship with public income-maintenance income from that with earnings. More of the severely disabled and more of the nonmarried received income from this source, and the mean share they received was larger than for the less severely disabled and for the married. Severely disabled nonmarried persons, for example, received almost a third of their mean total income from public income-maintenance programs, compared with 8 percent for all married persons, and one-fourth of the severely disabled nonmarried received 90 percent or more of their income from those programs, compared with 5 percent of all married persons. It should

be noted that, unlike earnings, the average amounts of public income-maintenance payments varied only slightly with severity of disability and marital status, although the number receiving such payments and the proportion of total income did vary.

Social security was the most important source among the various public income-maintenance programs: 1 person out of 6 received social security benefits, and income from this source made

TABLE 13.—Amount and percent of 1970 disability unit income from public income-maintenance programs, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Amount and percent of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
Amount.....	55 0	56 1	56 9	49 6	50 4
None.....	8 9	10 5	7 4	15 0	6 2
\$1-499.....	8 9	10 4	8 2	3 8	10 8
500-999.....	13 2	6 4	13 1	19 8	22 6
1,000-1,999.....	6 7	8 8	7 4	4 4	2 5
2,000-2,999.....	6 2	5 7	6 2	5 9	7 5
3,000-4,999.....	8	1 8	7	-----	-----
5,000 or more.....	3	.4	-----	1 7	-----
Not reported.....	-----	-----	-----	-----	-----
Median, with income.....	\$1,302	\$1,162	\$1,348	\$1,197	\$1,420
Mean, with income.....	1,591	1,672	1,660	1,328	1,489
Total percent.....	100 0	100 0	100 0	100 0	100 0
Percent.....	55 6	57 0	57 3	51 2	50 4
None.....	20 7	27 1	20 3	17 2	11 8
1-24.....	8 4	6 4	8 1	13 7	9 8
25-49.....	5 4	3 9	6 2	1 4	8 8
50-74.....	2 0	-----	2 5	-----	5 8
75-89.....	7 6	5 2	5 5	14 9	13 4
90-100.....	3	4	-----	1 7	-----
Not reported.....	-----	-----	-----	-----	-----
Mean, with income.....	9 3	8 4	7 7	16 5	19 3
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
Amount.....	48 9	43 1	55 6	38 7	45 2
None.....	8 1	11 5	5 1	10 7	10 3
\$1-499.....	8 4	11 1	6 6	2 9	9 4
500-999.....	16 4	5 6	19 8	27 8	18 8
1,000-1,999.....	7 5	13 9	5 7	6 6	3 2
2,000-2,999.....	9 4	10 8	6 7	13 2	12 9
3,000-4,999.....	1 4	4 1	6	-----	-----
5,000 or more.....	-----	-----	-----	-----	-----
Median, with income.....	\$1,503	\$2,031	\$1,440	\$1,565	\$1,431
Mean, with income.....	1,808	2,065	1,754	1,735	1,693
Total percent.....	100 0	100 0	100 0	100 0	100 0
Percent.....	49 5	45 2	55 6	38 7	45 2
None.....	18 3	29 8	15 8	17 0	6 2
1-24.....	9 2	5 1	10 0	13 5	11 7
25-49.....	6 9	7 8	6 1	3 1	10 0
50-74.....	2 5	-----	4 6	-----	2 1
75-89.....	13 6	12 1	7 9	27 7	24 7
90-100.....	-----	-----	-----	-----	-----
Not reported.....	-----	-----	-----	-----	-----
Mean, with income.....	13 7	14 4	9 6	31 0	31 8

up 4 percent of the mean total income of all persons. In comparison, 1 person out of 10 received public assistance and these payments made up about 2 percent of the mean total income. The importance of social security benefits in the total income of recently disabled persons varied less with severity and marital status than was the case for earnings and the public income-maintenance programs in general. Women were more than twice as likely as men to receive social security benefits, and single women received a higher proportion of their total income from social security than other recently disabled persons (table 14). Public assistance payments, on the other hand, increased in importance with severity and non-married status. About one-fifth of the nonmarried severely disabled received such payments, which made up a tenth of the mean total income they received.

Other public income-maintenance programs were of less importance in the total income picture than the social security or public assistance programs. Less than 1 recently disabled person out of 10 received income from the Veterans Administration, from workmen's compensation, or from unemployment compensation, and less

than 1 in 20 from government pension or State temporary disability programs in 1970. None of these programs provided as much as 1 percent of the total unit income.

