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# Labor Force Status and Other Characteristics of Persons With a Work Disability: 1981 to 1988

By: Robert L. Bennefield  
and John M. McNeil

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**BUREAU OF THE CENSUS**

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# Labor Force Status and Other Characteristics of Persons With a Work Disability: 1981 to 1988

## INTRODUCTION

Since 1981, March supplements to the Current Population Survey (CPS) have contained several data items that provide information on work disability status. This report uses CPS data to examine eight-year trends in the labor force status and other characteristics of persons with a work disability.

This is the second Bureau of the Census report to present such data. The first report, *Labor Force Status and Other Characteristics of Persons With a Work Disability: 1982, Series P-23, No. 127*, was issued in July 1983. This report not only updates the information presented in the earlier report, but divides the population with a work disability into those with a severe disability and those with a disability that is not severe.

In order to interpret the data presented in this report, users should be aware of the basic concept of disability and the relationship of the basic concept to the operational concept adopted for the March household surveys. According to Saad Nagi, a major figure in the development of survey data on persons with disabilities, a person has a disability if he or she has a limitation in the ability to perform one or more of the life activities expected of an individual within a social environment.<sup>1</sup> The primary way this basic concept is operationalized in the March CPS is to ask whether any household member has a health problem or disability which prevents them from working or which limits the kind or amount of work they can do.

Users of this report should be aware that some of the persons who do not have a work disability do have impairments, functional limitations, or disabilities in life activities other than work. The term "impairment" indicates a physiological, anatomical, or mental loss or abnormality. The term "functional limitation" indicates a restriction in a physical functional activity (e.g., walking, reaching, hearing), an emotional functional activity (e.g., maintaining satisfactory personal relationships), or a mental functional activity (e.g. solving problems). Persons with a given level of functional limitation may or may not have a work disability depending on the individual environment (e.g., employer accommodation) and the reaction of the person.

Household survey estimates of the prevalence of work disability differ according to the content, design, and methodology of the survey. Surveys which focus on the topic of work disability and which ask separate questions about the work disability status of each adult in the household tend to produce higher prevalence estimates than surveys that give no special emphasis to work disability status and which depend on a screening question asked of a household respondent. The CPS is an example of the latter type of survey, and CPS estimates of the prevalence of work disability (8.6 percent of the working-age population in 1988) are lower than estimates from the Survey of Income and Program Participation (12.1 percent in 1984) and the National Health Interview Survey (11.5 percent in 1983-85). CPS data are not the best source for prevalence estimates. Their importance lies in the fact that they provide a reasonably consistent set of timeseries data on the labor force activity and earnings status of persons with a work disability.

## MEASURING WORK DISABILITY STATUS IN THE MARCH CPS

A person is considered to have a work disability if one or more of the following conditions are met:

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

<sup>1</sup>Saad Z. Nagi, "Disability Concepts and Prevalence," paper presented at first Mary Switzer Memorial Seminar, Cleveland, Ohio, May 1975.

If one or more of the final four conditions was met, the person was considered to have a severe work disability.

Table A presents a matrix showing the number of persons identified by each of the six criteria and the number identified by a given criteria who were also identified by other criteria. For example, of the 5.2 million persons identified by criteria 4 (did not work at all in previous year because ill or disabled); 4.7 million were also identified by criteria 1, 1.8 million were also identified by criteria 2, and 1.7 million were also identified by criteria 3.

### WORK DISABILITY: 1981 TO 1988

Table B shows prevalence data for the years 1981 to 1988 by sex and severity of the work disability for persons 16 to 64 years of age. The data show little evidence of any trends over the period. It is true that the work disability rate among men was lower in 1988 than in 1981 (8.7 versus 9.5 percent), but for most of the period the rate among males showed no significant variation (the rate in 1987 was not statistically different than the rate during any of the years from 1982 to 1986).

The rate of severe disability among men showed no evidence of change over the period; the figure was 4.8 percent in 1981 and 4.9 percent in 1988. Among women, neither the overall rate nor the severe rate showed evidence of a change over the period. In 1981, the overall work disability rate among women was 8.5 percent and the severe rate was 4.7 percent. Seven years later, in 1988, the overall rate was 8.4 percent and the severe rate was 4.6 percent.

