

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 population¹ 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 charge
- * 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

Type of expenditure	Total United States ¹		Disabled persons aged 18-64					
	Aged 17-64	Aged 65 and over	Total	Severely disabled	Disabled-worker beneficiaries	Severely disabled non-beneficiaries	With occupational disability	With secondary work limitation
Total.....	\$168	\$223	\$314	\$372	\$471	\$356	\$273	\$291
Hospital.....	45	63	88	122	177	112	68	71
Doctor.....	58	67	97	117	122	117	85	88
Other ²	65	93	129	133	172	127	120	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*, 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 disabled-worker 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

Type of medical care	Disabled persons aged 18-64					
	Total	Severely disabled	Dis-abled worker beneficiaries	Severely disabled non-beneficiaries	With occu-pational disa-bility	With sec-ondary work limi-tation
Total:						
Number (in thousands)....	17,753	6,100	842	4,475	5,014	6,639
Percent:						
Any care.....	14.7	21.7	27.8	21.9	12.3	10.2
Hospital care.....	6.7	11.0	13.5	11.1	5.7	3.5
Doctor care.....	12.8	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:						
Number (in thousands)....	8,430	2,300	624	1,509	2,420	3,710
Percent:						
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.....	13.7	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:						
Number (in thousands)....	9,324	3,800	217	2,966	2,594	2,930
Percent:						
Any care.....	13.6	19.2	19.8	20.2	8.6	10.9
Hospital care.....	5.9	9.0	7.5	9.7	3.4	4.0
Doctor 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

Provider	Disabled persons aged 18-64					
	Total	Severely disabled	Dis-abled worker beneficiaries	Severely disabled non-beneficiaries	With occu-pational disa-bility	With sec-ondary work limi-tation
	Total					
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.....	21.5	20.3	33.3	19.1	25.6	19.7
Other public hospital/clinic...	25.4	20.3	25.4	15.9	35.4	27.8
Public assistance.....	38.9	49.8	33.5	54.3	14.7	36.8
Other.....	14.3	9.9	8.8	10.9	23.5	16.2
	Men					
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.....	39.9	41.7	39.2	45.0	37.1	39.7
Other public hospital/clinic...	20.5	17.2	24.7	11.4	24.9	22.4
Public assistance.....	23.2	33.4	29.9	34.6	9.6	17.2
Other.....	17.8	10.1	9.3	11.4	29.4	19.8
	Women					
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.....	(³)	(³)	(²)	(³)	(³)	(³)
Other public hospital/clinic...	31.1	23.4	(²)	19.2	59.1	33.1
Public assistance.....	57.2	65.8	(²)	68.9	27.3	55.9
Other.....	10.2	9.4	(²)	10.5	10.2	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.

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

Provider	Disabled persons aged 18-64					
	Total	Severely disabled	Dis-abled worker beneficiaries	Severely disabled non-beneficiaries	With occupational disability	With secondary work limitation
Total						
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.....	13.1	13.9	26.5	12.3	18.2	6.1
Other public hospital/clinic.....	26.1	23.4	23.5	21.8	27.6	30.0
Public assistance.....	37.2	51.2	35.0	54.6	18.9	25.9
Other.....	22.8	13.0	17.0	12.8	34.0	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.....	25.5	31.9	32.1	32.9	28.7	11.3
Other public hospital/clinic.....	22.8	17.8	21.8	15.1	22.1	31.8
Public assistance.....	26.4	38.6	30.9	40.9	16.3	17.5
Other.....	26.9	14.3	16.4	14.2	34.4	39.4
Women						
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 Administration.....	(²)	(²)	(²)	(²)	(²)	(²)
Other public hospital/clinic.....	29.5	27.6	30.6	25.7	37.8	27.9
Public assistance.....	48.4	61.2	50.0	62.9	23.9	35.7
Other.....	18.5	12.0	19.4	11.9	34.8	22.5

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 two-thirds. 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

