

Recovery and Benefit Termination: Program Experience of Disabled-Worker Beneficiaries

by JACK SCHMULOWITZ*

In recent years, the benefits of about 40,000 disabled-worker beneficiaries have been terminated annually because of recovery. The results of a study of disabled beneficiaries whose social security payments were discontinued for this reason in 1967 are reported here. Information was collected on their program experience and earnings between the time of the benefit termination and March 1970. In that month, 68 percent of the recovered workers were still in nonbeneficiary status, but 21 percent had become reentitled to disability benefits. The remainder had either become entitled to retirement benefits or died. The most important factor in post-termination experience appeared to be age, since the proportion in nonbeneficiary status declined for each successive age group.

Workers whose benefits were terminated and who continued in nonbeneficiary status through March 1970 had fairly regular employment, but 11 percent had no earnings in either 1968 or 1969 and 16 percent averaged less than \$1,800 annually. A significant finding was that a large proportion of the beneficiaries had received rehabilitation services from State vocational rehabilitation agencies.

DISABILITY PROTECTION is provided under the Social Security Act through monthly cash benefits payable to disabled insured workers and their dependents, to disabled widows and widowers, and to the adult (aged 18 or older) sons and daughters of insured disabled, retired, or deceased workers who have a disability that began before age 22.

In December 1970, such benefits were currently being paid to 1,493,000 disabled workers, 271,000 disabled children, and 49,000 disabled widows and widowers. During 1970, 42,000 disabled beneficiaries (or about 2 percent of all disabled beneficiaries) had their entitlement to benefits terminated because of recovery.

Because only limited data have previously been available on the adjustment made by the workers whose benefits have been discontinued, a study of those whose benefits were terminated

in 1967 was undertaken. The study was designed to provide information on their post-termination earnings and "program experience"—that is, whether the worker's benefit continued in terminated status, he became reentitled to disability benefits or entitled to retirement benefits, or he died during a period 2–3 years after the termination action. Earnings information was available for the 2 years following the year of termination. Program experience was followed through March 1970.

This article analyzes the data on the earnings and experience of the study group in terms of age, sex, race, diagnosis, occupation before the disability and after benefit termination, education, basis for termination, and beneficiary contact with a vocational rehabilitation agency. Highlights of the study findings reveal that

—somewhat more than half these disabled workers had their benefits terminated because they had demonstrated their ability to engage in substantial gainful activity, and benefits were discontinued for the rest of the group because of medical improvement in their disabling condition

—almost 8 out of 10 were working when their benefits were terminated (including half of those with medical improvement)

—nearly 3 years after the termination action, 7 out of 10 were still not in beneficiary status, 1 in 5 had become reentitled to disability benefits, and much smaller proportions had become entitled to retirement benefits or had died

—age seemed to be the most important determinant of post-termination experience: the proportion with benefits still terminated declined steadily from 93 percent for those under age 25 to 63 percent at ages 55–59

—less likely to be reentitled to disability benefits were those who had been receiving benefits for the shortest period and those whose benefits were highest

—the worker's predisability wage level was a significant determinant of earnings after the benefit was terminated.

—those who were not employed when their benefits stopped did poorly in terms of earnings and program experience: 1 in 4 became reentitled to disability benefits, and, among those who did not become reentitled, one-fourth had no covered earnings and one-fourth earned less than \$1,800

* Division of Disability Studies. The beneficiary file used in this study was prepared by Solomon Gottlieb and William J. Nelson, Division of OASDI Statistics.

—a large proportion of the workers with terminated benefits received services from State vocational rehabilitation agencies.

Under the disability insurance program, the term “recovery” refers to two different types of situations that result in benefit termination actions: (1) The disabled individual has demonstrated the ability to engage in substantial gainful activity by returning to employment, and his medical condition may or may not have improved or changed; (2) the medical evidence indicates that the disabled person’s impairment is no longer of sufficient severity to prevent substantial activity.

From 1962 to 1967, the rate of terminations of disabled-worker benefits because of recovery rose from 1.1 percent of all disabled-worker benefits in force in 1962 to 2.6 percent in 1967. For the next 3 years, small declines were experienced, and the rate dropped to 2.3 percent in 1969 and 1970 (table 1).¹

Termination of childhood disability benefits has been low throughout the program’s history, accounting in recent years for about 1/2 of 1 percent of all benefits in force. Benefits for disabled widows and widowers aged 50–61 (first payable in February 1968) were terminated for 100 beneficiaries in 1969 and in 1970.

METHODOLOGY AND LIMITATIONS OF THE DATA

The study population, drawn from the Social Security Administration’s “administrative termination record” tape file, includes all 36,101 recovery cases processed by the Bureau of Disability Insurance in 1967. This figure is slightly lower than the total of 37,151 reported for 1967, since it excludes cases processed outside the Bureau because of special circumstances.

The study file was constructed by several matching operations, with the extract from the administrative termination record as the basic segment. All cases were matched to the master beneficiary record and the earnings summary record. Some problems arose, however, in matching the cases to the disability data record

¹ For a discussion of disabled-worker benefit terminations, see Phoebe H. Goff, “Disabled Beneficiary Population, 1957–66,” *Social Security Bulletin*, July 1971.

TABLE 1.—Disabled-worker benefits: Number in force and number terminated because of recovery, 1957–70

Year ¹	Benefits in force	Benefits terminated	Terminations as percent of benefits in force
1957.....	178,802	52	(²)
1958.....	294,153	1,397	0.5
1959.....	419,015	3,228	.8
1960.....	544,838	3,124	.6
1961.....	735,806	2,936	.4
1962.....	870,594	9,555	1.1
1963.....	966,034	12,931	1.3
1964.....	1,035,776	16,487	1.6
1965.....	1,150,699	18,441	1.6
1966.....	1,272,396	23,111	1.8
1967.....	1,405,125	37,151	2.6
1968.....	1,521,690	37,723	2.5
1969.....	1,644,124	38,108	2.3
1970.....	1,761,138	40,802	2.3

¹ Monthly cash benefits first payable to disabled workers aged 50–64 in July 1967. Workers under age 50 became eligible for benefits in November 1960.

² Less than 0.05 percent.

and the State vocational rehabilitation reports (SSA-853).

The disability data record tape file contains information on two types of case actions—initial determinations and postentitlement actions. It is available only for 1963 and subsequent years; it was not considered feasible to secure data for benefit awards in earlier years from other records. In addition, for a number of cases where the disability data record was available, all items of information were not included.

