
Work Values of Disabled Beneficiaries

by Joseph Greenblum and Barry Bye*

Although disabled beneficiaries are not expected to work, do they continue to value work? This article compares data on a particular concept of work values, the importance to the self of having a job, for social security disability insurance beneficiaries, other disabled persons, and nondisabled persons interviewed in the Social Security Administration's 1978 Survey of Disability and Work. Descriptive comparisons of these three groups with similar demographic characteristics indicates that belief in the importance of a job does not decline after entitlement to disability insurance benefits. The findings support current efforts to promote re-employment through work-incentive and vocational rehabilitation policies.

The Social Security Administration's disability insurance (DI) program provides cash benefits and, after 2 years, Medicare eligibility, to individuals who are unable to work due to severe physical or mental impairments that are expected to last for at least 12 months or end in death.

Although work is a central societal value and a source of identity and self-esteem and not only a means of earning a livelihood,¹ societal expectations of work activity from disabled beneficiaries are reduced or nonexistent. The failure of disabled persons to work because of a chronic health condition is generally legitimated. Such expectations are reinforced by the DI determination of eligibility. Participation in income maintenance programs requires diminished work capacity and commitment even before the applicant is accepted. Furthermore, time spent on the DI rolls and the availability of cash and other benefits may serve to lessen the beneficiary's commitment to work. However, some persons do return to work despite societal expectations and eligibility for

benefits. To what extent do disabled beneficiaries continue to value work and identify with it?

Return to work is strongly influenced by a number of factors: The severity of the impairment, the person's self-assessment of capacities in relation to prior job requirements, employment policies for the disabled, labor market conditions, and the receipt of cash benefits. Recognizing the difficulties and disincentives of returning to work faced by disabled beneficiaries, the DI program has, almost from its inception, included provisions designed to encourage and assist beneficiaries in attempts to regain employment status.² In more recent years, the Social Security Administration has mounted a multifaceted program emphasizing return to functionality, including the development and support of private and public initiatives designed to demonstrate effective ways of returning disabled beneficiaries to work. However, the importance of work for the individual's self-concept, which is beyond the control of the DI program, may be crucial in determining whether a disabled person is able to overcome his or her impairment and return to work.³ A strong commitment to work on the part of the beneficiary would

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¹E. A. Friedman and R. J. Havighurst, *The Meaning of Work and Retirement*, University of Chicago Press, 1954; N. Morse and R. S. Weiss, "The Functions and Meanings of Work and the Job," *American Sociological Review* 20, pages 191-198, 1955; J. T. Mortimer, *Changing Attitudes Toward Work: Highlights of the Literature*, Work in America Institute, 1979.

²The provisions include the payment for vocational rehabilitation services, the granting of a 9-month trial work period during which the beneficiary can receive full cash benefits while working, an additional period of 1 year during which cash benefits are immediately resumed in the event of work failure, and the extension of Medicare eligibility for several years beyond the termination of cash benefit eligibility.

³C. Saffilius-Rothschild, *The Sociology and Social Psychology of Disability and Rehabilitation*, Random House, 1970, pages 193-194.

appear to be essential for an effective DI program designed to encourage re-employment.

Very little research has been done on work values among the disabled. The few studies cited by Nagi et al., in a review of the literature more than a decade ago, found that work attitudes of disabled persons and others did not differ.⁴ No research on work attitudes among disabled persons receiving or applying for income maintenance benefits appears to have been conducted. Nondisabled persons in income maintenance programs such as aid to families with dependent children appear generally to retain a positive view of work.⁵ In general, little study of work orientations among people not engaged in work has been done.⁶

This article reports the results of a descriptive analysis of the work values of disabled beneficiaries by comparing their work value levels with those of disabled nonbeneficiaries and nondisabled persons. Comparisons are made for persons who share similar demographic characteristics. The data for this study were drawn from the Social Security Administration's 1978 Survey of Disability and Work.⁷

The principal finding is that the average work value levels of DI beneficiaries are just as high or higher than those of nonbeneficiary groups. The findings are derived from a comprehensive study in which a large scale multivariate analysis was performed relating demographic and disability variables to work values. The complete results of this study can be found in a related paper by the authors.⁸ This article presents summary descriptive results.