Provider	Disabled persons aged 18-64					
	Total	Severely disabled	Dis-abled worker beneficiaries	Severely disabled non-beneficiaries	With occupational disability	With secondary work limitation
Total						
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.....	12.7	11.9	26.4	9.7	21.6	6.3
Other public hospital/clinic.....	26.3	21.8	23.6	19.6	29.8	32.8
Public assistance.....	41.4	56.4	35.4	61.0	23.2	26.1
Other.....	17.2	9.9	11.2	10.2	24.9	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.....	26.8	28.6	32.4	27.6	34.0	14.2
Other public hospital/clinic.....	26.2	18.3	23.4	15.8	30.5	35.8
Public assistance.....	26.0	39.8	31.0	42.7	15.1	12.4
Other.....	20.2	12.8	11.0	15.1	20.7	33.9
Women						
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.....	(²)	(²)	(²)	(²)	(²)	(²)
Other public hospital/clinic.....	26.5	24.2	27.3	21.7	28.5	30.4
Public assistance.....	55.1	68.1	54.5	70.7	37.0	37.0
Other.....	14.5	7.8	12.1	7.8	32.1	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

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 charges¹

Age and charges	Disabled persons aged 18-64											
	Total				Men				Women			
	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation
	Aged 18-64											
Number (in thousands).....	17,753	6,100	5,014	6,639	8,430	2,300	2,420	3,710	9,324	3,800	2,594	2,930
Percent with short-stay hospital charges.....	15.7	15.8	15.4	15.7	14.7	15.7	14.0	14.6	16.5	15.9	16.6	17.2
Number with short-stay hospital charges (in thousands).....	2,782	966	771	1,045	1,243	361	340	542	1,539	605	431	503
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.....	58.9	48.6	69.0	60.9	59.6	54.5	65.3	59.6	58.3	45.2	71.8	62.5
Less than \$50.....	2.4	1.2	1.5	4.4	2.5	1.0	(²)	5.2	2.4	1.2	2.6	3.6
50-99.....	6.9	5.1	5.3	9.8	11.3	8.3	6.8	16.2	3.4	3.2	4.1	3.0
100-199.....	15.2	13.5	21.2	12.5	12.3	14.4	16.4	8.3	17.6	13.0	24.9	17.0
200-499.....	34.3	28.9	41.0	34.2	33.4	30.8	42.1	29.9	34.9	27.7	46.2	39.0
500-749.....	10.4	7.8	6.4	15.8	8.6	4.8	6.6	12.3	11.9	9.5	6.3	19.6
750-999.....	5.5	9.4	3.5	3.5	5.9	6.7	7.8	4.1	5.3	11.0	(²)	2.8
1,000 or more.....	12.0	21.9	6.3	7.1	12.5	24.9	5.8	8.5	11.5	20.0	6.7	5.5
Amount not available.....	13.2	12.3	14.8	12.7	13.4	9.1	14.5	15.5	13.0	14.3	15.1	9.6
Mean amount.....	\$564	\$731	\$470	\$478	\$594	\$709	\$542	\$544	\$541	\$744	\$413	\$411
Median amount.....	328	437	274	291	329	395	299	304	327	467	254	285
	Aged 18-44											
Number (in thousands).....	6,562	1,810	1,692	3,060	3,060	578	861	1,621	3,502	1,232	830	1,440
Percent with short-stay hospital charges.....	15.5	14.6	16.7	15.4	9.8	8.8	10.5	9.8	20.5	17.4	23.1	21.6
Number with short-stay hospital charges (in thousands).....	1,016	264	282	470	300	51	90	159	717	214	192	311
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.....	60.3	40.5	73.8	64.1	54.7	40.1	65.1	53.4	63.2	40.8	78.0	69.7
Less than \$50.....	1.8	2.4	(²)	2.5	2.6	3.5	(²)	3.8	1.4	2.1	(²)	1.9
50-99.....	6.6	10.0	4.4	6.1	12.7	29.1	5.4	11.7	4.1	5.4	4.0	3.2
100-199.....	17.7	6.2	28.2	17.8	14.3	3.0	15.5	17.1	19.1	7.0	34.1	18.2
200-499.....	34.6	22.1	41.3	37.8	25.0	4.6	44.1	20.8	38.6	26.2	39.9	46.4
500-749.....	11.1	4.5	4.5	18.7	9.1	5.6	(²)	15.4	11.9	4.3	6.6	20.4
750-999.....	6.5	11.4	6.1	4.0	9.4	(²)	19.0	7.0	5.3	14.1	(²)	2.5
1,000 or more.....	9.9	22.3	4.6	6.1	15.4	43.0	9.0	10.2	7.6	17.3	2.5	3.9
Amount not available.....	11.8	21.2	11.0	7.1	11.4	11.3	6.9	14.0	12.0	23.5	12.9	3.5
Mean amount.....	\$547	\$741	\$418	\$529	\$828	\$1,012	\$687	\$853	\$429	\$666	\$283	\$381
Median amount.....	310	428	276	282	337	689	402	282	307	397	238	282