Table C shows data for men and women with and without a disability for three basic measures of labor force activity. The three measures include (1) percent in the labor force, (2) percent working at a full-time job, and (3) the rate of unemployment (the unemployment rate is based only on persons who are actively seeking work and excludes those who have left the labor force).

The labor force participation rate of men with a work disability was 35.7 percent in 1988, considerably lower than the 1981 figure of 41.9 percent, but the rate did not exhibit any particular trend over most of the eight-year period. For example, the 1987 rate of 39.7 percent was not statistically different from the 1982 rate of 41.5 percent. The labor force participation rate of men with no work disability was fairly stable over the period. The 1988 rate of 88.9 percent was slightly lower than the 1981 rate (89.4 percent) but was not statistically different from the 1982 rate of 88.8 percent.

In 1988, 23.4 percent of men with a work disability and 74.8 percent of men with no work disability were employed at a fulltime job. The 1988 figure for men with a work disability was lower than the 1981 figure of 29.8 percent, but the rate was relatively stable for much of

the period. The 1987 rate of 26.3 percent was not statistically different from the 1982 rate of 27.4 percent. The proportion of men without a work disability who were employed at a full-time job was slightly higher in 1988 than in 1981 (74.8 percent versus 74.1 percent).

The two groups, men with and without a work disability, experienced their highest rates of unemployment in 1983. In that year, the unemployment rate was 19.6 percent among men with a work disability and 11.8 percent among men with no work disability. The rate declined for both groups over the 1983 to 1988 period, falling to 14.2 percent for those with a work disability and 6.2 percent for those with no work disability.

In contrast to the data for men, the data in table C do show a trend towards increased labor force activity among women with a work disability. During the 1981 to 1988 period, the proportion of women with a work disability who were in the labor force rose from 23.5 to 27.5 percent, and the proportion holding a full-time job rose from 11.4 to 13.1 percent. From 1981 to 1988 the labor force participation rate for women with no work disability increased from 63.9 to 69.5 percent and the proportion of this group holding full-time jobs increased from 41.6 to 47.1 percent. From 1983 to 1988, the unemployment rate among women with a work disability declined from 19.7 to 14.2 percent. The rate among women with no work disability declined from 9.5 percent to 5.2 percent over the same time period.

Based on earnings data, disabled persons of both sexes experienced a worsening in relative economic status from 1980 to 1987. Table D shows that the disabled to nondisabled annual earnings ratio among male workers fell from .77 in 1980 (\$12,579 versus \$16,362) to .64 in 1987 (\$15,497 versus \$24,095). Among female workers, the ratio declined from .69 in 1980 (\$5,335 versus \$7,770) to .62 in 1987 (\$8,075 versus \$13,000). The earnings ratio of year-round full-time male workers also showed a decline, dropping from .91 (\$18,755 versus \$20,642) to .81 (\$24,200 versus \$29,994). There was no statistically significant change in the earnings ratio among female year-round, full-time workers. The disabled to nondisabled ratio was .88 in 1980 (\$10,568 versus \$12,020) and .84 in 1987 (\$15,796 versus \$18,894).

### 1988 DATA ON CHARACTERISTICS OF PERSONS WITH A WORK DISABILITY

Table E presents data showing the relationship between work disability status and four highly correlated variables: age, schooling, income, and race. The likelihood of having a work disability is strongly related to age. Persons in the 55 to 64 years of age group are about four times as likely as persons in the 25 to 34 years of age group to have a work disability, and they are about five times as likely to have a severe work disability. The

**Table A. Number of Persons 16 to 64 Years Old With a Work Disability, by Individual Criteria: 1988**

(Numbers in thousands)

Work disability criteria	With a work disability	With a work disability based on criterion--					
		1	2	3	4	5	6
Total.....	13,420	11,146	4,475	2,088	5,236	2,877	2,069
With a work disability based on criterion:							
1.....		(X)	3,744	1,909	4,662	2,124	1,647
2.....			(X)	775	1,824	1,017	398
3.....				(X)	1,712	704	533
4.....					(X)	1,706	1,239
5.....						(X)	528
6.....							(X)

Note: See text for description of criteria.

