Health Status of New Retired-Worker Beneficiaries: Findings From the New Beneficiary Survey

by Michael Packard*

In general, individuals who first received social security retired-worker benefits in June 1980-May 1981 viewed themselves as being in good health. They reported this view in response to questions in the 1982 New Beneficiary Survey conducted by the Social Security Administration. Two-thirds of the respondents in the retired-worker sample reported having no health-related work limitations and no moderate or severe functional activity limitations. However, more than half of those who did report such limitations indicated that the limitations were severe enough to keep them from any work for pay. Beneficiaries whose first monthly benefits were claimed at age 62 were more likely to report themselves in poor health than those receiving a first benefit at age 63 or older, but even among the 62-year-olds, more than three-fifths reported no work-limiting conditions.

This article presents an overview of various measures of health and ability to work that were reported by men and women who recently began receiving social security retired-worker benefits. The data are from the Social Security Administration's (SSA's) 1982 New Beneficiary Survey (NBS).¹ Personal interviews were conducted with a nationally representative sample of selected categories of new beneficiaries in October-December 1982. The sample, drawn from SSA's Master Beneficiary Record, includes persons who first received retired-worker benefits at age 62 or older during the period June 1980-May 1981. It also includes a comparison group of older persons enrolled in the Medicare program who were insured for retired-worker benefits but had not received them as of July 1982. Typically, such persons do not receive cash benefits because they are still working and have sufficiently high earnings that their benefits are fully withheld under the social security earnings test.² These "Medicare-only" cases were included in the survey to represent a group of nonretired older workers.

The survey data on health reflect the respondents' own assessments of their health status at the time of interview, 18-30 months after the retired workers first received benefits. The age variable used in tables 1-6 and A-E is age at the time of first benefit receipt. (Tables A-E contain detailed data that are summarized in tables 1 and 2.) Many of the health problems cited can be chronic and may, in fact, have been present when the respondents received their first benefit checks. However, because the health data give little information on how long respondents have had their health problems and because health status changes over time, it is necessary to recognize that conditions at the time of interview may not have been present 2 years earlier when benefits were first received.

Survey Questions

The question of why respondents left their last job is not addressed in this article, which deals only with the

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¹ For a description of the NBS design, see Linda Drazga Maxfield, "The 1982 New Beneficiary Survey: An Introduction," Social Security Bulletin, November 1983, pages 3-11.

 $^{^2}$ The earnings test provision requires the withholding of benefits if beneficiaries have earnings in excess of certain exempt amounts. Beginning in 1983, the earnings test applied only to beneficiaries under age 70.

health status of retired-worker beneficiaries at the time of interview. Although most earlier surveys have reported that poor health was the most frequent reason given for leaving a last job, this subject is omitted here but is scheduled for discussion in a future article in this overview series.

Five sets of questions about health were included in the NBS. The measures of health status are summarized in table 1. In general, the responses indicate that most of the retired workers and the Medicare-only (or nonretired, older worker) respondents were in relatively good health at the time of the interviews. The first set of questions focused on whether or not the respondents' health status limited their ability to work for pay. Specifically, they were asked, "Do you now have any physical, mental, or other health condition or handicap which limits the kind or amount of work you can do for pay?" In response to this question, 66 percent of the retired workers and 88 percent of the Medicare-only group indicated that they were free of work-limiting health conditions.³ Those who reported that they were limited in their ability to work were asked followup questions about the degree of their work limitations: Were they able to work full time, or regularly, in spite of their health status? Were they limited to part-time, or occasional, work? Were they totally unable to work for pay? About 18 percent of the retired workers and just 1 percent of the Medicare-only group reported that they were totally unable to work because of their health condition.

³ In this article, respondents considered free of work-limiting health conditions include those reporting that their health limits only the kind or amount of housework they can do.

Table 1.—Percent of new retired-worker beneficiaries
and Medicare-only respondents in good health, by dif-
ferent health measures, 1982 ¹

		red-worl neficiario	Medicare-only	
Health measures	Total	Men	Women	respondents, total
Health status does not limit				
work for pay	66	64	69	88
Not bedridden or wheelchair-				
bound	97	97	96	98
Can perform all functional ac-				
tivities with some or no dif-				
ficulty (except lift 25 or 50 pounds) ²	66	68	64	85
Spent less than 1 week in bed	00	00	04	65
in last 12 months.	83	84	82	86
No health conditions	21	19	22	33

¹ Figures drawn from tables A-E at end of article.

² Figures for this health measure are slightly lower than those given in table C because table C data are based on responses of only those beneficiaries who were asked and who answered all functional limitation questions. Most nonrespondents to one or more of these questions were either bedridden or wheel-chair-bound (and were not asked these questions). These figures are based on the assumption that nonrespondents would not be able to perform all of the functional activities with some difficulty or no difficulty.

Source: New Beneficiary Survey, October-December 1982.

A second set of questions asked if the respondents had mobility limitations, which include being bedridden, wheelchair-bound, needing help with personal care, or needing assistance to get outdoors or to use public transportation. Only 3 percent of the retiredworker beneficiaries and 2 percent of the Medicare-only group were bedridden or wheelchair-bound (table 1). More than 90 percent of both groups reported that they had no limitations on their ability to get around.

A third set of health questions asked about functional limitations—that is, the degree of difficulty respondents would have in performing activities often required for work or daily living activities. These activities were: walking 2 blocks; climbing up and down a flight of stairs; stooping; standing for 2 hours; sitting for 2 hours; lifting 10, 25, or 50 pounds; reaching overhead; and using fingers to grasp things. Respondents were asked to measure the degree of difficulty on a four-part scale: no difficulty, some difficulty, much difficulty, and unable to do. About 65 percent of the retired workers and 85 percent of the Medicare-only group reported that they could perform all of these activities (except perhaps lift 25 or 50 pounds) with no difficulty or only some difficulty.