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 charges¹—Continued

Age and charges	Disabled persons aged 18-64											
	Total				Men				Women			
	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation
	Aged 45-54											
Number (in thousands).....	5,072	1,516	1,787	1,770	2,456	558	888	1,010	2,617	957	899	750
Percent with short-stay hospital charges.....	15.9	14.5	16.9	15.9	17.9	13.0	19.8	18.6	14.0	15.2	14.0	12.5
Number with short-stay hospital charges (in thousands).....	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.....	60.7	56.4	60.8	63.8	64.2	57.6	55.8	74.9	56.5	55.9	68.3	42.0
Less than \$50.....	4.1	1.6	2.6	7.7	3.8	1.5	(²)	8.4	4.4	1.6	6.3	6.4
50-99.....	10.4	7.5	6.7	16.7	15.8	14.4	6.4	25.1	4.1	3.9	7.2	(²)
100-199.....	12.2	17.4	11.1	9.4	10.7	9.7	15.5	6.5	14.1	21.5	4.9	15.0
200-499.....	34.0	29.9	40.5	30.0	34.0	32.1	33.8	34.9	33.9	28.8	49.7	20.6
500-749.....	11.0	10.9	10.3	11.9	7.9	7.7	12.4	3.6	14.8	12.5	7.2	28.1
750-999.....	4.7	7.7	1.7	5.6	4.4	5.4	2.6	5.7	5.0	8.9	(²)	5.4
1,000 or more.....	10.4	17.3	7.7	7.9	8.5	20.6	5.0	7.0	12.6	15.6	11.4	9.7
Amount not available.....	13.2	7.7	19.5	10.8	15.0	8.7	24.2	8.8	11.1	7.1	12.8	14.8
Mean amount.....	\$556	\$711	\$562	\$424	\$472	\$678	\$510	\$360	\$651	\$728	\$625	\$560
Median amount.....	313	422	279	334	289	343	278	288	375	443	280	505
	Aged 55-64											
Number (in thousands).....	6,119	2,774	1,535	1,810	2,914	1,164	671	1,079	3,205	1,611	864	730
Percent with short-stay hospital charges.....	15.7	17.3	12.2	16.1	17.3	20.1	11.0	18.1	14.3	15.3	13.2	13.3
Number with short-stay hospital charges (in thousands).....	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.....	55.5	49.6	74.3	53.1	58.6	56.6	88.5	49.8	52.0	42.9	65.2	59.8
Less than \$50.....	1.8	(²)	1.9	4.3	1.3	(²)	(²)	3.2	2.3	(²)	3.0	6.4
50-99.....	4.3	1.4	4.3	9.3	6.6	1.9	0.6	11.3	1.8	.9	.8	5.3
100-199.....	15.2	15.8	26.9	6.9	12.5	18.4	19.7	2.8	18.2	13.2	31.5	15.1
200-499.....	34.2	32.2	41.4	32.7	38.2	36.1	59.1	32.5	29.8	28.4	30.0	32.9
500-749.....	9.2	8.1	3.2	15.0	8.9	3.7	.5	18.2	9.7	12.3	4.9	8.6
750-999.....	5.2	9.0	2.6	.6	5.0	8.5	6.6	(²)	5.4	9.5	(²)	1.3
1,000 or more.....	15.6	23.7	6.7	7.9	14.3	22.4	3.9	8.6	16.9	24.9	8.5	6.4
Amount not available.....	14.5	9.6	13.2	23.4	13.2	8.8	.5	23.2	16.0	10.4	21.4	23.9
Mean amount.....	\$590	\$735	\$412	\$439	\$555	\$655	\$434	\$472	\$630	\$812	\$394	\$370
Median amount.....	356	448	257	290	353	398	302	338	360	539	223	446