For the items recorded at the time of initial determination, a basis for adjudication is lacking in 5,400 of the terminated cases and vocational rehabilitation referral information is missing in 5,700 cases. Data on primary diagnosis are not shown in 9,000 of the records. For education and occupation, the number with missing data was even greater (17,000–18,000), as these items were annotated on a sample basis in some years.

The 1966 and 1967 postentitlement records from the disability data record were used in creating the study file. On the basis of the most nearly complete coded item, it appears that about 7,000 terminations lacked the data that are recorded at the time of processing.

The 1966, 1967, and 1968 tape files of State vocational rehabilitation reports were used in this study. The SSA-853 report reflects the year in which the form was completed and submitted to the Social Security Administration, not the year of the case action. It is not known whether an individual vocational rehabilitation closure

preceded or followed the termination of social security benefits.

Comparisons of the group whose benefits were discontinued with all beneficiaries receiving monthly payments in December 1967 were possible in terms of age, sex, race, residence, monthly amount, size of family benefits, and year of entitlement. Comparable diagnostic data were available for disabled workers with benefits in force at the end of 1967—that is, those in current-payment status (99 percent) and those temporarily withheld (1 percent). Information on occupation, education, and mobility was not available for the entire beneficiary population, so comparisons were limited to those whose applications for disability benefits were allowed in 1966 and 1967.

CHARACTERISTICS OF DISABLED WORKERS WITH TERMINATED BENEFITS

As would be expected, younger disabled workers are more likely to recover from their disabling condition than those who are older. The median age of those no longer receiving benefits was 47; the median for all beneficiaries was 57 (table 2). Among those with terminated benefits, 14 percent were younger than 35 and 44 percent were aged 35–49. By contrast, only 25 percent of the current beneficiaries were under age 50.

Men had a greater representation among those with terminations (83 percent) than in the beneficiary population (73 percent). The two groups differed little with respect to race: Members of minority races constituted about 15 percent of each category.

The Northeast and North Central States had similar proportions of disabled workers with terminated benefits and with benefits in current-payment status. The South, with 37 percent of all disabled-worker beneficiaries, had only 32 percent of the recovery cases.

Many of those whose benefits were terminated on the basis of recovery had received disability benefits for a relatively short period: 62 percent had been entitled to benefits for less than 3 years, and 16 percent had been receiving benefits since 1962 or earlier.

According to the study, workers with terminated benefits did not differ greatly from the

TABLE 2.—Disabled workers with benefits terminated because of recovery in 1967 and disabled-worker beneficiaries with benefits in current-payment status at end of 1967: Percentage distribution, by selected characteristics

Characteristic	With benefits terminated because of recovery	With benefits in current-payment status
Total number.....	36,101	1,193,120
Total percent.....	100.0	100.0
Age:		
Under 25.....	.4	.1
25-29.....	4.5	.9
30-34.....	9.1	2.2
35-39.....	12.6	4.2
40-44.....	15.4	7.2
45-49.....	18.1	10.7
50-54.....	16.1	15.5
55-59.....	14.2	24.4
60-61.....	5.0	13.2
62-64.....	6.6	21.7
Median age.....	47	57
Sex:		
Men.....	82.5	73.1
Women.....	17.5	26.9
Race:		
White.....	85.4	84.7
Negro and other.....	14.6	15.3
Residence:		
Northeast.....	24.3	28.4
North Central.....	25.4	23.3
South.....	31.5	37.0
West.....	16.2	14.9
Puerto Rico.....	.6	1.1
U.S. possessions and foreign countries.....	.1	.3
Monthly benefit amount:		
\$44.....	1.6	2.9
45-59.....	2.8	4.5
60-79.....	12.4	17.2
80-99.....	24.5	26.4
100-119.....	24.5	23.3
120 or more.....	34.2	25.5
Median benefit.....	\$107	\$99
Family benefits:		
Disabled worker only.....	55.8	70.8
Men.....	42.0	46.5
Women.....	13.8	24.2
Worker and spouse.....	1.2	3.1
Worker and children.....	13.8	9.5
Worker, wife, and children.....	29.2	16.6
Year of entitlement:		
1967.....	2.1	12.7
1966.....	27.3	16.4
1965.....	32.7	14.9
1964.....	13.3	12.2
1963.....	8.3	10.5
1962 and earlier.....	16.4	33.4

workers awarded disability benefits during 1966 and 1967 with respect to educational attainment and predisability occupation. About one-third of those no longer receiving benefits had either completed high school or attended college, compared with one-fourth of all those with disability allowances. Much of the difference between the two groups in educational level is, however, related to their age distribution.

The workers whose benefits were discontinued present an illness pattern markedly different from that of the disabled beneficiary population as a whole. At the end of 1967, three diagnostic groups accounted for more than half the primary diagnoses among the former ben-

eficiaries: infective and parasitic diseases (primarily tuberculosis); mental, psychoneurotic, and personality disorders; and accidents, poisonings, and violence (table 3). In contrast, these diagnoses were the primary disabling conditions of only one-fourth of those with benefits in force as 1967 ended.

For men and women with benefit terminations, mental illness represented the major difference in disabling condition. Among the men, 19 percent had initially been awarded benefits on the basis of mental disabilities; 34 percent of the women had been found disabled for this reason. The younger age distribution of the group with terminated benefits accounts for part of the difference between them and the persons with benefits still active.

Somewhat higher individual monthly benefits had been payable to the workers whose benefits had been discontinued than to the disabled with benefits currently being paid—\$107 compared with \$99. Reflecting their younger ages, the workers who recovered from their disability were more likely to be receiving benefits for other members of their families (44 percent) than those with currently payable benefits (29 percent).

Terminations based on recovery refer to those based on the cessation of disability and fall into two groups: (1) for persons with demonstrated ability to engage in substantial gainful activity and (2) for those showing medical improvement. Of the total number of cases in the study,

15,450 had their benefits terminated for the first reason and 12,557 because of the second. When a case is terminated because of recovery for either reason, the beneficiary continues to receive monthly benefits through the second month after the month in which the disability ceases. These two subgroups have a distinct program significance related to the "trial work" provision of the Social Security Act.

As an incentive for rehabilitation, a period of trial work is provided for disabled workers and for childhood disability beneficiaries who return to work despite their impairments. The individual who is still severely disabled may, during this period, perform services in as many as 9 months (not necessarily consecutive), and his work, regardless of the magnitude, will not be the sole consideration in deciding whether his disability has ceased. In general, then, a disabled worker whose benefits have been terminated on the basis of substantial gainful activity will have had employment in 12 months during which he received benefits—9 months of the trial work period and the 3-month period beginning with the month of cessation of disability.

