

Originally Processed With FOIA(s):

S

FOIA Number:

S

# FOIA MARKER

**This is not a textual record. This is used as an  
administrative marker by the George Bush Presidential  
Library Staff.**

---

**Record Group/Collection:** Donated Historical Materials  
**Collection/Office of Origin:** Frieden, Lex, Collection  
**Series:** Disability Rights Organizations  
**Subseries:**

---

**OA/ID Number:** 52060  
**Folder ID Number:** 52060-006

---

**Folder Title:**  
[Rehabilitation International - Study of Disability Benefits] [1986]

---

**Stack:**

**Row:**

**Section:**

**Shelf:**

**Position:**

---

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part 1

Is a special claim required for the benefit? If no, explain.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Canada<br>Response                                             | Finland<br>Response                                         | Great Britain<br>Response                                                                                                                       | Israel<br>Response | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Sweden<br>Response | West Germany<br>Response | USA<br>Response                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|-----------------------------------------|
| Yes for pensions insur.<br>For accident insurance<br>institutes are legally<br>obliged to act even with-<br>out the application<br>of the insured<br>person or otherwise up-<br>on application of the<br>insured person.<br>Employers are legally<br>obligated to notify<br>the authorities of oc-<br>cupational accidents.<br>On the basis of this<br>notification, the<br>insurance institute<br>starts the evaluation<br>procedure, if it's likely<br>that injured person will<br>receive benefit. If the<br>institute doesn't start<br>the procedure, person must<br>present a claim. | Yes. Application must<br>be made for all CPP/<br>QPP benefits. | Yes, a special claim<br>has to be made for the<br>benefits. | Yes, but there is no<br>distinction between<br>claim for sickness or<br>invalidity benefit.<br>The former can be<br>converted to the<br>latter. | Yes.               | The way in which<br>claims for benefits are<br>filed varies:<br>EMPLOYEES are registered<br>with the trade assoc as<br>being ill by their em-<br>ployer; after the 12 mo.<br>sickness benefit period<br>has passed, the claims<br>for GDBA/DIA benefits<br>is officially evaluated.<br>For this purpose the<br>trade assoc requests the<br>advice of the JMS.<br>SELF-EMPLOYED must<br>themselves file a claim<br>for GDBA benefits at<br>their trade assoc. This<br>takes place by filling<br>out a form.<br>ANYONE can request fa-<br>cilities by filling<br>out a form at the ap-<br>propriate trade assoc.. |                    | Yes.                     | Yes in order to<br>receive the benefit. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part II

Is it necessary to claim:  
in person? In writing? On a special form?

| Austria<br>Response | Canada<br>Response | Finland<br>Response                                                                    | Great Britain<br>Response                                                | Israel<br>Response | The Netherlands<br>Response                                                                                                                                                                                    | Sweden<br>Response | West Germany<br>Response | USA<br>Response |
|---------------------|--------------------|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|-----------------|
| .....               | .....              | .....                                                                                  | .....                                                                    | .....              | .....                                                                                                                                                                                                          | .....              | .....                    | .....           |
| No.                 | No.                | No.                                                                                    | ?                                                                        | No.                | Self-employed must fill<br>out a special form.                                                                                                                                                                 |                    | Yes, usually.            | No.             |
| No.                 | Yes.               | Yes.                                                                                   | ?                                                                        | Yes.               | Every claimant must<br>himself request facili-<br>ties. For workers in paid<br>employment, the claim<br>for benefits is auto-<br>matically evaluated<br>after having received<br>SBA benefits for one<br>year. |                    |                          | Yes.            |
| No.                 | Not initially.     | Yes, except EAI and MLI<br>In EAI the employer<br>notifies the insurance<br>institute. | It's necessary to claim<br>on a form containing a<br>doctor's statement. | Yes.               |                                                                                                                                                                                                                |                    | Yes.                     | Yes.            |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part III.A & B

Is medical evidence required at the time of the claim?  
Is payment made for this medical evidence: by the claimant? By the agency?

| Austria<br>Response                                                                                                                                                                                                                                          | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                             | Finland<br>Response                                                                                                                                                                     | Great Britain<br>Response                                                                                               | Israel<br>Response                                                     | The Netherlands<br>Response                                                                                                                                                                | Sweden<br>Response | West Germany<br>Response   | USA<br>Response                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------|-----------------------------------------------------------------------------------------------|
| Mo, claimant<br>undergoes a medical<br>check at the<br>insurance<br>institute. Claim-<br>ants are asked to<br>bring current medical<br>evaluations to facil-<br>itate the proceedings.<br>The claimant does not<br>have to pay for this<br>medical evidence. | No. Medical info in the<br>form of a questionnaire<br>filled out by the ap-<br>plicant w/ no assistance<br>from a physician is sub-<br>mitted with the applica-<br>tion.<br><br>Not applicable.<br>If CPP officials<br>ask for a medical re-<br>cord, the physician is<br>paid a max of \$30. If CPP<br>requests an exam, the<br>provincial health care<br>plan scale is paid. | Yes, submitted with<br>the claim.<br><br>Yes, but he is re-<br>imbursed by the agency.<br><br>Yes, if the claimant<br>has asked the evidence<br>is submitted directly to<br>the agency. | Yes, as above.<br><br>Almost all claims are<br>signed by a NHS doctor<br>whose remuneration is<br>part of his contract. | No, but it is advisable,<br>including identification<br>of the source. | No.<br>The trade association<br>and JMS must themselves<br>collect the info needed<br>to make a decision, by<br>means of research or<br>consulting doctors who've<br>treated the claimant. |                    | No.<br><br>See Part VII.A. | No, but sources must<br>be identified.<br><br>The agency pays for the<br>medical examination. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part IV.

Is the claimant required to sign a form authorizing disclosure of his medical records?

| Austria<br>Response | Canada<br>Response                                             | Finland<br>Response | Great Britain<br>Response | Israel<br>Response | The Netherlands<br>Response                                                                                                                                                                                                                        | Sweden<br>Response | West Germany<br>Response | USA<br>Response |
|---------------------|----------------------------------------------------------------|---------------------|---------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|-----------------|
| =====               | =====                                                          | =====               | =====                     | =====              | =====                                                                                                                                                                                                                                              | =====              | =====                    | =====           |
| No.                 | Yes. If a physician is consulted, this form must be presented. | Yes.                | Yes.                      | Yes.               | The Joint Medical service makes use of specified authorization, signed by the claimant for the purposes of obtaining medical info from claimant's doctors. The JMS uses the info only for the case handling and it is not released to 3rd parties. | .                  | Yes.                     | Yes.            |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part V.

Where is the claim initially made? (e.g. trade union, social security office)

| Austria<br>Response                                                                                                                                                                                            | Canada<br>Response                    | Finland<br>Response                                                                                                                         | Great Britain<br>Response | Israel<br>Response                                                                                     | The Netherlands<br>Response                                                             | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                      | USA<br>Response  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Claim is supposed to be made at the insurance institute, but can be made at any other social insurance institute or govt. or local administration, which sends the claim to the competent insurance institute. | Local office or mail. Must be signed. | 1)NIP and EPDP: any local agency office, post office or bank.<br><br>2)EAI and ML: any agency office, which forwards it to the head office. | Local DHSS office.        | The general disability benefit program office at the local office of the National Insurance Institute. | The claim is filed with the trade assoc.<br><br>**see notes on the function of the JMS. |                    | The initial claim may be presented with the competent pension insurer. administration (inter alia at the Information and Advisory Offices), insurant elders, other benefit scheme administrations (eg, sick fund), communal authority (public insur. office) official representations abroad. | Local SS office. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part VI.

Is the office where the original claim is first presented authorized to:  
Reject the claim on non-medical grounds?  
Reject the claim on medical grounds?  
Award a benefit on the basis of the claim?  
Refer the claim back to the applicant for further medical evidence?  
Refer the claim to another officer within the agency?  
Refer the claim to another agency?

| Austria<br>Response                                                                                                                                                                        | Canada<br>Response                                                                                                                                                   | Finland<br>Response                                                                                                                                    | Great Britain<br>Response                                                                          | Israel<br>Response                                                                                                                                                                                                                                       | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                       | USA<br>Response                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Only the competent insurance institute is allowed to decide on the claim. The type of decision depends on the individual case. The applicant doesn't have to hand in any medical evidence. | No.<br><br>No.<br><br>No.<br><br>Yes, to an officer at the national office.<br><br>No. Counselling may be done if the person requests information on other benefits. | No.<br><br>No.<br><br>No.<br><br>No, further evidence can be demanded for completion.<br><br>Yes, to the competent one.<br><br>Yes, to the proper one. | Yes.<br><br>Yes, but unusual.<br><br>Yes.<br><br>No.<br><br>Yes (refer to DHSS doctor).<br><br>No. | Yes (for instance the disability has been present for less than 3 months).<br><br>No.<br><br>No (without assessee of degree of medical disability.)<br><br>Not usually.<br><br>Yes.<br><br>Yes. If claimant is a disabled veteran or Holocaust survivor. | The trade assoc. may technically and administratively deal with the claim if it's established that the claimant is not eligible.<br><br>Only following the advice of the JMS. (ie, only after the case handling).<br><br>See Part IV above.<br><br>The claimant does not need to supply medical evidence but must cooperate w/ investigations by the trade assoc. or JMS for the purpose of gathering material.<br><br>Not usually.<br><br>The JMS can refer the claim to other bodies. |                    | Except direct submission with the appropriate pension insurance admin., the agencies for initial claim submission are not authorized to take any of the decisions. The non-competent agency has to forward all claims to the competent benefit administration. | Yes.<br><br>No.<br><br>Yes, after approval by the state Disability Determination Services<br><br>Yes, if the state Disability Determination Services requests.<br><br>Yes.<br><br>Yes (State Disability Determination Service) |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part VII

If further medical evidence is required:  
who pays for it?  
Is it obtained by the claimant or the agency?  
Is a standard form used?  
Do you accept medical evidence from practitioners other than physicians?  
Do you accept evidence from lay persons?  
Must medical evidence be signed by the keeper of the record?  
Do you accept facsimile signatures?  
Do you accept unsigned reports?

| Austria<br>Response                                                                                                                                                         | Canada<br>Response                                                                                                                                                                                                               | Finland<br>Response                                        | Great Britain<br>Response                                                                                      | Israel<br>Response                                                                        | The Netherlands<br>Response                                                                                                                                          | Sweden<br>Response | West Germany<br>Response                                                                                                                                | USA<br>Response |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| =====                                                                                                                                                                       | =====                                                                                                                                                                                                                            | =====                                                      | =====                                                                                                          | =====                                                                                     | =====                                                                                                                                                                | =====              | =====                                                                                                                                                   | =====           |
| The insurance institute.                                                                                                                                                    | CPP.                                                                                                                                                                                                                             | The agent-directly or<br>reimburses claimant.              | At this stage only for<br>DHSS dr. paid by DHSS.                                                               | Agency, if evidence is<br>not made available via<br>the claimant's Sick Fund<br>services. | The JMS.                                                                                                                                                             |                    | The competent ad-<br>ministration, usually.                                                                                                             | The agency.     |
| The insurance institute.                                                                                                                                                    | By CPP's medical offi-<br>cer, "doctor to doctor".                                                                                                                                                                               | Normally ordered by the<br>claimant and sent to<br>agency. | Agency.                                                                                                        | Agency (usually).                                                                         | The executorial<br>organisation does the<br>research.                                                                                                                |                    | The competent adminis-<br>tration, normally.                                                                                                            | The agency.     |
| Usually.                                                                                                                                                                    | No. Further info is re-<br>quested by correspon-<br>dence, doctor to doctor.                                                                                                                                                     | Yes.                                                       | Yes.                                                                                                           | No.                                                                                       | Not to request assess-<br>ment by 3rd parties,<br>though the JMS has<br>standard forms for<br>drawing up reports<br>carried out by the JMS<br>associates themselves. |                    | Yes, only in very<br>complicated cases is<br>freely formulated<br>evidence admitted.                                                                    | No.             |
| No.                                                                                                                                                                         | Yes-eg. from chiroprac-<br>tors, naturopaths.                                                                                                                                                                                    | No.                                                        | Yes: Christian Science<br>Practitioners, osteo-<br>paths, etc.                                                 | No, except for psycho-<br>logical evidence about<br>intelligence, person-<br>ality, etc.  |                                                                                                                                                                      |                    | Yes.                                                                                                                                                    | Yes.            |
| No.                                                                                                                                                                         | Yes-e.g. from employers<br>who are able to provide<br>info about the persons<br>capacity to work.                                                                                                                                | No.                                                        | Yes, but only in con-<br>junction with a report<br>of a sick visit to the<br>claimant made by DHSS<br>officer. | Yes.                                                                                      | N/A to the Dutch system<br>because the JMS and trade<br>assoc use only medical<br>info coming from their<br>own research or from<br>the examining doctor.            |                    | Yes, as lay<br>consultants.                                                                                                                             | No.             |
| Depends on<br>insurance institute.<br>Condition: the doctor<br>making the medical exam<br>has to put his stamp<br>so that it is<br>clearly readable<br>under his facsimile. | Medical info must be<br>signed by the person's<br>physician to avoid fraud.                                                                                                                                                      | Yes.                                                       | Must be signed by the<br>person who carried out<br>the examination.                                            | No.                                                                                       |                                                                                                                                                                      |                    | Yes.                                                                                                                                                    | No.             |
| No.                                                                                                                                                                         | Yes.                                                                                                                                                                                                                             | No.                                                        | No.                                                                                                            | No.                                                                                       | This problem plays no<br>role as it's the exec-<br>utive bodies which must<br>provide evidence.                                                                      |                    | Unsigned reports may<br>be accepted under<br>certain circumstances<br>but are always<br>subsequently verified<br>with the persons who<br>prepared them. | No.             |
|                                                                                                                                                                             | Yes if extenuating cir-<br>cumstances. No extensive<br>report verification.<br>Usually reports have<br>signed letter. If there<br>is a question re au-<br>thenticity, the College<br>of Physicians and<br>Surgeons is consulted. |                                                            | No.                                                                                                            | No.                                                                                       | Yes.                                                                                                                                                                 |                    | see above question                                                                                                                                      |                 |
|                                                                                                                                                                             |                                                                                                                                                                                                                                  |                                                            |                                                                                                                |                                                                                           | Stamped signatures are<br>accepted.                                                                                                                                  |                    |                                                                                                                                                         |                 |
|                                                                                                                                                                             |                                                                                                                                                                                                                                  |                                                            |                                                                                                                |                                                                                           | No.                                                                                                                                                                  |                    |                                                                                                                                                         |                 |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Parts VIII.A & B

Is a consultative examination required in every case?  
Is this examination undertaken by a general physician or a relevant specialist?  
If such an exam is required is a standard form used?  
Will it be performed by a physician employed by or contracted to the agency?  
Will it be performed by the claimant's personal physician?  
Will it be performed by an independent physician?

| Austria<br>Response                                                                                                                                                                                                              | Canada<br>Response                                                                                                 | Finland<br>Response | Great Britain<br>Response                   | Israel<br>Response                                                                                                                                                                                                                                                                 | The Netherlands<br>Response                                                                                                                                                                                                          | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                      | USA<br>Response                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|---------------------|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| =====                                                                                                                                                                                                                            | =====                                                                                                              | =====               | =====                                       | =====                                                                                                                                                                                                                                                                              | =====                                                                                                                                                                                                                                | =====              | =====                                                                                                                                                                                                                                                                                         | =====                                                               |
| In the pension insurance the choice and # of medical exams depend on the individual case. Great importance is attached to the exact diagnosis of the person's health taking into account the newest findings of medical science. | No, depends on thoroughness of the original application. Applicant should include as much information as possible. | Yes.                | No.                                         | Yes, every case that is not rejected or referred elsewhere is referred to the med officer of the agency for an exam, which is not consultative but is for an assessment of degree of medical disability as the first requirement for possible continuation of the claim procedure. | Not req for DIA screening. The JMS feels that this may depend on the already available medical info and will itself, in the person of the national insurance practitioner, perform a physical exam to determine strain and capacity. |                    | Yes, usually.                                                                                                                                                                                                                                                                                 | No.                                                                 |
| For accident insurance, an exam by a relevant specialist is required in every case (if the claim isn't rejected because the accident was not an occupational one).                                                               | Yes, CPP decides which is more appropriate.                                                                        | Yes.                | DHSS doctor is usually a general physician. |                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                      |                    | Drs. from other disciplines may be asked to act as added consultants. Final evaluation of the findings & opinions rendered prior to award decision by the admin. is made by the pension admin.'s senior/consultant medical officer, who may decide to hear other experts in the case at hand. | Yes, it can be.                                                     |
|                                                                                                                                                                                                                                  | No.                                                                                                                | Yes.                | Yes.                                        |                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               | Usually.                                                            |
|                                                                                                                                                                                                                                  | No.                                                                                                                | Yes.                | No.                                         |                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               | No.                                                                 |
|                                                                                                                                                                                                                                  | No.                                                                                                                | No.                 | No.                                         |                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               | Done by a community physician not employed or contracted by agency. |
|                                                                                                                                                                                                                                  | Usually not.                                                                                                       | No.                 |                                             | A physician employed or authorized by the agency.                                                                                                                                                                                                                                  | If an exam is required (or needed)                                                                                                                                                                                                   |                    |                                                                                                                                                                                                                                                                                               | Yes, if at all possible.                                            |
| See above.                                                                                                                                                                                                                       | Yes.                                                                                                               |                     |                                             | No.                                                                                                                                                                                                                                                                                | If a consult is needed a specific questionnaire will be addressed to the physician or specialist. The answers are transferred to a standard form by the national insurance practitioner.                                             |                    | If during appeals or court procedures doubts emerge relative to the underlying medical reports, further evidence may be solicited by the court or the admin..                                                                                                                                 | Yes.                                                                |
| See above.                                                                                                                                                                                                                       |                                                                                                                    |                     |                                             | Yes.                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               |                                                                     |
| Generally, yes.                                                                                                                                                                                                                  |                                                                                                                    |                     |                                             | No.                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               |                                                                     |
| Yes.                                                                                                                                                                                                                             |                                                                                                                    |                     |                                             | No.                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                      |                    |                                                                                                                                                                                                                                                                                               |                                                                     |
| No.                                                                                                                                                                                                                              |                                                                                                                    |                     |                                             | No.                                                                                                                                                                                                                                                                                | No.                                                                                                                                                                                                                                  |                    | Yes, except for psychiatric or others of such specialized nature which are freely worded.                                                                                                                                                                                                     |                                                                     |
| Only in case of legal proceeding at the special arbitration court for social insurance.                                                                                                                                          |                                                                                                                    |                     |                                             |                                                                                                                                                                                                                                                                                    | For clarity, we must note that the trade assoc makes the decision on a claim while the JMS advises on the basis of its consultations and research.                                                                                   |                    | As a rule, the pension insurance administrator will require its own consultative services, or else turn to specifically contracted drs. in the community or hospitals. Any doctor involved is bound to his professional conscience, etc.                                                      |                                                                     |
|                                                                                                                                                                                                                                  |                                                                                                                    |                     |                                             |                                                                                                                                                                                                                                                                                    | Yes.                                                                                                                                                                                                                                 |                    |                                                                                                                                                                                                                                                                                               |                                                                     |
|                                                                                                                                                                                                                                  |                                                                                                                    |                     |                                             |                                                                                                                                                                                                                                                                                    | Yes.                                                                                                                                                                                                                                 |                    |                                                                                                                                                                                                                                                                                               |                                                                     |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part II.

If there is a conflict of evidence between the treating physician  
and the consulting physician does the agency:  
refer the claimant to a third physician?  
Award the benefit?  
Reject the claim?  
Other?

| Austria<br>Response                                                                                         | Canada<br>Response                        | Finland<br>Response                                                                                                                  | Great Britain<br>Response                                                                                                                      | Israel<br>Response                                                                                                                                                                                 | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                             | Sweden<br>Response | West Germany<br>Response                                                                                                                                             | USA<br>Response                                                      |
|-------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| If the head physician<br>doesn't accept the evi-<br>dence of treating doctor<br>then:<br>No.<br>No.<br>Yes. | Not applicable.<br>This is not a problem. | No.<br>No.<br>No.<br>Conflict is taken to<br>board of physicians<br>operating jointly for<br>various programs to be<br>decided upon. | It's for the adjudica-<br>tion officer to decide<br>which course to take.<br><br>Probably to another<br>DHSS doctor.<br>Possibly.<br>Possibly. | It's possible but is<br>not usually done.<br><br>No, since medical eval-<br>uation is the first<br>stage of the process.<br>No.<br>The conflict is re-<br>solved thru collegial<br>ways and means. | This question doesn't<br>really apply here be-<br>cause no evidence is<br>presented by the atten-<br>ding drs. The executive<br>bodies gather the info<br>which is used to make<br>a decision (ie they<br>make an interpretation<br>of the dr's info.)<br>In the decision-<br>making process it<br>is only the view of<br>the national insurance<br>practitioner which<br>plays a role. |                    | Possibly.<br>The administration will<br>usually try clarifying<br>discrepancies directly<br>with the drs. involved<br>or else require another<br>dr's opinion (exx). | Yes, but rarely done.<br>No.<br>No.<br>Conflict must be<br>resolved. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part 1.

How is the client informed of the decision?

| Austria<br>Response    | Canada<br>Response | Finland<br>Response | Great Britain<br>Response                                            | Israel<br>Response                                                                                                                                                                                                                                                                                                                       | The Netherlands<br>Response                                                                                                                                                                                                                                           | Sweden<br>Response | West Germany<br>Response | USA<br>Response                    |
|------------------------|--------------------|---------------------|----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|------------------------------------|
| By an official notice. | By mail.           | By a formal notice. | There is a series of standard letters for each stage of the process. | The claimant is informed whether he has reached the "threshold" of 40% degree of need disability which allows him to proceed to the next stage of assessment of incapacity to earn by the claims officer. If the need decision is a degree of disability lower than 40% the dr. is required to provide an explanation for this decision. | The claimant is informed of the advisory report by means of an interview within five days of the decision-making meeting. The trade assoc. sends the claimant a written report of the decision, which if necessary is stated in a form providing for possible appeal. |                    | Written notice.          | The claimant gets a formal notice. |

## Section 4 Part 11.

| Austria<br>Response         | Canada<br>Response                                                                                                                                                                                                                                                       | Finland<br>Response                                      | Great Britain<br>Response                                            | Israel<br>Response            | The Netherlands<br>Response                                                                                                                 | Sweden<br>Response | West Germany<br>Response              | USA<br>Response                     |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------|-------------------------------------|
| Yes for pension insurance.  | Yes.                                                                                                                                                                                                                                                                     | The rejection form is selected from appropriate samples. | Standard Letter Form BS20.                                           | No.                           | Yes.                                                                                                                                        |                    | Standard notice or computer printout. | Focused on appropriate explanation. |
| Yes for accident insurance. | Yes-covering letter.                                                                                                                                                                                                                                                     |                                                          |                                                                      | Yes.                          | Not applicable.                                                                                                                             |                    |                                       |                                     |
| No-pension insurance.       | Yes.                                                                                                                                                                                                                                                                     | Not applicable.                                          | No.                                                                  |                               |                                                                                                                                             |                    | Not applicable.                       | Selected from appropriate samples.  |
| Yes-accident insurance.     | Yes.                                                                                                                                                                                                                                                                     | Yes.                                                     | It states that the claimant didn't satisfy the statutory conditions. | This is available on request. | Yes.                                                                                                                                        |                    | Yes.                                  |                                     |
| Yes.                        | No.                                                                                                                                                                                                                                                                      | Yes.                                                     | Yes.                                                                 | Yes.                          | JMS makes referrals as possible, and such aspects are dealt with in the interview in which the claimant is informed of the advisory report. |                    | "contains info. on legal remedies."   | Yes.                                |
| No.                         | No. There is a regular reassessment program to deal with rejected claims(1)When a person qualifies now but probably won't in the future.(2)Audits that cover 10-15% of cases. Initial determinations have gone from 3000/mth to 4500/mth. The goal is to return to 100%. | No.                                                      | No.                                                                  | No.                           |                                                                                                                                             |                    | No.                                   | Yes.                                |
| No.                         |                                                                                                                                                                                                                                                                          | No.                                                      | Yes, after they have decided to appeal.                              |                               |                                                                                                                                             |                    | No.                                   | No.                                 |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part XII.A,B & C

If the claim is accepted, is there a requirement for the claimant:  
at regular intervals?  
To report any improvements?  
To report if any work is undertaken?

| Austria<br>Response     | Canada<br>Response                                                                                                                                                          | Finland<br>Response                          | Great Britain<br>Response                                                                                                                                                                                                          | Israel<br>Response                                                                                                                                                                                                                                                                 | The Netherlands<br>Response                                                                                              | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                            | USA<br>Response |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| .....                   | .....                                                                                                                                                                       | .....                                        | .....                                                                                                                                                                                                                              | .....                                                                                                                                                                                                                                                                              | .....                                                                                                                    | .....              | .....                                                                                                                                                                                               | .....           |
| No.                     | No, but questionnaires<br>sent on a sample basis<br>to test continuing<br>eligibility. Claimant<br>may be asked to supply<br>further medical info<br>or work possibilities. | No, except in cases<br>of temporary benefit. | Yes, by dr.'s statement<br>In permanent cases prob-<br>ably each six months<br>but it can be<br>"until further notice."<br>The intervals are deter-<br>mined by the doctor in<br>a range between 1 week<br>and an infinite period. | If the disability is<br>considered permanent,<br>there's no requirement<br>for claimant to provide<br>continuing medical<br>evidence of incapacity<br>or disability at regular<br>intervals. If the dis-<br>ability is delineated<br>as a temporary one,<br>follow-up is required. | No, although re-examin-<br>ation may be required.<br>The assessment of labor<br>disability is not a<br>static situation. |                    | No, but in cases of<br>temp. pension award,<br>renewed exam will<br>inevitably be neces.<br>at the end of the<br>period fixed when the<br>beneficiary claims con-<br>tinuation of pension<br>award. | No.             |
| No.                     |                                                                                                                                                                             | Yes.                                         | Yes.                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                    |                                                                                                                          |                    |                                                                                                                                                                                                     | Yes.            |
| Yes-pensions insurance. |                                                                                                                                                                             | Yes.                                         |                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                    | The person is required<br>to report anything<br>which might affect<br>right to or extent of<br>benefits.                 |                    | Yes, for occupational<br>or earning incapacity<br>pensioners.                                                                                                                                       | Yes.            |
| No-accident insurance.  | No.                                                                                                                                                                         |                                              | Yes.                                                                                                                                                                                                                               | No.                                                                                                                                                                                                                                                                                | Yes.                                                                                                                     |                    |                                                                                                                                                                                                     |                 |
|                         | Yes.                                                                                                                                                                        |                                              |                                                                                                                                                                                                                                    | No.                                                                                                                                                                                                                                                                                |                                                                                                                          |                    |                                                                                                                                                                                                     |                 |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 4 Part XIII

What is the average time period between claim of benefits  
and receipt of benefits, assuming the claim is approved?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Canada<br>Response | Finland<br>Response                                                                     | Great Britain<br>Response                                  | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                             | The Netherlands<br>Response                                                                                                                                                          | Sweden<br>Response | West Germany<br>Response                                    | USA<br>Response |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------|-----------------|
| 1-pension insurance<br>for employees-2 months.                                                                                                                                                                                                                                                                                                                                                                                                                         | Four months.       | 90 days (after the<br>evidence has been sub-<br>mitted) for MIP, EPBP,<br>EAI, and MLI. | 10 working days for<br>sickness and<br>invalidity benefit. | There is no definite<br>time. 89% of claimants<br>conclude the medical<br>assessment as the 1st<br>phase of the process,<br>within 30-60 days of<br>submission of claim.<br>Following the medical<br>decision the time<br>period for assess. of<br>capacity to earn may<br>also take 30-60 days,<br>or more in cases where<br>a comprehensive voca-<br>tional rehab appraisal<br>is required or advisable<br>before the final de-<br>cision of the claims<br>officer is given. | Difficult to state an<br>average time, though<br>about 8 to 10 weeks is<br>needed to implement the<br>facilities after the<br>advisory report has<br>been requested from the<br>JMS. |                    | 2-4 months, though<br>it depends on the<br>individual case. | 90 days.        |
| 2-pension insurance<br>for workers-3-4 months<br>including multilateral<br>proceedings.                                                                                                                                                                                                                                                                                                                                                                                |                    |                                                                                         |                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                      |                    |                                                             |                 |
| 3-accident insurance<br>depending on duration<br>of the medical treatment<br>as it's only after<br>the termination of the<br>treatment that the<br>improvement of the<br>reasoning accident<br>sequelae (for which the<br>benefit might be given)<br>can be established. The<br>assessment and payment<br>at the latest will be<br>undertaken between the<br>beginning of the 7th<br>and the end of the 9th<br>month after the<br>accident or onset of<br>the disease. |                    |                                                                                         |                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                      |                    |                                                             |                 |

NOTE:  
The claims procedure  
has TWO PHASES:  
1) Medical eval.  
If degree of medical  
disability is >=40%  
claimant goes on to  
second phase.

2) eval of loss or lack  
of capacity to earn.  
This is done by the  
claims officer, on the  
basis of the med evid  
other evidence, and in  
about 60% of cases, the  
opinion of the rehab  
officer of the agency.

Right of appeal is  
allowed at each one  
of these phases.

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part I.A-C

Is there a right of review or appeal against a rejection of claim  
or against the amount of the award?  
Does this right apply to:  
decision on non-medical criteria?  
the medical decisions?  
Is the appeal process the same in respect of the previous question?

| Austria<br>Response                                                                                                                                                                                                                         | Canada<br>Response | Finland<br>Response                                                            | Great Britain<br>Response                                                                                                                              | Israel<br>Response                                                                                                                                                                                          | The Netherlands<br>Response                                              | Sweden<br>Response | West Germany<br>Response                                                      | USA<br>Response                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All decisions on claims<br>are made by the insur-<br>ance institutions.                                                                                                                                                                     | Yes.<br><br>Yes.   | Yes.<br><br>Yes.                                                               | Yes.<br><br>Yes.                                                                                                                                       | Yes.<br><br>Yes.                                                                                                                                                                                            | Yes.<br><br>Yes.                                                         | Yes.<br><br>Yes.   | Yes.<br><br>Yes.                                                              | Yes for both<br>dispositions.                                                                                                                                                                                        |
| The state au-<br>thorities normally can<br>only influence these<br>decisions in the case<br>of obvious transgres-<br>sions of the law.                                                                                                      | Yes.<br><br>Yes.   | Yes, but only in con-<br>junction of the non-<br>medical criteria.<br><br>Yes. | Yes.<br><br>Re D (1) the<br>procedure is a)<br>persuade DHSS that<br>they have made a<br>mistake (agency<br>reviews) b) appeal to<br>SSAT (see below). | Yes.<br><br>Following decisions by<br>the appeal committee<br>or by the medical<br>appeal committee<br>both claimant or agency<br>can appeal to the labour<br>court whose decision<br>is final and binding. | Yes.<br><br>This will always in-<br>volve the same appeals<br>procedure. | Yes.<br><br>Yes.   | Yes.<br><br>Yes, apart from the<br>steps, clarifications<br>etc, which ensue. | Yes.<br><br>Yes.                                                                                                                                                                                                     |
| In appeals on benefit<br>decisions, usually<br>the medical expertise<br>of the social insurance<br>institute is taken<br>into consideration.<br>The decision of the<br>court is only based on<br>the conclusions of the<br>medical experts. |                    |                                                                                |                                                                                                                                                        |                                                                                                                                                                                                             |                                                                          |                    |                                                                               | 1st appeal on nonmedical<br>criteria is at local SSA<br>office. 1st appeal on<br>medical decisions is<br>state Disability Deter.<br>Services. 2nd appeals on<br>both B1 & 2 go to (ALJ)<br>Administrative Law Judge. |

See above.

The decision  
on the claim for ben-  
efits in the first in-  
stance falls under the  
competence of the special  
arbitration courts for  
social insurance, one  
of which is located in  
each province.  
If no amicable settle-  
ment between the insured  
person who lodged the  
complaint and the social  
insurance institute can  
be reached, the special  
arbitration court for  
social insurance has to  
decide upon the claim.  
If the court decides  
against the claimant,  
the claimant can lodge  
an appeal at the Vienna  
Provincial Supreme Court,  
that currently is the  
last instance in the  
special appeals process.

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part 11

In the case of appeals against the medical decision please:  
describe the levels of appeal (e.g. agency review, special tribunal, courts);  
the qualification of the decision-makers at each level (e.g., legal, medical);  
their status vis a vis the agency (e.g. are they employed by the agency,  
the judicial system, other)

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                      | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Israel<br>Response                                                                                                                                                                                                                                                                                        | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                          | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                | USA<br>Response                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>=====</p> <p>The special arbitration courts are composed of panels, the members of which are one professional judge and two jurors nominated by the public-law institutions of the employed persons' and the employers'. The claim is subject to a weighing of the evidence according to the civil suit regulations, great emphasis being put upon the expertise.</p> | <p>=====</p> <p>Level 1-Appeal to the Minister of National Health &amp; Welfare. This is a review by staff members other than those who made the initial decision.<br/>Level 2-Appeal to a Review Committee. This is a 3 member tribunal of lay persons. One member is appointed by the applicant, one by the CPP administration &amp; one by the other two members. There are no prescribed qualifications for appointment. None of them can be employees of CPP.<br/>Level 3-Appeal to the Pension Appeals Board. This is a tribunal of usually 3 judges who must be of provincial superior, district or county courts or the Federal Court of Canada. The judges are employed by the judicial system.</p> | <p>=====</p> <p>NIP, Examining Board within the SIT.<br/>EPDP, Pension Board within the system.<br/>EAI, Accident Board within the program.<br/>MLI, Agency Review, Courts of Law (general)</p> <p>The Boards consist of members representing medical and judicial expertise as well as of members of various interest groups (laymen).</p> <p>NIP Insurance Court of Law<br/>EPDP Insurance Court of Law<br/>EAI Insurance Court of Law<br/>MLI Court of Appeal (general)</p> <p>Insurance Court of Law consists of judges representing medical and juridical expertise.</p> <p>EAI Supreme Court of Law<br/>MLI Supreme Court of Law</p> | <p>=====</p> <p>1) Adjudication Officer (AO) asks you to visit DHSS dr. 2) If DHSS dr. agrees that you're incapable of work, the benefit continues. 3) If DHSS dr. says you're capable of work you return to your own dr.. 4) If your dr. agrees with DHSS dr. that you're capable of work, benefit will stop as you have no further certification. There's no AO decision to appeal against. 5) If your dr. maintains you're incapable of work AO may refer you to a 2nd DHSS dr. Benefit should continue. 6) If DHSS dr. agrees you're incapable of work, benefit continues. 7) If DHSS dr. says you're capable of work you return to your own dr; benefit will usually be stopped. 8) You may, if your dr. continues to provide certification, appeal to Social Security Appeal Tribunal within 28 days.</p> | <p>=====</p> <p>Following decisions by the appeal committee or by the medical appeal committee both claimant or agency can appeal to the Labour Court, IN RESPECT TO THE LAW ONLY at the regional labour court or continue w/an appeal to the National Labour Crt. The decision is final and binding.</p> | <p>=====</p> <p>No separate appeal is possible against the medical information. In addition to the official possibilities for appeal, two other ways exist which the claimants can take if they do not agree with the methods of the executorial body:<br/>1. The Social Insurance Council's complaint commission.<br/>2. The complaints procedure of the Joint Medical Service.</p> | <p>=====</p> <p>New System since Jan 1 1979. Appeals against decisions taken by a social insurance office can be lodged at regional Social Insurance Courts-independent of the insurance offices and the National Social Insur. Board and the Social Insur Supreme Court. 3 regional Social Insur Cts have been established. Appeals to the Social Insurance Court (SIC) can be made only after the decision has been reconsidered by the the social insurance office. At the same time the Appeal Dept within the Natl Social Insur Board was abolished. Within the Board a dept dealing with Appeals cases was introduced instead. This department is i.a. assigned to appeal against decisions taken by the insur. offices or the SICs. The Board may appeal in favor of or against the injured person. Appeals to the Soc Ins Supreme Ct. are considered only in special cases on cond. that the court decides that the case should be considered.</p> | <p>=====</p> <p>In case of appeal against medically-based rejection, medical experts are heard on the purely medical issues, both in within-agency appeals procedures and in the social court procedures. In the agency appeals process, the decision is taken by appeals commissions, which may vary in their composition, whereas before the social courts it will be made by independent judges.</p> | <p>=====</p> <p>Agency Review-claim is reviewed by staff who didn't make initial decision. Hearing before (ALJ)-claimant can appear with attorney. ALJ's are independent employees of the SSA. Appeals Council-reviews decisions of ALJ's for law/policy questions. District Court-a court of law separate from SSA.</p> |

## Section 5 Part III.A-D

the provision of further medical evidence

| Austria<br>Response                                                                                                                                                                                                                            | Canada<br>Response                                                                                                                                                                    | Finland<br>Response | Great Britain<br>Response                                                                                                                                                                | Israel<br>Response                                                                                                                                                                                                                                                                         | The Netherlands<br>Response                                                                                                                                                                           | Sweden<br>Response                                                                                            | West Germany<br>Response                                                                                                                                                             | USA<br>Response                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| The Vienna Provincial Supreme Court does not reassess the evidence, but only decides procedural and legal issues.                                                                                                                              | Yes.                                                                                                                                                                                  | Yes.                | Yes, whereas for most other benefits the commissioner's may only hear points of law.                                                                                                     | Following decisions by the appeal committee or by the medical appeal committee both claimant or agency can appeal to the Labour Court, in respect to the law only at the regional labour court or continue with an appeal to the National Labour Court. The decision is final and binding. | The facts & the interpretation of the act are discussed during the appeals procedure. The magistrate himself may gather new facts & evaluate the decision on the basis of its fairness or legitimacy. | Yes.                                                                                                          | Appeals at the agency- Social Court, and Lander Social Court-levels may be in respect of the facts and the law, in revisions before the Federal Social Court only in respect of law. | Yes.                                          |
| See above.                                                                                                                                                                                                                                     | Yes - At Levels 2 & 3.                                                                                                                                                                | Yes.                | Yes, at the Social Security Applications Tribunal. May request oral hearing before Commissioner but Comm. has discretion to decide case on written evidence.                             | Yes, at the appeal and medical appeal committee.                                                                                                                                                                                                                                           | Being examined personally by the Council is among the possibilities. Every claimant has the right to attend the hearing.                                                                              | Yes.                                                                                                          | The claimant has the right to be heard in person.                                                                                                                                    | Yes.                                          |
| Not applicable.                                                                                                                                                                                                                                | Yes - At Levels 2 & 3.                                                                                                                                                                | Yes.                | Yes, but financial assistance may be available only for advice, not for representation. This means that few lawyers are involved other than those employed by the Welfare Rights Agency. | Not, at the Labour Court.                                                                                                                                                                                                                                                                  | Yes.                                                                                                                                                                                                  | Yes if the court decides so.                                                                                  | Yes.                                                                                                                                                                                 | Lawyer gets approval 1st                      |
| The insured person is provided with a legal representative by the public-law institutions (unions, chamber of workers and employees).                                                                                                          | At Levels 1 & 2, the claimant is not reimbursed for expenses. At Level 3 the claimant gets reimbursed for legal fees to attend the hearing, travel expenses and loss of remuneration. | Yes.                | Yes, but financial assistance may be available only for advice, not for representation. This means that few lawyers are involved other than those employed by the Welfare Rights Agency. | Only at the Regional and National Labor Courts.                                                                                                                                                                                                                                            | Every claimant has the right to attend the hearing.                                                                                                                                                   | There is a special law which provides legal aid to those who can't afford it.                                 | Yes.                                                                                                                                                                                 | Only up to 25% of past due benefits.          |
| Colleagues, relatives, etc. before the special arbitration court.                                                                                                                                                                              | No.                                                                                                                                                                                   | See above.          | Yes.                                                                                                                                                                                     | Yes.                                                                                                                                                                                                                                                                                       | Yes.                                                                                                                                                                                                  | The court pays for interpretation for those who are deaf, do not speak Swedish, or have a speech disturbance. | Yes if accredited specially for these purposes.                                                                                                                                      | No.                                           |
| The whole process is free of charge for the insured person who also has right to reimbursement of costs that arose during the process, e.g. travelling costs.                                                                                  | See Part II above.                                                                                                                                                                    | See above.          | Yes.                                                                                                                                                                                     | Yes.                                                                                                                                                                                                                                                                                       | Free legal aid is possible for "indigent" persons.                                                                                                                                                    | Yes.                                                                                                          | When certain premises are given, the costs listed under D 1) -5) will be reimbursed to the claimant.                                                                                 | Secured through state agency which reimburses |
| See above.                                                                                                                                                                                                                                     | Yes.                                                                                                                                                                                  | See above.          | Yes.                                                                                                                                                                                     | Yes.                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                       |                                                                                                               | See above.                                                                                                                                                                           |                                               |
| This process basically is also free of charge, but the claimant has to be represented by a lawyer in the appeals process and the costs arising will only be reimbursed to the claimant by the social insurance institute if the claimant wins. | No.                                                                                                                                                                                   | See above.          | No.                                                                                                                                                                                      | Yes.                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                       |                                                                                                               | See above.                                                                                                                                                                           |                                               |
| See above.                                                                                                                                                                                                                                     |                                                                                                                                                                                       |                     | Yes, at the discretion of the Tribunal clerk.                                                                                                                                            |                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                       |                                                                                                               | See above.                                                                                                                                                                           |                                               |
| See above.                                                                                                                                                                                                                                     |                                                                                                                                                                                       |                     | Yes - (means tested).                                                                                                                                                                    |                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                       |                                                                                                               | See above.                                                                                                                                                                           |                                               |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part IV

