Medical Care Costs of the Disabled

by HENRY P. BREHM and ROBERT H. CORMIER*

Clearly, the combination of low income and the need for a high level of medical care services, places an economic strain on the individual and his family. Recognition of this fact led to the establishment of Medicare to lighten the burden of medical care costs for the aged. The disabled, like the aged, use medical services relatively more often than the general population yet their income, on the average, tends to be much lower. Thus they too must face the problems that arise from the combination of extensive medical services and little or no income.

Consideration of the proposals to extend Government-sponsored health insurance to the disabled makes a review of medical care costs for this group essential. The information from the Social Security Administration survey of the disabled, summarized here, points up the relationships between medical care costs and the severity of disability, the age of the disabled, and their social security beneficiary status.

THE DISABLED PERSON in the United States faces a double dilemma: he pays out more for medical care than members of the general population and he has less income to pay for it. Unlike the aged whose costs are paid in large part through Medicare, the disabled American may be caught in the economic bind of extensive, expensive care and low or nonexistent income.

Findings from the 1966 Social Security Survey of Disabled Adults² on the costs of medical care for noninstitutionalized disabled persons aged 18-64 reveal that

- * per capita expenditures for medical care in 1965 were almost twice as high for disabled adults as for all persons aged 17-64
- * disabled-worker beneficiaries under the social security program had the highest per capita expenditures of any group of the disabled and their costs were one-third higher than those for the severely disabled who were not beneficiaries
- * the total bill for medical care averaged \$314 in 1965
- * eight out of 10 of the disabled were charged for all their medical care
- * hospital care was the most expensive item among those who had no part of their medical care without
- * the most common type of care received without charge was physicians' services
- * disabled women aged 18-44 went into the hospital at rates that were double those for men but at ages 45 and over, men generally had higher rates than women did.

PER CAPITA CHARGES

In 1965, almost twice as much was paid out per capita for medical care for disabled adults aged 18-64 as for all persons in the United States population between age 17 and age 64 (table 1). In addition, medical care expenditures for the

Table 1.—Per capita medical care expenditures in 1965 of persons aged 17-64 and aged 65 and over, and of disabled persons aged 18-64, by type of expenditure

		United tes 1		Disab				
Type of expenditure	Aged 17-64	Aged 65 and over	Total	Severe- ly dis- abled	Dis- abled- worker benefi- ciaries		With occu- pa- tional disa- bility	With sec- ondary work limi- tation
Total	\$168	\$223	\$314	\$372	\$471	\$356	\$273	\$291
Hospital Doctor Other 2	45 58 65	63 67 93	88 97 129	122 117 133	177 122 172	112 117 127	68 85 120	71 88 132

¹ Based on estimates from the National Health Survey for 1962 in "Personal Health Expenses, July-December 1962," Vital and Health Statistics (National Center for Health Statistics), series 10, No. 27, Feb. 1966, tables 1 and 16, Updating of 1962 data to 1965 based on index of medical care prices in Health, Education, and Welfare Trends, 1966-1967 Edition: Part 1, National Trends, 1969-1967 Edition: Part 1, National Edition (Part 1), National Edition (Part 2), Part 2, National Edition (Part 3), Part 2, National Edition (Part 3), Part 3, Part 3, Part 3, Part 3, Part 4, Part 4 Trends, page S-40; separate indexes are applied to the appropriate medical care costs components.

² Includes cost of prescription and nonprescription drugs, dental bills, and other medical supplies and services.

^{*} Division of Disability Studies, Office of Research and Statistics. For fuller discussion, see Medical Care Costs of the Disabled (Report No. 8 of the Social Security Survey of the Disabled, 1966), Social Security Administration, 1970.

¹ See Gertrude L. Stanley and Idella G. Swisher, Medical Care Utilization by the Disabled (Report No. 5 from the Social Security Survey of the Disabled, 1966), Division of Disability Studies, Office of Research and Statistics, 1969.

² For Survey definitions and a description of the study design, see the Technical Note in Reports Nos. 1-8 from the Social Security Survey of the Disabled, 1966, Office of Research and Statistics; see also the Social Security Bulletin, May 1968, page 22.

adult disabled were 50 percent higher per person than costs for the population aged 65 or older.

Among the disabled, persons receiving disability insurance benefits under the social security program had the highest per capita costs. For these disabled-worker beneficiaries, expenditures per capita were one-third greater than the amount spent per person for the severely disabled who were not drawing social security benefits. Though per capita expenditures for the severely disabled as a group were not as high as those for disabledworker beneficiaries, they were, not surprisingly, a third higher than for the less severely disabled.

The total annual cost for medical care came to \$314 per disabled person—about 6 percent of the mean income for a disability unit (a disabled person with spouse and children under age 18, if present). For the severely disabled, costs averaged more than 10 percent of mean income; for the less seriously disabled, they were less than 5 percent. Medical care expenditures for disabled-worker beneficiaries amounted to more than 12 percent of their mean income.

Differences between categories of the disabled were greatest for hospital care expenditures. Variations in the rate of hospitalization and in the mean number of days of hospital stay were both factors in the differences.

MEDICAL CARE WITHOUT CHARGE

About 82 percent of the disabled were charged for all their medical care in 1965; 15 percent received all or some of their care without charge; and 3 percent had no care.

The most common type of medical care received without charge in 1965 was physicians' services. Among both men and women, about 1 out of 8 received such care without charge—double the number receiving hospital care (table 2). For all types of care, about twice as many severely disabled as those with less serious disabilities had care for which no charge was made.

For men, the proportions getting care without charge were slightly higher than they were for women. Among occupationally disabled and severely disabled men, however, much higher proportions had care without charge than among similarly disabled women. In all types of care, occupationally disabled men had rates double those for women.

