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**Labor Force  
Status and Other  
Characteristics  
of Persons With  
a Work Disability:  
1982**

by  
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## Labor Force Status and Other Characteristics of Persons With a Work Disability: 1982

### INTRODUCTION

One of the issues that this country has tried to address through the Federal statistical system is the extent to which persons with a disability are able to participate in the labor force. Programs and policies have been established to discourage discrimination and encourage training and rehabilitation, but the success of these programs and policies cannot be measured without some type of statistical monitoring system. Statistics on persons with a disability are obtained from two sources: program statistics and household surveys. While the former source is critical for certain purposes, the basic unit in a statistical monitoring system must be household surveys. Only through household surveys is it possible to

obtain estimates of the number of persons with a disability and learn how their situation changes over time.

Recent changes to the questionnaire used in the March Income Supplement to the Current Population Survey (CPS) make it possible for the March CPS to be used as a source of information on the labor force status and other characteristics of noninstitutional persons with a work disability. (Persons in institutions are excluded from the CPS sample universe.) The redesign of the March Income Supplement was undertaken after test results suggested that the reporting of income could be improved by the use of a screening technique in which detailed questions about particular income types are asked only of those persons who have been

**Table A. Prevalence of Work Disability in March 1982—Persons 16 to 64 Years Old, by Selected Characteristics and Sex**

(Persons 16 to 64 years old as of March 1982. Numbers in thousands)

Characteristic	Both Sexes		Male		Female	
	Total	Percent with a work disability	Total	Percent with a work disability	Total	Percent with a work disability
Total, 16 to 64 years old	147,306	8.9	71,791	9.3	75,515	8.5
RACE AND SPANISH ORIGIN						
White.....	127,071	8.4	62,463	9.0	64,608	7.8
Black.....	16,490	13.4	7,504	12.9	8,985	13.9
Spanish origin <sup>1</sup> .....	8,688	8.0	4,169	7.5	4,519	8.5
AGE						
16 to 24 years.....	37,011	3.3	18,338	3.4	18,674	3.1
25 to 34 years.....	38,703	5.0	19,090	5.4	19,613	4.7
35 to 44 years.....	27,400	7.1	13,404	7.4	13,996	6.8
45 TO 54 years.....	22,321	12.3	10,761	12.8	11,561	11.7
55 to 64 years.....	21,870	24.1	10,198	26.2	11,672	22.3
YEARS OF SCHOOL COMPLETED						
Total, 25 to 64 years old.	110,294	10.8	53,453	11.4	56,841	10.2
Elementary: Less than 8 years.	6,466	31.0	3,339	29.9	3,126	32.3
8 years.....	4,944	22.5	2,488	22.0	2,456	23.0
High school: 1 to 3 years.....	13,839	17.0	6,336	17.8	7,503	16.3
4 years.....	44,882	9.0	19,413	10.1	25,468	8.1
College: 1 to 3 years.....	18,445	7.6	9,125	8.7	9,320	6.4
4 years or more...	21,718	4.6	12,751	5.1	8,968	4.0

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

**Table B. Prevalence of Work Disability in March 1982—Persons 25 to 64 Years Old, by Years of School Completed, Race, Spanish Origin, and Sex**

(Persons 25 to 64 years old as of March 1982. Numbers in thousands)

Years of school completed	White		Black		Spanish origin <sup>1</sup>	
	Total	Percent with a work disability	Total	Percent with a work disability	Total	Percent with a work disability
<b>MALE</b>						
Total, 25 to 64 years old	46,972	10.9	5,140	16.4	2,837	9.6
Elementary: Less than 8 years.	2,558	29.4	679	33.4	796	15.1
8 years.....	2,170	21.7	280	25.9	240	13.1
High school: 1 to 3 years.....	5,232	17.6	996	19.4	370	12.0
4 years.....	17,208	9.9	1,831	13.5	768	4.9
College: 1 to 3 years.....	8,040	8.6	838	9.1	379	6.3
4 years or more...	11,763	5.1	517	4.7	284	4.9
<b>FEMALE</b>						
Total, 25 to 64 years old	49,029	9.4	6,356	17.7	3,242	10.7
Elementary: Less than 8 years.	2,295	29.4	660	46.1	967	17.4
8 years.....	2,044	22.5	340	26.8	271	15.3
High school: 1 to 3 years.....	5,891	15.1	1,461	21.8	485	11.4
4 years.....	22,632	7.6	2,364	13.2	970	6.3
College: 1 to 3 years.....	8,183	6.3	934	8.2	333	3.7
4 years or more...	7,984	4.1	597	3.5	216	4.1

