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"Exploring the Possibility of Worklife Expectancies for Specific Disabilities."

by

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Abstract

One of the major criticisms of the Gamboa worklife tables for persons with disabilities is that one does not know the specifics of the disabilities of the persons in the "non-severely disabled" and "severely disabled" categories. Rather, these broad categories include collections of persons with myriad types of conditions. In a particular personal injury case, however, one is dealing with a specific person with particular, known health problems and injuries, and it is unknown how close the worklife expectancies in the Gamboa tables come to being a good "fit" for the plaintiff. An alternative to the Gamboa tables is to compute a worklife expectancy from the McNeil Census data on disabilities (using the SIPP data surveys) using the employment percentages for persons in the age category 21-64. These employment percentages are given for a wide variety of conditions and allow the computation of a rough worklife expectancy over the primary working years from 21-64. The paper explores the way such "rough and ready" worklife expectancies could be computed and discusses the problems and shortcomings of such worklife computations using the SIPP data. While it was hoped that this exercise would result in providing some of the building blocks for an alternative set of worklife expectancies that would substitute for the Gamboa tables, my preliminary conclusion is more nearly in the direction of a kind of "impossibility theorem," holding that it is not possible to construct with any existing data meaningful statistical worklife expectancies for persons with disabilities.

"Exploring the Possibility of Worklife Expectancies for Specific Disabilities."

by

James D. Rodgers¹

"A recurrent theme of all the papers is the vast diversity within the population of persons with disabilities. The diversity results not just from the range of physical or mental impairments but also from variations in age, education, prior work experience, and existing social supports, and in the possibilities for accommodation of differing impairments in distinct work environments." Mashaw and Reno, 1996, p. 2.

I. Introduction

This paper is a preliminary exploration into the possibility or lack thereof for deriving worklife expectancies for persons with specific disabilities. Such an inquiry seems warranted and a natural next step in view of recent work by Skoog and Toppino (1999). This work criticized the disability worklife expectancy tables produced by Vocational Econometrics and Anthony M. Gamboa, Jr. of Vocational Economics, Inc. (1998), hereinafter, "the Gamboa tables." Skoog and Toppino offer several criticisms of the Tables:

1. "From a vocational standpoint, the greatest contraindications in the use of the CPS data to estimate impaired worklife includes the survey's significant failure to identify the type of disability.... *The methodology used to create these Tables inappropriately assumes that a yes for CPS categories 3, 4, 5 and 6 demonstrate severe disability.* (Authors' italics). These broad groups presumably include individuals without any remaining worklife expectancy (totally disabled) and others who may be temporarily disabled without any predictable reduction in worklife. This depicts a major problem for the valid and reliable use of the Tables as the CPS data are aggregated while individual injuries are client-specific, and there is no good way to "tailor" the Tables even with the new severe and non-severe groupings." (p. 243)
2. There is also a failure to identify "...whether the disability is temporary or permanent...The tables represent a throwback to the pre-Markov process days of conventional worklife tables, before the increment-decrement approach of the now classic (1986) BLS Bulletin 2254. The disability state is assumed to be permanent, much as the death state or the out-of-the-labor-force state before the 1986 methodological revision by Shirley Smith at the BLS." (p. 243)

¹I would like to thank Gary Skoog for his comments on an earlier draft, and for the specific suggestions about future econometric research with SIPP data mentioned in the last paragraph of this paper.

3. One departure from both BLS models is that “...unemployment is additionally included in the VEI worklife definition. Thus, worklife in the BLS sense has implicitly been redefined.” (pp. 243-44).

4. When information on the initial participation state is discarded, valuable information relevant for predicting the person’s worklife expectancy is lost. “Users of Bulletin 2254 are aware of the extra years of worklife that come from being in the active or participatory state.... *The failure to incorporate such information is particularly damaging in the VEI case because the knowledge that, post-accident, the subject is participating and/or employed is valuable information that is not utilized in the VEI tables.*” (Authors’ italics) (p. 244).

In the concluding section of their article Skoog and Toppino state that:

“...a thorough review and analysis clearly shows that the (CPS) was never intended to be utilized as a disability screening device beyond identifying the likelihood that one or more household members may be receiving disability-related income. The monthly and annual CPS supplement are an inappropriate mechanism for identifying such persons and disability categories. The (Gamboa) Tables, when applied to individuals, are therefore invalid and unreliable for use in forensic economics. On the other hand, the SIPP² was designed to be consistent with the ADA definition of disability, e.g., measuring functional activities and instrumental activities of daily living. These data have far greater relevance to work capacity. The SIPP also collects data on assistive devices, which in themselves more objectively characterize the severity of disability, ergo, a wheelchair rider versus a hearing-aide user. Still, thus far no one has attempted to use SIPP data to construct worklife tables.” (p. 251).

These criticisms of the Gamboa tables and the comment about the possibility of using SIPP data to construct worklife tables for persons with disabilities set the stage for this paper. What would the SIPP data reveal about the worklife expectancies of the disabled? Does the disability data in the SIPP survey offer the possibility for solving or at least ameliorating the “tailoring” problem that exists with the Gamboa tables? The plan of this paper is as follows. Section II discusses the definition of disability in the CPS and in the SIPP. Section III describes the SIPP data that will be used to compute worklife expectancies. Section IV describes how the SIPP data could be used to construct some “rough and ready” worklife expectancies for various categories of disability. This section also discusses some of the limitations of using these worklife expectancies. Section V

²SIPP stands for Survey of Income and Program Participation. The SIPP data on disability are described in the publications by John McNeil listed in the references and can be found on the web at: <http://www.census.gov/hhes/www/disability.html>

offers some concluding remarks and concludes that with existing data, no meaningful general worklife expectancy statistics for disabled people are possible. Rather, it would appear that worklife expectancies for disabled persons should always be estimated on a case-by-case basis.

II. Disability Definitions in the CPS and the SIPP

Oblique reference was made in the material quoted from Skoog and Toppino to the definition of disability. The CPS focuses on “work disability,” whereas the SIPP focuses on disability from the perspective of functional limitations.

CPS Definition of Work Disability: In the CPS, a person aged 16 to 64 is considered to have a work disability if one of more of the following conditions is met:

1. Identified by a question that asks “Does anyone in this household have a health problem or disability that prevents them from working or which limits the kind or amount of work they can do?”
2. Identified by a question that asks “Is there anyone in this household who ever retired or left a job for health reasons?”
3. Did not work in the survey week because of a long term physical or mental illness or disability which prevents the performance of any kind of work (based on the “main activity last week” question on the basic CPS questionnaire).
4. Did not work at all in the previous year because ill or disabled (based on the “reason did not work last year” question on the March CPS supplement).
5. Under 65 years of age and covered by Medicare.
6. Under 65 years of age and a recipient of Supplemental Security Income (SSI).
7. Received veteran’s disability compensation in the previous year.³

A person answering “yes” to any of the questions 1-7 is considered to have a work disability. A person meeting conditions 1, 2 or 7 is defined as having a non-severe work disability, whereas someone answering “yes” to any of the questions 3-6 is considered to have a severe work disability.

³Criteria 1-6 are taken from U.S. Bureau of the Census (1989). Criterion 7 is described in Skoog and Toppino and Gamboa.

SIPP Definition of Disability: In the SIPP, an effort is made to identify persons that are disabled based on the definition of disability used in The Americans with Disabilities Act of 1990. “Under the ADA, an individual is considered to have a disability if the person (a) has a physical or mental impairment that substantially limits one or more major activities; (b) has a record of such an impairment; or (c) is regarded as having such an impairment.”⁴ To make this definition operational, a person 15 years old or over is identified as having a disability if the person meets any of the following criteria:

1. Used a wheelchair or was a long-term user of a cane, crutches, or a walker.
2. Had difficulty performing one or more functional activities (seeing, hearing, speaking, lifting/carrying, using stairs, or walking).
3. Had difficulty with one or more activities of daily living (ADLs), which included getting around inside the home, getting in and out of bed or a chair, bathing dressing, eating, and toileting).
4. Had difficulty with one or more instrumental activities of daily living (IADLs), including going outside the home, keeping track of money or bills, preparing meals, doing light housework, taking prescription medicines in the right amount at the right time, and using the telephone.
5. 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).
6. Was limited in the ability to do housework.
7. Was 16 to 67 years old and limited in their ability to work at a job or business.
8. Was receiving federal benefits based on an inability to work.

Being severely disabled was distinguished from being non-severely disabled based on certain specific limitations making the person totally unable to perform certain activities. People 15 and over are 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 of Alzheimer’s disease; were unable to do housework; were receiving federal disability benefits, or were 16 to 67 years old and were unable to work at a job or business. All other persons meeting conditions 1-8 are classified as non-

⁴McNeil (1993), p. 1.

severely disabled. McNeil (2000) notes that the CPS, in contrast to the SIPP, does not have questions intended to identify the population that would be considered to have a disability under the ADA definition, and it is obvious from an inspection of the CPS and SIPP criteria that SIPP is geared to the ADA definition while the CPS is not.