Table 2.—Type of medical care received without charge in 1965, by sex and severity of disability: Percent receiving specified types of medical care

		Disab.	led pers	ons aged	l 18–64	
Type of medical care	Total	Severe- ly dis- abled	Dis- abled worker benefi- ciaries	Severe- ly dis- abled non- benefi- ciaries	With occu- pa- tional disa- bility	With sec- ondary work limi- tation
Total:						
Number (in thousands) Percent:	17,753	6,100	842	4,475	5,014	6,639
Any care	14.7	21.7	27.8	21.9	12.3	10.2
Hospital care		11.0	13.5	11.1	5.7	3.5
Doctor care		19.0	23.8	19.4	11.0	8.4
Other medical services	11.2	17.2	21.1	17.7	9.0	7.4
Men:	l					1
Number (in thousands) Percent:	8,430	2,300	624	1,509	2,420	3,710
Any care	16.0	25.9	30.6	25,2	16.2	9.7
Hospital care	7.6	14.2	15.6	14.0	8.1	3.1
Doctor care		22.0	26.4	21.5	14.4	8.1
Other medical services	11.1	19.0	23.2	18.5	11.8	5.9
Women:	1		ì			1
Number (in thousands) Percent:	9,324	3,800	217	2,966	2,594	2,930
Any care	13.6	19.2	19.8	20.2	8.6	10.9
Hospital care		9.0	7.5	9.7	3.4	4.0
Hospital care	11.9	17.2	16.4	18.3	7.7	8.8
Other medical care	11.3	16.2	15.1	17.4	6.3	9.3

Table 3.—Hospital care without charge in 1965, by sex, severity of disability, and provider of hospital care: Percentage distribution of persons by provider

		Disab	led pers	ons ageo	1 18-64	
Provider	Total	Severe- ly dis- abled	Dis- abled worker benefi- ciarles	Severe- ly dis- abled non- benefi- ciaries	With occu- pa- tional disa- bility	With sec- ondary work limi- tation
		<u> </u>	To	tal	<u>'</u>	
Number (in thousands)1	1,187	669	114	497	285	234
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	21.5 25.4 38.9 14.3	20.3 20.3 49.8 9.9	33.3 25.4 33.5 8.8	19.1 15.9 54.3 10.9	25.6 35.4 14.7 23.5	19.7 27.8 36.8 16.2
			М	en		_
Number (in thousands)1	639	326	97	211	197	116
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	39.9 20.5 23.2 17.8	41.7 17.2 33.4 10.1	39.2 24.7 29.9 9.3	45.0 11.4 34.6 11.4	37.1 24.9 9.6 29.4	39.7 22.4 17.2 19.8
			Wo	men		
Number (in thousands)1	549	342	16	286	88	118
Total percent	100.0	100.0	(2)	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	(3) 31.1 57.2 10.2	(8) 23,4 65.8 9,4	(2) (2) (2) (2) (2)	(3) 19.2 68.9 10.5	(\$) 59.1 27.3 10.2	(3) 33.1 55.9 11.9

¹ Includes persons who received hospital care without charge but did not report on provider.

² Base less than 25,000.

³ Less than 0.5 percent.

22 SOCIAL SECURITY

Table 4.—Doctor's services without charge in 1965, by sex. severity of disability, and provider of doctor care: Percentage distribution of persons by provider

		Disab	led pers	ons aged	1 18-64						
Provider	Total	Severe- ly dis- abled	Dis- abled worker benefi- ciaries	Severe- ly dis- abled non- benefi- ciaries	With occu- pa- tional disa- bility	With sec- ondary work limi- tation					
		£	Т	tal		·					
Number (in thousands) ¹	2,267	1,158	200	868	550	560					
Total percent	100.0	100.0	100.0	100.0	100.0	100.0					
Veterans Administration Other public hospital/clinic_ Public assistance Other	13.1 26.1 37.2 22.8	13.9 23.4 51.2 13.0	26.5 23.5 35.0 17.0	12.3 21.8 54.6 12.8	18.2 27.6 18.9 34.0	6.1 30.0 25.9 31.8					
	Men										
Number (in thousands)1	1,156	505	165	325	349	302					
Total percent	100.0	100.0	100.0	100.0	100.0	100.0					
Veterans Administration Other public hospital/clinic Public assistance Other	25.5 22.8 26.4 26.9	31.9 17.8 38.6 14.3	32.1 21.8 30.9 16.4	32.9 15.1 40.9 14.2	28.7 22.1 16.3 34.4	11.3 31.8 17.5 39.4					
			Wo	men							
Number (in thousands)1	1,111	652	36	544	201	258					
Total percent	100.0	100.0	100.0	100.0	100.0	100.0					
Veterans AdministrationOther public hospital/clinic_Public assistanceOtherOther	(2) 29.5 48.4 18.5	(2) 27.6 61.2 12.0	(2) 30.6 50.0 19.4	(2) 25.7 62.9 11.9	(2) 37.8 23.9 34.8	(2) 27.9 35.7 22.					

¹ Includes persons who received doctor services without charge but did not report on provider.

² Less than 0.5 percent.

This difference between men and women in receipt of care without charge reflects primarily the greater availability of care through the Veterans Administration for men. Financial status need not be a factor in determining the eligibility of men veterans for care. The influence of the Veterans Administration is most apparent within the area of hospital care costs. Disabled women may obtain care without charges through public assistance, public hospitals, or other sources only after a determination of need has been made.

Men had more hospital care provided without charge through the Veterans Administration than from any other source. For physicians' services, the Veterans Administration was a significant provider but not the largest.

Overall, the largest provider of care without charge was public assistance: it provided 40 percent of all such care (tables 3-5). The disabled who received their care through public assistance were, as might be expected, those with the lowest incomes. Relatively more of the severely disabled than of the other disabled adults were on the public assistance rolls and received care without charge from that source. More than half the disabled women who had care without charge had it provided through public assistance; for severely disabled women the proportion was almost twothirds. For men, the corresponding proportions were one-fourth and two-fifths, respectively.