Concepts

The Concept of Work Value

A specific concept of work values is used in this study: The importance to the self of having a job. The focus is on the meaning that employment has for one's self-image, and on the degree to which one's self-esteem and sense of self-worth are perceived as being linked to working in a job. One of a variety of

possible meanings and values attached to work,⁹ this concept appears to be most relevant for a population that considers itself, in varying degrees, incapacitated for work and has most likely experienced health-related difficulties in retaining or returning to a job. Although the importance of a job for one's self-image would appear to be salient and meaningful for such persons, it is not certain whether they would accept or reject this work value. While job loss or insecurity flowing from a chronic health condition may heighten the value of a job, the need to adapt to a relatively permanent state of reduced work capacity or work incapacity and failure may result in its devaluation.

The measure of job importance was based on three Likert-type questions adapted from Goodwin.¹⁰ All persons who had ever been employed were asked if they agreed or disagreed, and if either, whether strongly or somewhat, with each of the following items "whether or not you're able to work:"

- (1) If you don't have a job, you don't feel right.
- (2) A person should work in a job in order to keep the respect of family and friends.
- (3) You really can't think well of yourself unless you have a job.

The measure of job importance is a one-dimensional, unobserved (latent) continuum for which the above items are taken to be indicators. The location of an individual along the continuum is assumed to be, in principle, measurable by an interval scale. An individual's position on the scale denotes his level of job importance. Higher values mean increased importance to the self of having a job. The higher one is on the scale, the more likely are the chances of agreement with the three items above. The level of job importance is also assumed to be causally related to a number of individual characteristics; however, a detailed presentation of the model used to estimate the job importance levels that are presented here is beyond the scope of this article.¹¹ In this analysis only the average scale value is presented for a number of subgroups of individuals.

The Concept of Disability

The general concept of disability used in this study, based on Nagi, refers to health-related limitations in performing the social roles expected of an individual,

⁹See, for example, C. Safilios-Rothschild, *op. cit.*, pages 193-204, and L. Goodwin, *op. cit.*

¹⁰L. Goodwin, *op. cit.*, page 28.

¹¹See Greenblum et al., *op. cit.*, and B. V. Bye, S. J. Gallicchio, and J. M. Dykacz, "Multiple Indicator, Multiple Cause Models for a Single Latent Variable with Ordinal Indicators," *Sociological Methods and Research*, May 1985, pages 487-509.

⁴S. Z. Nagi, W. H. McBroom, and J. Collette, "Work, Employment and the Disabled," *American Journal of Economics and Sociology*, January 1972, pages 21-34.

⁵L. Goodwin, *Do the Poor Want to Work? A Socio-Psychological Study of Work Orientations*, the Brookings Institution, 1972, and S. Wright, "Work Response to Income Maintenance: Economic, Sociological and Cultural Perspectives," *Social Forces*, June 1975, pages 553-562.

⁶L. Goodwin, *op. cit.*

⁷B. V. Bye and E. S. Schechter, *1978 Survey of Disability and Work, Technical Introduction*, SSA Publication No. 13-11745, January 1982.

⁸J. Greenblum, B. Bye, and S. Gallicchio, "Work Values of the Disabled: Factors in the Importance of a Job" (unpublished), 1985.

such as one's role in the family or in a job.¹² A social role consists of a pattern of behaviors and activities, rather than of individual tasks. Thus, this concept of disability is distinguished from the concept of functional incapacity, which refers to limitations in performing specific physical or mental functions or tasks, and from impairments or illness conditions. Information on functional limitations and health conditions, however, may be used in self-assessments of disability or in disability determination decisions by organizations administering a disability benefits program.