**Table B. Persons 16 to 64 Years Old With a Work Disability: 1981 to 1988**

(Numbers in thousands)

Sex and year	Total	With a work disability			
		Total		Severe	
		Number	Percent	Number	Percent
<b>BOTH SEXES</b>					
1988 .....	156,542	13,420	8.6	7,457	4.8
1987 .....	155,117	13,353	8.6	7,250	4.7
1986 .....	153,722	13,507	8.8	7,243	4.7
1985 .....	151,769	13,336	8.8	6,893	4.5
1984 .....	150,412	12,988	8.6	6,918	4.6
1983 .....	148,800	12,891	8.7	6,909	4.6
1982 .....	147,306	13,102	8.9	6,980	4.7
1981 .....	145,583	13,088	9.0	6,878	4.7
<b>MALES</b>					
1988 .....	76,716	6,706	8.7	3,791	4.9
1987 .....	75,947	6,917	9.1	3,625	4.8
1986 .....	75,275	7,060	9.4	3,734	5.0
1985 .....	74,117	6,846	9.2	3,471	4.7
1984 .....	73,467	6,764	9.2	3,518	4.8
1983 .....	72,626	6,558	9.0	3,349	4.6
1982 .....	71,791	6,697	9.3	3,327	4.6
1981 .....	70,902	6,768	9.5	3,386	4.8
<b>FEMALES</b>					
1988 .....	79,826	6,714	8.4	3,666	4.6
1987 .....	79,171	6,436	8.1	3,626	4.6
1986 .....	78,447	6,448	8.2	3,509	4.5
1985 .....	77,651	6,491	8.4	3,422	4.4
1984 .....	76,943	6,224	8.1	3,400	4.4
1983 .....	76,174	6,333	8.3	3,560	4.7
1982 .....	75,515	6,405	8.5	3,653	4.8
1981 .....	74,681	6,319	8.5	3,493	4.7

**Table C. Labor Force Status of Civilians 16 to 64 Years Old During the Survey Week, by Work Disability Status: 1981 to 1988**

Year and sex	With a work disability			With no work disability		
	Percent		Unemployment rate	Percent		Unemployment rate
	In the labor force	Employed full time		In the labor force	Employed full time	
<b>MALE</b>						
1988.....	35.7	23.4	14.2	88.9	74.8	6.2
1987.....	39.7	26.3	15.5	88.9	73.9	7.1
1986.....	38.0	25.8	14.5	89.1	73.6	7.6
1985.....	38.2	25.5	15.8	88.8	73.3	7.5
1984.....	40.3	27.1	15.6	88.5	71.2	8.5
1983.....	41.0	26.2	19.6	88.1	68.7	11.8
1982.....	41.5	27.4	16.9	88.8	70.4	10.2
1981.....	41.9	29.8	13.1	89.4	74.1	8.0
<b>FEMALE</b>						
1988.....	27.5	13.1	14.2	69.5	47.1	5.2
1987.....	27.1	12.7	15.6	68.7	45.8	6.3
1986.....	25.2	11.3	17.9	68.0	44.8	6.9
1985.....	25.3	12.0	15.9	67.6	44.2	7.2
1984.....	24.4	11.4	15.4	65.8	42.1	7.6
1983.....	24.4	11.2	19.7	64.5	40.5	9.5
1982.....	23.7	11.9	18.3	64.3	41.0	8.8
1981.....	23.5	11.4	15.5	63.9	41.6	7.5