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 ¹

Beneficiary status	Disabled persons aged 18-64			
	Total	Severely disabled	With occupational disability	With secondary work limitation
Total				
Total:				
Mean.....	\$564	\$731	\$470	\$478
Median.....	328	437	274	291
Disabled-worker beneficiaries:				
Mean.....	876	901	(?)	(?)
Median.....	412	447	(?)	(?)
Retired workers (OASDHI):				
Mean.....	627	808	(?)	371
Median.....	365	491	(?)	264
Nonbeneficiaries:				
Mean.....	546	704	480	488
Median.....	324	441	278	302
Men				
Total:				
Mean.....	594	709	542	544
Median.....	329	395	299	304
Disabled-worker beneficiaries:				
Mean.....	820	818	(?)	(?)
Median.....	406	413	(?)	(?)
Retired workers (OASDHI):				
Mean.....	569	710	(?)	402
Median.....	351	408	(?)	278
Nonbeneficiaries:				
Mean.....	574	659	555	551
Median.....	310	347	298	310
Women				
Total:				
Mean.....	541	744	413	411
Median.....	327	467	254	285
Disabled-worker beneficiaries:				
Mean.....	977	1,073	(?)	(?)
Median.....	425	532	(?)	(?)
Retired workers (OASDHI):				
Mean.....	764	1,007	(?)	(?)
Median.....	597	1,052	(?)	(?)
Nonbeneficiaries:				
Mean.....	525	724	418	425
Median.....	331	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 difference. Severely disabled retired workers

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

Sex	Non-disabled persons aged 17-64 ¹	Disabled persons aged 18-64					
		Total	Severely disabled	Disabled-worker beneficiaries	Severely disabled non-beneficiaries	With occupational disability	With secondary work limitations
Total.....	66.4	77.9	80.3	88.0	80.2	78.4	75.2
Men.....	60.4	74.8	78.9	86.7	76.0	75.7	71.7
Women.....	71.7	80.6	81.2	91.6	82.3	80.9	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

Beneficiary status	Disabled persons aged 18-64			
	Total	Severely disabled	With occupational disability	With secondary work limitation
Total				
Total:				
Mean.....	\$141	\$181	\$117	\$126
Median.....	75	90	72	66
Disabled-worker beneficiaries:				
Mean.....	175	180	(?)	145
Median.....	93	96	(?)	69
Retired workers (OASDHI):				
Mean.....	181	247	65	122
Median.....	94	155	36	88
Nonbeneficiaries:				
Mean.....	140	182	121	128
Median.....	74	89	74	65
Men				
Total:				
Mean.....	\$140	\$196	\$117	\$123
Median.....	65	82	70	55
Disabled-worker beneficiaries:				
Mean.....	152	158	(?)	103
Median.....	84	85	(?)	50
Retired workers (OASDHI):				
Mean.....	181	256	95	124
Median.....	97	188	49	84
Nonbeneficiaries:				
Mean.....	136	204	118	123
Median.....	62	75	70	52
Women				
Total:				
Mean.....	\$143	\$173	\$117	\$130
Median.....	82	94	74	77
Disabled-worker beneficiaries:				
Mean.....	227	234	(?)	190
Median.....	128	140	(?)	86
Retired workers (OASDHI):				
Mean.....	180	237	17	117
Median.....	89	130	26	109
Nonbeneficiaries:				
Mean.....	144	172	123	133
Median.....	83	94	78	77