MEDICAL CARE CHARGES

Hospital Care

Twenty-one percent of the disabled adults in the Nation were patients in a short-stay hospital at some time during 1965. The proportion varied with the severity of the disability, as did the availability of hospital care without charge. Consequently, the percentage reporting expenditures

Table 5.—Other medical services without charge in 1965, by sex, severity of disability, and provider of other medical care: Percentage distribution of persons by provider

		Disab	led pers	ons age	l 18-64	
Provider	Total	Severe- ly dis- abled	Dis- abled worker benefi- ciaries	Severe- ly dis- abled non- benefi- ciaries	With occu- pa- tional disa- bility	With sec- ondary work limi- tation
			То	tal		
Number (in thousands)1	1,992	1,052	178	794	449	491
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	12.7 26.3 41.4 17.2	11.9 21.8 56.4 9.9	26.4 23.6 35.4 11.2	9.7 19.6 61.0 10.2	21.6 29.8 23.2 24.9	6.3 32.8 26.1 25.9
	Men					
Number (in thousands)1	940	437	145	279	285	218
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	26.8 26.2 26.0 20.2	28.6 18.3 39.8 12.8	32.4 23.4 31.0 11.0	27.6 15.8 42.7 15.1	34.0 30.5 15.1 20.7	14.2 35.8 12.4 33.9
			Wo	men		·
Number (in thousands)1	1,053	615	33	516	165	273
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Veterans Administration Other public hospital/clinic Public assistance Other	(2) 26.5 55.1 14.5	(2) 24.2 68.1 7.8	(2) 27.3 54.5 12.1	(2) 21.7 70.7 7.8	(2) 28.5 37.0 32.1	(2) 30.4 37.0 19.0

¹ Includes persons who received other medical services without charge but did not report on provider.

² Less than 0.5 percent.

for hospital care was about the same—close to 16 percent—for all levels of disability (table 6).

With persons who received any care without charge excluded, a direct relationship between the severity of disability and the amount of expenditures is evident. The hospitalized severely disabled who received none of their care without charge had a mean expenditure of \$731—50 percent more than the average for those with less severe disabilities (table 7).

Among the disabled who incurred medical care costs, hospital care was the single most expensive item of health services. For the severely disabled the mean expenditure for hospital care was roughly the equivalent of 20 percent of the group's mean income. Disabled-worker beneficiaries with

hospital expenditures spent a somewhat larger proportion of their income, with a mean expenditure of \$876. For those with occupational and secondary work limitations, however, such expenses averaged less than 10 percent of mean income.

For all categories of the disabled, mean expenditure for hospital care far exceeded the median—reflecting the comparatively large expenditures of some cases in each category. Overall, nearly three-fifths of those with hospital charges spent less than \$500 but about one-eighth paid \$1,000 or more. Two in 10 of the severely disabled spent \$1,000 or more.

Among disabled persons aged 18-44, at all levels of disability, women were hospitalized at

 $\textbf{Table 6.} \textbf{--Short-stay hospital charges in 1965 for persons with short-stay hospital charges, by age, sex, and severity of disability: Percentage distribution of short-stay hospital charges 1$

					Disal	bled pers	ons áged	18-64				
		To	tal			М	en			Women		
Age and charges	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupational disability	With sec- ondary work limi- tation
		'				Aged	18-64					
Number (in thousands) Percent with short-stay hospital charges Number with short-stay hospital charges (in thou-	17,753 15.7	6,100 15.8	5,014 15.4	6,639 15.7	8,430 14.7	2,300 15.7	2,420 14.0	3,710 14.6	9,324 16.5	3,800 15.9	2,594 16.6	2,930 17.
sands)	2,782	966	771	1,045	1,243	361	340	542	1,539	605	431	50
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500. Less than \$50. 50-99. 100-199. 200-499. 500-749. 750-999. 1,000 or more. Amount not available.	58.9 2.4 6.9 15.2 34.3 10.4 5.5 12.0 13.2	48.6 1.2 5.1 13.5 28.9 7.8 9.4 21.9 12.3	69.0 1.5 5.3 21.2 41.0 6.4 3.5 6.3 14.8	60.9 4.4 9.8 12.5 34.2 15.8 3.5 7.1 12.7	59.6 2.5 11.3 12.3 33.4 8.6 5.9 12.5 13.4	54.5 1.0 8.3 14.4 30.8 4.8 6.7 24.9 9.1	65.3 (2) 6.8 16.4 42.1 6.6 7.8 5.8 14.5	59.6 5.2 16.2 8.3 29.9 12.3 4.1 8.5 15.5	58.3 2.4 3.4 17.6 34.9 11.9 5.3 11.5 13.0	45.2 1.2 3.2 13.0 27.7 9.5 11.0 20.0 14.3	71.8 2.6 4.1 24.9 40.2 6.3 (²) 6.7 15.1	62.3 3.4 3.6 17.6 39.4 19. 2.5 5.1
Mean amount Median amount	\$564 328	\$731 437	\$470 274	\$478 291	\$594 329	\$709 395	\$542 299	\$544 304	\$541 327	\$744 467	\$413 254	\$41. 28.
						Aged	18-44					
Number (in thousands) Percent with short-stay hospital charges Number with short-stay hospital charges (in thou-	6,562 15.5	1,810 14.6	1,692 16.7	3,060 15.4	3,060 9.8	578 8.8	861 10.5	1,621 9.8	3,502 20.5	1,232 17.4	830 23.1	1,44 21.
sands)	1,016	264	282	470	300	51	90	159	717	214	192	31
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
Less than \$500 Less than \$50. 50-99. 100-199. 200-499. 500-749. 750-999. 1,000 or more.	60.3 1.8 6.6 17.7 34.6 11.1 6.5 9.9 11.8	40.5 2.4 10.0 6.2 22.1 4.5 11.4 22.3 21.2	73.8 (2) 4.4 28.2 41.3 4.5 6.1 4.6 11.0	64.1 2.5 6.1 17.8 37.8 18.7 4.0 6.1 7.1	54.7 2.6 12.7 14.3 25.0 9.1 9.4 15.4 11.4	40.1 3.5 29.1 3.0 4.6 5.6 (2) 43.0 11.3	65.1 (2) 5.4 15.5 44.1 (2) 19.0 9.0 6.9	53.4 3.8 11.7 17.1 20.8 15.4 7.0 10.2 14.0	63.2 1.4 4.1 19.1 38.6 11.9 5.3 7.6 12.0	40.8 2.1 5.4 7.0 26.2 4.3 14.1 17.3 23.5	78.0 (2) 4.0 34.1 39.9 6.6 (2) 2.5 12.9	69. 1.3. 18. 46. 20. 2. 3.
Mean amount		\$741 428	\$418 276	\$529 282	\$828 337	\$1,012 689	\$687 402	\$853 282	\$429 307	\$666 397	\$283 238	\$38 28

See footnotes at end of table.

a rate double that for men. Among those aged 45 and older, however, men had generally higher rates of hospitalization than those for women.