Please give available information for calendar year 1983 on the numbers of rejected claims which are appealed at each level and the number of appeals that are successful at each level.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                 | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Israel<br>Response                                                                                                                               | The Netherlands<br>Response                                                                                               | Sweden<br>Response | West Germany<br>Response                  | USA<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Of 10,536 invalidity pension cases, 5,768 were decided in favor of and 5,551 against the claimant.<br><br>2,509 (45.21%) claimants, appealed against the rejection of their claim (68.38% of the total number of appeals). 41.86%, that is to say 1,050 claimants won their case at the first instance, but only 3.87% won their claim at the second instance.<br>Of 8,984 claims for incapacity to work, 5,344 were decided in favor of and 3,640 against the claimant. 1,514 claimants appealed against this decision. 568 complaints were lodged against the rejection of a claim for a special care supplement. In the first group, the insured persons were totally or partially successful in 275 out of 704 cases, in the second group they were partially or totally successful in 210 out of 368 cases. The Austrian Workers' Compensation Board (main accident insurance institute in Austria) in 1983 issued 16,542 official notices on pensions. In 1,066 cases a complaint was lodged at the special arbitration court. | Level 1: Approved-2881, Denied-810, Withdrawn-10, Total=3701. Level 2: Approved-28, Denied-42, Withdrawn-15, Decision Reversed or Settlement Before Hearing-185, Total=270. Level 3: Approved-1, Denied-15, Withdrawn-1, Decision Reversed or Settlement Before Hearing-6, Total=23.<br>Some are new claims, some are from the previous year as the applicant has a max of 1 year to make a claim. | NIP, SII makes annually about 35,000 decisions on disability pensions, allowing about 32,000.<br><br>EPDP systems make annually about 30,000 decisions, allowing about 26,500. There is an agreement between the SII and EPDP that in order to avoid different decisions on the same disability matter consultations are performed between systems before the decision of benefit. EAI made 2,477 decisions on disability pensions in 1983. MLI made allowances on 39% of disability pensions in 1983. In NIP and EPDP allowances were made in 90-91% of applications. Of the 9-10% denials about 50% appealed. In 20% of appeals the benefit was allowed. About 50% of the denials appealed to the Insurance Court of Law and in 20% of appeals the benefit was allowed. In EAI decisions in 1983 about 15% appealed and in 20% there was a decision in favor of the appellant. Of the rejections 45% appealed to the Insurance Court of Law & in 17% there was a decision in favor of the appellant. In MLI decisions about 10% appealed. | DHSS can't say how many rejected claims were appealed against- only the outcome of the appeals themselves. For 1983:<br>i. Total appeals by claimant to tribunal totaled 3280. There were 947 (29%) decisions in the claimant's favor.<br><br>ii. References by DHSS to tribunals totalled 91 with 37 (41%) decided in the claimant's favor.<br><br>iii. There were 164 appeals to the Commissioner and 46 (28%) were decided in the claimant's favor.<br><br>These figures do not include appeals to the tribunal won on agency review. | 0 of rejected claims: medical threshold=4885, inability to earn=1959.<br><br>0 of appeals upheld: medical threshold=687, inability to earn=1315. | In 1983 10,385 of the trade association's decisions were upheld by the Appeals Councils. 1,564 decisions were overturned. |                    | Usable statistical data is not available. | SSA projections: 1,416,000 claims (SSDI & SSI) from total of 2,000,000 based on question of disability.<br><br>Estimated 467000 allowed, 949000 denied initially. Of denials, 417,560-44% will request consideration. Of these 62632(15%) will be allowed & 354,928(85%) denied. 230702(65%) will request ALJ hearing; 133,807-58% will be allowed, 96895-42% will be denied. 67827-70% will request Appeals Council review; 2713-4% will be allowed, 4,748-7% will be remanded, 1357-2% will be dismissed, 59000 will be denied. 19473-33% will request Federal Court review; 4868(25%) will be allowed. The SSA projects overall allowances rate of 50% for 1985. 70% initially, 9% reconsidered, 20% at ALJ hearing, 1% by Appeal Council & Federal Courts. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part V.

Is the agency able to appeal against the award of benefit?

| Austria<br>Response                                                                                                                                                                                                                              | Canada<br>Response                                                                                                                                                                                                                       | Finland<br>Response                                                                                                  | Great Britain<br>Response | Israel<br>Response                                                                                                                              | The Netherlands<br>Response                                                                  | Sweden<br>Response                     | West Germany<br>Response | USA<br>Response                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------|--------------------------|--------------------------------------------|
| <p>*****</p> <p>The social insurance institute can also appeal to the Vienna Provincial Supreme Court, if the social insurance institute believes that a decision in favor of the claimant by the arbitration court was contrary to the law.</p> | <p>*****</p> <p>Yes. If Level 2 decision is in favor of the claimant, the Administration may appeal to the Pension Appeals Board (Level 3). Sometimes the Crown appeals to protect the claimant. Appeal must be made within 90 days.</p> | <p>*****</p> <p>NIP: Yes, if the first appeal is contrary to the agency.<br/>EPDP Yes.<br/>EAI Yes.<br/>MLI Yes.</p> | <p>*****</p> <p>Yes.</p>  | <p>*****</p> <p>The agency can appeal to the Labour Court against the decision of the appeal committee, or to the medical appeal committee.</p> | <p>*****</p> <p>The trade association can lodge an appeal against the Council's verdict.</p> | <p>*****</p> <p>See Part II above.</p> | <p>*****</p> <p>Yes.</p> | <p>*****</p> <p>Yes, in Federal Court.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part VI.A-C

Are class action suits permitted?  
If yes, would a decision against the agency be binding on:  
the class members  
the entire jurisdiction of the court  
the entire agency?  
If no is there still provision for court decisions on points of law  
to set binding precedents?  
Please state level of courts which can set precedents?  
Would a precedent setting decisions:  
affect future cases  
require the agency to review past decisions?

| Austria<br>Response                                                                                                                                                                                                                          | Canada<br>Response                    | Finland<br>Response                                                                       | Great Britain<br>Response                                                                                                                                                                                                                                                                          | Israel<br>Response         | The Netherlands<br>Response               | Sweden<br>Response                                                                                                                                                                                            | West Germany<br>Response                                                                                                                                                                                                                                                                | USA<br>Response                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Class action suits are not foreseen in the special appeals process of the social insurance in Austria.                                                                                                                                       | No.                                   | No.                                                                                       | No, but often test cases cases are brought with the same intention. Decisions of Commissioners are binding on SSATs: of Tribunals of Comms. on Comms. & any superior Court or Lower Court. This however only applies to matters of the law; matters of fact are always for the particular hearing. | No.                        | Only individual verdicts are handed down. | No, each case is regarded as unique.                                                                                                                                                                          | No, in particular the pension insurance administrations, who in view of ensuring outcome continuity in the handling of certain cases are interested in having the legal situation clarified, may decide in suitable instances to take a "test case" through to the 3rd level of appeal. | Yes, in Federal Court.                    |
| See above.                                                                                                                                                                                                                                   | Not applicable.                       | No.                                                                                       | Commissioner and above.                                                                                                                                                                                                                                                                            | Yes.                       |                                           | According to the Swedish legislation it's not possible to set binding precedents. Courts that handle similar cases to the precedent are inevitably guided by the precedent but they are not obliged to do so. | Yes.                                                                                                                                                                                                                                                                                    | Yes.                                      |
| See above.                                                                                                                                                                                                                                   | Yes at Level 3.                       | No.                                                                                       | See above.                                                                                                                                                                                                                                                                                         | The National Labour Court. |                                           | The Social Insurance Supreme Court.                                                                                                                                                                           | Yes.                                                                                                                                                                                                                                                                                    | Yes.                                      |
| See above.                                                                                                                                                                                                                                   | Level 3 - (Pension Appeals Board.)    | No.                                                                                       |                                                                                                                                                                                                                                                                                                    | Yes.                       |                                           | Yes.                                                                                                                                                                                                          | Yes.                                                                                                                                                                                                                                                                                    | Yes.                                      |
| See above.                                                                                                                                                                                                                                   | Yes.                                  | No.                                                                                       |                                                                                                                                                                                                                                                                                                    | No.                        |                                           | No.                                                                                                                                                                                                           | Yes.                                                                                                                                                                                                                                                                                    | Yes.                                      |
| No binding precedents in Austria, but it is customary for all supreme courts to respect former decisions on basic matters. The Ministry of Justice can ask the Vienna Provincial Supreme Court for a binding ruling in cases of differences. | In pending cases, but not past cases. | Several similar decisions of Courts of Appeal and Supreme Court form a kind of precedent. |                                                                                                                                                                                                                                                                                                    |                            |                                           |                                                                                                                                                                                                               | Federal Social Court. These supreme level decisions on points of law made by the Social Court are binding on the administration. It may under certain circumstances be obligated to review its past claims procedures.                                                                  | Circuit court of appeals & Supreme Court. |
| See above.                                                                                                                                                                                                                                   |                                       | Yes.                                                                                      |                                                                                                                                                                                                                                                                                                    |                            |                                           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                         | Yes, if class action involved.            |
| See above.                                                                                                                                                                                                                                   |                                       | No.                                                                                       |                                                                                                                                                                                                                                                                                                    |                            |                                           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                         | Depends on court order.                   |
| See above.                                                                                                                                                                                                                                   |                                       |                                                                                           |                                                                                                                                                                                                                                                                                                    |                            |                                           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                         |                                           |
| See above.                                                                                                                                                                                                                                   |                                       |                                                                                           |                                                                                                                                                                                                                                                                                                    |                            |                                           |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                         |                                           |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 5 Part VII.

Do lawyers in your country work on a contingency basis?

| Austria<br>Response                                                                                                                                                                                                                                                                                               | Canada<br>Response                                          | Finland<br>Response     | Great Britain<br>Response | Israel<br>Response                                                                                               | The Netherlands<br>Response | Sweden<br>Response                                                                                                                                                | West Germany<br>Response                                                                | USA<br>Response                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------|
| <p>=====</p> <p>No, there are official tariffs for lawyers and, as already mentioned, the court in case of a successful complaint can also decide on a reimbursement of these costs. Agreements on payments to the lawyers in case of success are disapproved by the professional regulations of the lawyers.</p> | <p>=====</p> <p>No. This practice is illegal in Canada.</p> | <p>=====</p> <p>No.</p> | <p>=====</p> <p>No.</p>   | <p>=====</p> <p>Perhaps, but this is unlikely since the benefit received is a fairly modest monthly pension.</p> | <p>=====</p> <p>No.</p>     | <p>=====</p> <p>No, a Swedish lawyer will probably always charge a client even if the appeal is not successful. Thus, no Swedish lawyers work on contingency.</p> | <p>=====</p> <p>No, lawyers in the F.R.G. are not permitted to work on contingency.</p> | <p>=====</p> <p>Yes, with limit of 25%.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 6 Parts I & II.A-D

Do you re-evaluate beneficiaries to determine their continued eligibility for benefits? If no explain why this has not been found necessary.  
If yes is the re-evaluation:  
automatic for all after a certain period of time?  
Conducted only if medical recovery is expected?  
Conducted automatically for certain groups, e.g., mentally ill?  
Prompted by other factors?

| Austria<br>Response                                                                                                                                           | Canada<br>Response                                                                                                                                                                                             | Finland<br>Response                                                       | Great Britain<br>Response                                                                                                                                                                                | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                         | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                    | Sweden<br>Response | West Germany<br>Response                  | USA<br>Response                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| There are no automatic or regular re-evaluations of all beneficiaries.                                                                                        | Yes.                                                                                                                                                                                                           | Yes, but there are differing circumstances for each of the four programs. | Process given in Section 5 as claimant always receives benefit before the application process operates.                                                                                                  | Yes.                                                                                                                                                                                                                                                                                                                                                                                       | Yes.                                                                                                                                                                                                                                                                                                                                                                                                           |                    | Not usually; refer to Section 4, III.A-C. | Yes.                                                                                                                                                    |
| No.                                                                                                                                                           | A random selection of cases are reviewed on an ongoing basis.                                                                                                                                                  | Yes only if benefit is granted for a certain period of time.              | Different DHSS offices appear to have different procedures.                                                                                                                                              | No, however it should be noted that the law states that the agency is entitled to re-eval the disabled persons inability to earn & the claimant is entitled to demand a re-eval in accordance to various statutes approved by the parliamentary committee for labour and social welfare. If client doesn't appear for re-eval the agency is entitled to suspend his pension until he does. | Re-eval in terms of rehab, education, and improvement, etc. doesn't take place automatically for all claimants. The vocational rehabilitation expert establishes a date for re-eval. Under the General Disablement Benefit Act (GDBA), income investigations are carried out every 3 years. A system of more regular and wider investigation (of GDBA/BIA recipients) has been proposed by the govt. for 1986. |                    | Not applicable.                           | For those when recovery is expected within 6 months to 3 years or possible recovery over 3 yrs or every 3-7 yrs for those when recovery isn't expected. |
| Yes.                                                                                                                                                          | No.                                                                                                                                                                                                            | Same as point A.                                                          | eg, a internal review without any contact with claimant if decision is favorable. The official basis for re-evaluation is the length of time the specified diagnosis has lasted in relation to the norm. | No.                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                |                    |                                           | No.                                                                                                                                                     |
| No.                                                                                                                                                           | Yes. If a record of earnings is submitted to CPP the case would be investigated as the claimant would be ineligible for the pension. Also any info such as a client's changed circumstances or return to work. | Same as point A.                                                          | No                                                                                                                                                                                                       | Subsequent to the amendments to the law in April 1984, a re-eval of disabled receiving benefits prior to that date is being carried out by the agency.                                                                                                                                                                                                                                     | Other factors are considered.                                                                                                                                                                                                                                                                                                                                                                                  |                    |                                           | No.                                                                                                                                                     |
| Pension Insurance: yes, e.g., if the beneficiary takes up an employment activity; med. check to determine if invalidity or incapacity to work is still given. |                                                                                                                                                                                                                | Yes, work reported by the individual or third party.                      | See Section 3 V.A.                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                            | No.                                                                                                                                                                                                                                                                                                                                                                                                            |                    |                                           | Yes, work reported by the individual or a third party.                                                                                                  |
| Accident insurance: no.                                                                                                                                       |                                                                                                                                                                                                                |                                                                           | Any evidence of work or activity incompatible with incapacity.                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                            | In addition to medical improvement, changes in labor disability may be due to increased earning capacity due to retraining, termination of the functional limitations by means of technical aids or other facilities, or a successful re-integration plan.                                                                                                                                                     |                    |                                           |                                                                                                                                                         |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 6 Part III.A-D

If a re-evaluation takes place:  
How are the claimants re-contacted?  
What is the appeals procedure if the claimant disagrees with the new determination?  
How are "failure to cooperate" cases handled?  
How are "whereabouts unknown" cases handled?

| Austria<br>Response                                                                                                                                                                                                  | Canada<br>Response                                                                                                                                                                                                                                                                                                             | Finland<br>Response                                            | Great Britain<br>Response                                                                                                                                                                         | Israel<br>Response                                                                                                                                                       | The Netherlands<br>Response                                                                                                                                                                                                                                                      | Sweden<br>Response | West Germany<br>Response | USA<br>Response                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|----------------------------------------------|
| =====                                                                                                                                                                                                                | =====                                                                                                                                                                                                                                                                                                                          | =====                                                          | =====                                                                                                                                                                                             | =====                                                                                                                                                                    | =====                                                                                                                                                                                                                                                                            | =====              | =====                    | =====                                        |
| In writing.                                                                                                                                                                                                          | Questionnaire is sent<br>& further steps taken.                                                                                                                                                                                                                                                                                | By a letter.                                                   | By a letter.                                                                                                                                                                                      | By mail.                                                                                                                                                                 | By letter.                                                                                                                                                                                                                                                                       |                    | Not applicable.          | Face-to-face in local<br>SS office.          |
| The benefit receives a<br>written notice against<br>which he has the right<br>of action. (see part 5)                                                                                                                | Same as with any<br>appeal.                                                                                                                                                                                                                                                                                                    | The appeals procedure<br>is the same as reported<br>in part 5. | As stated in part 5.                                                                                                                                                                              | The same as with an<br>initial determination.                                                                                                                            | Claimant may lodge an<br>appeal in the same way<br>as the first time.                                                                                                                                                                                                            |                    |                          | Same as described in<br>Part 5.              |
| Part or all of the<br>benefits (both types<br>of insurance) may be<br>stopped for a certain<br>period of time.                                                                                                       | A section in the Act<br>specifies that failure<br>to provide info/docu-<br>mentation as required<br>will halt proceedings<br>until client cooperates                                                                                                                                                                           | Failure to cooperate<br>can stop benefit.                      | As stated in part 3<br>suspension of benefit<br>for up to 6 weeks or<br>withdrawal of benefits<br>on grounds of evidence<br>of incapacity.                                                        | Failure to appear for<br>re-eval results in sus-<br>pension of benefits<br>unless there's a legit<br>reason, & until claimant<br>appears for re-eval.                    | The trade assoc may<br>implement sanctions;<br>if the claimant doesn't<br>heed to the summons,<br>benefits can be fully<br>or partially<br>suspended.                                                                                                                            |                    |                          | Failure to cooperate<br>can stop benefits.   |
| Extensive investiga-<br>tions on the benefici-<br>ary's stay are made by<br>the registration office.<br>If his/her whereabouts<br>can't be determined,<br>payment of the benefit<br>is stopped (official<br>notice). | Benefits are suspended<br>if the whereabouts of<br>a beneficiary is in<br>question. Benefits are<br>not withdrawn as eli-<br>gibility has to cease<br>for benefits to cease.<br>When person requests<br>benefits to resume and<br>provides info for check<br>to be mailed, payment<br>for suspended period<br>will be in full. | If "whereabouts<br>unknown," benefit<br>stops.                 | If payments are not<br>being cashed DHSS<br>won't worry!! Benefit<br>may be suspended if<br>someone is absent<br>from their place of<br>residence w/o leaving<br>word where they may<br>be found. | Through checking<br>addresses at the<br>Ministry of Interior,<br>and thru contacts with<br>local community<br>social workers and<br>thru banks where<br>checks are sent. | The claimant is required<br>of his/ her own accord<br>to report all facts<br>or circumstances of<br>which its reasonably<br>clear to him that<br>these could influence<br>the right to or<br>extent of the disability<br>benefit or the sum which<br>is to be paid from<br>this. |                    |                          | If whereabouts are<br>unknown, benefit stops |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 6 Part IV.A-D

If a re-evaluation results in a decision to terminate the benefit:  
is the beneficiary notified in advance of the intention to cease the benefit  
If yes how far in advance?  
How much time does the beneficiary have to respond to the notice?  
What are the basic legal rights of the beneficiary in this situation?

| Austria<br>Response                                                                                                                            | Canada<br>Response                                                         | Finland<br>Response                                             | Great Britain<br>Response                                         | Israel<br>Response                                                                                                                                                              | The Netherlands<br>Response                                             | Sweden<br>Response | West Germany<br>Response | USA<br>Response                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|--------------------|--------------------------|----------------------------------------------------------------------|
| He isn't notified of<br>intention itself but<br>receives an official<br>notice on the decision<br>before the termination<br>comes into effect. | Yes.                                                                       | Yes.                                                            | Yes.                                                              | Claimant officer may<br>suspend payment of<br>pension & inform<br>recipient accordingly<br>with right to appeal.                                                                | Yes, claimant is informed<br>of re-evaluation and the<br>outcome of it. |                    | Not applicable.          | Yes.                                                                 |
| Termination of benefit<br>occurs at the end of<br>the month following<br>delivery of the<br>official notice.                                   | No specified time. As<br>long as investigation<br>takes.                   | 15 days at least.<br>Usually 30 days.                           | See Part V.<br>28 days.                                           | Several weeks.<br>If the case is being<br>reviewed recipient will<br>be invited to review<br>hearing, which may<br>include a repeat<br>medical and/or<br>vocational assessment. | Usually about 3 months.                                                 |                    |                          | At least 15 days.                                                    |
| Three months.                                                                                                                                  | No specified time limit.<br>Beneficiary has 1 year<br>to launch an appeal. | Notification of the<br>decision and has the<br>right to appeal. | To appeal, but only if<br>medical evidence is still<br>available. |                                                                                                                                                                                 | Claimant has 1 month to<br>lodge an appeal with<br>the Appeals Council. |                    |                          | 10 days to respond to<br>the notice and 60 day<br>to appeal.         |
| To enter into action<br>at the special arbitra-<br>tion court for social<br>insurance.                                                         | Right to due process.                                                      |                                                                 |                                                                   | He is entitled to<br>appeal in the regular<br>manner of appeals<br>procedure.                                                                                                   | The same rights to<br>appeal as in the first<br>stage.                  |                    |                          | Right to appeal, to be<br>represented and to<br>review their folder. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 6 Part V.

If the objective of re-evaluations is to determine if medical improvement or recovery has taken place:

What are the criteria for assessing improvement?

Do you stop payment of the benefit if improvement is such that the claimant is considered able to work?

| Austria<br>Response                                                                                                                                                                                  | Canada<br>Response                                                                                                                                           | Finland<br>Response                                           | Great Britain<br>Response                                                                                                                                        | Israel<br>Response                                                                                                                                                                                                                                                                                                                                        | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                            | Sweden<br>Response | West Germany<br>Response | USA<br>Response                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|------------------------------------------|
| Medical criteria and improved health.<br>For accident insurance reduction of the earning capacity must have decreased by 5%.                                                                         | Medical eligibility & capability to work.<br>Regular attendance at training programs indicate ability to work & progress is assessed from 1-2 years usually. | Generally-accepted state-of-art medical practice.<br><br>Yes. | The same criteria as are used for initial examinations. Re-eval is not to assess improvement per se but to decide if there is continuing incapacity.<br><br>Yes. | A re-eval by the medical officer in accord. With updated medical evidence, examination, and consultant's opinion where considered advisable.<br><br>In cases of temporary medical disability, where improvement has resulted in a degree of medical disability below the threshold of 40% disability, the client forfeits the pension from that point on. | Estimate of labor disability is based on<br>1) the person's medical situation<br>2) person's job market position<br>This holds for re-evaluation as well.<br>There are no specific criteria.<br><br>If the labor disability has decreased benefits are fully or partially terminated. The DIA and GDBA make distinctions in the degree of labor disability. If labor disability decreases to under 15% or under 25% the DIA &/or GDBA respectively will be terminated. |                    | Not applicable.          | Criteria are under revision.<br><br>Yes. |
| Pension Insurance- yes.<br>Accident Insurance is paid if the reduction in earning capacity is at least 20%. If the reduction of earnings capacity becomes lower than 20%, the pension is terminated. | Only in the sense that volume is a problem.                                                                                                                  |                                                               |                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                    |                          |                                          |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 6 Part VI

Are reviews of continuing eligibility considered a major problem  
in administration of the benefit system?

| Austria<br>Response | Canada<br>Response | Finland<br>Response                                                                             | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Israel<br>Response                                                                                                                                                                                                                              | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                         | Sweden<br>Response | West Germany<br>Response | USA<br>Response |
|---------------------|--------------------|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|-----------------|
| Yes.                | No.                | The reviews of continuing eligibility are no particular problem in any of the various programs. | The DHSS claim that the procedures are well established and defined. They represent a carefully balanced approach to achieving the aims of protecting public money from abuse whilst preserving the indiv. claimant's rights to produce evidence and have his case fully considered by an independent statutory authority. See part 5 and monograph for alternative viewpoints. There's a widespread belief among advice workers that claimants are having their incapacity reviewed more often including those with chronic stable disorders. There are particularly problems in areas of high unemployment. Claims from married women are reviewed more frequently on the grounds that they may be choosing to stay at home. | Because they may result in recipients losing their disability pension they often place further onus on other depts. dealing with unemployment, or minimal income, who dont necessarily have the manpower to deal with these discharged clients. | The normal evaluations on the basis of a change in the situation regarding illness or impairment or on the basis of the results of education, training, rehab., etc provide no significant problems. Yet it is expected that the re-evals on the basis of a definition of labor disability altered by the govt. for the purposes of implementing spending cuts will cause problems. |                    | Not applicable.          | Yes.            |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part 1.

Is vocational rehabilitation offered automatically as a service to people receiving disability benefits?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Canada<br>Response                                                                                                   | Finland<br>Response                                                                                                                          | Great Britain<br>Response | Israel<br>Response                                                                                                                                                                                                   | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Sweden<br>Response | West Germany<br>Response                                                                                | USA<br>Response |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------|-----------------|
| =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | =====                                                                                                                | =====                                                                                                                                        | =====                     | =====                                                                                                                                                                                                                | =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | =====              | =====                                                                                                   | =====           |
| In Pensions Insurance, claim is normally necessary. In specific cases the insured persons are informed of this possibility when making a claim for a pension. In Accident Insurance, an early informing of the beneficiaries on vocational rehabilitation measures is obligatory if they're receiving treatment or rehab in one of the institute's own accident hospitals/rehab centers. If a person with an occupational injury is not treated in the facilities of the insurance institute the degree of reduction of earning capacity is only assessed after the treatment. Therefore it's not always possible to offer vocational rehab measures during medical treatment. | Not applicable. The CPP Administration isn't involved in providing or sponsoring vocational rehabilitation services. | NIP-No, upon consideration only.<br><br>EPDP-No, upon consideration only.<br><br>EAI and MLI-Yes, as a part of the compensation if feasible. | No.                       | Yes the General Disability Law states that a disabled person is entitled to the following benefits:<br>A) monthly pension<br>B) vocational rehab<br>C) special services for disabled person and for home assistance. | The Disability Insurance Act offers possibility for disabled to become eligible for facilities for the maintenance, recovery or promotion of the capacity for employment. That which has because of illness or impairment been lost or threatens to be lost may be compensated for or recovered. These facilities are intended for the eventual return to employ. In principle, all disabled can file a claim for these facilities. It is the JMS's task to find out what can be done to provide the most effective vocational mediation for the disabled person. After this has been accomplished the JMS will provide counseling for claimants with a reasonable chance of reintegration in the labor process as they undergo prof training, etc. Attention to maximizing the possibility for mediation is included as a tenet in the working methods of the JMS. | No.                | Yes, when the onset of occupational/earning capacity is considered to be preventable by rehab measures. | Yes.            |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part II.

Is vocational rehabilitation financed by the agency administering the benefit program?  
Other? Please specify.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Canada<br>Response | Finland<br>Response | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Israel<br>Response | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Sweden<br>Response | West Germany<br>Response | USA<br>Response                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | =====              | =====               | =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | =====              | =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | =====              | =====                    | =====                                                                                                                                                                                                                                                                                                                                                                                        |
| In the Pension Insurance program, vocational rehabilitation measures are usually financed by the competent insurance institute and the labor market services as both of them collaborate in their implementation. Sometimes financial contributions are granted by the provincial govt to provide invalid offices. In single cases the insurance institute bears the entire cost. For Accident Insurance, vocational rehabilitation measures are normally financed by the insurance institute sometimes by the labor market service or both. Cooperation with the labor market service is obligatory by law. | Not applicable.    | No.                 | Vocational rehabilitation is financed by the Manpower Services Commission (MSC) which is responsible for the public Employment and Training Services in G.B.. The MSC is accountable to the Secy. of State for Employment. The rehab, employment and training provisions outlined below refer to Great Britain only. N.Ireland is covered by separate but similar provisions which are the responsibility of the Dept of Economic Development in Northern Ireland. Significant assistance with funding is provided by the European Fund. | Yes.               | Yes, under the GDBA the facilities have a supplementary effect on vocational training possibilities which exist in the context of the Ministry of Social Affairs & Employment's job market facilities policy. It's usually the GDBA which provides the funding for any voc rehab because the general facilities aren't aimed at specific needs of handicapped employees. If there's a need to make use of other voc training possibilities the JMS will continue to counsel and refer. | No.                | Yes.                     | Only if certain conditions are met.<br><br>Services are provided by state VR agencies under a federal-state matching grant program. 80% of the services are funded by the Rehabilitation Service Administration, a federal agency. SSA reimburses the VR agency for all or most of VR of SSDI clients if the beneficiary achieves 9 continuous months of substantial gainful activity (SGA). |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part III.

How are providers of vocational rehabilitation services to beneficiaries paid for their services, e.g.:

in advance  
as costs are incurred  
reimbursement?

If the reimbursement method, is it conditional on the beneficiary obtaining employment? For how long must the individual be employed before reimbursement?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                          | Canada<br>Response | Finland<br>Response                                                                                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                           | Israel<br>Response                                                                                                                                                                                                                                             | The Netherlands<br>Response                                                                                                                                                                                                                                                                                | Sweden<br>Response | West Germany<br>Response                                                                      | USA<br>Response                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| =====                                                                                                                                                                                                                                                                                                                                                        | =====              | =====                                                                                                                                                 | =====                                                                                                                                                                                                                                                               | =====                                                                                                                                                                                                                                                          | =====                                                                                                                                                                                                                                                                                                      | =====              | =====                                                                                         | =====                                                                                                                                                                                                                                    |
| In the pensions insurance program, payment is mainly made by reimbursement, which does not depend on employment.                                                                                                                                                                                                                                             | Not applicable.    | No.                                                                                                                                                   | The MSC funds the provision of capital equipment (100%) and normally 50% of capital building projects; and reimburses the Residential Training Colleges run by voluntary organizations fully for their running costs. Most rehab is however provided by MSC itself. | Some of the services are provided by the agency administering the benefit program. Other services are provided by outside agencies who are paid by the rehab dept. for their services. Services payment isn't conditional on beneficiary obtaining employment. | The payment for vocational rehab and training facilities usually takes place on the basis of established tariffs. The result of rehab doesn't influence the payment for services rendered. If no regular financing is possible, the trade assoc. has the possibility of affecting payment from GDBA funds. |                    | The reimbursement method is utilized and does not depend on the employment of the individual. | Reimbursement is conditional upon 9 months of employment. Some VR agencies have been advanced funds due to expected rehabilitation. The costs of these successes draw down the advance balance until all expenditures are accounted for. |
| For Accident Insurance, all three methods are possible, depending on the requirements of a specific case. However if competency of the insurance institute isn't clarified immediately (e.g., accident is only later legally recognized as occupational accident) & training has been finished in the meantime, then the payment method is by reimbursement. |                    | Yes. Many vocational services such as schooling are financed by public tax-collected funds and are provided practically free of charge to the person. |                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                            |                    |                                                                                               |                                                                                                                                                                                                                                          |
| Reimbursement is independent of the beneficiary obtaining employment.                                                                                                                                                                                                                                                                                        |                    |                                                                                                                                                       |                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                            |                    |                                                                                               |                                                                                                                                                                                                                                          |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part IV.A & B

How are candidates for vocational rehabilitation identified?  
What are the specific criteria?  
Are people with certain categories of impairment:  
automatically identified for vocational rehabilitation  
automatically excluded from consideration for vocational rehabilitation?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Canada<br>Response                  | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                          | Great Britain<br>Response                                                                                                                                                               | Israel<br>Response                                                                                                                                                                                                                                                                                        | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sweden<br>Response                 | West Germany<br>Response                                                                                                                                                                                                                                                                                       | USA<br>Response                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>=====</p> <p>The identification criteria for the Pension Insurance program are through reports by the health insurance institute in case of long sickleave periods; a system of early ID. Also:</p> <ul style="list-style-type: none"> <li>-during the decision making process on a pensions claim</li> <li>-during medical rehab measures</li> <li>-during unemployment caused by a disability (report by labor offices)</li> <li>-through reports from other rehab organizations</li> <li>-through a claim by the insured person.</li> </ul> <p>No.</p> | <p>=====</p> <p>Not applicable.</p> | <p>=====</p> <p>If the person doesn't clearly qualify for the benefit under the particular program when vocational rehab is considered, the principle is rather rehabilitation than disability benefits. The screening is done by the SII for the NIP and EPDP programs and by the insurance institute in the second instance for the Insurance Rehab Agency. The screening is done by insurance institutes in the EAT and MLI programs.</p> | <p>=====</p> <p>For acceptance of courses of employment rehabilitation clients should be considered likely to be capable of work after undergoing the course.</p> <p>No.</p> <p>No.</p> | <p>=====</p> <p>At the time of medical and vocational assessments those eligible, ie 20% or more medical disability are referred by a claims officer to the rehabilitation worker. In some cases a community social worker may refer or there are self-referrals or referrals through family members.</p> | <p>=====</p> <p>Usually the JMS identifies candidates &amp; proposes a beneficial vocational qualifying scheme.</p> <p>If there is a need for vocational training and this is to be implemented under GDBA, JMS uses the criteria:</p> <ul style="list-style-type: none"> <li>-the severity of the handicap must be that without training there can be no reintegration in the labor process.</li> <li>-the training may only be aimed at restoring that which was lost due to illness or impairment.</li> <li>-the claimant must have sufficient basic training to obtain favorable results from training.</li> <li>-the claimants medical situation must provide no hinderance.</li> <li>-the real chance of job market placement must exist after the training is completed.</li> </ul> <p>A separate eval is made of the possibility for vocational rehab through placement in a special training center.</p> <p>No.</p> <p>No.</p> | <p>=====</p> <p>No.</p> <p>No.</p> | <p>=====</p> <p>Payment of costs are charged as they are incurred. Prior to initial or repeat award of occupation or earning incapacity pension it's verified whether medical b/or voc rehab measures may be indicated. The principle is that "rehabilitation comes before pension."</p> <p>No.</p> <p>No.</p> | <p>=====</p> <p>All applicants for disability benefits must be considered for VR evaluation.</p> <p>Screen-in and -out criteria which states can modify.</p> <p>Yes.</p> <p>Yes.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part V.

Are those identified for vocational rehabilitation required to participate?

| Austria<br>Response                                                                                                                                                                                   | Canada<br>Response                  | Finland<br>Response                                                                                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Israel<br>Response       | The Netherlands<br>Response                                                                                                                                                                                                                                                    | Sweden<br>Response | West Germany<br>Response                                                                                                                                             | USA<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>=====</p> <p>No, rehabilitation measures can only be taken if the disabled person concerned agrees. The payment of benefits is independent of the implementation of vocational rehab measures.</p> | <p>=====</p> <p>Not applicable.</p> | <p>=====</p> <p>No. No one can be forced to rehabilitation. Those who fail to cooperate, however, may endanger continuity to receive the benefit.</p> | <p>=====</p> <p>There is no formal connection between Invalidity Benefit and Vocational rehabilitation. For VR there is a presumption of capacity for work and refusal can result in stopping of unemployment benefit. In practice it's possible to dovetail receipt of the Invalidity Benefit and a VR course (during which a training allowance is paid) and return to Invalidity Benefits afterwards if the course was not successful &amp; the client is still incapacitated.</p> | <p>=====</p> <p>Yes.</p> | <p>=====</p> <p>In theory, provision could be found in the text of the labor disability acts for posing such requirements on the claimant as a condition for continuing to receive benefits. Yet in practice the executing organisations are very cautious in this matter.</p> | <p>=====</p>       | <p>=====</p> <p>Yes; in evaluating the insurant's compliance with the basic obligation to cooperate- however the principle of reasonableness must be considered.</p> | <p>=====</p> <p>No. Each state VR agency has its own "screening criteria" to determine which referrals from the state DWS won't be reviewed for VR services. All disability beneficiaries who request services for VR must be served by VR. Those accepted by VR services must cooperate with VR agency, or be reported to SSA. SSA may suspend disability payments if beneficiary refuses VR services or fails to continue cooperation w/ VR without good cause.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part VI.

Would you assess the identification system as good, fair and poor?

| Austria<br>Response                                                                                                                                                                                                                                                                              | Canada<br>Response | Finland<br>Response                                                                                                                                                                                                                                                                          | Great Britain<br>Response                                                                                                                   | Israel<br>Response                                            | The Netherlands<br>Response                                                                                                                                                                                                              | Sweden<br>Response | West Germany<br>Response                                                                                                                                                     | USA<br>Response                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fair/Good. While the identification of the candidates for vocational rehabilitation works rather well and nearly without any gap, the system of job finding, that takes into consideration the qualification, disability and inclination of the disabled person, is only exercised too scarcely. | Not applicable.    | Fairly good. The potential rehabilitees are quite well screened in, however, not as early as would be desirable. From those who are able to go thru the rehab program return to work in the SII about 60%. In programs administered by Insurance Rehabilitation Agency the figure is 70-75%. | As it is not known how many people need vocational rehabilitation it is difficult to assess the effectiveness of the identification system. | Good-since the process takes place within the benefit agency. | The JMS's working method grants attention to vocational rehab & the opportunities for rehab are carefully examined. In the light of the JMS's approach the identification process can be characterized as a workable and useful process. |                    | Good; it must however be pointed out that on account of the fact of occupation or earning measures for vocational rehabilitation would only in exceptional cases be granted. | The system is poor due to not enough research on good referrals. BBS refers many candidates without potential for rehab to satisfy the legal mandate. VR agencies serve many disability beneficiaries who ultimately don't work. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part VII.