Another way of judging the importance of different sources of income is by comparing the percentages of persons who received a major part of their unit income from such sources. These comparisons (table 15) support the findings on the relationships noted earlier between sources of income and severity of the disability and marital status.

The proportion of the recently disabled receiving half or more of their income from earnings was lowest for the nonmarried and for the severely disabled. Spouse's income was of much greater importance for married women—sevenths of whom receive at least half their income from their spouse—than it was for married men. The severely disabled, especially the severely disabled nonmarried, were more likely to receive the major part of their income from public income-maintenance programs than other persons; for the two major programs in this group—the social security and public assistance programs—the same is true.

The evidence discussed above indicates that the

TABLE 14.—Percent of total 1970 unit income from social security benefits, by severity of disability, marital status, and sex: Percentage distribution of recently disabled adults aged 18-64

Percent of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	82 4	89 9	79 9	91 2	67 7
1-24.....	6 5	6 0	7 2	2 3	8 6
25-49.....	4 6	1 3	6 9	.....	8 0
50-74.....	3 2	1 8	3 2	1 4	7 1
75-89.....	1 2	.....	1 5	.....	3 9
90-100.....	2 1	1 0	1 3	5 1	4 6
Mean percent.....	3 9	1 8	4 4	2 9	10 8
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Total percent.....	100 0	100 0	100 0	100 0	100 0
None.....	79 3	82 9	80 4	82 5	67 6
1-24.....	6 4	9 7	5 3	2 9	6 2
25-49.....	5 3	2 0	8 6	.....	4 8
50-74.....	3 1	3 1	1 3	3 1	8 1
75-89.....	2 2	.....	2 7	.....	6 1
90-100.....	3 7	2 2	1 7	11 5	7 2
Mean percent.....	5 3	3 7	4 7	7 0	17 0

TABLE 15.—Source of 1970 disability unit income, by severity of disability, marital status, and sex: Percent of recently disabled adults aged 18-64 with 50 percent or more of income from specified source

Source of income	Total	Married		Nonmarried	
		Men	Women	Men	Women
All units					
Total number (in thousands).....	1,736	535	727	180	280
Percent with—					
Earnings.....	74 8	80 8	80 1	67 3	55 8
Disabled person.....	38 1	59 8	7 3	67 3	55 8
Spouse.....	.....	15 3	70 0	.....	.....
Public income-maintenance programs.....	15 0	9 1	14 2	16 3	28 0
Social security.....	6 5	2 8	6 0	6 5	15 6
Public assistance.....	5 1	3 5	5 3	7 2	6 4
Severely disabled					
Total number (in thousands).....	861	231	400	80	142
Percent with—					
Earnings.....	67 1	77 3	73 9	46 2	43 9
Disabled person.....	27 0	51 2	3 0	.....	.....
Spouse.....	.....	17 3	67 0	.....	.....
Public income-maintenance programs.....	23 0	19 9	18 6	30 8	36 8
Social security.....	9 0	5 3	5 7	14 6	21 4
Public assistance.....	9 5	8 0	8 9	16 2	10 6

TABLE 16.—Source of 1970 disability unit income, by severity of disability, earnings status, marital status, and sex: Percent of recently disabled adults aged 18-64 with income from public income-maintenance programs or public assistance

Source of income	Total		Severely disabled	
	No earnings	Earnings	No earnings	Earnings
All units				
Total number (in thousands).....	239	1,498	163	698
Percent with—				
Public income maintenance.....	74 9	40 1	81 0	44 1
Public assistance.....	26 8	7 3	37 4	11 0
Married men				
Total number (in thousands).....	51	483	30	201
Percent with—				
Public income maintenance.....	64 7	41 6	100 0	50 7
Public assistance.....	31 4	4 8	53 3	7 5
Married women				
Total number (in thousands).....	77	650	48	352
Percent with—				
Public income maintenance.....	94 8	36 9	95 8	37 8
Public assistance.....	24 6	7 1	35 4	11 6
Nonmarried men				
Total number (in thousands).....	44	137	30	51
Percent with—				
Public income maintenance.....	61 4	45 3	70 0	52 9
Public assistance.....	29 5	9 5	43 3	3 9
Nonmarried women				
Total number (in thousands).....	61	219	51	91
Percent with—				
Public income maintenance.....	73 4	42 9	66 6	47 3
Public assistance.....	24 6	11 4	29 4	16 5