The definition of disability under the social security disability insurance program, applicable to the beneficiary subgroup in this study, is relatively stringent: Persons awarded benefits must have been judged to be unable to engage in any substantial gainful activity in the national economy, not merely in their own usual occupation, by reason of a physical or mental impairment. Substantial gainful activity was defined during the year of the Survey as an earnings level of at least \$260 a month. The impairment is medically determined and must be expected to last a year or to result in death. To be eligible for benefits, a person generally must have been employed and contributing to social security in at least half of the 10 years preceding disability. Thus, beneficiaries have had considerable work experience. The relative amount of the benefit reflects the earnings history before entitlement to benefits and thus indirectly measures a dimension of socioeconomic status.

The disabled nonbeneficiary subgroup consists of persons in the Survey who reported a limitation in the kind or amount of work resulting from a chronic health condition. For the descriptive comparisons reported below, this group was differentiated into two groups according to severity of disability, a classification based on the extent of the individual's capacity for work as reported in a set of questions concerning work limitations:

- (1) Severely disabled—unable to work altogether or to work regularly.
- (2) Partially disabled—a combination of two Survey classifications:
 - (a) Occupationally disabled—able to work regularly but not at the same work as before the limitation or unable to work full-time; and
 - (b) Secondary work limitation—able to work

¹²S. Z. Nagi, "The Concept and Measurement of Disability," in E. D. Berkowitz, ed., *Disability Policies and Government Programs*, Praeger, 1979. For an earlier formulation, see S. Z. Nagi, "Some Conceptual Issues in Disability and Rehabilitation," in M. Sussman, ed., *Sociology and Rehabilitation*, American Sociological Association, 1965, pages 100-113.

full-time, regularly, and at the same kind of work but with limitations in the kind or amount of work they can perform.

Demographic Variables

The following demographic variables are analyzed in the descriptive comparisons of the average job importance levels of DI beneficiaries and others with similar characteristics:

Age (as of the survey date, summer 1978).

Sex.

Ethnicity.

Marital status (as of survey date).

Number of children in the household.

Education (number of years of school attended).

Family income (total family income from all sources in the previous year).

Occupation (when the work limitation began, for beneficiaries and the nonbeneficiary disabled; current occupation for nondisabled).

Data

The Social Security Administration's 1978 Survey of Disability and Work, from which the data for this study were drawn, was a national survey of noninstitutionalized adults aged 18 to 64. This survey was especially suitable for this analysis because its sample design provided representative samples of social security disability insurance beneficiaries, other disabled persons, and nondisabled persons. DI beneficiary status as of the sample date was determined from examination of the Social Security Administration's Master Beneficiary Record. The other disabled persons were identified by responses to a set of work limitation questions, as discussed above. The overall 1978 Survey sample comprised 9,859 persons with completed interviews, about half of whom were DI beneficiaries.

Descriptive Comparisons

Table 1 presents estimates of the population distribution in 1978 of each demographic characteristic for each group: beneficiaries, other severely disabled persons, the partially disabled, and the nondisabled. Table 2 presents corresponding estimates of mean scores of job importance for each group. The values in table 2 were derived by estimating a score of job importance for each individual in the sample using the model previously mentioned. Average values were calculated for each cell by summing the individual scores inflated by a case weight and then by dividing by the estimated population total (the sum of the

case weights) for the cell. This analysis provides estimates of job importance levels in the population from which the sample was drawn. This population, as indicated above, consisted of all noninstitutionalized persons in the U.S. aged 18-64, including DI beneficiaries.