Are identified candidates for vocational rehabilitation then referred to an appropriate program?

| Austria<br>Response | Canada<br>Response | Finland<br>Response                                          | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                   | Israel<br>Response                                                                                                                                                                                                                                                                                           | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                    | USA<br>Response |
|---------------------|--------------------|--------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Yes.                | Not applicable.    | Yes, or an individual program is designed for the candidate. | It is part of the Job-centre based DRD and Employment Advisor function to advise their clients on the most suitable form of rehab/training, seeking medical guidance in appropriate cases to help them do this. As most of the available rehab/training is run or financed by the MSC, staff are able to keep close touch with the opportunities available. There's widespread concern with the quality of the DRD service. | The term "referred" is inappropriate in this case since the rehab department is an integral part of the benefit agency and almost all cases reach it. Following preparation of an individual rehab plan, individuals may be referred to outside agencies or be dealt with by the rehab worker of the agency. | In its case handling plan "preparation for (employment) mediation" the JMS attempt to take steps in the preparatory phase for making appointments with institutes needed for example, voc rehab. Following this the claimant is introduced at the institutes and agreements are made concerning counseling. The JMS then follows the progress of the vocational rehab and continues to provide counseling. |                    | Yes; following written registration with the appropriate rehab facility the necessary documents (e.g., expert reports, rehab service proposal, statement of cost acceptance) are forwarded and the center in turn agrees in writing to admit the candidate. | Usually.        |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part VIII.

Would you assess the referral system as good, fair, or poor? Please describe.

| Austria<br>Response                                                                                                                                                          | Canada<br>Response | Finland<br>Response | Great Britain<br>Response                                                                                                                                                                                                                                                                                                        | Israel<br>Response                                                   | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                               | Sweden<br>Response | West Germany<br>Response                                              | USA<br>Response |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------|-----------------|
| =====                                                                                                                                                                        | =====              | =====               | =====                                                                                                                                                                                                                                                                                                                            | =====                                                                | =====                                                                                                                                                                                                                                                                                                                                                                                                     | =====              | =====                                                                 | =====           |
| Fair/Good. A specific training is often only possible in certain cities, which leads to additional problems, e.g. caused by the long distance to the disabled person's home. | Not applicable.    | Good.               | Referrals are usually made by Job centre staff to other MSC staff as most of the rehab/ training services are provided or financed by the MSC. Formal systems are well tried & close informal liaison between staff ensures the system is operated flexibly to meet individual needs and to ensure ongoing support and feedback. | Good, since it is built into the processing mechanism of the agency. | The JHS associates are well informed of the vocational rehab opportunities by means of a manual. Within the opportunities provided under the GDBA the referral system is good. The fact that the employment offices no longer grant sufficient attention to handicapped workers currently causes a problem in the ability to apply the general vocationally qualifying schemes for the handicapped group. |                    | The referral system is overall, good, and has stood the test of time. | Good.           |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part II.A-C

There is much evidence that early identification of a disabling condition and a close coordination of medical and vocational rehabilitation can lead to the return to work of an individual.  
What linkages between the medical and vocational rehabilitation programs have been established towards this objective?  
At what point in the benefit determination/award process is a beneficiary referred for vocational rehabilitation?  
If your system does provide for such linkages and early identification of disabling conditions, is it showing positive results?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Canada<br>Response     | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | USA<br>Response                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The health insurance institutes report insured persons who had long sickleave periods. These persons are examined by specialized physicians in order to initiate the necessary measures. In the rehab centers of the pensions and accident insurance institutes, a regular information service has been established.</p> <p>In the accident insurance, vocational rehab measures can even be taken, if a medical expertise states that an occupational disease might occur (danger).</p> <p>Pensions Insurance: Normally immediately after medical expertises have been made.</p> <p>Accident insurance: The aim is the identification of the disabled persons at the time of their reception in the hospital or rehab center.</p> <p>Yes. Positive results are for instance showing in the fact that a great part of the wheelchair users return to work after vocational rehab measures. Return to work is, however, also achieved by internal changes in the company. Counselling and support by social workers, who also contact the employers, are of special importance.</p> | <p>Not applicable.</p> | <p>There are new rulings in medical rehab in use since beginning of 1984 with the intention to gear medical and vocational rehab closer together. The system determining eligibility is not very effectively oriented towards early identification.</p> <p>NIP &amp; EPDP, after 150 days of payment of National Sickness Insurance daily allowance the SII will refer the patient to vocational rehab if it is considered feasible.</p> <p>EAI and MLI, the patient will be referred to vocational rehab as soon as it will during medical rehab become evident that return to the patient's previous job will be questionable.</p> <p>The current systems do not provide for early identification of disabling conditions. In most cases it takes more than half a year for referral to rehab after onset of the disabling sickness or accident. The employers are obliged to arrange a medical care program to their employers.</p> | <p>It's widely accepted that linkage between Medical and Vocational rehabilitation services is very poor. Two experimental Employment Rehab Units are being established by the NSC in hospitals.</p> <p>General practitioners may refer patients who are claiming incapacity benefit to DRDs at any time if they feel the patients would benefit from rehab. If the DHSS Regional Services considers that claimants are capable of some employment then the claimant will be advised that incapacity benefits may be stopped &amp; informed that DRDs are available to help with any employment problems. The claimant would also be advised of the benefits of voc rehab.</p> <p>No records are kept of the number of disabled referred by medical benefit authorities to jobcenters nor the types of help given to those referred. In 1984-85 29% of clients attending Employment Rehab Centers had either found jobs or had been accepted for courses or Community Programme projects.</p> | <p>The linkages between medical &amp; voc rehab programs begin on entry of the claimant into the agency. The claims officer who determines the level of disability takes into account recommendations from a rehab expert.</p> <p>Following the decision that the claimant has a 20% or more medical disability based on medical evaluation by the medical officer of the agency.</p> <p>The close linkage &amp; early involvement of the claimant in the rehab process has definitely lead to positive results with many beneficiaries returning to work.</p> | <p>In recent years in the Netherlands there has been much discussion concerning the early application of vocational (re)integration for those who are on the verge of becoming disabled or who're already incapable of doing their work.</p> <p>The trade association implementing the Sickness Benefit Act made agreements with the JMS concerning the reporting of claimants by the JMS for whom counseling and (re)integration activities seem probable.</p> <p>The trade assoc. &amp; JMS make a report of all claimants who've received sickness benefits for 6 months under the Sickness Benefit Act to the JMS. These agreements will allow the JMS to react more quickly &amp; draft a counseling plan even before termination of the sickness benefits year (52 wk waiting period). The claimant will therefore be screened for opportunities in voc rehab after reporting to the JMS.</p> | <p>Sweden</p>      | <p>The administrations that provide rehab benefits undertake early identification of service needs and make the appropriate referrals for provision of medical, vocational or other services.</p> <p>In the sphere of the statutory pension insurance scheme, all medical documents in benefit claims are examined as to whether rehabilitation benefits are indicated &amp; successful outcomes to be expected. Prior to, during, and after services it's also examined whether vocational rehab measures are indicated &amp; feasible.</p> <p>In assessment of earning capacity in the framework of a pension award process if a need for services is found, appropriate action is initiated without delay.</p> | <p>The system of determining SSDI eligibility is not oriented and geared towards early identification.</p> <p>Usually when a decision to allow or deny benefits has been made at the state BBS, which takes at least 45 days after application but can occur up to 90 days.</p> <p>Current system doesn't provide for "early" identification. Most applicants have been disabled 3-4 months before a decision is made.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part 1.

Please describe any incentives for beneficiaries to return to work, for example, will the agency fund:  
worksite adaptations to enable the beneficiary to work at a certain job?  
an adapted automobile or van for work-related transportation?  
an attendant allowance to enable necessary assistance at work?  
tax benefits to an employer who hires a beneficiary?  
reimbursement of salary or salary portion to an employer who hires a beneficiary?

| Austria<br>Response                                                                                                                                                                                                                                                           | Canada<br>Response | Finland<br>Response                                                                                                                                                                                                                                                                                        | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                       | Israel<br>Response                                                                                                                                                                                                                                                   | The Netherlands<br>Response                                                                                                                             | Sweden<br>Response                                          | West Germany<br>Response                                                                                                | USA<br>Response                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| Yes (also working clothes), funding by social insurance institutes or labor market service.                                                                                                                                                                                   | Not applicable.    | No. The state employment administration may cooperate.                                                                                                                                                                                                                                                     | Yes, funded by MSC.                                                                                                                                                                                                                                                                                                                                                             | Yes- agency will fund worksite adaptation to enable the beneficiary to work at a certain job.                                                                                                                                                                        | Yes under GDBA article 57 & provided by the JMS under orders from the trade assoc's.                                                                    |                                                             | Yes.                                                                                                                    | SSA will reimburse or arrange with state VR agencies for the following services if the beneficiary achieves 9 months of "Substantial Gainful Activity." |
| Yes by means of subsidies and loans (also for acquiring the driver's license).                                                                                                                                                                                                |                    | NIP & EPDP - No.<br>EAI & MLI - adaptation of vehicle or partial loan without interest.                                                                                                                                                                                                                    | No but 1) Mobility Allowance may be payable. 2) MSC may assist with the fares to work (e.g., taxi).                                                                                                                                                                                                                                                                             | Yes- the agency does not provide a vehicle for transport related to work but those disabled persons who have certain locomotor handicaps will receive a double allowance if they're working at a certain job. This is regarded in Israel as a strong work incentive. | Yes, is possible.                                                                                                                                       | No, a nursing bonus for assistance at work is not possible. | A travel-to-work allowance may be granted.                                                                              | Yes.                                                                                                                                                    |
| Normally only for training measures.                                                                                                                                                                                                                                          |                    | No, the state employment administration may cooperate.                                                                                                                                                                                                                                                     | Yes - readers for people with a visual handicap may be payable by MSC. MENCAP (Royal Society for Mentally Handicapped Children and Adults), a voluntary body run by the Pathway Scheme which provides for a wage subsidy and payment for a foster worker (from the firm) who looks after the mentally handicapped person until settled in. Attendance allowance may be payable. | Generally there is no attendant allowance to enable necessary assistance at work but in some instances support for provision of attendant help at work may be provided for a short period.                                                                           | No.                                                                                                                                                     | No.                                                         | ?                                                                                                                       | Adaptation of vehicle only.                                                                                                                             |
| Companies employing at least 25 persons are obliged to employ disabled persons. If they do not employ the prescribed number they have to pay a penalty; if they employ more disabled persons than prescribed, they receive an award, which is half the amount of the penalty. |                    | No.                                                                                                                                                                                                                                                                                                        | No.                                                                                                                                                                                                                                                                                                                                                                             | No.                                                                                                                                                                                                                                                                  | Possible to receive a temporary or long-term dispensation for the wage level agreed upon for the profession or function in the Central Labor Agreement. | Yes.                                                        | Other benefits include separation allowance in case of separate households, removal allowance, & accommodation subsidy. | No. Worker can deduct expenses under Part A-C from taxes he pays.                                                                                       |
| During the training in the company, the insurance institutes can grant a subsidy to the salary either to the disabled persons or the employer for a maximum duration of 4 years. Permanent subsidies to the salary can be paid by the labor market service and the provinces. |                    | No, if there is a test period on the work-site the EAI & MLI vocational rehab programs may provide full loss of earnings to the beneficiary for the needed period which may vary from a few months to a year. The state employment administration may reimburse the employer for a certain period of time. | Only through the Job Introduction Scheme of 6 wks (45 pounds per week).                                                                                                                                                                                                                                                                                                         | Support may be provided for in-service training for the person at the workplace. The salary of the person may be covered wholly or partly by the agency for a max of 6 months.                                                                                       |                                                                                                                                                         |                                                             | No.                                                                                                                     | No.                                                                                                                                                     |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Parts XI.-XIII.

Is there a trial period during which a person receiving benefits can attempt to return to work without losing the benefit payments?

If yes:

Is it applicable to all disability beneficiaries or only under certain circumstances?

How long is the period?

What determines the period?

If earnings are involved during this period, are there ceilings to how much the claimant can earn?

If no, (meaning payments cease as work begins) what procedure must a person follow to become re-entitled?

| Austria<br>Response                                                                                                                                                                                                                                                          | Canada<br>Response | Finland<br>Response                                                                                                                                                                          | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                  | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                    | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                               | Sweden<br>Response | West Germany<br>Response                                                                                                                                                            | USA<br>Response                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Yes.                                                                                                                                                                                                                                                                         | Not applicable.    | NIP, EBPB, EAI & MLI-Yes.                                                                                                                                                                    | No-except in limited circumstances described below.                                                                                                                                                                                                                                                                                                        | Yes, there is a trial period of six months from the time of receiving a salary at work that a person can work without losing benefit payments. Can be extended up to 12 months.                                                                                                                                                                                                                       | Yes, under GDBA & BIA it is possible to allow the disabled employee or self-employed person to perform paid employment on a trial basis without withdrawal of the benefit. The benefit can be decreased on the basis of earnings from employment without adaptation of the percent of disability.                                                                                                                         |                    | There is no trial period for pension insurance. A number of sickness funds, on the basis of special agreements, have however created this possibility for persons who get sick pay. | Yes.<br>Applicable to all.<br>9 months.<br>Determined by statute.<br>No ceiling at this time. |
| In the pensions insurance, the decision is made in each single case, taking into consideration any special circumstances.<br>In the accident insurance, this question is not relevant, as a pension can be received while exercising employment or self-employment activity. |                    | The trial period depends on the individual circumstances.<br>Depends on the individual circumstances.<br>Depends on the individual circumstances.<br>There is no ceiling during this period. | A person may earn up to 23.50 pounds per week without the general agreement of the AO, if his doctor states this is therapeutic. This is not usually intended as a work trial period.<br>If a claimant becomes incapable of work within eight weeks he returns to the Invalidity Benefit. If not he must requalify via SSP/ Sickness benefit for 28 weeks. | Generally, six months, but in certain cases the period may be extended to 12 months.<br>The judgement of the rehabilitation officer.                                                                                                                                                                                                                                                                  | This scheme for trial placement with an employer will only take place if uncertainty exists on the part of the employer, disabled person or the JMS concerning the person's ability to work or the durability of employment.                                                                                                                                                                                              |                    | It is not applicable under pension insurance.<br>One can be re-entitled by reapplying again.                                                                                        |                                                                                               |
| Individual decisions are made by taking into consideration all important factors.                                                                                                                                                                                            |                    |                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                            | Yes, there is a ceiling. When the person earns more at work than the monthly amount of the disability benefit allocated to him he no longer receives the benefit. From then on the person is regarded as employable, i.e., as someone who has been rehabilitated. If he loses his job for whatever reason some assistance may be provided by the rehab officer but this is limited and not mandatory. | Between 6-10 months.<br>Performance of the disabled person on the job.<br>The payment sum of wages and benefits can't exceed the sum which would be paid if the person had been lowered on the basis of wages earned.<br>As for re-entitlement if no further use is being made of the trial placement the normal procedures regarding adjustment of the benefit following an increase in capacity for labor will be made. |                    |                                                                                                                                                                                     |                                                                                               |
| Once again, individual decisions take into account all the factors.                                                                                                                                                                                                          |                    |                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                           |                    |                                                                                                                                                                                     |                                                                                               |
| There are no ceilings. However, in the pensions insurance, a partial freeze of the pension will come into effect, if the beneficiary's income reaches a certain limit.<br>In the accident insurance, there is no freeze.                                                     |                    |                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                           |                    |                                                                                                                                                                                     |                                                                                               |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part XIV.A & B

Please describe any disincentives to work inherent in your disability benefit program. For example:

Is the entire benefit forfeited upon return to work?

Are associated or linked benefits such as medical coverage forfeited upon return to work?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                              | Canada<br>Response                                                                                       | Finland<br>Response                                                                                                                                                                                                                                                                                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                                                 | Israel<br>Response                                                                                                                                       | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                        | Sweden<br>Response   | West Germany<br>Response                                                                                                                                                                                                                         | USA<br>Response                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>=====</p> <p>The termination of a benefit is only allowed in case of a significant medical recovery. Return to work itself does not constitute a reason for termination. However, if the beneficiary's income reaches a certain limit, a partial freeze of the pension will come into effect (only in the pensions insurance).</p> <p>No.</p> | <p>=====</p> <p>Yes, if the work is determined to be "substantially gainful."</p> <p>Not applicable.</p> | <p>=====</p> <p>Principally yes. In EPDP, EAI &amp; MLI programs where a partial benefit is possible, payments will be continued during a reasonable transition period. In EAI &amp; MLI programs, however, if there will remain loss of earnings, a partial benefit will sustain.</p> <p>No, whenever applicable, medical coverage will sustain.</p> | <p>=====</p> <p>The UK system is a strong disincentive to people possibly capable of part-time work since all of the benefit is forfeited. Also the structure of Invalidity Allowance (based on age at onset of current incapacity) may mean losing a higher rate forever.</p> <p>No.</p> | <p>=====</p> <p>Yes.</p> <p>No. Medical coverage is not affected by return to work. Mobility allowance is doubled upon entry into job or job market.</p> | <p>=====</p> <p>Obtaining employment doesn't in itself lead to a loss of benefits but only to the extent to which this employment is of lasting character. The size of the benefit (70% of the former wage) can of course act as a drawing card especially when compared to the duration and size of the public assistance benefit.</p> <p>No.</p> | <p>=====</p> <p></p> | <p>=====</p> <p>Yes, exceptions are possible both relative to occupational and earning incapacity pension awards though this is hardly ever the case.</p> <p>Yes, as a rule because any sickness insurance secured at work takes precedence.</p> | <p>=====</p> <p>After the 9 months trial period, if the beneficiary continues to earn above SGA level, all benefits stop.</p> <p>Not necessarily. Medical coverage can be provided for 3 years.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part IV.

Please describe any external factors that influence people's willingness or ability to work, e.g., high unemployment rate, societal discrimination, etc.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Canada<br>Response                                                                                                                                                                                                                                      | Finland<br>Response                                                                                                    | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Sweden<br>Response   | West Germany<br>Response                                                                                                                                                                                                                    | USA<br>Response                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <p>=====</p> <p>The special protection against dismissal and the additional holidays provided for in many collective agreements for disabled persons with a reduction of earning capacity of at least 50%, decrease the willingness of employers to employ disabled persons. Furthermore, employers, who are legally obliged to continue salary payments for certain sickleave periods, fear that a disabled employee will be on sickleave more often than a non-disabled one.</p> | <p>=====</p> <p>Cited reasons include: high unemployment (11%), regional unemployment, seasonal unemployment, as well as the attitudes of employees (e.g. unwilling to hire handicapped people; uninformed about adaptations or assistive devices.)</p> | <p>=====</p> <p>High benefits, high unemployment, adjustment to disability status, insecurity upon return to work.</p> | <p>=====</p> <p>In employment, disabled people, apart from age, resemble other employees in general and are spread across all occupations. In contrast unemployed disabled people, whilst also being in an older age group, are less skilled than their able-bodied counterparts and once unemployed are out of work for longer. Generally disabled people seem able to retain employment as well as others but have much more difficulty finding new work. The major increase in youth unemployment has disguised the problem that older disabled people have to face.</p> | <p>=====</p> <p>A) The most important disincentive is the low salary provided for unskilled or semi-skilled workers, as compared to the disability pension.<br/>B) Certain persons have a low motivation to work.<br/>C) Those who have long-standing disability, especially from birth or early childhood, often lack confidence and fear they will fail at work.<br/>D) Stigmatic or indifferent approaches of employers or potential colleagues act as deterrents to a significant extent in Israel. Another employment barrier is the fear of the employer that the disabled person will be late to work or absent and is more likely to injure himself and others or damage property.</p> | <p>=====</p> <p>-high rate of unemployment (16%)<br/>-new groups, e.g. married women entering job market<br/>-advanced age, or lack of experience or education of handicapped people.<br/>-handicapped less able to do a range of tasks, are less flexible.<br/>-pension screening: employer may pay higher premium for handicapped workers.<br/>-insufficient functioning of those regulations intended to promote reintegration. (eg. Placement for the Disabled Act which required 2% quota system for handicapped employees, is vaguely defined and so exerts little pressure on employers).<br/>-the general employment facility measures are applied too rarely to helping handicapped with a better starting position on the job market.<br/>-physical barriers in the workplace.<br/>-prejudice<br/>-screenings for employees are often directed at medical, not functional requirements.<br/>-discouraging handicapped to continue after so many failures, to apply for work.<br/>-employment offices base their employee mediation on demand and not supply of workers: i.e. they do little to help a person adapt to the</p> | <p>=====</p> <p></p> | <p>=====</p> <p>In general terms it may be said that the strained labor market situation and possibly also a lack of occupational experience act as impediments for lasting integration of disabled persons in working and social life.</p> | <p>=====</p> <p>High benefits, high unemployment, adjustment to disability status.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part XVI.

Are measures taken to encourage employers to hire beneficiaries?  
If so, please specify strategies that have been developed for  
different populations, e.g., physically or mentally disabled.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Canada<br>Response      | Finland<br>Response                                                                                                                                          | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Israel<br>Response                                                                                                                                                                                          | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                             | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                            | USA<br>Response                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <p>=====</p> <p>The following promotional measures for employers exist (regardless of disability type): subsidies and loans for the creation of work-places for disabled persons; constructional and machinery adaptations at existing workplaces for disabled persons; financing of technical aids helping to compensate for a disability; support in case of training measures; subsidies to the salary for a reasonable trial period and on-the-job training; financing of working clothes and equipment; from salaries and wages of "disabled people entitled to preferential treatment" no payroll tax has to be paid; awards for employing more disabled persons than legally prescribed.</p> | <p>=====</p> <p>No.</p> | <p>=====</p> <p>There are a number of projects. The state employment administration runs certain economic support programs to employers hiring disabled.</p> | <p>=====</p> <p>The kernel of UK policy is the Disabled Persons Employment Acts of 1944 and 1958 which introduced several schemes to help the resettlement of disabled people into employment. The 1944 Act provided for a voluntary register of disabled people and set up the Quota Scheme, which places a duty upon employers with 20 or more employees to employ a proportion (currently 3%) of registered disabled people. There has been published "The Code of Good Practice on the Employment of Disabled People" which is promoted by the Disabled Advisory Service. In addition there are Jobcentres which help disabled people seeking employment.</p> | <p>=====</p> <p>No. This can be considered as a weakness on the part of the rehab dept. Naturally unofficial and informal measures are taken, and encouragement and non-financial support are provided.</p> | <p>=====</p> <p>About 80,000 handicapped people are involved in special work projects ("sheltered employment"). Also the European Economic Community has since 1984 begun projects in a number of countries to promote the integration of handicapped in the job market. Currently, there are two such projects in the Netherlands.</p> | <p>=====</p>       | <p>=====</p> <p>Beyond general awareness-raising &amp; the individual efforts of social workers &amp; severely disabled persons placement officers, the voc rehab facilities too are active in informing employers about their work and encouraging employment.</p> | <p>=====</p> <p>There are a number of demonstration projects</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 7 Part XVII.

Please describe any vocational rehabilitation program which has resulted in significant numbers of beneficiaries returning to work.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                         | Canada<br>Response                                                                                                        | Finland<br>Response                                                                                                                                        | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                     | Israel<br>Response                                                                                                                                                              | The Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                      | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                    | USA<br>Response                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| For most beneficiaries of the social insurance institutes, vocational rehab measures are taken at the Vocational Training and Rehabilitation Center at Linz. This center offers the following programs: commercial training; technical training; supplementary training; preparation courses for rehabilitation; support training & other special measures. | Not applicable. Vocational rehabilitation services are not currently provided thru CPP, although provisions exist in Act. | The program organized by Insurance Rehabilitation Agency, and successfully completed by rehabilitees have resulted in about 75-80% rate of return to work. | Many of the successful schemes for finding employment for severely disabled people have been developed by voluntary organizations. For example a small charity OUTSET is promoting the employment of disabled people in the use of computer technology. Another voluntary organization, Opportunities for the Disabled, now has a number of bases around the country helping disabled people find employment. | This will be delineated in the monograph which will pay special attention to the role functions and measures of success of the rehab dept. of the National Insurance Institute. | Re-integration efforts aimed at relatively well-educated, well-motivated young males with physical limitations have appeared to be worthwhile, both financially and in terms of improvement in individual welfare. This success has been reached in a societal context in which the disability security act serves, at least in part, as a sort of early retirement provision for the employees. |                    | In the framework of the present questionnaire it is impossible to describe all vocational rehab programs which have resulted in significant numbers of rehabilitees returning to working life. There are programs such as the Hamburg vocational training center which have been evaluated. | The projects with Industry Program have had significant results in returning beneficiaries to work. |

**DRAFT**

**STATISTICAL HIGHLIGHTS OF SECTION 8**

**Study of Social Security Benefits  
for Disabled People**

**for**

**REHABILITATION INTERNATIONAL**

**Steven Yates**

**BUREAU OF ECONOMIC RESEARCH**

**Rutgers - State University of New Jersey**

**February 25, 1986**

## TABLE OF CONTENTS

| <u>SECTION</u>                                                                                                                             | <u>Page</u> |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 8.1 PURPOSE OF THE REPORT.....                                                                                                             | 1           |
| 8.2 HIGHLIGHTS OF THE QUESTIONNAIRE.....                                                                                                   | 2           |
| <br><u>APPENDICES</u>                                                                                                                      |             |
| APPENDIX I. SURVEY QUESTIONS from Section 8<br>of the Questionnaire.....                                                                   | 26          |
| APPENDIX II. DATA TABLES of Responses to Section 8<br>of the Questionnaire.....                                                            | 28          |
| <br><u>TABLES</u>                                                                                                                          |             |
| Weighted-Average Annual Growth Rate of Disability<br>Beneficiaries and Expenditures, and Old-Age<br>Pensions for the Survey Countries..... | 11          |
| <br><u>CHARTS</u>                                                                                                                          |             |
| 8.1 Disability Beneficiaries and Real Total Disability<br>Expenditures, Old-Age Pensions and Population.....                               | 4           |
| 8.2 Disability Beneficiary and Old-Age Pension<br>Rates, and Real Per Capita Disability<br>Expenditures.....                               | 6           |
| 8.3 Annual Trend Growth Rates of Disability Beneficiaries,<br>Old-Age Pensions, Real Total Disability Expenditures<br>and Population.....  | 8           |

CHARTS (cont.)

Page

|      |                                                                                                                                            |    |
|------|--------------------------------------------------------------------------------------------------------------------------------------------|----|
| 8.4  | Annual Trend Growth Rates of Real Per Capita Disability Expenditures, Disability Beneficiary and Old-Age Pension Rates.....                | 9  |
| 8.5  | Weighted-Average Annual Growth Rates of Disability Beneficiary and Old-Age Pension Rates, and Real Per Capita Disability Expenditures..... | 13 |
| 8.6  | Annual Trend Growth Rates of the Disability Beneficiary Rate and the Disability Applications Rate for 1975-83, 1981-83.....                | 14 |
| 8.7  | Percentage of Applications Awarded.....                                                                                                    | 16 |
| 8.8  | Percentage of Denials Appealed.....                                                                                                        | 17 |
| 8.9  | Percentage of Denials Reversed.....                                                                                                        | 19 |
| 8.10 | Annual Trend Growth Rate of Terminated Beneficiaries.....                                                                                  | 21 |
| 8.11 | Distribution of Terminations by Medical Recovery.....                                                                                      | 22 |
| 8.12 | Annual Trend Growth Rate of Federal Disability Beneficiaries Receiving Vocational Rehabilitation Services.....                             | 24 |

### 8.1 PURPOSE OF THE REPORT

This report is a statistical analysis of Section 8 of Rehabilitation International's Study of Social Security Benefits for Disabled People sponsored by the United States Social Security Administration. Its purpose is to analyze the responses from the eight countries in the study. The eight countries participating in the study are:

- |                                |                  |
|--------------------------------|------------------|
| 1. Austria                     | 5. Great Britain |
| 2. Canada                      | 6. Israel        |
| 3. Federal Republic of Germany | 7. Netherlands   |
| 4. Finland                     | 8. Sweden.       |

Section 8 is concerned with the number of recipients and expenditures on work disability programs in these countries and their vocational rehabilitation experience for the select years: 1970, 1975 and 1980-1983. In addition, information has been collected on the application and awards process of these disability programs as well as the number of, and reasons for, terminations of disability benefits. Data on the receipt of old-age pensions is also furnished in this section for comparison purposes.

One of the tasks of the Bureau of Economic Research in the study is to collect and report on the responses as supplied to us by the representatives of the survey countries. The Bureau of Economic Research has attempted to supplement gaps in the data with information from other independent sources but because of

different interpretations by several countries, we cannot guarantee the accuracy of the data nor the comparability of responses. Thus, cautious judgement must be exercised when interpreting these results.

## 8.2 HIGHLIGHTS OF THE QUESTIONNAIRE

The purpose of this section is to highlight the results of Section 8 of the Questionnaire and to interpret them in light of a cross sectional and trend analysis. The questions from Section 8 of the Questionnaire are listed in Appendix I and the tables in Appendix II.

We find that the most important findings from the data on Section 8 of the Questionnaire are that:

- \* the growth of disability beneficiaries and expenditures, and old-age pensions in each country is correlated with the age of their respective social security systems and with population growth,
- \* the number of disability recipients and total disability expenditures have grown since 1975, but this growth has been greater from 1975 to 1981 than from 1981 to 1983,
- \* total disability expenditures declined in the period 1981-1983,
- \* the number of applications for disability benefits has been growing over time for most survey countries,

- \* disability benefit awards as a percentage of disability applications have been stable over time for most survey countries,
- \* the number of denied applications appealed and the number of appealed denials reversed shows no discernable pattern across countries and no trend over time,
- \* the number of disability beneficiaries terminated from the disability rolls has been increasing over time for most survey countries. Yet, terminations because of medical recovery or gainful employment is not a significant reason in most survey countries,
- \* the number and fraction of disabled persons receiving vocational rehabilitation services has been declining over time in most survey countries.

#### Disability Beneficiaries and Expenditures, and Old-Age Pensions

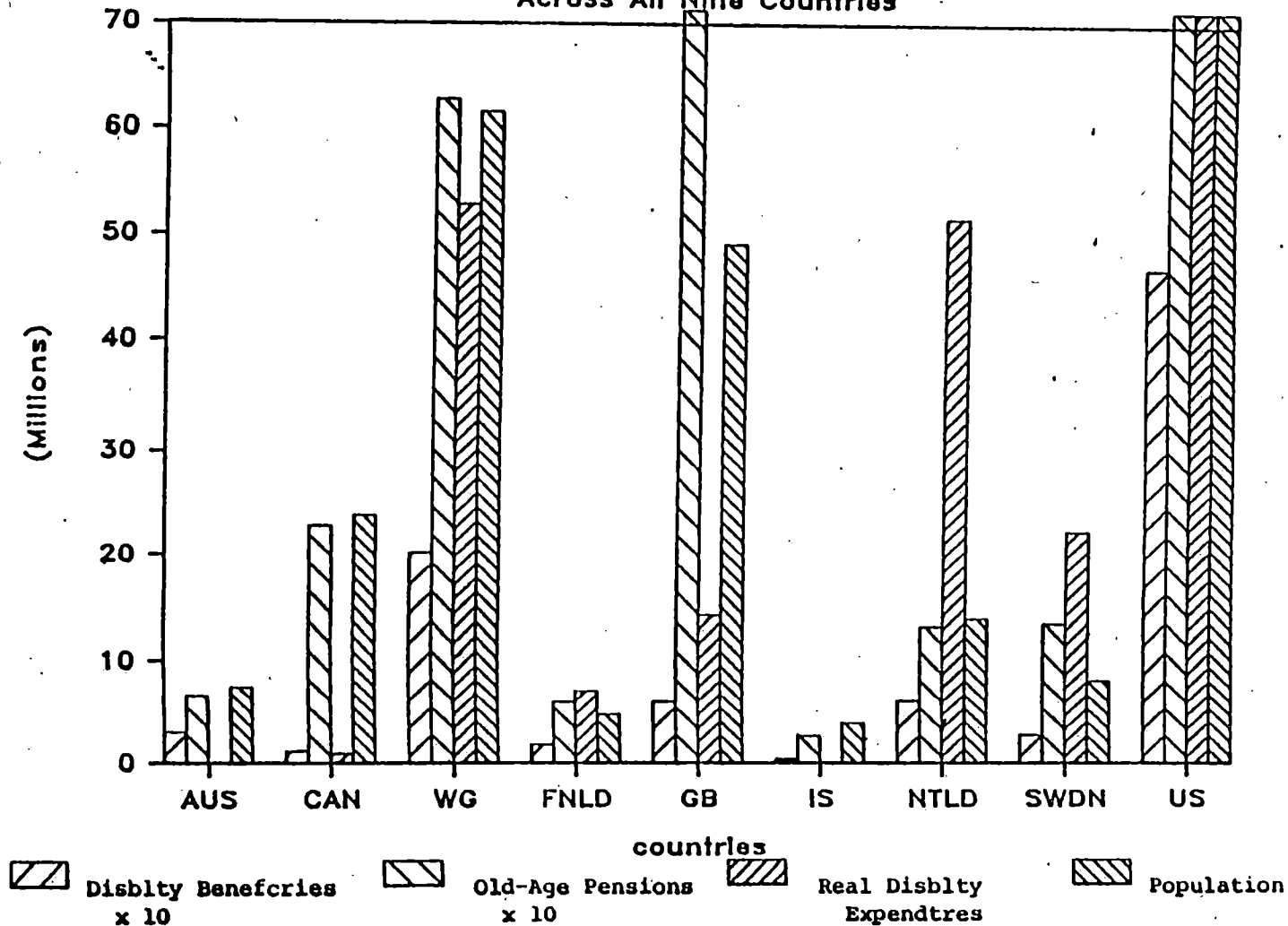
Total disability beneficiaries and expenditures, and old-age pensions are directly linked to the size of the population in the respective countries. (See Table 8.1 and Table 8.3) Chart 8.1 shows the levels of total disability beneficiaries and real total expenditures (in 1980 US \$), and old-age pensions against population size for the selected year - 1980. Those countries with large populations such as the Federal Republic of Germany and the United States quite naturally have the highest levels of

CHART 8.1

DISABILITY BENEFICIARIES AND REAL TOTAL DISABILITY  
EXPENDITURES, OLD-AGE PENSIONS AND POPULATION

FOR YEAR 1980

Across All Nine Countries



real total disability expenditures and beneficiaries, and old-age pensions. Countries such as Israel, Finland and Austria which have the smallest populations, also have the lowest levels of total disability beneficiaries and expenditures, and old-age pensions.

Notable exceptions are the Netherlands and Sweden, and Great Britain and Canada. The Netherlands and Sweden have middle-sized populations but have the third and fifth largest real total disability expenditures in 1980. In contrast, Great Britain and Canada which have the third and fourth largest populations rank fifth and seventh, respectively, among the survey countries and the United States in real total disability expenditures.

Per Capita Disability Expenditures, and Disability  
Beneficiary and Old-Age Pensions Rates

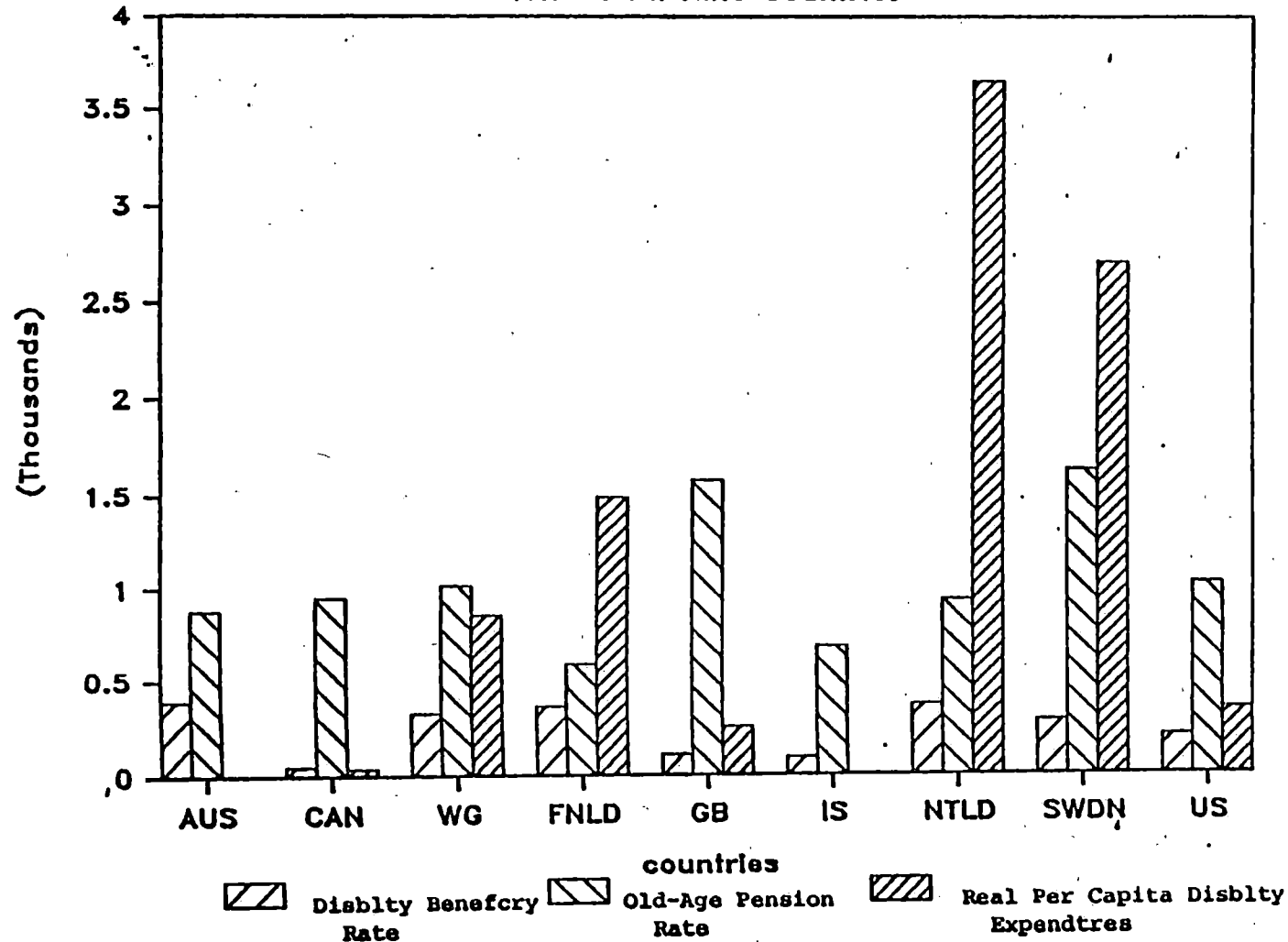
Chart 8.2, on the other hand, shows the disability beneficiary rate and real per capita disability expenditures (in 1980 US \$) for the survey countries and the United States. The disability beneficiary rate is the number of disability benefit recipients per 10,000 persons. (See Table 8.4 and 8.7) As clearly seen, the Netherlands had the highest level of real per capita disability expenditures and the second highest disability beneficiary rate. Sweden had the second highest level of real per capita disability expenditures and the highest old-age pension rate. The Federal Republic of Germany and Finland ranked third and fourth, respectively, in all three categories. Israel and

CHART 8.2

DISABILITY BENEFICIARY AND OLD-AGE PENSION RATES,  
AND REAL PER CAPITA DISABILITY EXPENDITURES

FOR YEAR 1980

Across All Nine Countries



Canada, however, ranked last overall in the three categories in spite of the rapid growth in their programs as seen in the next section.