receipt of income from public income-maintenance programs was related to severity and marital status, but the more essential relationship appears to be between these payments and earnings (table 16). Persons with no earnings are much more likely to have income from public income-maintenance programs, especially public assistance, than persons with earnings, regardless of the severity of the disability or marital status. Married persons with no earnings, for example, were actually somewhat more likely to have such income than the nonmarried without earnings and the severely disabled without earnings were only slightly more likely than all persons without earnings; neither of these differences was significant, however. The severely disabled and the non-

married disabled are less likely to have earnings—an explanation of their greater tendency to have income from the public income-maintenance programs.

Other Sources of Income

Other sources of income besides earnings and public income-maintenance programs are assets and private sources such as pensions and contributions. None of these sources provided more than 3 percent of the total mean income of the recently disabled in 1970, and all of them combined provided about one-tenth of the total—about the same proportion as that provided by all the public income-maintenance programs together.

Nearly 1 out of 4 of the recently disabled received income from assets, but the average amounts were low—about \$1,000. This income was not generally affected by the severity of the disability. Single men received considerably less and single women considerably more income from assets than married persons. Single women, for example, received a tenth of their total unit income from assets, which averaged \$2,200 or more. Presumably, these women were widows receiving income from assets accumulated before their husband's death.

Income from private sources was not generally related to the severity of the disability. Married persons were more likely than the nonmarried to receive private pensions; single persons were more likely than the married to receive contributions from relatives. Mean shares were generally 5 percent or less except for contributions among the nonmarried women, who received 7 percent of their total unit income from this source.

EFFECT OF DISABILITY ON SAVINGS

About 3 out of 8 of the recently disabled reported a decline in savings since the onset of their disability (table 17). Slightly more than half reported no change in savings and a few—7 percent—reported greater savings during this period. Declines in savings were directly related to the severity of the disability: The severely disabled were most likely and persons with secondary work characteristics were least likely to have less savings. Married men, especially if they

TABLE 17.—Change in disability unit savings since onset of disability, by severity of disability: Percentage distribution of recently disabled adults aged 18-64

Change in savings	Severity of disability			
	Total	Severe	Occupational	Secondary work limitations
Total number (in thousands).....	1,730	861	367	509
Total percent.....	100 0	100 0	100 0	100 0
Increased.....	6 7	3 9	10 2	9 0
Decreased.....	37 0	45 2	32 1	26 6
No change.....	52 0	45 4	52 1	63 0
Not reported.....	4 3	5 5	5 6	1 4

were severely disabled, were more likely to have decreased savings than those in the other marital groups, as the data that follow indicate. Severely

Marital status and sex	All units		Severely disabled			
	Total number (in thousands)	Percent with savings that—		Total number (in thousands)	Percent with savings that—	
		In-creased	De-creased		In-creased	De-creased
Married						
Men.....	535	5 3	42 5	231	2 2	60 0
Women.....	727	5 7	34 3	400	5 6	39 8
Nonmarried						
Men.....	180	11 8	28 4	80	4 2	46 3
Women.....	280	9 2	40 7	142		38 1

disabled women, regardless of marital status, were less likely than men to have lower savings since the onset of their disability.

Persons in the study were asked if they had used savings or had borrowed money to supplement their income for living expenses. Fifty-nine percent reported no savings used and no borrowing—about the same proportion as had reported no change or an increase in savings (table 18). Thirty-three percent had used savings to supplement their income and 11 percent had borrowed; 7 percent used both sources. Persons with secondary work limitations—the least seriously disabled—were least likely to supplement their income in these ways.