The expenditure pattern for men and women differs from that for hospitalization rates. Disabled men aged 18-44 with hospital charges had mean costs twice those for women. At age 45 and over, the difference for men and women was not large but, like hospitalization rates, showed a reversal of direction. Thus the older women had somewhat higher costs than did the older men. Since the years from age 18 to age 44 correspond in general with the child-bearing years, it seems reasonable to assume that medical care utilization and costs for these younger women are significantly affected by pregnancy and child-

bearing. The hospitalization rates could be higher, as a consequence, and the average costs lower for women in the group aged 18-44.

Regardless of sex or age, the severely disabled had higher mean costs than the less severely disabled. The proportions of the severely disabled with costs of \$1,000 or more were three times those for persons whose disability was less serious. Among the younger men and women, the differences were more marked. Men aged 18–44 had a low hospitalization rate but a high mean cost: for 4 out of 10 of the severely disabled, the mean expenditure was \$1,000 or more for those hospitalized. Severely disabled women had a steady increase in cost with age, unlike those less seriously disabled.

Table 6.—Short-stay hospital charges in 1965 for persons with short-stay hospital charges, by age, sex, and severity of disability: Percentage distribution of short-stay hospital charges 1—Continued

					Disal	oled pers	ons aged	18-64				
		To	tal			M	en .			Wo	men	
Age and charges	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupational disability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation
		'		<u>' </u>		Aged	45-54		·		<u>'</u>	<u>'</u>
Number (in thousands) Percent with short-stay hospital charges Number with short-stay hospital charges (in thousands)	5,072 15.9	1,516 14.5	1,787 16.9	1,770 15.9	2,456 17.9	558 13.6	888 19.8	1,010 18.6	2,617 14.0	957 15.2	899 14.0	760 12.5
sands)	806	220	302	282	440	76	176	188	366	145	126	95
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500. Less than \$50 . 50-90. 100-190. 200-499 . 500-749. 750-999. 1,000 or more . Amount not available. Mean amount.	60.7 4.1 10.4 12.2 34.0 11.0 4.7 10.4 13.2	56.4 1.6 7.5 17.4 29.9 10.9 7.7 17.3 7.7	60.8 2.6 6.7 11.1 40.5 10.3 1.7 7.7 19.5	63.8 7.7 16.7 9.4 30.0 11.9 5.6 7.9 10.8	64.2 3.8 15.8 10.7 34.0 7.9 4.4 8.5 15.0	57.6 1.5 14.4 9.7 32.1 7.7 5.4 20.6 8.7	55.8 (2) 6.4 15.5 33.8 12.4 2.6 5.0 24.2	74.9 8.4 25.1 6.5 34.9 3.6 5.7 7.0 8.8	56.5 4.4 4.1 14.1 33.9 14.8 5.0 12.6 11.1	55.9 1.6 3.9 21.5 28.8 12.5 8.9 15.6 7.1	68.3 6.3 7.2 4.9 49.7 7.2 (²) 11.4 12.8	42.0 6.4 (2) 15.0 20.6 28.1 5.4 9.7 14.8
Median amount	313	422	279	334	289	\$678 343	\$510 278	\$360 288	\$651 375	\$728 443	\$625 280	\$560° 505
				<u>' </u>		Aged	55-64	·	<u>'</u>			<u></u>
Number (in thousands) Percent with short-stay hospital charges. Number with short-stay hospital charges (in thou-	6,119 15.7	2,774 17.3	1,535 12.2	1,810 16.1	2,914 17.3	1,164 20.1	671 11.0	1,079 18.1	3,205 14.3	1,611 15.3	864 13.2	730 13.3
sands)	960	481	187	292	503	234	74	195	457	246	114	97
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500. Less than \$50. 50-99. 106-199. 200-499. 500-749. 750-999. 1,000 or more. Amount not available.	55.5 1.8 4.3 15.2 34.2 9.2 5.2 15.6 14.5	49.6 (2) 1.4 15.8 32.2 8.1 9.0 23.7 9.6	74.3 1.9 4.3 26.9 41.4 3.2 2.6 6.7 13.2	53.1 4.3 9.3 6.9 32.7 15.0 -6 7.9 23.4	58.6 1.3 6.6 12.5 38.2 8.9 5.0 14.3 13.2	56.6 (2) 1.9 18.4 36.1 3.7 8.5 22.4 8.8	88.5 (2) 9.6 19.7 59.1 .5 6.6 3.9	49.8 3.2 11.3 2.8 32.5 18.2 (2) 8.6 23.2	52.0 2.3 1.8 18.2 29.8 9.7 5.4 16.9 16.0	42.9 (2) .9 13.2 28.4 12.3 9.5 24.9 10.4	65.2 3.0 .8 31.5 30.0 4.9 (2) 8.5 21.4	59.8 6.4 5.3 15.1 32.9 8.6 1.3 6.4 23.9
Mean amount Median amount	\$590 356	\$735 448	\$412 257	\$439 290	\$555 353	\$655 398	\$434 302	\$472 338	\$630 360	\$812 539	\$394 223	\$370 246

¹ Base excludes persons with some short-stay hospital care without charge and persons with no short-stay hospital care.

² Less than 0.5 percent.

Table 7.—Short-stay hospital charges in 1965, by sex, severity of disability, and beneficiary status: Mean and median short-stay hospital charges $^{\rm 1}$

ù	Dis	sabled pers	ons aged 1	8-64
Beneficiary status	Total	Severely disabled	With occupa- tional disability	With secondary work limitation
		To	tal	
Total: Mean Median Disabled-worker beneficiaries:	\$564	\$731	\$470	\$478
	328	437	274	291
Median	876	901	(2)	(2)
	412	447	(2)	(2)
MedianNonbeneficiaries;	627	808	(2)	371
	365	491	(2)	264
Median	546	704	480	488
	324	441	278	302
		М	len	
Total: Mean	594	709	542	544
Median Disabled-worker beneficiaries:	329	395	299	304
Median	820	818	(2)	(2)
	406	413	(2)	(2)
Mean	569	710	(2)	402
	351	408	(2)	278
Mean	574	659	555	551
	310	347	298	316
		Wo	men	
Total: Mean	541	744	413	411
Median Disabled-worker beneficiaries:	327	467	254	285
Mean	977	1,073	(2)	(2)
	425	532	(2)	(2)
Mean	764	1,007	(2)	(2)
	597	1,052	(2)	(2)
MeanMedian	525	724	418	425
	33 1	466	263	295

 $^{^1}$ Base excludes persons with some short-stay hospital care without charge and persons with no hospital care. 2 Base less than 25,000.