<sup>1</sup>Persons of Spanish origin may be of any race.**Table C. Labor Force Participation Rates in March 1982—Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

Characteristic	Male		Female	
	With a work disability	With no work disability	With a work disability	With no work disability
Total, 16 to 64 years old.....	41.5	88.8	23.7	64.3
<b>RACE AND SPANISH ORIGIN</b>				
White.....	44.4	89.7	24.6	64.2
Black.....	25.6	82.4	19.8	65.4
Spanish origin <sup>1</sup> .....	41.7	88.2	16.9	54.9
<b>AGE</b>				
16 to 24 years.....	41.8	71.1	41.1	59.8
25 to 34 years.....	59.7	96.4	40.5	69.4
35 to 44 years.....	56.3	98.3	30.7	70.5
45 to 54 years.....	44.2	97.4	21.6	67.0
55 to 64 years.....	27.8	85.8	12.4	50.5
<b>YEARS OF SCHOOL COMPLETED</b>				
Total, 25 to 64 years old.....	41.5	95.4	22.0	65.8
Elementary: Less than 8 years.....	19.7	93.1	9.7	46.6
8 years.....	24.7	90.7	13.2	49.3
High school: 1 to 3 years.....	33.2	94.3	17.3	55.7
4 years.....	48.2	95.5	24.9	65.7
College: 1 to 3 years.....	53.2	95.5	34.0	70.8
4 years.....	69.6	96.8	49.1	76.9

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

identified as likely to have received the income type. The purpose of adding questions about disability status was to identify those persons who should be asked about their receipt of disability income. The wording of these disability questions is shown below:

59A. 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?  Yes      No <i>(Skip to 60A)</i>
<b>59B. Who is that? (Anyone else?)</b>
60A. Is there anyone in this household who has a service-connected disability or who ever retired or left a job for health reasons?  Yes      No <i>(Skip to 61A)</i>
<b>60B. Who is that? (Anyone else?)</b>

Although the direct questions about disability status are new (the present wording was adopted in March 1981), the CPS questionnaire has always provided information which could be used as a partial and indirect measure of disability status. For the purposes of this study, both the direct information provided by the new items and the indirect information provided by the continuing items have been used in the determination of work disability status. Specifically, persons were classified as having a work disability if they were

identified as having a work disability in either of the direct items or if they met any of the following criteria:

1. Did not work in previous week because has long-term physical or mental illness or disability which prevents the performance of any kind of work (based on response to "main activity last week" question on the basic CPS questionnaire).
2. Did not work at all in previous year because ill or disabled (based on response to "reason did not work last year" question on the March Supplement).
3. Under 65 years of age and covered by Medicare.
4. Under 65 years of age and a recipient of Supplemental Security Income.

Of the 13.1 million persons between the ages of 16 and 64 years who were classified as having a work disability, about 10.4 million were identified by the first direct item as having a work disability. The second direct item identified an additional 1.2 million persons. Approximately 1.5 million were not identified as disabled by either of the direct items but were identified as disabled by one or more of the indirect items.

### COMPARABILITY OF CPS ESTIMATES OF WORK DISABILITY STATUS WITH ESTIMATES FROM OTHER SOURCES

A review of past studies indicates that responses to questions about work disability status are sensitive to

**Table D. Unemployment Rates in March 1982—Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

Characteristic	Male		Female	
	With a work disability	With no work disability	With a work disability	With no work disability
Total, 16 to 64 years old.....	16.9	10.2	18.3	8.8
<b>RACE AND SPANISH ORIGIN</b>				
White.....	15.9	9.1	16.8	7.7
Black.....	26.4	20.5	26.6	17.0
Spanish origin <sup>1</sup> .....	24.1	13.0	21.4	13.4
<b>AGE</b>				
16 to 24 years.....	30.9	19.9	25.5	14.8
25 to 34 years.....	23.3	10.1	23.5	8.4
35 to 44 years.....	20.4	6.4	18.2	6.4
45 to 54 years.....	12.9	5.3	11.0	5.9
55 to 64 years.....	7.3	5.7	13.5	4.5
<b>YEARS OF SCHOOL COMPLETED</b>				
Total, 25 to 64 years old.....	15.4	7.5	16.9	6.8
Elementary: Less than 8 years.....	20.2	13.5	29.6	14.7
8 years.....	11.9	11.1	16.9	11.3
High school: 1 to 3 years.....	16.8	12.4	15.6	10.9
4 years.....	17.6	8.8	20.0	7.4
College: 1 to 3 years.....	13.8	6.4	8.8	5.2
4 years.....	10.3	2.6	11.7	3.0

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

differences in question wording and survey design. For this reason, caution should be used in comparing the results shown in this report with the results of other studies. In fact, one of the expected benefits of the addition of the disability items to the March Income Supplement will be the ability to produce a time series on persons with a work disability which will not be affected in a significant way by changes in question wording or survey design.