The temptation to interpret the data in these tabulations according to social science theory causally linking demographic variables and job importance should be avoided. Because the tabulations exhibit the demographic factors only one at a time and do not control for the effects of other variables, the analysis cannot provide evidence of such causal relationships. The purpose in this article is only to describe the levels of work values for beneficiaries compared with those for other groups. Persons interested in the structural relationships should consult the research report cited earlier, where structural equations are specified and estimated.¹³

In table 2, comparisons of beneficiaries, other disabled persons, and nondisabled subgroups were done separately for each sex because of marked differences between men and women in their evaluation of the importance of a job. The average scores on the measure of job importance were considerably higher for men regardless of subgroup. Comparisons of the average scores among the subgroups reveal group differences for each sex. Although the average score for male beneficiaries (12.56) was slightly less than that of other disabled men (13.19), it was on a par with that for nondisabled men (12.45). Female beneficiaries scored substantially higher than did all other groups of women. This difference might be due to the greater prevalence of women with little attachment to the labor force among the non-beneficiary groups. In any case, belief in the value of a job was fairly well maintained among disabled male and female beneficiaries.

The pattern for men—that average scores for beneficiaries tended to be only a little lower than those for other disabled individuals and on a par with those for the nondisabled—occurred more or less uniformly among the categories of the demographic variables—age, ethnicity, education, and family income. Notable departures from the pattern occurred for some categories of the other demographic factors. The average job importance score for male beneficiaries who had never married (12.51) was somewhat greater than that for nondisabled men who had never married (10.82), and that for formerly married male beneficiaries (12.13) was somewhat greater than that for other previously married disabled men (10.36). The average score for male beneficiaries with no occupation at onset of disability (12.27) was much greater than the score for nondisa-

bled men with no current occupation (9.10). Finally, in respect to household size, the scores of male beneficiaries with one or no children were at the same level or only slightly lower than those of other men with little or no responsibility as a parent. In larger families, the scores for beneficiaries were somewhat lower than those of other men. This pattern results from the fact that the average scores for male beneficiaries decline as the number of children in the household increases, whereas the reverse appears to hold true for nondisabled men. The scores of other disabled men seem to be relatively steady as the family matures.

While the general pattern of job importance scores for female beneficiaries was that they dominated those for other disabled and nondisabled groups of women, it is most noticeable among three interrelated groups—married women, women with a large number of children, and women with no occupation (currently or at onset of disability). The differences in scores, if any, were not as large between female beneficiaries and other disabled and nondisabled women who were not married, had no children, or had an occupation. This finding suggests that the gross differences between beneficiary and nonbeneficiary women may be attributable to differences between women who have had a substantial attachment to the labor force (such as the unmarried, the childless, or those who had an occupation) and those who are less likely to have had a strong attachment (such as married women, mothers of several children, and women with no occupation).

Conclusion

Do social security disability insurance beneficiaries continue to value work? The findings from the 1978 Survey of Disability and Work indicate that they generally do. Descriptive data comparing male and female disabled beneficiaries with nonbeneficiaries having similar demographic and occupational characteristics indicates that belief in the importance of a job does not decline after entitlement to disability insurance benefits. For both male and female beneficiaries, the importance of a job was generally maintained or intensified. Thus, it appears that for disabled beneficiaries work continues to be important for one's self-image despite diminished work expectations and socialization into the role of an income maintenance program participant.

The findings should be re-examined with more recent data. Whether there is a shifting in work attitudes over time among the disabled remains unexplored. But there is no reason to believe that the findings do not pertain to the current beneficiary population. Thus, the strength of commitment found

¹³Greenblum et al., *op. cit.*

in this analysis is encouraging. The findings directly support the efforts of the Social Security Administration to promote return to employment through vocational rehabilitation and work incentive policies.

A major conclusion of this study is that disability program beneficiaries continue to value work highly. Efforts to encourage and assist them to return to work are therefore important to pursue.