A fourth set of questions concerned the number of days spent in bed because of illness or injury over the preceding 12 months. Only 1 in 6 of the retired-worker beneficiaries or those in the Medicare-only group reported that they had spent as much as 1 week in bed for health reasons during the preceding 12 months.

By these four measures, the retired-worker beneficiaries and the Medicare-only respondents were in fairly good health. The fifth set of health questions asked if respondents had any of a series of health conditions affecting various body systems. The survey questions were about the existence, but not the severity, of such conditions as: sight, hearing, or back problems; conditions affecting the nervous system, digestive system, or respiratory system; problems with muscles or bones; cancer; paralysis; mental illness; or cardiovascular system problems (including high blood pressure, hardening of the arteries, chest pain, or ever having had a heart attack or stroke). Only about 20 percent of the retired-worker beneficiaries and 32 percent of the Medicare-only group reported that they had none of these conditions (table 1). The most common conditions reported were those affecting muscles or bones, which were reported by 50 percent of the retired workers and 32 percent of the Medicare-only group, and cardiovascular conditions, which were reported by 39 percent of the retired workers and 31 percent of the Medicare-only group. It is noteworthy that the two most commonly reported categories include conditions that span a broad range of severity-from mildly limiting conditions that can be successfully controlled with medication to much more severe limitations that stringently restrict everyday activities.

Although the survey did not ask directly about the severity of these conditions, the fact that most respondents reported that they were otherwise in fairly good health suggests that at least some of the conditions reported did not seriously limit the respondents' activities.

Work Limitations

A more detailed picture of the respondents' perceptions of their health status and work limitations is given in table 2. The question of whether or not respondents' health status limits the kind or amount of work they can do for pay is the primary health measure of interest to SSA because the social security program is essentially an earnings replacement program (at least for those vounger than age 70). If an insured worker retires, becomes disabled, or dies, the worker and/or the worker's survivors are eligible for social security benefits that will replace a portion of the worker's lost earnings. The number of persons who believe that their health condition affects their ability to work is important because this number may affect the number who apply for social security disabled-worker benefits (those younger than age 65) or retired-worker benefits (those aged 62 or older). The situation of persons eligible for both disabled-worker and retired-worker benefits (those aged 62-64) is discussed in more detail below.

Health conditions that limited the kind or amount of work the respondents could do for pay were reported by 34 percent of the retired-worker beneficiaries, compared with 12 percent of the Medicare-only respondents. Men were more likely than women to report work-limiting health conditions (36 percent and 31 percent, respectively, for retired-worker beneficiaries and 13 percent compared with 8 percent for the Medicare-only sample). Retired-worker beneficiaries whose first benefit was paid at age 62 were much more likely to report that their health status limited the kind or amount of work they could do for pay. Almost 43 percent of the men who received retired-worker benefits at that age reported such work-limiting health conditions, compared with 30 percent of those who first received benefits at age 63 or older. The comparable figures for women retired-worker beneficiaries are 34 percent and 27 percent, respectively.

Table 2 also gives an indication of how severe the respondents thought their work-limiting health conditions were. Eighteen percent of the retired-worker beneficiaries reported that they were unable to work at all (slightly more than half of those who said they had a work-limiting health condition). Again, those receiving a first benefit at age 62 were more likely to report an inability to work for pay (22 percent of the men and 20 percent of the women) than those receiving it at age 63 or older (15 percent of the men and 14 percent of the women). It is clear from table 2, however, that most respondents (including those reporting no work-limiting health conditions) were able to work full time on a regular basis (68 percent of the Medicare-only respondents).

Changes Over Time

Because the NBS interviews took place 18-30 months after the retired-worker beneficiaries first started to receive social security benefits, the existence of a worklimiting health condition at the time of the interview does not necessarily imply that this health condition existed before first benefit receipt. To examine whether this health condition might have contributed to the decision to claim social security benefits, the NBS included a question about the duration of the limitation: "How long have you been limited in the kind or amount of work that you could do?" Of course, the nature or

			Re	tired-worker t	peneficiari	es		
Work limitation and duration			Men			Women		
	Total	Total	Aged 62	Aged 63 or older	Total	Aged 62	Aged 63 or older	Medicare-only respondents, total
Total percent	100	100	100	100	100	100	100	100
None	66	64	57	69	69	66	73	88
Limit in kind or amount of work	34	36	43	31	31	34	27	12
Can work full time regularly	3	4	4	3	1	1	2	7
Can work part time or occasionally	14	15	17	14	12	13	11	4
Cannot work	18	18	22	14	18	20	15	1
Duration of limitation:								
Less than 3 years	18	19	20	18	16	16	16	6
3-6 years	6	6	9	4	6	7	4	2
More than 6 years	10	11	14	7	9	11	5	4

Table 2.—Percentage distribution of new retired-worker beneficiaries and Medicare-only respondents reporting work limitation, by type and duration of limitation

intensity of the limitation may have changed over time. Table 2 gives the percentage of all new retired-worker beneficiaries and Medicare-only respondents who stated that their limitation had lasted at least 3 years (indicating the proportion of respondents whose limitation preceded first benefit receipt) and at least 6 years (an indication of possible chronic health problems). Almost half the retired-worker beneficiaries and Medicare-only respondents who reported work-limiting health conditions (16 percent of all retired-worker beneficiaries and 6 percent of the Medicare-only respondents) reported that they had had the limitation for at least 3 years. Two-thirds of these respondents reported that their work limitation had lasted for at least 6 years. Retiredworker beneficiaries who first received benefits at age 62 were twice as likely to report long-term limitations (6 years or more) as those first receiving benefits at older ages (13 percent, compared with 6 percent). The relatively high proportion of retired-worker beneficiaries who claimed first social security benefits at age 62 and who reported long-term work-limiting health conditions lends support to the theory that some of those retiring at age 62 have health problems that are not severe enough to qualify them for social security disabled-worker benefits but that are severe enough to cause them to file for retired-worker benefits at the first opportunity.