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

Age and charges	Disabled persons aged 18-64											
	Total				Men				Women			
	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation
Aged 18-64												
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	2,073
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.....	94.5	91.8	96.4	94.9	94.4	91.4	96.8	94.2	94.4	92.2	95.9	95.8
Less than \$50.....	39.9	35.5	41.1	42.5	44.2	39.5	42.1	48.0	36.4	33.4	40.4	36.3
50-99.....	20.6	18.0	20.1	23.1	19.4	16.2	19.0	20.8	21.5	19.0	20.2	25.7
100-199.....	19.4	19.6	22.4	16.9	17.0	17.0	21.5	14.2	21.3	21.0	23.0	20.0
200-499.....	14.6	18.7	12.8	12.4	13.8	18.7	13.3	11.2	15.2	18.8	12.3	13.8
500 or more.....	5.6	8.2	3.6	5.1	5.8	8.6	3.1	5.8	5.5	7.9	4.0	4.1
Mean.....	\$141	\$181	\$117	\$126	\$140	\$196	\$117	\$123	\$143	\$173	\$117	\$130
Median.....	75	90	72	66	65	82	70	55	82	94	74	77
Aged 18-44												
Number (in thousands).....	4,017	1,002	1,081	1,034	1,676	257	400	929	2,341	745	590	1,005
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.....	94.5	91.4	96.2	95.0	94.9	91.4	96.6	94.8	94.2	91.5	95.9	95.7
Less than \$50.....	42.0	34.8	40.4	46.6	53.0	52.5	47.6	56.1	34.1	28.6	34.6	37.9
50-99.....	18.6	15.9	18.8	19.9	15.6	11.1	18.8	15.2	20.8	17.5	18.8	24.3
100-199.....	18.5	22.1	20.7	15.4	15.1	16.6	18.7	12.8	20.9	24.0	22.2	17.7
200-499.....	15.4	18.7	16.5	13.1	11.1	11.1	11.8	10.6	18.5	21.3	20.4	15.3
500 or more.....	5.6	8.5	3.6	5.0	5.1	8.5	3.0	5.2	5.8	8.5	4.1	4.8
Mean.....	\$139	\$192	\$115	\$125	\$129	\$236	\$167	\$118	\$146	\$177	\$132	\$132
Median.....	72	98	75	58	47	47	56	45	88	116	91	75
Aged 45-54												
Number (in thousands).....	3,203	859	1,158	1,186	1,478	292	532	654	1,725	567	626	532
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.....	94.9	93.0	94.8	96.1	94.5	89.2	94.8	96.8	95.0	95.2	94.7	95.1
Less than \$50.....	38.7	34.5	37.7	42.8	39.4	37.5	33.2	45.4	38.1	33.0	41.4	39.7
50-99.....	20.6	16.3	21.2	23.1	22.0	16.4	22.8	23.9	19.3	16.3	19.8	22.0
100-199.....	20.5	22.9	23.0	16.2	19.1	21.8	22.9	14.9	21.6	23.5	23.1	17.9
200-499.....	15.1	19.3	12.9	14.0	14.0	13.5	15.9	12.6	16.0	22.4	10.4	15.5
500 or more.....	5.2	6.9	5.3	3.9	5.4	10.8	5.3	3.2	5.0	5.0	5.2	4.8
Mean.....	\$140	\$170	\$140	\$118	\$132	\$164	\$154	\$99	\$147	\$174	\$128	\$141
Median.....	77	98	79	66	74	88	87	60	81	104	72	73
Aged 55-64												
Number (in thousands).....	4,316	1,869	1,136	1,310	1,985	750	460	774	2,331	1,119	676	536
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.....	94.0	91.5	98.1	93.7	93.6	92.4	99.3	91.3	94.3	91.0	97.3	97.5
Less than \$50.....	38.8	36.4	45.4	36.2	40.2	35.8	46.7	40.6	37.5	36.9	44.6	29.8
50-99.....	22.4	19.9	20.2	27.7	20.6	17.9	17.8	24.9	23.9	21.3	21.9	31.9
100-199.....	19.4	16.7	23.4	19.8	17.1	15.3	22.9	15.3	21.4	17.7	23.7	26.3
200-499.....	13.4	18.5	9.1	10.0	15.7	23.4	11.9	10.5	11.5	15.1	7.1	9.5
500 or more.....	6.0	8.4	1.9	6.2	6.5	7.7	6	8.8	5.7	8.9	2.8	2.5
Mean.....	\$144	\$180	\$96	\$135	\$154	\$195	\$97	\$148	\$135	\$170	\$95	\$116
Median.....	75	84	61	75	74	90	59	69	76	81	62	82