Physician Services

More than 3 out of 4 of the disabled had at least one physician visit in 1965 (table 8). The percentage with physician visits was slightly higher for women than for men and rose somewhat with severity of disability. Disabled-worker beneficiaries had the highest rate of use: almost 9 out of 10 saw a physician. About 2 out of 3 in the nondisabled population saw a physician in that year.

Among severely disabled persons with physician charges, the mean amount of doctor bills was \$181 (table 9). As with hospital bills, these charges were about 50 percent higher than they were for the less severely disabled. Charges for disabled-worker beneficiaries and for the severely disabled nonbeneficiaries showed no appreciable Severely disabled retired workers difference.

Table 8.—Percent of nondisabled persons aged 17–64 with doctor visits, July 1966–June 1967, and percent of disabled persons aged 18–64 with doctor visits, 1965

			Disal	oled pers	ons aged	18-64	
Sex	Non- disabled persons aged 17-64	Total	Severe- ly dis- abled	Dis- abled - worker benefi- ciaries	Severe- ly dis- abled non- benefi- ciaries	With occu- pational dis- ability	With sec- ondary work limi- tations
Total Men Women	66.4 60.4 71.7	77.9 74.8 80.6	80.3 78.9 81.2	88.0 86.7 91.6	80.2 76.0 82.3	78.4 75.7 80.9	75.2 71.7 79.6

¹ Estimates derived from unpublished data from the National Health Survey.

Table 9.—Amount of doctor or surgeon bills in 1965, by sex, severity of disability, and beneficiary status: Mean and median amount of doctor or surgeon bills ¹

	Dis	sabled pers	ons aged 1	8-64
Beneficiary status	Total	Severely disabled	With occupa- tional disability	With secondary work limitation
		То	tal	
Total: Mean Median	\$141	\$181	\$117	\$126
	75	90	72	66
Disabled-worker beneficiaries: Mean Median Retired workers (OASDHI):	175	180	(2)	145
	93	96	(2)	69
Mean	181	247	65	122
	94	155	36	88
Mean	140	182	121	128
	74	89	74	65
		М	en	
Total: Mean	\$140	\$196	\$,117	\$123
	65	82	70	55
Mean	152	158	(2)	103
	84	85	(2)	50
Mean Median Nonbeneficiaries:	181 97	256 188	95 49	124 84
Median	136	204	118	123
	62	75	70	52
		Wo	men	<u></u>
Total: Mean	\$143	\$173	\$117	\$130
	82	94	74	77
Mean	227	234	(2)	190
	128	140	(2)	86
Mean Median Nonbeneficiaries:	180 89	237 130	17 26	117 109
MeanMedian	144	172	123	133
	83	94	78	77
			<u> </u>	

 $^{^{1}}$ Base excludes persons with some doctor or surgeon care without charge and persons with no doctor care. 2 Base less than 25,000.

(aged 62-64) under the social security program had mean expenditures of \$247.

Men and women had the same mean expenditures for physician services, overall, despite a higher average number of visits among women than among men. Physician services without charge were received more often by men than by women, however, among the occupationally and

Table 10.—Amount of doctor or surgeon bills in 1965 for persons with doctor bills, by age, sex, and severity of disability: Percentage distribution of doctor or surgeon bills ¹