SOCIAL SECURITY BENEFICIARY STATUS AND INCOME

A disability unit was classified as a beneficiary if either the disabled person or his or her spouse was entitled to social security benefits as of De-

TABLE 18.—Source of disability unit living expenses other than income, by severity of disability: Percentage distribution of recently disabled adults aged 18-64

Source of living expenses	Severity of disability			
	Total	Severe	Occupational	Secondary work limitations
Total number (in thousands).....	1,730	861	367	509
Total percent.....	100 0	100 0	100 0	100 0
No savings and no loan.....	58 9	56 2	51 9	68 8
Savings only.....	26 5	29 7	27 7	20 2
Savings and loan.....	6 8	5 5	8 4	7 7
Loan only.....	4 5	4 8	6 9	2 1
Not reported.....	3 3	3 7	5 1	1 4

cember 1970, regardless of whether or not benefits had been paid at any time in 1970. Persons who applied for benefits late in 1970 or in 1971 and were paid retroactively for December 1970 or earlier were classified as beneficiaries, but they would, of course, have received no social security payment until 1971. The fact that all the persons in this study were recently disabled and many of them had only recently applied for benefits accounts for the large number of beneficiaries who reported no income from social security benefits in 1970. On the other hand, some disability units actually having income from the social security program in 1970 were classified as nonbeneficiaries because their benefits had been terminated before December 1970.

Disability units that included social security beneficiaries as of December 1970 had lower incomes than those that did not, although the mean income of the small group of disabled-worker beneficiaries was about the same as the mean of the nonbeneficiaries (table 19). Overall, however, median income was more than \$2,000 lower in 1970 for beneficiaries than it was for nonbeneficiaries; mean income was more than \$1,000 lower for the beneficiary group. As the data in the tabulation that follows shows, married men benefi-

Marital status and sex	Median income		Mean income	
	Beneficiaries	Nonbeneficiaries	Beneficiaries	Nonbeneficiaries
Married				
Men.....	\$8,796	\$6,866	\$12,633	\$8,168
Women.....	5,077	8,624	6,232	9,926
Nonmarried				
Men.....	¹ 2,116	3,422	¹ 2,294	4,101
Women.....	2,805	3,535	3,030	4,137

¹ Based on less than 25,000 cases.

TABLE 19.—Total 1970 disability unit income, by severity of disability and social security beneficiary status: Percentage distribution of recently disabled adults aged 18-64

Amount of income	All units				Severely disabled	
	Beneficiaries			Non-beneficiaries	Beneficiaries	Non-beneficiaries
	Total	Disabled worker	Other			
Total number (in thousands).....	285	42	243	1,452	205	655
Total percent.....	100 0	100 0	100 0	100 0	100 0	100 0
None.....				1 5		1 5
\$1-999.....	4 4		5 2	3 0	6 1	3 4
1,000-2,999.....	24 6	31 0	23 4	13 4	20 8	21 2
3,000-4,999.....	30 2	17 1	32 5	17 6	33 4	15 1
5,000-6,999.....	16 7	11 8	17 5	17 1	18 5	15 8
7,000-9,999.....	6 7	13 5	5 5	19 2	6 1	19 5
10,000-14,999.....	7 5	16 6	6 0	17 4	4 5	17 6
15,000 or more.....	9 9	10 0	9 9	11 0	10 6	6 0
Median income.....	\$4,391	\$5,329	\$4,315	\$6,713	\$4,383	\$6,128
Mean income.....	6,696	8,071	6,460	7,875	6,560	6,825

ciaries were an exception; their incomes averaged several thousand dollars higher than the average for married nonbeneficiary men.

Beneficiaries had lower incomes than nonbeneficiaries because fewer of the beneficiaries had earnings, and where there were earnings they were lower than they were for persons not on the beneficiary rolls. Beneficiaries also had fewer and lower spouse's earnings (tables 20 and 21). The fact that the earnings test under the social security program limits the amount of beneficiary earnings undoubtedly explains most of this difference. Here again, married men beneficiaries provided exceptions; they had the same proportion with earnings as married men nonbeneficiaries, somewhat more of them had spouse's earnings, and their average unit earnings were higher, as the following tabulation and table 22 indicate. Earnings thus explain the lower incomes of most beneficiaries but also explain at least part of the higher income of beneficiaries among mar-

Marital status and sex	Beneficiaries			Nonbeneficiaries		
	Percent with earnings	Mean amount	Percent of total income from earnings	Percent with earnings	Mean amount	Percent of total income from earnings
All units.....	74 3	\$5,080	60 4	88 6	\$7,564	84 3
Married						
Men.....	93 0	8,635	70 0	90 0	7,663	83 6
Women.....	73 5	5,034	59 0	92 6	9,604	88 1
Nonmarried						
Men.....	47 5	1,927	52 1	78 9	3,881	83 7
Women.....	64 6	1,067	25 3	83 5	3,427	68 9

