
Income of New Disabled-Worker Beneficiaries and Their Families: Findings From the New Beneficiary Survey

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In 1982, disabled workers who came on the social security disability insurance rolls from mid-1980 to mid-1981 had median monthly incomes of less than \$500 if they were unmarried and less than \$1,300 if they were married. These median monthly income levels, which include the income of a spouse and minor children if present, are roughly half those of the noninstitutionalized population aged 25–64. Social security benefits are the most important source of income for disabled workers and their families: They account for 40 percent of the total family income of married disabled workers and 65 percent of the total income of unmarried disabled workers. Social security benefits provide at least half of all income for more than 80 percent of unmarried disabled-worker beneficiaries and for 50 percent of the married beneficiaries.

For married disabled-worker beneficiaries, earnings of the spouse are the second most important income source. Spousal earnings account for 28 percent of total income. Pensions and asset income each account for about 10 percent of total income for these married beneficiaries.

Earnings are not an important source of income for unmarried disabled-worker beneficiaries for whom they amount to only about 3 percent of total income. Pensions, asset income, and public transfers each account for about 10 percent of total income of the unmarried beneficiaries.

Social security disability insurance (DI) benefits are available to insured workers who are unable to engage in substantial gainful activities because of medically determinable physical or mental impairments that are expected to last for a continuous period of at least 12 months or that are expected to result in death. These benefits are intended as partial replacement of the earnings lost because of the worker's disability. Disability insurance benefits were never intended to be the sole source of income for disabled workers and their families. It was envisioned that these benefits would supplement or be supplemented by the earnings of other members of the disabled worker's household, by pension income, and/or by income from assets accumulated by the worker before he or she became disabled. The Social Security Administration's (SSA's) administrative files do not, as a rule, contain data on the

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total income of beneficiaries.¹ To gather this information, SSA conducts surveys of its beneficiary populations.

The most recent detailed data on income sources and levels for new disabled-worker beneficiaries and their families are available for 1982. In that year, SSA conducted its New Beneficiary Survey (NBS)² to obtain information on a wide range of characteristics from a sample of 17,155 beneficiaries who first became entitled to social security benefits from mid-1980 to mid-1981 and a sample of 1,444 persons aged 65 or older who were eligible for retired-worker benefits but had not yet received those benefits by mid-1982. Almost 30 percent of the sample were

¹Administrative records contain some information on workers' compensation and certain other publicly administered disability benefits in addition to the data on earnings from covered employment.

²For a description of the NBS design, see Linda Drazga Maxfield, "The 1982 New Beneficiary Survey: An Introduction," *Social Security Bulletin*, November 1983, pages 3–11.

individuals entitled to benefits because of disability. This article presents an overview of the sources and levels of monthly income received by these disabled-worker beneficiaries and their families in late 1982.

Personal interviews were conducted in October–December 1982 with a nationally representative sample of selected new disabled-worker beneficiaries, drawn from SSA's Master Beneficiary Record, who became entitled to DI benefits from July 1980 to June 1981. The interviews were conducted 18–30 months after their entitlement to DI benefits, which allowed the beneficiaries a period of adjustment to their new status. The income data reflect the respondents' reported income sources and total income at the time of interview, not at the time of first benefit receipt. Most of the other variables of primary interest, including marital status and family size, are also measured at the time of the interview. However, the age variable used in this study is the beneficiary's age at entitlement, which is approximately 18–30 months younger than the age at the time of the interview.

The NBS disabled-worker sample and the population it represents excludes those disabled workers who died between the time of entitlement and the time of interview and those who were institutionalized at the time they would have been interviewed. Respondents who had recovered and those who, at the time of interview, were no longer receiving DI benefits for reasons other than conversion to retired-worker benefits are not included in this study. (When disabled-worker beneficiaries attain age 65, their benefits are converted automatically to retired-worker benefits. The benefit level generally remains the same.) These beneficiaries are included in the study because it is assumed that if this conversion were not automatic they would have been receiving DI benefits when they were interviewed. The respondent sample used in this study, therefore, represents a population of about 213,000 (about 7,000 of whom had had their DI benefits converted to retired-worker benefits).

Compared with the noninstitutionalized population aged 18–64, this disabled-worker beneficiary population was

more likely to be male (70 percent, compared with 49 percent), more likely to be aged 55–64 (52 percent, compared with 16 percent), more likely to be married if male (74 percent, compared with 63 percent), but less likely to be married if female (49 percent, compared with 62 percent) (table 1). That men are more likely than women to become disabled-worker beneficiaries is not surprising given that they are more likely to be in the labor force and given that there is an insured-status requirement (discussed below) to qualify for disabled-worker benefits. The lower proportion of married persons among the female disabled workers can also be at least partly explained by the higher labor-force participation rate for unmarried women than for married women.

The average household size was slightly less than 3 persons for the married new disabled-worker beneficiaries and a little more than 2 persons for the unmarried. Almost half (44 percent) of the unmarried beneficiaries lived alone (table 2). Nineteen percent lived with their child or children, but only 4 percent lived solely with children under age 19. Another 19 percent lived with parents, 13 percent with brothers or sisters, 14 percent with other relatives, and 11 percent with nonrelatives. Obviously some overlap occurs across categories. Unmarried women were more likely than unmarried men to be living alone or with their children, especially children over age 18. Unmarried men, on the other hand, were more likely than unmarried women to be living with their parents, siblings, or unrelated persons.

What is important is that more than half (51 percent) of the unmarried disabled-worker beneficiaries lived in a household with at least one other adult aged 19 or older. These other adults very possibly provide income and other types of support that aid the disabled worker. Income of adults other than the respondent and his or her spouse are not well measured in the NBS. Levels of nonfinancial support are not measured at all.

Of the married new disabled-worker beneficiaries, more than half (52 percent) lived with their spouse only. Almost all the rest (44 percent) lived with their spouse, children,

Table 1.—Number and percentage distribution of disabled-worker beneficiaries and noninstitutionalized population aged 18–64, by sex, age at first payable benefit, and marital status

Marital status	Total	Men, aged				Women, aged					
		Total	18–44	45–54	55–59	60–64	Total	18–44	45–54	55–59	60–64
NBS disabled-worker beneficiaries											
Total number (in thousands)	213	150	34	37	44	35	63	14	17	19	13
Total percent	100	100	100	100	100	100	100	100	100	100	100
Married	66	74	50	79	82	83	49	42	53	49	50
Unmarried	34	26	50	21	18	17	51	58	47	51	50
Noninstitutionalized population											
Total number (in thousands)	141,328	68,832	47,858	10,721	10,253	72,496	49,280	11,484	11,732		
Total percent	100	100	100	100	100	100	100	100	100		
Married	62	63	54	82	86	62	58	75	68		
Unmarried	38	37	46	18	14	38	42	25	32		

Source: New Beneficiary Survey, October–December 1982, and *Current Population Reports, Series P-20*, number 380, table 1.

Table 2.—Household composition of disabled-worker beneficiaries, by marital status and sex

Household composition	Unmarried			Married		
	Total	Men	Women	Total	Men	Women
Average household size	2.2	2.3	2.1	2.9	3.0	2.7
Living with: ¹						
No one	44	42	47
Spouse only	52	51	59
Children under age 19, total	8	6	11	27	29	19
1	5	4	7	14	14	12
2	2	1	3	7	8	5
3 or more	1	1	2	6	7	2
Other relatives, total	42	43	41	28	29	27
Children aged 19 or older	13	7	19	23	24	20
Parents	19	24	13	3	3	3
Siblings	13	17	9	1	1	2
Other	14	13	15	6	6	7
Nonrelatives	11	15	8	1	1	1

¹A household may qualify for inclusion in more than one category.
Source: New Beneficiary Survey, October–December 1982.

and perhaps other persons. Only 19 percent, however, lived just with their spouse and children under age 19. Married female disabled-worker beneficiaries were more likely than their male counterparts to be living with their spouse only. Married male beneficiaries were more likely to live with their spouse and children.

Disability Program Criteria

To qualify for disabled-worker benefits, a person has to meet both specific insured-status requirements and the relatively strict definition of disability stipulated in the law. To meet the insured-status requirements, a person generally must have worked in social security covered employment for at least 5 years in the 10 years preceding the disability. The definition of disability used by SSA is the inability to engage in any substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months. To be considered disabled, a person must not only be unable to perform his or her previous work or work commensurate with the previous work but also must not be able to engage in any other kind of substantial gainful work that exists in the national economy. In making a determination of disability, the worker's impairment or impairments must be the primary reason for his or her inability to engage in SGA, although age, education, and work experience can also be taken into consideration. The term "substantial gainful activity" is used to describe a level of work activity that is productive and yields or usually yields remuneration or profit.