Annual Trend Growth Rate of Disability Beneficiaries  
and Expenditures, and Old-Age Pensions

From 1975 to 1983, Israel and Canada experienced the fastest growth in disability beneficiaries and expenditures. Chart 8.3 presents these annual trend growth rates of real disability expenditures and recipients, old-age pensions and population from 1975 to 1983. One reason for the high levels of growth in Israel and Canada are the high rates of population growth in both countries. From 1970 to 1983, Israel had a trend population growth rate of 2.1% per year, the highest among all survey countries, and Canada had an annual trend population growth rate of 1.2%, the second highest among all survey countries.

Another reason for these high levels of growth is that from 1970 to 1980, the number of disability beneficiaries and the level of real total disability expenditures accelerated from almost zero levels to their present levels in Israel and Canada. (See Table 8.1) The disability programs in Israel and Canada are young, only recently experiencing significant numbers of beneficiaries and levels of expenditures.

Chart 8.4 presents the annual trend rate of growth of the disability beneficiary rate, real per capita disability

CHART 8.3

ANNUAL TREND GROWTH RATES OF DISABILITY BENEFICIARIES,  
OLD-AGE PENSIONS, REAL TOTAL DISABILITY  
EXPENDITURES AND POPULATION

# ANNUAL GROWTH RATES: 1975-1983

Across All Nine Countries

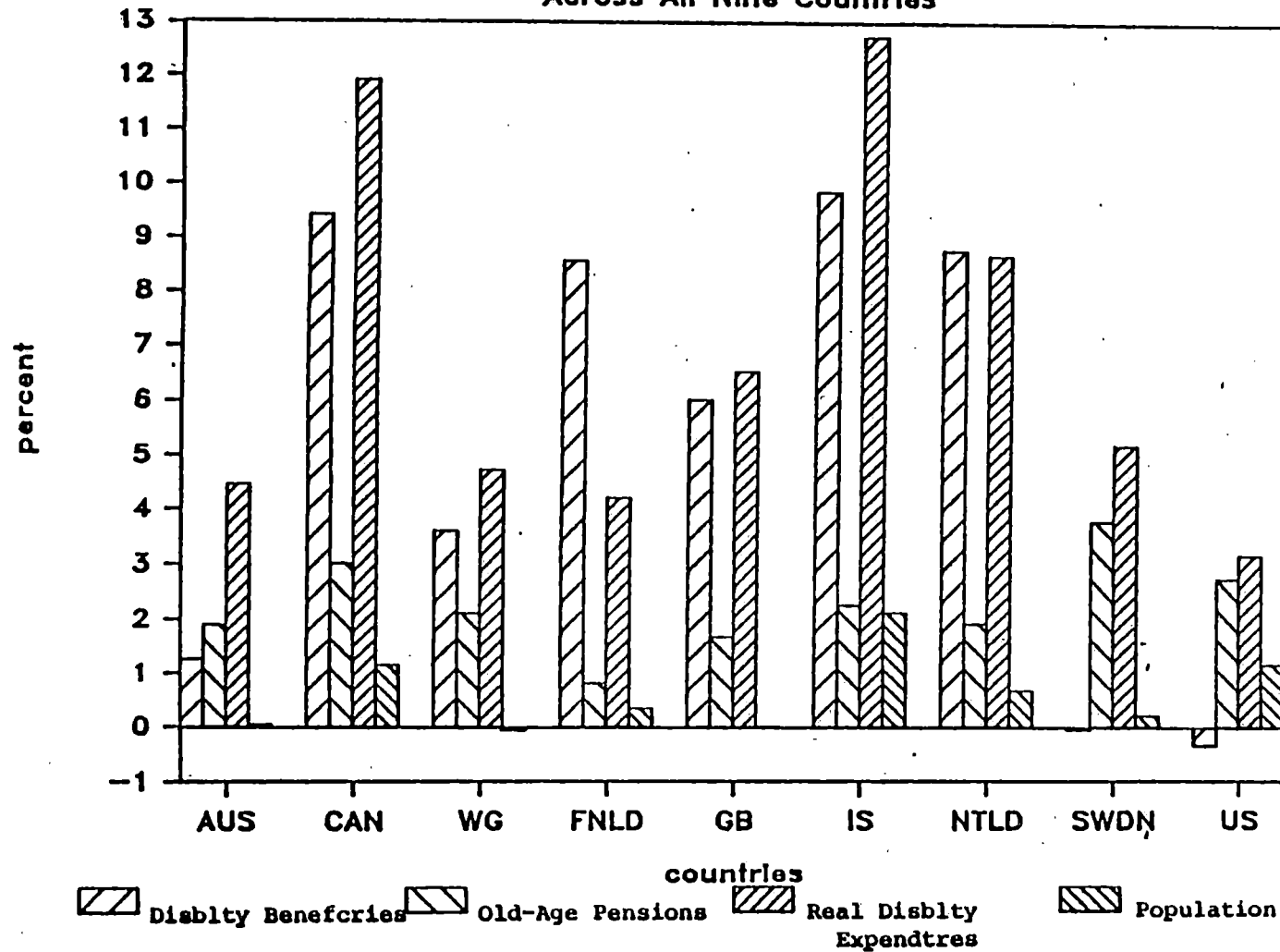
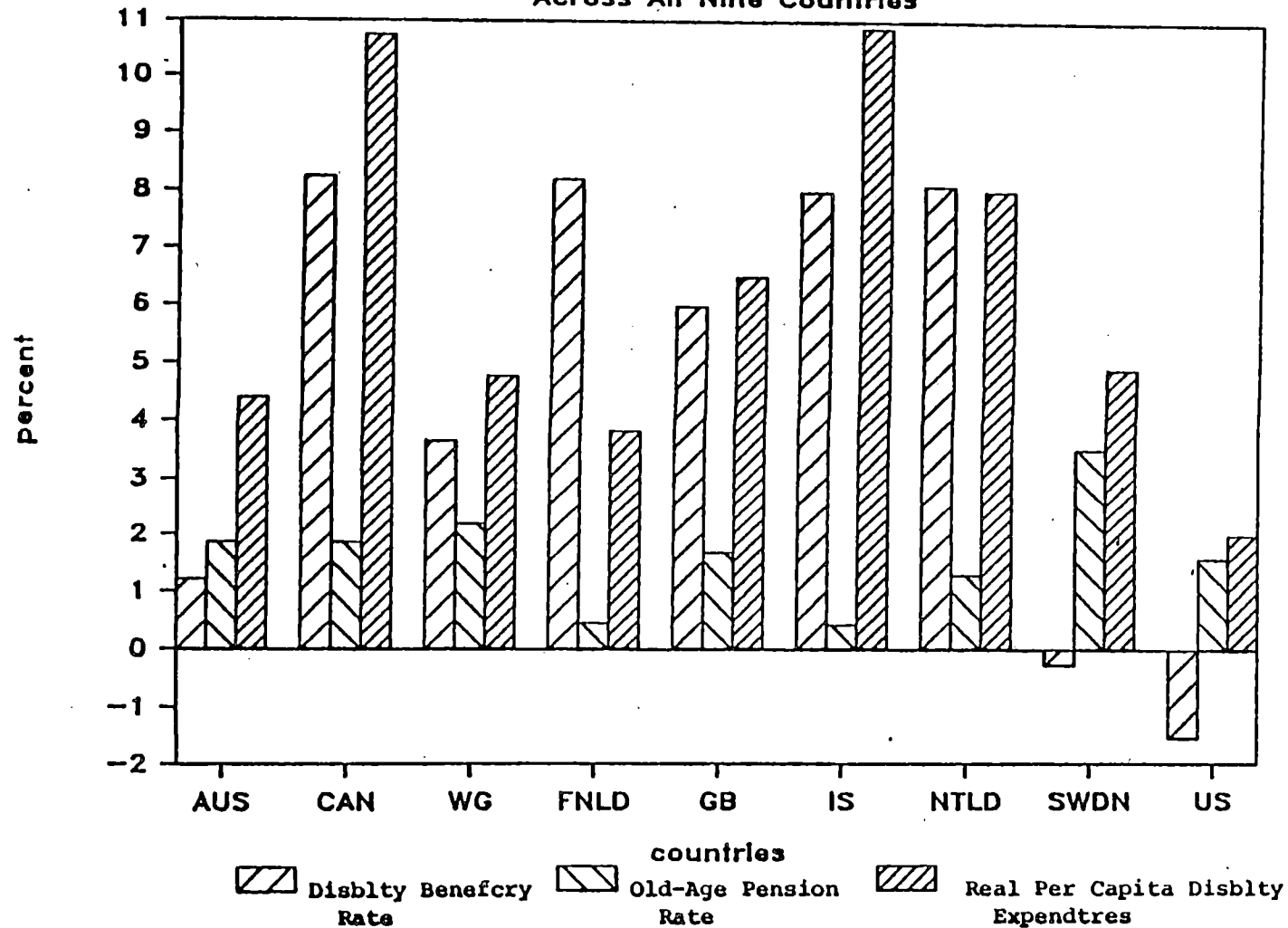


CHART 8.4

ANNUAL TREND GROWTH RATES OF REAL PER CAPITA DISABILITY  
EXPENDITURES, DISABILITY BENEFICIARY AND OLD-AGE  
PENSION RATES

# PER CAPITA ANNUAL GROWTH RATES: 1975-83

Across All Nine Countries



expenditures, and the old-age pension rate from 1975 to 1983 for the survey countries and the United States. One can see from Chart 8.4 that even when we discount for population growth, the growth rates of disability beneficiaries and real disability expenditures for Israel and Canada were the highest among all countries.

Trend Rates of Growth of Disability Beneficiaries  
and Expenditures, and Old-Age Pensions

The number of beneficiary recipients and disability expenditures have grown for all survey countries taken together from 1975-1983. However, the annual trend growth rate of disability expenditures was significantly higher from 1975 to 1981 than from 1981 to 1983 while the growth rates of disability beneficiaries were approximately equal. Even more significant, the combined level of total disability expenditures declined from 1981 to 1983.

The table below shows the combined (or weighted-average) annual trend growth rates of disability beneficiaries and expenditures, and old-age pensions of the survey countries from 1975 to 1983, 1975 to 1981, and 1981 to 1983. While disability expenditures, beneficiaries and old-age pensions have in general risen from 1975 to 1983 with their highest growth occurring in the period 1975-1981, the table below shows that their annual rates of growth have been lower for the period 1981-1983. From 1981 to 1983, not only has total disability expenditures declined

(in absolute and per capita levels), but real total disability expenditures have declined too.

**WEIGHTED-AVERAGE ANNUAL GROWTH RATE OF DISABILITY BENEFICIARIES  
AND EXPENDITURES, AND OLD-AGE PENSIONS  
FOR THE SURVEY COUNTRIES\***

|                                 | period    |           |           |
|---------------------------------|-----------|-----------|-----------|
|                                 | 1975-1983 | 1975-1981 | 1981-1983 |
| <b>DISABILITY BENEFICIARIES</b> |           |           |           |
| Absolute                        | 4.11%     | 4.07%     | 4.48%     |
| Per 10,000 Persons              | 3.85%     | 3.78%     | 4.49%     |
| <b>OLD-AGE PENSIONS</b>         |           |           |           |
| Absolute                        | 2.15%     | 2.41%     | 1.23%     |
| Per 10,000 Persons              | 1.90%     | 2.13%     | 1.24%     |
| <b>DISABILITY EXPENDITURES</b>  |           |           |           |
| Absolute                        | 11.15%    | 15.66%    | -2.29%    |
| Per Capita                      | 10.89%    | 15.38%    | -2.28%    |
| Real Absolute                   | 4.33%     | 8.53%     | -7.68%    |
| Real Per Capita                 | 4.07%     | 8.25%     | -7.67%    |

\* excludes the United States

These declines are reflected in other programs as well. Total disability expenditures as a percent of total federal social welfare expenditures have been fairly constant over time across countries. (See Table 8.1, Section X.B) In addition, total disability expenditures as a fraction of gross domestic product for all of the survey countries have been stable too. (See Table 8.1, Section X.C) One reason for the decline in total disability expenditures has been the low growth in federal government

expenditures caused by poor economic conditions during the latter part of the 1970's and the early years of the 1980's.

Chart 8.5 presents the annual trend rates of growth of per capita real disability expenditures, and the disability beneficiary and old-age pension rates.

#### Growth of Disability Applications

From 1975 to 1983, the number of disability applications has been growing for most survey countries. (See Table 8.9). Canada ranked first and Austria ranked second in the growth of disability applications (per 10,000 persons) while Israel and Sweden ranked last during this period. The decline in disability applications for Israel is a curiosity as it ranked first in the growth of disability beneficiaries during the period. Perhaps our inflation adjustments for Israel are not appropriate.

Chart 8.6 shows the association between the disability beneficiary rate and the disability applications rate (number of applications per 10,000 persons) for the periods 1975-1983 and 1981-1983 across all survey countries and the United States. As seen for Israel, while the number of disability beneficiaries has risen from 1975 to 1983, the number of disability applications has declined. Yet, in all countries, with the exception of Israel and the Netherlands, increases in the number of applicants have been associated with increases in the number of disability beneficiaries, and decreases in the number of disability

CHART 8.5

WEIGHTED-AVERAGE ANNUAL TREND GROWTH RATES OF DISABILITY  
BENEFICIARY AND OLD-AGE PENSION RATES, AND REAL  
PER CAPITA DISABILITY EXPENDITURES

# ANNUAL TREND GROWTH RATES

Weighted-Average Across Survey Countries

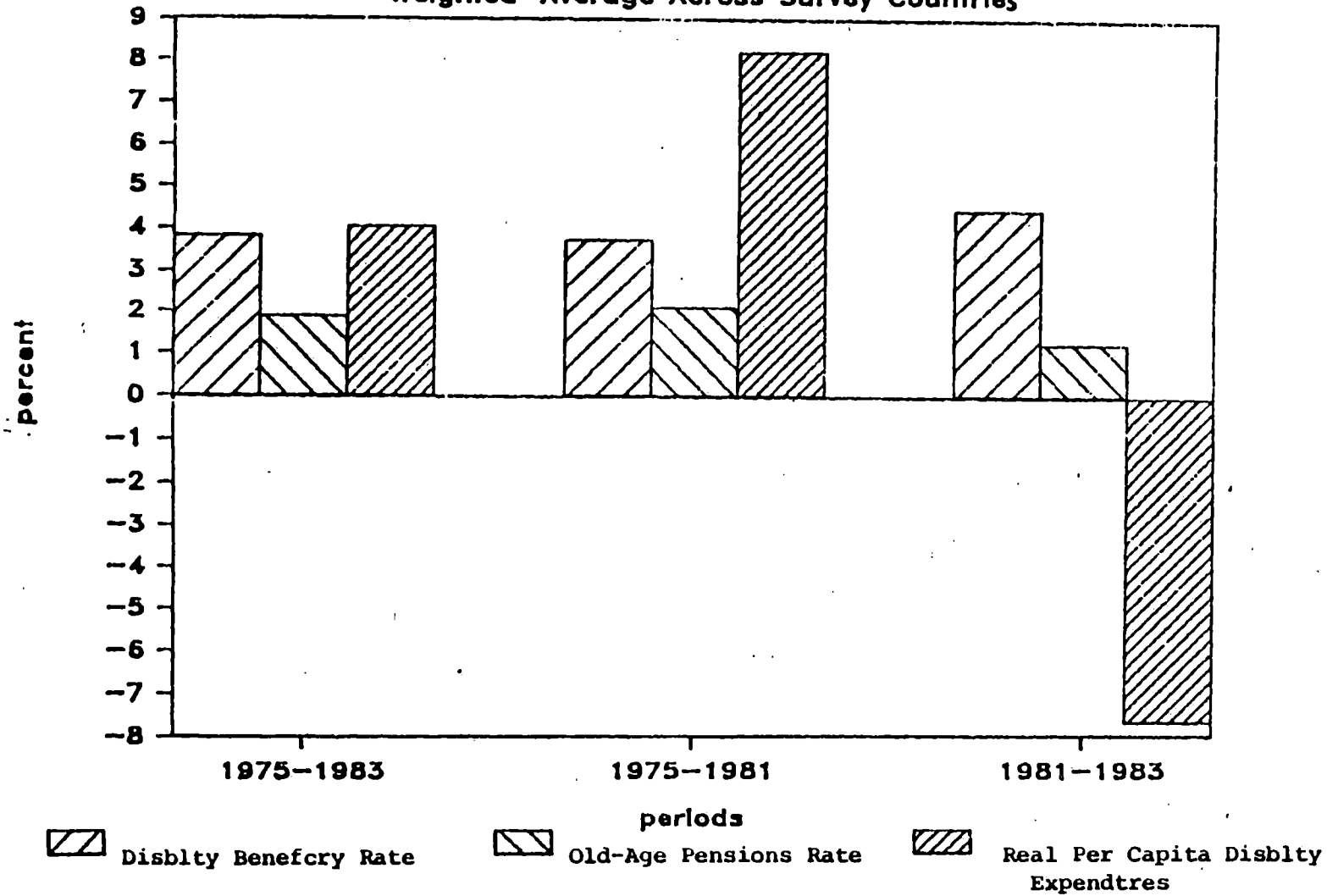
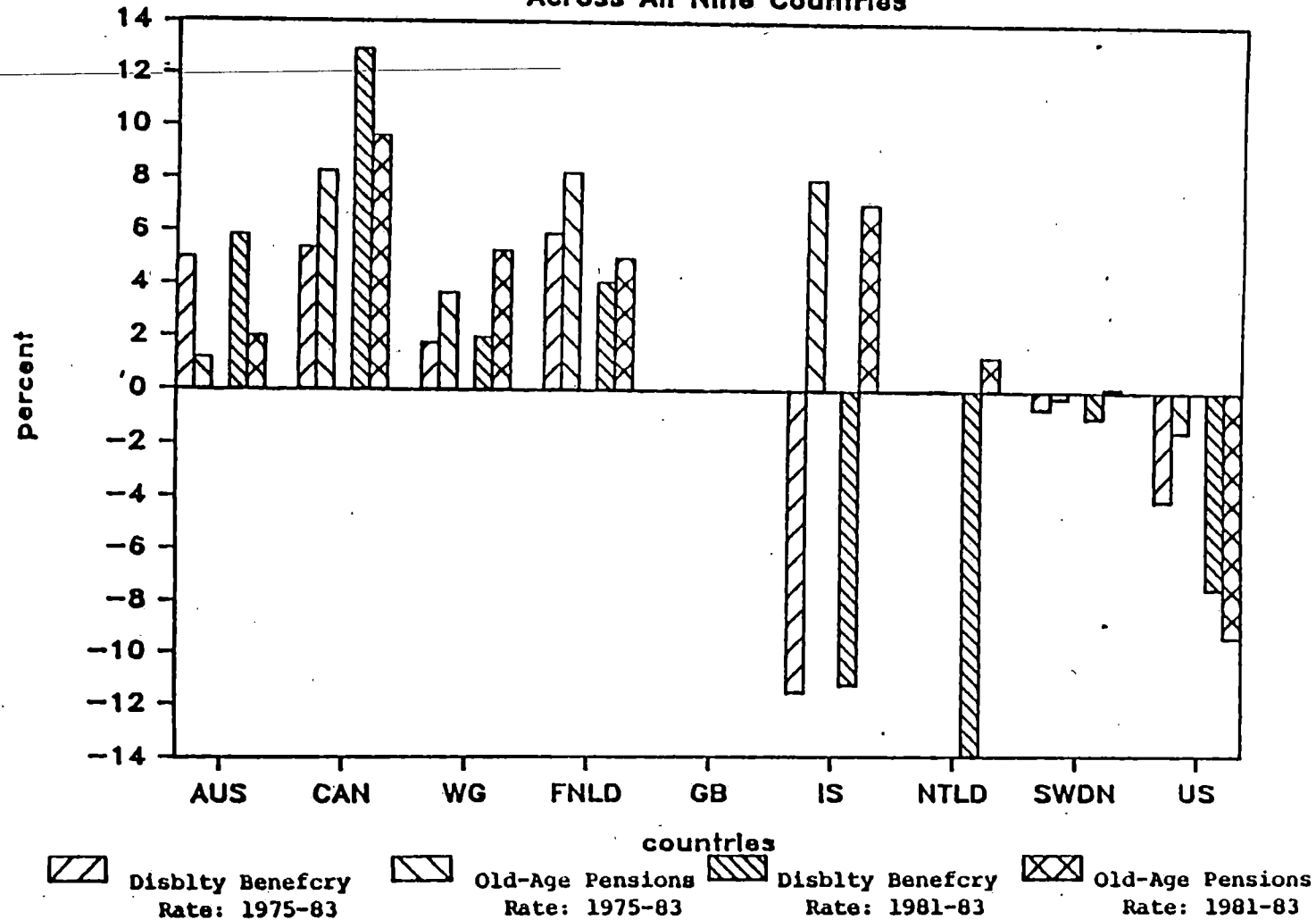


CHART 8.6

ANNUAL TREND GROWTH RATES OF THE DISABILITY BENEFICIARY  
RATE AND THE DISABILITY APPLICATIONS RATE  
FOR 1975-1983, 1981-1983

# ANNUAL TREND GROWTH RATES

Across All Nine Countries



applications have been associated with decreases in the number of disability recipients in both the 1975-1983 period and the 1981-1983 subperiod.

#### Constancy of Disability Benefit Awards

From 1970 to 1983, the percentage of applications awarded has been relatively constant across survey countries. (See Table 8.10) Chart 8.7 presents the percentage of applications awarded in the survey countries and the United States for the sample years. As can be seen, the percentage of applications awarded has been fairly constant, ranging from a high of 95% for Sweden to a low of 58% for Israel. The United States had the lowest percentage of applications awarded, an average of 33% of applications awarded, among the survey countries.

#### Denials and Appealed Denials

From the data that we have from four survey countries and the United States, we found no discernable patterns across countries or no trends over time. Chart 8.8 shows the percentage of denials that were appealed for Austria, Canada, Israel and the United States for the sample years. Data are lacking from the other survey countries.

The percentage of denials that were appealed varies greatly across countries. From 1970 to 1983, Israel ranked first in the percentage of appealed denials with an average of 71% of its

CHART 8.7

# PERCENT OF APPLICATIONS AWARDED

Across All Nine Countries

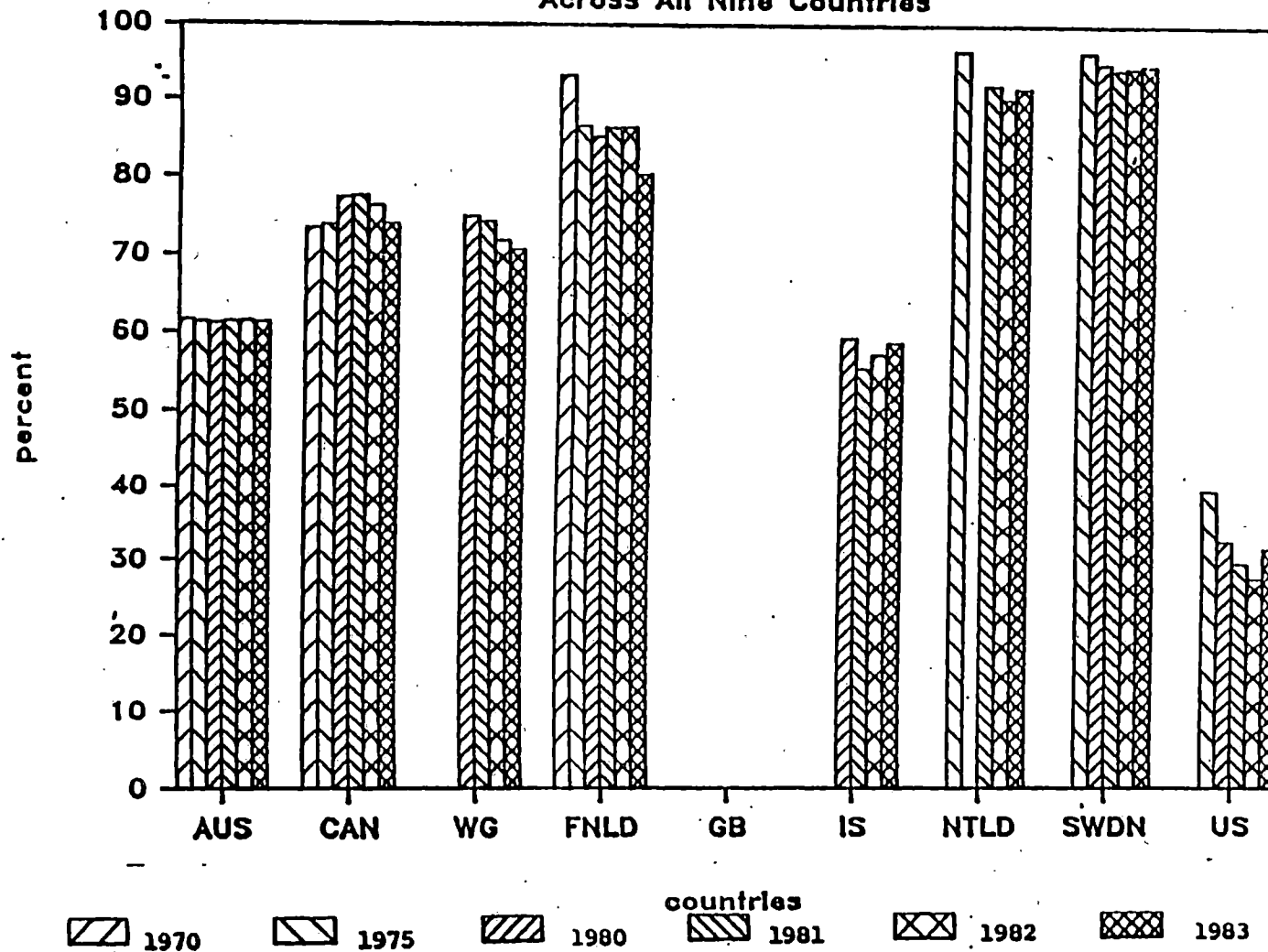
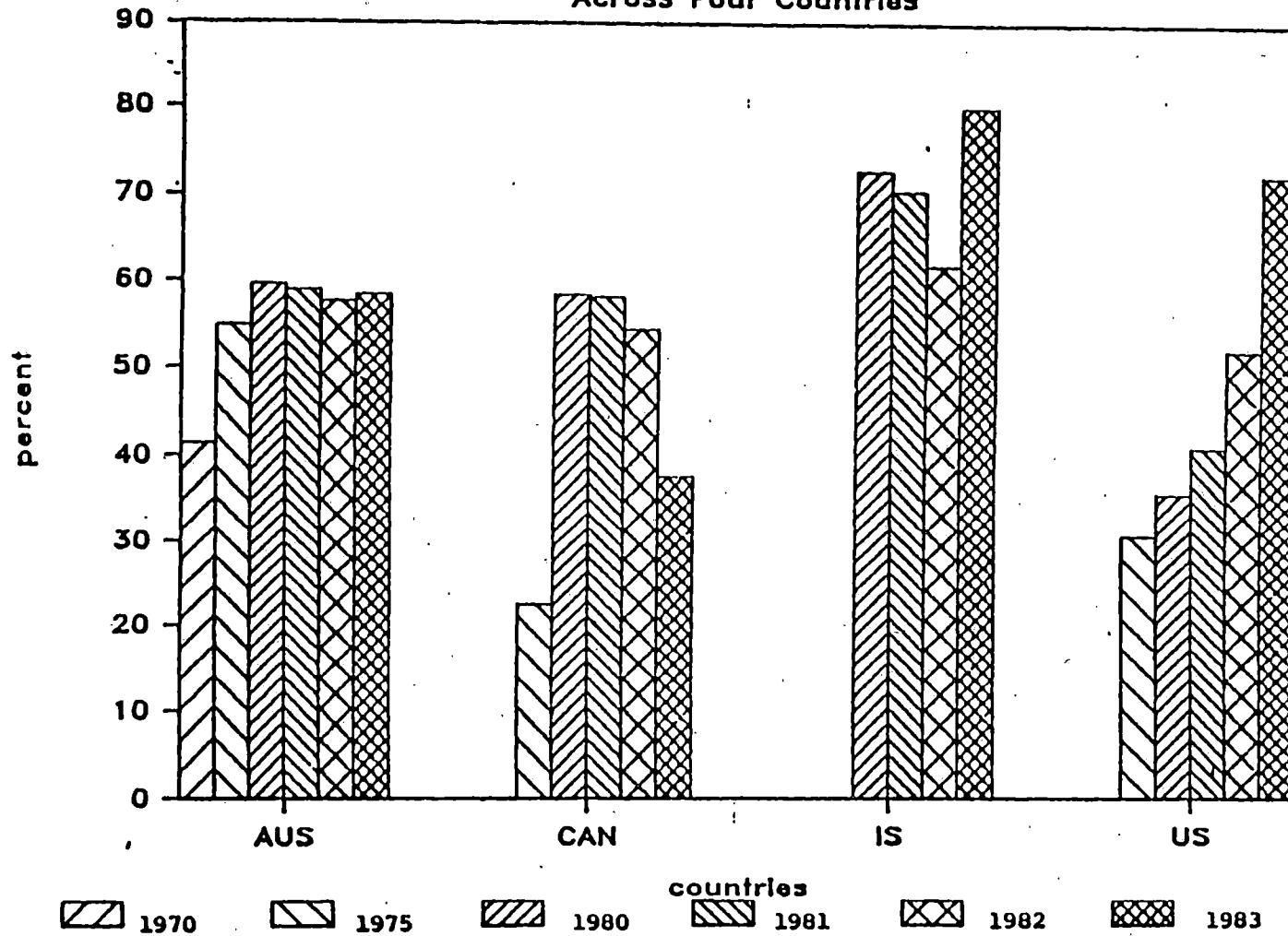


CHART 8.8

# PERCENTAGE OF DENIALS APPEALED

Across Four Countries



denials appealed. Canada ranked last in the average percent of appealed denials among the three survey countries with an average of 46% of its denial appealed from 1970 to 1983. The United States had an average percent of appealed denials comparable to Canada with an average of 47% of its denied disability applications appealed. Also, with the exception of the United States - a nonsurvey country, there appears to be no trend in the percentage of denied disability applications appealed.\*

Similar results hold for the percentage of appealed disability applications that were reversed at some judicial or review level. Chart 8.9 presents the percentage of reversed appealed denials for four survey countries and the United States. Chart 8.9 clearly shows the wide range of variation in the percentage of denials reversed from 1970 to 1983 among the five countries. Finland ranked first with an average of 83% of its appeals reversed during the survey years and Austria ranked last with an average of 28% of its appeals reversed. Also, there appears to be no significant trend for any of the four survey countries and the United States in the percentage of reversed appeals.

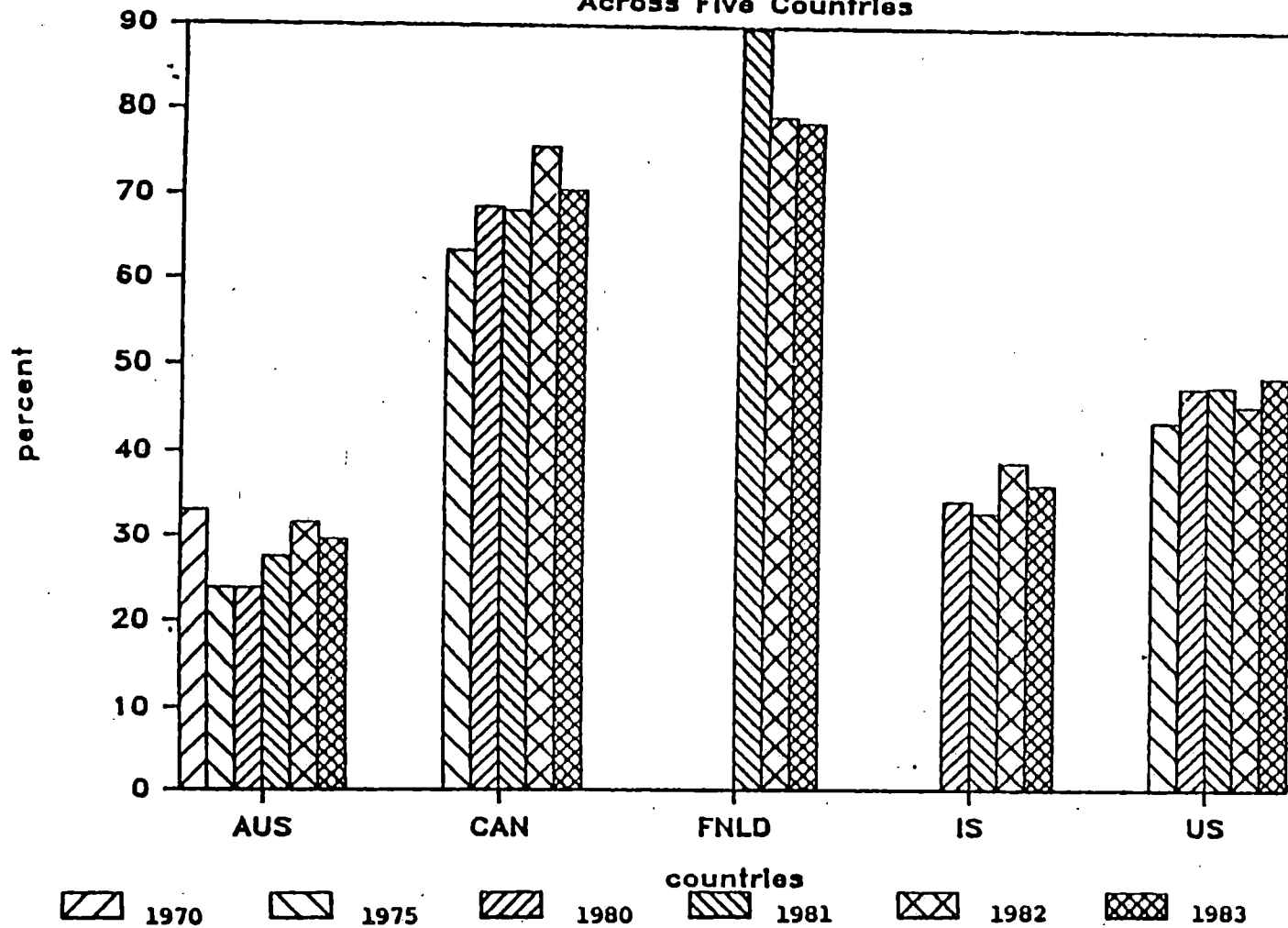
#### Terminated Beneficiaries

From 1970 to 1983, the number of terminated beneficiaries  
-----  
\* Because of data inconsistencies, the percentage of appealed denials for Finland was omitted for this document.

CHART 8.9

# PERCENTAGE OF DENIALS REVERSED

Across Five Countries



has grown for most of the survey countries. Chart 8.10 presents the annual trend growth rate of terminated beneficiaries for the survey countries and the United States and, clearly indicates, with the exception of Austria and the Federal Republic of Germany, that the number of persons leaving the disability rolls has been increasing over time. Canada and the Netherlands have experienced the highest annual trend growth in the number of terminated beneficiaries at 27% per annum.

If the increase in terminated beneficiaries experienced by most of the survey countries is because of medical recovery or because the beneficiary returned to work, then the increase in the number of terminated beneficiaries signals that the disability programs in the survey countries have been effective in rehabilitating their disabled persons. While the percentage of terminated beneficiaries for reasons of medical recovery or gainful employment has been increasing for Canada and Austria in the latter part of the survey period, the percentage of persons leaving the disability rolls for reasons of medical recovery or for gainful employment has declined in the Netherlands and the other countries. Chart 8.11 shows the percentage of terminated beneficiaries leaving the disability rolls by reason of medical recovery for each year across the survey countries and the United States during the sample period.