For additional information on this subject, see Appendix A, "Related Sources of Data."

### PREVALENCE OF WORK DISABILITY: PERSONS 16 TO 64 YEARS OF AGE

The overall rate of work disability among persons in this age group was 8.9 percent, but the prevalence rate varied among demographic, social, and economic groups. The rate among males was somewhat higher than the rate among females. Other factors strongly associated with the likelihood of having a work disability included age, education, and race.

**Age.** The effect of age on work disability status was relatively minor for persons under 45 but was quite

pronounced for persons above that age. The prevalence rate increased from 7.1 percent for persons 35 to 44 years of age to 12.3 percent for persons 45 to 54 years and to 24.1 percent for persons 55 to 64 years.

**Education.** The exact causal relationships between years of schooling and the likelihood of having a work disability are probably complex, but the association between the two characteristics is very strong. Among persons 25 to 64 years, the work disability prevalence rate varied from 31.0 percent among persons with less than an eighth-grade education to 9.0 percent among those with a high school education and 4.6 percent among college graduates. It could be argued that the causal relationships between disability and low educational attainment run in both directions. On the one hand, low levels of schooling may lead to participation in high-risk occupations. On the other hand, certain disabilities may make it more difficult to attend and complete school. A further hypothesis is that a common set of factors (i.e., economic deprivation in childhood) may lead both to low educational attainment and to an increased likelihood of becoming disabled.

**Table E. Employed in March 1982—Percent Distribution of Employed Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

(Persons 16 to 64 years old as of March 1982)

Characteristic	Male		Female	
	With a work disability	With no work disability	With a work disability	With no work disability
Number..... thousands..	2,304	51,234	1,241	40,522
<b>MAJOR OCCUPATION GROUP</b>				
Percent.....	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers.....	12.3	17.1	13.7	18.0
Managers and administrators, except farm.....	15.1	14.9	6.3	7.4
Sales workers.....	7.0	6.2	7.3	6.8
Clerical and kindred workers.....	7.0	6.2	25.4	34.6
Craft and kindred workers.....	21.9	20.8	1.4	1.9
Operatives, including transport.....	14.8	16.0	14.4	9.8
Laborers, except farm.....	7.1	6.6	1.6	1.2
Service workers.....	9.9	8.9	28.8	19.3
Farm workers.....	4.9	3.3	1.1	0.8
<b>CLASS OF WORKER</b>				
Percent.....	100.0	100.0	100.0	100.0
Private wage and salary workers.....	67.0	75.6	73.0	74.4
Government workers <sup>1</sup> .....	15.4	13.7	14.3	18.8
Federal workers.....	5.8	3.4	1.4	2.8
Self-employed workers.....	16.8	10.1	10.8	5.3
Unpaid family workers.....	0.6	0.2	1.3	1.2
<b>PENSION AND HEALTH PLAN COVERAGE IN 1981</b>				
Percent.....	100.0	100.0	100.0	100.0
Worked in 1981.....	95.5	98.9	91.2	97.0
Covered by pension and health plans.....	41.6	49.2	24.0	34.6
Covered by pension plan only.....	2.9	2.1	3.9	5.6
Covered by health plan only.....	17.2	22.7	17.4	20.5
Not covered by either plan.....	33.9	24.8	46.0	36.3
Did not work in 1981.....	4.5	1.1	8.8	3.0

<sup>1</sup>Includes State and local governments, not shown separately.