III. The SIPP Disability Data

Tables 1, 2, 4, A1 and B1-B5, attached, show SIPP data regarding disability and labor market experience. These tables are taken from the paper by McNeil (2000). The data come primarily from wave 5 of the 1996 panel of the SIPP. Wave 5 interviews were conducted during the period August to November 1997. Data from earlier panels were used for 1991/92, 1993/94 and 1994/95.

One of McNeil's major objectives was to answer the question: “In the context of a household survey, does there now exist an appropriate method for measuring changes over time in the employment status of persons with disabilities?” (p. 1) The kind of inquiry needed to achieve such a measurement objective caused McNeil to examine the consistency of individual responses from one point in time to another—a key issue that also arises if the SIPP data are used to derive worklife expectancies from the reported employment rates.

Table A1 examines the way responses of the same group of individuals changed from one point in time to another, with the time period being one year. The changes are similar to the Markov process in the standard increment-decrement worklife table in that persons with particular limitation at time T1, such as those with a severe seeing limitation (numbering 461,000), have three possibilities at time T2: continue to have a severe seeing limitation (117,000); switch to a non-severe seeing limitation (113,000); or switch to having no seeing limitation at all (231,000). The fact that there is a lot of transition when starting from many of the severe or non-severe disabled categories suggests the need for caution due to possible reliability problems in the data. Can we really believe that of the 461,000 (weighted) individuals who were classified as unable to see the words and letters of ordinary newsprint at T1, only 117,000 had the same classification at T2?

The summary measure of disability at the end of Table A1 shows a greater degree of consistency. There were 11.4 million persons with a severe disability at T1, and 8.4 million of these persons were still severely disabled at T2. The reliability of the data therefore appear to be greater when the overall aggregate measure of disability status is used, compared to the data for more narrowly defined impairments.

McNeil notes that the SIPP has had some changes in the disability questions that are asked over time. The SIPP is also subject to both attrition and time-in-sample bias. Time-in-sample bias refers to the fact that persons who have been interviewed repeatedly answer questions differently than persons asked for the first time (Bailor, 1975). Attrition

bias refers to the failure to reinterview certain sample units in the original sample and the correlation of that failure with demographic and economic measures (Short and McArthur, 1987). These problems are inherent in any panel or longitudinal survey, as the SIPP, unlike the CPS, has been viewed. In addition, the 1996 panel changed the core questionnaire in the way that work disability status was determined, which raises questions about data comparability over time.

Table 1 compares employment rates by various types of disability and aggregate disability measures over time. Individuals are considered employed if they worked at a job or business at any time during the month preceding the interview month. Table 1 is arranged so that disability measures constant across all four time periods are shown first. Due to the small sample size of the SIPP and the much smaller number of persons with specific kinds of disabilities, the employment rates for specific conditions tend to be volatile. There is a sharp (and what McNeil characterizes as “surprising”) decline in the number of persons with difficulty seeing and with difficulty hearing. Using disability Definition 1, the overall employment rate was lower in 1997 than in 1994/95.

Definition 2 to the definition of disability responses to work-related and program participation questions. There is a marked change in the number and composition of disabled people as between the severe and non-severe categories between 1994/95 and 1997. This large change could be due to changes in welfare eligibility requirements, the stringency of disability tests or other factors.

New questions were added in 1994/95 about prescription medicine and in the 1996 panel about the use of hands and fingers to grasp objects, whether mental symptoms interfere with daily activities, and if individuals had a condition that made it difficult to keep or find a job. The latter question was added to allow persons to avoid having to designate themselves as limited, regardless of environmental conditions. McNeil finishes his paper as follows: “The major conclusion of this paper regarding the measurement over time of the employment status of individuals with disabilities is that there is currently no satisfactory vehicle for producing such a measure.”

IV. Implications for Using the SIPP to Construct Some “Rough and Ready” Worklife Expectancies For Specific Disabilities

My original intent in writing this paper was to explore the possibility of overcoming with SIPP data one of the major limitations of the Gamboa tables that they do not allow one to tailor for specific kinds of disabilities. My basic idea was to use SIPP employment rates for specific disabilities to compute rough worklife expectancies.

To give an example of what I had in mind, suppose one had a case involving a person who was injured and, as a consequence, developed severe vision problems. Suppose this person was injured at age 35. Table 1 shows that persons age 21 to 64 with

severe difficulty seeing had an employment rate in 1997 (the most recent year for which data are available) of 30.6%. If this person was 21 years old rather than 35, an employment rate of 30.6% over the 44-year period between 21 and 65 would imply a worklife expectancy of $0.306 \times 44 = 13.46$ years. Given that the person is already age 35 at the time of the injury, there would be 30 years remaining to age 65 and the expected number of years of employment—if the injured person were like the average person with a severe seeing difficulty—would be $0.306 \times 30 = 9.18$ years.

Now such a measure of worklife expectancy is very “rough and ready” for a number of reasons. (1) It does not include any mortality adjustment. (2) It does not adjust for the number of years of educational attainment. (3) It includes not only labor participation but also unemployment, as it is a measure of the percentage of severely vision-impaired persons age 21-64 who are employed. (4) The employment rates used to derive the worklife expectancies exhibit considerable fluctuation over time, e.g., from an employment rate of 21.0% to only 8.6% over a relatively short period. (5) The derived worklife expectancy is a non-contingent measure of labor market participation in that no information is taken into account about the person’s post-injury labor market status. If the person had been able to find post-accident employment, there is no way to distinguish that person’s future worklife expectancy from that of someone who had not obtained post-accident employment. This is perhaps the most serious problem with using the “employment rate” worklife expectancy like the one computed above. As Table A1 reveals for persons with a severe seeing limitation, there is a very large transition rate out of the severe category over just a one-year period. Of the 461,000 persons with a severe seeing limitation at time T1, 231,000 had no limitation at time T2, and another 113,000 were classified as having a non-severe limitation. Such a large transition raises questions. Either the data may be bad, or else there may be a high likelihood that the 35-year-old has not attained the maximum medical improvement in vision, or both may be true. If the injured person is like the “average person with a severe seeing limitation,” and if the data are accurate, there appears to be a very good chance ($(113 + 231) / 461 = 0.746$) that the person’s vision will improve! This fifth limitation demonstrates the obvious need for medical and vocational experts.

Under what conditions could the 9.18-year worklife expectancy be of any relevance in estimating post-injury earning capacity? I would offer the following suggestion: (a) if medical experts have concluded that the injured person has reached maximum medical improvement, so that the transition to non-severe status or better is ruled out, and (b) the person has not yet found employment post-accident but has some possibility of doing so, according to the vocational expert, then the 9.18-year measure of working life might have some usefulness. At least it is a measure that pertains to persons with a disability like the one possessed by the injured party for whom an economic appraisal is being sought.

It is interesting nonetheless to compare the 9.18-year worklife expectancy above with the Gamboa tables. Of course, it is not clear how a 35-year-old person with severe

difficulty seeing would be classified in the Gamboa tables, as these are based on the CPS and the Census definition of severe disability. However, suppose the person in our example has been off work for at least a year post-accident. In that case, the person would qualify as severely disabled under CPS condition 4, described above, as not having worked in the previous year because of illness or disability. From the Gamboa tables, persons 35 years old with a severe disability are shown to have a worklife expectancy between 1.6 years (for those with less than 12 years of education) to a high of 4.7 years (for females with 16 or more years of education).

V. Conclusions and Suggestions for Future Research

The basic conclusion from this preliminary examination of the SIPP data on disability assembled by John McNeil is that the data on specific disabilities, which are designed to be consistent the ADA definition of disability, do not provide a reliable source for computing worklife expectancies. The narrow SIPP categories that seem to allow for better tailoring to specific kinds of conditions exhibit considerable amounts of transition over time. The transition rates among the severe and non-severe categories provide additional support for the Skoog/Toppino emphasis on the weakness introduced by not allowing for transition probabilities in the Gamboa tables. Even if there was greater stability, there remains the problem of tailoring to a specific injured person. The SIPP disability categories are based on small samples which would seem to preclude allowance for the age, sex and education categories that are possible for the traditional worklife tables, and the development of transition probabilities for narrow disability categories would seem to be out of the question.

The SIPP has the possibility of separating out persons with a work limitation that is due to an injury. John McNeil distributed some of these data at a forensic economics session of the Southern Economic Association in November 2000. Such data show employment rates by age and education. It would be possible to compute worklife expectancies over the 21 to 64 age range using such data for severe and non-severe work disability. It might be instructive to compare such worklife expectancies with those in the Gamboa tables. However, it is not obvious that such SIPP-derived worklife expectancies would represent much of an improvement in that these tables are for all categories of work disabilities and therefore do not solve the tailoring problem posed by the Gamboa tables. One is lead to the preliminary conclusion that the search for reliable and useful worklife tables for persons with work disabilities, based on either the CPS or SIPP data, is futile.

This negative conclusion about the possibility of useful worklife tables for the disabled is not meant to imply, however, that SIPP disability data are useless for studying issues of importance to damage appraisals. With several thousand 3-year worker histories, it may be possible to use SIPP data to estimate labor force transition probabilities for various classes of workers, testing and possibly relaxing the first-order Markov assumption in increment-decrement analysis, thereby incorporating the effects of

attachments (or non-attachment) to the labor force for more than one period. The SIPP data also provide opportunities for further study of causes on non-participation other than death, such as health (disability), wealth (ability to retire) and circumstances of spouses.