TABLE 20.—Source of 1970 disability unit income, by severity of disability and social security beneficiary status: Percent of recently disabled adults aged 18-64 with income from specified source

Source of income	All units				Severely disabled	
	Beneficiaries			Non-beneficiaries	Beneficiaries	Non-beneficiaries
	Total	Disabled worker	Other			
Total number (in thousands).....	285	42	243	1,452	205	655
Percent with—						
No income.....				1 5		1 5
Earnings.....	74 3	63 2	76 2	88 6	72 3	83 8
Disabled person.....	65 5	63 2	65 9	71 9	65 5	59 3
Spouse.....	31 4	35 1	30 7	48 6	33 6	53 6
Children.....	3 0		3 5	4 1	2 9	3 9
Assets.....	35 8	26 4	37 4	20 7	33 0	17 3
Public income-maintenance programs.....	83 6	79 6	84 3	37 2	81 9	41 4
Social insurance and related programs.....	79 9	74 6	80 9	29 9	76 9	27 4
Social security.....	74 7	62 7	76 8	6 4	71 9	4 6
Railroad retirement.....				.9		1.1
Veterans' payments.....	4 0	5 1	3 8	5 9	4 6	4 4
Workmen's compensation.....	1 8		2 1	6 3	1 5	6 2
Government pensions or benefits.....	5 1		6 0	2 4	3 4	4 2
State temporary disability benefits.....	1 0	6 8		3 7	1 4	3 5
Unemployment compensation.....	6 4		7 6	8 1	5 7	6 7
Public assistance.....	9 4	4 9	10 2	10 0	13 1	16 9
APTD-AB.....	3 8		4 5	3 3	5 3	6 2
AFDC.....	2 1		2 5	4 3	2 9	7 4
Other.....	3 5	4 9	3 2	3 0	4 8	4 8
Private employer-union pensions or benefits.....	24 9	36 0	22 9	5 7	27 7	5 5
Other private source.....	7 6	6 4	7 7	13 8	3 6	14 8
Private insurance.....	3 4		4 0	6 3	2 3	4 9
Relatives.....	2 3		2 7	4 6		6 2
Other.....	2 6	6 4	1 9	3 0	1 3	3 6
No report on—						
Assets or public assistance.....	2 6		3 0	3 9	2 5	4 1
Any source.....				1 3		.4

ried men. Apparently the small group of married men beneficiaries included many who had been disabled only part of 1970 (or not at all) and had substantial earnings before qualifying for benefits.

Earnings may have been generally less important in the income of beneficiaries, but income from public income-maintenance programs, from assets, and from private pensions played a more important role for beneficiaries than for nonbeneficiaries—both in the proportion having income from these sources and in the amounts received. These differences were especially true of income from public income-maintenance programs (mainly social security benefits): Almost one-fourth of the total unit income of beneficiaries,

compared with 7 percent for nonbeneficiaries, was from this source. About one-sixth of the total beneficiary income, compared with one-thirtieth of the total nonbeneficiary income, was from assets and private pensions. The tabulation that follows

Marital status and sex	Beneficiaries			Nonbeneficiaries		
	Percent with public income-maintenance income	Mean amount	Percent of total income from public income-maintenance	Percent with public income-maintenance income	Mean amount	Percent of total income from public income-maintenance
Married.....	80 2	\$2,081	19 6	36 8	\$1,505	6 0
Nonmarried.....	87 7	1,480	44 9	39 2	1,395	13 3
Men.....	65 4	1,901	12 0	41 9	1,496	8 8
Women.....	90 5	1,857	33 8	33 6	1,445	5 7

indicates that income from public income-maintenance programs was especially important to

TABLE 21.—Source of 1970 disability unit income, by social security beneficiary status and severity of disability: Percent of recently disabled adults aged 18-64 with income, mean amount, and percent of total income from specified source