It is clear that a person who becomes entitled to disabled-worker benefits essentially must be unable to do any

work at all. However, the health status of many disabled-worker beneficiaries may improve as they convalesce and some of them eventually will be able to return to work. Disabled-worker beneficiaries who continue to meet the medical criteria for disability are allowed a 9-month (not necessarily consecutive) trial work period that permits them to attempt to return to work without the loss of their disabled-worker benefits. Any work and earnings during these 9 months are disregarded in determining whether the disability ceased during the trial work period, although medical evidence may still demonstrate recovery before the ninth month of trial work.

Work in and of itself does not necessarily signal the end of a disability. The level of sustainable earnings this work generates is also considered before DI benefits are terminated. The following earnings criteria were established by SSA as reasonable indications of whether or not a disabled-worker beneficiary is engaged in SGA: Earnings as an employee averaging more than \$300 per month will ordinarily demonstrate that an individual can engage in SGA and should be removed from the disabled-worker rolls; earnings averaging less than \$190 per month will ordinarily demonstrate that an individual has not engaged in SGA; average earnings of \$190 to \$300 per month will require that consideration be given to all circumstances related to the work activity. Blind disabled workers have a special SGA level equal to the earnings test threshold for retired workers aged 65 or older. In 1982, this special SGA level was \$500 per month.

It is possible that some current disabled-worker beneficiaries will report earnings from their own work. About 4 percent of the disabled-worker beneficiaries in the NBS reported they received earnings in the 3 months preceding the interview.

Sources of Income

The NBS included questions about sources and amounts of income received by the disabled worker and others living in his or her household for the 3 months preceding the month of interview (table A). Detailed information on sources and levels of income was obtained, generally separately, for the worker and his or her spouse. Data for an abbreviated set of income sources were gathered for the disabled worker's children under age 19. The disabled worker also estimated the total monthly income received by each additional member of the household.

The income measure used in this study is the sum of the reported incomes of the disabled worker, his or her spouse if present, and his or her children under age 19 if any are present in the household. The incomes of others in the household, whether related to the disabled worker or not, are not included in this study. The primary reasons for excluding the income of others in the household from family income are that their income was not measured in as comprehensive a manner as the income of the

respondent, spouse, and minor children and that the summary questions concerning the income of others in the household had high nonresponse rates. Another rationale for excluding the income of others in the household is that one of the categories for family income was "money from relatives or others in the household." Presumably all monetary transfers to the family from others in the household are picked up under this heading. It is probable that in some households these other household members pay the rent or mortgage, the utility bills, and/or buy food for the entire household. The NBS did not attempt to ascertain the existence or level of intrahousehold in-kind transfers, and any such transfers that may exist are ignored in this study.

Imputations were made for the receipt or level of income when these items were missing for either the disabled worker or the spouse. No imputations of income receipt or amount were made for children under age 19 or for others in the household.³

The disabled-worker beneficiaries in the NBS reported on family income that can be collapsed into 6 broad income sources—social security benefits, assets, earnings, pension income, other public transfers, and private transfers and other income. In addition, information was collected on the receipt of in-kind public transfers.

In table 3, the percent of disabled-worker families with income from each of the 6 cash income categories is compared with the percent of all 18–64 year-olds with income from similar sources. The data for the population aged 18–64 were determined from person (individual) records in the March 1983 Current Population Survey (CPS), a survey that gathered information on income for 1982. In the CPS, married couples are those in which either spouse is aged 18–64. While not precisely analogous because of differences in questionnaire design, survey and sampling methods, and the period for which income data were collected, the data from the two surveys can be compared to gain some insight about how the sources of income for disabled workers and their spouses differ from those of the general population.

As one would expect, families of disabled workers are much more likely than the general population aged 18–64 to receive social security benefits and pension income. They are less likely to have earnings, income from assets, or other income. The large proportion of disabled-worker married couples with earnings is, as shall be seen later, due primarily to the earnings of the nondisabled spouse.

³In addition to these imputations, the social security benefit amounts reported on the NBS data tape were changed for a number of disabled workers, spouses, and children under age 19. Most of these changes occurred for one of two reasons. First, in a number of cases, nonreceipt of benefits was reported in 1 month or more but administrative records showed benefits were paid. In these cases, the reported zero benefits were changed to the benefit levels reported in administrative records. Second, in a smaller number of cases, multiple months benefits were reported to have been received in 1 month. In these cases, the excess benefits were removed. A listing of the changes to the social security benefit amounts is available from the author.

Table 3.—Sources of income: Percent of disabled-worker beneficiaries and noninstitutionalized population aged 18–64, by income source, marital status, and sex

Source of income	Married couples		Unmarried men		Unmarried women	
	NBS	CPS	NBS	CPS	NBS	CPS
Earnings	46	96	7	83	6	74
Social security benefits ..	99	6	99	5	99	9
Pensions	41	7	18	2	23	3
Asset income	60	69	29	40	39	42
Public transfers	19	23	27	16	30	21
Other	8	8	6	9	13	17

Source: New Beneficiary Survey (NBS), October–December 1982, and Current Population Survey (CPS), March 1983.

The only surprising data in table 3 are those that show that a smaller proportion of disabled-worker families than the population in general have asset income. This finding is especially surprising because the disabled workers are older on average and one would expect them to have accumulated more assets than their younger, nondisabled counterparts. One possible explanation for their lower receipt of asset income is that the disabled had to spend down their assets to cover medical and other living expenses. Whatever the explanation, the NBS disabled workers did not have large asset holdings. In an earlier analysis, it was found the median asset portfolio, excluding own home, for the NBS disabled-worker population was only \$400.⁴

Receipt of income from each of the six categories is discussed below and is related to the age at which the beneficiary received disabled-worker benefits.

Social Security Benefits

Almost all (more than 99 percent) of the disabled workers in this study were receiving social security benefits at the time of the NBS interview (table 4). This is to be expected because those disabled-worker beneficiaries who had recovered were removed from the sample. The percent of disabled workers receiving social security benefits is very stable across all age, sex, and marital status categories.

Social security benefits can also be a source of income for other members of the disabled worker's family. Obviously, these additional social security benefits will be more important for families of married disabled-worker beneficiaries because married beneficiaries are more likely than unmarried beneficiaries to have dependent children and children under age 18⁵ and their spouses may be elig-

⁴See Martynas A. Ycas, "Asset Holdings of the Newly Disabled: Findings From the New Beneficiary Survey," *Social Security Bulletin*, December 1986, pages 5–12.

⁵Children who become disabled before age 22 are also eligible for a dependent's benefit, as are children through age 18 who are attending a secondary school. In 1982, children aged 18–22 were eligible for a dependent's benefit if they were attending a postsecondary school. These benefits for student dependents have since been phased out.

Table 4.—Social security benefit income: Percent of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, beneficiary status, sex, and age at first payable benefit

Marital status and person receiving benefits	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	99	99	99	100	100	100	99	100	100	100
Disabled worker	99	99	99	100	100	100	99	100	100	100
Self only	60	25	62	73	64	47	40	62	49	31
Spouse	36	65	33	26	35	38	(1)	28	50	69
As wife/husband	23	59	24	13	12	0	(1)	0	0	0
As retired worker	8	(2)	2	8	18	29	(1)	12	39	63
As disabled worker	4	2	4	5	5	10	(1)	16	10	6
Other/unknown	1	3	2	1	1	(2)	(1)	0	(2)	1
Child	24	72	30	12	4	15	57	12	2	0
Unmarried, total	99	98	99	99	100	99	99	99	100	99
Disabled worker	99	98	99	99	100	99	99	99	100	99
Self only	94	92	93	94	98	92	76	95	99	98
Child	5	6	5	6	2	7	23	4	1	1

¹Fewer than 50 cases.

²Less than 0.5 percent.