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TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997
(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd
Difficulty w 1+ ADLs	3,313	25.3	3,820	26.8	3,640	27.1	4,008	26.2
Needs personal asst.	1,455	18.1	1,729	21.7	1,515	20.6	1,664	16.8
Asst. not needed	1,859	30.9	2,091	31.1	2,125	31.8	2,344	32.9
Get around inside	1,245	13.9	1,479	19.1	1,290	19.8	1,459	15.2
Needs personal asst.	555	10.3	638	16.8	553	19.1	662	9.3
Asst. not needed	691	16.8	841	20.8	738	20.2	796	20.1
Get out of bed/chair	2,313	25.1	2,700	28.1	2,472	26.7	3,020	26.3
Needs personal asst.	841	17.9	967	21.6	820	21.4	1,078	17.0
Asst. not needed	1,472	29.3	1,733	31.7	1,653	29.3	1,942	31.4
Take a bath/shower	1,527	16.4	1,819	19.3	1,628	19.9	2,053	19.7
Needs personal asst.	856	12.8	973	15.5	828	18.3	1,015	13.4
Asst. not needed	670	21.1	846	23.7	800	21.5	1,038	25.8
Dressing	1,269	18.4	1,416	19.1	1,378	22.2	1,601	19.3
Needs personal asst.	739	16.1	833	18.0	738	19.7	899	16.1
Asst. not needed	530	21.5	583	20.8	640	25.1	702	23.3
Eating	405	21.7	503	25.1	450	27.4	619	21.1
Needs personal asst.	138	15.8	174	15.4	162	21.0	250	8.6
Asst. not needed	266	24.7	329	30.2	288	31.0	368	29.5
Toileting	686	17.7	838	16.0	720	21.4	864	13.1
Needs personal asst.	363	13.3	455	13.8	356	17.3	500	9.2
Asst. not needed	324	22.7	384	18.5	364	25.3	365	18.5

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(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent employd	Number (thous.)	Percent employd	Number (thous.)	Percent employd	Number (thous.)	Percent employd
Difficulty w 1+ IADLs	4,811	22.9	5,375	25.4	5,272	26.0	5,620	24.0
Needs personal asst.	3,385	19.4	3,660	21.3	3,691	23.4	4,113	19.9
Asst. not needed	1,426	31.2	1,715	34.1	1,581	32.1	1,508	35.4
Go outside the home	2,745	15.1	3,174	17.3	3,085	19.4	3,413	15.9
Needs personal asst.	1,888	13.0	2,108	14.2	2,060	17.9	2,374	13.1
Asst. not needed	857	19.7	1,066	23.5	1,025	22.5	1,040	22.3
Keep track of money	1,464	19.5	1,633	24.2	1,591	25.9	2,052	20.6
Needs personal asst.	1,263	17.4	1,399	22.5	1,421	24.9	1,642	20.8
Asst. not needed	201	32.5	233	34.4	170	34.0	410	20.0
Prepare meals	1,576	14.5	1,820	19.5	1,604	20.5	2,399	14.6
Needs personal asst.	1,237	14.3	1,428	19.4	1,337	20.5	1,102	10.8
Asst. not needed	338	15.2	392	19.8	268	20.7	1,296	17.8
Do light housework	2,452	17.3	3,004	20.8	2,949	23.9	2,797	19.0
Needs personal asst.	1,686	15.4	2,021	20.1	1,900	20.0	1,936	15.6
Asst. not needed	766	21.5	982	22.2	1,049	30.9	861	26.6
Use the telephone	1,041	28.6	1,104	27.7	821	22.4	988	35.6
Not able	334	27.1	359	18.6	293	18.9	371	29.7
Able	707	29.3	746	32.1	528	24.4	617	39.2
Dif. w ADLs or IADLs	5,850	26.8	6,433	29.1	6,359	29.0	6,754	27.9
Needs personal asst.	3,704	21.2	4,021	23.1	3,974	24.0	4,379	20.7
Asst. Not needed	2,146	36.4	2,412	39.1	2,385	37.3	2,375	41.2

TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997
(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd
With 1+ sel. conditions	4,484	42.8	5,173	42.5	5,521	42.8	6,403	38.8
Learning disability	1,941	57.2	1,885	55.9	1,811	54.5	2,760	52.0
Mental retardation	860	30.8	932	34.4	890	34.5	1,223	29.3
Alzheimer's, sen/dem	104	31.6	152	21.0	137	33.9	642	23.5
Other mental cond.	2,524	29.8	3,097	34.0	3,563	35.8	3,569	29.3
With a develop. disab.	1,060	31.8	1,149	33.6	1,104	35.3	1,501	30.7
With a housework dis.	9,312	32.2	10,080	33.2	10,536	34.7	9,571	27.9
Unable to do houswk	1,193	13.8	1,472	18.5	1,316	14.7	1,965	12.4
Able to do houswk	8,120	34.9	8,608	35.7	9,219	37.5	7,606	31.9
With a disability based on above criteria (Definition 1)	22,628	50.2	24,363	51.3	23,606	50.4	22,321	48.1
Severe	8,798	30.7	9,857	32.8	9,580	34.1	10,220	29.4
Not severe	13,830	62.7	14,506	63.9	14,026	61.6	12,101	63.9
Limited in kind or amount of work	17,143	42.6	18,293	40.3	20,312	43.3	16,081	34.1
Unable to work	7,327	-	8,419	-	8,621	-	9,371	-
Able to work	9,816	74.3	9,874	74.6	11,691	75.3	6,710	81.8
Had Medicare or SSI	4,437	9.4	5,381	10.4	5,728	12.1	6,677	12.4
Covered by Medicare	2,397	5.7	2,718	7.1	2,819	7.5	3,923	11.1
Received SSI	2,503	12.2	3,162	13.0	3,497	15.8	3,627	12.9

TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997
(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd
With a disability based on all previous criteria (Definition 2)	27,482	52.1	28,885	52.5	29,443	52.4	26,510	49.1
Severe	12,580	23.6	13,927	25.4	14,220	26.0	14,675	24.2
Not severe	14,902	76.1	14,958	77.7	15,222	77.0	11,835	79.8
Difficulty taking prescribed medicines	na	na	na	na	1,171	27.5	1,635	21.7
Needs personal asst.	na	na	na	na	929	24.9	1,201	19.7
Asst. not needed	na	na	na	na	242	37.6	434	27.2
With a disability based on all previous criteria (Definition 3)	na	na	na	na	29,498	52.4	26,516	49.1
Severe	na	na	na	na	14,262	26.2	14,684	24.3
Not severe	na	na	na	na	15,236	77.0	11,832	79.8
Dif. using hnds/fingers	na	na	na	na	na	na	3,628	38.7
Severe	na	na	na	na	na	na	265	32.8
Not severe	na	na	na	na	na	na	3,362	39.2
With mental problems that seriously interfere with everyday activities	na	na	na	na	na	na	4,706	29.8
With condition that has made it dif. to remain emp. or find a job	na	na	na	na	na	na	10,680	20.9

TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997
(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd
With disability based on all previous criteria (Definition 4)	na	na	na	na	na	na	27,721	50.2
Severe	na	na	na	na	na	na	17,318	31.1
Not severe	na	na	na	na	na	na	10,403	82.0
Dif. moving large chair	na	na	na	na	na	na	11,253	39.3
Severe	na	na	na	na	na	na	5,894	27.8
Not severe	na	na	na	na	na	na	5,359	52.0
Dif. standing	na	na	na	na	na	na	10,295	37.2
Dif. sitting	na	na	na	na	na	na	5,416	37.4
Dif. stooping	na	na	na	na	na	na	12,352	44.6
Dif. reaching	na	na	na	na	na	na	5,517	36.0
Disability based on all previous criteria (Definition 5)	na	na	na	na	na	na	31,243	53.3
Severe	na	na	na	na	na	na	18,215	33.2
Not severe	na	na	na	na	na	na	13,028	81.5
Frequently depressed	na	na	na	na	na	na	10,018	46.3
Trouble getting along	na	na	na	na	na	na	2,183	35.4
Trouble concentrating	na	na	na	na	na	na	3,814	31.1
Trouble coping	na	na	na	na	na	na	6,122	39.1

TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997
(From the Survey of Income and Program Participation)

	1991/92		1993/94		1994/95		1997	
	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd	Number (thous.)	Percent emplyd
Disability based on all previous criteria (Definition 6)	na	na	na	na	na	na	34,250	55.7
Severe	na	na	na	na	na	na	18,215	33.2
Not severe	na	na	na	na	na	na	16,035	81.2
Disability status (Definition 2) by availability for employment								
With a disability and participated in a major program (Medicare, SSI, or Social Security) or was prevented from working	10,175	8.3	10,986	9.1	10,234	6.8	11,726	9.8
With a disability, did not participate in a major program and was not prevented from working	17,307	77.8	17,899	79.1	19,209	76.6	14,785	80.2
Severe disability	3,292	74.0	3,792	75.4	3,986	75.5	3,511	75.1
Not severe disability	14,015	78.7	14,107	80.1	15,222	77.0	11,274	81.8
No disability	116,593	80.5	119,359	80.6	119,927	82.1	126,376	84.4