**Table D. Mean Earnings of Civilian Workers 16 to 64 Years Old, by Work Disability Status: 1980 to 1987**

Year and sex	With a work disability		With no work disability		Earnings ratio	
	All workers	Year-round, full-time	All workers	Year-round, full-time	All workers	Year-round, full-time
<b>MALE</b>						
1987.....	\$15,497	\$24,200	\$24,095	\$29,994	.64	.81
1986.....	15,799	25,373	23,091	28,907	.68	.88
1985.....	16,377	24,959	21,868	27,532	.75	.91
1984.....	14,985	23,707	20,460	25,918	.73	.91
1983.....	14,546	22,290	19,226	24,726	.76	.90
1982.....	13,599	21,256	18,256	23,777	.74	.89
1981.....	13,877	21,087	17,480	22,247	.79	.95
1980.....	12,579	18,755	16,362	20,642	.77	.91
<b>FEMALE</b>						
1987.....	8,075	15,796	13,000	18,894	.62	.84
1986.....	8,177	15,299	12,121	17,967	.67	.85
1985.....	7,461	14,795	11,415	17,047	.65	.87
1984.....	7,418	14,419	10,655	16,041	.70	.90
1983.....	6,654	13,054	10,042	15,152	.66	.86
1982.....	6,302	12,273	9,302	14,314	.68	.86
1981.....	5,847	11,988	8,470	13,071	.69	.92
1980.....	5,335	10,568	7,770	12,020	.69	.88

**Table E. Percent of Persons 16 to 64 Years Old With a Work Disability, by Selected Characteristics: 1988**

Characteristics	Both sexes		Males		Females	
	Total	Severe	Total	Severe	Total	Severe
Total.....	8.6	4.8	8.7	4.9	8.4	4.6
<b>AGE</b>						
16 to 24 years .....	3.8	1.7	4.1	1.9	3.6	1.6
25 to 34 years .....	5.6	2.7	5.9	3.1	5.4	2.4
35 to 44 years .....	7.1	3.6	7.7	4.3	6.5	3.0
45 to 54 years .....	10.3	6.0	10.3	6.0	10.2	6.0
55 to 64 years .....	22.3	14.0	22.4	13.7	22.2	14.2
<b>YEARS OF SCHOOL COMPLETED<sup>1</sup></b>						
Less than 8 years.....	29.7	23.4	29.1	23.2	30.2	23.7
8 .....	24.6	16.8	23.9	15.8	25.2	17.8
9 to 11.....	17.7	11.6	17.5	11.7	17.9	11.4
12 .....	8.8	4.5	9.3	5.1	8.4	4.1
13 to 15.....	7.5	3.2	8.4	3.4	6.7	3.0
16 or more .....	3.8	1.3	3.8	1.4	3.8	1.2
<b>INCOME TO POVERTY RATIO</b>						
Less than 1.00.....	21.9	15.5	24.4	17.9	20.3	13.8
1.00 to 1.24 .....	17.8	12.4	19.0	14.6	16.8	10.5
1.25 to 1.49 .....	13.4	8.3	13.4	8.6	13.4	8.1
1.50 to 1.99 .....	11.3	6.9	12.8	8.4	9.9	5.6
2.00 and over.....	5.6	2.4	5.8	2.4	5.3	2.3
<b>RACE AND HISPANIC ORIGIN<sup>2</sup></b>						
White .....	7.9	4.1	8.2	4.3	7.7	3.9
Black .....	13.7	9.9	13.7	10.3	13.8	9.5
Hispanic origin .....	8.2	5.6	8.4	5.9	7.9	5.2

<sup>1</sup>Universe is persons 25 to 64 years old.

<sup>2</sup>Persons of Hispanic origin may be of any race.

actual CPS disability rates by age group were 3.8 percent (persons 16 to 24 years old), 5.6 percent (25 to 34), 7.1 percent (35 to 44), 10.3 percent (45 to 54) and 22.3 percent (55 to 64). The overall relationship observed for those with a work disability held for both males and females.

The relationship between work disability status and years of school completed is also strong. Persons who have completed less than 8 years of school have a disability rate that is more than three times as high as the rate for high school graduates and eight times the rate for college graduates. The differences are even more pronounced when the severity of the disability is considered. Approximately 30 percent of all those with less than 8 years of schooling had a work disability compared to 8.8 percent of those with a high school education and 3.8 percent of those with a college degree. The proportions of persons in the three schooling groups with a severe work disability were 23.4 percent for those with less than 8 years of schooling, 4.5 percent for high school graduates, and 1.3 percent for college graduates. Part of the observed relationship between disability and schooling is caused by the relationship between schooling and age. Older persons tend to have less schooling than younger persons. But

the data in detailed table 3 show that the inverse relationship between disability and specific school levels is highly significant within age groups. For example, among persons 45 to 54, the work disability rate was 21.3 percent for those without a high school diploma, 8.2 percent for high school graduates with no college diploma, and 4.3 percent for those who graduated from college.