Only limited data are available that allow an examination of how the health of newly retired workers has changed over time. The SSA Survey of Newly Entitled Beneficiaries (SNEB) was fielded from mid-1968 to mid-1970 and a report was prepared on the health of newly entitled male beneficiaries aged 62-65.4 Tabulated data on the health conditions of women are not available. The primary health question on the SNEB was "Do you have a health or physical condition that limits the KIND or AMOUNT of work you can do?" The comparable NBS question asked only if the respondents' health limited their ability to work for pay. Also, the followup questions on the SNEB were slightly different from those on the NBS. The reported health status for these two groups of men aged 62-65 is given in table 3. The proportion of men reporting no work-related health limitations increased substantially from 1969 (45 percent) to 1982 (64 percent). However, essentially no change is found in the proportions reporting that they were unable to work at all (19 percent in 1969 and 18 percent in 1982). This pattern-a large increase in the percentage reporting no health-related work limitation and no change in the percentage reporting that they were unable to work because of their health status-held for those receiving first benefits at age 62 and for those receiving them at ages 63-65.

Table 3. —Percentage distribution of newly retired men
reporting work limitation, by degree of limitation and
age, 1969 and 1982

		1969		1982			
Work limitation	Total	Aged 62	Aged 63-65	Total	Aged 62	Aged 63-65	
Total percent	100	100	100	100	100	100	
None	45	39	53	63	57	69	
Some	31	33	28	19	21	17	
Cannot work	19	22	14	18	22	13	
Nonresponse	5	7	4	0	0	0	

Sources: 1968-70 Survey of Newly Entitled Beneficiaries and New Beneficiary Survey, October-December 1982.

The data in table 4 concentrate on respondents who were judged to have no functional limitations, moderate functional limitations, or severe functional limitations. Respondents were judged to have no limitation if they could perform all functional activities (except lifting 25 or 50 pounds) with no or only some difficulty. They were classified as having a moderate limitation if all activities could be performed but at least one activity could only be performed with much difficulty. A severe limitation was assigned when at least one activity could not be performed at all. By this definition, 66 percent of the retired-worker beneficiaries and 85 percent of the Medicare-only respondents had no functional limitation. More than half the other respondents (18 percent of the retired-worker beneficiaries and 6 percent of the Medicare-only group) had severe limitations. Thus it is once again noted that a large portion of those with limitations report rather severe ones.

Retired-worker beneficiaries who report that they are unable to work because of their health status are at least 10 times as likely to report that they cannot perform a functional activity as those who report that their health does not limit the kind or amount of work they can do for pay (table 5). It is of interest that a few respondents who reported no work-limiting health condition did report an inability to perform a functional activity. Perhaps they have adjusted to their limitation to the extent that they consider themselves able to work in spite of it, or perhaps their usual work did not require that functional activity.

Table 4.—Percentage distribution of retired-workerbeneficiaries and Medicare-only respondents reportingfunctional limitation, by degree of limitation

		Medicare-only	
Total	Men	Women	respondents, total
66	68	64	85
16	15	16	8
18	17	20	6
	ber Total 66 16	beneficiari Total Men 66 68 16 15	66 68 64 16 15 16

⁴ See Leonard Rubin, "Disabling Health Conditions Among Men" in **Reaching Retirement Age** (Research Report No. 47), Office of Research and Statistics, Social Security Administration, 1976, pages 65-74.

Table 5.—Percent of new retired-worker beneficiaries unable to perform certain functional activities, by type of activity and degree of limitation

	Extent of work limitation					
Functional activity	None	Cannot work				
Total percent	100	100				
Unable to:						
Walk 2 blocks	1	21				
Climb 1 flight of stairs	1	13				
Stoop	2	19				
Stand for 2 hours	4	37				
Sit for 2 hours	1	12				
Lift 10 pounds	1	10				
Reach overhead.	1	6				
Grasp things with fingers	0	3				

Source: New Beneficiary Survey, October-December 1982.

As the data in table 6 show, 46 percent of the retiredworker beneficiaries and 63 percent of the Medicareonly respondents reported no more than a single health condition (sight problem, cardiovascular problems, and so forth). Among retired-worker beneficiaries, men were slightly more likely than women to report multiple health conditions (35 percent of the men and 30 percent of the women reported three or more health conditions). The most commonly reported health problem was the presence of arthritis, rheumatism, or other condition affecting the bones or muscles. These conditions affected 50 percent of the retired-worker beneficiaries and 32 percent of the Medicare-only respondents. Cardio-

Table 6.—Percentage distribution of retired-worker beneficiaries and Medicare-only respondents reporting health conditions, by number of conditions

		red-wor neficiario	Medicare-only	
Health conditions	Total	Men	Women	respondents, total
None	21	19	22	33
One	25	24	26	30
Two	21	21	22	19
Three or more	33	35	30	18

Source: New Beneficiary Survey, October-December 1982.

vascular ailments affected 39 percent of the retiredworker sample and 31 percent of the Medicare-only sample. Of the retired workers reporting that they were unable to work, 75 percent reported a condition affecting bones or muscles and 60 percent said that they currently had a cardiovascular condition.

Concurrent Benefit Applications

Insured workers aged 62-64 are in a unique position relative to other insured workers: They are eligible to apply for either a retired-worker benefit, or, if they have work limitations, a disabled-worker benefit. Disabledworker benefits are not subject to actuarial reductions. as are early retirement benefits. However, the determination of disability is a more complicated decision and it takes longer for a disability insurance benefit to be awarded than for a retired-worker benefit. In addition, a 5-month waiting period must be satisfied after onset of the disability before a disability benefit can be paid. Persons aged 62-64 who think they are entitled to disabled-worker benefits may file for such benefits concurrently with a claim for retired-worker benefits. They will start receiving retired-worker benefits soon after application and, if they are deemed to be disabled, they will receive the higher disabled-worker benefits retroactively to the time of application or to the end of the 5month waiting period if the application was made within 5 months after the disability onset. Table 7 indicates that about 7 percent of all 62-64 year-olds who received a first social security benefit as retired workers had applied for disabled-worker benefits at some point after attaining age 60. About 4 percent were eventually awarded disabled-worker benefits. Retired-worker men were more likely than women to apply for and be awarded disabled-worker benefits. Beneficiaries who first received a retired-worker benefit at age 62 were also more likely to apply for and receive disabled-worker benefits. This situation, no doubt, reflects not only their poorer general level of health but also the longer period they have to file for disabled-worker benefits.