**Table F. Percent Working Year Round Full Time in 1981—Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

Characteristics	Male		Female	
	With a work disability	With no work disability	With a work disability	With no work disability
Total, 16 to 64 years old.....	22.3	61.4	7.4	32.7
RACE AND SPANISH ORIGIN				
White.....	24.2	63.1	8.0	32.5
Black.....	11.1	49.3	5.0	34.3
Spanish origin <sup>1</sup> .....	15.5	55.9	4.3	26.8
AGE				
16 to 24 years.....	8.9	24.7	5.2	18.8
25 to 34 years.....	26.2	69.8	12.5	38.2
35 to 44 years.....	30.0	80.4	10.9	39.0
45 to 54 years.....	27.5	81.0	7.7	40.5
55 to 64 years.....	18.3	71.7	4.8	31.7
YEARS OF SCHOOL COMPLETED				
Total, 25 to 64 years old.....	23.6	75.1	7.7	37.7
Elementary: Less than 8 year.....	7.9	60.1	2.2	22.9
8 years.....	11.7	65.8	4.1	24.5
High school: 1 to 3 years.....	16.3	66.2	4.9	26.5
4 years.....	26.8	74.1	8.2	37.8
College: 1 to 3 years.....	33.5	77.2	12.8	42.1
4 years or more.....	49.3	83.5	26.7	47.7

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

Part of the observed relationship between education and work disability may be due to the effect of age because age is positively associated with work disability and has a negative association with education<sup>1</sup>. The data in table 1, however, indicate that the relationship between education and work disability exists even when age is held constant. For example, among persons 45 to 54 years of age, the work disability rate varied from 28.2 percent among those with less than an eighth-grade education to 9.5 percent among high school graduates and 5.8 percent among college graduates.

**Race and Spanish origin.** Blacks were more likely than Whites to have a work disability. Persons of Spanish origin, however, were no more likely than Whites and were less likely than Blacks to have a work disability. The failure of Spanish persons to show a disability rate higher than Whites is somewhat puzzling in view of the strong negative association shown above between years of schooling and disability status. Table 1 shows that only about 50 percent of Spanish persons 25 to 64 years old had completed high school, compared with about 62 percent of Blacks and 79 percent of Whites in the same age group. These differences would lead one to expect a higher work disability rate among Spanish persons than was actually observed.

**Other characteristics.** The prevalence of work disability varied by a number of other characteristics including region and residence, marital status, household relationship, poverty status, and program participation status.

Among the areas of the United States with relatively high prevalence rates for work disability were the central cities of the Northeast (11.3 percent) and the nonmetropolitan areas of the South (11.7 percent). Within metropolitan areas, the prevalence rate was generally higher in the central cities than in the areas outside of central cities.

Relationships existed between work disability status and marital status and between work disability status and household relationship. The prevalence rate was higher among widowed, divorced, or separated persons than among married persons and the rate among unrelated individuals was considerably higher than the rate among family members. The data suggest that the disadvantage of having a work disability is often compounded by the lack of a family support system.

Persons with a work disability make up a group that is seriously economically disadvantaged. This conclusion is supported by data showing a strong negative relationship between the level of personal income and the likelihood of having a work disability. Of the 13.1 million persons with a work disability, 3.4 million, or about 26 percent, were in poverty. The poverty rate for persons with no work disability was only about 10 percent. Work-disabled persons made up a disproportionate share of the persons participating in some

<sup>1</sup> For information on educational attainment by age, see table 1 in Current Population Reports, Series P-20, No. 356, *Educational Attainment in the United States: March 1979 and 1978*.

**Table G. Mean Family Income and Mean Income of Persons Not in Families in 1981—Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