Source: New Beneficiary Survey, October–December 1982.

ible for benefits as dependents, retired workers, or disabled workers. Benefits for a dependent are more common among the families of young (under age 45) disabled-worker beneficiaries than among those of older beneficiaries (table 4). Almost 60 percent of the wives of young married male disabled workers were receiving social security benefits as dependents.⁶ Minor children were receiving social security benefits in more than 75 percent of the disabled-worker households with children present. As expected, the proportion of families receiving social security benefits for a dependent decreased as the age of the disabled-worker beneficiary increased. Also, as would be expected, the proportion of spouses receiving benefits as retired workers increased with the age of the married disabled-worker beneficiary—from less than 1 percent for all married beneficiaries under age 45 to more than 60 percent for the husbands of female beneficiaries and 18 percent for the wives of male beneficiaries over age 60. This difference in the percent of spouses of older beneficiaries with retired-worker benefits is explained largely by the fact that husbands tend to be older than their wives and, therefore, more husbands than wives are eligible for retired-worker benefits.

Assets

The second most commonly reported source of income for disabled-worker beneficiaries and their spouses was asset income. For the purposes of this paper, asset income comprises: interest from money market accounts, certificates of deposit, savings accounts, checking accounts, and credit union accounts; interest from bonds; dividends from

stocks; net rental income; income from roomers or boarders; income from an individual retirement account (IRA) or Keogh account; income from annuities, life insurance, or private disability insurance; and, income from estates, trusts, or royalties. Information on amounts for all but three asset income types was collected jointly for married couples. Information about the other three asset types (IRA or Keogh; annuities, life insurance, or private disability insurance; and estates, trusts, and royalties) was collected separately for each spouse and combined for this study.

Receipt of asset income is strongly related to age and marital status and, for the unmarried, to sex (table 5). Nearly 60 percent of all married-couple families had income from assets, compared with only 33 percent of all unmarried disabled-worker beneficiaries. This difference in receipt of asset income by marital status may be partially explained by the availability of earnings from the nondisabled spouse in married couples. These earnings complement disabled-worker benefits and may allow the family to meet everyday living expenses without spending down their assets.

As one would expect, families of older disabled-worker beneficiaries (those headed by beneficiaries aged 55–64) are more likely than those of younger ones to have income from assets. (Across all four sex/marital status categories, reported receipt of asset income was 15–20 percentage points higher for families of older beneficiaries than for those of younger beneficiaries.) Older beneficiaries have had a longer worker life and more time to accumulate assets.

Unmarried women beneficiaries were more likely than unmarried men to report the receipt of asset income (39 percent and 29 percent, respectively). The receipt rate for women was higher regardless of the reason for being single (widowed, separated, divorced, or never married), but was substantially higher for divorced women (37 percent,

⁶No husbands of female disabled-worker beneficiaries received social security benefits as dependents, which is not surprising because less than 1 percent of all dependent spouses of disabled-worker beneficiaries are husbands.

Table 5.—Asset income: Percent of disabled-worker beneficiaries and their spouses, by marital status, source of income, sex, and age at first payable benefit

Marital status and type of asset income	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	60	39	56	64	73	59	52	52	62	70
Interest income	57	35	51	61	70	57	47	51	60	68
Savings	43	24	37	47	55	41	32	38	42	52
CD's	18	8	14	20	27	17	10	13	22	23
Checking	14	6	13	14	19	10	3	10	10	16
Money market	12	6	10	12	18	9	2	9	10	12
Credit union	11	10	11	12	11	12	16	11	13	10
Bonds	5	2	5	5	7	5	3	4	5	10
Annuities and insurance	8	6	11	8	8	5	3	5	6	6
Dividends	8	3	8	7	10	7	4	8	6	10
Net rental income	4	2	5	3	4	3	2	5	3	3
Roomers and boarders	1	1	0	1	1	1	1	2	1	1
Estates and trusts	1	0	1	1	1	1	1	1	0	1
IRA's and Keogh accounts	1	0	1	1	2	1	1	0	0	1
Unmarried, total	29	21	30	31	47	39	28	37	45	48
Interest income	27	20	29	29	43	35	25	34	39	45
Savings	20	16	21	22	29	26	19	26	30	32
CD's	4	1	7	6	7	7	4	6	8	11
Checking	6	2	8	8	8	6	2	5	8	8
Money market	4	2	4	6	9	6	3	4	8	10
Credit union	3	2	4	3	7	4	2	4	5	6
Bonds	1	1	3	2	1	2	1	4	1	1
Annuities and insurance	2	2	2	4	4	4	1	4	6	3
Dividends	2	1	2	1	3	3	2	3	3	4
Net rental income	1	0	2	0	1	1	1	1	2	1
Roomers and boarders	1	1	1	1	3	2	1	2	3	2
Estates and trusts	0	0	0	1	1	1	0	1	1	1
IRA's and Keogh accounts	0	0	0	0	0	0	0	0	0	0

Source: New Beneficiary Survey, October-December 1982.

compared with 28 percent for divorced men) and never-married women (45 percent, compared with 28 percent for never-married men).

Among the components of asset income, interest from savings accounts was by far the most commonly received: It was reported consistently by two-thirds of those reporting any asset income. Interest income from sources other than savings accounts was the second most commonly reported source of asset income.

Earnings

Approximately half of the married-couple families had income from earnings, but only about 6 percent of the unmarried beneficiaries did (table 6). In married-couple families, the income earner was most often the spouse of the disabled worker. Husbands of female disabled-worker beneficiaries more frequently reported earnings than did wives of male disabled-worker beneficiaries (52

Table 6.—Earned income: Percent of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, earner, sex, and age at first payable benefit

Marital status and person receiving earnings	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	44	49	53	43	38	54	80	71	46	36
Disabled worker	3	6	3	2	3	4	8	3	2	4
Spouse	41	46	49	41	35	52	77	70	45	34
Child	2	3	3	2	1	1	5	3	0	0
More than 1 person with earnings	2	6	2	2	1	4	11	4	1	1
Unmarried, total	7	11	4	4	4	6	12	6	3	3
Disabled worker	7	11	4	4	4	5	11	4	3	3
Child	0	0	0	1	0	1	1	3	0	0
Both persons with earnings	0	0	0	0	0	0	0	1	0	0

Source: New Beneficiary Survey, October-December 1982.

Table 7.—Pension income: Percent of disabled-worker beneficiaries and their spouses, by marital status, pension recipient, sex, and age at first payable benefit

Marital status	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	42	17	38	50	53	38	12	32	48	53
Disabled worker	40	17	36	47	49	22	8	19	26	32
Self only	38	17	36	44	45	13	8	14	14	14
Self and spouse	2	0	1	3	4	9	0	5	11	18
Spouse only	2	0	1	2	3	16	4	13	22	21
Unmarried, total	18	5	19	32	37	23	6	24	30	34

Source: New Beneficiary Survey, October–December 1982.

percent and 41 percent, respectively). The percent of husbands reporting earnings fell steadily with the age of the disabled wife while that of wives remained fairly constant until the disabled husband was over age 60.

Overall, fewer of the married disabled-worker beneficiaries than of the unmarried reported “own earnings” (3 percent, compared with 6 percent), but most of the difference is accounted for by the higher reported receipt of earnings by unmarried disabled-worker beneficiaries under age 45. Eleven percent of unmarried beneficiaries under age 45 reported earnings, compared with 7 percent of married beneficiaries under age 45. Beyond age 45, the percentages of married and unmarried disabled-worker beneficiaries reporting earnings are nearly identical.

Pensions

The sources of pension income included in the NBS are pensions from State, local, or Federal government employment; military pensions; railroad retirement benefits; and pensions from private employers or unions. Pensions may be received for either retirement or disability and may be based on the employment record of either the disabled worker or his or her current or former spouse. Of the married couples, 40 percent reported receipt of pension income; only 20 percent of the unmarried persons did so (table 7).

Of the 34 percent of the disabled workers who reported pension income, slightly more than half said it was from a disability pension. About 7 percent of those with pension income did not state the reason for pension receipt (disability or retirement). The rest (42 percent) of the disabled-worker beneficiaries indicated they received income from retirement pensions, which is not surprising, given that more than half the disabled-worker beneficiaries were aged 55 or older (table 1). Many pension plans allow for the payment of full or reduced retirement benefits as early as age 55. Some plans, most notably those covering the military, police, and fire fighters, allow such payments with no age restrictions after 20–25 years of service.

Almost 25 percent of the husbands of married female disabled-worker beneficiaries reported receiving pension income, compared with 4 percent of the wives of married

male disabled-worker beneficiaries. Retirement benefits were the source of pension income for 80 percent of the spouses of disabled workers who reported pension receipt. Given that just over half the spouses receiving pension income are husbands of female disabled-worker beneficiaries aged 55–64, this finding is not surprising.