Table 7.—Percent of new retired-worker beneficiaries who applied for and/or received disabled-worker benefits, by age and sex

	Total			Men				Women				
			Aged—				Aged—				Aged—	
Percent of retired- worker beneficiaries	Total	62	63	64	Total	62	63	64	Total	62	63	64
Applying for disabled-worker benefits Awarded disabled-worker benefits	7 4	8 5	6 3	3 1	7 5	9 6	6 3	3 1	6 3	7 4	5 2	3 0

Table A.—Work limitation: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by degree, duration, prognosis, and cause of health condition and sex

			Re	tired work	ers					
Limits on ability to work			Age 62-64		Ag	e 65 and c	ver	Medi- care only		
	Total	Total	62	63-64	Total	65	66 and over			
	Men									
Total number (in thousands) Total percent	692.5 100.0	526.7 100.0	333.6 100.0	193.1 100.0	165.9 100.0	102.2 100.0	63.6 100.0	211.5 100.0		
Wealth condition limits work Work for pay only Housework only Both work for pay and housework Health condition does not limit work Health condition not reported	37.7 13.8 1.3 22.6 62.3 .1	40.4 14.7 1.2 24.5 59.5 .1	44.0 15.7 1.2 27.0 56.0 0	34.2 13.1 1.2 20.0 65.6 .2	28.9 10.8 1.5 16.6 71.0 .2	27.9 11.1 1.6 15.1 72.1 .1	30.5 10.3 1.3 18.9 69.2 .3	14.9 5.2 1.6 8.1 85.0		
<u>Health limits work for pay</u>										
Total number (in thousands) Total percent	251.9 100.0	206.4 100.0	142.7 100.0	63.8 100.0	45.5 100.0	26.9 100.0	18.6 100.0	28.2 100.0		
bility to work: Able to work: Full time. Regularly. Irregularly. Part time. Regularly. Irregularly. Irregularly. Able to work but frequency unknown. Unable to work at all.	51.0 11.1 9.8 1.3 36.6 9.5 27.1 3.3 49.0	49.4 10.2 8.9 1.3 36.2 9.1 27.0 3.0 50.6	47.6 10.3 8.9 1.4 34.3 8.6 25.7 2.9 52.4	53.4 9.9 9.1 40.3 10.3 30.0 3.2 46.6	58.2 14.9 13.5 1.4 38.7 11.5 27.2 4.6 41.8	62.6 14.0 12.5 42.8 12.0 30.8 5.9 37.4	51.9 16.3 15.0 1.3 32.8 10.8 22.0 2.8 48.1	89.0 53.5 52.7 30.0 17.0 13.0 6.0		
uration of work limitation (months): 0-6	5.1 8.8 37.7 16.9 28.9 2.6	4.7 8.3 37.0 17.7 30.2 2.0	4.3 7.1 33.4 19.7 33.3 2.2	5.6 11.1 45.1 13.4 23.2 1.6	7.0 10.9 40.9 13.1 23.0 5.0	7.1 8.8 41.6 13.7 23.7 5.2	6.9 14.1 39.9 12.3 22.0 4.7	20.0 7. 19. 14. 33.0 4.9		
ealth condition expected to improve in next 12 months: Yes No Don't know	6.5 84.1 9.4	6.1 85.0 8.9	5.9 86.3 7.8	6.5 82.1 11.3	8.3 79.8 11.9	7.7 80.8 11.5	9.1 78.4 12.4	17. 70. 12.		
ealth condition caused by: Accident or injury on job only Bad working conditions only Both accident or injury on job and bad working conditions Neither Nonresponse	13.2 10.1 5.5 70.4 .8	13.8 10.5 5.9 69.1 .6	14.8 10.6 6.8 67.1 .6	11.6 10.3 3.9 73.6 .6	10.6 8.0 3.5 76.1 1.8	10.2 8.7 3.3 75.2 2.6	11.2 6.9 3.7 77.5 .7	11. 2. 81. 1.		

See footnote at end of table.

Table A.—Work limitation: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by degree, duration, prognosis, and cause of health condition and sex—**Continued**