CHART 8.10

ANNUAL TREND GROWTH RATE OF TERMINATED BENEFICIARIES

# ANNUAL TREND GROWTH RATE: 1970-1983

Across All Nine Countries

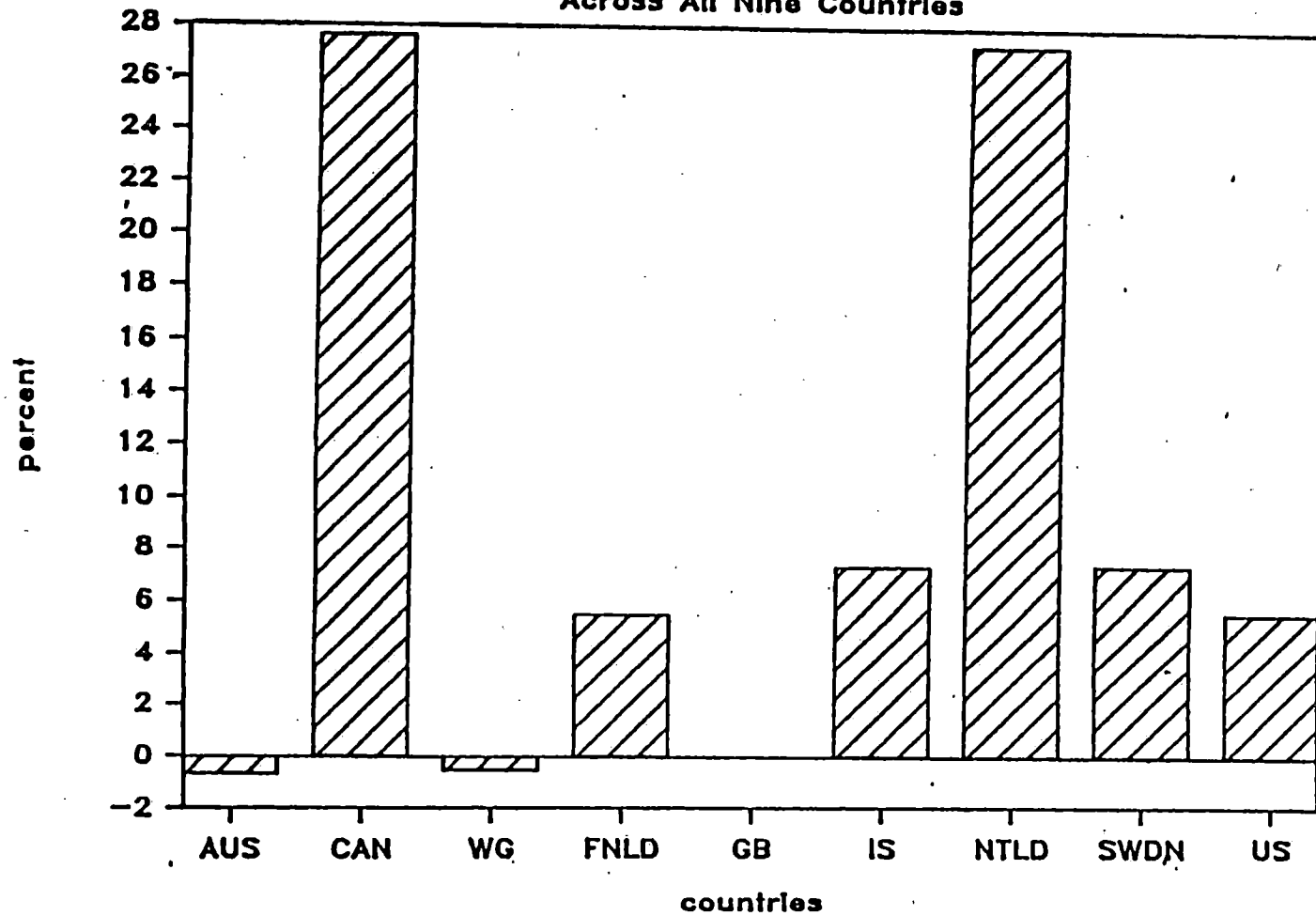
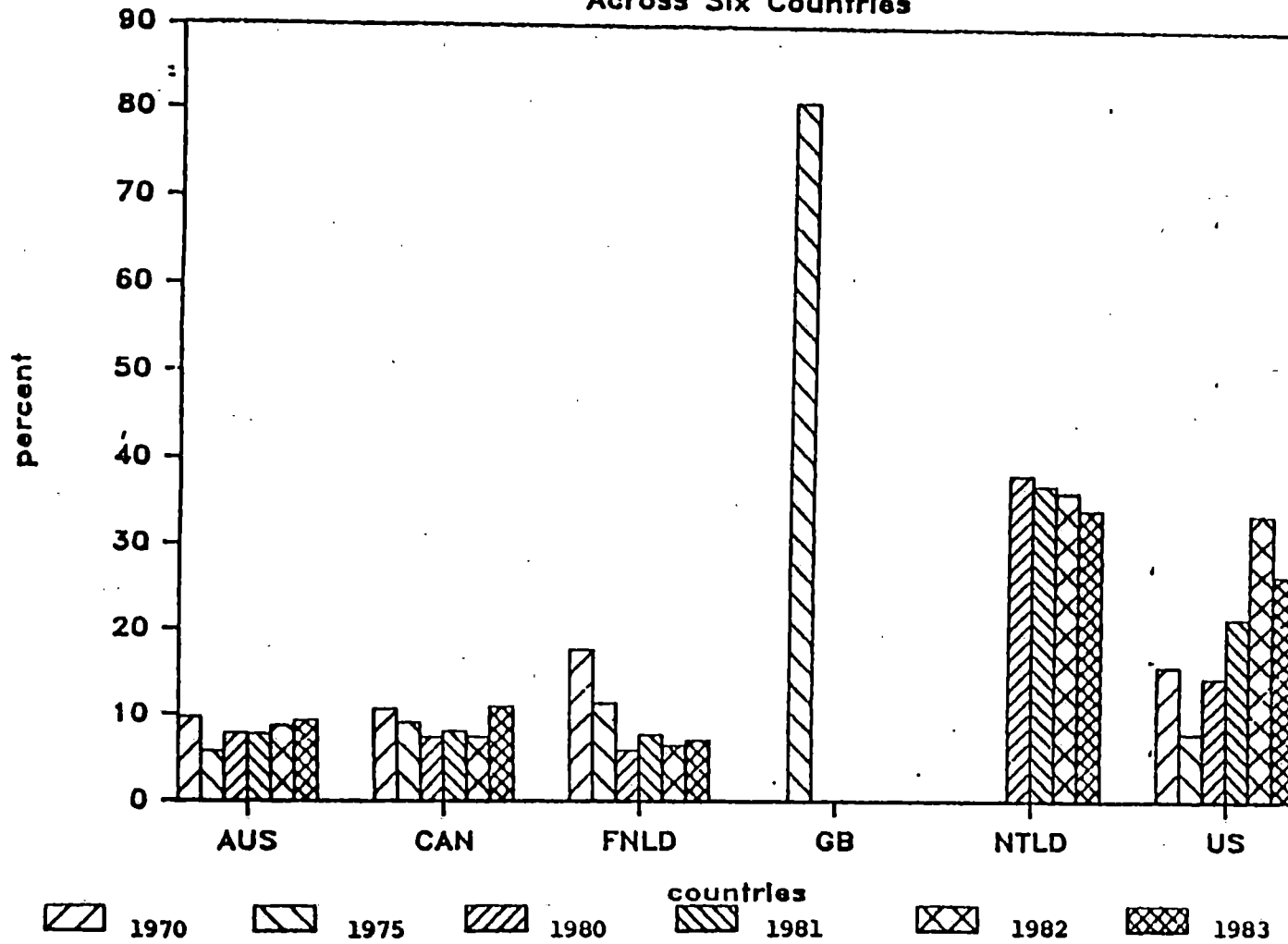


CHART 8.11

DISTRIBUTION OF

# TERMINATION BY MEDICAL RECOVERY

Across Six Countries



### Trends in Vocational Rehabilitation Services

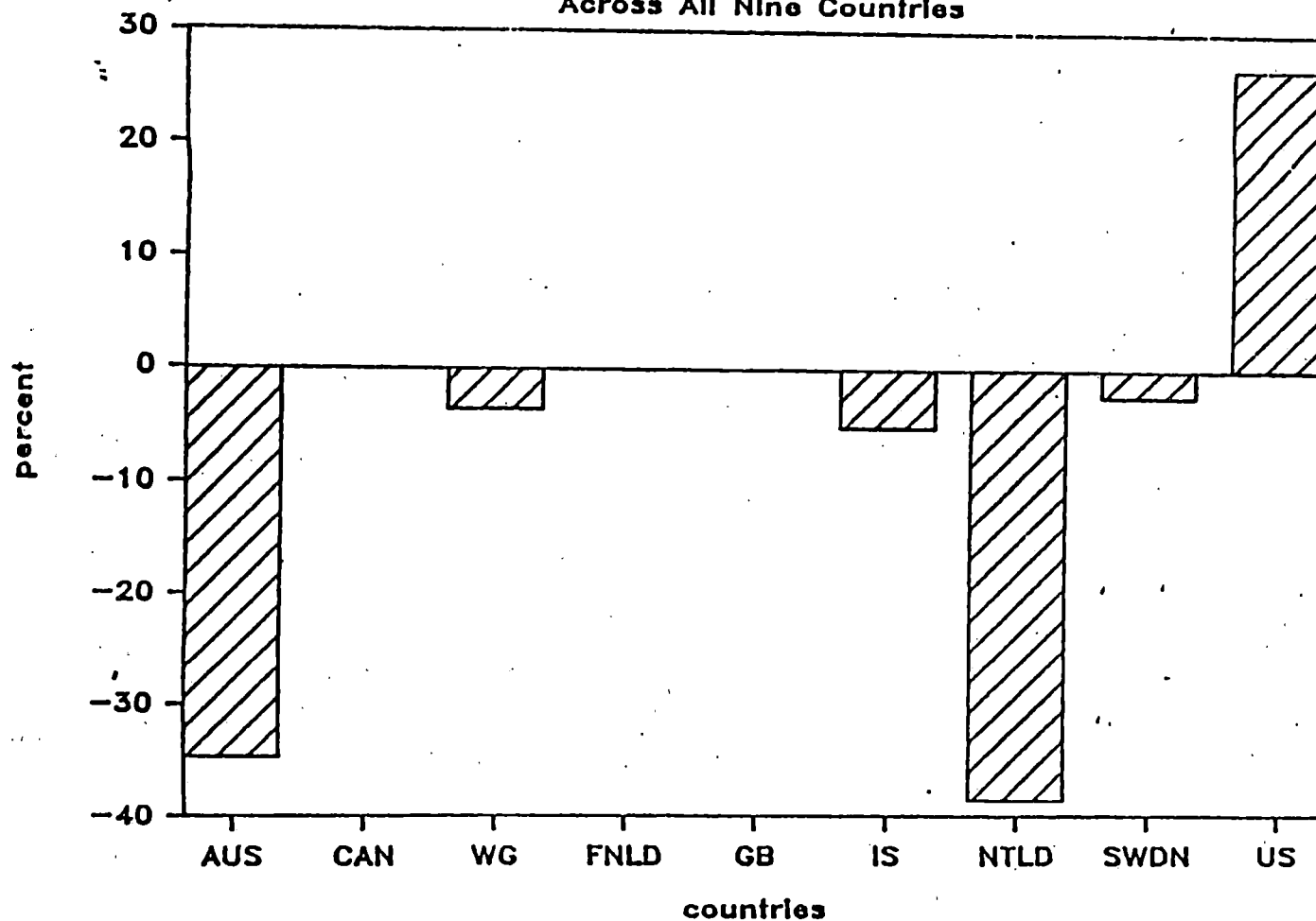
We found without exception that the number of disability beneficiaries receiving vocational rehabilitation services had been declining over time for all survey countries. Chart 8.12 indicates the annual trend growth rate of the number of federal disability beneficiaries receiving vocational rehabilitation services per 10,000 disability beneficiaries for the United States and for those survey countries on which we have data. Chart 8.12 indicates that the number of disabled persons receiving vocational rehabilitation services has been declining over the sample period for the survey countries. Even though the number of federal disability beneficiaries receiving vocational rehabilitation services had been increasing in the United States, the special financing for the federal vocational rehabilitation program for DI beneficiaries has been virtually dismantled.

CHART 8.12

ANNUAL TREND GROWTH RATE OF FEDERAL DISABILITY BENEFICIARIES  
RECEIVING VOCATIONAL REHABILITATION SERVICES

# ANNUAL TREND GROWTH:1970-1983

Across All Nine Countries



## APPENDICES

APPENDIX I

SURVEY QUESTIONS from Section 8 of the Questionnaire

Part 8

Statistical Data

We are interested in the collection of data for the following years, if possible: 1970, 1975, 1980, 1981, 1982, 1983. For each of these years, please state:

- I. Number of full disability beneficiaries according to:
  - A. degree of disability (i.e., full or partial)
  - B. whether they are primary beneficiaries of dependents
- II. Number of old-age pensions
- III. Number of disability pension applications
- IV. Number of pensions awarded
- V. Number of pensions denied
- VI. Number of denials upheld
- VII. Number of denials reversed
- VIII. Number of beneficiaries terminated or leaving the rolls because of
  - A. Death
  - B. Old Age
  - C. Medical recovery
  - D. Return to work
- IX. Number of beneficiaries receiving vocational rehabilitation services
- X. Expenditures for total disability pensions shown
  - A. in national currency amounts
  - B. as a percent of total social security program expenditures
  - C. as a percent of Gross Domestic Product
- XI. Unemployment figures by age groups

APPENDIX II

DATA TABLES of Responses to Section 8 of the Questionnaire

## TABLES

|                                                                                             | <u>Page</u> |
|---------------------------------------------------------------------------------------------|-------------|
| 8.1 Compiled Results of the Questionnaire:<br>Section 8.....                                | 30          |
| 8.2 Total Disability Expenditures and Per Capita<br>Expenditures in US Dollars.....         | 36          |
| 8.3 Percentage Age Distribution of Population<br>Across Selected Countries.....             | 37          |
| 8.4 Selected Per Capita Statistics.....                                                     | 39          |
| 8.5 Average Growth of Selected Statistics.....                                              | 40          |
| 8.6 Average Growth of Selected Per Capita Statistics.....                                   | 41          |
| 8.7 Select Statistics on Real Total<br>Disability Expenditures.....                         | 42          |
| 8.8 Disability Applications Rate.....                                                       | 44          |
| 8.9 Percentage Distribution of Litigation Cases.....                                        | 45          |
| 8.10 Percentage Distribution of Terminated Beneficiaries.....                               | 47          |
| 8.11 Select Statistics on Disability Beneficiary<br>Vocational Rehabilitation Services..... | 49          |

Table B.1  
COMPILED RESULTS OF INVESTIGATIONS  
Section B

| 1. OF FULL DISABILITY<br>RECEIVED BENEFITS ACCORDING<br>TO<br>a. Degree of disability<br>b. Year | AUSTRALIA     | CANADA    | FRANCE REP OF GERMANY | FINLAND | GREAT BRITAIN | ISRAEL  | NETHERLANDS | SWEDES    | Stereo rates<br>January 16, 1960 |
|--------------------------------------------------------------------------------------------------|---------------|-----------|-----------------------|---------|---------------|---------|-------------|-----------|----------------------------------|
|                                                                                                  | UNITED STATES |           |                       |         |               |         |             |           |                                  |
| 1970                                                                                             | 287,733       | 3,933     | 1,429,997             | 28,307  | NA            | NA      | 0           | 134,000   | 62,337,479                       |
| 1975                                                                                             | 284,440       | 72,439    | 1,744,342             | 131,078 | 426,000       | 6,249   | NA          | 210,000   | 4,127,847                        |
| 1980                                                                                             | 277,462       | 119,344   | 2,828,837             | 128,173 | 614,000       | 34,842  | 799,813     | 241,000   | 4,691,313                        |
| 1981                                                                                             | 262,444       | 127,390   | 2,124,799             | 126,199 | 620,000       | 41,447  | 532,743     | 246,000   | 4,300,400                        |
| 1982                                                                                             | 269,179       | 141,843   | 2,726,171             | 133,490 | 643,000       | 42,721  | 543,430     | 247,000   | 4,111,379                        |
| 1983                                                                                             | 244,948       | 128,160   | 2,352,461             | 134,000 | 737,000       | 67,293  | 547,659     | 247,000   | 3,663,951                        |
| PARTIAL                                                                                          |               |           |                       |         |               |         |             |           |                                  |
| 1970                                                                                             | NA            | NA        | NA                    | 0       | NA            | NA      | NA          | 23,000    | -                                |
| 1975                                                                                             | NA            | NA        | NA                    | 9,124   | NA            | 416     | NA          | 23,000    | -                                |
| 1980                                                                                             | NA            | NA        | NA                    | 10,246  | NA            | 6,009   | 51,481      | 23,000    | -                                |
| 1981                                                                                             | NA            | NA        | NA                    | 17,370  | NA            | 7,314   | 94,871      | 10,000    | -                                |
| 1982                                                                                             | NA            | NA        | NA                    | 16,949  | NA            | 8,443   | 104,331     | 43,000    | -                                |
| 1983                                                                                             | NA            | NA        | NA                    | 16,402  | NA            | 9,896   | 101,279     | 50,000    | -                                |
|                                                                                                  |               |           |                       |         |               |         | 111,261     | 54,000    | -                                |
| 2. Primary beneficiaries<br>or dependents<br>of primary                                          |               |           |                       |         |               |         |             |           |                                  |
| 1970                                                                                             | 287,733       | NA        | NA                    | NA      | NA            | NA      | NA          | NA        | 1,440,327                        |
| 1975                                                                                             | 284,440       | NA        | NA                    | NA      | 456,000       | 2,433   | NA          | NA        | 2,376,267                        |
| 1980                                                                                             | 277,462       | NA        | NA                    | NA      | 612,000       | 25,840  | NA          | NA        | 2,661,283                        |
| 1981                                                                                             | 262,444       | NA        | NA                    | NA      | 630,000       | 29,227  | NA          | NA        | 2,827,181                        |
| 1982                                                                                             | 269,179       | NA        | NA                    | NA      | 643,000       | 33,220  | NA          | NA        | 2,480,411                        |
| 1983                                                                                             | 244,948       | NA        | NA                    | NA      | 737,000       | 37,043  | NA          | NA        | 2,387,444                        |
| DEPENDENTS                                                                                       |               |           |                       |         |               |         |             |           |                                  |
| 1970                                                                                             | NA            | NA        | NA                    | NA      | NA            | NA      | NA          | NA        | 1,117,152                        |
| 1975                                                                                             | NA            | NA        | NA                    | NA      | NA            | 2,192   | NA          | NA        | 1,731,400                        |
| 1980                                                                                             | NA            | NA        | NA                    | NA      | NA            | 17,841  | NA          | NA        | 1,830,050                        |
| 1981                                                                                             | NA            | NA        | NA                    | NA      | NA            | 19,333  | NA          | NA        | 1,733,499                        |
| 1982                                                                                             | NA            | NA        | NA                    | NA      | NA            | 21,146  | NA          | NA        | 1,430,758                        |
| 1983                                                                                             | NA            | NA        | NA                    | NA      | NA            | 23,146  | NA          | NA        | 1,275,387                        |
| 11. NUMBER OF OLD AGE<br>PENSIONERS WHO ARE<br>RECEIVING BENEFITS                                |               |           |                       |         |               |         |             |           |                                  |
| 1970                                                                                             | 329,643       | 1,711,184 | 4,427,912             | 436,000 | 7,343,000     | 149,077 | NA          | 944,000   | 117,276,000                      |
| 1975                                                                                             | 610,274       | 1,933,130 | 3,466,818             | 536,000 | 8,070,000     | 210,204 | 1,197,340   | 1,041,000 | 29,791,000                       |
| 1980                                                                                             | 642,837       | 2,272,879 | 6,247,036             | 610,475 | 8,880,000     | 247,348 | 1,312,760   | 1,343,000 | 23,037,000                       |
| 1981                                                                                             | 679,319       | 2,328,270 | 6,341,337             | 621,042 | 9,012,000     | 274,419 | 1,356,000   | 1,380,000 | 24,036,000                       |
| 1982                                                                                             | 697,723       | 2,419,838 | 6,446,173             | 631,467 | 9,113,000     | 280,423 | 1,376,400   | 1,402,000 | 24,026,000                       |
| 1983                                                                                             | 712,898       | 2,682,444 | 6,459,072             | 642,143 | 9,210,000     | 286,391 | 1,373,340   | 1,428,000 | 23,301,000                       |

| 111. NUMBER OF DISABILITY PENSION APPLICATIONS | 1970 | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | 2471 | 2472 | 2473 | 2474 | 2475 | 2476 | 2477 | 2478 | 2479 | 2480 | 2481 | 2482 | 2483 | 2484 | 2485 | 2486 | 2487 | 2488 | 2489 | 2490 | 2491 | 2492 | 2493 | 2494 | 2495 | 2496 | 2497 | 2498 | 2499 | 2500 | 2501 | 2502 | 2503 | 2504 | 2505 | 2506 | 2507 | 2508 | 2509 | 2510 | 2511 | 2512 | 2513 | 2514 | 2515 | 2516 | 2517 | 2518 | 2519 | 2520 | 2521 | 2522 | 2523 | 2524 | 2525 | 2526 | 2527 | 2528 | 2529 | 2530 | 2531 | 2532 | 2533 | 2534 | 2535 | 2536 | 2537 | 2538 | 2539 | 2540 | 2541 | 2542 | 2543 | 2544 | 2545 | 2546 | 2547 | 2548 | 2549 | 2550 | 2551 | 2552 | 2553 | 2554 | 2555 | 2556 | 2557 | 2558 | 2559 | 2560 | 2561 | 2562 | 2563 | 2564 | 2565 | 2566 | 2567 | 2568 | 2569 | 2570 | 2571 | 2572 | 2573 | 2574 | 2575 | 2576 | 2577 | 2578 | 2579 | 2580 | 2581 | 2582 | 2583 | 2584 | 2585 | 2586 | 2587 | 2588 | 2589 | 2590 | 2591 | 2592 | 2593 | 2594 | 2595 | 2596 | 2597 | 2598 | 2599 | 2600 | 2601 | 2602 | 2603 | 2604 | 2605 | 2606 | 2607 | 2608 | 2609 | 2610 | 2611 | 2612 | 2613 | 2614 | 2615 | 2616 | 2617 | 2618 | 2619 | 2620 | 2621 | 2622 | 2623 | 2624 | 2625 | 2626 | 2627 | 2628 | 2629 | 2630 | 2631 | 2632 | 2633 | 2634 | 2635 | 2636 | 2637 | 2638 | 2639 | 2640 | 2641 | 2642 | 2643 | 2644 | 2645 | 2646 | 2647 | 2648 | 2649 | 2650 | 2651 | 2652 | 2653 | 2654 | 2655 | 2656 | 2657 | 2658 | 2659 | 2660 | 2661 | 2662 | 2663 | 2664 | 2665 | 2666 | 2667 | 2668 | 2669 | 2670 | 2671 | 2672 | 2673 | 2674 | 2675 | 2676 | 2677 | 2678 | 2679 | 2680 | 2681 | 2682 | 2683 | 2684 | 2685 | 2686 | 2687 | 2688 | 2689 | 2690 | 2691 | 2692 | 2693 | 2694 | 2695 | 2696 | 2697 | 2698 | 2699 | 2700 | 2701 | 2702 | 2703 | 2704 | 2705 | 2706 | 2707 | 2708 | 2709 | 2710 | 2711 | 2712 | 2713 | 2714 | 2715 | 2716 | 2717 | 2718 | 2719 | 2720 | 2721 | 2722 | 2723 | 2724 | 2725 | 2726 | 2727 | 2728 | 2729 | 2730 | 2731 | 2732 | 2733 | 2734 | 2735 | 2736 | 2737 | 2738 | 2739 | 2740 | 2741 | 2742 | 2743 | 2744 | 2745 | 2746 | 2747 | 2748 | 2749 | 2750 | 2751 | 2752 | 2753 | 2754 | 2755 | 2756 | 2757 | 2758 | 2759 | 2760 | 2761 | 2762 | 2763 | 2764 | 2765 | 2766 | 2767 | 2768 | 2769 | 2770 | 2771 | 2772 | 2773 | 2774 | 2775 | 2776 | 2777 | 2778 | 2779 | 2780 | 2781 | 2782 | 2783 | 2784 | 2785 | 2786 | 2787 | 2788 | 2789 | 2790 | 2791 | 2792 | 2793 | 2794 | 2795 | 2796 | 2797 | 2798 | 2799 | 2800 | 2801 | 2802 | 2803 | 2804 | 2805 | 2806 | 2807 | 2808 | 2809 | 2810 | 2811 | 2812 | 2813 | 2814 | 2815 | 2816 | 2817 | 2818 | 2819 | 2820 | 2821 | 2822 | 2823 | 2824 | 2825 | 2826 | 2827 | 2828 | 2829 | 2830 | 2831 | 2832 | 2833 | 2834 | 2835 | 2836 | 2837 | 2838 | 2839 | 2840 | 2841 | 2842 | 2843 | 2844 | 2845 | 2846 | 2847 | 2848 | 2849 | 2850 | 2851 | 2852 | 2853 | 2854 | 2855 | 2856 | 2857 | 2858 | 2859 | 2860 | 2861 | 2862 | 2863 | 2864 | 2865 | 2866 | 2867 | 2868 | 2869 | 2870 | 2871 | 2872 | 2873 | 2874 | 2875 | 2876 | 2877 | 2878 | 2879 | 2880 | 2881 | 2882 | 2883 | 2884 | 2885 | 2886 | 2887 | 2888 | 2889 | 2890 | 2891 | 2892 | 2893 | 2894 | 2895 | 2896 | 2897 | 2898 | 2899 | 2900 | 2901 | 2902 | 2903 | 2904 | 2905 | 2906 | 2907 | 2908 | 2909 | 2910 | 2911 | 2912 | 2913 | 2914 | 2915 | 2916 | 2917 | 2918 | 2919 | 2920 | 2921 | 2922 | 2923 | 2924 | 2925 | 2926 | 2927 | 2928 | 2929 | 2930 | 2931 | 2932 | 2933 | 2934 | 2935 | 2936 | 2937 | 2938 | 2939 | 2940 | 2941 | 2942 | 2943 | 2944 | 2945 | 2946 | 2947 | 2948 | 2949 | 2950 | 2951 | 2952 | 2953 | 2954 | 2955 | 2956 | 2957 | 2958 | 2959 | 2960 | 2961 | 2962 | 2963 | 2964 | 2965 | 2966 | 2967 | 2968 | 2969 | 2970 | 2971 | 2972 | 2973 | 2974 | 2975 | 2976 | 2977 | 2978 | 2979 | 2980 | 2981 | 2982 | 2983 | 2984 | 2985 | 2986 | 2987 | 2988 | 2989 | 2990 | 2991 | 2992 | 2993 | 2994 | 2995 | 2996 | 2997 | 2998 | 2999 | 3000 | 3001 | 3002 | 3003 | 3004 | 3005 | 3006 | 3007 | 3008 | 3009 | 3010 | 3011 | 3012 | 3013 | 3014 | 3015 | 3016 | 3017 | 3018 | 3019 | 3020 | 3021 | 3022 | 3023 | 3024 | 3025 | 3026 | 3027 | 3028 | 3029 | 3030 | 3031 | 3032 | 3033 | 3034 | 3035 | 3036 | 3037 | 3038 | 3039 | 3040 | 3041 | 3042 | 3043 | 3044 | 3045 | 3046 | 3047 | 3048 | 3049 | 3050 | 3051 | 3052 | 3053 | 3054 | 3055 | 3056 | 3057 | 3058 | 3059 | 3060 | 3061 | 3062 | 3063 | 3064 | 3065 | 3066 | 3067 | 3068 | 3069 | 3070 | 3071 | 3072 | 3073 | 3074 | 3075 | 3076 | 3077 | 3078 | 3079 | 3080 | 3081 | 3082 | 3083 | 3084 | 3085 | 3086 | 3087 | 3088 | 3089 | 3090 | 3091 | 3092 | 3093 | 3094 | 3095 | 3096 | 3097 | 3098 | 3099 | 3100 | 3101 | 3102 | 3103 | 3104 | 3105 | 3106 | 3107 | 3108 | 3109 | 3110 | 3111 | 3112 | 3113 | 3114 | 3115 | 3116 | 3117 | 3118 | 3119 | 3120 | 3121 | 3122 | 3123 | 3124 | 3125 | 3126 | 3127 | 3128 | 3129 | 3130 | 3131 | 3132 | 3133 | 3134 | 3135 | 3136 | 3137 | 3138 | 3139 | 3140 | 3141 | 3142 | 3143 | 3144 | 3145 | 3146 | 3147 | 3148 | 3149 | 3150 | 3151 | 3152 | 3153 | 3154 | 3155 | 3156 | 3157 | 3158 | 3159 | 3160 | 3161 | 3162 | 3163 | 3164 | 3165 | 3166 | 3167 | 3168 | 3169 | 3170 | 3171 | 3172 | 3173 | 3174 | 3175 | 3176 | 3177 | 3178 | 3179 | 3180 | 3181 | 3182 | 3183 | 3184 | 3185 | 3186 | 3187 | 3188 | 3189 | 3190 | 3191 | 3192 | 3193 | 3194 | 3195 | 3196 | 3197 | 3198 | 3199 | 3200 | 3201 | 3202 | 3203 | 3204 | 3205 | 3206 | 3207 | 3208 | 3209 | 3210 | 3211 | 3212 | 3213 | 3214 | 3215 | 3216 | 3217 | 3218 | 3219 | 3220 | 3221 | 3222 | 3223 | 3224 | 3225 | 3226 | 3227 | 3228 | 3229 | 3230 | 3231 | 3232 | 3233 | 3234 | 3235 | 3236 | 3237 | 3238 | 3239 | 3240 | 3241 | 3242 | 3243 | 3244 | 3245 | 3246 | 3247 | 3248 | 3249 | 3250 | 3251 | 3252 | 3253 | 3254 | 3255 | 3256 | 3257 | 3258 | 3259 | 3260 | 3261 | 3262 | 3263 | 3264 | 3265 | 3266 | 3267 | 3268 | 3269 | 3270 | 3271 | 3272 | 3273 | 3274 | 3275 | 3276 | 3277 | 3278 | 3279 | 3280 | 3281 | 3282 | 3283 | 3284 | 3285 | 3286 | 3287 | 3288 | 3289 | 3290 | 3291 | 3292 | 3293 | 3294 | 3295 | 3296 | 3297 | 3298 | 3299 | 3300 | 3301 | 3302 | 3303 | 3304 | 3305 | 3306 | 3307 | 3308 | 3309 | 3310 | 3311 | 3312 | 3313 | 3314 | 3315 | 3316 | 3317 | 3318 | 3319 | 3320 | 3321 | 3322 | 3323 | 3324 | 3325 | 3326 | 3327 | 3328 | 3329 | 3330 | 3331 | 3332 | 3333 | 3334 | 3335 | 3336 | 3337 | 3338 | 3339 | 3340 | 3341 | 3342 | 3343 |
|------------------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|------------------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|

Table B.1 (cont.)

| VIII.3 OF MEMPHICIANES<br>REMANED ON LEAFMAN<br>THE MALLS ONE No |  | AMERICA |        | CANADA  |        | FEDER REP OF GERMANY |         | FINLAND |    | GREAT BRITAIN |    | ISRAEL |    | NETHERLANDS |    | SWEDEN |    | UNITED STATES |         |
|------------------------------------------------------------------|--|---------|--------|---------|--------|----------------------|---------|---------|----|---------------|----|--------|----|-------------|----|--------|----|---------------|---------|
| A Books                                                          |  | 1970    |        | 1975    |        | 1970                 |         | 1975    |    | 1970          |    | 1975   |    | 1970        |    | 1975   |    | 1970          |         |
| 1970                                                             |  | 16,941  | 153    | 78,337  | 2,882  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 103,799       | 103,799 |
| 1975                                                             |  | 15,743  | 3,813  | 75,994  | 4,317  | 26,480               | 26,480  | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 119,809       | 119,809 |
| 1980                                                             |  | 14,916  | 6,186  | 87,447  | 6,964  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 142,434       | 142,434 |
| 1981                                                             |  | 14,975  | 6,498  | 90,448  | 6,933  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 155,844       | 155,844 |
| 1982                                                             |  | 14,775  | 6,343  | 97,476  | 6,497  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 134,317       | 134,317 |
| 1983                                                             |  | 15,375  | 6,990  | 96,218  | 6,931  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 134,275       | 134,275 |
| B 20.0 age (thousand 10)                                         |  | 10      | 227    | 148,422 | 3,738  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 182,917       | 182,917 |
| 1970                                                             |  | 10      | 227    | 148,422 | 3,738  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 182,917       | 182,917 |
| 1975                                                             |  | 3       | 3,141  | 132,989 | 11,826 | 41,440               | 41,440  | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 217,938       | 217,938 |
| 1980                                                             |  | 412     | 14,391 | 122,314 | 13,346 | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 216,907       | 216,907 |
| 1981                                                             |  | 487     | 16,828 | 107,348 | 13,497 | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 195,559       | 195,559 |
| 1982                                                             |  | 779     | 10,494 | 109,245 | 13,307 | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 197,209       | 197,209 |
| 1983                                                             |  | 773     | 11,429 | 112,436 | 13,427 | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 197,209       | 197,209 |
| C Radical recovery                                               |  | 0       | 44     | 1,378   | 1,378  | 329,000              | 329,000 | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 49,382        | 49,382  |
| 1970                                                             |  | 0       | 44     | 1,378   | 1,378  | 329,000              | 329,000 | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 25,738        | 25,738  |
| 1975                                                             |  | 921     | 968    | 1,378   | 2,074  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 41,762        | 41,762  |
| 1980                                                             |  | 1,228   | 1,332  | 1,378   | 1,412  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 97,244        | 97,244  |
| 1981                                                             |  | 1,216   | 1,091  | 1,378   | 1,316  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 170,394       | 170,394 |
| 1982                                                             |  | 1,245   | 1,376  | 1,378   | 1,245  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 172,379       | 172,379 |
| 1983                                                             |  | 1,472   | 2,366  | 1,378   | 1,375  | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 172,379       | 172,379 |
| D Returns to work                                                |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1970                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1975                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1980                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1981                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1982                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1983                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| E Other business                                                 |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1970                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1975                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1980                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1981                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1982                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| 1983                                                             |  | 11      | 11     | 11      | 11     | 11                   | 11      | 11      | 11 | 11            | 11 | 11     | 11 | 11          | 11 | 11     | 11 | 11            | 11      |
| F. 0 OF MEMPHICIANES<br>REMANED ON EMPLOYED                      |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1970                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1975                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1980                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1981                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1982                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |
| 1983                                                             |  | 0       | 0      | 0       | 0      | 0                    | 0       | 0       | 0  | 0             | 0  | 0      | 0  | 0           | 0  | 0      | 0  | 0             | 0       |

Table 8.1 (cont.)

| A. EXPENDITURES FOR TO-<br>TAL SECURITY PRO-<br>GRAMS | AUSTRALIA | CANADA        | FED REP OF GERMANY | FINLAND   | GREAT BRITAIN | ISRAEL    | NETHERLANDS | DENMARK  | UNITED STATES |
|-------------------------------------------------------|-----------|---------------|--------------------|-----------|---------------|-----------|-------------|----------|---------------|
|                                                       | (US\$)    | (Canadian \$) | (DM)               | (FIM)     | (Pounds)      | (Sheqels) | (Guilder)   | (Kroner) | (US \$)       |
| B. As a % of total SS<br>program expenditures         |           |               |                    |           |               |           |             |          |               |
| 1970                                                  | 17.5      | NA            | 12.7               | 9.1       | NA            | NA        | 8.0         | 8.7      | 8             |
| 1975                                                  | 15.6      | NA            | 11.0               | 12.2      | 5.0           | NA        | 9.8         | 11.4     | 8.8           |
| 1980                                                  | 15.3      | NA            | 11.1               | 10.2      | 5.1           | 9.8       | 14.5        | 10.8     | 9.0           |
| 1984                                                  | 15.4      | NA            | 11.5               | 9.9       | 5.0           | 9.9       | 14.5        | 11.0     | 9.5           |
| 1982                                                  | 15.5      | NA            | 11.9               | 9.8       | 5.1           | 10.4      | 13.9        | 11.1     | 7.6           |
| 1983                                                  | 15.8      | NA            | 12.6               | 9.3       | 5.6           | 11.6      | 13.5        | 11.4     | 6.8           |
| C. As a percent of Gross<br>Domestic Product          |           |               |                    |           |               |           |             |          |               |
| 1970                                                  | 1.4       | 0.40          | 0.7                | 1.3       | NA            | NA        | 0.0         | 0.8      | 0.3           |
| 1975                                                  | 1.0       | 0.40          | 0.8                | 2.0       | 0.4           | NA        | 1.8         | 1.5      | 0.3           |
| 1980                                                  | 1.5       | 0.15          | 0.8                | 2.5       | 0.5           | 0.7       | 3.1         | 1.9      | 0.5           |
| 1984                                                  | 1.6       | 0.09          | 0.9                | 2.3       | 0.5           | 0.7       | 4.9         | 2.0      | 0.5           |
| 1982                                                  | 1.6       | 0.10          | 0.9                | 2.3       | 0.4           | 0.8       | 5.1         | 2.0      | 0.5           |
| 1983                                                  | 1.7       | 0.12          | 1.0                | 2.3       | 0.6           | 0.9       | 5.0         | 2.1      | 0.4           |
| D. UNEMPLOYMENT FIGURES<br>BY AGE GROUPS              |           |               |                    |           |               |           |             |          |               |
| 1970                                                  | 29,494    | NA            | 149,000            | 28,117    | 76,453        | NA        | 0.00        | 0        | 4,000,000     |
| 1975                                                  | 25,664    | 6.9           | 1,071,000          | 21,216    | 49,432        | NA        | NA          | 20,000   | 7,150,000     |
| 1980                                                  | 31,141    | 7.5           | 809,000            | 25,294    | 154,671       | 28,234    | 327,333     | 67,000   | 7,410,000     |
| 1984                                                  | 40,700    | 7.5           | 1,260,000          | 1,740,288 | 191,547       | 32,163    | 472,429     | 100,000  | 8,275,000     |
| 1982                                                  | 165,546   | 11.0          | 1,407,335          | 1,449,335 | 194,403       | 31,450    | 444,191     | 137,000  | 10,475,000    |
| 1983                                                  | 127,375   | 11.0          | 1,547,743          | 1,547,743 | NA            | 30,360    | 525,461     | 131,000  | 10,737,000    |
| E. Under 20 years of age                              |           |               |                    |           |               |           |             |          |               |
| 1970                                                  | NA        | 0             | NA                 | 1,317     | 1,102         | NA        | NA          | 10,000   | 1,105,000     |
| 1975                                                  | NA        | NA            | NA                 | 2,000     | 1,721         | NA        | NA          | 14,000   | 1,722,000     |
| 1980                                                  | NA        | 12.0          | NA                 | 6,426     | 10,353        | 190       | 46,735      | 19,000   | 1,440,000     |
| 1984                                                  | NA        | 13.2          | NA                 | 16,767    | 12,443        | 225       | 51,472      | 22,000   | 1,762,000     |
| 1982                                                  | NA        | 13.2          | NA                 | 18,324    | 13,499        | 70        | 64,079      | 23,000   | 1,976,000     |
| 1983                                                  | NA        | 13.0          | NA                 | 17,456    | NA            | 61        | 63,425      | 21,000   | 1,828,000     |

Table 8.1 (cont.)

|       | AMERICA | CANADA | FLOR REP of GEORGIA | FINLAND | GREAT BRITAIN | IRELAND | NETHERLANDS | SWEDEN | UNITED STATES |
|-------|---------|--------|---------------------|---------|---------------|---------|-------------|--------|---------------|
| 20-34 |         |        |                     |         |               |         |             |        |               |
| 1970  | NA      | NA     | NA                  | 6,297   | 9,794         | NA      | NA          | 22,000 | 100,000       |
| 1975  | NA      | 9.9    | NA                  | 8,119   | 11,879        | NA      | NA          | 25,000 | 101,870,000   |
| 1980  | NA      | 11.0   | NA                  | 47,344  | 24,413        | 18,070  | 218,711     | 37,000 | 3,712,000     |
| 1981  | NA      | 11.2   | NA                  | 47,313  | 47,313        | 21,033  | 331,422     | 48,000 | 4,100,000     |
| 1982  | NA      | 11.8   | NA                  | 54,013  | 49,202        | 19,330  | 437,377     | 66,000 | 5,130,000     |
| 1983  | NA      | 12.3   | NA                  | 52,173  | NA            | 18,007  | 505,477     | 67,000 | 5,407,000     |
| 20-34 |         |        |                     |         |               |         |             |        |               |
| 1970  | NA      | NA     | NA                  | 12,701  | 22,376        | NA      | 0           | 15,000 | 101,210,000   |
| 1975  | NA      | NA     | NA                  | 8,775   | 19,204        | NA      | NA          | 14,000 | 102,401,000   |
| 1980  | NA      | 3.9    | NA                  | 32,432  | 41,102        | 9,320   | 45,037      | 19,000 | 1,612,000     |
| 1981  | NA      | 4.2    | NA                  | 32,275  | 54,246        | 10,703  | 67,013      | 20,000 | 1,700,000     |
| 1982  | NA      | 9.4    | NA                  | 37,326  | 37,254        | 11,823  | 93,042      | 32,000 | 2,310,000     |
| 1983  | NA      | 10.0   | NA                  | 40,193  | NA            | 12,131  | 130,375     | 33,000 | 2,670,000     |
| 20-34 |         |        |                     |         |               |         |             |        |               |
| 1970  | NA      | NA     | NA                  | 4,702   | 34,941        | NA      | NA          | 9,000  | 3,704,000     |
| 1975  | NA      | 4.4    | NA                  | 3,835   | 36,626        | NA      | NA          | 10,000 | 6,110,000     |
| 1980  | NA      | 4.7    | NA                  | 6,820   | 64,777        | NA      | 17,330      | 10,000 | 370,000       |
| 1981  | NA      | 4.6    | NA                  | 7,946   | 77,327        | NA      | 27,431      | 13,000 | 402,000       |
| 1982  | NA      | 7.0    | NA                  | 11,016  | 74,620        | NA      | 27,013      | 20,000 | 607,000       |
| 1983  | NA      | 7.0    | NA                  | 13,730  | NA            | NA      | 64,100      | 20,000 | 677,000       |
| 20-34 |         |        |                     |         |               |         |             |        |               |
| 1970  | NA      | NA     | NA                  | 300     | NA            | NA      | NA          | 4,000  | 104,000       |
| 1975  | NA      | 3.0    | NA                  | 405     | NA            | NA      | NA          | 3,000  | 135,000       |
| 1980  | NA      | NA     | NA                  | 132     | NA            | NA      | NA          | NA     | 91,000        |
| 1981  | NA      | NA     | NA                  | 75      | NA            | NA      | NA          | NA     | 91,000        |
| 1982  | NA      | 2.3    | NA                  | 29      | NA            | NA      | NA          | NA     | 107,000       |
| 1983  | NA      | 2.0    | NA                  | 35      | NA            | NA      | NA          | 0      | 114,000       |