Table 1.—Number of disabled-worker beneficiaries and other disabled and nondisabled persons in the United States aged 18-64, by sex and selected demographic characteristics, summer 1978

[In thousands]

Characteristic	Disabled-worker beneficiaries	Other disabled			Nondisabled
		Total	Severe	Partial	
All cases.....	3,069	17,913	7,202	10,711	103,536
Men.....	1,960	8,045	2,616	5,429	52,840
Women.....	1,109	9,868	4,586	5,282	50,696
Men					
Age:					
18-44.....	467	3,339	819	2,520	36,959
45-54.....	467	2,086	583	1,503	9,240
55-64.....	1,026	2,620	1,214	1,406	6,641
Ethnicity:					
Black.....	243	964	453	511	4,940
Hispanic.....	68	419	266	153	2,467
Other white.....	1,650	6,661	1,897	4,764	45,434
Marital status:					
Married.....	1,331	5,770	1,729	4,041	37,229
Previously married.....	393	1,014	517	497	3,287
Never married.....	237	1,261	370	891	12,325
Number of children in household:					
None.....	1,231	4,205	1,574	2,631	25,526
1.....	332	1,285	324	961	9,103
2.....	179	1,232	381	851	9,635
3 or more.....	219	1,322	337	985	8,577
Education (in years): ¹					
1-8.....	702	1,775	789	986	4,432
9-11.....	456	1,528	578	950	7,530
12.....	444	2,522	691	1,831	18,073
13 or more.....	359	2,220	558	1,662	22,806
Family income in 1977:					
Under \$6,000.....	717	1,686	906	780	4,988
\$6,000-\$14,999.....	864	3,043	1,145	1,898	16,635
\$15,000-\$19,999.....	135	1,303	261	1,042	10,448
\$20,000 or more.....	246	2,012	304	1,708	20,771
Occupation: ²					
White collar.....	351	2,337	203	2,134	21,011
Blue collar.....	1,040	3,239	444	2,795	27,975
None.....	571	2,469	1,970	499	3,854
Women					
Age:					
18-44.....	140	4,318	1,504	2,814	36,434
45-54.....	207	2,729	1,211	1,518	8,461
55-64.....	762	2,821	1,871	950	5,801
Ethnicity:					
Black.....	181	1,413	852	561	5,290
Hispanic.....	34	895	524	371	2,884
Other white.....	896	7,559	3,210	4,349	42,525
Marital status:					
Married.....	502	6,581	2,894	3,687	33,254
Previously married.....	485	2,289	1,348	941	6,939
Never married.....	124	999	345	654	1,055

See footnotes at end of table.

Table 1.—Number of disabled-worker beneficiaries and other disabled and nondisabled persons in the United States aged 18-64, by sex and selected demographic characteristics, summer 1978—Continued

[In thousands]