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 incurred¹

Beneficiary status	Disabled persons aged 18-64			
	Total	Severely disabled	With occupational disability	With secondary work limitation
	Total			
Total:				
Mean.....	\$336	\$420	\$281	\$308
Median.....	162	185	166	144
Disabled-worker beneficiaries:				
Mean.....	562	586	(²)	414
Median.....	273	283	(²)	245
Retired workers (OASDHI):				
Mean.....	445	623	148	309
Median.....	197	258	82	231
Nonbeneficiaries:				
Mean.....	329	401	290	311
Median.....	161	184	170	143
	Men			
Total:				
Mean.....	321	424	289	287
Median.....	135	158	138	122
Disabled-worker beneficiaries:				
Mean.....	491	512	(²)	374
Median.....	222	233	(²)	196
Retired workers (OASDHI):				
Mean.....	446	708	163	309
Median.....	212	489	92	224
Nonbeneficiaries:				
Mean.....	304	368	296	285
Median.....	128	133	142	120
	Women			
Total:				
Mean.....	349	418	275	335
Median.....	186	200	189	171
Disabled-worker beneficiaries:				
Mean.....	740	787	(²)	459
Median.....	370	398	(²)	303
Retired workers (OASDHI):				
Mean.....	443	547	107	308
Median.....	186	189	77	256
Nonbeneficiaries:				
Mean.....	352	416	285	347
Median.....	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 costs¹