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	152,886	119,616	78.2	\$22,941	\$151	\$30,155	\$358
DISABILITY STATUS							
With a disability	27,721	13,922	50.2	\$17,667	\$425	\$23,402	\$735
Severe	17,318	5,393	31.1	\$13,234	\$653	\$18,582	\$806
Covered by Medicare, or received SSI	6,920	909	13.1	\$4,944	\$671	\$8,836	\$849
Covered by Medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
Not covered by Medicare and did not receive SSI	10,399	4,484	43.1	\$15,521	\$677	\$20,559	\$939
Received Social Security	1,186	124	10.5	\$4,982	\$1,828	\$7,713	\$1,747
Prevented from working	865	0	0.0	.	.	.	.
Not prevented from working	321	124	38.7	\$4,982	\$1,828	\$7,713	\$1,747
Did not receive Social Security	9,213	4,359	47.3	\$15,928	\$670	\$20,925	\$961
Prevented from working	3,279	0	0.0	.	.	.	.
Not prevented from working	5,934	4,359	73.5	\$15,928	\$670	\$20,925	\$961
Not severe	10,403	8,529	82.0	\$20,469	\$508	\$26,449	\$1,078
Received Social Security	499	197	39.6	\$7,009	\$975	\$9,015	\$1,466
Did not receive Social Security	9,905	8,332	84.1	\$20,823	\$515	\$26,862	\$1,101
No disability	125,165	105,694	84.4	\$23,645	\$157	\$31,045	\$393
Received Social Security	2,019	718	35.6	\$7,726	\$723	\$10,955	\$1,462
Did not receive Social Security	123,145	104,975	85.2	\$23,766	\$157	\$31,182	\$396
SEEING/HEARING/SPEAKING							
With a disability	7,211	3,717	51.5	\$20,631	\$791	\$25,727	\$1,341
Severe	1,204	393	32.6	\$17,326	\$1,429	\$23,497	\$3,124
Not severe	6,007	3,324	55.3	\$21,160	\$843	\$25,991	\$1,453
Difficulty seeing letters in newsprint	3,484	1,470	42.2	\$16,835	\$981	\$21,553	\$1,233
Severe	487	149	30.6	\$16,058	\$1,351	\$19,326	\$4,079
Not severe	2,997	1,321	44.1	\$17,080	\$1,267	\$21,804	\$1,292
Difficulty hearing normal conversation	3,416	2,133	62.4	\$23,346	\$1,012	\$28,983	\$2,137
Severe	227	110	48.5	\$20,037	\$3,525	\$26,869	\$4,422
Not severe	3,189	2,023	63.4	\$23,561	\$993	\$29,098	\$2,241
Difficulty having speech understood	1,276	471	36.9	\$14,957	\$1,548	\$17,957	\$1,686
Severe	252	61	24.1	\$3,084	\$7,294	\$10,712	\$3,837
Not severe	1,025	411	40.1	\$15,473	\$1,576	\$19,027	\$1,818
WALKING/USING STAIRS							
With a disability	11,988	4,528	37.8	\$17,078	\$730	\$22,039	\$1,282
Severe	5,997	1,536	25.6	\$15,889	\$1,308	\$20,142	\$1,173
Not severe	5,991	2,992	49.9	\$17,708	\$949	\$23,013	\$1,842
Difficulty walking	9,129	3,095	33.9	\$16,445	\$804	\$21,028	\$1,521
Severe	3,907	878	22.5	\$14,783	\$1,800	\$18,289	\$1,415
Not severe	5,222	2,217	42.4	\$17,175	\$1,031	\$22,113	\$2,045
Difficulty climbing stairs	9,420	3,292	34.9	\$16,204	\$805	\$20,917	\$1,164
Severe	2,325	447	19.2	\$11,656	\$2,487	\$18,109	\$2,211
Not severe	7,095	2,845	40.1	\$16,664	\$822	\$21,358	\$1,300
Used a wheelchair	874	191	21.9	\$21,557	\$6,174	\$28,793	\$4,598
Did not use a wheelchair, but used a cane, crutches or a walker	2,173	539	24.8	\$17,358	\$2,477	\$21,119	\$1,968

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
SELECTED PHYSICAL TASKS							
With a disability	8,964	3,092	34.5	\$16,301	\$893	\$20,634	\$843
Severe	3,422	709	20.7	\$13,811	\$1,854	\$20,048	\$2,007
Not severe	5,542	2,383	43.0	\$16,935	\$939	\$20,809	\$917
Difficulty lifting and carrying 10 pounds	7,232	2,167	30.0	\$15,861	\$1,171	\$20,249	\$997
Severe	3,297	662	20.1	\$13,440	\$1,946	\$19,030	\$1,703
Not severe	3,935	1,505	38.2	\$16,764	\$1,212	\$20,785	\$1,222
Difficulty grasping objects	3,628	1,403	38.7	\$16,268	\$1,467	\$20,723	\$1,226
Severe	265	87	32.8	\$17,226	\$7,762	\$31,985	\$10,579
Not severe	3,362	1,317	39.2	\$16,189	\$1,509	\$19,979	\$1,088
Difficulty moving a large chair (x)	11,253	4,427	39.3	\$17,914	\$737	\$22,565	\$1,017
Severe	5,894	1,640	27.8	\$15,610	\$1,137	\$20,944	\$1,381
Not severe	5,359	2,787	52.0	\$19,223	\$846	\$23,519	\$1,394
Difficulty standing for long periods (x)	10,295	3,831	37.2	\$18,346	\$826	\$23,424	\$1,343
Difficulty sitting for long periods (x)	5,416	2,027	37.4	\$18,214	\$1,215	\$21,358	\$1,077
Difficulty crouching (x)	12,352	5,505	44.6	\$18,483	\$668	\$22,996	\$859
Difficulty reaching overhead (x)	5,517	1,986	36.0	\$15,059	\$1,288	\$20,077	\$1,139
ACTIVITIES OF DAILY LIVING							
With an ADL limitation	4,008	1,052	26.2	\$14,935	\$1,974	\$21,527	\$1,734
Needed personal assistance	1,664	280	16.8	\$8,731	\$3,340	\$16,985	\$3,040
Did not need personal assistance	2,344	772	32.9	\$17,330	\$2,136	\$23,175	\$2,073
Difficulty getting around inside	1,459	222	15.2	\$10,857	\$3,218	\$17,437	\$3,206
Needed personal assistance	662	62	9.3	\$2,474	\$1,466	\$8,122	\$3,066
Did not need personal assistance	796	160	20.1	\$13,552	\$3,686	\$21,022	\$4,091
Difficulty getting in or out of bed or a chair	3,020	793	26.3	\$14,493	\$2,201	\$21,366	\$2,059
Needed personal assistance	1,078	183	17.0	\$9,965	\$5,263	\$17,892	\$3,604
Did not need personal assistance	1,942	611	31.4	\$15,593	\$2,332	\$22,406	\$2,439
Difficulty taking a bath or shower	2,053	404	19.7	\$11,530	\$3,401	\$20,737	\$2,653
Needed personal assistance	1,015	136	13.4	\$9,991	\$7,664	\$19,661	\$5,135
Did not need personal assistance	1,038	268	25.8	\$12,376	\$4,192	\$21,282	\$3,033
Difficulty dressing	1,601	309	19.3	\$14,145	\$4,066	\$23,539	\$3,715
Needed personal assistance	899	145	16.1	\$10,062	\$4,733	\$18,009	\$4,107
Did not need personal assistance	702	164	23.3	\$17,992	\$4,257	\$28,436	\$5,842
Difficulty eating	619	130	21.1	\$14,934	\$8,331	\$23,640	\$4,750
Needed personal assistance	250	22	8.6	\$31,865	\$16,794	\$28,855	\$11,432
Did not need personal assistance	368	109	29.5	\$12,286	\$7,832	\$22,600	\$5,190
Difficulty getting to/using the toilet	864	114	13.1	\$11,559	\$5,607	\$18,228	\$4,308
Needed personal assistance	500	46	9.2	\$8,218	\$13,888	\$18,433	\$6,967
Did not need personal assistance	365	67	18.5	\$12,080	\$5,039	\$18,087	\$5,469