Characteristic	Disabled-worker beneficiaries	Other disabled			Nondisabled
		Total	Severe	Partial	
Number of children in household:					
None	829	4,569	2,427	2,141	22,350
1	162	1,656	812	844	8,818
2	58	1,537	606	931	10,127
3 or more	62	2,106	741	1,365	9,403
Education (in years):					
1-8	368	1,893	1,240	653	3,151
9-11	237	2,076	1,181	895	6,673
12	368	3,791	1,560	2,231	22,524
13 or more	137	2,108	605	1,503	18,350
Family income in 1977:					
Under \$6,000	551	2,645	1,704	941	6,985
\$6,000-\$14,999	377	3,965	1,905	2,060	17,652
\$15,000-\$19,999	117	1,235	479	756	8,962
\$20,000 or more	65	2,024	498	1,526	17,100
Occupation:²					
White collar	233	1,960	335	1,625	23,539
Blue collar	438	1,438	249	1,189	10,489
None	439	6,470	4,002	2,468	16,670
All cases					
Age:					
18-44	608	7,657	2,323	5,334	73,393
45-54	675	4,815	1,794	3,021	17,701
55-64	1,789	5,440	3,085	2,355	12,444
Ethnicity:					
Black	424	2,378	1,306	1,072	10,230
Hispanic	102	1,314	790	524	5,351
Other white	2,546	14,220	5,107	9,114	87,958
Marital status:					
Married	1,833	12,351	4,623	7,728	70,483
Previously married	878	3,301	1,865	1,438	10,226
Never married	360	2,259	715	1,544	22,830
Number of children in household:					
None	2,060	8,774	4,001	4,773	47,876
1	494	2,941	1,136	1,805	17,921
2	237	2,769	987	1,782	19,762
3 or more	281	3,428	1,078	2,350	17,980
Education (in years):¹					
1-8	1,070	3,668	2,029	1,639	7,583
9-11	693	3,604	1,759	185	14,203
12	812	6,314	2,252	4,062	40,598
13 or more	496	4,327	1,163	3,164	41,156
Family income in 1977:					
Under \$6,000	1,268	4,331	2,610	1,721	11,972
\$6,000-\$14,999	1,241	7,008	3,050	3,958	34,286
\$15,000-\$19,999	252	2,538	740	1,798	19,409
\$20,000 or more	310	4,036	802	3,234	37,871
Occupation²					
White collar	584	4,296	537	3,759	44,551
Blue collar	1,478	4,679	694	3,985	38,464
None	1,010	8,938	5,971	2,967	20,524

¹Number of years attended.

²At start of work limitation for disabled and beneficiaries; current for non-disabled.

Less than 30 cases.

Table 2.—Importance of a job (mean score) among social security disabled-worker beneficiaries and other disabled and nondisabled persons in the United States aged 18-64, by sex and selected demographic characteristics, summer 1978

Characteristic	Disabled-worker beneficiaries	Other disabled			Nondisabled
		Total	Severe	Partial	
All cases.....	11.45	10.01	9.36	10.45	10.28
Men.....	12.56	13.19	12.62	13.47	12.45
Women.....	9.51	7.42	7.50	7.35	8.03
Men					
Age:					
18-44.....	12.38	12.97	12.93	12.99	12.16
45-54.....	12.46	13.34	12.08	13.82	13.15
55-64.....	12.68	13.35	12.66	13.95	13.07
Ethnicity:					
Black.....	12.33	13.76	12.62	14.78	12.55
Hispanic.....	12.97	14.95	14.55	15.64	12.75
Other white.....	12.57	13.00	12.34	13.26	12.42
Marital status:					
Married.....	12.69	13.72	13.30	13.89	12.97
Previously married.....	12.13	10.36	10.16	10.56	12.54
Never married.....	12.51	13.07	12.87	13.16	10.82
Number of children in household:					
None.....	12.77	13.16	12.51	13.55	11.79
1.....	12.77	13.19	12.46	13.43	12.96
2.....	11.93	13.55	13.39	13.62	13.01
3 or more.....	11.57	12.95	12.38	13.14	13.22
Education (in years): ¹					
1-8.....	13.07	14.56	13.74	15.22	13.99
9-11.....	12.57	13.54	13.05	13.84	13.07
12.....	12.10	12.78	12.13	13.03	12.61
13 or more.....	12.09	12.32	11.18	12.70	11.81
Family income in 1977:					
Under \$6,000.....	12.64	13.38	12.79	14.06	11.42
\$6,000-\$14,999.....	12.58	13.43	12.82	13.79	12.31
\$15,000-\$19,999.....	12.39	13.53	13.19	13.62	12.69
\$20,000 or more.....	12.31	12.45	³ 10.82	12.75	12.68
Occupation: ²					
White collar.....	12.66	12.89	³ 13.57	12.83	12.20
Blue collar.....	12.68	14.40	14.93	14.32	13.09
None.....	12.27	11.88	12.00	11.43	9.10
Women					
Age:					
18-44.....	10.10	7.48	7.54	7.44	7.99
45-54.....	9.64	7.11	7.57	6.75	8.00
55-64.....	9.36	7.62	7.42	8.02	8.32
Ethnicity:					
Black.....	9.84	8.14	8.18	8.08	9.15
Hispanic.....	10.89	9.66	9.49	³ 9.91	8.43
Other white.....	9.39	7.02	6.99	7.03	7.86
Marital status:					
Married.....	8.84	6.80	6.87	6.75	6.79
Previously married.....	9.91	8.34	8.23	8.50	10.47
Never married.....	10.62	9.33	9.92	9.03	10.34

See footnotes at end of table.