The data do not allow for a determination of causality and it seems very likely that both directions are important. That is, disability has a causal effect on schooling, and schooling has a causal effect on disability. From a more basic point of view, it may be that high rates of disability and low levels of schooling are both caused by economic and social disadvantages experienced in childhood.

A third major correlate of work disability status is income. Table E shows data on the relationship between disability and the income to poverty ratio. The ratio is computed by comparing the person's family income (or his or her own income if the person is not a family member) to an official poverty threshold. A ratio of less than one means that the person is part of the official poverty population. The data show that 21.9 percent of the working-age population (persons 16 to 64 years) in

poverty in 1987 had a work disability. Among those who were near-poor (1.00 to 1.24 of the poverty threshold), 17.8 percent had a work disability. In contrast, among those with a more comfortable income level (an income at least twice that of the poverty threshold), only 5.6 percent had a work disability.

The final correlate shown in table E is race. Black persons had a much higher likelihood (13.7 percent) than Whites (7.9 percent) or persons of Hispanic origin (8.2 percent) of having a work disability. The differences

were even larger when the severity of the disability was considered. The proportion of Blacks with a severe disability was 9.9 percent, more than twice the rate of Whites (4.1 percent) and 77 percent higher than the rate for persons of Hispanic origin (5.6 percent).

Among both males and females, the existence of a work disability makes a large difference on the likelihood of being in the labor force, of holding a full-time job, and of being unemployed. The effect of a work disability on labor force activity may differ, however, depending on other characteristics of the person.

**Table F. Labor Force Status by Work Disability Status, Persons 16 to 64 Years: 1988**

Characteristics	With a work disability			With no work disability		
	Percent		Unemployment rate	Percent		Unemployment rate
	In labor force	Employed full time		In labor force	Employed full time	
<b>MALES</b>						
Total.....	35.7	23.4	14.2	88.9	74.8	6.2
<b>Age</b>						
16 to 24 years .....	40.4	17.7	22.6	69.5	38.0	12.8
25 to 34 years .....	49.5	32.4	15.9	96.2	85.4	6.1
35 to 44 years .....	43.7	31.2	14.0	98.0	90.3	4.3
45 to 54 years .....	38.6	29.1	12.4	97.3	90.4	3.4
55 to 64 years .....	20.7	12.7	9.2	80.5	70.8	4.1
<b>Years of School Completed<sup>1</sup></b>						
Less than 12 .....	23.8	14.1	18.5	91.0	75.5	9.3
12 .....	38.2	26.3	14.8	94.8	85.7	5.8
13 to 15.....	49.1	37.6	8.6	95.2	87.5	3.7
16 or more .....	50.3	36.8	5.0	96.1	90.3	1.6
<b>Race and Hispanic Origin<sup>2</sup></b>						
White .....	38.9	26.2	12.9	89.9	76.7	5.3
Black .....	20.6	10.8	25.0	83.1	62.7	13.9
Hispanic origin .....	28.2	13.9	28.4	89.2	72.0	9.0
<b>FEMALES</b>						
Total.....	27.5	13.1	14.2	69.5	47.1	5.2
<b>Age</b>						
16 to 24 years .....	43.9	17.3	28.0	62.4	29.1	10.6
25 to 34 years .....	41.9	22.3	13.9	74.5	54.9	5.1
35 to 44 years .....	40.9	21.3	14.7	77.6	56.3	3.9
45 to 54 years .....	22.9	11.3	13.0	73.3	54.4	2.6
55 to 64 years .....	13.1	5.0	3.9	51.1	35.6	2.3
<b>Years of School Completed<sup>1</sup></b>						
Less than 12 .....	14.8	5.5	16.5	54.1	35.7	7.9
12 .....	29.5	14.8	12.6	70.3	50.3	4.3
13 to 15.....	38.5	22.1	8.2	77.3	56.4	3.2
16 or more .....	46.5	25.1	6.4	82.2	65.0	1.8
<b>Race and Hispanic Origin<sup>2</sup></b>						
White .....	28.9	14.3	11.4	69.5	46.8	4.3
Black .....	22.7	8.2	27.4	70.9	50.0	11.9
Hispanic origin .....	17.8	9.7	17.7	59.1	40.1	6.8

<sup>1</sup>Universe is persons 25 to 64 years old.