For disabled workers whose benefits were terminated because of medical improvement, the median age was 4 years below that for the group who had engaged in substantial gainful activity (table 4). The former group had a higher proportion of minority race members. These differences were related to variations in

TABLE 3.—Disabled workers with benefits terminated because of recovery in 1967 and disabled workers with benefits in force at end of 1967: Percentage distribution, by diagnostic group and sex

Diagnostic group	International code	With benefits terminated			With benefits in force		
		Total	Men	Women	Total	Men	Women
Total number		36,101	29,737	6,314	1,187,792	869,239	318,553
Reporting diagnosis		27,079	22,385	4,694			
Total percent		100.0	100.0	100.0	100.0	100.0	100.0
Infective and parasitic diseases	1-138	18.3	19.7	11.5	4.5	5.2	2.7
Neoplasms	140-239	2.5	2.2	3.8	3.4	3.0	4.6
Allergic, endocrine system, metabolic, and nutritional diseases	240-289	1.6	1.4	2.3	3.3	2.6	5.0
Mental, psychoneurotic, and personality disorders	300-329	21.5	18.9	34.1	16.8	16.5	17.8
Diseases of the nervous system and sense organs (except eye diseases)	330-399	4.7	4.8	4.3	14.7	15.2	13.2
Diseases of the eye	370-389	1.3	1.3	1.2	2.5	2.5	2.3
Diseases of the circulatory system	400-469	12.8	13.2	10.7	25.2	24.6	26.6
Diseases of the respiratory system	470-529	1.9	2.0	1.2	7.8	9.1	4.0
Diseases of the digestive system	530-589	2.5	2.5	2.5	1.8	1.8	1.9
Diseases of the bones and organs of movement	720-749	14.8	14.7	14.8	13.6	12.7	16.1
Congenital malformations	750-759	1.1	1.2	.7	1.0	.9	1.0
Accidents, poisonings, and violence ¹	800-999	15.5	16.6	10.5	3.9	4.3	2.7
All other ²		1.6	1.4	2.4	1.6	1.4	2.1

¹ This group understated for benefits in force: The classification was first used for 1963 allowances; before 1963, such cases were classified for the most part under "diseases of the bone and organs of movement" and "diseases of the nervous system and sense organs."

² For benefits in force, includes "unknown diagnosis" (0.2 percent of the total).

TABLE 4.—Disabled workers with benefits terminated because of recovery in 1967: Percentage distribution, by selected characteristics and reason for termination

Characteristic	Reason for termination	
	Substantial gainful activity	Medical improvement
Total number.....	15,450	12,557
Total percent.....	100.0	100.0
Age:		
Under 25.....	.2	.6
25-29.....	3.4	5.6
30-34.....	7.5	10.8
35-39.....	10.9	14.3
40-44.....	13.7	18.9
45-49.....	14.8	17.3
50-54.....	15.8	18.6
55-59.....	16.4	12.7
60-61.....	7.0	3.0
62-64.....	10.3	2.3
Median age.....	60	48
Sex:		
Men.....	84.2	80.8
Women.....	15.8	19.2
Race:		
White.....	88.1	82.2
Negro and other.....	11.9	17.8
Primary diagnosis: ¹		
Infective and parasitic diseases.....	10.5	27.6
Mental, psychoneurotic, and personality disorders.....	23.2	18.2
Diseases of the nervous system and sense organs (except eye diseases).....	6.8	2.7
Diseases of the circulatory system.....	20.9	5.4
Diseases of the bones and organs of movement.....	12.3	16.7
Accidents, poisonings, and violence.....	11.2	19.8
All other.....	15.1	9.6

¹ Diagnosis not available for 3,704 of the 15,450 cases involving substantial gainful activity and for 1,857 of the 12,557 cases that showed medical improvement. Distribution based on number with diagnosis available.

their disabling conditions. Of the medical improvement cases, 64 percent had been found to be disabled by conditions with a greater concentration of younger workers—infective and parasitic diseases, diseases of the bones and organs of movement, and accidents, poisonings, and violence. In comparison, these diagnoses accounted for only 35 percent of terminations because of substantial gainful activity.

Half of those whose benefits were discontinued because of medical improvement were working, as well as those with benefits terminated because of substantial gainful activity. Overall, 77 percent of the recovered beneficiaries were employed at the time of the determination that their disability had ceased. A higher proportion of men than of women had secured employment (table 5).

The study also found that less than one-third of the workers who went back to work were re-employed by their former employers and a somewhat higher proportion returned to their previous occupations. About one-fifth returned

TABLE 5.—Disabled workers with benefits terminated because of recovery in 1967: Number, for all terminations and for medical improvement cases, by age and sex, and percentage distribution, by employment status

Age and sex	Number with employment status	Percentage distribution by employment status		
		Total	Employed	Not employed
All terminations ¹	26,247	100.0	77.4	22.6
Age of disabled workers:				
Under 35.....	3,562	100.0	75.3	24.7
35-49.....	11,342	100.0	73.8	26.2
50 and over.....	11,343	100.0	81.6	18.4
Men.....	21,662	100.0	79.1	20.9
Women.....	4,585	100.0	69.0	31.0
Medical-improvement terminations ¹	11,776	100.0	50.1	49.9
Age of disabled workers:				
Under 35.....	1,984	100.0	55.9	44.1
35-49.....	5,683	100.0	48.2	51.8
50 and over.....	4,109	100.0	49.7	50.3
Men.....	9,473	100.0	52.7	47.3
Women.....	2,303	100.0	39.0	61.0

¹ Excludes cases for which complete data were not available.

to work for their previous employer and in the same occupation. More than half, however, took up new occupations with new employers.

The move by persons with terminated benefits from their predisability occupations into clerical and sales and service work was substantial. The proportion in occupations in manufacturing and related activities at the time of the benefit termination showed a decline.

POST-TERMINATION PROGRAM EXPERIENCE

The study looked at the extent to which the workers with terminated benefits remained in nonbeneficiary status, became reentitled to disability benefits, entitled to retirement benefits, or died during a period of 2 to 3 years after the termination action—in other words, their program experience.

This experience was followed through March 1970, an average post-termination duration of 33 months. At the end of that period, 68 percent of the workers were still in nonbeneficiary status, 21 percent had been reentitled to disability benefits, 6 percent became entitled to retirement benefits, and 5 percent had died (table 6).