Among the disabled workers themselves, married men were more than twice as likely as unmarried men to report the receipt of pension income (40 percent and 18 percent, respectively). However, pension receipt is strongly correlated with age and the gap in the proportions for married and unmarried men narrows as they age. Marital status made little difference in the receipt rates for women (22 percent for married beneficiaries and 23 percent for unmarried beneficiaries).

Within married couples, the husband was usually more likely than the wife to report pension income. When the husband was the disabled worker, he was always more likely than his wife to have a pension. However, when the wife was the disabled worker, she was more likely to have a pension only if she was under age 55 at the time of entitlement. After age 55, her husband was more likely to report pension income. This last result is not unexpected. Because husbands are usually somewhat older than their wives, many husbands of older female disabled-worker beneficiaries already will have reached retirement age and thus will be receiving retirement pension income.

Other Public Transfers

Another source of income for disabled-worker families is other public transfers, which include income from means-tested programs (supplemental security income (SSI) and State or local welfare programs (including aid to families with dependent children (AFDC)), non-means-tested programs (workers’ compensation, unemployment compensation, and black lung benefits), and veterans’ benefit programs, which include both means-tested benefits (veterans’ pensions) and non-means-tested benefits (veterans’ compensation). The veterans’ benefit data in the NBS cannot be separated into means-tested and non-means-tested components. As can be seen from table 8, other public transfer income is received by more unmarried

Table 8.—Public transfer income (other than social security benefits): Percent of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, type of income, sex, and age at first payable benefit

Marital status and type of transfer income	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	20	26	20	21	17	15	19	12	17	14
Means-tested	4	11	4	3	2	5	7	4	4	4
SSI	3	9	3	3	2	4	6	3	4	3
State welfare, including AFDC	2	5	2	1	1	1	2	1	0	1
Non-means-tested	6	8	6	5	4	5	10	3	5	3
Workers' compensation	3	5	3	2	2	1	1	1	1	1
Unemployment compensation	2	3	2	2	1	4	10	1	3	2
Black lung	1	0	0	1	2	1	0	1	0	1
Veterans' benefits	12	7	12	14	11	6	3	5	8	9
Unmarried, total	27	31	27	19	25	30	39	32	24	27
Means-tested	16	23	14	7	10	26	34	28	20	22
SSI	15	22	13	6	10	24	31	27	19	21
State welfare, including AFDC	1	2	2	1	0	4	7	4	2	2
Non-means-tested	2	3	2	2	1	2	3	1	1	3
Workers' compensation	2	3	2	2	1	2	3	1	1	2
Unemployment compensation	0	0	0	0	0	0	0	0	0	1
Black lung	0	0	0	1	0	0	0	1	0	1
Veterans' benefits	9	5	11	9	15	3	2	3	4	3

Source: New Beneficiary Survey, October-December 1982.

disabled-worker beneficiaries than by married disabled-worker beneficiaries. It is also reported most often by beneficiaries who became entitled to social security disabled-worker benefits before age 45.

Veterans' benefits were the most commonly received form of other public transfer income for married couples. Veterans' benefits can be paid for four different reasons. Veterans' compensation is paid to veterans who are disabled as a result of an injury or illness incurred or aggravated while on active military duty. Veterans' pension are means-tested payments made to wartime veterans with limited income who are totally and permanently disabled because of a condition not attributable to their military service. Surviving spouses, children, and parents of service persons or veterans who died from an illness or injury incurred or aggravated by active military duty or from a long-term non-service-connected disability may be eligible for monthly cash benefits. Finally, means-tested pensions may be paid to surviving spouses and children of wartime veterans who died from non-service-connected causes. The NBS data are not sufficiently detailed to allow its measure of veterans' benefits to be sorted into these four categories.

Veterans' benefits were received by 12 percent of the couples in which the husband was the disabled-worker beneficiary. Only 20 percent of these couples were receiving income from public transfers so veterans' benefits were the primary source of their other public transfer income. Veterans' benefits were also the primary source of public transfer income for married-couple families in which the wife was the disabled-worker beneficiary. Only 6 percent of these families had veterans' benefit income, however. Aside from veterans' benefits, married disabled-

worker families were slightly more likely to report receipt of non-means-tested public transfer income than of means-tested income.

Among the unmarried disabled workers and their children, SSI, a means-tested income source, was by far the most often-reported source of other public transfer income. It was received by 15 percent of all unmarried male beneficiaries (56 percent of those reporting other public transfer income) and by almost 25 percent of the unmarried female beneficiaries (80 percent of those with public transfer income). Veterans' benefits were the second most common source of public transfer payments for the unmarried men, and State or local welfare programs were the second most common source for the unmarried women.

Contributions from Others and Other Income

Contributions from others include alimony and child support as well as contributions from persons other than the spouse both inside and outside the household. This source of income was the least often mentioned for all sex/marital status categories except for unmarried women. More unmarried women received contributions from others than received earnings (10 percent, compared with 6 percent). Only 4 percent of the married couples and unmarried men listed contributions from others among their sources of income (table 9). Among all sex/marital status groups, those under age 45 at first benefit receipt were the most likely to have this source of income.

Other income is all cash income from sources not previously mentioned. Income from this catchall source was reported by only 4 percent of the married disabled-worker

Table 9.—Contributions from others and cash income not previously accounted for: Percent of disabled-worker beneficiaries and their spouses, by marital status, source of income, sex, and age at first payable benefit

Marital status and source of income	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	8	12	8	7	7	8	11	7	4	10
Contributions from others	3	8	3	2	2	4	9	5	2	1
In household	2	3	2	2	2	2	2	3	2	1
Outside household	1	3	0	1	1	1	3	1	0	0
Alimony and/or child support	0	2	0	0	0	1	5	1	0	0
Other cash income	5	5	4	5	4	4	3	2	3	10
Unmarried, total	6	9	5	3	5	13	16	13	12	10
Contributions from others	4	7	2	1	4	10	14	11	10	6
In household	2	3	1	1	2	4	5	5	5	2
Outside household	2	4	1	0	2	4	6	4	3	3
Alimony and/or child support	0	0	0	0	1	2	4	3	2	1
Other cash income	2	2	3	2	2	3	2	3	2	4

Source: New Beneficiary Survey, October–December 1982.

beneficiary families and by less than 3 percent of the unmarried beneficiaries.

In-Kind Transfers

Another important component of economic well-being is in-kind income. The NBS asked about three types of in-kind benefits, all means-tested—public housing or rent subsidies, energy assistance, and food stamps. Data on the cash value of these benefits were obtained only for food stamps.

Unmarried disabled-worker beneficiaries were more likely than married beneficiaries to receive income from in-kind transfers (table 10). More than 20 percent of unmarried male disabled-worker beneficiaries and 40 percent of unmarried female disabled-worker beneficiaries received at least one form of in-kind transfer income, compared with 13 percent of the married male disabled-worker beneficiaries and 8 percent of the married female disabled-worker beneficiaries. Food stamps were the most often reported form of in-kind income. They were received by at least half of those receiving any in-kind transfers, regardless of sex or marital status. Energy assistance was

also reported by almost half those reporting any in-kind transfers, but housing subsidies were consistently less commonly received. In general, for all sex/marital status categories, receipt of in-kind transfers declined as the age of the disabled worker increased.

Total Income

The total income measure used in this article is the sum of all sources of cash income described earlier. Income from each component of these sources was recorded for each of the 3 months preceding the month of interview. The income figures presented below are the average of the sum of the amounts for these 3 months.

The distribution of average total monthly income is given in table 11 (and in more detail in table B). About one-third of the married-couple families had an average total income of less than \$1,000 per month; one-fifth had an average income of \$2,000 or more in the last 3 months. The median total monthly income of married disabled men and their families was \$1,230; the median income for the families of married disabled women was about

Table 10.—In-kind transfer income: Percent of disabled-worker beneficiaries and their spouses, by marital status, type of income, sex, and age at first payable benefit

Marital status and type of transfer	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	13	28	12	10	10	8	10	9	7	6
Housing subsidies	2	5	1	1	1	1	2	1	1	1
Energy assistance	8	13	8	7	6	4	2	5	4	5
Food stamps	8	19	7	5	5	4	8	5	2	3
Unmarried, total	22	26	22	20	14	40	45	44	36	33
Housing subsidies	6	7	4	5	3	10	16	9	9	6
Energy assistance	9	11	8	8	6	22	20	24	23	18
Food stamps	12	15	14	10	7	24	27	28	21	21

Source: New Beneficiary Survey, October–December 1982.