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
INSTRUMENTAL ACTIVITIES OF DAILY LIVING							
With an IADL limitation	5,798	1,428	24.6	\$11,906	\$1,383	\$18,515	\$1,354
Needed personal assistance	4,211	852	20.2	\$10,055	\$1,444	\$16,516	\$1,793
Did not need personal assistance	1,587	576	36.3	\$16,433	\$2,046	\$21,467	\$2,024
Difficulty going outside the home alone	3,413	543	15.9	\$9,054	\$1,778	\$15,639	\$1,929
Needed personal assistance	2,374	310	13.1	\$4,964	\$2,433	\$13,741	\$2,705
Did not need personal assistance	1,040	232	22.3	\$14,608	\$3,437	\$18,176	\$2,642
Difficulty keeping track of money/bills	2,052	423	20.6	\$5,548	\$1,339	\$11,188	\$1,737
Needed personal assistance	1,642	341	20.8	\$4,506	\$912	\$9,395	\$1,791
Did not need personal assistance	410	82	20.0	\$11,999	\$4,841	\$18,636	\$4,497
Difficulty preparing meals	2,399	350	14.6	\$9,119	\$2,888	\$15,976	\$2,454
Needed personal assistance	1,102	119	10.8	\$4,211	\$4,858	\$13,432	\$3,472
Did not need personal assistance	1,296	230	17.8	\$10,335	\$2,590	\$17,292	\$3,244
Difficulty doing light housework	2,797	531	19.0	\$12,159	\$2,635	\$19,589	\$2,350
Needed personal assistance	1,936	302	15.6	\$12,993	\$3,562	\$20,620	\$3,333
Did not need personal assistance	861	229	26.6	\$11,339	\$3,513	\$18,231	\$3,210
Difficulty taking prescription medicines	1,635	354	21.7	\$7,016	\$1,857	\$12,231	\$1,976
Needed personal assistance	1,201	236	19.7	\$5,002	\$2,182	\$11,939	\$2,655
Did not need personal assistance	434	118	27.2	\$10,020	\$2,743	\$12,814	\$2,631
Difficulty using the telephone	988	352	35.6	\$18,547	\$2,776	\$24,979	\$3,421
Unable to use ordinary phone	371	110	29.7	\$16,018	\$8,951	\$23,631	\$7,813
Able to use ordinary phone	617	242	39.2	\$19,758	\$3,242	\$25,593	\$3,481
MENTAL							
With a disability	8,950	3,309	37.0	\$13,537	\$709	\$20,409	\$1,662
With one or more selected conditions	5,350	2,200	41.1	\$13,291	\$781	\$21,176	\$2,407
A learning disability	2,460	1,352	55.0	\$16,054	\$1,372	\$25,701	\$3,821
Mental retardation	1,064	334	31.4	\$5,581	\$1,706	\$8,253	\$1,120
Alzheimer's, senility, or dementia	618	141	22.8	\$11,610	\$3,545	\$12,932	\$2,341
Other mental/emotional condition	2,592	759	29.3	\$10,673	\$1,587	\$15,507	\$1,303
With one or more selected symptoms	12,387	5,890	47.5	\$16,357	\$617	\$21,770	\$955
Frequently depressed or anxious	10,018	4,634	46.3	\$15,925	\$709	\$21,671	\$1,107
Trouble getting along with others	2,183	774	35.4	\$12,930	\$1,520	\$17,101	\$1,307
Trouble concentrating	3,814	1,186	31.1	\$11,499	\$1,368	\$17,140	\$1,745
Trouble coping with stress	6,122	2,395	39.1	\$15,254	\$951	\$19,823	\$1,503
Effect on everyday activities:							
Seriously interfered	4,706	1,404	29.8	\$12,592	\$1,183	\$18,091	\$1,211
Did not seriously interfere (x)	7,681	4,486	58.4	\$17,401	\$685	\$22,921	\$1,193
Difficulty keeping track of money/bills	2,052	423	20.6	\$5,548	\$1,339	\$11,188	\$1,737
WORKING AT A JOB							
Has experienced employment							
problems related to disability	17,475	6,079	34.8	\$13,799	\$605	\$19,083	\$849
Has had difficulty remaining employed or							
finding a job	10,680	2,228	20.9	\$7,824	\$758	\$13,751	\$898
Limited in kind or amount of work that							
can be done	16,081	5,487	34.1	\$13,889	\$599	\$19,216	\$920
Prevented from working at a job	9,371	0	0.0	.	.	.	.
Not prevented from working at a job	6,710	5,487	81.8	\$13,889	\$599	\$19,216	\$920

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
WORKING AROUND THE HOUSE							
Limited in kind or amount of housework							
that can be done	9,571	2,669	27.9	\$14,117	\$1,098	\$19,336	\$1,003
Prevented from doing housework	1,965	244	12.4	\$10,184	\$4,017	\$14,650	\$2,464
Not prevented from doing housework	7,606	2,425	31.9	\$14,644	\$1,204	\$19,807	\$1,073
PROGRAM PARTICIPATION							
Covered by Medicare or							
received SSI	6,920	909	13.1	\$4,944	\$671	\$8,836	\$849
Covered by Medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
SPECIAL AIDS							
Used a wheelchair	874	191	21.9	\$21,557	\$6,174	\$28,793	\$4,598
Did not use a wheelchair but used a cane,							
crutches, or a walker	2,173	539	24.8	\$17,358	\$2,477	\$21,119	\$1,968
Had used for 6 months or more	1,675	337	20.1	\$15,449	\$3,435	\$19,202	\$2,287
Used a hearing aid (x)	914	539	58.9	\$22,958	\$2,905	\$32,347	\$3,103
Had difficulty hearing	357	214	59.9	\$22,018	\$3,213	\$28,851	\$3,341
Did not have difficulty hearing	558	325	58.3	\$25,178	\$4,685	\$34,645	\$4,626
NEED FOR PERSONAL ASSISTANCE							
Number of ADLs or IADLs for							
which assistance was needed							
1 or more	4,470	936	20.9	\$9,856	\$1,356	\$16,499	\$1,680
1	1,824	499	27.3	\$11,456	\$1,600	\$18,989	\$2,557
2	960	186	19.3	\$10,989	\$3,619	\$14,039	\$2,471
3 or more	1,686	252	15.0	\$4,105	\$1,936	\$13,388	\$3,077
Number of ADLs for which assistance							
was needed							
1 or more	1,664	280	16.8	\$8,731	\$3,340	\$16,985	\$3,040
1	583	118	20.3	\$9,885	\$4,344	\$19,674	\$5,147
2	367	78	21.2	\$3,296	\$3,232	\$8,534	\$2,952
3 or more	714	84	11.7	\$11,847	\$10,404	\$21,032	\$6,062
Number of IADLs for which assistance							
was needed							
1 or more	4,211	852	20.2	\$10,055	\$1,444	\$16,516	\$1,793
1	1,954	516	26.4	\$12,112	\$1,647	\$19,675	\$2,541
2	1,022	177	17.4	\$9,187	\$4,167	\$12,562	\$2,290
3 or more	1,235	158	12.8	\$2,366	\$770	\$10,653	\$3,864

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings		
		Number	Percent	Value	Std. err.	Value	Std. err.	
PERCEIVED HEALTH STATUS (x)								
All disability statuses	152,886	119,616	78.2	\$22,941	\$151	\$30,155	\$358	
Excellent	48,827	41,870	85.8	\$25,527	\$276	\$33,237	\$484	
Very good	53,070	44,361	83.6	\$23,459	\$246	\$30,666	\$748	
Good	35,793	27,119	75.8	\$20,275	\$287	\$26,775	\$637	
Fair	10,557	5,399	51.1	\$16,233	\$477	\$21,089	\$792	
Poor	4,639	867	18.7	\$13,765	\$1,514	\$17,361	\$1,536	
No disability	125,165	105,694	84.4	\$23,645	\$157	\$31,045	\$393	
Excellent	46,650	40,289	86.4	\$25,695	\$281	\$33,370	\$486	
Very good	48,391	41,046	84.8	\$23,650	\$257	\$31,094	\$804	
Good	27,091	21,972	81.1	\$20,837	\$315	\$27,325	\$703	
Fair	2,856	2,259	79.1	\$18,385	\$906	\$25,326	\$1,575	
Poor	175	127	72.5	\$17,721	\$3,816	\$22,598	\$3,305	
Disability, not severe	10,403	8,529	82.0	\$20,469	\$508	\$26,449	\$1,078	
Excellent	1,334	1,131	84.8	\$22,915	\$1,634	\$31,489	\$4,390	
Very good	2,879	2,455	85.3	\$22,824	\$868	\$27,264	\$1,172	
Good	4,073	3,246	79.7	\$19,733	\$885	\$27,312	\$2,142	
Fair	1,881	1,523	81.0	\$17,104	\$1,169	\$20,459	\$1,057	
Poor	236	174	73.5	\$15,672	\$1,761	\$18,518	\$2,564	
Severe disability	17,318	5,393	31.1	\$13,234	\$653	\$18,582	\$806	
Excellent	843	450	53.3	\$14,630	\$2,506	\$25,694	\$3,595	
Very good	1,799	859	47.8	\$16,136	\$2,317	\$19,938	\$1,379	
Good	4,629	1,901	41.1	\$14,135	\$1,012	\$19,504	\$1,724	
Fair	5,820	1,617	27.8	\$11,413	\$1,015	\$15,763	\$984	
Poor	4,228	566	13.4	\$10,699	\$2,304	\$15,832	\$2,068	
DISABILITY DOMAINS								
With a disability in one domain	16,921	9,782	57.8	\$18,614	\$506	\$24,491	\$959	
Communication	1,959	1,640	83.7	\$24,769	\$1,010	\$31,412	\$2,707	
Physical	12,219	6,488	53.1	\$17,685	\$598	\$22,893	\$986	
Mental	2,743	1,653	60.3	\$14,709	\$1,119	\$23,897	\$3,138	
With a disability in two domains	7,371	2,964	40.2	\$15,763	\$738	\$20,655	\$878	
Communication and physical	3,181	1,677	52.7	\$18,498	\$1,557	\$23,580	\$1,216	
Communication and mental	495	245	49.5	\$9,546	\$2,633	\$13,199	\$1,988	
Physical and mental	3,695	1,042	28.2	\$12,681	\$1,250	\$17,704	\$1,416	
With a disability in three domains	2,017	368	18.2	\$13,231	\$2,576	\$17,209	\$2,235	
Domain(s) not identified	1,413	808	57.2	\$16,154	\$1,892	\$23,114	\$3,672	
No disability	125,165	105,694	84.4	\$23,645	\$157	\$31,045	\$393	

TABLE 2. DISABILITY STATUS, EMPLOYMENT, AND ANNUAL RATE OF EARNINGS: INDIVIDUALS 21 TO 64 YEARS OLD

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands.)