			Re	tired worke	ers						
Limits on ability to work		Age 62-64			Age	≘ 65 and c	ver	Medi- care only			
	Total	Total	62	63-64	Total	65	66 and over				
	Women										
Iotal number (in thousands) Iotal percent	551.7 100.0	469.4 100.0	346.6 100.0	122.8 100.0	82.3 100.0	58.9 100.0	23.4 100.0	43.0 100.0			
ealth condition limits work Work for pay only Housework only Both work for pay and housework ealth condition does not limit work ealth condition not reported	33.4 9.8 2.2 21.4 66.6 .0	33.8 10.0 2.1 21.7 66.1 .1	35.5 10.3 1.8 23.4 64.4 .1	29.1 9.4 2.9 16.7 70.9 0	30.7 8.5 2.6 19.6 69.3 0	31.6 9.3 2.8 19.6 68.4 0	28.5 6.7 2.0 19.8 71.5 0	8.6 2.9 .8 4.9 91.4			
<u>Health limits work for pay</u>											
Total number (in thousands) Total percent	172.0 100.0	148.8 100.0	116.7 100.0	32.1 100.0	23.2 100.0	17.0 100.0	6.2 100.0	3.4 100.0			
bility to work: Able to work. Full time. Regularly. Irregularly. Part time. Regularly. Irregularly. Able to work but frequency unknown. Unable to work at all.	43.2 5.8 4.6 1.1 33.1 9.6 23.6 4.3 56.8	43.0 5.5 4.4 33.0 9.4 23.6 4.5 57.0	42.0 5.2 4.1 32.2 9.1 23.1 4.6 58.0	46.7 5.6 1.0 36.1 10.6 25.5 4.0 53.3	44.4 7.4 6.12 33.5 10.4 23.1 3.5 55.6	46.3 8.1 1.5 34.7 10.7 24.0 53.7	39.2 5.5 4.9 30.0 9.3 20.7 3.7 60.8	85. 69. 63. 16. 5. 10.9			
uration of work limitation (months): 0-6	5.9 11.7 32.1 17.9 29.0 3.4	5.6 11.0 30.6 18.5 30.7 3.6	5.1 10.8 28.7 18.6 33.4 3.5	7.5 11.8 37.6 18.0 21.0 4.2	8.0 16.2 41.6 14.1 18.0 2.1	8.7 16.7 40.3 13.7 18.4 2.2	6.1 14.8 45.3 15.0 17.0 1.8	32. 6. 20. 25. 16.			
ealth condition expected to improve in next 12 months: Yes No Don't Know	7.3 77.8 15.0	6.8 78.1 15.1	6.0 79.3 14.7	9.8 73.7 16.5	10.2 75.8 14.1	10.0 76.0 14.0	10.8 75.0 14.2	17.4 72.0 10.			
ealth condition caused by: Accident or injury on job only Bad working conditions only Both accident or injury on job and	6.3 6.2	6.5 6.6	6.8 6.6	5.5	4.8 4.1	5.3 3.5	3.4 5.6	10. 5.			
bad working conditions Neither Nonresponse	.7 85.4 1.3	.7 84.8 1.4	.2 84.9 1.4	2.5 84.4 1.3	.9 89.3 .9	1.1 89.0 1.1	90.1 4	84.			

 1 Retired-worker beneficiaries with first benefits payable in June 1980–May 1981 and nonbeneficiaries aged 65 or older who were entitled to Medicare pay-

ments by July 1982.

Table B.—Mobility limitation: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by degree of limitation and sex

			Rei	tired work	ers						
Mobility limitations	•	i.	Age 62-64		Agi	e 65 and c	ver	Medi- care only			
	Total	Total	62	63-64	Total	65	66 and over	-			
		Men									
Total number (in thousands) Total percent	692.5 100.0	526.7 100.0	333.6 100.0	193.1 100.0	165.9 100.0	102.2 100.0	63.6 100.0	211.5 100.0			
With limitations Bedridden Limited but not bedridden 2/ Need help with personal care Wheelchair bound Unable to get outdoors alone Unable to use public transportation, can get out of doors	8.5 1.5 7.0 2.5 1.6 1.5 2.2	8.8 1.8 7.0 2.3 1.6 1.5 2.2	9.6 2.3 2.1 1.5 1.7 2.6	7.3 .9 6.5 2.7 1.8 1.1 1.7	7.8 .7 7.1 3.1 1.5 1.5 2.1	6.8 .8 6.0 2.9 1.0 1.2 1.8	9.5 .7 8.8 3.4 2.2 1.9 2.5	6.7 .5 6.2 2.7 1.5 2.0			
With no limitations Nonresponse	90.5 1.0	90.3 .9	89.6 .8	91.5 1.1	91.0 1.2	92.1 1.1	89.2 1.3	92.0 1.2			
				Wo	men						
Total number (in thousands) Total percent	551.7 100.0	469.4 100.0	346.6 100.0	122.8 100.0	82.3 100.0	58.9 100.0	23.4 100.0	43.0 100.0			
With limitations Bedridden. Limited but not bedridden 2/ Need help with personal care. Wheelchair bound Unable to get outdoors alone	10.7 1.5 9.2 2.8 2.2 2.0	10.6 1.4 9.1 2.7 2.2 2.0	10.6 1.5 9.1 2.7 2.3 1.8	10.6 1.4 9.1 2.7 2.0 2.5	11.1 1.6 9.6 3.1 2.1 2.5	10.9 1.8 9.1 2.7 2.1 1.9	11.7 9 10.8 4.0 2.1 3.8	4.0 3.6 2.8 .8 .8			
Unable to use public transportation, can get out of doors With no limitations Nonresponse	4.0 88.1 1.3	4.0 88.1 1.3	4.4 88.2 1.2	3.0 88.0 1.4	3.8 87.8 1.1	4.0 87.7 1.3	3.3 87.9 .4	0 95.1 .9			

¹ Retired-worker beneficiaries with first benefits payable in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to Medicare payments by July 1982.

 2 Some respondents had more than one of the listed conditions.

Table C.—Functional capacity limitation: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by type and degree of limitation and sex