Table 11.—Average total monthly income for 3 months preceding month of interview: Percentage distribution of disabled-worker beneficiaries, by marital status, income, sex, and age at first payable benefit

Marital status and average monthly income	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married:										
Less than \$1,000	35	39	34	34	34	29	19	26	34	37
\$1,000-\$1,499	29	29	27	31	30	29	26	28	33	27
\$1,500-\$1,999	18	14	19	18	19	21	27	25	13	20
\$2,000 or more	18	17	20	17	17	21	28	21	20	16
Median¹	\$1,230	\$1,160	\$1,250	\$1,240	\$1,240	\$1,360	\$1,630	\$1,420	\$1,240	\$1,170
Unmarried:										
Less than \$400	30	43	26	18	19	40	44	41	37	37
\$400-\$599	34	31	35	38	32	29	28	30	30	27
\$600-\$999	21	16	21	25	27	22	23	20	22	26
\$1,000 or more	15	10	18	20	23	9	6	9	11	10
Median¹	\$490	\$430	\$520	\$560	\$600	\$460	\$460	\$450	\$470	\$500

¹Medians rounded to nearest \$10.

Source: New Beneficiary Survey, October-December 1982.

10 percent higher, \$1,360.⁷ The pattern of median income by age of the disabled worker at first payable benefit varied between the latter two groups. For disabled married men, median monthly income increased at age 45 and then remained steady, while for disabled married women, median income declined steadily with age. This median income pattern for married female disabled workers may occur because as these women reach older ages, their husbands are retiring from the labor market and their retirement benefits are lower than their former earnings. For married male disabled workers, however, the wife's retirement income is lower because wives tend to be younger than their disabled husbands and their retirement would be at a later point in the marriage. Thus one may expect median income to be more steady across ages for the families of married male disabled-worker beneficiaries.

About one-third of the unmarried disabled-worker beneficiaries had average monthly incomes of less than \$400 while about 1 in 8 had an average income of \$1,000 or more a month. The median monthly income of unmarried disabled men was \$490—\$30 higher than that of unmarried disabled women.⁸

Shares of Aggregate Income

To this point, the analysis has concentrated on sources of family income and the total level of family income.

⁷These median monthly amounts are only slightly lower than the \$1,500 and \$1,470 reported by married retired-worker men and their wives and retired-worker women and their husbands, respectively. For further information on the incomes of newly retired workers, see Linda Drazga Maxfield, "Income of New Retired Workers by Age at First Benefit Receipt: Findings from the New Beneficiary Survey," *Social Security Bulletin*, July 1985, pages 7-26.

⁸The unmarried retired-worker beneficiaries in the NBS reported substantially higher median monthly incomes than the unmarried disabled-worker beneficiaries (\$780 for unmarried retired-worker men and \$760 for unmarried retired-worker women). See Maxfield, July 1985, *op. cit.*, for further information.

Another way to analyze income receipt is to measure the share of income derived from each source of income. Aggregate income shares were determined by summing dollar income from each major source of income for all families and dividing by the sum of all income for all families. Table 12 gives the share of total income provided by each of several income sources. Table 13 compares these NBS income shares with income shares for 25-64-year-olds from the CPS. The 25-64 age range is used instead of the 18-64 age range because it is felt that the very different age distributions of the NBS disabled population and the civilian noninstitutionalized population—21 percent of the latter are aged 18-24 while only 4 percent of the former are in that age range—will influence both shares of income and median total income levels. By eliminating those aged 18-24 from both groups, a more precise comparison of the disabled and the noninstitutionalized population can be made.

Earnings were the primary source of income for the noninstitutionalized population aged 25-64, accounting for 90 percent of the reported income for married couples and unmarried men and for almost 80 percent of the income of unmarried women. Asset income and public transfer income were the second and third most important sources, respectively, accounting for 2-6 percent of reported income. Social security and railroad retirement benefits (the amounts are combined on the CPS data tape) supply only 1-4 percent of the income for this age group.

For disabled persons aged 25-64, the primary sources of income are quite different. Social security (and railroad retirement) benefits are the major income source for disabled-worker beneficiaries, supplying almost two-thirds of the income for unmarried beneficiaries and 43 percent for married beneficiaries. For married couples, earnings are also an important income source, accounting for 28 percent of their total income. Earnings are only 3 percent of the income of unmarried disabled-worker beneficiaries. Pensions, asset income, and public transfer income each

Table 12.—Shares of aggregate income: Percentage distribution of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, selected income sources, sex, and age at first payable benefit

Marital status and income source	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married, total	100	100	100	100	100	100	100	100	100	100
Earnings	24	30	28	22	18	41	62	48	31	21
Social security benefits	45	50	44	44	45	36	27	32	38	49
Other public pensions	3	2	3	4	4	7	1	5	11	8
Private pensions	9	3	8	12	12	5	1	4	7	9
Asset income	10	4	10	11	14	7	2	8	8	9
Other public transfers	6	8	6	5	5	3	4	2	4	2
Other income	2	3	2	2	2	1	2	1	1	2
Unmarried, total	100	100	100	100	100	100	100	100	100	100
Earnings	4	8	3	2	1	3	7	3	1	2
Social security benefits	65	63	66	67	67	62	62	65	58	63
Other public pensions	4	1	6	5	4	3	1	3	5	3
Private pensions	7	1	6	12	15	7	2	10	8	9
Asset income	6	3	9	8	7	11	3	7	19	13
Other public transfers	12	21	8	5	6	7	11	7	5	7
Other income	2	2	2	1	2	7	14	5	4	3

Source: New Beneficiary Survey, October-December 1982.

supply 5-12 percent of the total incomes of disabled-worker beneficiaries.⁹

Table 13 also shows the median monthly income levels of all persons aged 25-64 and of disabled-worker beneficiaries in that age range. Unmarried disabled women, the group of new disabled-worker beneficiaries aged 25-64 with the lowest median income, are best off relative to their nondisabled counterparts. Their median income (\$470) is just over half the median income of \$920 received by all unmarried women aged 25-64. Unmarried disabled men in that age range are the worst off relative to their nondisabled counterparts: Their median income is not quite 40 percent of the nondisabled group's median income (\$520, compared with \$1,320). The median monthly income of disabled-worker married couples is less than half that of all married couples aged 25-64 (\$1,260 and \$2,750, respectively).

Table 12 shows that social security benefits provide the largest share of monthly income for all marital status/sex/age groups except for the families of married female disabled-worker beneficiaries who received a first payable disabled-worker benefit before age 55. Earnings were the primary source of income for this subgroup. Social security benefits provided about 40 percent of the average monthly income for the families of married disabled workers and about 65 percent for unmarried disabled workers.

Another way to look at the relative importance of social security benefits to disabled workers and their families is to look at what percent rely on social security benefits for at least half their total income. Fifty percent of the married couples and more than 80 percent of the unmarried disabled workers relied on social security for at least half

⁹Maxfield, July 1985, *op.cit.*, found social security benefits provided about 35 percent of the income of married retired workers and 40 percent for the unmarried. Pensions, asset income, and earnings each provided 15-20 percent of the total income of retired workers.

Table 13.—Shares of total income: Percent of families of disabled-worker beneficiaries aged 25-64 and noninstitutionalized population aged 25-64, by income source, marital status, and sex

Sources of income	Married couples		Unmarried men		Unmarried women	
	NBS	CPS	NBS	CPS	NBS	CPS
Earnings	28	90	3	89	3	78
Social security and railroad retirement benefits	43	1	66	1	62	4
Pensions	12	2	12	1	10	2
Asset income	10	4	6	4	11	6
Public transfers	5	2	11	3	7	6
Other income	2	1	2	1	7	4
Median monthly income¹	\$1,260	\$2,750	\$520	\$1,320	\$470	\$920

¹Medians rounded to nearest \$10.

Source: New Beneficiary Survey (NBS), October-December 1982, and Current Population Survey (CPS), March 1983.

their total income (table 14). The proportion of beneficiary families whose social security benefits amounted to at least half their income did not vary much by age for disabled married men or for disabled unmarried men and women. It increased with age, however, for disabled married women reflecting the retirement behavior and subsequent social security retirement benefit status of their husbands.