Note: Items marked with an (x) are not part of the disability definition.

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
CONDITIONS REPORTED AS THE CAUSE OR ONE OF THE CAUSES OF ACTIVITY LIMITATIONS							
Alcohol or drug problem	368	104	28.2	\$12,124	\$4,423	\$14,873	\$2,525
AIDS or AIDS related condition	166	70	42.1	\$19,869	\$6,316	\$22,621	\$4,307
Arthritis or rheumatism	5,886	2,791	47.4	\$17,742	\$884	\$22,730	\$1,046
Back or spine problems	9,593	5,017	52.3	\$18,270	\$623	\$23,166	\$914
Blindness or vision problem	1,280	627	49.0	\$20,284	\$2,070	\$23,844	\$2,397
Broken bone/fracture	944	507	53.7	\$15,745	\$1,942	\$18,811	\$1,805
Cancer	791	324	41.0	\$17,712	\$3,090	\$24,028	\$3,503
Cerebral palsy	179	42	23.3	\$17,623	\$11,708	\$22,178	\$7,925
Deafness or hearing problem	1,873	1,409	75.2	\$23,652	\$1,083	\$31,650	\$3,176
Diabetes	1,891	797	42.1	\$17,052	\$1,146	\$21,557	\$1,736
Epilepsy	468	151	32.2	\$9,477	\$3,285	\$13,079	\$2,345
Head or spinal cord injury	699	289	41.3	\$12,490	\$3,733	\$17,212	\$2,165
Heart trouble or hardening of arteries	2,586	979	37.9	\$18,751	\$1,270	\$23,000	\$1,502
Hernia or rupture	407	217	53.4	\$17,122	\$3,814	\$26,138	\$4,561
High blood pressure	1,760	840	47.7	\$15,537	\$1,085	\$23,128	\$3,431
Kidney problems	521	151	29.0	\$17,969	\$4,366	\$22,082	\$3,442
Learning disability	605	166	27.5	\$7,635	\$2,314	\$10,450	\$2,305
Lung or respiratory problems	2,135	944	44.2	\$17,256	\$1,297	\$21,035	\$1,376
Mental or emotional problems	2,210	561	25.4	\$9,472	\$1,512	\$14,822	\$2,030
Mental retardation	746	220	29.5	\$4,774	\$2,001	\$7,545	\$1,292
Missing legs, arms, feet, hands, or fingers	308	66	21.3	\$20,375	\$4,039	\$24,305	\$4,648
Paralysis	421	162	38.5	\$16,123	\$3,259	\$18,326	\$2,807
Senility, dementia, Alzheimers	51	10	19.2	\$19,590	\$20,131	\$30,850	\$13,143
Speech disorder	179	115	64.5	\$19,922	\$4,175	\$23,144	\$3,328
Stiffness or deformity of legs, arms, feet, or hands	2,377	1,257	52.9	\$19,632	\$1,427	\$23,705	\$1,416
Stomach/digestive problems	820	387	47.2	\$16,673	\$1,697	\$23,070	\$3,016
Stroke	688	130	19.0	\$19,214	\$2,676	\$48,864	\$31,023
Thyroid problems	194	113	58.4	\$12,394	\$3,547	\$20,313	\$3,965
Tumor, cyst, or growth	284	126	44.5	\$15,065	\$2,422	\$23,081	\$4,597
Other	7,033	4,310	61.3	\$20,028	\$680	\$24,640	\$735

TABLE 4. EARNINGS, BENEFITS, AND OTHER CHARACTERISTICS INCLUDING DISABILITY STATUS

(Data from wave 5 of the 1996 panel of the Survey of Income and Program Participation)

	Total (thous.)	Earnings			Received benefits from one or more programs including TANF, SSI, Food stamps, and Medicaid		
		Number with earnings (thous.)	Total earnings (annual rate in bill.)	Mean earnings (annual rate)	Number (thous.)	Total value of benefits (annual rate in bill.)	Mean value of benefits (annual rate)
Age 21 to 64	152,886	118,939	\$3630.5	\$30,524	12,382	\$96.2	\$7,770
With a severe disability	17,318	5,495	103.8	18,886	6,480	61.0	9,409
With a nonsevere disability	10,403	8,398	227.5	27,091	729	4.5	6,190
With no disability	125,165	105,046	3299.2	31,407	5,173	30.7	5,940
Age 21 to 34	53,477	43,511	1036.6	23,823	5,073	37.7	7,427
With a severe disability	3,160	1,371	19.0	13,848	1,570	15.9	10,137
With a nonsevere disability	2,341	1,953	39.1	20,031	339	2.3	6,872
With no disability	47,976	40,187	978.4	24,347	3,164	19.4	6,142
Age 35 to 44	44,198	36,216	1198.7	33,100	3,474	27.7	7,974
With a severe disability	4,304	1,637	30.7	18,737	1,854	17.3	9,326
With a nonsevere disability	2,658	2,272	62.5	27,498	202	1.4	6,737
With no disability	37,236	32,307	1105.6	34,221	1,418	9.0	6,381
Age 45 to 64	55,211	39,212	1395.2	35,581	3,835	30.8	8,040
With a severe disability	9,854	2,487	54.1	21,761	3,056	27.8	9,086
With a nonsevere disability	5,405	4,173	125.9	30,175	188	0.8	4,380
With no disability	39,952	32,552	1215.1	37,329	591	2.2	3,799

**TABLE A1. DISABILITY AND EMPLOYMENT STATUSES IN TIME 1
AND TIME2: DATA FROM THE SURVEY OF INCOME AND PROGRAM PARTICIPATION
(Time 1 is October 1993-January 1994; time 2 is October 1994-January 1995)**

	Number (thousands)	Employment rate	
		Time 1	Time 2
Age 16 to 63 (T1)	131,160	74.0	74.6
Wheelchair			
Used a wheelchair (T1)	503	20.3	21.0
Used a wheelchair (T2)	315	10.8	13.2
Did not use a wheelchair (T2)	187	36.5	34.0
Did not use a wheelchair (T1)	130,657	74.2	74.8
Used a wheelchair (T2)	325	30.8	28.2
Did not use a wheelchair (T2)	130,332	74.3	74.9
Cane/Crutches/Walker			
Used cane/crutches/walker (T1)	1,457	32.7	30.1
Used cane/crutches/walker (T2)	649	19.7	16.5
Did not use cane/crutches/walker (T2)	809	43.2	41.1
Did not use cane/crutches/walker (T1)	129,703	74.5	75.1
Used cane/crutches/walker (T2)	770	43.4	35.9
Did not use cane/crutches/walker (T2)	128,933	74.6	75.3
Mental			
With a disability (T1)	4,846	40.8	41.0
With a disability (T2)	2,677	32.6	31.9
No disability (T2)	2,169	50.9	52.1
No disability (T1)	126,314	75.3	75.9
With a disability (T2)	2,453	50.1	47.5
No disability (T2)	123,861	75.8	76.5

TABLE A1. DISABILITY AND EMPLOYMENT STATUSES IN TIME 1
AND TIME2: DATA FROM THE SURVEY OF INCOME AND PROGRAM PARTICIPATION
(Time 1 is October 1993-January 1994; time 2 is October 1994-January 1995)

	Number (thousands)	Employment rate	
		Time 1	Time 2
Overall disability status			
Severe limitation (T1)	11,436	26.0	29.9
Severe limitation (T2)	8,386	15.5	15.9
Nonsevere limitation (T2)	1,747	50.4	65.3
No limitation (T2)	1,303	60.6	72.4
Nonsevere limitation (T1)	13,106	77.7	75.1
Severe limitation (T2)	1,863	62.2	46.5
Nonsevere limitation (T2)	6,146	79.4	79.7
No limitation (T2)	5,096	81.4	80.1
No limitation (T1)	106,619	78.7	79.3
Severe limitation (T2)	2,097	64.5	46.7
Nonsevere limitation (T2)	5,456	74.8	74.7
No limitation (T2)	99,067	79.2	80.3
Limitation in T1 or T2	32,093	57.9	57.1
Limitation in T1 and T2	18,142	45.3	45.4
Severe limitation in T1 or T2	11,436	26.0	29.9
Severe limitation in T1 and T2	8,386	15.5	15.9