Age appears to have been the most important determinant of program experience after benefit termination. The proportion whose benefits

TABLE 6.—Disabled workers with benefits terminated because of recovery in 1967: Number, by age, sex, and reason for termination, and percentage distribution, by program experience through March 1970

Characteristic	Number	Percentage distribution by program experience				
		Total	With benefits still terminated	Reentitled to disability benefits	Entitled to retirement benefits	Deceased
Total.....	36,101	100.0	67.7	20.7	6.4	5.2
Age in 1967:						
Under 25.....	151	100.0	92.7	6.0		1.3
25-34.....	4,905	100.0	82.7	15.4		1.9
35-44.....	10,106	100.0	76.9	19.8		3.3
45-54.....	11,624	100.0	72.0	23.2		4.8
55-59.....	5,134	100.0	62.5	28.3	2.2	7.1
60-61.....	1,789	100.0	38.2	27.8	23.7	10.3
62-64.....	2,382	100.0	9.4	2.0	74.8	13.8
Sex:						
Men.....	29,787	100.0	68.2	20.1	6.3	5.4
Women.....	6,314	100.0	65.7	23.1	7.1	4.1
Race:						
White.....	30,831	100.0	67.3	20.8	6.7	5.2
Negro and other.....	5,270	100.0	70.0	20.1	4.8	5.1
Reason for termination:						
Substantial gainful activity.....	15,450	100.0	64.7	19.5	9.4	6.4
Medical improvement.....	12,557	100.0	72.8	20.5	3.1	3.6

remained in terminated status declined steadily from 93 percent of those who were under age 25 in 1967 to 63 percent at ages 55-59. More than half of those aged 60-61 had returned to beneficiary status in 1970. Among the group aged 62-64, three-fourths were entitled to retirement benefits, and less than 10 percent were not beneficiaries. The number of deaths during the follow-up period rose for each succeeding age group—from 1.3 percent of those under age 25 to 13.8 percent at ages 62-64.

For men and women, the differences in pro-

gram experience were small and seem related to age. The median age of men with terminated benefits was 47, and it was 49 for women. Racial differences also appear to be tied to age. White workers had a median age of 48; for Negroes and members of other races, the median age was 46. Deaths and entitlements to retirement benefits were more frequent for the group who had engaged in substantial gainful activity than for the segment with medical improvement.

The educational level of those with discontinued benefits, though not a major factor in

TABLE 7.—Disabled workers with benefits terminated because of recovery in 1967: Number, by extent of education and occupation at termination, and percentage distribution, by program experience through March 1970

Education and occupational group	Number	Percentage distribution by program experience				
		Total	With benefits still terminated	Reentitled to disability benefits	Entitled to retirement benefits	Deceased
Total.....	36,101	100.0	67.7	20.7	6.4	5.2
Education:						
Not reporting.....	16,602	100.0	65.1	22.3	7.2	5.4
Reporting.....	19,499	100.0	69.9	19.3	5.8	5.0
No schooling ¹	240	100.0	62.5	22.9	10.0	4.6
Years completed:						
Less than 8.....	4,689	100.0	65.4	22.4	6.9	5.3
8.....	3,270	100.0	65.9	19.5	8.8	5.7
9-11.....	4,543	100.0	72.0	18.0	4.8	5.1
12.....	4,710	100.0	74.6	17.7	3.5	4.3
College, 1 or more years.....	2,047	100.0	72.1	17.7	5.4	4.7
Occupation and employment status:						
Employment status not known.....	9,854	100.0	67.4	21.7	5.8	5.1
Not employed.....	5,941	100.0	67.5	25.9	2.6	4.0
Employed.....	20,306	100.0	67.9	18.7	7.8	5.6
Professional and managerial.....	2,331	100.0	70.0	16.5	7.7	5.8
Clerical and sales.....	3,786	100.0	68.7	19.1	6.6	5.7
Service.....	4,077	100.0	61.6	21.0	11.2	6.2
Agricultural, fishery, and forestry.....	742	100.0	60.9	21.7	12.8	4.6
Manufacturing and related activities:						
Skilled.....	3,685	100.0	71.0	16.6	7.3	5.1
Semiskilled.....	3,416	100.0	70.6	18.2	8.1	5.1
Unskilled.....	2,269	100.0	69.2	19.0	6.0	5.8

¹ Includes special classes for the physically or mentally handicapped.

TABLE 8.—Disabled workers with benefits terminated because of recovery in 1967: Number, by diagnostic group, and percentage distribution, by program experience through March 1970

Diagnostic group	Number	Percentage distribution by program experience				Deceased
		Total	With benefits still terminated	Reentitled to disability benefits	Entitled to retirement benefits	
Total.....	36,101	100.0	67.7	20.7	6.4	5.2
Not reporting diagnosis.....	9,022	100.0	62.9	25.0	6.7	5.4
Reporting diagnosis.....	27,079	100.0	69.3	19.2	6.4	5.1
Infective and parasitic diseases.....	4,943	100.0	81.6	10.0	3.8	4.6
Neoplasms.....	672	100.0	60.9	14.0	7.9	17.3
Allergic, endocrine system, metabolic, and nutritional diseases.....	427	100.0	57.8	24.4	9.8	8.0
Mental, psychoneurotic, and personality disorders.....	5,831	100.0	68.0	25.8	2.8	3.4
Diseases of the nervous system and sense organs (except eye diseases).....	1,273	100.0	62.1	23.1	9.1	5.7
Diseases of the eye.....	352	100.0	62.5	27.6	7.1	2.8
Diseases of the circulatory system.....	3,468	100.0	53.1	21.7	14.3	10.9
Diseases of the respiratory system.....	509	100.0	46.4	28.3	16.6	8.8
Diseases of the digestive system.....	677	100.0	67.2	15.4	9.9	7.5
Diseases of the bones and organs of movement.....	3,997	100.0	68.0	23.0	6.0	3.0
Congenital malformations.....	305	100.0	73.1	22.3	2.6	2.0
Accidents, poisonings, and violence.....	4,200	100.0	80.2	12.5	4.9	2.4
All other.....	425	100.0	61.9	24.0	7.5	6.6

experience after benefit termination, did have some influence. Reentitlement to benefits declined with increased years of education. Part of the difference is age-related, however, since the younger workers had a higher level of educational attainment than the older (table 7).

In terms of employment and occupation, workers who were not employed when their payments were terminated had poor program experience: 26 percent were reentitled to disability benefits in March 1970, compared with 19 percent of those with employment.

Among employed workers, those in professional and managerial occupations and skilled work had a disability reentitlement rate lower than those in service, agricultural, fishery, and forestry occupations. As with education, part of the difference between occupational groups relates to age.