Table B.1 (cont.)

| NOTES FOR AUSTRIA                                                                               | NOTES FOR CANADA                                                            | NOTES FOR FED REP GERM                                                                           | NOTES FOR FINLAND                                                                                                                                    | NOTES FOR S.D.                                                                                                                                                    | NOTES FOR ISRAEL                                                                                                  | NOTES FOR NETHERLANDS                                                                                                 | NOTES FOR SWEDEN                                                                                                                                                                                                | NOTES FOR US                     |
|-------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Invalidity Pensions and Incapacity Pensions are combined in these totals                        | Totals are the sum of expenditures for Disability Pensions and DEE benefits | Total No. of Incapacity Pensions. Degree of Disability or Primary or Dependent data are missing. | No. of disability beneficiaries and old age pensions are for the EPSP system only.                                                                   | Total applications include both sickness and invalidity applications.                                                                                             | Figures are given in only aggregates in Part VIII.                                                                | Fully Disabled Persons are recorded as having 80-100% "labor disability". Partial disability is from 15-79% disabled. | Agers 16-74                                                                                                                                                                                                     | Estimates for July of each year. |
| No. of beneficiaries terminated because of regaining working capacity                           | Agers 15-19<br>Agers 20-24                                                  |                                                                                                  | Number of Persons leaving the rolls for medical recovery and return to work reasons are combined.                                                    | No. of invalidity benefits ended in 1975 because of:<br>other benefit awarded - 3,400<br>other reasons - 10,040                                                   | About 50% of the number terminated left to receive old age pension.<br>Agers below 19<br>Agers 20-24<br>Agers 35+ | Number of Disability Applications is the sum of the number denied and the number awarded.                             | Total beneficiaries of BMSOM for disabled persons and their dependents.                                                                                                                                         |                                  |
| Combined total of invalidity, incapacity and accident insurance recipients excl. rehabilitation |                                                                             |                                                                                                  |                                                                                                                                                      | No. of disabled persons registered with MEC employment service -<br>1970 - 88<br>1975 - 88<br>1980 - 176,174<br>1981 - 171,000<br>1982 - 135,060<br>1983 - 91,000 |                                                                                                                   | As percent of Net National Product<br>Agers below 19<br>Agers 19-39<br>Agers 40-54                                    | Total includes retired workers over age 64, survivors, and dependents of persons over age 64, and persons with special age 72 benefits.                                                                         |                                  |
| Agers 20-29<br>Agers 30-39<br>Agers 40-49<br>Agers 50-59<br>Agers 60+                           |                                                                             |                                                                                                  | No. of disabled persons placed in jobs by MEC:<br>1970 - 67,021<br>1975 - 36,058<br>1980 - 39,468<br>1981 - 33,470<br>1982 - 33,391<br>1983 - 69,743 |                                                                                                                                                                   |                                                                                                                   |                                                                                                                       | SS program expenditures include all expenditures from the Old-Age and Survivors Ins. Trust Fund, BI Trust Fund, Hosp. Ins. Trust Fund and Supp. Med. Ins. Trust Fund. See Tables H-5 to H-8 of Soc. Sec. Bull.. |                                  |
|                                                                                                 |                                                                             |                                                                                                  | Age group is for 15-49 year olds.<br>Age group is for 50+.                                                                                           |                                                                                                                                                                   |                                                                                                                   |                                                                                                                       | Agers 20-24.<br>Agers 25-44.<br>Agers 45-64.<br>For 1974.                                                                                                                                                       |                                  |

Table 8.2

TOTAL DISABILITY EXPENDITURES AND PER CAPITA TOTAL DISABILITY EXPENDITURES IN US DOLLARS  
Section 8Source: Bureau  
January 14, 1966

| PER CAPITA TOTAL<br>DISABILITY<br>EXPENDITURES<br>(in US dollars) | AUSTRALIA | CANADA      | FRANCE REP. of | FINLAND       | GREAT BRITAIN | ISRAEL      | NETHERLANDS   | SWEDEN        | UNITED STATES  |
|-------------------------------------------------------------------|-----------|-------------|----------------|---------------|---------------|-------------|---------------|---------------|----------------|
| 1970                                                              | 220,000   | 2,140,000   | 1,320,240,000  | 147,002,000   | NA            | NA          | 533,444,000   | 270,770,000   | 2,745,302,000  |
| 1975                                                              | 260,000   | 67,400,000  | 3,040,042,000  | 244,723,000   | 900,310,000   | NA          | 2,176,339,000 | 1,023,710,000 | 7,407,350,000  |
| 1980                                                              | 1,115,000 | 211,377,000 | 6,220,010,000  | 1,115,104,000 | 2,744,430,000 | 110,849,000 | 6,934,370,000 | 2,250,770,000 | 14,371,140,000 |
| 1984                                                              | 1,002,000 | 233,301,000 | 3,037,450,000  | 1,116,204,000 | 2,416,204,000 | 131,449,000 | 6,370,039,000 | 2,005,450,000 | 13,919,102,000 |
| 1982                                                              | 1,409,000 | 302,091,000 | 6,170,072,000  | 1,005,103,000 | 2,370,273,000 | 156,027,000 | 6,407,271,000 | 1,713,740,000 | 16,070,011,000 |
| 1983                                                              | 1,000,000 | 200,243,000 | 3,915,923,000  | 1,054,723,000 | 2,716,901,000 | 140,107,000 | 3,590,217,000 | 1,701,200,000 | 13,400,340,000 |

PER CAPITA TOTAL  
DISABILITY  
EXPENDITURES  
(in US \$)

|      |       |        |         |         |        |        |         |         |        |
|------|-------|--------|---------|---------|--------|--------|---------|---------|--------|
| 1970 | 60.03 | 60.10  | 922.32  | 631.34  | NA     | NA     | 641.09  | 633.70  | 60.13  |
| 1975 | 60.07 | 63.06  | 649.33  | 611.00  | 616.22 | NA     | 6159.46 | 6125.00 | 621.93 |
| 1980 | 60.15 | 60.00  | 6101.04 | 6233.29 | 649.46 | 628.37 | 6499.37 | 6270.70 | 635.56 |
| 1984 | 60.16 | 610.42 | 694.90  | 6222.42 | 646.40 | 633.33 | 6407.50 | 6240.70 | 635.45 |
| 1982 | 60.15 | 612.20 | 6100.11 | 6200.33 | 645.42 | 634.91 | 6407.70 | 6205.73 | 631.40 |
| 1983 | 60.10 | 615.27 | 696.32  | 6217.02 | 640.06 | 634.19 | 6309.92 | 6210.50 | 627.17 |

Early foreign exchange rates are obtained from United Nations Monthly Bulletin of Statistics, United Nations.

Table 6.3

PERCENTAGE AGE DISTRIBUTION OF POPULATION  
Across Selected CountriesSource: United States  
January 15, 1966

| Distribution of Yearly<br>Population Across<br>Age |                    | AUSTRALIA | CANADA     | FED. REP. of<br>GERMANY | FINLAND   | GREAT BRITAIN | ISRAEL    | NETHERLANDS | SWEDEN    | UNITED STATES |
|----------------------------------------------------|--------------------|-----------|------------|-------------------------|-----------|---------------|-----------|-------------|-----------|---------------|
|                                                    |                    |           |            |                         |           |               |           |             |           |               |
| 1970                                               | 0-15 Years of Age  | 2,204,000 | 8,234,000  | 18,181,000              | 1,424,000 | 16,087,000    | 1,213,000 | 4,444,000   | 2,319,000 | 77,078,000    |
|                                                    | 16-20 Years        | 1,978,000 | 3,927,000  | 17,214,000              | 1,382,000 | 12,024,000    | 732,000   | 3,487,000   | 2,223,000 | 32,411,000    |
|                                                    | 21-25 Years        | 1,931,000 | 2,318,000  | 7,723,000               | 519,000   | 6,237,000     | 302,000   | 1,893,000   | 1,893,000 | 24,112,000    |
|                                                    | 26 Years and above | 2,204,000 | 4,708,000  | 18,181,000              | 1,124,000 | 12,024,000    | 541,000   | 3,177,000   | 2,302,000 | 49,446,000    |
|                                                    | Total              | 7,317,000 | 21,187,000 | 61,297,000              | 4,251,000 | 46,368,000    | 2,878,000 | 13,037,000  | 8,817,000 | 283,213,000   |
| 1975                                               | 0-15 Years of Age  | 2,228,000 | 8,241,000  | 17,204,000              | 1,433,000 | 16,010,000    | 1,442,000 | 4,433,000   | 2,231,000 | 82,421,000    |
|                                                    | 16-20 Years        | 2,012,000 | 4,931,000  | 17,071,000              | 1,357,000 | 13,011,000    | 975,000   | 4,075,000   | 2,310,000 | 80,811,000    |
|                                                    | 21-25 Years        | 2,001,000 | 2,322,000  | 7,797,000               | 547,000   | 6,484,000     | 323,000   | 1,321,000   | 1,991,000 | 24,112,000    |
|                                                    | 26 Years and above | 2,207,000 | 4,704,000  | 18,297,000              | 1,210,000 | 12,024,000    | 617,000   | 3,133,000   | 2,713,000 | 49,446,000    |
|                                                    | Total              | 7,448,000 | 22,198,000 | 61,379,000              | 4,540,000 | 47,528,000    | 3,455,000 | 13,066,000  | 8,133,000 | 213,137,000   |
| 1980                                               | 0-15 Years of Age  | 2,180,000 | 7,861,000  | 16,405,000              | 1,253,000 | 16,307,000    | 1,417,000 | 4,432,000   | 2,197,000 | 72,438,000    |
|                                                    | 16-20 Years        | 2,110,000 | 7,940,000  | 17,227,000              | 1,251,000 | 13,431,000    | 1,137,000 | 4,042,000   | 2,411,000 | 72,438,000    |
|                                                    | 21-25 Years        | 2,001,000 | 2,322,000  | 7,797,000               | 547,000   | 6,484,000     | 323,000   | 1,321,000   | 1,991,000 | 24,112,000    |
|                                                    | 26 Years and above | 2,207,000 | 4,704,000  | 18,297,000              | 1,210,000 | 12,024,000    | 617,000   | 3,133,000   | 2,713,000 | 49,446,000    |
|                                                    | Total              | 7,500,000 | 22,827,000 | 61,826,000              | 4,761,000 | 47,246,000    | 3,474,000 | 13,066,000  | 8,310,000 | 213,137,000   |
| 1985                                               | 0-15 Years of Age  | 2,073,000 | 7,406,000  | 15,711,000              | 1,226,000 | 16,023,000    | 1,407,000 | 4,144,000   | 2,107,000 | 71,143,000    |
|                                                    | 16-20 Years        | 2,172,000 | 8,327,000  | 16,813,000              | 1,271,000 | 14,186,000    | 1,216,000 | 4,013,000   | 2,417,000 | 76,431,000    |
|                                                    | 21-25 Years        | 2,001,000 | 2,322,000  | 7,797,000               | 547,000   | 6,484,000     | 323,000   | 1,321,000   | 1,991,000 | 24,112,000    |
|                                                    | 26 Years and above | 2,227,000 | 4,829,000  | 18,297,000              | 1,239,000 | 13,043,000    | 708,000   | 3,047,000   | 2,796,000 | 49,446,000    |
|                                                    | Total              | 7,500,000 | 24,890,000 | 61,926,000              | 4,843,000 | 49,740,000    | 4,037,000 | 14,350,000  | 8,320,000 | 231,334,000   |

Percent Distribution  
of Total Population  
by Age

Table B.3 (cont.)

|                       | AMERICA   | CANADA | FD REP of<br>GERMANY | FINLAND | FRANCE | NETHERLANDS | SWEDEN | UNITED STATES |
|-----------------------|-----------|--------|----------------------|---------|--------|-------------|--------|---------------|
| 1970                  |           |        |                      |         |        |             |        |               |
| 0-19 Years of Age     | 24.90     | 27.72  | 27.47                | 24.27   | 24.37  | 24.27       | 27.40  | 27.10         |
| 20-29 Years           | 24.61     | 27.72  | 26.97                | 27.40   | 24.20  | 24.27       | 27.27  | 27.27         |
| 30-39 Years           | 12.42     | 11.70  | 12.41                | 12.10   | 12.71  | 11.21       | 12.42  | 11.41         |
| 40-49 Years           | 24.02     | 24.27  | 27.41                | 24.27   | 24.42  | 24.27       | 24.27  | 24.42         |
| 50 Years and above    |           |        |                      |         |        |             |        |               |
| 1972                  |           |        |                      |         |        |             |        |               |
| 0-19 Years of Age     | 24.11     | 24.27  | 27.47                | 24.27   | 24.37  | 24.27       | 27.27  | 27.10         |
| 20-29 Years           | 24.61     | 27.72  | 26.97                | 27.40   | 24.20  | 24.27       | 27.27  | 27.27         |
| 30-39 Years           | 11.21     | 11.41  | 12.41                | 12.10   | 12.71  | 11.21       | 12.42  | 11.41         |
| 40-49 Years           | 24.02     | 24.27  | 27.41                | 24.27   | 24.42  | 24.27       | 24.27  | 24.42         |
| 50 Years and above    |           |        |                      |         |        |             |        |               |
| 1975                  |           |        |                      |         |        |             |        |               |
| 0-19 Years of Age     | 27.12     | 27.41  | 26.42                | 24.27   | 24.37  | 24.27       | 27.27  | 27.10         |
| 20-29 Years           | 24.22     | 27.72  | 27.97                | 27.40   | 24.20  | 24.27       | 27.27  | 27.27         |
| 30-39 Years           | 11.21     | 11.41  | 12.41                | 12.10   | 12.71  | 11.21       | 12.42  | 11.41         |
| 40-49 Years           | 24.02     | 24.27  | 27.41                | 24.27   | 24.42  | 24.27       | 24.27  | 24.42         |
| 50 Years and above    |           |        |                      |         |        |             |        |               |
| 1978                  |           |        |                      |         |        |             |        |               |
| 0-19 Years of Age     | 27.42     | 27.41  | 26.42                | 24.27   | 24.37  | 24.27       | 27.27  | 27.10         |
| 20-29 Years           | 27.02     | 27.72  | 27.97                | 27.40   | 24.20  | 24.27       | 27.27  | 27.27         |
| 30-39 Years           | 12.27     | 11.41  | 12.41                | 12.10   | 12.71  | 11.21       | 12.42  | 11.41         |
| 40-49 Years           | 24.02     | 24.27  | 27.41                | 24.27   | 24.42  | 24.27       | 24.27  | 24.42         |
| 50 Years and above    |           |        |                      |         |        |             |        |               |
| Population Growth     |           |        |                      |         |        |             |        |               |
| 1977-1982             | 0.41      | 1.11   | -0.07                | 0.21    | 0.07   | 0.47        | 0.22   | 1.11          |
| 1977-1986             | -0.02     | 1.11   | -0.41                | 0.21    | 0.10   | 0.31        | 0.27   | 1.21          |
| 1980-1983             | 0.27      | 1.11   | -0.20                | 0.25    | -0.41  | 0.21        | 0.41   | 0.21          |
| NOTES FOR FINLAND     | 1971      |        |                      |         |        |             |        |               |
| NOTES FOR GERMANY     | 1971      |        |                      |         |        |             |        |               |
| NOTES FOR FRANCE      | 1971      |        |                      |         |        |             |        |               |
| NOTES FOR CANADA      | 1971      |        |                      |         |        |             |        |               |
| NOTES FOR ISRAEL      | 1969      |        |                      |         |        |             |        |               |
| NOTES FOR NETHERLANDS | 1969      |        |                      |         |        |             |        |               |
| NOTES FOR SWEDEN      | 1971      |        |                      |         |        |             |        |               |
| NOTES FOR US          | Apr 6-21  |        |                      |         |        |             |        |               |
|                       | Apr 22-31 |        |                      |         |        |             |        |               |
|                       | Apr 32-34 |        |                      |         |        |             |        |               |
|                       | Apr 35    |        |                      |         |        |             |        |               |
|                       | Apr 36    |        |                      |         |        |             |        |               |
|                       | 1982      |        |                      |         |        |             |        |               |

Population statistics were obtained from United Nations Demographic Yearbook, United Nations.

**Table B.4**  
**SELECTED PER CAPITA STATISTICS**  
**Section 8**

[illegible]

**Product being tested: Shirley's**

Table B.3

AVERAGE GROWTH OF SELECT SOCIAL STATISTICS  
Section BSteven Yates  
January 14, 1984Average Growth of Select Social Statistics  
(for 1973-1983 (in percent))

|                                  | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|----------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of<br>DISABILITY PENSIONS | 1.27%   | 9.43%  | 3.61%                   | 0.60%   | 6.03%         | 9.00%  | 0.00%       | -0.03% | -0.35%        |
| Number of<br>OLD AGE PENSIONS    | 1.92%   | 1.03%  | 2.13%                   | 0.03%   | 1.70%         | 2.20%  | 1.90%       | 3.70%  | 2.76%         |
| TOTAL DISABILITY<br>EXPENDITURES | 9.70%   | 20.66% | 0.69%                   | 13.37%  | 10.02%        | 96.23% | 14.23%      | 14.63% | 10.10%        |

Average Growth of Select Social Statistics  
(for 1973-1983 (in percent))

|                                  | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|----------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of<br>DISABILITY PENSIONS | 0.99%   | 9.30%  | 3.10%                   | 9.40%   | 3.01%         | 11.72% | 10.96%      | -0.20% | 1.99%         |
| Number of<br>OLD AGE PENSIONS    | 1.73%   | 1.13%  | 2.50%                   | 1.40%   | 1.07%         | 2.70%  | 2.10%       | 4.50%  | 2.04%         |
| TOTAL DISABILITY<br>EXPENDITURES | 9.71%   | 20.54% | 0.30%                   | 14.04%  | 10.70%        | 09.77% | 17.15%      | 13.71% | 12.72%        |

Average Growth of Select Social Statistics  
(for 1981-1983 (in percent))

|                                  | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|----------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of<br>DISABILITY PENSIONS | 2.31%   | 10.00% | 3.09%                   | 3.66%   | 7.00%         | 8.97%  | 1.69%       | 0.21%  | -0.52%        |
| Number of<br>OLD AGE PENSIONS    | 2.00%   | 2.37%  | 0.71%                   | -0.09%  | 1.07%         | 2.06%  | 1.36%       | 1.20%  | 2.36%         |
| TOTAL DISABILITY<br>EXPENDITURES | 9.92%   | 22.66% | 9.94%                   | 11.54%  | 15.61%        | 99.77% | 4.30%       | 10.77% | -0.76%        |

Table 8.6  
AVERAGE GROWTH OF SELECT PER CAPITA SOCIAL STATISTICS  
Section 8

Steven Yates  
December 27, 1985

Average Growth of Select Social Statistics  
1975-1983 (in percent)

|                                                | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|------------------------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of per capita<br>DISABILITY PENSIONS    | 1.22%   | 0.27%  | 3.68%                   | 0.24%   | 6.01%         | 0.93%  | 0.14%       | -0.28% | -1.54%        |
| Number of per capita<br>OLD AGE PENSIONS       | 1.07%   | 1.06%  | 2.30%                   | 0.46%   | 1.68%         | 0.43%  | 1.29%       | 3.35%  | 1.38%         |
| TOTAL DISABILITY<br>EXPENDITURES per<br>capita | 9.64%   | 10.49% | 8.73%                   | 13.01%  | 10.00%        | 10.37% | 13.37%      | 14.42% | 8.92%         |

Average Growth of Select Social Statistics  
for 1975-1981 (in percent)

|                                                | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|------------------------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of per capita<br>DISABILITY PENSIONS    | 1.02%   | 0.14%  | 3.24%                   | 9.14%   | 3.72%         | 9.94%  | 10.25%      | -0.55% | 0.75%         |
| Number of per capita<br>OLD AGE PENSIONS       | 1.77%   | 2.00%  | 2.60%                   | 1.17%   | 1.77%         | 0.97%  | 1.38%       | 4.30%  | 1.59%         |
| TOTAL DISABILITY<br>EXPENDITURES per<br>capita | 9.74%   | 10.30% | 8.44%                   | 13.73%  | 10.64%        | 87.90% | 16.44%      | 15.44% | 11.40%        |

Average Growth of Select Social Statistics  
for 1981-1983 (in percent)

|                                                | AUSTRIA | CANADA | FED. REP. of<br>GERMANY | FINLAND | GREAT BRITAIN | ISRAEL | NETHERLANDS | SWEDEN | UNITED STATES |
|------------------------------------------------|---------|--------|-------------------------|---------|---------------|--------|-------------|--------|---------------|
| Number of per capita<br>DISABILITY PENSIONS    | 2.04%   | 9.64%  | 3.30%                   | 3.04%   | 0.50%         | 7.11%  | 1.30%       | 0.14%  | -9.42%        |
| Number of per capita<br>OLD AGE PENSIONS       | 2.13%   | 1.41%  | 0.91%                   | -1.51%  | 1.73%         | 0.19%  | 0.97%       | 1.22%  | 1.66%         |
| TOTAL DISABILITY<br>EXPENDITURES per<br>capita | 9.65%   | 21.50% | 10.15%                  | 10.92%  | 10.27%        | 97.91% | 3.92%       | 10.71% | -1.66%        |

**Section 2**  
**Section 2.7**

| SELECT STATISTICS ON REAL TOTAL DISABILITY EXPENDITURES      |       |         |        |        |         |             |        |               |                                  |
|--------------------------------------------------------------|-------|---------|--------|--------|---------|-------------|--------|---------------|----------------------------------|
| Section 8                                                    |       |         |        |        |         |             |        |               |                                  |
| SOURCE NAME OF REAL<br>PER CAPITA DISABILITY<br>EXPENDITURES |       | IRELAND | CANADA | FRANCE | GERMANY | NETHERLANDS | ISRAEL | UNITED STATES | Source Notes<br>January 10, 1955 |
| 1950-1955                                                    | 6.405 | 16.305  | 6.405  | 3.553  | 6.332   | 6.405       | 16.072 | 2.402         |                                  |
| 1952-1955                                                    | 6.405 | 16.305  | 6.405  | 6.371  | 5.913   | 16.372      | 6.372  | 6.372         |                                  |
| 1954-1955                                                    | 6.405 | 16.305  | 6.405  | 2.305  | 6.753   | 6.305       | 12.072 | 2.405         | -4.432                           |
| REAL PER CAPITA<br>DISABILITY<br>EXPENDITURES                |       |         |        |        |         |             |        |               |                                  |
| No additional currency                                       |       |         |        |        |         |             |        |               |                                  |
| 1950                                                         | 6.40  | 16.30   | 6.40   | 3.55   | 6.33    | 6.40        | 16.07  | 2.40          | (No 1950 Prices)                 |
| 1952                                                         | 6.40  | 16.30   | 6.40   | 6.37   | 5.91    | 16.37       | 6.37   | 6.37          | 21.93                            |
| 1954                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1955                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1956                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1957                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1958                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1959                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1960                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1961                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1962                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1963                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1964                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1965                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1966                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1967                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1968                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1969                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1970                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1971                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1972                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1973                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1974                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1975                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1976                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1977                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1978                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1979                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1980                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1981                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1982                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          | 23.45                            |
| 1983                                                         | 6.40  | 16.30   | 6.40   | 2.30   | 6.75    | 6.30        | 12.07  | 2.40          |                                  |

**Table 2.7 (cont.)**

| MONTH END OF<br>NEW SUBSIDIARY<br>(APPROXIMATE) | BRITAIN  | FRANCE       | GERMANY        | ITALY        | NET ASSETS     | 1964           | MEMBERS        | UNITED STATES  |
|-------------------------------------------------|----------|--------------|----------------|--------------|----------------|----------------|----------------|----------------|
| 1952-1953                                       | 6,476    | 11,522       | 6,772          | 6,211        | 6,333          | 12,712         | 6,711          | 2,162          |
| 1953-1954                                       | 6,386    | 11,412       | 6,682          | 6,082        | 6,611          | 8,412          | 11,261         | 2,311          |
| 1954-1955                                       | 6,725    | 12,386       | 6,922          | 2,772        | 9,472          | 16,922         | 6,472          | -3,122         |
| NEW SUBSIDIARY<br>TOTALS                        |          |              |                |              |                |                |                |                |
| 1950                                            | 6122,129 | 622,222      | 627,229,229    | 6114,211,222 | 627,229,229    | 6122,129       | 6122,129       | 61,117,229,119 |
| 1953                                            | 6214,413 | 627,229,229  | 61,229,229,229 | 6114,211,222 | 627,229,229    | 6122,129       | 6122,129       | 61,117,229,119 |
| 1956                                            | 6212,422 | 614,229,229  | 62,229,229,229 | 6212,422,229 | 61,114,211,222 | 61,212,412,409 | 61,212,412,412 | 61,212,412,412 |
| 1958                                            | 6222,226 | 622,229,229  | 61,229,229,229 | 6222,226,229 | 61,114,211,222 | 61,212,412,412 | 61,212,412,412 | 61,212,412,412 |
| 1959                                            | 6222,226 | 6127,222,413 | 61,229,229,229 | 6222,226,229 | 61,114,211,222 | 61,212,412,412 | 61,212,412,412 | 61,212,412,412 |
| 1963                                            | 6222,226 | 6122,229,229 | 61,229,229,229 | 6222,226,229 | 61,114,211,222 | 61,212,412,412 | 61,212,412,412 | 61,212,412,412 |

Yearly GDP collectors and foreign exchange rates were obtained from Ballot Ballots of Statistics, United Nations.

Table 2.0

DISABILITY APPLICATION RATE  
Section 8

| DISABILITY APPLICATION RATE<br>No. of disability<br>applications per<br>10,000 persons | AMERICA | CANADA | 7th REP. of<br>EUROPE | FINLAND | GREAT BRITAIN | ISRAEL  | NETHERLANDS | SWEDEN | United States<br>January 20, 1946 |
|----------------------------------------------------------------------------------------|---------|--------|-----------------------|---------|---------------|---------|-------------|--------|-----------------------------------|
| 1979                                                                                   | 28.25   | 1.27   | NA                    | 64.94   | NA            | NA      | NA          | NA     | NA                                |
| 1975                                                                                   | 27.61   | 10.97  | NA                    | 64.97   | NA            | NA      | 68.43       | 91.31  | 62.72                             |
| 1969                                                                                   | 42.76   | 11.85  | 73.36                 | 105.77  | NA            | 43.47   | NA          | 97.99  | 69.39                             |
| 1965                                                                                   | 29.71   | 12.43  | 77.30                 | 93.76   | NA            | 37.49   | 44.97       | 99.02  | 53.72                             |
| 1962                                                                                   | 28.97   | 15.30  | 76.46                 | 112.49  | NA            | 47.46   | 37.43       | 98.46  | 56.33                             |
| 1963                                                                                   | 26.45   | 17.49  | 86.47                 | 101.81  | NA            | 43.98   | 36.11       | 96.89  | 44.85                             |
| 1960                                                                                   |         |        |                       |         |               |         |             |        | 43.49                             |
| 1975-1983                                                                              | 3.071   | 3.493  | 1.771                 | 3.705   | NA            | -11.348 | NA          | -9.691 | -4.198                            |
| 1975-1980                                                                              | 3.406   | 4.626  | 2.293                 | 4.771   | NA            | -9.872  | NA          | -9.181 | -2.318                            |
| 1981-1983                                                                              | 3.843   | 12.763 | 2.623                 | 4.125   | NA            | -11.273 | -13.983     | -1.831 | -2.595                            |

Source: Bureau  
of Census  
Disability Appli-  
cation Rate

Table 8.9

PERCENTAGE DISTRIBUTION OF LITIGATION CASES  
Across Selected Countries  
Section 9

Steven Yates  
January 31, 1986

| Percent of Mobility<br>Applications APPROVED | INDONESIA | CANADA | FRANCE REP. of | FRANCE | GREAT BRITAIN | GERMANY | NETHERLANDS | SPAIN | UNITED STATES |
|----------------------------------------------|-----------|--------|----------------|--------|---------------|---------|-------------|-------|---------------|
| 1970                                         | 61.00     | 71.00  | NA             | 97.20  | NA            | NA      | NA          | NA    | NA            |
| 1975                                         | 61.00     | 71.00  | NA             | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| 1980                                         | 61.00     | 71.00  | 71.00          | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| 1981                                         | 61.00     | 71.00  | 71.00          | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| 1982                                         | 61.00     | 71.00  | 71.00          | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| 1983                                         | 61.00     | 71.00  | 71.00          | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| WEIGHTED AVERAGE                             | 61.00     | 71.00  | 71.00          | 97.20  | NA            | NA      | 94.70       | 94.70 | 94.00         |
| Percent of Mobility<br>Applications Denied   |           |        |                |        |               |         |             |       |               |
| 1970                                         | 20.30     | 24.30  | NA             | 6.70   | NA            | NA      | NA          | NA    | NA            |
| 1975                                         | 20.30     | 24.30  | NA             | 6.70   | NA            | NA      | NA          | NA    | NA            |
| 1980                                         | 20.30     | 24.30  | 24.30          | 6.70   | NA            | NA      | NA          | NA    | NA            |
| 1981                                         | 20.30     | 24.30  | 24.30          | 6.70   | NA            | NA      | NA          | NA    | NA            |
| 1982                                         | 20.30     | 24.30  | 24.30          | 6.70   | NA            | NA      | NA          | NA    | NA            |
| 1983                                         | 20.30     | 24.30  | 24.30          | 6.70   | NA            | NA      | NA          | NA    | NA            |
| WEIGHTED AVERAGE                             | 20.30     | 24.30  | 24.30          | 6.70   | NA            | NA      | NA          | NA    | NA            |
| Percent of Applicants<br>ATTENDED            |           |        |                |        |               |         |             |       |               |
| 1970                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1975                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1980                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1981                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1982                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1983                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| WEIGHTED AVERAGE                             | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| Percent of Applicants<br>REFUSED             |           |        |                |        |               |         |             |       |               |
| 1970                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1975                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1980                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1981                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1982                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| 1983                                         | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |
| WEIGHTED AVERAGE                             | 10.00     | 27.00  | NA             | NA     | NA            | NA      | NA          | NA    | NA            |







SECRET

7067 '02 1/2 1/2 1/2  
7067 1/2 1/2 1/2

49

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2 Part 1

Name of Benefit

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                            | Canada<br>Response                        | Finland<br>Response                                                                                                                                                                                                                        | Great Britain<br>Response | Israel<br>Response              | Netherlands<br>Response                                      | Sweden<br>Response                                                                                     | West Germany<br>Response            | United States<br>Response                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------------------|
| From the pension insurance: (1) incapacity to work pension for employees, (2) invalidity pension for workers (3) permanent incapacity for gainful occupation pension for self-employed persons. From the accident insurance: (1) pensions for injured workers. Prophylactic measures, rehab treatments (grants, cures, benefits in kind), etc. are not going to be considered. | Canada Pension Plan - Disability Pension. | 1)SSI-National Old Age, Invalidity Pension-NIP<br>2)Employment (earnings related) Pension-Disability Pension (EPDP).<br>3)Employment Accident Insurance Disability Pension (EAI).<br>4)Motor Liability Insurance Disability Pension (MLI). | Invalidity Benefit.       | The General Disability Benefit. | General Disablement Benefit Act & Disablement Insurance Act. | Sickness cash benefit & disability pension (according to the basic and supplementary pension schemes). | Pensions due to earning incapacity. | Social Security Disability Insurance Benefit |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2 Part II

Is this a national benefit?

| Austria<br>Response | Canada<br>Response            | Finland<br>Response | Great Britain<br>Response | Israel<br>Response | Netherlands<br>Response  | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                   | United States<br>Response |
|---------------------|-------------------------------|---------------------|---------------------------|--------------------|--------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| Yes.                | Yes, except Quebec's<br>plan. | Yes they are.       | Yes.                      | Yes.               | Yes, both national acts. | Yes they both are. | Legislation governing<br>the German pension in-<br>surance scheme is ap-<br>plicable nation-wide,<br>irrespective of whether<br>the individual adminis-<br>tering agency is na-<br>tional in scope (such<br>as the Federal Insurance<br>Institute for Salaried<br>Employees), or has re-<br>gional competence for<br>administrative imple-<br>mentation of the rel-<br>evant legislation, as<br>is the case with the<br>18 Lander Insurance<br>Institutes. | Yes.                      |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2 Part III.A,B,C,D

Please describe the population covered by the benefit.

For example, are the following groups covered:

Employed persons?

Self-employed persons?

Persons not working for pay or profit, i.e. housewives?

Other?(Describe)

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Canada<br>Response                            | Finland<br>Response                                                                                                                                                                                                                                                                                                                                               | Great Britain<br>Response                                                                                                                                                            | Israel<br>Response                                                   | Netherlands<br>Response                                                                                                        | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                      | United States<br>Response                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| From the pensions insurance:(1)incapacity to work pension covers employees,certain self-employed persons,(2)invalidity pension covers workers,(3) permanent incapacity for gainful occupation pension covers self-employed in agriculture & forestry,self-employed in trade, commerce & industry. Civil servants are not pensions-insured, as they are entitled to other benefits thru their work contracts. From the accident insurance:civil servants, school children & students as well as persons not accident-insured (housewives) that have an accident while trying to save the life of another person or as a helper or member of a voluntary fire brigade, red cross, the avalanche warning services & similar institutions. | Employed & self-employed persons are covered. | NIP,EPDP,EAI & MLI:<br>Covers employed persons.<br><br>NIP,EPDP,MLI:Covers self-employed persons. EAI:doesn't except for farmers.<br><br>NIP & MLI:Covers persons not working for profit;<br>EPDP & EAI: Doesn't.<br><br>Also covered are:<br>NIP:Persons never employed, who are born disabled.<br>MLI: Anyone injured in the use of a motor-vehicle in traffic. | Insured employed are covered.<br><br>Self-employed are covered.<br><br>Insured unemployed persons who have been available for work since their previous employment are also covered. | Employed, self-employed, housewives & disabled children are covered. | GBN covers all residents, whether employed or not. DIA covers employed persons, all those in labor force except self-employed. | Sickness cash benefit: All residents in Sweden over 16 yrs old who are registered with the insurance office are, irrespective of citizenship, insured for sickness cash benefit providing that their annual income from gainful activity (as employed or self-employed) amounts to a minimum of SEK 6 000. Even housewives with no income from gainful activity are insured for such benefits.<br>Disability pensions: The basic pension is of a universal flat rate type & is intended to constitute a basic protection in case of disability. All Swedish nationals resident in Sweden are entitled to a basic pension.<br>Supplementary Pension Scheme:<br>The supplementary pension is based on income from gainful activity & is complementary to the basic pension. All Swedish citizens as well as non-Swedish citizens residing in Sweden are covered by the Scheme, irrespective of profession. | Yes, statutory obligation for employed persons to contribute.<br><br>Yes, statutory obligation to contribute or voluntary contributions to be made by self-employed persons.<br><br>If voluntary contributions are paid persons not working for pay or profit are covered.<br><br>Also certain populations are by virtue of the law included in the statutory pension insurance scheme, e.g. disabled persons working in sheltered workshops. | Employed & self-employed persons are covered. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2 Part IV.A

In order to be eligible to collect a benefit, must the claimant have:  
Worked for a particular length of time?  
Worked for a particular period of time immediately before claim?  
Worked for same employer for a set period?  
Other?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Canada<br>Response                                                                                                                                                                                                                                                                          | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Israel<br>Response                            | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                        | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | United States<br>Response                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| Must have 60 months of insurance coverage within the last 120 months before the date of disability. If the claimant has reached a certain age (55 for men, 50 for women), the waiting time of 60 mths of insurance coverage increases by 1 mth of insurance coverage for each further mth after having reached that age. The frame of time of 120 mths increases by 2 mths for each further mth after having attained the 55th or 50th birthday. The waiting time is, however, also considered to be fulfilled, if the insured person has at least 240 mths of insurance coverage altogether, which he need not have acquired within a certain time frame. There is no waiting time for insured persons of under 21 yrs of age (prerequisite: at least 6 mths of insurance coverage) as well as in the case of occupational accidents, occupational diseases and injuries suffered during military service. In the accident insurance, the eligibility for benefits does not depend on a waiting time. | Must have contributed during a min qualifying period (at least 5 of the last 10 years and 1/3 of the total contributory period).<br><br>The claimant does not have to have worked for a particular period of time immediately before the claim, nor for the same employer for a set period. | NIP, EAI & MLI - No.<br>EPDP - From 1-4 mths depending on the program with the exception of the programs for short term workers who are covered from the beginning of work.<br><br>NIP, EPDP, EAI & MLI - No.<br><br>NIP, EAI & MLI - No.<br>EPDP - Yes for the above mentioned minimum time period.<br><br>EAI - The accident must have occurred within the course of employment. | There are 2 contribution conditions:<br>(a) the claimant must have actually paid contributions on earnings of at least 887lbs (85/86 rates) in any tax year (April-March).<br>(b) the claimant must have either paid contributions on 1775lbs (the lower earnings limit) or received credits in the tax year preceding the benefit year (Jan - Dec.).<br>All employers/employees are included in the scheme so change of employer is of no consequence. Contributions are, however, only paid if earnings in any week exceed 35.5 lbs. | None of the above requirements are necessary. | GBB requires some employment in year preceding the claim, minimum earnings equal to 260 days times 15% of the general basic rate. However some service but not cash benefits are available to those who do not meet the minimum earnings requirement. DIA requires record of work but claimant can be disqualified for preexisting impairment. | Sickness Cash Benefit: An income qualifying for sickness cash benefit will be registered at the insurance office on condition that the employed or the self-employed person intends to work for at least 6 months or that the work is intended to be annual.<br>Disability Pensions: Same as above.<br>Supplementary Pensions: Disability pension under the Supplementary Pensions Scheme is payable under the same conditions of disability as disability pension under the Basic Pensions Scheme. In addition, pension points must have been accumulated prior to the calendar year during which eligibility for a disability pension began. | Eligibility to collect a benefit due to occupational or earning incapacity is subject to the claimant having paid contributions for a min of 60 calendar months.<br><br>No. Benefit eligibility is however subject to the condition that obligatory contributions were paid for a min of 36 mths within the 5 yrs immediately prior to onset of occupational/earning incapacity.<br><br>No.<br><br>The necessary 60 months of insurance coverage may also be completed through periods during which gainful employment does not occur, e.g. on account of child rearing periods. | Yes, 40 quarters.<br><br>Yes, half of the required quarters = 20.<br><br>No. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2 Part IV.B

Will a worker who is covered retain or receive credit for coverage while:  
Unemployed?  
Caring for children?  
Caring for a severely disabled relative?