Source of income	Beneficiaries			Nonbeneficiaries		
	Percent with income	Mean amount	Percent of total income from source	Percent with income	Mean amount	Percent of total income from source
All units						
Total number (in thousands).....	285			1,452		
All source, total.....	100 0	\$6,696	100 0	98 5	\$7,988	100 0
Earnings.....	74 3	5,080	56 3	88 6	7,564	85 1
Disabled person.....	65 5	2,787	27 3	71 9	4,429	40 4
Spouse.....	31 4	6,189	28 9	48 6	7,202	44 4
Assets.....	35 8	1,370	7 3	20 7	885	2 3
Public income-maintenance programs.....	83 6	1,861	23 2	37 2	1,471	6 9
Social insurance.....	79 9	1,854	22 2	29 9	1,314	5 0
Social security.....	74 7	1,568	17 4	6 4	1,987	1 6
Public assistance.....	9 4	758	1 1	10 0	1,536	2 0
Private pensions.....	24 9	2,480	9 2	5 7	1,513	1 1
Other private source, except relatives.....	5 3	994	9	9 2	1,286	1 3
Relatives.....	2 3	6,343	2 3	4 6	1,870	1 1
Severely disabled						
Total number (in thousands).....	205			655		
All source, total.....	100 0	\$6,560	100 0	98 5	\$6,933	100 0
Earnings.....	72 3	5,134	56 8	83 8	6,864	81 9
Disabled person.....	65 5	2,571	25 8	59 3	3,368	29 3
Spouse.....	33 6	6,052	31 0	53 6	6,671	52 4
Assets.....	33 0	1,298	6 5	17 3	925	2 3
Public income-maintenance programs.....	81 9	2,070	25 8	41 4	1,650	10 0
Social insurance.....	76 9	2,072	24 3	27 4	1,409	5 6
Social security.....	71 9	1,718	18 9	4 6	1,857	1 2
Public assistance.....	13 1	756	1 5	16 9	1,757	4 4
Private pensions.....	27 7	2,198	9 3	5 5	2,094	1 7
Other private source, except relatives.....	3 6	1,110	.7	8 6	1,573	2 0
Relatives.....				6 2	1,420	1 3

TABLE 22.—Source of 1970 disability unit income, by social security beneficiary status, marital status, and sex: Percent of recently disabled adults aged 18-64 with income from specified source

Source of income and beneficiary status	Married		Nonmarried	
	Men	Women	Men	Women
Total number (in thousands).....				
Beneficiaries.....	70	119	18	78
Nonbeneficiaries.....	464	608	163	202
Disabled person's earnings.....				
Beneficiaries.....	89 2	54 8	147 5	64 6
Nonbeneficiaries.....	88 2	54 1	78 9	83 5
Spouse's earnings.....				
Beneficiaries.....	50 7	45 1		
Nonbeneficiaries.....	40 6	85 0		
Assets.....				
Beneficiaries.....	49 2	21 9	162 5	41 3
Nonbeneficiaries.....	26 5	22 9	7 8	11 2
Private pension.....				
Beneficiaries.....	38 3	32 0	19 9	5 1
Nonbeneficiaries.....	7 1	5 3	4 7	5 0

¹ Based on less than 25,000 cases.

nonmarried beneficiaries, who received 45 percent of their total income from this source, and to women beneficiaries who received one-third from this source.

Examination of the data on income of recently disabled persons by beneficiary status supports the conclusion, observed earlier, that even for the disabled, earnings are the most important source of income. As earnings decline, however, public income-maintenance income rises (especially social security benefits) and makes up part but not all of the difference.

SUMMARY

Although about half of the recently disabled in 1971 reported no change in disability unit income since the onset of their disability, considerably more of the remainder reported lower rather than higher income, with about half of all the severely disabled reporting decreased income after onset.

The mean unit income of all recently disabled persons in the study was almost \$7,700, and the mean family income was \$8,740 in 1970. These figures were \$1,000-2,000 lower than the means for the general population of comparable age. The severely disabled averaged about \$1,000 less and married persons more than \$1,000 above the average for the total group with married women averaging more than married men, and the mean income of the nonmarried less than half of the mean for the married.

Earnings were the most important source of disability unit income for the recently disabled: 7 out of 8 units had earnings and four-fifths of the total unit income was received from this source. Although spouse's earnings accounted for about half of all earnings, 7 out of 10 of the recently disabled had personal earnings in 1970, averaging about \$1,000 less than the figure in 1969—before most persons in the study had become disabled. Earnings were less important in the income of the severely disabled and of the nonmarried. Earnings were most important in the income of disabled married women, largely because of spouse's earnings.