Beneficiaries awarded disability benefits either on the basis of infective and parasitic diseases or because of accidents, poisonings, and violence were more likely to have their benefits continue in terminated status than were the workers with other diagnoses (table 8). In general, cases terminated because of substantial gainful activity show no great difference in relation to diagnosis, except for the two illnesses already mentioned. When medical improvement terminations are considered separately, however, several diagnostic groups show relatively poor experience in terms of the proportion returning to disability beneficiary status. These groups included mental, psychoneurotic, and

personality disorders (with a reentitlement rate of 31 percent) and diseases of the circulatory system (with a 28-percent rate) as table 9 shows.

The length of time the disabled beneficiary had been receiving benefits before the termination action appears to be related to his subsequent program experience. Workers entitled to disability payments for a relatively short period before benefit termination had a lower proportion returning to the disability benefit rolls than those with entitlement effective before 1963.

This aspect of program experience was more pronounced in medical improvement cases than in those involving substantial gainful activity. With respect to reentitlements among medical improvement cases, there was a difference of 18 percentage points between those initially awarded disability benefits in 1966 and 1967 and those entitled in 1962 and earlier years.

Nearly 8 percent of the disabled workers with benefits terminated in 1967 had been awarded benefits on the basis of disability periods that had already ended when the determination of eligibility was made.² The subsequent program experience of those "closed period" beneficiaries

² Before the 1965 amendments to the Social Security Act, an applicant had to be disabled when he applied for benefits. Under the revised provision, an application could be filed up to 12 months after the disability had ended. A 1967 revision extended the time limit to 36 months in certain circumstances. The "closed period" cases are not included here in the subtotals for either medical improvement cases or for the terminations for substantial gainful activity.

TABLE 9.—Disabled workers with benefits terminated because of recovery in 1967: Number and percent reentitled to disability benefits in March 1970, by selected characteristics

Selected characteristics	Number	Percent reentitled to disability benefits
Total.....	36,101	20.7
Year of entitlement: ¹		
1966-1967.....	10,597	16.4
1965.....	11,812	19.0
1964.....	4,800	23.6
1963.....	2,985	25.2
1962 and earlier years.....	5,907	27.0
With closed period of disability:		
Closed period.....	2,960	16.6
No closed period.....	33,141	21.0
Previous earnings		
Previous earnings not available.....	12,202	25.4
Previous earnings available.....	23,899	18.3
None.....	372	26.1
\$1-599.....	1,444	25.6
600-1,799.....	4,739	22.0
1,800-3,599.....	7,127	18.8
3,600 or more.....	10,217	14.8
Primary insurance amount:		
\$44.....	362	22.4
45-59.....	943	24.3
60-79.....	4,389	23.9
80-99.....	8,825	22.9
100-119.....	8,882	21.4
120 or more.....	12,700	17.1
Occupation and employer at termination:		
Predisability employer and occupation.....	4,123	14.9
Predisability employer, new occupation.....	1,282	15.1
Predisability occupation, new employer.....	2,597	19.4
New occupation, new employer.....	10,308	20.1
Diagnostic group:		
Terminations because of substantial gainful activity	15,450	19.5
Not reporting diagnosis.....	3,704	25.6
Reporting diagnosis.....	11,746	17.6
Infective and parasitic diseases.....	1,236	9.8
Neoplasms.....	378	10.1
Allergic, endocrine system, metabolic, and nutritional diseases.....	258	24.8
Mental, psychoneurotic, and personality disorders.....	2,720	20.7
Diseases of the nervous system and sense organs (except eye diseases).....	802	19.3
Diseases of the eye.....	221	22.6
Diseases of the circulatory system.....	2,457	19.9
Diseases of the respiratory system.....	305	23.9
Diseases of the digestive system.....	262	11.8
Diseases of the bones and organs of movement.....	1,445	19.5
Congenital malformations.....	129	23.3
Accidents, poisonings, and violence.....	1,318	9.6
All other.....	217	21.7
Terminations because of medical improvement.....	12,557	20.5
Not reporting diagnosis.....	1,857	23.7
Reporting diagnosis.....	10,700	19.9
Infective and parasitic diseases.....	2,054	9.8
Neoplasms.....	193	20.2
Allergic, endocrine system, metabolic, and nutritional diseases.....	96	26.0
Mental psychoneurotic and personality disorders.....	1,946	30.8
Diseases of the nervous system and sense organs (except eye diseases).....	284	32.0
Diseases of the eye.....	59	37.3
Diseases of the circulatory system.....	573	28.1
Diseases of the respiratory system.....	120	37.5
Diseases of the digestive system.....	308	16.6
Diseases of the bones and organs of movement.....	1,792	25.4
Congenital malformations.....	117	22.2
Accidents, poisonings, and violence.....	2,117	13.6
All other.....	141	27.7

¹ Year of benefit entitlement before 1967 termination.

whose entitlement to benefits under the 1965 amendments could not precede September 1965 was like that of all recovered workers entitled during 1966 and 1967.

Another factor that affected the program experience of disabled workers whose benefits had

been discontinued was the level of their earnings before the onset of disability. Previous earnings are defined as the average annual amount posted to the worker's social security earnings record in the 3 calendar years preceding the start of the disability. Data on earnings are available for about two-thirds of the beneficiaries included in this study.

The data indicate that workers with higher predisability earnings were less likely to be awarded disability benefits subsequent to termination than those with lower earnings. Twenty-six percent of the workers with previous annual earnings below \$600 were reentitled to disability benefits by March 1970, compared with 15 percent of those who had averaged \$3,600 or more in earnings.

The differences in program experience with respect to earlier earnings do not appear to be related either to age or to the reason for termination. The distributions of the workers by both of these characteristics showed a program experience pattern similar to that of all workers with benefit terminations.

Although predisability earnings primarily reflect occupational differences and skill levels within occupations, the nature of the disabling illness is also a factor to some extent. Certain conditions of long-standing duration may affect the development of job skills and therefore the level of earnings. In addition, workers with such conditions may have periods of irregular employment before the level of severity required for entitlement to disability benefits is reached.

The type of adjustment with respect to employment had only a limited effect on the program experience of these disabled workers. Of all those who were employed when their benefits were terminated, 19 percent had become reentitled to disability benefits by March 1970. Fifteen percent of those who returned to their predisability employer subsequently returned to beneficiary status, and 20 percent of those who resumed employment with a new employer became reentitled.