| Austria<br>Response                                                                                                                                                                                                                                        | Canada<br>Response                                                                                                                                                          | Finland<br>Response                  | Great Britain<br>Response                                                                                                                                                                                                                                                                                   | Israel<br>Response                                                | Netherlands<br>Response                                  | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | West Germany<br>Response                                                                                                                                                                                                                                                         | United States<br>Response                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Periods during which the insured was entitled to draw unemployment benefits are considered as insurance periods. These regulations are not valid for self-employed persons and for the accident insurance.                                                 | Yes as long as claimant has worked for the minimum qualifying period.                                                                                                       | NIP & EPDP - Yes.<br>EAI & MLI - No. | Yes if available for work ("signing on") or not required to be available (e.g. severely disabled or over 60).                                                                                                                                                                                               | Yes.                                                              | GDB and DIA cover unemployed workers for a limited time. | Yes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Eligibility as such is retained. Unemployment pay supersedes occupational incapacity pension, while earning incapacity pension supersedes unemployment pay. A time of unemployment is credited as period covered increasing the amount collected when the insurance case occurs. | No credit but a fully insured covered worker will retain coverage while unemployed. |
| The 1st year after the birth of a child is considered an insurance period. The following 2 yrs can, thru voluntary self-insurance or continuation of insurance at special rates, become insurance periods that lead to an eligibility to collect benefits. | Yes there are child rearing "drop-out" provisions, meaning that if a parent stays home to care for a child under 7, that period is not included in determining eligibility. | NIP - Yes.<br>EPDP, EAI & MLI - No.  | No unless they are signing on & available for work.                                                                                                                                                                                                                                                         | Yes.                                                              | No.                                                      | According to Swedish legislation, parents' cash benefit is payable during a period of 360 days for each child. A parents' cash benefit for temporary care in connection with sickness is payable for a maximum of 60 days a year for each child under 12 years of age. The income qualifying for sickness cash benefit is not reduced when the parent is drawing a parents' cash benefit. Furthermore, a parent resident in Sweden, who is looking after a child under 3 years of age during the main part of a certain year, can be credited that year as pensionable even if the parent is not drawing any cash benefit. | Yes. These periods may create eligibility and/or increase benefit amounts.                                                                                                                                                                                                       | No.                                                                                 |
| No.                                                                                                                                                                                                                                                        | No.                                                                                                                                                                         |                                      | Yes if in receipt of Invalid Care Allowance for providing at least 35 care hours/week for someone in receipt of Attendance Allowance. Married/co-habiting women are currently ineligible for Invalid Care Allowance; although case for equal treatment of Men & Women is pending before the European Court. | Yes, provided the claim has been accepted and benefits initiated. | No.                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                  | No.                                                                                 |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part IV.C

In order to be eligible to collect a benefit, are there conditions of:  
Citizenship?  
Residence?  
Presence?

| Austria<br>Response                                                                                                                                                                                                                                           | Canada<br>Response                                                                                                                                                                                                                                                                | Finland<br>Response                                                                                                                                                                                            | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Netherlands<br>Response                                                                                                                                                                                                               | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | West Germany<br>Response                                               | United States<br>Response |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|---------------------------|
| Mo.                                                                                                                                                                                                                                                           | Mo.                                                                                                                                                                                                                                                                               | NIP,EPDP,EAI & MLI-No.                                                                                                                                                                                         | No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | No.                                                                                                                                                                                                                                   | See Part 4.C.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | No.                                                                    | No.                       |
| Mo.                                                                                                                                                                                                                                                           | Mo.                                                                                                                                                                                                                                                                               | NIP-Yes, to be insured one must live in Finland or be a Finnish citizen & to work for a Finnish employer if abroad. EPDP-The insured must have residence for minimum of 5 years. EAI - Normally yes. MLI - No. | No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Permanent residents covered.                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Residency requirement satisfied if actual resident or if employed by a Dutch firm. Under GBA, a person who moves to Netherlands with preexisting disability is not covered until after six years of uninterrupted employment service. | Only those who are resident in Sweden are entitled to sickness cash benefit. In respect of foreign citizens this also applies to the entitlement to a basic pension. A foreign citizen who is covered by a convention on social security can, however, according to the convention be entitled to a basic pension when residing outside Sweden. In that case the foreign citizen is entitled to a basic pension on conditions very similar to those which apply to Swedish citizens residing outside Sweden, i.e. in relation to the number of pensionable years in Sweden. A person who is leaving Sweden is still regarded as resident here if he intends to be abroad no longer than a year. Sickness cash benefit cannot be drawn on a temporary stay abroad in other cases than, the insured is posted for work abroad, a sailor employed on a Swedish merchant vessel, the insured falls ill in a country with which Sweden has concluded a convention on social security or if the insured goes abroad with permission from the | No.                                                                    | No.                       |
| Can be paid to persons that are temporarily or permanently living in another country, if bilateral agreements with that country exist or if the insurance institute has given its approval to the person entitled to a benefit for living in another country. | No. Reciprocal International Social Security Agreements with certain other countries are designed to avoid duplication of coverage, to ensure that no one is left without coverage and to ensure that eligible persons may contribute under the plan of one country or the other. | NIP-The benefit can be paid abroad temporarily, not longer than 1 year. EPDP, EAI & MLI - The benefit can be paid abroad.                                                                                      | Invalidity Benefit can be paid to people living in EEC countries and other countries where the reciprocal arrangements so provide. Elsewhere payment can only be made abroad where the absence is temporary and is for the specific purpose of receiving treatment for an incapacity which began before the person left the UK, or where he had been continuously incapable of work before departure for 6 mths. There must always be an intention to return to the UK and at the end of 12 months there should be a reasonable prospect of return within the next 6 months. Immigrants coming from countries with whom there is no reciprocal agreement may have to work nearly 2 yrs before becoming fully insured. Most problems arise over visits to the Indian Subcontinent for extended periods. On their return they may only receive sickness benefit for 6 mths or no benefit at all. | Disability must be caused in Israel. In the case of an immigrant, also disability caused before becoming a resident. If recipient is out of the country 6 mths, he will continue to receive benefits. If over 6 months outside the country, with a family, medical or rehab reasons for being abroad, he may at the discretion of the claims officer, & on an individual basis, continue to receive a disability pension, if he is severely disabled, & up to a period of 4 years or so. | Yes.                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Yes. Benefit payment outside the FRG is subject to special provisions. | Yes.                      |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part IV.D,E,F

Must claimants demonstrate financial need before they receive the benefit?  
Are persons with high levels of income eligible to receive a benefit?  
Are persons without a work history, such as those disabled from birth or childhood, eligible?

| Austria<br>Response                                                                                                                                                                                                                                                              | Canada<br>Response                 | Finland<br>Response                                                                                                                                                                                                                                                                                                                     | Great Britain<br>Response                                         | Israel<br>Response                                                                          | Netherlands<br>Response                                                                                                            | Sweden<br>Response                                                    | West Germany<br>Response                                                                                                                                                                                                                                    | United States<br>Response                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| <p>No.</p> <p>Yes. However, if the beneficiary has an income from employment or self-employment activity during the receipt of a pension from the pensions insurance, he/she only receives part of the pension.</p> <p>No. Those persons receive social assistance benefits.</p> | <p>No.</p> <p>Yes.</p> <p>Yes.</p> | <p>NIP-For basic part = no, for supplementing parts, = yes.<br/>EPDP, EAI &amp; MLI = No.</p> <p>NIP - Basic part only.<br/>EPDP, EAI &amp; MLI - Yes.</p> <p>NIP-Yes, after age 16.<br/>EPDP &amp; EAI - No.<br/>MLI-No. Persons disabled from birth are eligible only as dependent heirs of a covered person up to a certain age.</p> | <p>No.</p> <p>Yes, unless income is from earnings.</p> <p>No.</p> | <p>No.</p> <p>Yes-up to a ceiling of 3 times the level of the average wage.</p> <p>Yes.</p> | <p>No, under both but, under GBA, benefit rate determined by income level.</p> <p>Yes.</p> <p>Yes under GBA.<br/>No under BIA.</p> | <p>No.</p> <p>Yes.</p> <p>This applies only to the basic pension.</p> | <p>No.</p> <p>Eligibility to collect an earning incapacity pension is independent of income, however, certain ceilings are applicable.</p> <p>In case sufficient credits for coverage on account of child rearing periods (12 mths/child) are received.</p> | <p>No.</p> <p>Yes.</p> <p>Persons disabled from birth are only eligible as dependents of a covered worker.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part V.A

Is calculation of primary benefit:  
A flat rate? If so, how is it calculated?  
Linked to rate of past earnings? If so, how is it calculated?  
Awarded by degrees?  
Other?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Canada<br>Response                                                                                                                                                                                                                           | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Netherlands<br>Response                                                                                                                                                                                                                                                                      | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | United States<br>Response                                                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>*****</p> <p>In the pensions insurance, the size of a pension does not only depend on the calculation basis, but also on the number of months of insurance coverage. The calculation is normally established on the basis of the income during the last 84 months of insurance coverage prior to the yr of the date of disability. A pension is composed of the increase amount, possibly a supplement, a supplement for the birth of children &amp; a special supplement for supplementary insurance. The increase amount for each 12 months of insurance coverage is: 1.9% of the calculation basis up to 360 months of insurance coverage, 1.5% of the calculation basis from the 361st to the 540th mth of insurance coverage. The max 8 of months of insurance coverage taken into consideration is 540. A supplement is added, if the claimant is under 50 years of age, in view of the fact that the claimant, if he had not become invalid or incapable to work, would have been able to acquire further months of</p> | <p>*****</p> <p>Sum of \$87.56 (1985) plus an earnings related portion.</p> <p>75% of imputed retirement pension.</p> <p>No-only for total disability.</p> <p>Specified max. monthly payment that increases with age. Maximum = \$414.13</p> | <p>*****</p> <p>NIP - Yes.</p> <p>EPDP &amp; MLI - No.</p> <p>EAI-Under certain minimum income levels there is a flat rate.</p> <p>NIP - Yes. Size of a benefit is dependent on past earnings thru the relevant EPDP programs. EPDP - Benefits are linked to past earnings &amp; computed by formula. Full disability pension is from 60-65% of past earnings.</p> <p>EAI- Benefit is linked to past earnings &amp; is computed by formula. Full disability pension is 85% of past earnings.</p> <p>MLI-Benefit is linked to past earnings &amp; full disability pension is 100% of past earnings until person has reached his vocational retiring age after which the benefit is lowered to 60%.</p> <p>NIP-Benefits are awarded only for total disability.</p> <p>EPDP-If the incapacity for work (earnings) is more than 40% but less than 60%, the benefit is awarded as partial which is half of the full benefit.</p> | <p>*****</p> <p>Invalidity benefit has 3 components:<br/>Invalidity pension-flat rate currently 34.25lb.<br/>Invalidity allowance-7.5 lbs if incapacity began before 40. 4.8 lbs if it began before 50. 2.4 lbs if it began before 60 (55 for women).</p> <p>For employed earners (not the self-employed) additional component based on past earnings.</p> <p>Always paid in full below retirement age (65/60). Above that age the pension is payable at the rate of retirement pension based on the total 8 of contribution years in the person's working life. At age 70/65 invalidity pension ceases &amp; is replaced by retirement pension. Invalidity allowance &amp; additional component continue to be paid on top of retirement pension.</p> | <p>*****</p> <p>At the rate of the avg. wage for a person whose degree of disability is 100%, &amp; at a rate proportionate to the disability degree for those with a lower degree. Disability degree of 75% makes the disabled person eligible for a full pension. Less than 50% - is not eligible. The avg. wage is a) The monthly avg of the avg. wage/employee post during the last 3 mths for which there were data in the hands of the Central Bureau of Statistics on the 15th of the month preceding the date of the updating. b) Increment to the avg. wage, at the rate of the compensation given in the period from the end of the 3 months that served as a basis for the average wage, up to the date of the updating.</p> | <p>*****</p> <p>GDMA benefit is a flat rate benefit linked to the minimum wage. The general basic rate is adjusted for degree of disability. BIA rate is wage related and depends on degree of disability. Maximum benefit recently reduced from 80% of daily wage to 70% of daily wage.</p> | <p>*****</p> <p>The basic pension is calculated as a % of the base amount (1985 SEK 21 800), for the year 1985. <math>96\% \times 21\ 800 = 78.52 \times 21\ 800</math> for a married couple where both are pensioners.</p> <p>Everyone insured for sickness cash benefit has an income qualifying for sickness cash benefit registered at the insurance office. The sickness cash benefit is payable with an amount corresponding to 90% of the insured person's registered income up to a yearly income corresponding to 7.5 x the base amount of the year. For 1985 this upper limit is SEK 163 500. The sickness cash benefit is taxable and pensionable under the Supplementary Pensions Scheme.</p> <p>Supplementary pensions: The pension points for 1 year correspond to the relationship between the pensionable income (income from gainful activity) and the base amount which is related to consumers's price index. For 1985 the base amount is SEK 21 800. The pensionable income is the income from gainful activity be-</p> | <p>*****</p> <p>Pension calculation is based on following: (1) personal pension calculation basis-individual past earnings in proportion to the average gross earnings of all pension insured persons, (2) the general assessment basis-Determined by legislation every year in keeping with the development of occupational earnings, (3) rate of increase-1% for occupational incapacity pension, 1.5% for earning incapacity pension, &amp; (4) insurance years &amp; months. These 4 factors constitute the pension formula = <math>(1) \times (2) / 100 + (3) \times (4) / 100</math>.</p> | <p>*****</p> <p>Based on past credited earnings adjusted for inflation to arrive at an Average Indexed Monthly Earnings (AIME) Primary benefit (PIA) based on formula weighted in favor of those with lower earnings.</p> <p>No-only for total disability.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part V.A (continued)

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Canada<br>Response | Finland<br>Response                                                                                       | Great Britain<br>Response | Israel<br>Response | Netherlands<br>Response | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | West Germany<br>Response | United States<br>Response |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------|---------------------------|--------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------------|
| <p>insurance coverage.<br/>The special supplement for supplementary insurance is given for contributions to a voluntary supplementary insurance &amp; is 1% of the supplementary contributions.</p> <p>The size of the pension from the accident insurance also depends on a calculation basis, that is calculated according to the insureds income during the last year before the accident. For certain occupational categories (self-employed, school children and students) there are flat rates.</p> <p>The size of the pension also depends on the degree of reduction of earning capacity (pension = % of the calculation basis according to the degree of reduction of earning capacity). Severely handicapped persons (reduction of earning capacity of at least 50%) are entitled to a supplement to the pension amounting to 20% of their basic pension.</p> |                    | <p>EAL &amp; MLI-Partial benefit is in relation to the % of incapacity for work and loss of earnings.</p> |                           |                    |                         | <p>amount, i.e. SEK 21 000-163 500. In order to transform the income into pension points the income is divided by the base amount. In addition pension points must have been accumulated prior to the calendar year during which eligibility for a disability pension began. The insured must have been credited with pension points for at least 3 years &amp; that for each year short of 30 the pension is reduced by 1/30. Insured persons considered to have been actually engaged in a gainful occupation at the time of being disabled are, however, also credited with "assumed pension points" for the year during which the disablement occurred up to and including the year during the insured attains the age of 64.</p> <p>The basis for calculating the pension is the average pension points during the 15 years the pension concerned has been credited with his highest pension points. This average is then multiplied by the base. The pension is 60% of this amount.</p> <p>As far as the sickness cash benefit is concerned the incapacity to work is graded to 50 or 100%.</p> <p>The corresponding degrees concerning pension benefits are 50, 66.6 and 100%. If the capacity to work is reduced by less than 100% the sickness cash benefit or the pension is reduced</p> |                          |                           |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part V.B

Is the dependent's benefit increased because of a:  
Dependent wife?  
Dependent husband?  
Dependent children?  
Dependent adult offspring?  
Other?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Canada<br>Response                                                                            | Finland<br>Response                                                                                                                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                          | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Netherlands<br>Response                                                                                                                                                                        | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | West Germany<br>Response                                                                                                                                                                                                                                                   | United States<br>Response                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| <p>Mo.</p> <p>Mo.</p> <p>From the pensions insurance a supplement for children is payable in respect of each child under the age of 18. This amount is 5% of the calculation basis with a maximum. From the accident insurance a supplement for children is only granted to severely handicapped persons. The supplement for each child under 18 is 10% of the pension, at a maximum.</p> <p>The supplements for children are payable beyond the age of 18 for children undergoing educational or vocational training or who are incapable of work.</p> <p>If the pension from the pensions insurance and any other net income &amp; possible dependent's benefits do not reach a certain set level, those persons receive the difference as a state welfare benefit.</p> | <p>Mo.</p> <p>Mo.</p> <p>Yes, for single children up to 18, or 25 if a full-time student.</p> | <p>NIP - Yes.<br/>EPDP, EAI &amp; MLI - No.</p> <p>NIP - Yes.<br/>EPDP, EAI &amp; MLI - No.</p> <p>NIP - Yes.<br/>EPDP, EAI &amp; MLI - No.</p> <p>NIP, EPDP, EAI &amp; MLI - No.</p> | <p>Yes by 20.55 lbs.</p> <p>Yes by 20.55 lbs.</p> <p>Yes by 7.65 lbs each.</p> <p>Yes by 7.65 lbs for students under 19. Disabled young people may qualify for their own non-contributory benefit instead.</p> <p>Any other adult dependent caring for your child 20.55 lbs, if payment not being made elsewhere. Dependent's benefits are not payable on top of a dependent's personal benefit &amp; may be affected by dependent's earnings.</p> | <p>Yes. Increment is 12.5% of the "average wage." A housewife is entitled to dependents' increment for a child only.</p> <p>Yes. Increment is 12.5% of the "average wage."</p> <p>Yes. Increment is 5% of the "average wage" for each child.</p> <p>If offspring is studying or daughter in voluntary National Service. Increment is paid up to age 20. If serving in Israel Defense Force, increment is paid up to age 21. Disabled adult offspring are assessed separately as disabled person for possible eligibility for benefits.</p> <p>Dependent Parent. Increment is 10% of the "avg. wage." Dependents' increment is subject to a means test.</p> | <p>Under GBDA, benefit amount increased for dependent spouse provided spouse does not earn more than specified income. No dependent children's benefit. No dependent's benefits under DIA.</p> | <p>Under the basic pension scheme, the wife's supplement is a benefit payable to a pensioner's wife, after a means test, if she has attained the age of 60 and does not herself receive a basic pension &amp; if the spouses have been married for at least 5 years. Under certain conditions it is also payable to a wife who has not reached the age of 60.</p> <p>No.</p> <p>A child supplement is payable to an old age or a disability pensioner who has a child under 16 years of age for whom he is responsible.</p> <p>No.</p> | <p>The benefit amount is not influenced by beneficiary obligations toward dependents.</p> <p>No.</p> <p>Before 1984, it was possible to become eligible to collect a child supplement. Starting in 1984, a public children's allowance has been introduced.</p> <p>No.</p> | <p>Yes.</p> <p>Yes.</p> <p>Yes.</p> <p>Disabled offspring.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part V.C

Is the benefit payable in the event of the death of the beneficiary to:

The widow?  
The widower?  
Dependent children?  
Dependent adult offspring?  
Dependent parents?  
Other?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Finland<br>Response                                                                                                                                                                                                                                                                                                         | Great Britain<br>Response                                                                                                       | Israel<br>Response                                                                                                                                       | Netherlands<br>Response                                                                                                                                              | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                   | United States<br>Response                                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Widow(er) is entitled to a survivors' pension as long as he/she does not get married again (in case of remarriage possibility of payment of a lump sum).<br>The widowers' pension is currently lower than the widows' pension. Survivors' pensions from the accident insurance are only granted in case of death of an insured person or a beneficiary as a consequence of an occupational accident or disease. Benefits are payable to the same survivors as in the pensions insurance and furthermore to needy parents or grandparents and needy brothers and sisters.<br><br>Children up to the age of 18 have a right to an orphans' pension. This pension is also payable after the age of 18 in case of continuing educational or vocational training or incapacity to work. Therefore, a disability is only a prerequisite for orphans that are over the age of 18. | Yes.<br><br>Yes.<br><br>Yes.<br><br>Yes, if disabled or between 18 - 25 and unmarried students.<br><br>No.<br><br>A flat-rate benefit portion of 37.5% of the contributor's actual/imputed retirement pension is payable to a surviving spouse of 45-64 years or under 45 who is disabled or has dependent children. There is a pro-rated reduction in this benefit when the surviving spouse is 35-45, is not disabled & has no dependent children. A spouse who is under 35 when widowed & has no disability or dependent children, is not eligible for a survivor's pension before 65, unless disability occurs. A surviving spouse over 65 receives a benefit equal to 60% of the contributor's actual/imputed retirement pension calculated at the time of death. A beneficiary of a CPP survivor's pension loses the benefits upon remarriage. | NIP - No.<br>EPDP, EAI & MLI - Yes.<br><br>NIP & EPDP - No.<br>EAI - Exceptionally.<br>MLI - Yes.<br><br>NIP - No.<br>EPDP, EAI & MLI - Yes.<br><br>NIP & EAI - No.<br>MLI-Yes & EPDP - Yes if disabled.<br><br>NIP, EPDP & EAI - No.<br>MLI - Yes.<br><br>MLI-Anybody whose livelihood has been depending on the deceased. | No. Widow's benefit would be payable.<br><br>No.<br><br>No. Increase of widow's benefit would be payable.<br><br>No.<br><br>No. | In all these cases, survivor receives benefit, not from late claimants' benefit, but from the branch dealing with survivors & according to its criteria. | Under GDM and DIA, balance of award will be paid up to and including the last day of the second month following the death. No separate program of survivor benefits. | Under Basic Pension Scheme benefit is paid to a widow who attained the age of 36 & had been married for at least 5 years. If the widow had attained the age of 50 a full widow's pension is payable. If the widow was younger than 50 but older than 36, the pension is reduced by 1/15 for every year by which her age falls short of 50. If the widow has children under 16 years of age in her care a full widow's pension is payable. Payment of the widow's pension is discontinued if the widow remarries. The amount of the pension also depends on whether the husband is survived by children who are entitled to a pension. If there are no children, the widow's pension amounts to 40 % of her husband's (or estimated) pension. If a child pension is also payable, the widow's pension is equal to 35% of the husband's pension.<br><br>No.<br><br>Under Basic Pension a child's benefit is paid to those up to age 18.<br><br>No. | No, the benefit doesn't become payable to survivors when the beneficiary of an occupational or earning incapacity pension dies. An independent entitlement to widow/widower or orphaned dependents' pension may ensue, however, the size of which is inter alia determined by the late beneficiary's claim to pension benefits as well as its size.<br><br>A former spouse may also become eligible to collect a survivor pension if the divorce has occurred before 1977. | Yes.<br><br>Yes.<br><br>Yes.<br><br>Yes, if disabled.<br><br>Yes.<br><br>All of the survivor benefits above are paid from the retirement and survivor trust fund. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part V.B

Is the benefit adjusted in accordance with general price levels (inflation)?  
If so, is this done by formula, legislative act or other?

| Austria<br>Response                                                                                  | Canada<br>Response                                                                                                                               | Finland<br>Response                                                                  | Great Britain<br>Response                                                                                                                                                                                                                   | Israel<br>Response                                                                                                                                                                         | Netherlands<br>Response                                                                                                                                                                                                                       | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                    | West Germany<br>Response                                                                                             | United States<br>Response                                                        |
|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| Yes on the first of January each year to compensate for the loss of buying power by legislative act. | Yes.<br><br>Benefits are adjusted annually with CPI for a 24 month period ending 10/31 of the preceding yr. (Section 43 of the legislative Act.) | All benefits are adjusted annually in accordance with inflation. by legislative act. | Yes. Each Nov. by the previous May's yearly increase in the Retail Price Index.<br><br>This is a statutory requirement made by "statutory instrument", an order to which Parliament gives its formal approval usually after a short debate. | Yes.<br><br>The pension is updated 4% per year in accordance with the average wage, & between these dates, whenever the cumulative price index in relation to the base rises more than 5%. | GDBA benefits linked to minimum wage which is adjusted in accordance with fluctuations in wage and price levels. DIA benefits are indexed but government has the power to refrain from indexing and has exercised that power in recent years. | The sickness cash benefit is adjusted in accordance with the increase of wages, but it is up to the insured to report upratings to the insurance office.<br><br>The base amount is the basis for calculation of pension amounts & other benefits. From 1/1/82 this amount is stipulated just 1% per year. The comparison figure will follow the consumer price index. | No. Pension adjustments are affected via the general assessment basis which is adjusted annually by legislative act. | SSDI benefits have the same COLA as retirement benefits done by legislative act. |



REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2. Part 6.A

In several countries, the work-disability benefit system is a continuum, where a claimant enters the system with short-term sick pay benefits, and moves gradually to a long term disability benefit, which at retirement age is converted to an old age pension.

Please provide a chart or outline of the interrelationships of these (and possibly, other) major benefits.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                   | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | United States<br>Response                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| In case of a mental or physical illness that makes a medical treatment necessary and if the prerequisites for the entitlement to sickness benefits are met, the person for a maximum duration of 78 weeks (statutory additional benefit) receives a sickness benefit (from the health insurance). If a medical check shows that there is an invalidity or incapacity to work, the person receives an invalidity or incapacity to work pension if he/she makes a claim. Sickness benefit & pension are not given at the same time (partial freeze of pension). Once the person reaches the retirement age, the invalidity or incapacity to work pension is converted into an old age pension. A pension from the accident insurance is continued to be paid if the person receives an old age pension. | Someone leaving the labor force would receive 15 weeks sickness benefit (unemployment insurance), which becomes the long term disability benefit (Canada or Quebec pension). At 65, CPP benefits become Canada Pension Old Age Security &/or retirement benefits. If the person has little or no other sources of income, they may be eligible for the Guaranteed Income Supplement. | In general the disability pension under NIP & EPDP schemes follows a term of 1 year under sickness insurance daily allowance. NIP-Benefit is converted to old age pension when the beneficiary becomes 65 years old. EPDP-Benefit is converted to old age pension when the beneficiary reaches the retirement age of the program, which may be from 60-67 years. EAI - Benefit remains unchanged. MLI-Benefit is converted to old age pension when the beneficiary reaches his retirement age according to his relevant EPDP program. | Incapacity benefits: Insured employees: 1st 8 weeks-statutory sick pay (1), next 20 weeks-sickness benefit. Insured self-employed and Insured Unemployed: 1st 8 weeks-sickness benefit, next 20 weeks-sickness benefit. Non-insured: Nil (2), All Insured People: Until 70(65)-invalidity benefit (3), subsequently-retirement pension. Non-insured: Until 70(65) Severe disablement allowance (4), subsequently-severe disablement allowance or retirement pension. (1) Statutory Sick Pay is in fact non-contributory and paid by employers and reimbursed by the DHSS thru deduction from national insurance contributions. Non-insured employees will usually receive it unless they earn less than 34.5lbs/week or are on a short term contract. (2) Supplementary benefit will usually be payable if the person or couple have insufficient resources. (3) Between 65-70(60-65 for women) there is a choice of invalidity benefit or retirement pension. Most choose the former as it isn't taxable. (4) For conditions see Section VII. | There is a division between short-term sick pay benefits, disability benefit, and old age pension. 1) There is a period of 3 months of presence of disability before a disabled person can submit a claim for disability benefits. 2) On reaching retirement (65 for a man, 60 for a woman), the disabled person ceases to receive a disability pension, & any supplements, & transfers to an old age pension (which is roughly equivalent) & its possible supplements and grants. However, if the disabled person is receiving special allowances such as mobility or attendant allowances he or she will continue to receive these allowances after reaching retirement age. | In attempting to return or maintain paid employment, the labor disability insurance schemes make a distinction in duration of the labor disability. Short-term disability, lasting a maximum of 52 weeks, on the part of employees, is provided for under the Sickness Benefits Act (SBA). Long-term disability, longer than the initial 52 weeks, on the part of all residents of the Netherlands, is provided for under the General Disablement Benefit Act (GDBA), and on the part of employees, under the Disablement Insurance Act (DIA). The coverage therefore shifts from the SBA to the GDBA/DIA. | Disability system is a continuum. When an insured person falls ill he receives sickness cash benefit. At latest after 90 days of illness, the insurance office must decide if any measures must be taken to shorten the sickness period. The measures taken in each case must of course be adopted to the situation in the actual case. If the incapacity to work is expected to last for a considerable time, i.e. normally at least 1 year, a disability pension will be taken into consideration. Whether the sickness cash benefit is converted into a pension or not depends, among other things on, the diagnosis in relation to the person's profession & factors that effect the ability to change professions, such as age, education and experience. | When an insured person becomes ill, the appropriate sickness fund will, as a rule, grant sick pay benefit. This sick pay isn't subject to time limits; for one and the same illness, it will, however, be paid for a max. of 78 weeks of sickleave within a period of 3 consecutive yrs. Eligibility for sick pay benefits terminates the day an earning incapacity pension is awarded by the pension insurance administration. If an insured is awarded occupational incapacity pension (at age 60) for a period of sick pay receipt, the amount of sick pay collectable will be reduced by the amount of the pension awarded relative to that same period. Flexible old-age pension & Regular old-age pensions begin at age 65. | There is no national sickness benefit program. SSDI benefits are converted to old age pension when the beneficiary is 65 years old. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part VII.A

For people not covered by this benefit program, are there other eligible programs:  
For disabled people who have never worked?  
For people who do not qualify because severity of disability criteria is not met?  
For specific groups of workers?  
For veterans with:  
service or non-service connected disability?  
Do these programs have their own definitions for disability?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                          | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Sweden<br>Response                                                                                                                                                                                              | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                      | United States<br>Response                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Social assistance is available.</p> <p>According to the Invalid Employment Act, disabled school children as of 15 years old can be supported.</p> <p>Benefits from accident insurance can be granted after an occupational accident or disease, if the reduction of earning capacity (normally) is of at least 20%.</p> <p>Benefits for war victims &amp; veterans is administered by the provincial invalid offices.</p> | <p>Provincial Family Benefits.</p> <p>Private insurance, Co. employers insurance, worker's comp; 15 week unemployment insurance sickness benefit.</p> <p>Workers Comp for those with employment-related injuries. As of 1980, people working on farms fishing operations &amp; other small unincorp businesses became eligible to contribute to CPP/BPP.</p> <p>Yes.</p> <p>Yes. Both receive a Disability Pension, administered by Canada Pension Commission thru the Dept. of Veteran's Affairs.</p> <p>Yes; definitions for family benefits &amp; worker's comp. are outlined in legislative acts in provincial jurisdictions.</p> | <p>Disabled people who have never worked are eligible for the MIP.</p> <p>There are no benefits except social welfare for people who do not qualify because severity of disability criteria are not met under the various programs.</p> <p>Everyone is covered by one or more of the described programs.</p> <p>The veterans have a special program for service connected disability.</p> <p>If there is a non-service connected disability, the veterans qualify under one or 2 of the described programs &amp; a specific veteran's pension.</p> <p>Yes.</p> | <p>Non-insured people incapable of work may be eligible for Severe Disablement Allowance if they have been a resident in the UK for 10 years.</p> <p>The only medical criterion for invalidity benefit is incapacity for work. Disabled people capable of work may qualify for unemployment benefit or supplementary benefit if unemployed and/or the benefits specified in C below.</p> <p>Additional benefits may be payable under the industrial injuries scheme whether or not the person is incapable of work. There are special schemes for byssinosis and pneumoconiosis.</p> <p>In addition to entitlement to any other benefits veterans may be entitled to several benefits under the war pensions scheme if their disablement is attributable to or aggravated by service.</p> | <p>Disabled persons who have never worked are eligible for benefits under the general disability benefit program.</p> <p>Firstly, if there is a 20% medical disability, claimant is entitled to rehab. services from National Insurance Institute. Secondly, if he is not working, he can receive assistance thru the minimal income service, according to its criteria.</p> <p>No.</p> <p>Yes. These special groups include - (1) Hostile action casualties (2) Prisoner of Zion with a disability, both paid for by the government &amp; provided by National Insurance Institute. 3) Partisans of WWII, Funds provided by Bureau for Rehab. of Disabled Persons, &amp; (4) Persons Disabled due to Nazi Persecution, paid for by Ministry of Finance.</p> <p>The claimant will be handled just like any other claimant in the general disability benefit program.</p> | <p>GDBA covers persons under 18 who have never worked and who became disabled. After age 18, they are not covered under GDBA and must fall back on the general assistance program.</p> <p>General Assistance.</p> <p>None.</p> <p>Special programs for veterans with service connected disability and without.</p> <p>See above.</p> <p>For service connected, necessary to show relation between disability and military-related cause. Under GDBA, disability exists if, as a result of an impairment, worker is completely or partially unable to work at his last job or in a job in a nearby location which he can be expected to perform given his skills and education. There is essentially the same definition for DIA.</p> | <p>Not applicable.</p> <p>No, not generally.</p> <p>See Table 7.D</p> <p>Yes, military personnel &amp; some other categories are covered by special work injury insurance.</p> <p>No.</p> <p>See Table 7.D.</p> | <p>Social assistance benefits are available.</p> <p>They may be eligible for social assistance if they meet the criteria of the Social Assistance Act.</p> <p>Yes, e.g. craftsmen, miners, farmers insurance schemes.</p> <p>Yes.</p> <p>Yes, under the Act concerning benefits to soldiers of the Bundeswehr &amp; under the war victims benefit scheme.</p> | <p>SSI depending on financial need.</p> <p>No benefits for people who do not qualify because severity of disability criteria are not met.</p> <p>Black lung victims, disabled longshoremen and certain railroad workers.</p> <p>Yes.</p> <p>Yes.</p> <p>Yes.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part VII.8

Is disability defined in your Social Security Disability Benefit Program  
separate and distinct from industrial sickleave and industrial injury  
compensation program?

| Austria<br>Response                                                                                                                                                                                                                                                                                                          | Canada<br>Response | Finland<br>Response                                                                                                                                                    | Great Britain<br>Response | Israel<br>Response | Netherlands<br>Response                                                                    | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                             | West Germany<br>Response | United States<br>Response                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| There are different definitions for the different branches of social insurance: in the pensions insurance the "invalidity" for workers, the "incapacity to work" for employees & the "permanent incapacity for gainful occupation" for self-employed persons, in the accident insurance the "reduction of earning capacity". | Yes.               | Each of the described programs is separate, but a disabled person may qualify under one or more programs which have certain priority & are offset against one another. | Yes.                      | Yes.               | There is no distinction between tests in case of industrial injuries and general benefits. | No. Work injury insurance is designed to put the insured person in the same economic situation as if his injury had never occurred. In principle, therefore, the sickness cash benefit paid from work injury insurance provides 100% compensation for loss of earnings. Similarly, a person whose working capacity has been permanently reduced as the result of a work injury will receive an annuity which in principle provides full compensation for his loss of earnings. | Yes.                     | Industrial sickleave depends on employer's policies & ind. injury differs by state. However, a disabled worker on workers' compensation from the state may also be eligible for SSDI adjusted benefits. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 2, Part VII.C

For people who are covered by the benefit, are there other benefits or allowances for which the beneficiary becomes automatically eligible?

Please list benefits and allowances which a beneficiary may become entitled. Indicate the condition of entitlement and their monetary value on an annual basis where applicable.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Canada<br>Response | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                                 | Sweden<br>Response                                                                                                                                                                                                                                                                                                                 | West Germany<br>Response                                                                                                                                                                                                                                       | United States<br>Response                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>People who receive an invalidity respectively and incapacity to work pension are health insured and they have a right to all benefits in kind of the health insurance and, therefore, also to medical coverage. If the beneficiary is helpless and needs special care &amp; attendance, he/she is legally entitled to a special care supplement.</p> <p>Disabled persons can receive loans and/or subsidies for the adaptation of their dwellings. Persons who need special care are granted subsidies to their rent. Disabled persons unable to care adequately for themselves in their own homes can obtain subsidies to be able to live in pensioners' hostels or nursing homes. Loans &amp;/or subsidies can be granted for the purchase or adaptation of motorcars for disabled persons and in obtaining a driver's license. There are tax reductions for the purchase of motorcars &amp; subsidies for transportation. Certain groups of disabled persons are entitled to a reduced fare in trains &amp; buses or they do not have to pay the basic telephone rate &amp; by fees.</p> | <p>No.</p>         | <p>NIP benefits qualify automatically one under the Sickness Insurance program which covers medical expenses and transportation. There may be rehab. benefits too.</p> <p>EPDP-There are no other benefits except rehab. upon consideration.</p> <p>EAI &amp; MLI-The programs provide medical care, attendant care, transportation costs, loss of faculty, medical &amp; vocational rehab.</p> <p>There are no upper limits on costs covered where applicable.</p> | <p>Receipt of invalidity benefit does not bring automatic entitlement to any other benefit, as programs are separate.</p> <p>(1)Health Care-Available to all residents under the National Health Service.</p> <p>(2)Industrial Injuries Scheme.</p> <p>As stated before the contribution conditions for sickness/invalidity benefit are now waived in cases of industrial injury/disease. Some people still receive an equivalent benefit under the Industrial Injuries Scheme called Unemployability Supplement. The benefits are not taxable.</p> <p>(3)War Pensions Scheme. The structure is similar to the Industrial Injuries Scheme, but with several additional benefits.</p> <p>(4)Attendance Allowance.</p> <p>(5)Mobility Allowance.</p> <p>(6)Supplementary Benefit- This is a means tested benefit available to all residents over 16 not in full time work with savings less than 3000 lbs. The claimant is paid the balance between his requirements &amp; resources.</p> <p>(7)Housing Benefit- This is a means tested benefit available to all people with low incomes who pay rent and</p> | <p>Yes. Not automatically, but depending on type &amp; degree of disability &amp; severity of limitation.</p> <p>1) Attendance Allowance.</p> <p>2) Mobility Benefit.</p> <p>3) Vocational Rehabilitation.</p> <p>1) Attendance Allowance: Pension equivalent to 50-150% of full industrial pension (for a housewife 30-40%) depending on the severity of the limitation.</p> <p>2) Mobility Benefit: Is paid by the general disability benefit program with funds provided by the government.</p> <p>3) Vocational Rehabilitation: Aid in diagnosis &amp; professional guidance. Payment of rehab allowance during period of studies (to those not receiving disability pension) as well as various expenses connected with studies such as traveling expenses, tuition &amp; school supplies. In special cases, a grant is given for the acquisition of work tools.</p> | <p>There is no automatic entitlement to other benefits. Numerous housing, transportation, tax benefit programs available to handicapped persons whether receiving benefits or not.</p> <p>With some exceptions, provisions are made to prevent overlapping of benefits. If other benefits are received, GDBA benefits are reduced. In general, total benefits and wages cannot exceed 85% of basic daily wage rate.</p> | <p>All residents in Sweden are irrespective of citizenship covered by the sickness insurance and work injury insurance including not only sickness cash benefits but also benefits in kind, such as hospital care treatment by a doctor or dentist, treatment by a physiotherapist, purchase of medicine &amp; transportation.</p> | <p>Under statutory pension insurance legislation, occupational or earning incapacity pensioners are entitled to collect a supplement toward their health insurance contribution. The amount is a statutorily determined % of the pension amount collected.</p> | <p>SSI beneficiaries or eligible for MEDICARE after 24 mths. They may also receive MEDICAID if financially needy.</p> <p>Avg. value of MEDICARE is \$190 per month.</p> |

## Section 2, Part VII.D

### Austria Response

The benefits from the pension insurance are given in full when a person is also entitled to benefits from the accident insurance or the welfare for war victims.

## Canada Response

**CPP does not do any offsetting of benefits.**

### Finland Response

There are priorities among described programs which are also offset one against each other.