Social security benefits were the sole source of income for 37 percent of the disabled unmarried men and 24 percent of the disabled unmarried women. It was the only source of income for about 10 percent of the married beneficiaries. The percentage of new disabled beneficiaries relying exclusively on these benefits for income decreased with their age.

Earnings were the second most important source of income by share size for families of married disabled-worker beneficiaries. They accounted for almost 25 per-

Table 14.—Relative importance of social security benefits: Percent of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, percent of income from benefits, sex, and age at first payable benefit

Marital status and proportion of income from social security benefits	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married:										
Less than 50 percent	46	39	49	49	44	61	81	73	52	41
50 percent or more	54	61	51	51	56	39	17	27	48	59
90 percent or more	16	24	17	13	14	15	9	13	17	19
100 percent	10	17	11	8	6	8	7	10	8	7
Unmarried:										
Less than 50 percent	17	18	15	17	15	19	18	18	20	20
50 percent or more	83	82	85	83	85	81	82	82	80	80
90 percent or more	51	57	49	49	39	36	43	34	34	31
100 percent	37	42	34	40	26	24	37	26	22	20

Source: New Beneficiary Survey, October-December 1982.

cent of all family income in the families of male disabled-worker beneficiaries and more than 40 percent in the families of female beneficiaries. As might be expected, the proportion of total income derived from earnings falls steadily with the age of the disabled worker.

Asset income is the third largest source of income to families of married disabled-worker respondents. This source of income is not very important for those who came on the DI rolls before age 45 (it accounts for about 3 percent of the income of the families of these young disabled-worker beneficiaries) because they have had a relatively short period during which they could accumulate assets. For the families of older married disabled-worker beneficiaries, asset income accounts for 8-13 percent of total income.

After social security benefits, income from other public transfers, from assets, and from private pensions are the three most significant sources of income for unmarried disabled workers. Each of these sources accounted for 6-12 percent of their total income. In general, the share of total income from other public transfers fell with age and that from private pensions and assets rose with age.

Table 15 shows how shares of total family income are distributed across family members (disabled workers, spouse, and children) and sources of income.¹⁰ The data for unmarried disabled workers show that 98 percent of family income is attributable to the disabled worker and 60-65 percent of this income comes from social security benefits. Almost all of the income contributed by children under age 19 (2 percent of the total family income) comes from their social security benefits as dependents of the beneficiary.

In the families of married disabled workers, the husband, whether disabled or not, provided almost two-thirds

of the total family income. The wife, whether or not disabled, provided one-third, and children provided only 3 percent of total income. Social security benefits accounted for just under two-thirds of the disabled worker's income among both men and women, and earnings were the source of almost two-thirds of their spouses' income. Spousal earnings fell as a percent of total income as the age of the disabled worker increased; yet, this reduction was offset almost percent for percent by increases in spousal income from social security benefits, pensions, and assets.

Summary

The data for this NBS sample reflect the income characteristics of disabled-worker beneficiaries who first came on the DI rolls from mid-1980 to mid-1981 and were still receiving social security benefits when they were interviewed at the end of 1982. For unmarried beneficiaries, median total monthly income was less than \$500. For married beneficiaries, it was more than \$1,200. These median income levels are roughly half those of the non-institutionalized population aged 25-64.

The primary reason that families of married beneficiaries are better off financially than unmarried beneficiaries is the presence of earnings from the disabled worker's spouse. Spousal earnings accounted for 20 percent of the income in families of married male disabled-worker beneficiaries and 40 percent in the families of married female disabled-worker beneficiaries. Spousal retirement income (pensions and social security benefits) also contributed to the well-being of married disabled workers relative to that of unmarried disabled workers.

Social security disabled-worker benefits were the most important income source for the disabled workers themselves, constituting 60-67 percent of their total income. Social security dependent benefits were the most important component of children's total income. Relatively few spouses received social security benefits as dependents of a disabled-worker beneficiary (23 percent of the wives

¹⁰Income from jointly reported assets in table 15 were divided equally between the disabled worker and his or her spouse. Differences in asset income receipt are due to differences in separately recorded income from IRA or Keogh accounts, from annuities, life insurance, or private disability insurance, and from estates, trusts, and royalties.

of male disabled workers and no husbands of female disabled workers), but social security retired-worker benefits were an important source of income to spouses of older disabled workers.

Overall, social security benefits are the most important source of income for disabled workers and their families. They account for 40 percent of the total income for families of married disabled-worker beneficiaries and half

of these families rely on social security benefits for at least 50 percent of their income. Social security benefits provide almost two-thirds of the total income of unmarried disabled-worker beneficiaries. For more than 80 percent of these unmarried beneficiaries, at least half their income comes from social security benefits and for more than 30 percent, social security benefits are the source of all their income.

Table 15.—Average total monthly income received by family: Percent of disabled-worker beneficiaries, their spouses, and their children under age 19, by marital status, family member, income source, sex, and age at first payable benefit

Marital status, family member, and income source	Men, aged					Women, aged				
	Total	18-44	45-54	55-59	60-64	Total	18-44	45-54	55-59	60-64
Married disabled worker:										
Self only, total income	64	55	62	66	68	33	27	33	35	39
Earnings	2	4	2	1	1	2	1	2	2	2
Social security benefits	38	37	37	39	39	22	21	22	22	25
Other pensions	12	4	11	15	14	4	1	3	4	6
Assets	6	3	7	6	8	4	1	5	5	5
Other income	6	8	6	6	6	1	2	1	2	1
Spouse, total income	33	36	34	33	32	65	68	66	65	61
Earnings	22	26	26	21	17	39	61	46	29	19
Social security benefits	4	5	3	4	6	12	2	9	15	23
Other pensions	1	0	0	1	1	8	1	6	14	11
Assets	4	1	3	5	6	3	1	3	4	4
Other income	2	4	2	2	2	3	4	2	3	3
Children (under age 19), total income	3	9	4	1	0	2	5	1	0	0
Earnings	0	0	0	0	0	0	0	0	0	0
Social security benefits	3	9	4	1	0	2	5	1	0	0
Other income	0	0	0	0	0	0	0	0	0	0
Unmarried disabled worker:										
Self only, total income	99	98	99	98	100	98	92	99	99	100
Earnings	4	8	3	2	1	3	6	3	1	2
Social security benefits	64	62	64	65	66	60	55	64	58	63
Other pensions	11	2	12	17	19	10	3	13	12	12
Assets	6	3	9	8	7	11	3	7	19	13
Other income	14	23	10	6	7	14	25	11	9	10
Children (under age 19), total income	1	2	1	2	0	2	8	1	1	0
Earnings	0	0	0	0	0	0	1	0	0	0
Social security benefits	1	2	1	2	0	2	7	1	1	0
Other income	0	0	0	0	0	0	0	0	0	0

Source: New Beneficiary Survey, October-December 1982.

Table A.—Sources of income¹ in 3 months immediately preceding interview: Percent of disabled-worker beneficiaries, by selected income source, age at first payable benefit,² marital status, and sex