					Disal	oled pers	ons aged	18–64				
		То	tal		Men				Women			
Age and charges	Total	Se- verely dis- abled	With occupational disability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupational disability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation
		<u> </u>		1		Aged	18-64				1	
Number (in thousands)	11,536	3,730	3,376	4,430	5,139	1,300	1,483	2,357	6,396	2,431	1,893	2,07
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
Less than \$500 Less than \$50 50-99 100-199 200-499 500 or more	94.5 39.9 20.6 19.4 14.6 5.6	91.8 35.5 18.0 19.6 18.7 8.2	96.4 41.1 20.1 22.4 12.8 3.6	94.9 42.5 23.1 16.9 12.4 5.1	94.4 44.2 19.4 17.0 13.8 5.8	91.4 39.5 16.2 17.0 18.7 8.6	96.8 42.1 19.9 21.5 13.3 3.1	94.2 48.0 20.8 14.2 11.2 5.8	94.4 36.4 21.5 21.3 15.2 5.5	92.2 33.4 19.0 21.0 18.8 7.9	95.9 40.4 20.2 23.0 12.3 4.0	95. 36. 25. 20. 13. 4.
Mean	\$141 75	\$181 90	\$117 72	\$126 66	\$140 65	\$196 82	\$117 70	\$123 55	\$143 82	\$173 94	\$117 74	\$13
	Aged 18–44											
Number (in thousands)	4,017	1,002	1,081	1,934	1,676	257	490	929	2,341	745	590	1,00
Total percent.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
Less than \$500 Less than \$50 50-99 100-199 200-499 500 or more	18.5 15.4	91.4 34.8 15.9 22.1 18.7 8.5	96.2 40.4 18.8 20.7 16.5 3.6	95.0 46.6 19.9 15.4 13.1 5.0	94.9 53.0 15.6 15.1 11.1 5.1	91.4 52.5 11.1 16.6 11.1 8.5	96.6 47.6 18.8 18.7 11.8 3.0	94.8 56.1 15.2 12.8 10.6 5.2	94.2 34.1 20.8 20.9 18.5 5.8	91.5 28.6 17.5 24.0 21.3 8.5	95.9 34.6 18.8 22.2 20.4 4.1	95. 37. 24. 17. 15.
Mean	\$139 72	\$192 98	\$115 75	\$125 58	\$129 47	\$236 47	\$167 56	\$118 45	\$146 88	\$177 116	\$132 91	\$13
	i ————	<u></u>	<u></u>	<u> </u>	! <u></u> _	Aged	45-54		L		1	<u></u>
Number (in thousands)	3,203	859	1,158	1,186	1,478	292	532	654	1,725	567	626	53
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
Less than \$500 Less than \$50. 50-99 100-199 200-499	94.9 38.7 20.6 20.5 15.1 5.2	93.0 34.5 16.3 22.9 19.3 6.9	94.8 37.7 21.2 23.0 12.9 5.3	96.1 42.8 23.1 16.2 14.0 3.9	94.5 39.4 22.0 19.1 14.0 5.4	89.2 37.5 16.4 21.8 13.5 10.8	94.8 33.2 22.8 22.9 15.9 5.3	96.8 45.4 23.9 14.9 12.6 3.2	95.0 38.1 19.3 21.6 16.0 5.0	95.2 33.0 16.3 23.5 22.4 5.0	94.7 41.4 19.8 23.1 10.4 5.2	95. 39. 22. 17. 15. 4.
Mean	\$140 77	\$170 98	\$140 79	\$118 66	\$132 74	\$164 88	\$154 87	\$99 60	\$147 81	\$174 104	\$128 72	\$14 7
	Aged 55-64							!				
Number (in thousands)	4,316	1,869	1,136	1,310	1,985	750	460	774	2,331	1,119	676	58
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
Less than \$500 Less than \$50. 50-99	94.0 38.8 22.4 19.4 13.4 6.0	91.5 36.4 19.9 16.7 18.5 8.4	98.1 45.4 20.2 23.4 9.1 1.9	93.7 36.2 27.7 19.8 10.0 6.2	93.6 40.2 20.6 17.1 15.7 6.5	92.4 35.8 17.9 15.3 23.4 7.7	99.3 46.7 17.8 22.9 11.9	91.3 40.6 24.9 15.3 10.5 8.8	94.3 37.5 23.9 21.4 11.5 5.7	91.0 36.9 21.3 17.7 15.1 8.9	97.3 44.6 21.9 23.7 7.1 2.8	97. 29. 31. 26. 9.
Mean		\$180	\$96	\$135	\$154	\$195	\$97	\$148	\$135	\$17 0	\$95	\$11

¹ Base excludes persons with some doctor or surgeon care without charge

and persons with no doctor or surgeon care.

severely disabled, where the number of visits was higher.

One disabled person in 20 had doctor bills of \$500 or more (table 10); 50 percent more of the severely disabled had expenditures this large. The proportion with high charges did not vary with age.

Total Medical Care Costs

Data on total medical care costs (excluding those with some care provided without charge but not those who had no care) show that disabled-worker beneficiaries had higher combined costs than those of the severely disabled nonbeneficiaries. For the severely disabled as a whole,

Table 11.—Total medical cost incurred in 1965, by sex, severity of disability, and beneficiary status: Mean and median medical cost incurred $^{\rm 1}$

	Dis	abled pers	ons aged 18	8-64
Beneficiary status	Total	Severely disabled	With occupa- tional disability	With secondary work limitation
		Т	otal	
Total: Mean Median Disabled-worker beneficiaries:	\$336	\$420	\$281	\$308
	162	185	166	144
Mean	562	586	(2)	414
	273	283	(2)	245
Mean Median Nonbeneficiaries:	445 197	623 258	148 82	309 231
Mean	329	401	290	311
Median	161	184	170	143
		M	len	
Total: Mean Median	321 135	424 158	289 138	287 122
Disabled-worker beneficiaries: Mean	491	512	(2)	374
	222	233	(2)	196
Mean Median Nonbeneficiaries:	446 212	708 43 9	163 92	309 224
Mean	304	368	296	285
Median	128	133	142	120
		Wo	men	
Total: MeanMedian	349	418	275	335
	186	200	189	171
Disabled-worker beneficiaries: Mean	740	787	(2)	459
	370	398	(2)	303
MeanNonbeneficiaries:	443	547	107	308
	186	189	77	256
MeanMedian	352	416	285	347
	192	212	194	175

 $^{^{1}}$ Base excludes persons with some medical cost without charge. 2 Base less than 25,000.

costs were greater than those for the less severely disabled (table 11).

Among disabled-worker beneficiaries, there was a more uniform pattern of higher costs for women than for men. For total costs and for physician services, the mean expenditure for women was 50 percent higher; for short-stay hospital charges, it was slightly higher. Differences in the extent of use of hospital and physician services, among those using the services, account for only a small part of this difference in costs. Care without charges is received by men disabled-worker beneficiaries more often than it is by women, however. Preliminary data indicate, for severely disabled men but not for the women, a relationship between receipt of hospital care without charge and a larger total number of days of hospitalization. The mean cost for men would thus tend to be depressed in comparison with that for women.

The pattern of total medical costs by age and sex (table 12) shows distinct differences from that of hospital care costs—the result of averaging the costs for all the disabled who received no part of their care without charge. The total cost distributions and averages are thus spread over a larger population base and are sensitive to variations in the rate of use of the services by the categories of the disabled. The data thus do not reflect solely the differences in costs for those using particular services. The average differs from per capita costs within categories to the extent that persons having some care without charge are excluded.

Women aged 18-44 had a slightly higher mean cost of care than older women. For men, those aged 18-44 had the lowest mean cost. The higher rates of use of medical care by women for conditions related to pregnancy probably account for this difference.

Both the percentage of women with costs above \$500 and the mean costs were basically stable from age 45 on. The differences between younger and older disabled persons in rates and costs not only went in opposite directions for men and women but were less pronounced among women than men, perhaps because of the canceling effects of utilization based on disability and on pregnancy.