The worker's earnings in 1967—the year of benefit termination—appear to have been a good predictor of his program experience in the next 2 years. The usefulness of 1967 earnings is limited as a measure, however, since these earn-

TABLE 10.—Disabled workers with benefits terminated because of recovery in 1967: Number and percent entitled to disability benefits in March 1970, by amount of earnings in 1967 and reason for termination

Amount of earnings	Number	Percent reentitled to disability benefits
Total terminations.....	36,101	20.7
Earnings in 1967:		
Less than \$50 ¹	7,583	35.1
50-599.....	2,434	30.1
600-1,799.....	5,080	24.1
1,800-3,599.....	8,259	17.5
3,600-5,399.....	6,418	12.0
5,400 or more.....	6,327	9.8
With terminations because of substantial gainful activity.....	15,450	19.5
Less than \$50 ²	947	27.1
50-599.....	479	41.5
600-1,799.....	1,984	31.9
1,800-3,599.....	4,384	20.9
3,600-5,399.....	3,782	14.6
5,400 or more.....	3,874	11.9
With terminations because of medical improvement.....	12,557	20.5
Less than \$50 ³	4,083	36.4
50-599.....	1,249	24.1
600-1,799.....	1,960	16.1
1,800-3,599.....	2,268	11.9
3,600-5,399.....	1,498	7.8
5,400 or more.....	1,499	5.4

¹ Includes 7,207 workers with no earnings.

² Includes 897 workers with no earnings.

³ Includes 3,883 workers with no earnings.

ings cannot be related to the individual worker's specific date of benefit termination. Whether the posted earnings preceded or followed the month of the termination action cannot therefore be determined.

The proportion of workers who subsequently return to disability beneficiary status declines with each successive wage interval (table 10). Among the disabled workers with earnings for calendar year 1967 of less than \$50, 35 percent had become reentitled to disability benefits by March 1970. For those with posted earnings between \$1,800 and \$3,599, the proportion was 18 percent; at \$5,400 or higher, the rate was only 10 percent.

Approximately 5,900 workers whose benefits were terminated on the basis of medical improvement were not employed at the time their disability ceased. Some of these beneficiaries performed work during 1967, however, since only about 4,000 in this group had no covered earnings.

VOCATIONAL REHABILITATION

The extent to which disabled workers whose benefits were terminated had received services

from State vocational rehabilitation agencies is significant. State agencies reported rehabilitation closures—that is, cases closed because the client was rehabilitated—for 44 percent of the beneficiaries included in this study. An estimated 26 percent had also been clients of State vocational agencies, but their cases were closed without their having been rehabilitated.³ Overall, about 70 percent of those with benefits terminated because of recovery had sought rehabilitation services. Only small differences with respect to receipt of rehabilitation services by these beneficiaries were apparent in terms of age, sex, race, or reason for benefit termination.

Trust Fund Financing of Rehabilitation Services

The 1967 social security amendments made reimbursement from social security trust funds available to State vocational rehabilitation agencies for the cost of rehabilitation services provided to disabled-worker beneficiaries. The amount reimbursable to State agencies in each year was limited to 1 percent of the disability benefits paid under the Social Security Act during the previous year.

This provision represents a broadening of the Social Security Administration's relationship with the agencies administering vocational rehabilitation programs. Since cash disability benefits first became payable, the Social Security Act has included a requirement that all applicants for disability benefits be promptly referred to State vocational rehabilitation agencies. In addition, disability determinations under the social security program are made by State agencies (usually the State vocational rehabilitation agency) under agreements with the Social Security Administration.

During the period covered by this study, the trust fund financing program was in process of full implementation. It first became operational in all State agencies in fiscal year 1968. Be-

³ The vocational rehabilitation agency reporting form was substantially revised in June 1967. Besides reporting rehabilitation closures, the new form provides information on clients who were not rehabilitated and those whose cases were closed after referral or extended evaluation. The old form reported only rehabilitants. The estimated total of nonrehabilitation closures is derived by assuming that the ratio of such actions to rehabilitation closures reported on new forms is applicable to rehabilitations reported on old forms.

tween 1966 and 1971, the number of disabled beneficiaries rehabilitated by State agencies increased almost threefold—from 6,700 to 19,000. Cases with trust fund financing currently account for more than half the total.

The extent to which rehabilitants and non-rehabilitants were reentitled to disability benefits within the 2 to 3 years after benefit termination was about the same. Among both groups; one-fifth had requalified for benefits by March 1970. Of those who had been referred to vocational rehabilitation agencies but were not rehabilitated, one-fourth were subsequently awarded disability benefits. The median earnings of rehabilitants and nonrehabilitants in 1968 and 1969 differed relatively little.

The proportion of disabled workers with 1967 benefit terminations who became reentitled to disability benefits in 1970 is shown in the tabulation below for rehabilitants and nonrehabilitants.

Rehabilitant status and type of financing ¹	Total number	Percent re-entitled to disability benefits
Total.....	36,101	20.7
Rehabilitants.....	16,038	19.9
Services trust-fund financed.....	1,974	20.0
Services not trust-fund financed.....	2,935	18.4
Nonrehabilitants.....	20,063	21.2
No vocational rehabilitation agency contact.....	17,160	20.5
Vocational rehabilitation agency contact ²	2,903	25.4
Services trust-fund financed.....	1,143	26.6
Services not trust-fund financed.....	1,760	24.7

¹ Information on trust-fund financing available only for cases reported on new vocational rehabilitation reporting forms.

² Includes cases closed as "not rehabilitated" or "after referral or extended evaluation."

EMPLOYMENT AND EARNINGS AFTER BENEFIT TERMINATION

The degree to which the disabled workers in the study were employed steadily during the 2 calendar years (1968 and 1969) after their benefits were terminated is indicated by the number of quarters of coverage ⁴ they acquired (table 11).

⁴ A wage earner who is paid at least \$50 in wages in a calendar quarter is credited with a "quarter of coverage." If he earns the maximum taxable in a year (\$7,800 in 1971) before the last quarter of the year, he is credited with four quarters. For farm work, quarters of coverage are based on total annual wages, and the worker is credited with one quarter for each \$100 of earnings. A self-employed person with at least \$400 in net earnings from self-employment in a taxable year is credited with four quarters of coverage.

Men were more likely than women to have had regular employment during 1968 and 1969. Of the men whose benefits had been terminated and who were still living in March 1970, 47 percent had been credited with eight quarters of coverage for the 2-year period. Only 36 percent of the women had as many as eight quarters.

The workers who continued in nonbeneficiary status through March 1970 had a similar employment pattern: 78 percent of the men and 67 percent of the women were credited with five or more quarters for 1968 and 1969. The employment of the women with terminated benefits appears to reflect the lower overall participation of women in the Nation's labor force. Among women aged 14 and over, 40 percent were in the labor force in 1970; for men the rate was 73 percent.⁵ Women were only slightly more likely than men, however, to return to disability beneficiary status (23 percent, compared with 20 percent).