TABLE B1. EMPLOYMENT AND ANNUAL RATE OF EARNINGS OF INDIVIDUALS 21 TO 64 YEARS OLD: ALL DISABILITY STATUSES

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands)

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	152,886	119,616	78.2	\$22,941	\$151	\$30,155	\$358
SEX							
Male	75,113	64,059	85.3	\$27,800	\$275	\$36,583	\$628
Female	77,773	55,556	71.4	\$18,402	\$176	\$22,743	\$246
AGE							
21 to 34 years	53,477	43,001	80.4	\$19,424	\$187	\$23,862	\$622
35 to 54 years	77,818	63,845	82.0	\$26,228	\$242	\$34,197	\$480
55 years and over	21,591	12,769	59.1	\$22,090	\$541	\$31,138	\$1,010
EDUCATION							
Not a high school grad	20,745	11,885	57.3	\$14,542	\$245	\$17,722	\$534
High school grad	48,200	36,833	76.4	\$19,639	\$194	\$23,083	\$239
Some college	46,666	38,031	81.5	\$22,502	\$243	\$27,029	\$361
College grad	37,274	32,867	88.2	\$35,409	\$361	\$46,194	\$1,163
RACE AND HISPANIC ORIGIN							
White	127,263	101,111	79.5	\$23,657	\$166	\$31,081	\$414
Not of Hispanic origin	112,457	90,387	80.4	\$24,656	\$176	\$32,109	\$445
Black	18,489	13,157	71.2	\$19,237	\$357	\$23,563	\$450
Other	7,135	5,347	74.9	\$20,527	\$635	\$28,873	\$1,218
Of Hispanic origin	16,108	11,593	72.0	\$16,869	\$287	\$22,272	\$990
MARITAL STATUS							
Married, spouse present	92,957	73,929	79.5	\$25,154	\$216	\$32,893	\$418
Never married	33,612	25,923	77.1	\$18,237	\$248	\$24,247	\$1,069
Other status	26,318	19,764	75.1	\$22,072	\$342	\$27,662	\$517
HEALTH INSURANCE COVERAGE							
Covered by health insurance	126,876	101,494	80.0	\$25,302	\$174	\$32,404	\$337
Private only	114,037	97,990	85.9	\$25,986	\$173	\$33,192	\$347
Employer provided	68,234	67,198	98.5	\$29,694	\$217	\$37,099	\$455
Covered by Medicare or Medicaid	12,839	3,503	27.3	\$7,431	\$392	\$10,365	\$420
Covered by Medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Both Medicare and Medicaid	1,639	154	9.4	\$2,339	\$640	\$4,695	\$1,207
Covered by Medicaid	10,148	3,121	30.8	\$7,685	\$429	\$10,455	\$442
Not covered by health insurance	26,010	18,122	69.7	\$12,972	\$202	\$17,558	\$1,406
RECEIPT OF SOCIAL SECURITY							
Received	7,814	1,509	19.3	\$5,952	\$527	\$9,069	\$810
Did not receive	145,072	118,107	81.4	\$23,178	\$150	\$30,424	\$362
RECEIPT OF ASSISTANCE							
Received assistance	9,129	2,717	29.8	\$7,205	\$403	\$10,080	\$707
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
Received other cash assistance	2,966	862	29.1	\$5,266	\$644	\$7,582	\$665
Received food stamps	6,220	2,094	33.7	\$7,257	\$433	\$10,053	\$859
Did not receive assistance	143,757	116,899	81.3	\$23,360	\$150	\$30,622	\$366

TABLE B2. EMPLOYMENT AND ANNUAL RATE OF EARNINGS OF INDIVIDUALS 21 TO 64 YEARS OLD WITH A DISABILITY

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands)

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	27,721	13,922	50.2	\$17,667	\$425	\$23,402	\$735
SEX							
Male	12,950	6,903	53.3	\$21,402	\$638	\$27,799	\$1,151
Female	14,772	7,019	47.5	\$14,767	\$504	\$19,077	\$901
AGE							
21 to 34 years	5,501	3,221	58.6	\$14,408	\$540	\$17,699	\$722
35 to 54 years	14,527	7,972	54.9	\$19,394	\$582	\$24,722	\$896
55 years and over	7,693	2,729	35.5	\$17,785	\$1,198	\$26,277	\$2,522
EDUCATION							
Not a high school grad	7,221	2,123	29.4	\$11,136	\$731	\$13,792	\$663
High school grad	9,683	4,889	50.5	\$15,875	\$611	\$19,731	\$828
Some college	7,412	4,451	60.1	\$19,137	\$730	\$24,212	\$1,454
College grad	3,405	2,458	72.2	\$29,884	\$1,587	\$37,536	\$2,579
RACE AND HISPANIC ORIGIN							
White	22,236	11,825	53.2	\$18,396	\$452	\$24,196	\$845
Not of Hispanic origin	20,085	10,913	54.3	\$18,936	\$462	\$24,780	\$907
Black	4,365	1,535	35.2	\$14,842	\$1,149	\$19,119	\$1,238
Other	1,121	562	50.1	\$15,010	\$1,031	\$18,379	\$1,735
Of Hispanic origin	2,410	1,009	41.9	\$12,504	\$1,029	\$17,173	\$1,279
MARITAL STATUS							
Married, spouse present	14,351	7,853	54.7	\$20,176	\$540	\$26,612	\$1,216
Never married	6,047	2,808	46.4	\$13,508	\$673	\$17,943	\$887
Other status	7,323	3,261	44.5	\$16,198	\$667	\$20,374	\$758
HEALTH INSURANCE COVERAGE							
Covered by health insurance	22,876	11,559	50.5	\$20,030	\$444	\$25,531	\$865
Private only	13,907	10,047	72.2	\$22,162	\$431	\$28,081	\$977
Employer provided	6,893	6,650	96.5	\$25,914	\$559	\$31,624	\$1,127
Covered by Medicare or Medicaid	8,969	1,512	16.9	\$5,398	\$546	\$8,590	\$603
Covered by Medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Both Medicare and Medicaid	1,639	154	9.4	\$2,339	\$640	\$4,695	\$1,207
Covered by Medicaid	6,278	1,130	18.0	\$5,233	\$640	\$8,237	\$668
Not covered by health insurance	4,845	2,363	48.8	\$10,122	\$591	\$12,987	\$738
RECEIPT OF SOCIAL SECURITY							
Received	5,795	790	13.6	\$4,669	\$550	\$7,355	\$763
Did not receive	21,927	13,132	59.9	\$18,671	\$430	\$24,368	\$773
RECEIPT OF ASSISTANCE							
Received assistance	5,793	1,012	17.5	\$4,860	\$669	\$7,872	\$712
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
Received other cash assistance	1,344	250	18.6	\$4,207	\$1,479	\$6,137	\$938
Received food stamps	3,244	577	17.8	\$4,469	\$658	\$6,990	\$803
Did not receive assistance	21,928	12,910	58.9	\$19,000	\$431	\$24,619	\$785

TABLE B3. EMPLOYMENT AND ANNUAL RATE OF EARNINGS OF INDIVIDUALS 21 TO 64 YEARS OLD WITH A SEVERE DISABILITY

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands)