Functional capacity limitations	Retired workers							
	Age 62-64				Age 65 and over			
	Total	Total	62	63-64	Total	65	66 and over	only
				Me	≥n		· ····	I
Total number (in thousands) Total percent	692.5 100.0	526.7 100.0	333.6 100.0	193.1 100.0	165.9 100.0	102.2 100.0	63.6 100.0	211.5 100.0
Walk 2-3 city blocks No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	73-8 14.0 3.6 5.0 3.6	72.2 14.5 4.0 5.5 3.8	70.4 14.5 4.9 6.1 4.1	75.5 14.3 2.5 4.5 3.1	78.6 12.5 2.5 3.5 3.0	80.3 11.6 2.0 3.4 2.6	75.8 13.9 3.2 3.5 3.6	88.8 6.2 1.0 1.7 2.4
Climb up and down one flight of starrs No difficulty Some difficulty Much difficulty Unable to do Nonresponse	78.5 12.0 3.0 2.8 3.6	77.3 12.5 3.2 3.1 3.8	75.5 12.9 3.9 3.4 4.2	80.4 11.8 2.0 2.6 3.1	82.4 10.3 2.5 1.8 3.0	84.1 9.3 2.5 1.6 2.5	79.8 12.0 2.5 2.1 3.6	92.0 3.8 .9 .9 2.5
Stoop, crouch or kneel No difficulty Some difficulty Much difficulty Unable to do Nonresponse	65.1 19.9 6.7 4.6 3.7	63.0 20.8 7.1 5.2 3.9	61.0 20.8 7.8 6.1 4.3	66.4 20.6 6.1 3.7 3.2	71.9 17.1 5.3 2.7 3.0	72.3 17.4 5.2 2.7 2.4	71.3 16.7 5.4 2.8 3.9	83.0 10.7 2.4 1.5 2.4
Stand for 2 hours No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	55.1 21.2 8.5 11.4 3.8	52.7 21.6 9.0 12.8 3.9	49.8 21.9 9.8 14.3 4.2	57.5 21.2 7.7 10.1 3.5	62.9 19.9 6.9 7.1 3.2	63.5 20.4 7.2 6.4 2.5	61.8 19.2 6.4 8.3 4.3	77.7 12.4 3.1 3.8 3.0
Sit for 2 hours No difficulty Some difficulty Huch difficulty Unable to do Nonresponse	74.7 14.6 3.8 3.2 3.7	72.7 15.4 4.3 3.7 3.8	70.6 15.9 5.1 4.1 4.2	76.4 14.6 2.9 2.9 3.2	80.9 12.1 2.3 1.6 3.1	80.9 12.4 2.4 1.7 2.7	81.0 11.5 2.1 1.6 3.9	89.9 5.9 .7 1.2 2.3
Lift 50 pounds No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	56.8 17.9 7.2 14.4 3.6	55.4 18.2 7.4 15.2 3.8	53.2 18.3 8.2 16.1 4.1	59.3 17.9 6.1 13.5 3.2	61.1 17.2 6.5 12.0 3.2	64.5 16.9 5.7 10.4 2.5	55.8 17.8 7.8 14.5 4.2	72.5 14.1 3.6 7.3 2.6
Lift 25 pounds No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	73.9 13.8 3.0 5.3 3.9	72.7 14.7 3.1 5.4 4.1	70.5 16.1 3.2 5.9 4.4	76.6 12.3 2.9 4.5 3.8	77.7 10.9 2.9 5.2 3.3	80.3 10.0 2.7 4.4 2.6	73.6 12.4 3.2 6.4 4.5	85.8 6.7 1.4 3.5 2.6
Lift 10 pounds No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	87.8 5.3 .9 1.8 4.1	87.4 5.6 .9 1.8 4.4	86.5 5.9 1.0 2.0 4.7	89.0 5.2 .6 1.4 3.8	89.2 4.5 1.0 1.9 3.4	90.5 4.5 .6 1.6 2.8	87.2 4.4 1.6 2.3 4.5	93.5 2.1 .9 .9 2.6
Reach over head No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	87.4 6.5 2.2 1.8 2.1	86.4 7.0 2.4 2.0 2.3	85.3 7.2 2.7 2.2 2.7	88.2 6.8 1.9 1.7 1.5	90.8 5.1 1.6 1.1 1.4	91.0 5.3 1.3 .9 1.4	90.4 4.7 2.0 1.4 1.4	96.3 2.2 .3 .4 .9
Grasp things with fingers No difficulty Some difficulty Much difficulty Unable to do Nonresponse	87.7 7.7 2.0 .6 2.1	86.7 8.3 2.2 .6 2.3	85.0 9.2 2.5 .6 2.7	89.5 6.7 1.6 .5 1.6	90.8 6.0 1.3 .5 1.4	90.9 6.5 .9 .4 1.4	90.7 5.4 1.9 .7 1.4	95.5 3.1 .0 .8
Number reporting (in thousands)	658.9 100.0	499.8 100.0	315.7 100.0	184.1 100.0	159.1 100.0	98.8 100.0	60.3 100.0	203.6 100.0
Able to perform all activities with No difficulty No difficulty, except lift 25 pounds No difficulty, or some difficulty No difficulty or some difficulty.except lift 25 or 50 pounds	38.7 43.8 65.5 71.8	36.8 41.5 63.2 69.5	34.4 38.9 59.9 66.3	40.9 45.8 68.7 75.1	44.5 51.3 72.9 78.9	46.2 51.6 75.2 80.1	41.7 50.7 69.1 77.0	59.4 68.3 83.4 88.9

See footnote at end of table.

Table C.—Functional capacity limitation: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by type and degree of limitation and sex—**Continued**