Disabled workers whose benefits were discontinued because of resumption of substantial gainful activity had better records of reemployment than those with benefits terminated because of medical improvement. Among the beneficiaries still living in March 1970, the proportion with one or more quarters of covered employment was 88 percent for the group engaging in substantial gainful activity and 75 percent for the medically improved group. Most of the post-termination employment differences between men and women were for those with medical improvement: Only 61 percent of these women were employed in either 1968 or 1969, compared with 79 percent of the men. In the "substantial gainful activity" category, the difference between the men and the women was less than two percentage points.

Earnings of workers with terminated benefits were considered in the study in terms of marginal employment and median earnings. Earnings of less than \$1,800 a year were considered an indication of limited employment, since this amount approximates the "substantial gainful activity" standard under the disability insurance program in the period studied. For program purposes, an individual with earnings less

⁵ Bureau of the Census, *Census of Population: 1970, General Social and Economic Characteristics, Final Report*, PC (1)-C1, U. S. Summary, table 78, page 372.

TABLE 11.—Disabled workers with benefits terminated because of recovery in 1967: Number, by program experience through March 1970, sex, and reason for termination, and percentage distribution, by quarters of coverage in 1968 and 1969

Program experience, sex, and reason for termination	Number	Percentage distribution by quarters of coverage					
		Total	None	1	2-4	5-7	8
Total with terminations.....	36,101	100.0	21.2	4.2	13.4	18.4	42.7
Living workers.....	34,230	100.0	20.0	3.9	12.8	18.7	44.6
Men.....	28,173	100.0	18.0	3.8	12.7	18.9	46.6
Women.....	6,057	100.0	28.9	4.4	13.4	17.8	35.5
With benefits still terminated.....	24,449	100.0	11.6	2.4	10.1	19.6	56.2
Men.....	20,301	100.0	10.2	2.3	9.8	19.5	58.3
Women.....	4,148	100.0	18.7	3.0	11.7	20.3	46.2
Reentitled to disability benefits.....	7,459	100.0	47.1	8.8	20.8	14.4	9.2
Entitled to retirement benefits.....	2,322	100.0	20.8	4.4	16.6	22.2	36.0
Deceased.....	1,871	100.0	44.8	9.2	23.5	14.1	8.4
With terminations for substantial gainful activity:							
Living workers.....	14,462	100.0	12.5	3.5	12.1	19.0	52.9
Men.....	12,140	100.0	12.2	3.3	11.9	18.6	54.0
Women.....	2,322	100.0	13.7	4.5	13.1	21.2	47.5
With benefits still terminated.....	9,995	100.0	7.0	1.5	7.3	17.5	66.6
Men.....	8,407	100.0	6.9	1.4	7.1	16.7	67.8
Women.....	1,588	100.0	7.4	2.3	8.2	22.0	60.1
With terminations for medical improvement:							
Living workers.....	12,104	100.0	24.8	3.9	12.9	18.0	40.5
Men.....	9,768	100.0	21.5	3.8	12.9	18.4	43.4
Women.....	2,336	100.0	38.8	4.2	12.6	16.1	28.3
With benefits still terminated.....	9,141	100.0	14.0	2.8	11.9	20.6	50.7
Men.....	7,514	100.0	11.4	2.6	11.7	20.8	53.5
Women.....	1,627	100.0	25.9	3.4	13.1	19.9	37.7

than \$140 a month—\$1,680 annually—would, in general, not be considered to have demonstrated the ability to engage in substantial gainful activity.

The median amount of earnings for the 2-year period 1968 and 1969 was \$3,772 on an annual basis for workers with terminated benefits who were still living in March 1970; for those continuing in nonbeneficiary status, it was \$4,383. Among the latter, 11 percent had no earnings and 16 percent averaged less than \$1,800 annually.

The earnings of disabled workers whose benefits had been discontinued showed a greater increase from 1968 to 1969 than those of all workers with covered employment. The 1969 median of \$4,375 for living former beneficiaries was 14 percent higher than the 1968 amount (\$3,929). Median earnings in employment covered under the social security program rose only 6 percent in 1969 from the previous year's figure (table 12).

Disabled men whose benefits had been terminated because of recovery earned less than the employed population as a whole. Their median earnings in 1968 were about 75 percent of the median for all men with covered earnings; their median for 1969 was 80 percent of

the median for all men in covered employment.

Men with terminated benefits were older than the employed population overall. The median age for the former was 47, and it was 37 for the latter. Within comparable age groups, there was a greater difference in earnings

TABLE 12.—All workers with taxable earnings and disabled workers with benefits terminated because of recovery in 1967: Median earnings, by age and sex, 1968 and 1969

Age	1968			1969		
	Total	Men	Women	Total	Men	Women
All workers with taxable earnings						
Total.....	\$3,950	\$5,550	\$2,440	\$4,180	\$5,880	\$2,690
Under 20.....	750	847	627	786	888	663
20-29.....	3,329	4,090	2,418	3,522	4,351	2,571
30-39.....	5,549	7,510	2,715	5,882	7,945	2,901
40-49.....	5,625	7,863	3,200	6,007	8,492	3,398
50-59.....	5,283	7,082	3,349	5,646	7,609	3,563
60-64.....	4,742	6,004	3,172	5,075	6,418	3,388
65 and over.....	1,737	1,910	1,481	1,773	2,067	1,546
Disabled workers with benefits terminated						
Living workers, March 1970.....	3,929	4,224	2,886	4,375	4,709	3,185
Under 35.....	4,103	4,357	2,634	4,746	5,027	3,049
35-49.....	3,978	4,272	2,877	4,494	4,832	3,213
50 and over.....	3,829	4,110	2,948	4,113	4,422	3,171
With benefits still terminated, March 1970.....	4,362	4,656	3,193	4,878	5,228	3,452
Under 35.....	4,375	4,590	3,008	5,069	5,331	3,360
35-49.....	4,293	4,593	3,123	4,879	5,205	3,425
50 and over.....	4,422	4,764	3,279	4,800	5,168	3,501

TABLE 13.—Disabled workers with benefits terminated in 1967 and still terminated in March 1970: Number and percentage distribution, by amount of earnings in 1968 and 1969, employment status, and occupation at termination