Table 2.—Importance of a job (mean score) among social security disabled-worker beneficiaries and other disabled and nondisabled persons in the United States aged 18-64, by sex and selected demographic characteristics, summer 1978—Continued

Characteristic	Disabled-worker beneficiaries	Other disabled			Nondisabled
		Total	Severe	Partial	
Number of children in household:					
None.....	9.28	7.87	7.77	7.98	9.25
1.....	9.77	7.30	7.22	7.38	7.58
2.....	10.56	6.78	6.80	6.77	7.04
3 or more.....	10.82	6.99	7.48	6.73	6.61
Education (in years):¹					
1-8.....	9.92	8.69	8.43	9.20	8.71
9-11.....	9.36	7.59	7.35	7.92	8.10
12.....	9.41	7.03	6.99	7.06	7.88
13 or more.....	8.87	6.80	7.20	6.63	8.07
Family income in 1977:					
Under \$6,000.....	9.76	8.54	8.30	8.97	8.85
\$6,000-\$14,999.....	9.14	7.60	7.44	7.75	8.25
\$15,000-\$19,999.....	9.47	7.03	6.81	7.16	7.61
\$20,000 or more.....	9.54	5.83	5.63	5.90	7.68
Occupation:²					
White collar.....	9.66	7.95	³ 9.15	7.70	8.96
Blue collar.....	9.50	9.64	³ 9.81	9.61	9.82
None.....	9.43	6.76	7.22	6.02	5.58
All cases					
Age:					
18-44.....	11.85	9.87	9.44	10.06	10.09
45-54.....	11.59	9.81	9.03	10.27	10.69
55-64.....	11.27	10.38	9.48	11.56	10.85
Ethnicity:					
Black.....	11.27	10.42	9.72	11.27	10.79
Hispanic.....	12.28	11.35	11.20	11.58	10.42
Other white.....	11.45	9.82	8.98	10.29	10.21
Marital status:					
Married.....	11.64	10.03	9.27	10.49	10.05
Previously married.....	10.91	8.96	8.77	9.21	11.14
Never married.....	11.86	11.42	11.45	11.41	10.60
Number of children in household:					
None.....	11.36	10.41	9.64	11.05	10.60
1.....	11.79	9.87	8.71	10.60	10.31
2.....	11.60	9.80	9.34	10.05	9.95
3 or more.....	11.40	9.29	9.01	9.42	9.77
Education (in years):¹					
1-8.....	11.99	11.53	10.49	12.82	11.80
9-11.....	11.48	10.11	9.22	10.97	10.73
12.....	10.88	9.33	8.57	9.75	9.98
13 or more.....	11.20	9.63	9.11	9.82	10.14
Family income in 1977:					
Under \$6,000.....	11.39	10.42	9.86	11.27	9.92
\$6,000-\$14,999.....	11.54	10.13	9.46	10.65	10.22
\$15,000-\$19,999.....	11.03	10.37	9.06	10.91	10.34
\$20,000 or more.....	11.73	9.13	7.59	9.521	10.42
Occupation²					
White collar.....	11.46	10.64	10.82	10.61	10.49
Blue collar.....	11.47	12.94	13.09	12.91	12.20
None.....	11.04	8.18	8.79	6.93	6.24

¹Number of years attended.

²At start of work limitation for disabled and beneficiaries; current for non-disabled.

³Less than 30 cases.