<sup>2</sup>Persons of Hispanic origin may be of any race.

As shown in table F, age has a negative effect on the relative labor force participation rates of persons with a work disability, and schooling has a positive effect. Among males 25 to 34 years old, persons with a work disability had a labor force rate that was approximately one-half of those with no work disability (49.5 percent versus 96.2 percent). But among older males (55 to 64), the labor force participation rate of persons with a work disability was only one-fourth that of persons with no work disability (20.7 percent versus 80.5 percent).

The strong negative relationship between age and labor force participation observed for men was not as evident for women. The decline in labor force participation presumably reflects an increasing severity of disability although it may also reflect fewer employment opportunities. The data in table F show a strong positive relationship between schooling and labor force participation. The labor force participation rate of males with a work disability was 23.8 percent for nonhigh-school graduates, 38.2 percent for high-school graduates, and 50.3 percent for college graduates. Among females with a work disability, the comparable figures were 14.8, 29.5, and 46.5 percent.

The relationship between schooling and labor force participation can also be examined by comparing rates between those with a work disability and those with no work disability within given schooling categories. For example, among male high school graduates, those with a work disability had a labor force participation rate that was about 40 percent as high as the rate for those with no disability. But when the comparison was made among those with a college degree, the ratio increased to 52 percent. This observed relationship was not statistically significant for females.

Among White males with a work disability, 38.9 percent were in the labor force, and 26.2 percent held full-time jobs. Their unemployment rate was 2.9 percent. Among Black males, the comparable figures were 20.6 percent, 10.8 percent, and 25.0 percent. Among males of Hispanic origin, the figures were 28.2, 13.9, and 28.4 percent, respectively. Black females with a work disability were less likely to hold a full-time job and more likely to be unemployed than their White counterparts.

Earlier data showed the large impact that work disability has on the likelihood of being employed (particularly at a full-time job). Work disability also affects economic status by lowering the average level of earnings. Table G presents data from the March 1988 CPS showing earnings for calendar year 1987 by work disability status and other characteristics.

The earnings ratio (earnings of those with a work disability as a proportion of the earnings of those with no disability) shows no statistically significant variation by age. Among male year-round, full-time workers, the ratio was .87 for persons 25 to 34 years old, .80 for persons

35 to 44 years old, .73 for persons 45 to 54 years old, and only .68 for persons 55 to 64 years old.

Drawing conclusions from this age profile is difficult because information on the duration of the disability is lacking, but one possible explanation is the difference in schooling experience between those with and without a work disability. Persons with higher levels of schooling can expect to have higher returns to work experience, and persons with a work disability tend to have less schooling than those with no work disability. The schooling difference means that young persons with a work disability cannot look forward to the same rate of return to work experience as young persons with no work disability.

If the earnings disadvantage of males with a work disability increases with age, it appears to be also true that it increases with the level of education. Among male year-round, full-time workers, the earnings ratio was .90 for high school graduates, but only .79 for college graduates. Among males, at least, persons with a disability face two serious barriers to their chances of earning high levels of pay. First, they do not complete as many years of schooling as their counterparts with no work disability, and second, when they do complete college, they receive smaller financial rewards.

The pattern of earnings ratios is different for females than for males, primarily because the age-earnings profile for women is much flatter than the profile for men. The apparent returns to work experience are small for women whether or not they have a work disability. The relationship between the earnings ratio and schooling that was observed for men (the earnings ratio dropped as schooling increased) was not observed for women. The financial gain of having a college degree appeared to be about the same for both groups of women; those with a work disability and those without.