Characteristics	With a work disability			With no work disability		
	Percent in families	Mean family income	Mean income of persons not in families	Percent in families	Mean family income	Mean income of persons not in families
<b>MALE</b>						
Age						
Total, 16 to 64 years old....	81.9	\$22,490	\$9,309	85.4	\$31,430	\$16,265
16 to 24 years.....	90.3	24,369	9,085	87.0	30,460	9,807
25 to 34 years.....	74.6	21,510	10,275	78.3	27,757	16,462
35 to 44 years.....	80.4	21,879	9,823	86.8	32,650	20,793
45 to 54 years.....	85.1	22,206	9,104	89.9	35,907	21,124
55 to 64 years.....	81.8	22,732	8,701	90.3	33,632	19,030
Years of School Completed						
Total, 25 to 64 years old....	80.1	22,279	9,320	84.8	31,802	18,331
Elementary: Less than 8 years....	81.7	15,078	5,389	86.9	20,085	9,608
8 years.....	78.1	14,930	7,233	89.6	23,351	13,507
High school: 1 to 3 years.....	81.4	18,126	6,602	87.7	24,391	12,440
4 years.....	83.2	22,790	9,611	86.5	29,204	16,687
College: 1 to 3 years.....	75.8	27,326	12,808	83.1	32,875	18,255
4 years or more.....	82.2	39,204	16,039	81.0	42,519	23,317
<b>FEMALE</b>						
Age						
Total, 16 to 64 years old....	80.0	19,165	5,962	88.4	28,629	11,665
16 to 24 years.....	85.8	20,436	5,586	88.0	27,611	7,112
25 to 34 years.....	83.6	18,357	7,842	86.3	25,546	13,254
35 to 44 years.....	86.4	19,021	6,414	93.0	30,681	14,727
45 to 54 years.....	83.4	19,667	5,018	92.0	32,980	13,120
55 to 64 years.....	73.2	18,917	5,824	83.1	28,658	12,860
Years of School Completed						
Total, 25 to 64 years old....	79.4	19,027	5,988	88.6	28,988	13,362
Elementary: Less than 8 years....	75.7	13,094	3,320	90.7	17,452	6,511
8 years.....	78.1	14,919	4,841	89.0	19,136	8,799
High school: 1 to 3 years.....	79.2	15,426	4,169	91.2	20,880	7,469
4 years.....	83.0	20,100	6,775	91.2	27,907	12,288
College: 1 to 3 years.....	77.0	26,940	8,695	86.8	32,970	14,216
4 years or more.....	75.1	35,183	12,841	80.9	40,191	17,507

of the major assistance programs. Of the 12.1 million persons in the age universe who received food stamps in 1981, for example, approximately 23 percent were work-disabled. The work disability rate among Medicaid recipients was about 37 percent.

#### **WORK DISABILITY STATUS AND LABOR FORCE CHARACTERISTICS: PERSONS 16 TO 64 YEARS OF AGE**

The presence of a work disability had a strong negative impact on the likelihood of being in the labor force, and among those persons in the labor force, the presence of a work disability was associated with a greater chance of being unemployed and with lower earnings.

Males with a work disability were only about one-half as likely to be in the labor force as those with no work disability, and work-disabled females had a labor force participation rate only one-third that of females with no work disability. Educational attainment had a strong effect on whether a person with a work disability was likely to be in the labor force. For example, the labor force participation rate among work-disabled males ranged from 19.7 percent among those with less than an eighth-grade education to 48.2 percent for high school graduates and about 70 percent for college graduates. A similar pattern was evident for females.

Among both males and females, the presence of a work disability increased the chances of being unemployed. Among males, for example, the unemployment rate was 16.9 percent among those with a work disability and 10.2 percent among those with no work disability.

In terms of occupational patterns, the major difference between males with a work disability and males with no work disability was the reduced likelihood of the former group to be employed in professional, technical, and kindred occupations. Among females, there were major differences between work-disabled persons and persons with no work disability in the proportions employed as professional, technical, and kindred workers; clerical and kindred workers; and service workers. Females with a work disability were relatively less likely to be employed in the former two occupation categories and more likely to be employed as service workers.

There was a considerable difference between the sexes in the likelihood of work-disabled persons to be employed by the Federal Government. The proportion of employed

work-disabled persons who worked for the Federal Government was 5.8 percent among males and only 1.4 percent among females. The difference was presumably due to differences in overall occupational patterns between males and females (e.g., females were much more likely to be employed as service workers).

The negative impact of having a work disability was also apparent in the data on employer-provided benefits. Among males, about 59 percent of those with a work disability were covered by an employer-provided health plan, compared with about 72 percent of those with no work disability. A difference in the likelihood of coverage between females with a work disability and those with no work disability was also evident, but the coverage data for females are difficult to

**Table H. Mean Earnings in 1981—Persons 16 to 64 Years Old, by Work Disability Status, Selected Characteristics, and Sex**