Second most important as a source of income in 1970 were the public income-maintenance programs. Almost half the recently disabled had income from one or more of these programs, and income from this source made up about one-tenth of the total unit income. Persons with no earnings or low earnings, such as the severely disabled and the nonmarried, were more likely to receive such income than persons with greater earnings. Social security benefits and public assistance payments were the most important of the public income-maintenance programs. Examination of data on income from earnings and from public income-maintenance programs indicates that as earnings decrease public income-maintenance payments rise and make up part of the difference.

Other sources of income were assets and private sources, such as pensions and contributions. None of these sources was as important as public income-maintenance programs. Together these sources provided about one-tenth of the total income—about the same proportion as that provided by public income-maintenance payments.

Except among the married men, beneficiaries had lower incomes than other recently disabled persons. Married men beneficiaries had higher average earnings and higher average income than married men nonbeneficiaries. Beneficiaries in general received considerably more of their income from public income-maintenance programs and from assets and private pensions than nonbeneficiaries. Of these sources, public income-maintenance payments were the most important, representing about one-fourth of the total mean income of beneficiaries. These payments were especially important to nonmarried beneficiaries.

Technical Note

In connection with its responsibilities for administering the disability insurance program, the Social Security Administration has a responsibility for collecting and analyzing data on the disabled. In carrying out this responsibility, the Social Security Administration conducted a survey of recently disabled adults in the summer of 1971, using the 5-percent sample from the 1970 Decennial Census to identify the disabled. Disability was defined, as in earlier studies (1966 and 1969), as a limitation in the kind or amount of work (or housework) resulting from a health condition or impairment lasting 3 months or more.

The 1971 survey focused on the recently disabled—persons aged 18–64 as of April 1970 who became disabled from October 1969 to March 1971. The objectives of the study were to examine the factors associated with the development of disability and the immediate effects of and adjustments to disability. The study also examined the immediate impact of disability on the disabled person and his family in terms of income and medical consequences. The survey provides information on

- the incidence of disability by demographic, social, economic, and occupational characteristics;
- factors affecting coping mechanisms and the nature of the adaptation to impairment and disability—such as work adjustments, rehabilitation, and dependency;
- factors affecting application for and receipt of wage-replacement and income-maintenance benefits from social security and other public and private programs;
- economic and social consequences of work-limiting disability.

Study Design

The data were collected and processed by the Bureau of the Census. The sample for the Survey of Recently Disabled Adults was a multistage probability sample located in 105 sample areas comprising 238 counties and independent cities. The sample was designed to represent the non-institutionalized civilian population of the United States aged 18–64 as of April 1970. The sample consisted of 28,000 households containing one or more persons aged 18–64 who were identified as

nondisabled in the 5-percent sample of the 1970 Census of Population.

A mail-screening questionnaire was sent to these households in the spring of 1971 to identify persons who had become disabled since the 1970 Census. Each household was mailed a reminder card about 1 week after the first mailing, and all nonrespondents received a certified mail follow-up. These mailings yielded about an 85-percent response. A subsample of nonresponses was then followed up by telephone and personal contacts.

The mail responses were edited to identify those persons reporting a limitation in their ability to work because of a health condition. Recent onset cases were classified by date of onset as "true" recent onset cases (onset after March 1970), "delayed recognition" disability cases (onset between October 1969 and March 1970), and response error cases (onset before October 1969). Selected for personal interviews for the survey were all the "true" recent onset and "delayed recognition" cases and 1 in every 5 persons in the "response error" sample group. About 1,700 persons were then selected for interview, and interviews were conducted with about 1,500 disabled persons in the summer of 1971. About 500 interview respondents reported onset-of-disability dates from October 1969 to March 1971; the remainder reported dates before October 1969.

Since the purpose of the study was to analyze factors related to the onset of disability and the immediate effects of the adjustment to disability, the major analysis is based on data obtained from the 500 persons disabled between October 1969 and March 1971. A methodological study of those reporting work limitations starting before October 1969 is being conducted in cooperation with the Bureau of the Census (a) to estimate rates of response error regarding duration and prevalence of disability as reported in April 1970, compared with the 1971 response, and (b) to study factors affecting response error in disability reporting.

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.

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-qualification 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 work limitations as—

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 that can be performed; women with limitations in keeping house but not in work are included as having secondary work limitations.

