



Job Demands and Social Security Disability Insurance Applications

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In this paper, we analyze data from the Health and Retirement Study to identify the effect of job demands on applications for disability benefits by workers approaching retirement age and to assess whether these job demands have been changing for older workers. Using workers' reports to measure their working conditions, we find that workers in jobs with physical demands — physical effort, stooping, heavy lifting — are more likely to apply for disability benefits, controlling for workers' age, education, marital status, and health. This relationship holds for both men and women, and for workers with and without a high school education. We find relatively little evidence that jobs requiring good eyesight, concentration, or skill in dealing with people, or jobs that are perceived as stressful or increasingly difficult have any similar effect on disability applications. While these aspects of jobs may be relevant for retirement decisions, they are less important for disability benefit applications because they do not map very easily onto the conditions that make one “disabled” and therefore eligible for benefits.

Perhaps our most surprising finding is the lack of any reduction in the physical demands of jobs held by older workers — indeed, when we control for workers' education they have increased. More in line with expectations, we find that older workers' jobs increasingly require good eyesight, concentration, and dealing with people, and weaker trend increases in stressfulness or increasing difficulty of the job.

The lack of reduction in physical demands is surprising when compared to expectations (including our own) based on the trend decline in manual jobs, but less surprising when one considers data from European countries that should be subject to the same trends. One potential explanation is that a worker's assessment of the physical demands of a job involves a comparison between the activity objectively required by a job (e.g., how many pounds the worker must lift, and how often) and a subjective standard for what constitutes “heavy” lifting. It is therefore possible that objective demands have been trending downward, in line with expectations, but standards for what constitutes “heavy” have also trended downward. In any case, given that worker

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reports of physical demands are strongly related to subsequent application for disability benefits, better understanding of objective and subjective determinants is an important area for further research.

Taken together, our findings suggest that changing job

requirements are unlikely to be an important driver of disability applications in the foreseeable future. Given the evidence that job characteristics predict retirement decisions, they may be more important for retirement decisions for those eligible to claim retirement benefits starting at age 62. ❖

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