Characteristics	All workers		Year-round full-time workers	
	With a work disability	With no work disability	With a work disability	With no work disability
<b>MALE</b>				
Age				
Total, 16 to 64 years old.....	\$13,863	\$17,481	\$21,070	\$22,247
16 to 24 years.....	4,945	6,654	11,507	12,792
25 to 34 years.....	11,733	17,206	18,176	19,933
35 to 44 years.....	15,210	23,382	20,784	25,482
45 to 54 years.....	15,593	23,578	21,151	25,637
55 to 64 years.....	16,248	21,822	23,826	24,441
Years of School Completed				
Total, 25 to 64 years old.....	14,878	20,848	21,431	23,408
Elementary: Less than 8 years.....	7,585	11,830	14,157	14,017
8 years.....	9,147	14,609	(B)	16,497
High school: 1 to 3 years.....	11,395	15,506	16,807	17,620
4 years.....	13,830	18,890	18,776	20,906
College: 1 to 3 years.....	16,468	20,904	21,766	23,219
4 years or more.....	25,178	28,532	31,415	30,926
<b>FEMALE</b>				
Age				
Total, 16 to 64 years old.....	5,835	8,470	11,979	13,071
16 to 24 years.....	3,640	4,953	9,712	10,164
25 to 34 years.....	6,753	9,655	12,824	13,764
35 to 44 years.....	6,193	9,774	12,514	13,892
45 to 54 years.....	6,040	9,812	11,468	13,345
55 to 64 years.....	5,864	9,530	11,747	12,941
Years of School Completed				
Total, 25 to 64 years old.....	6,217	9,701	12,135	13,585
Elementary: Less than 8 years.....	3,566	5,779	(B)	8,365
8 years.....	4,071	6,901	(B)	9,946
High school: 1 to 3 years.....	4,336	6,709	(B)	9,886
4 years.....	5,915	8,859	11,561	12,431
College: 1 to 3 years.....	7,146	10,377	11,343	14,325
4 years or more.....	11,558	13,664	17,684	17,927

B Base is less than 75,000.

**Table I. Work Disability Status and Employment Rates in March 1982—Persons 65 to 74 Years Old, by Selected Characteristics and Sex**

(Persons 65 to 74 years old as of March 1982. Numbers in thousands)

Characteristics	Total	Percent with a work disability	With a work disability		With no work disability	
			Total	Percent employed	Total	Percent employed
<b>MALE</b>						
Total, 65 to 74 years old...	6,770	31.4	2,125	8.3	4,646	28.2
Age						
65 to 69 years.....	3,909	32.0	1,251	8.2	2,659	34.9
70 to 74 years.....	2,861	30.5	874	8.4	1,987	19.3
Years of School Completed						
Elementary: Less than 8 years..	1,241	42.7	530	6.1	712	23.4
8 years.....	1,114	34.0	379	6.0	735	20.3
High school: 1 to 3 years.....	1,161	37.6	436	7.7	725	25.0
4 years .....	1,747	25.8	450	7.5	1,297	28.4
College: 1 to 3 years.....	646	24.8	160	17.6	486	32.5
4 years or more....	861	19.6	169	15.0	692	41.8
<b>FEMALE</b>						
Total, 65 to 74 years old...	8,927	28.4	2,533	4.9	6,395	13.4
Age						
65 to 69 years.....	4,893	26.8	1,310	6.5	3,583	17.4
70 to 74 years.....	4,035	30.3	1,223	3.1	2,812	8.4
Years of School Completed						
Elementary: Less than 8 years..	1,447	42.7	618	2.7	829	9.6
8 years.....	1,398	29.9	418	5.8	980	9.5
High school: 1 to 3 years.....	1,576	32.4	510	4.0	1,066	12.7
4 years.....	2,915	23.1	672	6.4	2,243	15.1
College: 1 to 3 years.....	882	21.1	186	8.4	695	17.2
4 years or more....	709	18.2	129	2.9	580	16.2

interpret because of the possibility of being covered through a husband's policy.

Workers with a work disability had lower mean 1981 earnings than those with no work disability. The average earnings of males with a work disability was \$13,863, compared with \$17,481 for those with no work disability. Among females, those with a work disability had earnings of \$5,835, and those with no disability had earnings of \$8,470. Much of these differences in earnings were due to differences in hours worked during the year. Among persons with a work disability, only 22.3 percent of the males and 7.4 percent of the females worked year-round, full-time in 1981. Comparable figures for persons with no work disability were 61.4 percent for males and 32.7 percent for females.

#### **WORK DISABILITY STATUS: PERSONS 65 TO 74 YEARS OF AGE**

Because the labor force participation rate drops sharply after age 65, most studies of work disability have been concerned with the status of persons below that age. The CPS data show, however, that work disability is an important factor in explaining the labor force behavior of older persons. The work disability rate among persons 65 to 74 was 31.4 percent for males and 28.4 percent for females. Among males, persons with a work disability had an employment rate of 8.3 percent, compared with a rate of 28.2 percent for persons with no work disability. The employment rates for females with and without a work disability were 4.9 percent and 13.4 percent, respectively.