Age and charges	Disabled persons aged 18-64											
	Total				Men				Women			
	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation	Total	Severely disabled	With occupational disability	With secondary work limitation
	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	2,612
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.....	81.6	77.1	83.8	83.5	82.4	77.7	83.2	84.3	81.0	76.8	84.2	82.7
Less than \$50.....	22.1	21.2	23.2	21.9	25.4	26.0	25.6	25.0	19.2	18.5	21.2	18.0
50-99.....	15.7	12.4	15.3	18.7	17.9	13.1	17.6	20.5	13.8	12.1	13.2	16.5
100-199.....	19.5	19.2	17.6	21.2	19.3	18.7	17.6	20.6	19.7	19.4	17.5	21.9
200-499.....	24.3	24.3	27.7	21.7	19.8	19.9	22.4	18.2	28.3	26.8	32.3	26.3
500 or more.....	18.4	22.9	16.1	16.3	17.5	22.2	16.8	15.6	19.1	23.2	15.7	17.3
Mean.....	\$336	\$420	\$281	\$308	\$321	\$424	\$289	\$287	\$349	\$418	\$275	\$335
Median.....	162	185	166	144	135	158	138	122	186	200	189	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.....	82.9	77.4	82.2	85.9	88.7	89.7	85.7	90.0	77.7	71.8	78.9	81.1
Less than \$50.....	24.8	23.7	25.5	24.8	31.7	39.2	28.8	31.1	18.7	17.1	22.3	17.8
50-99.....	16.7	11.0	16.5	19.7	22.5	15.1	22.5	24.7	11.6	9.4	10.8	13.8
100-199.....	18.0	17.7	13.7	20.6	17.1	17.4	16.9	17.1	18.8	17.7	10.6	24.6
200-499.....	23.3	24.9	26.5	20.8	17.4	17.9	17.6	17.1	28.5	27.7	35.2	24.9
500 or more.....	17.2	22.9	17.9	14.0	11.3	10.3	14.6	10.0	22.3	28.2	20.8	19.0
Mean.....	\$320	\$391	\$277	\$309	\$264	\$307	\$258	\$255	\$370	\$428	\$296	\$371
Median.....	147	186	159	126	91	36	97	88	205	243	230	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.....	80.9	77.8	83.3	80.7	78.4	79.3	78.2	78.3	83.1	77.2	88.1	83.8
Less than \$50.....	21.8	22.0	22.2	21.2	23.6	25.1	25.0	21.8	20.2	20.4	19.9	20.5
50-99.....	15.5	14.2	14.2	17.5	14.8	12.1	14.1	16.4	16.1	15.3	14.3	19.0
100-199.....	17.8	17.8	14.9	20.6	18.0	19.8	11.6	22.2	17.7	16.9	17.8	18.4
200-499.....	25.8	23.8	32.0	21.4	22.0	22.3	27.5	17.9	29.1	24.6	36.1	25.9
500 or more.....	19.0	22.2	16.6	19.3	21.6	20.7	22.0	21.6	16.9	22.9	11.9	16.1
Mean.....	\$337	\$422	\$310	\$302	\$336	\$414	\$356	\$287	\$335	\$426	\$269	\$321
Median.....	171	177	191	154	165	165	194	153	178	185	189	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.....	81.0	76.8	85.7	82.8	79.5	72.0	86.9	81.9	82.5	80.1	85.0	84.0
Less than \$50.....	19.7	19.4	22.0	18.0	20.7	20.8	22.7	19.4	18.8	18.5	21.5	16.0
50-99.....	15.0	12.4	15.2	18.4	15.9	12.8	16.4	18.5	14.2	12.1	14.3	18.4
100-199.....	22.3	20.7	24.3	22.8	22.5	18.8	25.5	24.1	22.1	21.9	23.4	20.8
200-499.....	24.0	24.3	24.2	23.6	20.4	19.6	22.3	19.9	27.4	27.6	25.8	28.8
500 or more.....	19.0	23.2	14.2	17.1	20.4	28.0	13.1	18.1	17.7	20.0	15.0	16.0
Mean.....	\$350	\$436	\$255	\$314	\$364	\$477	\$247	\$333	\$338	\$408	\$262	\$285
Median.....	169	188	153	160	159	187	143	150	177	189	161	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 claims (weekly average) ³	Number of first payments	All types of compensated unemployment			Average weekly benefit for total unemployment ⁵	Number of claimants exhausting benefits ⁶	Funds available for benefits end of period ⁷ (in thousands)
	Number of workers ¹	Percent of covered employment ²			Weeks compensated	Benefits paid ⁴ (in thousands)	Average weekly number of beneficiaries			
Total.....	1,797,766	3.5	245,388	521,916	6,955,770	\$331,067	1,581,086	\$48.93	87,046	\$12,042,213
Alabama.....	20,514	3.0	3,134	6,149	70,531	2,634	16,030	38.12	1,189	129,999
Alaska.....	6,040	12.2	555	1,397	25,214	1,236	5,730	49.25	297	314,190
Arizona.....	7,361	2.1	1,341	2,360	23,808	1,049	5,411	44.59	359	109,186
Arkansas.....	18,492	4.7	2,306	4,103	62,347	2,282	14,170	37.63	957	48,748
California.....	264,537	5.1	38,706	84,486	1,062,287	56,019	241,429	53.49	14,893	1,227,004
Colorado.....	7,531	1.6	1,570	2,203	24,770	1,376	5,630	56.79	310	78,355
Connecticut.....	37,240	3.8	4,445	9,480	169,359	10,395	38,491	63.04	1,600	283,327