Among men a trend toward higher mean costs was evident with increasing age, particularly for severely disabled men. Mean costs for men aged

Table 12.—Total medical cost incurred in 1965 for persons with medical expenditures, by age, sex, and severity of disability: Percentage distribution of total medical costs ¹

	Disabled persons aged 18-64												
		Total				Men				Women			
Age and charges	Total	Se- verely dis- abled	With occupational disability	With secondary work limitation	Total	Se- verely dis- abled	With occupa- tional dis- ability	With sec- ondary work limi- tation	Total	Se- verely dis- abled	With occupational disability	With sec- ondary work limi- tation	
	Aged 18-64										•		
Number (in thousands)	15,136	4,774	4,399	5,964	7,083	1,705	2,027	3,351	8,053	3,069	2,372	2,61	
Total percent.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Less than \$500. Less than \$50. 50-99. 100-199. 200-499. 500 or more.	81.6 22.1 15.7 19.5 24.3 18.4	77.1 21.2 12.4 19.2 24.3 22.9	83.8 23.2 15.3 17.6 27.7 16.1	83.5 21.9 18.7 21.2 21.7 16.3	82.4 25.4 17.9 19.3 19.8 17.5	77.7 26.0 13.1 18.7 19.9 22.2	83.2 25.6 17.6 17.6 22.4 16.8	84.3 25.0 20.5 20.6 18.2 15.6	81.0 19.2 13.8 19.7 28.3 19.1	76.8 18.5 12,1 19.4 26.8 23.2	84.2 21.2 13.2 17.5 32.3 15.7	82. 16. 16. 21. 26. 17.	
Mean Median	\$336 162	\$420 185	\$281 166	\$308 144	\$321 135	\$424 158	\$289 138	\$287 122	\$349 186	\$418 200	\$275 189	\$334 171	
	Aged 18-44												
Number (in thousands)	5,366	1,299	1,433	2,636	2,497	390	694	1,413	2,870	909	739	1,222	
Total percent.	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Less than \$500 Less than \$50 50-99 100-199 200-499 500 or more	82.9 24.8 16.7 18.0 23.3 17.2	77.4 23.7 11.0 17.7 24.9 22.9	82.2 25.5 16.5 13.7 26.5 17.9	85.9 24.8 19.7 20.6 20.8 14.0	88.7 31.7 22.5 17.1 17.4 11.3	89.7 39.2 15.1 17.4 17.9 10.3	85.7 28.8 22.5 16.9 17.6 14.6	90.0 31.1 24.7 17.1 17.1 10.0	77.7 18.7 11.6 18.8 28.5 22.3	71.8 17.1 9.4 17.7 27.7 28.2	78.9 22.3 10.8 10.6 35.2 20.8	81.1 17.8 13.8 24.6 24.9	
Mean Median	\$320 147	\$391 186	\$277 159	\$309 126	\$264 91	\$307 36	\$258 97	\$255 88	\$370 205	\$428 243	\$296 230	\$371 175	
	Aged 45-54												
Number (in thousands)	4,309	1,157	1,537	1,615	2,029	390	716	924	2,279	767	821	691	
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Less than \$500. Less than \$50. 50-99. 100-199. 200-499. 500 or more.	80.9 21.8 15.5 17.8 25.8 19.0	77.8 22.0 14.2 17.8 23.8 22.2	83.3 22.2 14.2 14.9 32.0 16.6	80.7 21.2 17.5 20.6 21.4 19.3	78.4 23.6 14.8 18.0 22.0 21.6	79.3 25.1 12.1 19.8 22.3 20.7	78.2 25.0 14.1 11.6 27.5 22.0	78.3 21.8 16.4 22.2 17.9 21.6	83.1 20.2 16.1 17.7 29.1 16.9	77.2 20.4 15.3 16.9 24.6 22.9	88.1 19.9 14.3 17.8 36.1 11.9	83.8 20.5 19.0 18.4 25.9 16.1	
Mean	\$337 171	\$422 177	\$310 191	\$302 154	\$336 165	\$414 165	\$356 194	\$287 153	\$338 178	\$426 185	\$269 189	\$321 157	
	Aged 55-64												
Number (in thousands)	5,461	2,318	1,429	1,713	2,557	925	617	1,014	2,904	1,393	812	699	
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Less than \$500. Less than \$50 50-99 100-199 200-499 500 or more	81.0 19.7 15.0 22.3 24.0 19.0	76.8 19.4 12.4 20.7 24.3 23.2	85.7 22.0 15.2 24.3 24.2 14.2	82.8 18.0 18.4 22.8 23.6 17.1	79.5 20.7 15.9 22.5 20.4 20.4	72.0 20.8 12.8 18.8 19.6 28.0	86.9 22.7 16.4 25.5 22.3 13.1	81.9 19.4 18.5 24.1 19.9 18.1	82.5 18.8 14.2 22.1 27.4 17.7	80.1 18.5 12.1 21.9 27.6 20.0	85.0 21.5 14.3 23.4 25.8 15.0	84.0 16.0 18.4 20.8 28.8 16.0	
Mean	\$350 169	\$436 188	\$255 153	\$314 160	\$364 159	\$477 187	\$247 143	\$333 150	\$338 177	\$408 189	\$262 161	\$285 175	

¹ Base excludes persons with some medical care without charge.

55-64 with severe disabilities were almost 40 percent greater than they were for the severely disabled men aged 18-44.

The distribution pattern of the disabled with

costs above \$500 was the same as that with respect to mean costs: younger women had slightly higher proportions than the older women with (Continued on page 53)

Table M-23.—Unemployment insurance: Selected data by State, March 1970

[Excludes programs for Federal employees and for ex-servicemen; includes unemployment compensation for State and local government employees where covered by State law]