Income source in prior 3 months	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
Married men and their wives					
Total number (in thousands).....	111.1	17.1	29.4	35.7	28.9
Percent of households receiving--					
Earnings.....	43.6	49.7	49.3	42.2	36.0
Social Security.....	99.5	99.4	98.9	99.6	99.8
Retirement benefits other than Social Security.....	42.1	17.1	37.5	49.5	52.6
Other public pensions.....	9.0	4.1	7.3	9.9	12.7
Government pensions.....	8.6	4.1	7.2	9.4	12.4
Federal.....	.8	.3	.3	1.4	1.1
State or local.....	6.0	2.8	4.1	6.3	9.4
Military.....	2.2	1.0	2.9	2.2	2.3
Railroad retirement.....	.3	0	.1	.5	.5
Private pensions.....	34.4	13.0	30.5	41.6	42.0
Income from assets.....	60.3	38.9	56.1	63.8	72.8
Interest.....	56.7	35.2	50.7	61.2	70.0
Income from IRA or Keogh.....	.8	0	.6	.7	1.7
Other income from assets.....	18.2	11.2	19.6	18.3	20.9
Dividends.....	7.5	3.3	7.5	7.2	10.3
Rental income.....	4.2	2.6	5.3	3.6	5.0
Income from roomers or boarders.....	.8	.5	.4	1.1	.9
Estates, trusts, or royalties.....	.7	0	.6	1.2	.7
Private annuities.....	8.4	6.1	10.6	8.4	7.5
Veterans' benefits.....	11.5	7.2	11.6	14.0	10.7
Black lung benefits.....	.9	0	.3	1.1	1.7
Unemployment compensation.....	2.1	3.0	2.4	2.1	1.2
Workers' compensation.....	2.9	5.4	3.2	2.5	1.5
Public assistance.....	4.3	10.8	3.8	3.4	2.2
Supplemental Security Income.....	3.4	8.9	2.6	2.6	2.0
State or local welfare, including AFDC.....	1.7	5.2	1.7	.9	.6
Alimony or child support.....	.4	2.1	.3	0	J
Contributions from relatives or others.....	3.0	5.7	2.7	2.5	2.5
In the household.....	2.1	2.8	2.3	1.9	1.7
Not in the household.....	1.0	3.1	.4	.6	.8
Other income.....	4.6	4.7	4.5	4.6	4.5
In-kind benefits.....	13.3	28.1	11.7	10.3	9.7
Public housing or rent subsidies.....	1.6	5.2	.9	.9	1.0
Energy assistance.....	7.7	12.6	7.6	6.6	6.4
Food stamps.....	7.8	19.2	7.1	4.8	5.3
Percent of respondents receiving--					
Earnings.....	3.2	5.2	3.3	2.0	3.5
Social Security.....	99.5	99.4	98.9	99.6	99.8
Retirement benefits other than Social Security.....	40.3	16.8	36.4	47.3	49.4
Other public pensions.....	8.0	4.1	7.2	8.9	10.0
Private pensions.....	32.9	12.7	29.4	39.5	40.3
Income from assets.....	60.0	38.4	55.8	63.7	72.5

See footnotes at end of table.

Table A.—Sources of income¹ in 3 months immediately preceding interview: Percent of disabled-worker beneficiaries, by selected income source, age at first payable benefit,² marital status, and sex—Continued

Income source in prior 3 months	Total	Married women and their husbands			
		Under age 45	Age 45-54	Age 55-59	Age 60-64
Total number (in thousands).....	30.6	6.1	8.7	9.4	6.3
Percent of households receiving--					
Earnings.....	53.9	79.2	65.1	42.0	31.5
Social Security.....	99.6	99.3	99.5	99.6	100.0
Retirement benefits other than Social Security.....	37.5	12.0	32.5	48.1	53.2
Other public pensions.....	15.2	5.3	12.6	22.5	17.6
Government pensions.....	13.5	5.3	12.2	19.1	15.0
Federal.....	3.1	0	1.4	4.7	5.9
State or local.....	9.1	3.3	8.9	10.8	7.8
Military.....	3.4	2.0	2.4	5.3	3.2
Railroad retirement.....	1.9	0	.9	3.4	2.6
Private pensions.....	25.7	6.7	21.3	32.1	40.7
Income from assets.....	59.3	52.1	53.3	62.5	65.6
Interest.....	56.6	47.4	50.9	60.3	67.6
Income from IRA or Keogh.....	.6	.7	0	.4	1.4
Other income from assets.....	15.3	10.2	18.4	14.3	17.5
Dividends.....	6.8	4.2	7.5	5.7	9.8
Rental income.....	3.8	2.9	5.6	3.0	3.3
Income from roomers or boarders.....	1.2	1.3	1.9	.9	.7
Estates, trusts, or royalties.....	.8	1.3	.9	.4	.7
Private annuities.....	5.0	2.6	5.2	5.7	5.8
Veterans' benefits.....	6.4	2.6	5.2	8.3	9.0
Black lung benefits.....	.7	0	1.0	.4	1.3
Unemployment compensation.....	3.7	9.5	1.4	3.0	2.1
Workers' compensation.....	1.0	.9	.9	1.3	.7
Public assistance.....	4.6	6.0	3.8	4.4	3.8
Supplemental Security Income.....	4.2	5.9	3.3	4.4	3.2
State or local welfare, including AFDC.....	.8	2.0	1.0	0	.7
Alimony or child support.....	1.2	4.6	1.6	0	0
Contributions from relatives or others.....	2.7	4.8	3.8	1.7	.6
In the household.....	1.9	1.5	3.3	1.7	.6
Not in the household.....	.8	3.3	.5	0	0
Other income.....	4.1	2.7	2.3	3.0	9.8
In-kind benefits.....	7.9	10.2	5.1	6.6	6.0
Public housing or rent subsidies.....	1.1	2.0	.5	.9	1.3
Energy assistance.....	4.2	2.0	5.2	4.4	4.7
Food stamps.....	4.0	7.6	4.8	1.8	2.7
Percent of respondents receiving--					
Earnings.....	3.9	6.7	3.3	3.0	3.3
Social Security.....	99.6	99.3	99.5	99.6	100.0
Retirement benefits other than Social Security.....	21.7	8.0	19.3	25.6	32.3
Other public pensions.....	6.7	3.3	7.0	7.8	7.8
Private pensions.....	15.0	4.7	12.3	17.8	24.5
Income from assets.....	58.6	50.7	52.4	62.5	66.9

See footnotes at end of table.

Table A.—Sources of income¹ in 3 months immediately preceding interview: Percent of disabled-worker beneficiaries, by selected income source, age at first payable benefit,² marital status, and sex—Continued

Income source in prior 3 months	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
Unmarried men					
Total number (in thousands).....	39.5	16.9	8.1	8.7	5.8
Percent of households receiving--					
Earnings.....	6.8	10.7	4.0	3.6	3.8
Social Security.....	98.9	98.2	98.9	99.5	100.0
Retirement benefits other than Social Security.....	18.4	4.8	19.3	32.0	36.7
Other public pensions.....	5.3	1.9	7.1	8.2	8.3
Government pensions.....	4.6	1.0	7.1	6.6	8.3
Federal.....	.3	0	.0	1.0	.8
State or local.....	3.2	1.0	4.9	3.6	6.8
Military.....	1.0	0	2.2	2.0	.7
Railroad retirement.....	.7	.8	0	1.5	0
Private pensions.....	13.6	2.9	12.1	24.8	29.9
Income from assets.....	28.9	21.1	30.3	30.5	47.1
Interest.....	27.0	19.5	28.4	28.9	43.4
Income from IRA or Keogh.....	0	0	0	0	0
Other income from assets.....	5.3	3.9	6.1	5.0	8.9
Dividends.....	1.6	1.3	2.2	.5	2.9
Rental income.....	.7	0	2.2	0	1.4
Income from roomers or boarders.....	.9	.6	.5	.5	3.0
Estates, trusts, or royalties.....	.3	.3	0	.5	.7
Private annuities.....	2.4	1.8	1.7	3.5	3.7
Veterans' benefits.....	8.6	5.0	10.6	9.3	15.2
Black Lung benefits.....	.1	0	0	.5	0
Unemployment compensation.....	.1	.3	0	0	.0
Workers' compensation.....	2.1	2.9	1.6	2.1	.8
Public assistance.....	16.0	23.3	14.5	7.0	10.5
Supplemental Security Income.....	15.2	22.2	13.4	6.5	10.5
State or local welfare, including AFDC.....	1.3	1.8	1.6	1.0	0
Alimony or child support.....	.1	0	0	0	.8
Contributions from relatives or others.....	4.0	7.0	2.1	.5	3.1
In the household.....	1.9	3.2	1.1	.5	1.5
Not in the household.....	2.0	3.7	1.0	0	1.5
Other income.....	2.4	2.3	2.9	2.5	1.5
In-kind benefits.....	22.0	25.6	22.0	20.2	14.4
Public housing or rent subsidies.....	5.5	7.4	3.8	5.1	3.1
Energy assistance.....	9.0	10.9	8.3	7.9	6.0
Food stamps.....	12.2	14.6	13.7	9.7	6.8
Percent of respondents receiving--					
Earnings.....	6.7	10.7	3.4	3.6	3.8
Social Security.....	98.9	98.2	98.9	99.5	100.0
Retirement benefits other than Social Security.....	18.4	4.8	19.3	32.0	36.7
Other public pensions.....	5.3	1.9	7.1	8.2	8.3
Private pensions.....	13.6	2.9	12.1	24.8	29.9
Income from assets.....	28.9	21.1	30.3	30.5	47.1

See footnotes at end of table.