Earnings	Employment status				Occupation at termination						
	Total	Employment status not known	Not employed	Em- ployed	Profes- sional and mana- gerial	Clerical and sales	Service	Agricul- tural, fishery, and forestry	Manufacturing and related activities		
									Skilled	Semi- skilled	Un- skilled
Total number.....	24,449	6,644	4,012	13,793	1,632	2,600	2,511	452	2,615	2,413	1,570
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None.....	11.1	13.7	23.8	6.1	8.8	8.7	8.0	4.2	3.8	3.6	4.6
\$1-49.....	.9	1.2	1.9	.4	.2	.5	.7	1.1	.2	.2	.7
50-599.....	5.2	6.1	9.7	3.5	3.1	3.8	4.8	7.3	2.5	2.8	3.1
600-1,799.....	10.1	10.4	14.1	8.7	6.1	8.5	12.7	18.6	5.7	7.2	9.7
1,800-3,599.....	18.9	18.0	19.3	19.3	11.9	18.1	27.3	29.6	13.0	19.7	23.1
3,600-5,399.....	21.5	19.8	15.3	24.1	18.0	26.7	28.2	23.2	18.3	26.4	25.9
5,400 or more.....	32.3	30.8	16.0	37.8	52.0	33.6	18.2	15.9	56.5	40.3	32.8
Median ¹	\$4,383	\$4,277	\$2,956	\$4,724	(?)	\$4,594	\$3,632	\$3,071	(?)	\$4,848	\$4,371

¹ For workers with earnings.

² The median for these workers is within the last wage class (\$5,400 or more).

levels. For the men aged 35 and over, the median in 1968 ranged from \$4,100 to \$4,300. For all men with covered employment who were aged 30-64, median earnings ranged from \$6,000 to \$7,900.

The earnings of women with terminated benefits and of all women with covered employment were closer to each other. The median 1968 earnings for the women who were former beneficiaries and still living in 1970 were higher than those of employed women—\$2,886, compared with \$2,440. The 1969 figures were similar. Among corresponding age groups, the women whose benefits had been discontinued had median 1968 earnings slightly lower than those of all employed women.

Age-related variations in earnings among the former beneficiaries still alive in 1970 reflect program experience differences, with higher proportions of older workers later becoming entitled to disability or retirement benefits. When only the workers continuing in nonbeneficiary status are considered, age-related differences appear to be relatively small.

Though, as noted previously, differences in program experience with respect to race and sex were relatively small, age appears to have been a major factor in determining the extent to which the disabled workers in the study became reentitled to disability benefits. Differences in wages and the extent of post-termination employment of those who continued in nonbeneficiary status were related more to sex and race than to age. These differences parallel

the pattern for the entire employed population.

The study findings show that, of the men with benefits still in terminated status through March 1970, about 10 percent had no covered earnings in 1968 or 1969, and 15 percent averaged less than \$1,800 in earnings. For women, the corresponding proportions were 18 percent and 23 percent.

Additional data from the study indicate that the post-termination earnings of disabled beneficiaries varied directly with educational level. For workers remaining in nonbeneficiary status, median earnings ranged from about \$3,800 for those with less than an eighth-grade education to \$5,200 for those with some college education. The proportion without any employment during 1968 and 1969 was about the same for each educational level—approximately 10 percent.

The divergence between the earnings of these workers with terminated benefits and of the employed population as a whole is, in part, attributable to their occupational distribution. White-collar employment was substantially lower among former disability beneficiaries than in the labor force as whole. Professional, managerial, and sales and clerical workers accounted for 26 percent of the men with terminated benefits⁶ but for 38 percent of all employed men. The disparity was less pronounced for women: 51 percent of those with discontinued benefits had white-collar jobs; for all

⁶ Percentage relates to those for whom employment information was available.

employed women, the proportion was 58 percent.⁷

For the disabled workers remaining in non-beneficiary status, as would be expected, those who were in professional, managerial, and skilled occupations when their benefits stopped had the highest median earnings—more than \$5,400 (table 13). At the lower end of the earnings scale were agricultural, fishery, and forestry workers and those who were not employed at the time their benefits stopped.

Among those who were not working when their benefits were terminated and who continued in nonbeneficiary status through March 1970, 24 percent had no covered earnings in either 1968 or 1969. Twenty-six percent had earnings below \$1,800.

Earnings after termination of benefits were closely related to the predisability wage level of the disabled worker, as indicated by the primary insurance amount (PIA) on which his benefit is based. The worker's PIA under the social security program is related to his average monthly covered earnings and is the figure used as the base for computing all the benefits payable on his earnings record—those for himself, his dependents, and his survivors.

Workers with PIA's of \$44 (the minimum in effect in 1967) who remained in nonbeneficiary status in March 1970 had median annual

⁷ Bureau of the Census, *ibid.*, table 81, page 375.

TABLE 14.—Disabled workers with benefits terminated in 1967 and still terminated in March 1970: Number and percentage distribution, by earnings in 1968 and 1969, primary insurance amount, and sex

Amount of earnings	Total	Primary insurance amount					
		\$44	\$45-59	\$60-79	\$80-99	\$100-119	\$120 or more
Number:							
Total.....	24,449	231	581	2,851	5,818	5,944	9,024
Men.....	20,301	116	313	1,923	4,446	5,013	8,490
Women.....	4,148	115	268	928	1,372	931	534
Total percent.....							
None.....	11.1	17.3	20.8	14.7	13.8	11.4	7.2
\$1-49.....	.9	2.2	2.2	1.7	1.4	.7	.3
50-599.....	5.2	17.3	12.2	10.5	6.4	4.5	2.6
600-1,799.....	10.1	27.3	22.4	18.8	12.9	8.6	5.2
1,800-3,599.....	18.9	24.2	29.9	31.6	27.0	18.6	9.1
3,600-5,399.....	21.5	10.4	10.3	16.7	25.8	28.2	16.8
5,400 or more.....	32.3	1.3	2.1	6.1	12.8	28.1	58.8
Median:¹							
Total.....	\$4,333	\$1,560	\$1,969	\$2,464	\$3,293	\$4,300	(²)
Men.....	4,674	1,660	2,162	2,524	3,443	4,445	(²)
Women.....	3,024	1,473	1,757	2,361	2,907	3,961	\$5,372

¹ For workers with earnings.

² The median for these workers is within the last wage class (\$5,400 or more).

earnings of \$1,560 in 1968 and 1969. In comparison, those with PIA's of \$120 or more had median earnings higher than \$5,400 (table 14). The proportion of workers with no earnings in 1968 or 1969 ranged from 7 percent at PIA's of \$120 or more to 21 percent at PIA's of \$45-59.

Almost one-third of the workers with PIA's between \$45 and \$79 had average annual earnings below \$1,800 during 1968 and 1969. Approximately half of those with the minimum PIA had earned less than \$1,800.