Delaware.....	4,503	2.7	463	1,323	17,635	802	4,008	46.38	178	22,106
District of Columbia.....	5,690	1.6	487	1,365	23,297	1,228	5,295	52.96	288	73,834
Florida.....	24,105	1.7	3,583	5,573	57,932	2,058	13,166	36.32	1,323	257,215
Georgia.....	17,449	1.6	3,097	8,128	60,464	2,380	13,742	41.73	1,266	320,727
Hawaii.....	5,083	2.2	523	1,431	21,185	1,072	4,815	54.97	300	43,191
Idaho.....	7,559	5.1	736	1,889	26,440	1,253	6,009	49.45	643	42,794
Illinois.....	78,853	2.5	9,332	23,659	328,348	17,088	74,625	53.10	4,155	459,908
Indiana.....	36,154	2.6	5,019	14,212	150,795	5,987	34,272	4.014	2,730	314,190
Iowa.....	15,379	2.7	1,717	4,330	60,759	3,021	13,809	51.36	1,199	127,437
Kansas.....	14,855	3.4	1,644	4,658	54,368	2,672	12,356	49.90	658	94,836
Kentucky.....	24,277	4.0	1,884	4,796	93,440	4,050	21,236	43.98	997	165,591
Louisiana.....	31,336	4.3	3,765	7,372	117,450	4,948	26,693	42.79	1,836	153,374
Maine.....	10,664	4.8	1,290	2,701	40,282	1,533	9,155	40.71	784	40,933
Maryland.....	24,137	2.6	2,673	5,235	94,280	4,462	21,427	48.79	809	219,498
Massachusetts.....	74,278	4.3	8,449	36,422	309,728	13,385	70,393	47.00	3,717	355,686
Michigan.....	126,901	5.2	19,480	32,487	430,025	22,297	97,733	52.32	5,362	584,741
Minnesota.....	31,506	3.3	2,995	7,912	118,176	5,869	26,858	50.22	1,564	112,034
Mississippi.....	12,478	3.3	1,624	3,511	43,096	1,450	9,795	34.45	526	84,182
Missouri.....	39,117	3.3	6,984	11,478	140,677	6,372	31,972	48.03	1,718	274,026
Montana.....	8,021	6.5	776	2,042	30,664	1,212	7,196	38.21	394	23,483
Nebraska.....	6,450	2.2	605	1,961	28,302	1,199	6,432	42.81	371	53,982
Nevada.....	6,170	4.3	1,502	1,774	23,933	1,099	5,439	46.91	369	37,236
New Hampshire.....	4,112	2.1	699	1,020	14,182	599	3,223	46.10	50	53,080
New Jersey.....	87,254	4.5	10,530	20,056	388,815	21,898	88,367	58.19	5,625	442,037
New Mexico.....	7,687	4.3	1,197	1,695	23,013	949	5,230	42.97	223	40,826
New York.....	199,147	3.5	30,828	58,530	852,151	44,006	193,671	53.70	6,660	1,704,426
North Carolina.....	33,043	2.5	6,010	10,595	113,990	3,957	25,907	35.81	1,199	390,365
North Dakota.....	4,428	5.4	285	771	18,135	817	4,122	44.99	94	9,791
Ohio.....	70,764	2.4	10,621	23,950	271,540	13,244	61,714	49.32	1,540	677,980
Oklahoma.....	15,302	3.2	1,952	3,015	43,790	1,448	9,952	33.48	734	58,592
Oregon.....	32,823	6.2	4,445	7,828	123,306	5,514	28,024	45.26	1,083	125,300
Pennsylvania.....	99,368	3.0	14,956	27,627	377,351	17,847	85,762	50.04	2,558	830,397
Puerto Rico.....	⁸ 30,426	8.2	⁸ 3,093	7,945	86,610	2,251	19,684	26.82	3,581	84,476
Rhode Island.....	12,500	4.5	2,206	3,331	50,491	2,438	11,476	50.08	910	80,074
South Carolina.....	14,629	2.4	2,079	4,718	51,694	1,942	11,749	38.16	1,080	156,259
South Dakota.....	2,652	2.9	183	380	8,726	316	1,983	37.87	143	19,031
Tennessee.....	35,221	3.7	3,645	9,861	134,831	5,101	30,643	38.86	2,075	199,073
Texas.....	36,797	1.5	5,774	11,059	122,926	4,774	27,938	39.70	2,386	349,728
Utah.....	9,323	4.2	839	2,326	33,132	1,432	7,530	44.80	598	46,619
Vermont.....	4,224	4.2	458	1,251	16,927	814	3,847	49.42	82	25,060
Virginia.....	13,157	1.3	1,787	4,107	45,795	1,776	10,408	39.96	747	209,705
Washington.....	62,726	7.6	7,424	14,541	257,534	9,149	58,530	35.80	4,251	310,771
West Virginia.....	14,912	4.2	1,590	4,407	57,213	1,896	13,003	33.69	481	98,617
Wisconsin.....	38,629	3.4	3,789	7,945	147,388	8,088	33,497	55.31	68	317,007
Wyoming.....	1,845	2.6	224	521	6,647	291	1,511	45.42	86	17,616

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

² Based on average covered employment for most recent 12-month period.

³ Notices filed by workers to indicate they are starting periods of unemployment. 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.

⁵ 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, Office of Manpower Management Data Systems.

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.