## Great Britain Response

(3) Attendance Allowance, & Constant Attendance Allowance (War or Industrial Injuries) disregards supplementary benefit treatment unless the person lives in residential accommodation & the cost is being met by supplementary benefit.

## Israel Response

If a person meets the criteria for more than one benefit, he can receive benefit only from 1 agency which is offering the higher benefit.

### Netherlands Response

With some exceptions, provisions are made to prevent overlapping of benefits. If other benefits are received, GSEA benefits are reduced. In general, total benefits and wages cannot exceed 85% of basic daily wage rate.

### Suoden Response

A person drawing a full disability pension is not entitled to sickness cash benefit. For an insured person over 70 years of age but for an insured person who, according to the National Insurance Act, is receiving an old age pension the sickness cash benefit is available for a maximum period of 365 days.

### West Germany Response

In case of eligibility to both occupational/earning incapacity pension under the statutory pension insurance scheme, & to an industrial injuries benefit under the statutory accident insurance scheme, the statutory pension insurance benefit will be suspended to the extent that the sum of the 2 pensions exceeds both: 80% of the amount of annual occupational earnings on which computation of the industrial injuries benefit is based, and 80% of the pension calculation applicable for its computation.

**United States  
Response**

**DDGI & Veterans' bene-  
fits are each paid in  
full.**

Other public benefits (e.g. worker's comp) are offset against one another.

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part 1.

Are the basic criteria for approval of disability benefit claims ordained in statute? If yes, please explain.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Great Britain<br>Response                                                                                                                                                           | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                           | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                            | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | United States<br>Response                                                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Yes, under the General Social Insurance Act, a person is entitled to an invalidity or incapacity to work pension, if the general prerequisites are met & if the person is suffering from temporary or permanent invalidity or incapacity to work.<br>For the accident insurance the person must suffer a reduction of earning capacity for a period of over 3 mths that is of at least 20% (normally). There is no legal definition of the term "reduction of earning capacity". | Yes, the person must suffer from a severe & prolonged mental or physical disability, & is incapable regularly of pursuing any substantially gainful occupation. The disability must be long continued & of indefinite duration or is likely to result in death; and (b) a person shall be deemed to have become or to have ceased to be disabled at such time as is determined in prescribed manner to be the time when he became or ceased to be as the case may be, disabled, but in no case shall a person be deemed to have become disabled earlier than 12 mths before the time of the making of any application in respect of which the determination is made." | Yes, the MIP benefit is payable to persons who are unable to maintain themselves by their usual work or any other kind of work which, considering their age, occupation, education and place of residence, would be suitable for them.<br>EPDP - Any employee or self-employed person, whose working(earning) capacity is impaired continuously by at least 3/5ths for a yr.. In addition to medical factors, social circumstances such as age, training, work availability & housing conditions are taken into consideration in assessing the impairment of working capacity.<br>EAI Disability is defined as incapacity to do the work done prior to injury or to do corresponding work, considering the injured person's age, place of residence, training & education, & the type of work available.<br>MII-Disability is defined as an incapacity to do the work done prior to the injury caused by the use of a motor-vehicle in traffic or to do corresponding work considering the injured person's age, place of residence, training & education & the type of work available. | Yes, a person must be incapable of work by reason of some specific disease or bodily or mental disablement ("work" meaning work which the person can reasonably be expected to do.) | Yes, a person who as a result of a physical, mental or intellectual impairment, fulfills one of the following conditions: (1) he is unable to support himself from work or occupation, and he does not earn a sum equivalent to 25% of the average wage (2) his capacity to earn a living from work or occupation, as well as his actual earnings, are reduced as a result of his impairment by 50% or more. | Yes, in statute. As a consequence of illness or impairment, must be entirely or partially incapable of earning which he is capable of doing on the basis of his powers and skills and which in light of his education and former profession, he can, in fairness be expected to perform, at his old job or nearby location at the prevailing wage. |                    | Yes, (1) rehabilitation can be granted under pension insurance when earning capacity is significantly endangered or already reduced due to illness/disability & when the rehab measure is capable of substantially improving or restoring it and/or of preventing the onset of occupational/earning incapacity. The principle here is that "rehab comes before pension". (2) Benefit award due to occupational incapacity presupposes that earning capacity has been reduced by illness to less than half of a comparable, healthy insurant's capacity. (3) Pension award due to earning incapacity presupposes that an insured person, due to an illness, can, for an unforeseeable period of time, engage in gainful activity only irregularly, or achieve only insubstantial income from it. (4) Occupational earning incapacity pensions may from the very outset be granted for a specific period of time if the occupational earning incapacity may be expected to be removed in the foreseeable future. | Yes. "Inability to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment which can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 mths. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part II.

Do the criteria relate to:  
impairment (physical, mental)?  
ability to work?

| Austria<br>Response                         | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                              | Finland<br>Response                                        | Great Britain<br>Response | Israel<br>Response | Netherlands<br>Response                                                          | Sweden<br>Response | West Germany<br>Response                                                                                                                    | United States<br>Response                                  |
|---------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|---------------------------|--------------------|----------------------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| Yes in pensions and<br>accident insurances. | Yes. Special consider-<br>ation exists for ap-<br>plicants who are 55-65<br>who have a significant<br>impairment which has<br>prevented them from<br>doing their usual type<br>of work. If they have<br>terminated or are about<br>to, any unemployment<br>insurance benefits to<br>which they are entitled<br>they would not be de-<br>nied at initial appli-<br>cation without careful<br>consideration & docu-<br>mentation. | Yes.<br><br>Yes in EPDP, EAI & MLI<br>also loss of income. | No.<br><br>Yes.           | Yes.<br><br>Yes.   | Yes, both are taken<br>into account.<br><br>Yes, both are taken<br>into account. |                    | The criteria thus in-<br>volve both existing in-<br>pairments/disabilities<br>(physical or mental) &<br>earning capacity.<br><br>See above. | Yes.<br><br>Yes, in any substan-<br>tial gainful activity. |
| Yes in the pensions<br>insurance only.      | Yes. Applicants who have<br>been off work due to a<br>severe disability for<br>at least 6 months & who<br>are likely to the best<br>medical judgment, to be<br>off work for 0 12 months<br>(indefinite) should in<br>most cases be granted<br>at initial determination<br>and given an appropriate<br>early reassessment date.                                                                                                  |                                                            |                           |                    |                                                                                  |                    |                                                                                                                                             |                                                            |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part III.A-C

Are there prescribed medical criteria for specific diagnostic categories?  
If the medical criteria relate primarily to assessment of impairment,  
is someone meeting the criteria assumed to be incapable of work?  
If further evidence of incapacity is required, please give details.  
If the medical criteria relate primarily to assessment of capacity for  
work are there set guidelines?  
is it a matter for the clinical judgment of the examining doctor?

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                          | Great Britain<br>Response                                                                                       | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Netherlands<br>Response                                                                                                                                                                                                                               | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                    | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | United States<br>Response                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Mo. Nevertheless, in the accident insurance there are not binding "pensions tables" (not complete) that give a certain frame for these criteria. These pensions tables are based on long-term experience &amp; take into consideration the developments of the work life &amp; the labor market.</p> <p>Pensions insurance-Mo.<br/>Accident insurance-Yes.</p> <p>Not required.</p> <p>No.</p> <p>The doctor has to define the type of work that the insured person can still do taking into consideration his/her state of health. He in particular has to determine what the person claiming a pension is suffering of &amp; which work the person can still do considering his/her physical and mental condition.</p> | <p>Yes. Not by regulations as in U.S., but in the Guidelines that follow the International Classification of Diseases, a functional rating system that determines incapacity.</p> <p>There are medical criteria related to each functional category in the Guidelines.</p> <p>Supporting data is obtained from hospitals the primary physician, employer and other appropriate sources.</p> <p>Yes. The determination of capacity/incapacity to work is the final arbitrator.</p> <p>Not applicable. There is no examining doctor on the Disability Determination Board. The applicant's primary doctor is asked to provide medical data, not a judgment about eligibility for benefits.</p> | <p>Mo, except in NIP where a person who is permanently blind, unable to move or is otherwise helpless is entitled to disability benefit.</p> <p>No.</p> <p>Evidence is needed of incapacity to work.</p> <p>Mo. The guideline is at the common medical experience.</p> <p>Evidence from the examining (personal) physician of claimant is judged by a program physician.</p> | <p>No.</p> <p>Not applicable.</p> <p>Not applicable.</p> <p>Mainly administrative, not medical.</p> <p>Yes.</p> | <p>Yes. The book of statutes includes detailed list of various medical conditions or impairments, subdivided by severity of condition, &amp; subsequent % of medical disability to be allocated.</p> <p>No. The medical disability criteria acts as a threshold. If a disabled person has at least a 40% medical disability, or a disabled housewife has at least a 50% medical disability, he or she has crossed the threshold, &amp; is then entitled to evaluation with regard to vocational or earning disability.</p> <p>No further evidence of incapacity is required.</p> <p>Medical criteria don't relate primarily to assessment of capacity to work.</p> <p>See above.</p> | <p>No specific diagnostic categories.</p> <p>No presumption of disability based on medical assessment alone.</p> <p>See above.</p> <p>There is a method of assessing functional capacities in relationship to job requirements.</p> <p>See above.</p> | <p>No.</p> <p>Positive &amp; negative performance profile for an insured person compared to the performance requirements in a specific occupational activity and/or the occupational sector generally.</p> <p>Yes there are orientation aids for medical assessment of individual capacity.</p> <p>Yes the clinical judgment of the examining doctor is decisive.</p> | <p>No attention is given to the implications existing health problems have relative to physical or mental capacity in working life. Hence, a so-called positive and negative performance profile will be established by the appropriate expert, i.e. stating activities that can be performed &amp; those that can no longer be performed. Assessment of earning capacity, hence, is not alone a matter of the nature &amp; extent of a health impairment, but essentially dependent on the resulting disabilities and handicaps.</p> <p>No.</p> | <p>Listing of impairments for most serious disabilities only.</p> <p>Somebody is assumed incapable of work if he meets diagnosis plus tests listed or symptoms articulated.</p> <p>Only for those not meeting criteria above.</p> <p>Yes. At the listing level.</p> <p>Evidence from claimants' personal doctor is judged by a program doctor at the Disability Determination Services office (state level).</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part III.B-F

If a claimant's ability to work depends on continuing medical treatment (e.g., chemotherapy is this taken into consideration as part of the assessment?  
If a claimant's impairment or incapacity could be alleviated by an operation is the benefit denied if he/she refuses treatment?  
May the agency insist on regular medical treatment as a condition for receiving benefit? If yes, please state how this is regulated.

| Austria<br>Response                                                                                                                                                                                                                                                                                                                | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                       | Finland<br>Response                                                                                                                                                                                                                         | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Israel<br>Response                                                                                                                                                                                               | Netherlands<br>Response                                                                                                                                                                                                                                                                                                                                                                                             | Sweden<br>Response                                                                                                                                                                                                                                                                                                                                                                                      | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | United States<br>Response                                                                                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Pensions insurance-Yes, but what is essential is the diagnosis &amp; the conclusions stemming from it where the reduction of working capacity is concerned.<br/>Accident insurance-No.</p> <p>Pensions insurance-No.<br/>Accident insurance-The law foresees this possibility, but it is practically never used.</p> <p>No.</p> | <p>Yes on a case-by-case basis. There is no prescribed list of treatments that must be considered, e.g. renal dialysis.</p> <p>The potential exists in the Act (Regulation 68) to deny benefits on these grounds, but it has never been done.</p> <p>Provision in legislation does exist, but it hasn't been used in this way because personal freedom is respected.</p> | <p>Failure to follow prescribed treatment could cause withheld benefit but is rarely used.</p> <p>Same as above, rarely invoked except for an occasional cataract operation.</p> <p>In principle yes, and very seldom used in practice.</p> | <p>Yes. A person shall be disqualified for up to 6 wks if he fails without good cause to attend for, or to submit himself to, medical or other treatment; provided that this disqualification shall not apply to any failure to attend for or to submit to vaccination or inoculation of any kind or to a surgical operation.</p> <p>Disqualified if failure to attend for or to submit to a surgical operation is of a minor character &amp; is unreasonable.</p> <p>See above.</p> | <p>No. The claimant is not punished for inability or unwillingness to continue with medical treatment.</p> <p>No.</p> <p>No. The agency does not insist on a regular treatment as a condition for a benefit.</p> | <p>Yes.</p> <p>Decided on individual basis. Assent of attending physician is sought and if disagreement, settled by consultation. In general individual might refuse treatment, but may suffer financial consequences.</p> <p>Only with consent of attending physician and in event of disagreement, provisions made for mandatory discussions between national insurance practitioner and attending physician.</p> | <p>Decided on individual basis. Assent of attending physician is sought and if disagreement, settled by consultation. In general individual might refuse treatment, but may suffer financial consequences.</p> <p>Only with consent of attending physician and in event of disagreement, provisions made for mandatory discussions between national insurance practitioner and attending physician.</p> | <p>Yes as the individual case may be. In particular, such factors as associated side-effects of long-term medication which may be detrimental to performance are taken into account as well. The prognostic outlook forming part of the assessment in view of the probable future development of capacity for work, such necessary long-term therapies may be of special importance (e.g. diabetics).</p> <p>There is a basic duty for the insured person to cooperate, however, only within certain statutorily defined limits. There is for example, no obligation to consent to surgical or diagnostic procedures involving risk or pain. Refusal to submit to such measures is consequently no reason to deny a benefit. The insured person may, however, have to accept the implications, i.e. that benefits or services may fall short of the optimum.</p> <p>See above.</p> | <p>Failure to follow prescribed treatment could be used to withhold benefit, but it is rarely used.</p> <p>Yes, but rarely used except for cataract operations. See Above.</p> <p>No.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part IV.AA8

Are vocational factors applied universally?  
Or are they applied individually with respect to such factors as:  
age  
education  
work experience  
the general availability of work the claimant is able to perform  
the availability of the specific job claimant is able to perform  
other

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Canada<br>Response                                                                                                                                                                                                 | Finland<br>Response                                                                                                    | Great Britain<br>Response               | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Netherlands<br>Response                                                                                                                                                                                                                                                   | Sweden<br>Response | West Germany<br>Response                                                                                                   | United States<br>Response               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | =====                                                                                                                                                                                                              | =====                                                                                                                  | =====                                   | =====                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | =====                                                                                                                                                                                                                                                                     | =====              | =====                                                                                                                      | =====                                   |
| In the pensions insurance for employees: Yes.<br>In the pensions insurance for workers: No.<br>In the accident insurance: No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | The CPP definition is applied very strictly, as there are no partial benefits awarded. Individual conditions are considered, but not used as criteria.                                                             | No.<br><br>Yes.<br><br>Yes.<br><br>Yes.                                                                                | No.<br><br>Yes.<br><br>Yes.<br><br>Yes. | No.<br><br>Yes. All these factors are taken into account by rehab. officer in his assessment and recommendation to the claims officer. This may lead to disagreement between claims officer & rehab. officer, with the latter considered as being too "lenient" & taking too many factors into consideration.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Individual evaluations always made for all applicants.<br><br>Each applicant is rated on a functional assessment scale as are potential jobs and from the match of these, residual earning capacity is determined and from this, the % of labor disability is calculated. |                    | Yes. This inevitably results from the statutorily established tie between benefits & earning capacity, i.e. its reduction. | No.<br><br>Yes.<br><br>Yes.<br><br>Yes. |
| In the accident insurance: No.<br>For the Pension Insurance program what is taken into consideration is the training, the knowledge & skills that the person has acquired by his/her practical work, the type of occupation that the person has had & how much the person would have to use his/her working capacity in similar occupations that the person could be referred to. The term "incapacity to work", that for the major part corresponds to the definition of "invalidity" for workers in skilled (semi-skilled) occupations, shows that the pensions insurance for employees is an occupation-related insurance. | Yes.<br><br>Yes.<br><br>Yes.<br><br>Yes after 55, other factors are considered, such as availability of appropriate employment. This is not stated in the Act. The GPP takes this into account between ages 60-65. | Yes. Local availability is considered.<br><br>Yes.<br>EPDP and EAI - General living conditions and place of residence. | No.<br><br>No.                          | <br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br><br>< |                                                                                                                                                                                                                                                                           |                    |                                                                                                                            |                                         |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part IV.C-6

Are there set definitions used in applying vocational criteria?  
Is there an industry specific standard?  
Would they include:  
psychological tests  
aptitude tests?  
Who assesses the vocational criteria:  
a doctor  
a vocational specialist (please state qualifications)  
other?  
Will the assessor be:  
employed by or contracted to the agency  
an independent expert  
other?

| Austria<br>Response                                                                                                                                                                                                      | Canada<br>Response                                                                                                             | Finland<br>Response                                                                                                              | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                    | Israel<br>Response                                                                                                                                                                                                                | Netherlands<br>Response                                                                                                                                                                                                                                    | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                       | United States<br>Response                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Yes. See IV.B.                                                                                                                                                                                                           | No.                                                                                                                            | No, but there is common experience.                                                                                              | To receive a benefit you must show that, given your disabilities & work experience, you are incapable of meeting the job requirements of an identifiable character of employment which is to be found in real life and is neither so remotely situated nor so rarely encountered as to put it outside the limits of practical contemplation. | Yes. See Part I (a).                                                                                                                                                                                                              | Yes, scales are set forth in regulations.                                                                                                                                                                                                                  |                    | Requirements profiles for the various occupations are available to the decision-making staff.                                                                                                                                  | Yes, these can be found in the Medical Vocational Guidelines.     |
| No.                                                                                                                                                                                                                      | No.                                                                                                                            | No.                                                                                                                              |                                                                                                                                                                                                                                                                                                                                              | No.                                                                                                                                                                                                                               | No, jobs are rated separately.                                                                                                                                                                                                                             |                    |                                                                                                                                                                                                                                | No.                                                               |
| No answer required.                                                                                                                                                                                                      | N/A-Employability is based on educational background.                                                                          | Appropriate tests are ordered for cases where medical impairment is not sufficient.                                              |                                                                                                                                                                                                                                                                                                                                              | These could be included as part of the rehab. officer's assessment.                                                                                                                                                               | Individual assessments made but not specific tests.                                                                                                                                                                                                        |                    | Yes, e.g. for miners (pension due to miners occupational capacity reduction).                                                                                                                                                  | Appropriate tests used when medical impairment is not sufficient. |
| See above.                                                                                                                                                                                                               | See above.                                                                                                                     | See above.                                                                                                                       |                                                                                                                                                                                                                                                                                                                                              | See above.                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                            |                    |                                                                                                                                                                                                                                | See above.                                                        |
| In the Pensions Insurance Institute for Employees, according to a decision of the self-administration, the head physician assesses the vocational criteria & together with a jurist of the institute makes the decision. | I-A board including at least 1 medical doctor called the Disability Determination Section, or any of the medical adjudicators. | Vocational criteria are not set by a doctor only.                                                                                | No. Except that a person may claim that his existing job is still available & it is not reasonable to expect him to obtain alternative work of which he is capable.                                                                                                                                                                          | Vocational criteria are not set by a doctor.                                                                                                                                                                                      | A vocational expert who has completed higher professional training in technical or social areas; 30 to 40 years of age; ability to do assessments and report results clearly. He cooperates with national insurance practitioner who has medical training. |                    | Such tests are primarily used in preparing for adequate VR services.                                                                                                                                                           | No.                                                               |
| In the Pensions Insurance Institute for Workers, it is the pensions board (body of the self-administration) that is responsible.                                                                                         | Yes-Medical assessment could be contracted out & might include a vocational assessment.                                        | Vocational criteria are assessed by a team of claims processors and adjudicators.                                                |                                                                                                                                                                                                                                                                                                                                              | Vocational criteria are not set as such by a vocational specialist.                                                                                                                                                               |                                                                                                                                                                                                                                                            |                    | See above.                                                                                                                                                                                                                     | Yes.                                                              |
| See IV.F.                                                                                                                                                                                                                |                                                                                                                                | Yes.                                                                                                                             | Such tests are not part of the benefit program.                                                                                                                                                                                                                                                                                              | The level of incapacity to earn, in those claimants with a 40% or more degree of medical disability is determined by the claims officer, very often in consultation with or following assessment, arranged by the rehab. officer. | Employed by agency which makes determinations. Outsiders brought in not to make assessments, but to supply additional data.                                                                                                                                |                    | Assessment of vocational criteria involves professionals from various disciplines, a doctor as medical expert; where indicated, an expert for industrial medicine as well as a vocational specialist and possibly a counselor. | Only at hearings.                                                 |
| The pensions board is composed by an employee of the insurance institute, a representative of the employers and a representative of the employees.                                                                       |                                                                                                                                | In complicated cases, independent experts, e.g. team of doctors, psychologists, work test specialists & social workers are used. | See above.                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                            |                    | See above.                                                                                                                                                                                                                     | Yes.                                                              |
| See above.                                                                                                                                                                                                               |                                                                                                                                |                                                                                                                                  | The Adjudication officer of the DHSS in light of medical and other evidence.                                                                                                                                                                                                                                                                 | Yes. The claims officer is an employee of the agency.                                                                                                                                                                             |                                                                                                                                                                                                                                                            |                    | Primarily, agency staff is used.                                                                                                                                                                                               |                                                                   |
|                                                                                                                                                                                                                          |                                                                                                                                |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                            |                    | May be requested to participate.                                                                                                                                                                                               |                                                                   |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.A

Are environmental intolerances a factor in determining capacity for work?

Austria  
Response

Yes.

Canada  
Response

Yes, in special circumstances, e.g. severe allergy.

Finland  
Response

Yes.

Great Britain  
Response

Only in the short term unless someone was allergic to all the situations in which work of which he was capable is undertaken.

Israel  
Response

Yes.

Netherlands  
Response

Yes.

Sweden  
Response

Yes.

West Germany  
Response

Special workplace and work environment-related factors are taken into account, such as humidity, coldness, dust, noise, toxic agents, allergic agents in diagnosed allergies, as well as job-required postures, working rate or hours, such as piece-work, shift working.

United States  
Response

Yes.

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.B

What are the current professional criteria for determining mental illness?  
Will the assessment of mental illness be undertaken by a psychiatrist?  
Psychologist?  
What conditions are given to the effect of mental illness on the capacity to work (e.g., relationships with work colleagues)?  
Are there particular problems in relation to the assessment of mental illness?

| Austria<br>Response                                                                                | Canada<br>Response                                                                                                                                                                                                                                                                                                                                                                                 | Finland<br>Response                                                                                                                                                                                                                                                                                                                    | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Netherlands<br>Response                                                                                                                           | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                      | United States<br>Response                                                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Based on the current theories in this field & the recommendations of the state health authorities. | Judgments are made in primarily functional terms. If any of these conditions impair a person to such an extent that the capacity to work is lost, then the person would be eligible for CPP. A longer period of assessment is generally required. If a person is "playing the role" of being disabled over an extended period, he or she is disabled, in that they aren't functioning effectively. | State of art of medical science generally accepted in medicine.<br><br>Specialized psychiatrist.<br><br>NIP and EPDP only - Consideration on the effect on work is given in cases of mental illness.<br><br>There are often serious problems in connection with assessment of mental illness due to the subjective nature of evidence. | Assessment by DHSS doctor following report from claimant's own doctor.<br><br>A consultant psychiatrist's opinion may be requested if necessary.<br><br>Relationship with others, including colleagues, in general will be taken into consideration, but not relationships with individuals.<br><br>DHSS says no. Impression of mental health welfare rights worker is that practice varies between local offices. In the London area, as long as medical certificates are forwarded regularly claimants are unlikely to be subject to any automatic re-evaluation by DHSS. Sometimes they have difficulty getting their certificates renewed if they see a different doctor. | Sections 33 and 34 of the handbook of medical impairments & subsequent degree of medical disability deal with psychotic and psychoneurotic disturbances.<br><br>A psychiatrist or psychologist will submit his recommendations after examining claimant, to the medical officer of the general disability benefit program, who will then determine the degree of medical disability.<br><br>See above.<br><br>Consideration of the effect on work, is given in cases of mental illness, as one of the aspects of the claimant's mental illness.<br><br>Yes. The objective evidence of the nature & severity of the mental illness is often very difficult to obtain & quantify. | Based on DSM-III.<br><br>Psychiatrist.<br><br>Specific criteria used such as ability to work with others.<br><br>Difficult to objectify evidence. |                    | In principle, the same assessment criteria are applicable i.e. it is not primarily a matter of the diagnosis and health problems alone, but of their overall implications for the capacity for work, i.e. resultant disabilities and handicaps.<br><br>Psychiatrist.<br><br>Any factor may be detrimental to capacity for gainful employment. This includes relationships with other workers. | Presently under revision. Proposed rules published in Federal Register dated 2/4/83. Comments must be submitted before 3/21/83 to be considered.<br><br>Either.<br><br>Either.<br><br>Effect on work in cases of mental illness.<br><br>Serious ones due to subjective evidence. |

Difficulties may in the individual case arise from determining the insurant's capacity to benefit from rehab. measures, and relative to outcome prognosis in rehab. services for mentally ill persons.

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.C

What are the current professional criteria for determining mental retardation?  
How is the ability to work of a mentally retarded person determined?

| Austria<br>Response                                              | Canada<br>Response | Finland<br>Response                                                                   | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                  | Israel<br>Response                                                                                                                                                                                                                                                                          | Netherlands<br>Response                                           | Sweden<br>Response | West Germany<br>Response                                                               | United States<br>Response                                       |
|------------------------------------------------------------------|--------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| See V. B.                                                        | See V. B.          | NIP only - see above.                                                                 | Assessment by DHSS doctor following report from claimant's own doctor.                                                                                                                                                                                                                                                                                                                                                     | A psychiatric exam, along with intelligence testing by a psychologist.                                                                                                                                                                                                                      | Reduced mental capacity is determined through the use of DSM-III. |                    | Mental retardation and pertaining issues are governed by the principles set out above. | Under revision. See above.                                      |
| By a medical expertise of a psychiatrist with the help of tests. |                    | Same as for other disabilities, but more workshop (work-clinic) evaluations are made. | On the basis of the clinical history and exam, report from the claimant's own doctor, & such other reports as may be thought necessary. Note: Mental retardation is usually congenital. To qualify for invalidity benefit a person must have worked at some time, ergo the retardation alone cannot cause incapacity. For Severe Disablement Allowance there have not been problems for those requiring special education. | In the same way as for other disabilities. The handbook of impairments and degree of medical disability classifies mental retardation into 5 categories:<br>Borderline (IQ 70-79) 20%<br>Mild (IQ 55-69) 40%<br>Moderate (IQ 40-54) 65%<br>Severe (IQ 30-39) 75%<br>Profound (IQ 0-29) 100% | The same system as in other cases is used.                        |                    | See above.                                                                             | Same as for other disabilities, with more workshop evaluations. |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.D

How is pain assessed in relation to ability to work?  
How is the allegation of pain handled in the absence of supporting clinical evidence?  
Are there particular problems in relation to the assessment of pain?

| Austria<br>Response                                                                                                                                                                                               | Canada<br>Response                                                                                                                                                                                                  | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                             | Great Britain<br>Response                                                                                                                                                                                                                         | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Netherlands<br>Response                                                                                                                                        | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | United States<br>Response                                                                                                                                                                                      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Pain is only taken into consideration in relation to ability to work on the basis of objectively established clinical evidence.</p> <p>This is not taken into consideration.</p> <p>Diagnostical problems.</p> | <p>The impact of pain is best assessed by the person who perceives it. The best measurement has therefore been found to be a self-rating test; the individual rates the level of pain on a scale of one to ten.</p> | <p>Pain alone without any findings of objective clinical evidence—cause is not assessed in relation to ability to work.</p> <p>With great sympathy, but without effect to the assessment of ability to work. However, the strong allegation of pain may be a symptom of mental illness.</p> <p>Yes due to the subjective nature of pain when there is no clinical evidence.</p> | <p>The effect of pain is considered in addition to all other factors.</p> <p>It is a matter for clinical judgement.</p> <p>DHSS claim there are no problems. Rights workers suggest little weighting is usually given to allegations of pain.</p> | <p>Due to its subjective nature, pain as such is not given much weight in the medical assessment of disability, in the absence of any objective findings. However, in the vocational assessments, pain can be considered a factor in diminishing ability to work or earn a regular wage. For instance, Peptic ulcer—mild form, attacks infrequent and of short duration = 10% moderate level, recurrent attacks, more prolonged = 30%. This does not qualify for disability benefit pension since the minimal level of degree of medical disability for eligibility is 40%. Low back pain or arthritic conditions which may cause severe pain, are assessed medically only on the basis of limitation of movement which may or may not be present, &amp; to what extent.</p> <p>See above.</p> <p>Usually not at the medical diagnostic level. However, the problem does exist at the functional disability level.</p> | <p>Difficult to objectify. Assessment according to the dependability of the claimant.</p> <p>See above.</p> <p>The ability to objectify remains a problem.</p> | <p>See above.</p>  | <p>See above criteria. Pain alone, as any other single symptom, is not of itself a basis for decision-making. The presence of pain is considered within the overall assessment procedure. It is viewed from the perspective of its implications for the insured's overall capacity for work.</p> <p>If the allegation of pain doesn't correlate with clinical findings even after thorough exams, the presence of psychogenic or psychosomatic disorders will have to be investigated.</p> <p>In view of determining in particular, the issue of rehab. potential, elaborate assessment approaches have been developed for those with mental problems, taking into account the special nature of mental disorders.</p> | <p>Evaluation of pain was provided in a recent amendment to the SS Act. A Commission to evaluate pain has been established &amp; results of findings will be submitted to Congress no later than 12/31/85.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.E

In the U.S., neither alcoholism nor drug abuse is of itself sufficient for eligibility for benefit. Rather, the resulting medical condition must be severe enough to classify as an impairment. In your program Are these conditions included in the medical criteria for benefit? If yes, please describe any special rules or conditions which apply (e.g., must treatment program be followed to ensure benefit receipt and how is this monitored?)

| Austria<br>Response                                                                                                                                                                                                                              | Canada<br>Response       | Finland<br>Response                                                                                                                                                                                                                                                                                                                                                                                              | Great Britain<br>Response                                                                                                                                                                                                                                                                                | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Netherlands<br>Response                                                                                                                                                   | Sweden<br>Response                                                                                                                                                        | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | United States<br>Response                                                                                                                                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>For the eligibility to a benefit, neither of these conditions is of itself sufficient. Only the resulting medical condition is taken into consideration.</p> <p>No specific treatment program must be followed to ensure benefit receipt.</p> | <p>See Part V above.</p> | <p>Alcoholism &amp; drug abuse on their own are not sufficient for eligibility for benefit. Rather, the medical condition &amp; disability to work must be severe enough to constitute eligibility-MIP &amp; EPDP. Yes, when they constitute functional non-psychotic disorders affecting the ability to work.</p> <p>If one qualifies for the benefit there are no further rules or conditions which apply.</p> | <p>A person shall be disqualified for up to 6 weeks if he has become incapable of work thru his own misconduct, including alcoholism. The conditions themselves are not sufficient for eligibility for benefit but the resulting medical condition or the treatment the patient is receiving may be.</p> | <p>No. They are not listed, but could be included in a psychiatrist's diagnosis &amp; assessment of psychoneurosis. For instance: Level 3 of psychoneurotic disturbances. There are clear &amp; definite clinical signs which are continuous &amp; limit social suitability &amp; ability to work to a considerable degree-degree of medical disability-50%. In addition, if there is a severe medical condition as an outcome of alcoholism or drug abuse, the impairment would be assessed at the medical level according to accepted procedure.</p> <p>No special rules for this category.</p> | <p>Must lead to illness or impairment and affect capacity for employment.</p> <p>If capacity to work is not affected, no benefit is paid.</p> <p>No special programs.</p> | <p>Must lead to illness or impairment and affect capacity for employment.</p> <p>If capacity to work is not affected, no benefit is paid.</p> <p>No special programs.</p> | <p>Alcoholism &amp; drug abuse do not of itself establish eligibility for benefits under the pension insurance scheme in the F.R.G.</p> <p>When in-patient treatment is required &amp; eligibility criteria, including the probability of a successful outcome are met, it has been agreed by the health &amp; pension insurance schemes that the appropriate sickness fund will carry the cost during the detoxification phase, while the pension insurance administration will assume the costs incurred for the required therapies. Depending on individual necessities, in-patient withdrawal treatment may be short-term, or long-term programs. Benefit approval is not linked to specific therapy approaches. After care measures, inter alia in self-help groups (such as Alcoholics Anonymous) are however, considered of vital importance.</p> | <p>Not listed, but references under 12.04: functional sompsychotic disorders (psychophysiological, neurotic &amp; personality disorders; addictive dependence on alcohol or drugs); see the Handbook for Physicians.</p> <p>No Special rules with with SS91.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.F

Which disorders, diseases or injuries present the most problems in applying benefit criteria in your program?

| Austria<br>Response                                                                                                                                                                                                             | Canada<br>Response                                                                                            | Finland<br>Response                   | Great Britain<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Israel<br>Response                                                                                                                                                                                                                 | Netherlands<br>Response                                              | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | United States<br>Response             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <p>*****</p> <p>In the pensions insurance, the main problem lies in the evaluation of the training &amp; the occupational curriculum. In the accident insurance, all disorders respecting injuries are equally problematic.</p> | <p>*****</p> <p>Difficult to answer as Canada Pension Plan criteria are functional as well as diagnostic.</p> | <p>*****</p> <p>Mental disorders.</p> | <p>*****</p> <p>People with intermittent or fluctuating conditions where stamina may be limited, in particular people suffering from multiple sclerosis, chronic depression. People whose disease/injury prevents them from doing the only job they have ever done but who would be unable to develop the skills for the sort of light work they are physically or mentally fit to do. People with mental illness. There are no consistent medical criteria for determining many of the symptoms of mental impairment. People with undiagnosed disorders, or where there are conflicting diagnoses. People who do not recover from a particular condition or disease as quickly as their doctor would expect. People who experience a level of pain which the doctor doesn't expect. People with conditions which could be diagnosed as exacerbated by either misconduct or lack of self management. Those conditions where the claimant doesn't follow doctor's instructions adequately.</p> | <p>*****</p> <p>Some cases of epilepsy, &amp; in mental disorders, where findings are unclear, there is dependency on subjective evidence only, &amp; there are no objective findings. Low back pain also for similar reasons.</p> | <p>*****</p> <p>Neuroses, mental disturbances and pain problems.</p> | <p>*****</p>       | <p>*****</p> <p>Fundamental problems are present in respect to correct &amp; early enough application for benefits on the part of insured persons, so that the onset of occupational or earning incapacity could possibly be prevented by appropriate rehab. measures. The decision to apply may involve multiple factors. Current experience also points to the fact that the employment situation is a major factor, with the numbers of applications made decreasing in times of reduced economic activity, so that there is a risk of insured persons in need of rehab. refraining from applying for benefits.</p> | <p>*****</p> <p>Mental Disorders.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part V.6

In particular are there problems with:  
cardiovascular impairments?  
musculo-skeletal impairments?  
head injuries and brain damage?

| Austria<br>Response                                                                                                                                                                                                                                                                                           | Canada<br>Response                                                                                                                                                                                                                    | Finland<br>Response                                                                         | Great Britain<br>Response                                                                              | Israel<br>Response                                                                                                                                                                                                                                                                                                                                                                                                      | Netherlands<br>Response                                                                                                                                                                       | Sweden<br>Response | West Germany<br>Response                                                 | United States<br>Response         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------|-----------------------------------|
| <p>*****<br/>Pensions Insurance-No.<br/>Accident Insurance-<br/>See Part V.F.</p> <p>Yes as allegations of<br/>impairments often can't<br/>be objectified in Pen-<br/>sions Insurance.<br/>Accident Insurance-<br/>See Part V.F.</p> <p>Pensions Insurance-No.<br/>Accident Insurance -<br/>See Part V.F.</p> | <p>*****<br/>Cardiovascular conditions<br/>are in the top 5 in<br/>frequency.</p> <p>High in frequency.Back<br/>problems are common.</p> <p>Few problems with head<br/>injuries; brain damage<br/>is another indefinite<br/>area.</p> | <p>*****<br/>Not particularly.</p> <p>Yes, particularly with<br/>lower back.</p> <p>No.</p> | <p>*****<br/>No.</p> <p>Back Injuries, espec-<br/>ially if claimant also<br/>has a weight problem.</p> | <p>*****<br/>Not particularly.</p> <p>Only regarding the<br/>pain factor mentioned.</p> <p>Again, in those cases<br/>where there are no<br/>neurological patholog-<br/>ical findings, but sub-<br/>jective reporting of<br/>headaches, dizziness,<br/>instability &amp; bursts<br/>of anger, etc. Very often<br/>info about pre-morbid<br/>personality &amp; behavior<br/>pattern is unavailable<br/>or unreliable.</p> | <p>*****<br/>There are no special<br/>problems with cardio-<br/>vascular, head injuries<br/>and brain damage.<br/>However, there are<br/>problems with musculo-<br/>skeletal impairments.</p> | <p>*****</p>       | <p>*****<br/>Not normally.</p> <p>Not normally.</p> <p>Not normally.</p> | <p>*****<br/>Yes.</p> <p>Yes.</p> |

REHABILITATION INTERNATIONAL  
CROSS-NATIONAL STUDY OF DISABILITY BENEFITS  
QUESTIONNAIRE RESPONSES

Section 3 Part VII

For award of the benefit, must the criteria:  
have already been satisfied for a period (specify)  
be likely to continue for a period (specify)

| Austria<br>Response                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Canada<br>Response                                                                                                                                                                                                                                                                                | Finland<br>Response                                                                                                                                                                                                                                | Great Britain<br>Response           | Israel<br>Response                                                                                                                                                                                     | Netherlands<br>Response                                                                                                                                                                     | Sweden<br>Response | West Germany<br>Response                                                                                                                                                                                                               | United States<br>Response                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| <p>Accident Insurance: Reduction in earning capacity as a consequence of an occupational accident or disease for a period of over 3 mths after the accident or onset of the disease of at least 20% (as a rule-in special cases already as of 10% respectively only as of 50%). The pension is granted as long as a reduction of earning capacity of at least 20% is given.</p> <p>In the pensions insurance, one has to distinguish if the disease/impairment is likely to decrease or not. If the disease/impairment is likely to decrease, the disease/impairment has to last for at least 6 mths (26 wks). In the accident insurance - No.</p> | <p>No. By statute there is 3 mth waiting period initially to integrate the CPP system w/ the sickness benefit available thru the unemployment insurance scheme. 4 mths will pass before first check is mailed.</p> <p>Not specified in the legislation, however, see guidelines under part 3.</p> | <p>NIP &amp; EPDP - Yes for 1 year, before that there is another benefit, sickness insurance daily allowance.</p> <p>Disability is expected to be continuous according to clinical experience. In NIP and EPDP programs at least for one year.</p> | <p>Yes for 26 weeks.</p> <p>No.</p> | <p>Disability must have lasted at least 3 mths.</p> <p>Where there is uncertainty about how long the disability will last, a temporary rating is allocated medically, up to a period of two years.</p> | <p>There is a waiting period of 12 months during which the person is covered by sickness insurance.</p> <p>There is no established minimum period for the duration of labor disability.</p> |                    | <p>No.</p> <p>Yes. The concept of earning capacity, as a key concept for approval of benefits under the pension insurance scheme, already implies that long-term health related restrictions of the capacity for work are present.</p> | <p>Disability must have lasted or is expected to last 12 months.</p> |