State	Average weekly insured unemployment		Initial		compen	All types of sated unemp	loyment	Average	Number of	Funds
	Number of workers ¹	Percent of covered employ- ment ²	claims (weekly average) ³	Number of first payments	Weeks com- pensated	Benefits paid ⁴ (in thousands)	Average weekly number of bene- ficiaries	weekly benefit for total unemploy- ment 5	claimants exhausting benefits	available for benefits end of period 7 (in thousands)
Total	1,797,766	3.5	245,388	521,916	6,955,779	\$331,067	1,581,086	\$48.93	87,046	\$12,042,213
Alabama. Alaska Arizona Arkansas. California Colorado. Connecticut. Delaware. District of Columbia Florida Georgia. Hawaii.	24,105 17,449	3.0 12.2 2.1 4.7 5.1 1.6 3.8 2.7 1.6 1.7 1.6 2.2	3,134 555 1,341 2,306 38,706 1,570 4,445 463 487 3,583 3,097 523 736	6,149 1,397 2,360 4,103 84,486 2,203 9,480 1,323 1,365 5,573 8,128 1,431 1,889	70,531 25,214 23,808 62,347 1,062,287 24,770 169,359 17,635 23,297 57,932 60,464 21,185 26,440	2,634 1,236 1,049 2,282 56,019 1,376 10,395 802 1,228 2,058 2,380 1,072 1,253	16,030 5,730 5,411 14,170 241,429 5,630 38,491 4,008 5,295 13,166 13,742 4,815 6,009	38.12 49.25 44.59 37.63 53.49 56.79 63.04 46.38 52.96 36.32 41.73 54.97	1,189 297 359 957 14,893 310 1,600 178 288 1,323 1,266 300 643	129,999 27,761 109,186 48,746 1,227,004 78,355 283,327 22,106 73,834 257,215 320,727 43,191
Illinois	78,853 36,154 15,379 14,885 24,277 31,336 24,137 74,278 126,901 31,506 12,478 39,117	2.5 2.6 2.7 3.4 4.0 4.3 4.8 2.6 4.3 5.2 3.3 3.3	9,332 5,019 1,717 1,644 1,884 3,765 1,290 2,673 8,449 19,480 2,995 1,624 6,984	23,659 14,212 4,330 4,658 4,796 7,372 2,701 5,235 36,422 32,487 7,912 3,511 11,478	328,348 150,795 60,750 54,368 93,440 117,450 40,282 94,280 309,728 430,025 118,176 43,096 140,677	17,088 5,987 3,021 2,672 4,050 4,948 1,533 4,462 13,385 22,297 5,869 1,450 6,372	74,625 34,272 13,800 12,356 21,236 26,693 9,155 21,427 70,393 97,733 26,858 9,795 31,972	53.10 4.014 51.36 49.90 43.98 42.79 40.71 48.79 47.00 52.32 50.22 34.45 48.03	4,155 2,730 1,199 658 997 1,836 784 809 3,717 5,362 1,564 526 1,718	459,908 314,190 127,437 94,836 165,591 153,374 40,933 219,498 385,686 584,741 112,034 84,182 274,026
Montana Nebraska Nevada New Hampshire New Jersey New Wexico New York North Carolina North Dakota Ohio Oklahomas Oregon Pennsylvania	87,254 7,687 199,147 33,043 4,428 70,764 15,302 32,823	6.5 2.3 2.1 4.5 4.5 3.5 5.4 3.6 3.0	776 605 1,502 699 10,530 1,197 30,828 6,010 285 10,621 1,952 4,445 14,956	2,042 1,961 1,774 1,020 20,056 1,695 58,680 10,595 771 23,950 3,015 7,828 27,627	30,664 28,302 23,933 14,182 388,815 23,013 852,151 113,990 18,135 271,540 43,790 123,366 377,351	1, 212 1, 199 1, 099 599 21, 898 949 44, 096 3, 957 817 13, 244 1, 448 5, 514 17, 847	7,196 6,432 5,439 3,223 88,367 5,230 193,671 25,907 4,122 61,714 9,952 28,024 85,762	38.21 42.81 46.91 46.10 58.19 42.97 53.70 35.81 44.99 49.32 33.48 45.26 50.04	394 371 369 50 5,625 223 6,660 1,199 94 1,540 734 1,083 2,558	23,483 53,982 37,236 53,080 442,037 40,826 1,704,426 390,365 9,791 677,980 58,592 125,300 830,397
Puerto Rico. Rhode Island. South Carolina. South Dakota. Tennessee Texas. Utah. Verniont. Virginia. Washington. West Virginia Wisconsin. Wyoming.	12,590 14,629 2,652 35,221 36,797 9,323 4,224 13,157 62,726 14,912 38,629	8.2 4.5 2.9 3.7 1.2 4.2 1.3 7.6 4.2 3.4	8 3,093 2,296 2,079 183 3,645 5,774 839 458 1,787 7,424 1,590 3,789 224	7,945 3,331 4,718 380 9,861 11,059 2,326 1,251 4,107 14,541 4,407 7,945 521	86,610 50,491 51,694 8,726 134,831 122,926 33,132 16,927 45,795 257,534 57,213 147,388 6,647	2,251 2,438 1,942 316 5,101 4,774 1,432 814 1,776 9,149 1,896 8,088 291	19,684 11,475 11,749 1,983 30,643 27,938 7,530 3,847 10,408 58,530 13,003 33,497 1,511	26.82 50.08 38.16 37.87 38.86 39.70 44.80 49.42 39.96 35.80 33.69 55.31 45.42	3,581 910 1,080 143 2,075 2,386 598 82 747 4,251 481 68 86	84,476 80,074 156,259 19,031 199,073 349,728 46,619 25,060 209,705 310,771 98,617 317,007 17,616

¹ Workers reporting completion or at least 1 week of unemployment.

COSTS FOR THE DISABLED

(Continued from page 29)

costs that high; there were half as many men in the younger group with costs at that level as there were among the older men. Twenty-two percent of the younger women were in the group

with costs above \$500; the proportion was 11 percent for the younger men.

Overall, no differences were evident between age groups or between men and women with respect to mean costs or the proportion with costs above \$500. A balancing of the differing trends for men and women accounted for this fact.

Based on average covered employment for most recent 12-month period.
 Notices filed by workers to indicate they are starting periods of unemploy-

ment. Excludes transitional claims.

4 Voided benefit checks and transfers under interstate combined-wage plan not deducted. Includes payments made under temporary extended

unemployment insurance provisions.

• Includes dependents' allowances in States that provide such benefits.

⁶ Includes temporary extended benefit exhaustions.

⁷ Sum of balances in State clearing accounts, benefit-payment accounts, and State accounts in Federal unemployment trust fund.

⁸ Includes data under the Puerto Rican sugarcane workers' program for average insured unemployment and initial claims (sugarcane data not available for other items).

Source, Department of Labor, Other of Manneyer Management, Data

Source: Department of Labor, Office of Manpower Management Data Systems.