	Retired workers									
Functional capacity limitations		Age 62-64			Age 65 and over			Medi- care only		
	Total	Total	62	63-64	Iotal	65	66 and over			
	Women									
Total number (in thousands) Total percent	551.7 100.0	469.4 100.0	346.6 100.0	122.8 100.0	82.3 100.0	58.9 100.0	23.4 100.0	43.0 100.0		
Walk 2-3 city blocks No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	68.8 17.2 3.7 6.3 4.1	68.6 17.4 3.8 6.2 4.1	67.5 18.1 3.8 6.5 4.1	71.6 15.3 3.8 5.4 3.9	70.3 15.9 2.9 6.5 4.3	70.5 15.8 2.7 6.3 4.8	70.0 16.2 3.6 7.1 3.1	87.7 8.1 1.9 1.1 1.2		
Climb up and down one flight of stairs No difficulty Some difficulty Much difficulty Unable to do Honresponse	73.3 14.4 4.0 4.2 4.1	73.2 14.6 4.0 4.1 4.1	72.3 14.8 4.2 4.4 4.4	75.5 14.0 3.3 3.3 3.9	73.9 13.2 4.1 4.5 4.2	74. 4 12. 2 4.0 4.7 4.7	72.6 15.8 4.5 4.0 3.1	90.5 6.2 .5 1.5 1.2		
Stoop, crouch or kneel No difficulty Some difficulty Much difficulty Unable to do Nonresponse	59.0 21.5 7.8 7.5 4.1	58.9 21.4 8.0 7.6 4.1	57.6 21.7 8.2 8.4 4.1	62.6 20.3 7.5 5.4 4.1	59.8 22.5 6.2 7.0 4.4	59.6 22.1 6.4 7.1 4.8	60.2 23.6 5.9 6.8 3.5	82.4 11.7 3.1 1.2 1.6		
Stand for 2 hours No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	50.1 23.9 8.5 13.1 4.4	49.6 24.1 8.6 13.3 4.4	47.5 24.5 9.2 14.3 4.5	55.6 22.9 6.9 10.4 4.1	53.2 22.8 7.7 11.7 4.6	52.7 22.7 8.1 11.6 4.9	54.6 22.9 6.6 12.0 3.9	74.6 17.7 3.7 2.8 1.2		
Sit for 2 hours No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	72.0 16.1 3.9 3.7 4.3	71.1 16.6 4.0 3.9 4.3	68.8 18.0 4.5 4.4 4.4	77.7 12.8 2.7 2.6 4.2	77.0 12.9 2.8 2.9 4.4	75.2 13.5 3.2 4.9	81.6 11.5 1.8 2.2 3.0	91.0 5.7 .4 1.3 1.6		
Lift 50 pcunds No difficulty Some difficulty Much difficulty Unable to do Nonresponse	26.6 22.0 13.3 33.4 4.6	26.4 22.1 13.5 33.5 4.5	25.4 22.1 13.6 34.4 4.6	29.3 22.3 13.2 30.9 4.3	28.0 21.5 12.4 33.0 5.1	27.5 22.0 12.2 33.0 5.3	29.4 20.2 13.0 32.9 4.5	45.9 21.8 11.5 18.1 2.6		
Lift 25 pounds No difficulty Some difficulty Much difficulty Unable to do Nonresponse	46.8 22.9 8.4 16.9 5.0	46.4 23.3 8.5 16.9 4.9	45.4 23.6 8.4 17.7 4.9	49.2 22.5 8.6 14.7 5.0	49.3 20.6 8.1 16.7 5.3	48.9 20.9 8.3 15.9 5.9	50.2 20.0 7.4 18.7 3.7	70.7 13.5 5.7 7.0 3.0		
Lift 10 pounds No difficulty. Some difficulty. Much difficulty. Unable to do Nonresponse.	76.5 11.7 2.7 3.9 5.1	76.7 11.9 2.6 3.7 5.1	76.3 12.0 2.7 4.0 5.1	77.6 11.6 2.5 3.2 5.2	75.8 10.8 3.4 4.6 5.4	75.6 10.8 3.2 4.6 6.0	76.3 10.9 4.0 4.7 4.1	89.6 5.2 1.4 .5 3.4		
Reach over head No difficulty Some difficulty Much difficulty Unable to do Nonresponse	85.5 8.2 2.7 1.8 1.8	85.1 8.4 2.9 1.8 1.8	84.0 9.0 3.4 1.9 1.8	88.1 6.9 1.5 1.6 1.9	88.0 6.7 1.4 1.7 2.2	87.4 6.7 1.3 1.9 2.6	89.4 6.6 1.6 1.2 1.1	96.4 3.2 .0 .0		
Grasp things with fingers No difficulty Some difficulty Much difficulty Unable to do Nonresponse	82.5 11.9 2.7 1.1 1.8	82.2 12.3 2.7 1.0 1.8	80.9 13.2 3.0 1.1 1.8	85.9 9.5 1.9 .8 1.9	84.1 10.1 2.4 1.2 2.2	83.2 10.2 2.4 1.6 2.6	86.3 9.8 2.6 .2 1.1	95.5 2.9 1.2 .0 .4		
Number reporting (in thousands) Total percent	519.9 100.0	442.9 100.0	327.2 100.0	115.6 100.0	77.0 100.0	55.0 100.0	22.1 100.0	41.2 100.0		
Able to perform all activities with No difficulty No difficulty, except lift 25 pounds No difficulty, or some difficulty No difficulty or some difficulty, except lift 25 or 50 pounds	21.4 36.7 47.1 67.8	21.3 36.3 46.9 67.4	20.1 34.9 45.6 65.7	24.7 40.3 50.4 72.3	22.1 39.1 48.7 70.1	21.7 38.8 49.2 70.0	23.0 39.8 47.6 70.1	40.4 58.7 68.6 88.8		

¹ Retired-worker beneficiaries with first benefits payable in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to Medicare payments by July 1982.

tional capacity limitation questions (the bedridden and/or wheelchair-bound) as well as those who did not answer the question when asked. Source: New Beneficiary Survey, October-December 1982.

Note: The nonresponse category includes those who were not asked the func-

Table D.—Weeks bedridden in last 12 months: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by sex

Time bedridden	Retired workers								
		Age 62-64			Age 65 and over			Medi- care only	
	Total	Total	62	63-64	Total	65	66 and over		
	Men								
Total number (in thousands) Total percent	692.5 100.0	526.7 100.0	333.6 100.0	193.1 100.0	165.9 100.0	102.2 100.0	63.6 100.0	211.5 100.0	
Weeks: Less than 1 1-2 3-6	11.7 8.0 5.0 1.2 2.1 71.8	11.6 8.5 5.0 1.1 2.2 71.1	12.3 9.0 5.4 1.2 2.8 68.9	10.4 7.7 4.5 .9 1.2 74.9	11.8 6.4 4.8 1.3 1.6 73.8	12.2 5.6 4.3 1.0 1.5 75.1	11.1 7.7 5.5 1.7 1.8 71.7	14.3 8.3 4.1 .8 .6 71.7	
	Women								
Total number (in thousands) Total percent	551.7 100.0	469.4 100.0	346.6 100.0	122.8 100.0	82.3 100.0	58.9 100.0	23.4 100.0	43.0 100.0	
Weeks: Less than 1 1-2 3-6	12.7 9.3 5.4 1.3 2.1 69.0	12.7 9.6 5.4 1.3 2.0 68.8	12.3 9.6 5.4 1.3 2.2 69.1	13.9 9.5 5.4 1.3 1.5 68.1	12.5 8.0 5.3 1.3 2.4 70.1	12.4 7.2 4.9 1.5 2.3 71.3	12.7 9.9 6.4 .8 2.8 67.3	17.2 10.7 3.7 .4 67.7	

¹ Retired-worker beneficiaries with first benefits payable in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to Medicare payments by July 1982.