The existence of a work disability lowers labor force activity and earnings, and it also significantly lowers the chances of being covered by an employer-provided health plan. Table H shows that 52.1 percent of male workers with a work disability were covered by an employer health plan compared to 65.9 percent of males with no work disability. The overall pattern held for Whites and Blacks but was not evident for persons of Hispanic origin. A plausible reason for the latter finding is the low rate at which Hispanic-origin workers are covered by employer health plans.

The data presented above refer to the status of persons under 65 years of age. Table I shows data on the work disability and employment status of persons 65 to 74 years old. Many persons in this age group have voluntarily left the labor force, but many others are interested in working and the data show that work disability status has an important effect on employment status. Approximately one-fourth of the persons in this age group had a work disability, and the employment rate of those with a disability was considerably lower

**Table G. Mean Earnings of Workers 16 to 64 Years Old, by Work Disability Status: 1987**

Characteristics	Worked in 1987		Worked year-round, full-time in 1987	
	With a work disability	With no work disability	With a work disability	With no work disability
<b>MALES</b>				
Total .....	\$15,497	\$24,095	\$24,000	\$29,994
Age				
16 to 24 years .....	6,463	7,851	(B)	14,985
25 to 34 years .....	14,102	22,362	22,249	25,637
35 to 44 years .....	18,388	31,082	27,524	34,223
45 to 54 years .....	20,385	33,775	26,618	36,681
55 to 64 years .....	15,187	28,899	22,601	33,116
Years of School Completed <sup>1</sup>				
Less than 12 .....	11,012	17,705	17,224	21,041
12 .....	16,480	23,573	23,773	26,270
13 to 15 .....	18,776	27,903	28,200	30,722
16 or more .....	26,241	39,983	33,901	43,124
Race and Hispanic Origin <sup>2</sup>				
White .....	15,869	24,943	24,454	30,773
Black.....	11,876	16,195	20,790	21,361
Hispanic origin .....	12,213	16,804	(B)	21,177
<b>FEMALES</b>				
Total .....	8,075	13,000	15,796	18,894
Age				
16 to 24 years .....	4,910	6,403	(B)	13,078
25 to 34 years .....	8,612	14,151	15,840	18,819
35 to 44 years .....	9,306	15,857	15,809	20,834
45 to 54 years .....	8,502	15,406	16,380	20,022
55 to 64 years .....	7,747	13,372	17,078	18,547
Years of School Completed <sup>1</sup>				
Less than 12 .....	4,840	8,947	10,150	12,883
12 .....	7,863	12,563	14,955	16,863
13 to 15 .....	10,398	15,552	17,223	20,313
16 or more .....	15,632	21,480	24,591	26,592
Race and Hispanic Origin <sup>2</sup>				
White .....	8,340	13,027	16,202	19,068
Black.....	6,432	12,367	12,620	17,191
Hispanic origin .....	7,559	11,062	(B)	16,213

B Base less than 75,000.

<sup>1</sup>Universe is persons 25 to 64 years old.

<sup>2</sup>Persons of Hispanic origin may be of any race.

than the rate of those with no disability. The employment rate among men 65 to 74 years old with no work disability was 25.5 percent, and the rate among those

with a work disability was 8.1 percent. The comparable rates for women in this age group were 13.8 and 3.5 percent, respectively.

**Table H. Percent of Workers Covered by Employer-Provided Health Insurance, by Work Disability Status: 1987**

(Persons who worked in 1987 who were covered at any time during the year)

Characteristics	With a work disability	With no work disability
ALL RACES		
Males .....	52.1	65.9
Females .....	40.1	52.6
WHITE		
Males .....	52.8	66.6
Females .....	44.1	51.9
BLACK		
Males .....	44.8	60.6
Females .....	42.9	58.0
HISPANIC ORIGIN <sup>1</sup>		
Males .....	47.8	49.0
Females .....	43.5	45.5

<sup>1</sup>Persons of Hispanic origin may be of any race.

**Table I. Work Disability Status of Persons 65 to 74 Years Old: 1988**

(Numbers in thousands)

Characteristic	Males		Females	
	Number	Percent employed	Number	Percent employed
All persons .....	7,736	20.8	9,736	11.2
WORK DISABILITY STATUS				
With a work disability .....	2,104	8.1	2,435	3.5
With no work disability .....	5,632	25.5	7,301	13.8