Reliability of the Estimates

Since the estimates in this report are based on a sample, they may differ somewhat from the figures that would have been obtained if all recently disabled adults in the United States had been surveyed with the same techniques used. As in any survey, the results are subject to errors of response and of reporting as well as to sampling variability. The standard error is a measure of sampling variability and indicates the amounts by which the sample estimates may vary from the universe values that would have been obtained if all persons in the universe had been studied.

For interval estimates, the standard error is used to construct an interval with a prescribed confidence that the interval includes the universe value or the average of all possible samples drawn from the same universe. In about 68 percent of the samples from a population, the population value would be included in the interval from one standard error below the sample estimate to one standard error above it—referred to as the 68-percent confidence or one-standard-error interval. In about 95 percent of the samples from a population, the population value would be included

in the interval from two standard errors below the sample estimate to two standard errors above it—the 95-percent confidence or two-standard-error interval. The 99-percent confidence interval extends approximately two and one-half standard errors above and below the sample estimate.

The standard error is also useful in testing the significance of the difference between two statistics—that is, the confidence one can have that the sample difference in means, percentages, or estimates is a real difference and not merely due to chance. To test this assumption, the standard error of the difference can be calculated from the square root of the sum of the squared standard errors of each sample estimate. If the observed difference is as large as one standard error of the difference, it is statistically significant at the 68-percent confidence level; if as large as two standard errors, it is significant at approximately the 95-percent level; and, if as large as two and one-half standard errors, it is significant at about the 99-percent level. As a general practice in the analyses presented in this report, differences in estimates and percentages are considered statistically significant if the critical ratio equals or exceeds 1.96 standard errors, the level at which a predicted difference could be expected to occur by chance less than 5 out of 100 times, or the .05 level of significance.

Table I gives approximate standard errors for the total number of recently disabled persons estimated from the sample to have certain characteristics. Table II gives the approximate standard errors for estimated percentages. Linear interpolation may be used to obtain values not specifically shown. In order to derive standard errors that are applicable to a variety of estimates, a number of assumptions and approximations were required. As a result, the tables of standard errors provide an indication of the order of magnitude rather than the precise standard error for any specific attribute. The sampling errors of some selected

TABLE I.—Standard errors of estimated number of recently disabled persons

Size of estimate	Standard error
5,000.....	4,500
10,000.....	6,300
25,000.....	10,000
50,000.....	14,000
100,000.....	20,000
250,000.....	31,000
500,000.....	44,000
750,000.....	54,000
1,000,000.....	62,000
2,000,000.....	87,000

estimates are shown below to illustrate the use of the tables.

Table 2 shows that 861,000 of the 1,736,000 recently disabled persons were severely disabled. The standard error of this estimate is about 55,000, indicating that the number of severely disabled for 95 percent of all possible samples would range between 751,000 and 971,000.

Data from the survey indicate that considerably fewer recently disabled women than men had personal earnings in 1970. Table 8 shows that 85.4 percent of a base of 723,000 men and 60.5 percent of a base of 1,013,000 women had earnings, a difference of 24.9 percent. The standard error of this difference is about 3.7, indicating that a difference as large as 24.9 would be statistically significant at the 99-percent confidence level.

On page 14, the statement is made that beneficiaries were more likely than nonbeneficiaries to receive income from assets. Table 21 shows that 35.8 percent of the 285,000 beneficiaries and 20.7 percent of the 1,452,000 nonbeneficiaries received income from assets, a difference of 15.1. The standard error of this difference is approximately 5.9 an indication that this difference is significant at the 99-percent confidence level.

TABLE II.—Standard errors of estimated percentages of recently disabled persons

Size of base (in thousands)	Estimated percentages					
	1 or 99	3 or 97	5 or 95	10 or 90	25 or 75	50
50.....	2.8	4.8	6.1	8.4	12.2	14.1
100.....	2.0	3.4	4.3	6.0	8.6	9.9
250.....	1.3	2.1	2.7	3.8	5.4	6.3
500.....	.9	1.5	1.9	2.7	3.9	4.4
750.....	.7	1.2	1.6	2.2	3.1	3.6
1,000.....	.6	1.1	1.4	1.9	2.7	3.1
2,000.....	.4	.8	1.0	1.3	1.9	2.2