Table E.—Health condition: Percentage distribution of retired-worker beneficiaries, by age at first payable benefit, and nonbeneficiaries enrolled in Medicare program,¹ by type of condition and sex

	Retired workers								
Health condition		Age 62-64			Age 65 and over			Medi- care only	
	Total	Total	62	63-64	Total	65	66 and over		
				Me	≥n				
Iotal number (in thousands)	692.5	526.7	333.6	193.1	165.9	102.2	63.6	211.5	
Percent reporting									
Blindness or serious eye problem	11.4	12.1	14.0	8.8	9.2	8.3	10.5	7.4	
Nonresponse Cataracts or glaucoma	10.1	9.7	.0 9.5	10.0	.2 11.2	, 1 9.6	13.9	.2 10.7	
Nonresponse	.2 18.8	1 19,8	20.5	18.6	.2 15.5	.1 15.0	16.3	.0 10.4	
Deafness or serious hearing problem Nonresponse	. 1	.0	. 1	. 0	. 2	. 1	. 4	.0	
Missing limb	. 8	.7	.9	.3	.9	.9	1.1	.8	
Nonresponse Condition affecting muscles or bones	48.0	49.3	50.2	47.7	44.0	44.2	43.7	32.1	
Nonresponse Permanent stiffness or deformity of back	. 1	. 0	.0	. 1	. 2	. 1	. 3	.1	
or limbs	18.2	19.7	21.7	16.2	13.5	13.7	13.3	8.9	
Nonresponse Condition affecting nervous system	1.8	.0 1.9	2.0	.0 1.6	1.4	1.4	1.5	. 1 . 6	
Nonresponse	.1 1.3	.0 1.3	.0 1.5	1.0	.2 1.2	1 1.2	.3 1.1	.4	
Paralysis not mentioned above Nonresponse	.2	.2	.1	.3	.4	.4	.5	.1	
Condition affecting lungs or respiratory	16.1	17.2	18.2	15.3	12.9	12.6	13.4	7.7	
system	. 1	. 1	. 1	. 2	. 2	. 1	. 4	.0	
Condition affecting digestive system Nonresponse	19.5	20.8	21.8 .0	19.0 .1	15.3 .2	15.8 .1	14.6 .3	11.7 .0	
Cancer or malignant tumor or growth	3.8	3.9	4.4	3.2	3.3	3.0	3.9	3.7	
Nonresponse Emotional problem or mental illness	.3 7.6	.3 8.8	.3 10.0	.3 6.6	.3 3.8	3.7	3.9	1.6	
Nonresponse	20 0	39.0	40.8	.6 36.0	.4 34.6	.3 33.7	.5 36.0	.1 31.2	
Current cardiovascular problem Nonresponse	38.0 .2	. 1	. 1	. 2	. 3	. 2	. 4	. 3	
At least one of the above None of the above	80.5 19.5	81.5 18.5	82.2 17.8	80.4 19.6	77.4 22.6	77.0 23.0	78.0 22.0	69.0 31.0	
	Women								
Total number (in thousands)	551.7	469.4	346.6	122.8	82.3	58.9	23.4	43.0	
Percent reporting									
Blindness or serious eye problem	9.0	8.9	9.1	8.1	10.1	9.4	12.0	3.3	
Nonresponse	. 1	. 1	. 1	.0	.0	.0	. 1	.0	
Cataracts or glaucoma	11.5 .2	10.7 .2	10.4 .2	11.7	15.5	14.8 .0	17.3	11.4	
Deafness or serious hearing problem Nonresponse	7.6	7.7	8.1 .1	6.6 .0	6.9 .0	7.0	6.5 .0	3.7	
Missing limb	.4	. 4	. 4	. 4	. 2	. 3	.0	0	
Nonresponse Condition affecting muscles or bones	.2 53.3	.2 53.7	.2 54.4	51.6	51.3	.0 51.1	51.7	.9 33.9	
Nonresponse	.1	. 2	. 2	.2	.0	.0	. 0	, o	
Permanent stiffness or deformity of back or limbs	16.4	16.8	18.0	13.2	14.1	14.4	13.3	7.7	
Nonresponse	.1 1.8	.1 1.9	.1 2.2	1.2	.0 1.2	1.2	1.1	.0 .4	
Condition affecting nervous system Nonresponse	.0	. 1	. 1	.0	.0	, O	.0	0	
Paralysis not mentioned above Nonresponse	.1	.1	.2	.0	. 1	8	.6	.8	
Condition affecting lungs or respiratory									
system	10.6	10.9	11.1	10.6	8.6 .0	8.9 .0	7.8	8.4 .0	
Condition affecting digestive system	18.1	18.4	19.3	15.9	16.5	17.0	15.0	6.9 0	
Nonresponse Cancer or malignant tumor or growth	3.5	3.5	3.5	3.2	4.0	4.3	3.4	2.4	
Nonresponse Emotional problem or mental illness	.3	.3 9.6	.3 9.9	.3 8.8	.0 6.7	.0 6.4	.1 7.4	.5	
Nonresponse	.3	, 3	. 3	. 3	. 2	. 1	. 3	.0	
Current cardiovascular problem Nonresponse	39.3	39.3 .1	39.8 .1	38.2	38.9	39.5	37.6	27.5	
At least one of the above	77.8	78.0	78.3 21.7	77.1 22.9	76.4	76.5	76.0	.0 57.7	
None of the above	22.2	22.0	41./	46.9	23.6	23.5	24.0	42.3	

¹ Retired-worker beneficiaries with first benefits payable in June 1980-May 1981 and nonbeneficiaries aged 65 or older who were entitled to Medicare pay-

ments by July 1982.