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	17,318	5,393	31.1	\$13,234	\$653	\$18,582	\$806
SEX							
Male	8,089	2,572	31.8	\$14,575	\$928	\$21,048	\$1,481
Female	9,229	2,820	30.6	\$12,030	\$770	\$16,333	\$729
AGE							
21 to 34 years	3,160	1,282	40.6	\$11,064	\$1,042	\$14,180	\$944
35 to 54 years	8,951	3,149	35.2	\$14,754	\$907	\$20,390	\$1,240
55 years and over	5,207	962	18.5	\$12,156	\$2,284	\$18,530	\$1,469
EDUCATION							
Not a high school grad	5,664	1,012	17.9	\$7,659	\$973	\$11,074	\$827
High school grad	6,066	1,972	32.5	\$12,069	\$895	\$15,855	\$830
Some college	4,005	1,561	39.0	\$15,450	\$873	\$19,102	\$1,132
College grad	1,583	849	53.6	\$24,080	\$2,656	\$32,907	\$3,915
RACE AND HISPANIC ORIGIN							
White	13,290	4,459	33.6	\$13,780	\$736	\$19,344	\$943
Not of Hispanic origin	11,786	4,052	34.4	\$14,255	\$835	\$19,801	\$1,019
Black	3,317	696	21.0	\$10,337	\$1,634	\$15,195	\$1,369
Other	711	238	33.5	\$12,725	\$1,935	\$14,214	\$2,006
Of Hispanic origin	1,703	452	26.5	\$11,487	\$1,537	\$14,928	\$1,727
MARITAL STATUS							
Married, spouse present	7,950	2,691	33.8	\$16,432	\$856	\$21,395	\$1,374
Never married	4,336	1,360	31.4	\$8,490	\$1,015	\$14,198	\$1,171
Other status	5,032	1,342	26.7	\$12,618	\$1,183	\$17,384	\$1,161
HEALTH INSURANCE COVERAGE							
Covered by health insurance	14,253	4,333	30.4	\$15,036	\$795	\$20,183	\$951
Private only	5,843	3,123	53.4	\$19,948	\$718	\$24,659	\$1,241
Employer provided	2,263	2,097	92.7	\$22,270	\$1,007	\$28,192	\$1,686
Covered by Medicare or Medicaid	8,410	1,210	14.4	\$4,979	\$601	\$8,631	\$704
Covered by Medicare	4,330	536	12.4	\$4,493	\$716	\$8,215	\$1,033
Both Medicare and Medicaid	1,639	154	9.4	\$2,339	\$640	\$4,695	\$1,207
Covered by Medicaid	5,719	828	14.5	\$4,623	\$689	\$8,169	\$823
Not covered by health insurance	3,065	1,060	34.6	\$7,884	\$944	\$12,038	\$1,194
RECEIPT OF SOCIAL SECURITY							
Received	5,296	593	11.2	\$3,957	\$545	\$6,803	\$886
Did not receive	12,022	4,800	39.9	\$15,007	\$646	\$20,037	\$887
RECEIPT OF ASSISTANCE							
Received assistance	5,288	755	14.3	\$4,266	\$601	\$7,712	\$839
Received SSI	3,627	466	12.9	\$4,737	\$1,037	\$8,808	\$1,215
Received other cash assistance	1,063	132	12.4	\$4,240	\$2,233	\$6,474	\$1,421
Received food stamps	2,817	362	12.9	\$3,811	\$617	\$6,322	\$893
Did not receive assistance	12,030	4,638	38.6	\$15,349	\$687	\$20,352	\$913

TABLE B4. EMPLOYMENT AND ANNUAL RATE OF EARNINGS OF INDIVIDUALS 21 TO 64 YEARS OLD WITH A NONSEVERE DISABILITY

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands)

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	10,403	8,529	82.0	\$20,469	\$508	\$26,449	\$1,078
SEX							
Male	4,860	4,331	89.1	\$25,277	\$816	\$31,809	\$1,593
Female	5,543	4,198	75.7	\$16,291	\$616	\$20,921	\$1,421
AGE							
21 to 34 years	2,341	1,939	82.8	\$16,748	\$863	\$20,024	\$1,004
35 to 54 years	5,576	4,823	86.5	\$22,468	\$682	\$27,551	\$1,232
55 years and over	2,486	1,767	71.1	\$20,347	\$1,184	\$30,495	\$3,792
EDUCATION							
Not a high school grad	1,557	1,111	71.4	\$13,748	\$800	\$16,265	\$987
High school grad	3,617	2,918	80.7	\$18,201	\$810	\$22,350	\$1,257
Some college	3,407	2,891	84.9	\$21,641	\$995	\$26,970	\$2,145
College grad	1,822	1,609	88.3	\$32,709	\$1,813	\$39,978	\$3,346
RACE AND HISPANIC ORIGIN							
White	8,946	7,367	82.3	\$20,950	\$533	\$27,133	\$1,223
Not of Hispanic origin	8,299	6,860	82.7	\$21,413	\$558	\$27,721	\$1,304
Black	1,047	839	80.2	\$17,371	\$1,531	\$22,371	\$1,920
Other	410	323	78.8	\$16,312	\$937	\$21,451	\$2,554
Of Hispanic origin	707	557	78.9	\$13,904	\$2,093	\$18,992	\$1,825
MARITAL STATUS							
Married, spouse present	6,401	5,162	80.6	\$22,220	\$693	\$29,331	\$1,700
Never married	1,711	1,449	84.7	\$17,232	\$930	\$21,456	\$1,285
Other status	2,291	1,919	83.7	\$18,761	\$1,119	\$22,467	\$984
HEALTH INSURANCE COVERAGE							
Covered by health insurance	8,623	7,226	83.8	\$22,683	\$576	\$28,738	\$1,252
Private only	8,064	6,924	85.9	\$23,470	\$589	\$29,624	\$1,300
Employer provided	4,630	4,553	98.3	\$27,186	\$707	\$33,205	\$1,449
Covered by Medicare or Medicaid	559	302	54.0	\$6,420	\$847	\$8,423	\$1,076
Covered by Medicare	-	-	.	.	.	.	.
Both Medicare and Medicaid	-	-	.	.	.	.	.
Covered by Medicaid	559	302	54.0	\$6,420	\$847	\$8,423	\$1,076
Not covered by health insurance	1,780	1,303	73.2	\$11,294	\$603	\$13,758	\$919
RECEIPT OF SOCIAL SECURITY							
Received	499	197	39.6	\$7,009	\$975	\$9,015	\$1,466
Did not receive	9,905	8,332	84.1	\$20,823	\$515	\$26,862	\$1,101
RECEIPT OF ASSISTANCE							
Received assistance	505	257	50.8	\$6,838	\$1,098	\$8,344	\$1,335
Received SSI	-	-	.	.	.	.	.
Received other cash assistance	281	118	42.1	\$4,182	\$1,785	\$5,761	\$1,190
Received food stamps	428	215	50.2	\$6,644	\$1,359	\$8,116	\$1,528
Did not receive assistance	9,898	8,272	83.6	\$20,993	\$502	\$27,011	\$1,108

TABLE B5. EMPLOYMENT AND ANNUAL RATE OF EARNINGS OF INDIVIDUALS 21 TO 64 YEARS OLD WITH NO DISABILITY

(August-November 1997 data from the Survey of Income and Program Participation. Numbers in thousands)

	Total	Employed		Median earnings		Mean earnings	
		Number	Percent	Value	Std. err.	Value	Std. err.
Both sexes	125,165	105,694	84.4	\$23,645	\$157	\$31,045	\$393
SEX							
Male	62,163	57,156	91.9	\$28,688	\$288	\$37,644	\$689
Female	63,001	48,538	77.0	\$18,886	\$184	\$23,273	\$250
AGE							
21 to 34 years	47,976	39,780	82.9	\$19,821	\$195	\$24,361	\$669
35 to 54 years	63,290	55,873	88.3	\$27,289	\$259	\$35,549	\$533
55 years and over	13,898	10,040	72.2	\$23,364	\$525	\$32,459	\$1,084
EDUCATION							
Not a high school grad	13,524	9,762	72.2	\$15,084	\$273	\$18,576	\$632
High school grad	38,517	31,944	82.9	\$20,122	\$228	\$23,596	\$244
Some college	39,254	33,579	85.5	\$22,908	\$254	\$27,403	\$360
College grad	33,869	30,408	89.8	\$35,819	\$373	\$46,895	\$1,240
RACE AND HISPANIC ORIGIN							
White	105,026	89,286	85.0	\$24,382	\$173	\$31,992	\$455
Not of Hispanic origin	92,371	79,474	86.0	\$25,474	\$196	\$33,115	\$490
Black	14,124	11,622	82.3	\$19,746	\$367	\$24,150	\$481
Other	6,014	4,785	79.6	\$21,284	\$654	\$30,104	\$1,339
Of Hispanic origin	13,699	10,583	77.3	\$17,146	\$288	\$22,758	\$1,077
MARITAL STATUS							
Married, spouse present	78,606	66,076	84.1	\$25,830	\$229	\$33,640	\$444
Never married	27,564	23,115	83.9	\$18,738	\$256	\$25,013	\$1,194
Other status	18,994	16,503	86.9	\$23,176	\$340	\$29,102	\$597
HEALTH INSURANCE COVERAGE							
Covered by health insurance	104,000	89,935	86.5	\$26,016	\$183	\$33,288	\$363
Private only	100,130	87,943	87.8	\$26,440	\$183	\$33,776	\$370
Employer provided	61,341	60,548	98.7	\$30,124	\$202	\$37,700	\$489
Covered by Medicare or Medicaid	3,870	1,991	51.5	\$9,099	\$530	\$11,714	\$570
Covered by Medicare	-	-	.	.	.	.	.
Both Medicare and Medicaid	-	-	.	.	.	.	.
Covered by Medicaid	3,870	1,991	51.5	\$9,099	\$530	\$11,714	\$570
Not covered by health insurance	21,165	15,759	74.5	\$13,370	\$210	\$18,243	\$1,613
RECEIPT OF SOCIAL SECURITY							
Received	2,019	718	35.6	\$7,726	\$723	\$10,955	\$1,462
Did not receive	123,145	104,975	85.2	\$23,766	\$157	\$31,182	\$396
RECEIPT OF ASSISTANCE							
Received assistance	3,336	1,705	51.1	\$8,301	\$484	\$11,391	\$1,038
Received SSI	-	-	.	.	.	.	.
Received other cash assistance	1,622	612	37.7	\$5,606	\$730	\$8,172	\$848
Received food stamps	2,976	1,517	51.0	\$8,176	\$526	\$11,218	\$1,138
Did not receive assistance	121,829	103,989	85.4	\$23,932	\$157	\$31,367	\$399