Table A.—Sources of income¹ in 3 months immediately preceding interview: Percent of disabled-worker beneficiaries, by selected income source, age at first payable benefit,² marital status, and sex—Continued

Income source in prior 3 months	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
Unmarried women					
Total number (in thousands).....	32.2	8.3	7.8	9.7	6.4
Percent of households receiving--					
Earnings.....	5.7	12.8	5.2	1.7	3.2
Social Security.....	99.2	98.5	99.5	100.0	98.7
Retirement benefits other than Social Security.....	23.4	6.4	24.1	30.0	34.4
Other public pensions.....	7.0	3.0	5.8	10.0	9.0
Government pensions.....	6.3	2.5	5.8	9.7	8.3
Federal.....	.6	0	.5	.4	1.9
State or local.....	5.7	2.5	5.3	8.2	6.4
Military.....	0	0	0	0	0
Railroad retirement.....	.6	.5	0	1.3	.6
Private pensions.....	16.8	3.5	18.2	20.4	26.8
Income from assets.....	39.1	27.5	37.1	45.0	47.6
Interest.....	35.4	24.6	33.9	39.4	45.1
Income from ISA or Keogh.....	0	0	0	0	0
Other income from assets.....	10.3	4.4	10.5	14.8	10.8
Dividends.....	3.3	2.5	3.1	3.3	4.4
Rental income.....	1.1	.5	1.0	1.7	1.3
Income from roomers or boarders.....	2.0	1.0	1.6	3.4	1.8
Estates, trusts, or royalties.....	.8	0	1.0	1.3	.6
Private annuities.....	3.6	1.0	4.2	5.5	3.2
Veterans' benefits.....	2.7	1.6	2.6	3.8	2.8
Black lung benefits.....	.4	0	.5	.4	.6
Unemployment compensation.....	.1	0	0	0	.6
Workers' compensation.....	1.7	3.4	.5	.9	1.9
Public assistance.....	26.0	33.9	28.4	19.9	22.0
Supplemental Security Income.....	24.5	30.9	27.3	18.6	21.4
State or local welfare, including AFDC.....	3.8	7.3	3.6	1.7	2.5
Alimony or child support.....	2.4	3.9	2.6	2.2	.6
Contributions from relatives or others.....	8.3	10.4	8.9	8.1	5.1
In the household.....	4.5	4.9	5.2	5.2	1.9
Not in the household.....	4.3	6.5	4.3	3.4	3.2
Other income.....	2.7	2.0	3.1	1.7	4.4
In-kind benefits.....	39.6	44.7	44.0	36.2	32.6
Public housing or rent subsidies.....	10.2	15.7	8.9	9.4	5.7
Energy assistance.....	21.5	20.2	23.9	23.0	18.0
Food stamps.....	24.3	26.9	28.4	21.3	20.6
Percent of respondents receiving--					
Earnings.....	5.0	10.9	4.1	1.7	3.2
Social Security.....	99.2	98.5	99.5	100.0	98.7
Retirement benefits other than Social Security.....	23.4	6.4	24.1	30.0	34.4
Other public pensions.....	7.0	3.0	5.8	10.0	9.0
Private pensions.....	16.8	3.5	18.2	20.4	26.8
Income from assets.....	39.1	27.5	37.1	45.0	47.6

¹Missing information on source of income is imputed.

²Disabled-worker beneficiaries with first payable benefit in July 1980-

June 1981 who were receiving benefits at the time of the interview.

Source: New Beneficiary Survey, October-December 1982.

Table B.—Average total monthly income¹ received by family: Percentage distribution of disabled-worker beneficiaries, by income amount, age at first payable benefit,² marital status, and sex

Average family total monthly income	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
Married men and their wives					
Total number (in thousands).....	111.1	17.1	29.4	35.7	28.9
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$400.....	2.4	1.2	2.7	2.4	2.9
\$400-\$599.....	8.3	13.0	8.1	8.4	5.5
\$600-\$799.....	11.0	11.0	11.1	10.5	11.6
\$800-\$999.....	13.1	13.7	12.4	12.3	14.2
\$1000-\$1199.....	13.0	12.7	12.1	13.4	13.4
\$1200-\$1399.....	11.9	12.6	11.0	13.0	10.8
\$1400-\$1599.....	8.8	6.6	8.3	9.6	9.6
\$1600-\$1799.....	7.7	6.3	7.3	7.9	8.0
\$1800-\$1999.....	6.2	5.3	6.8	5.5	6.9
\$2000-\$2499.....	8.9	8.1	10.1	8.4	8.7
\$2500-\$2999.....	4.9	6.0	5.4	4.2	4.4
\$3000-\$3999.....	2.7	2.9	2.7	3.1	2.2
\$4000 or more.....	1.4	.5	1.5	1.4	1.7
Median household income (to nearest \$10).....	\$1,230	\$1,160	\$1,250	\$1,240	\$1,240
Married women and their husbands					
Total number (in thousands).....	30.6	6.1	8.7	7.4	6.3
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$400.....	1.9	2.0	2.3	1.7	1.3
\$400-\$599.....	6.0	8.0	3.9	5.9	7.2
\$600-\$799.....	7.6	4.0	5.8	15.0	12.0
\$800-\$999.....	11.7	5.4	13.8	11.4	16.4
\$1000-\$1199.....	12.5	9.6	13.6	12.9	14.5
\$1200-\$1399.....	10.4	10.5	9.9	11.7	9.1
\$1400-\$1599.....	10.3	10.7	10.3	12.6	6.5
\$1600-\$1799.....	8.3	12.6	8.0	3.5	11.6
\$1800-\$1999.....	8.3	10.6	11.8	5.6	5.3
\$2000-\$2499.....	10.6	12.3	9.9	10.8	9.7
\$2500-\$2999.....	4.3	7.3	4.3	3.5	2.6
\$3000-\$3999.....	4.7	6.0	5.2	4.3	3.2
\$4000 or more.....	1.3	2.0	1.4	1.3	.7
Median household income (to nearest \$10).....	\$1,360	\$1,630	\$1,420	\$1,240	\$1,170

See footnotes at end of table.

Table B.—Average total monthly income¹ received by family: Percentage distribution of disabled-worker beneficiaries, by income amount, age at first payable benefit,² marital status, and sex—Continued

Average family total monthly income	Total	Under age 45	Age 45-54	Age 55-59	Age 60-64
Unmarried men					
Total number (in thousands).....	39.5	16.9	8.1	8.7	5.8
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$200.....	1.0	2.3	0	0	0
\$200-\$299.....	9.3	12.9	10.5	4.9	3.7
\$300-\$399.....	20.0	27.6	15.6	12.7	15.1
\$400-\$499.....	20.6	19.3	21.2	23.8	18.9
\$500-\$599.....	13.0	11.8	14.1	14.3	12.7
\$600-\$699.....	8.2	6.7	6.6	9.6	12.8
\$700-\$799.....	4.8	4.5	7.3	3.7	3.8
\$800-\$899.....	4.3	2.9	3.8	5.7	6.9
\$900-\$999.....	3.3	2.4	2.8	5.7	3.1
\$1000-\$1499.....	9.4	5.3	10.5	11.2	16.8
\$1500-\$1999.....	4.2	2.4	4.4	6.9	5.3
\$2000 or more.....	1.9	1.8	3.3	1.5	.8
Median household income (to nearest \$10).....	\$490	\$430	\$520	\$560	\$600
Unmarried women					
Total number (in thousands).....	32.2	8.3	7.8	9.7	6.4
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$200.....	1.7	2.0	.5	2.1	2.1
\$200-\$299.....	12.9	12.9	12.3	14.7	11.0
\$300-\$399.....	25.1	28.8	28.2	20.4	23.9
\$400-\$499.....	17.0	16.3	19.3	18.4	12.8
\$500-\$599.....	11.7	11.4	10.4	11.5	14.0
\$600-\$699.....	7.5	7.3	7.8	6.0	9.5
\$700-\$799.....	6.9	6.4	6.9	7.7	6.5
\$800-\$899.....	4.8	4.9	2.6	5.1	7.0
\$900-\$999.....	3.2	4.0	2.6	3.0	3.2
\$1000-\$1499.....	7.1	5.0	7.9	8.5	7.0
\$1500-\$1999.....	1.3	0	1.0	1.7	2.5
\$2000 or more.....	.8	1.0	.5	.8	.6
Median household income (to nearest \$10).....	\$460	\$460	\$450	\$470	\$500

¹Missing information on amount of income is imputed.

²Disabled-worker beneficiaries with first payable benefit in July 1980-

June 1981 who were receiving benefits at the time of the interview.

Source: New Beneficiary Survey, October-December 1982.