
Educational and Economic Characteristics of Student Beneficiaries: Black-White Differences

by Diane Huntley*

This article compares black and white student beneficiaries under the old-age, survivors, and disability insurance (OASDI) program during the 1972-73 school year from the standpoint of differences in economic and educational characteristics. The role that OASDI played in enabling students to continue in school full time is studied. The findings show that relatively more blacks were in the student beneficiary population than in the general student population; they were also overrepresented among students attending high school. Blacks were disadvantaged with respect to the educational attainment of their fathers and in terms of total family income. They also had lower grade-point averages and those in high school were older than their white counterparts. Black high school students nevertheless planned to continue their education and to attend 4-year colleges in about the same proportion as whites. The total amount of educational income of black students was greater than that of white students, but the members of the latter group received more from loans and miscellaneous sources. Grants were the most important source of educational income for blacks. About half the student beneficiaries said they could continue full time in school without benefits and a third said they could not.

In 1973 the Office of Research and Statistics of the Social Security Administration conducted the Survey of Student Beneficiaries. The young persons involved were receiving benefits under the Social Security Act as unmarried children of retired, disabled, or deceased workers.¹ Several published reports² have been based on this survey, but they have included only minor mention of racial differences in the data.

Blacks make up 10 percent of the general student population, but they constitute 15 percent of the student beneficiaries. Black children have a higher representation in the student beneficiary population because their entitled parent was more likely to have worked in a relatively low-paying

blue-collar occupation. On the whole, these workers tend, more than others, to retire early, become disabled, or die young—factors that increase the likelihood that their children will become eligible for benefits.

This article discusses racial differences in economic and educational characteristics and evaluates the role that the benefits played in making it possible for students to continue in school full time. Three groups of students are considered: Those attending postsecondary schools, those in high school planning more education, and those in high school not planning more education.

Characteristics of Student Beneficiaries

Postsecondary School Students

Type of school attended. Postsecondary school students were more likely to be attending 4-year colleges than any other type of school. In 1973, 60 percent of the blacks and 70 percent of the whites³ were attending 4-year colleges. As the

*Division of Retirement and Survivors Studies, Office of Research and Statistics, Office of Policy, Social Security Administration. The author wishes to acknowledge the assistance of Leonard Rubin and Julian Abbott.

¹If they remain full-time students, such persons continue to receive benefits through the semester or quarter in which age 22 is attained.

²See Robert I. K. Hastings and Philip Springer, **Preliminary Results of the 1973 Survey of Student Beneficiaries** (Research and Statistics Note No. 24), Office of Research and Statistics, Social Security Administration, 1976; Philip Springer, "Characteristics of Student OASDI Beneficiaries in 1973: An Overview," **Social Security Bulletin**, November 1976; and Robert I. K. Hastings, "Student OASDI Beneficiaries: Program Utilization and Educational Aspirations," **Social Security Bulletin**, September 1978.

³The white student category includes those nonblack minority student beneficiaries (1 percent of the sample) whose characteristics were found to be more closely similar to those of the white students.

following tabulation shows, blacks were as likely as whites to be attending junior colleges but were twice as likely to be in vocational/technical schools. Most of the postsecondary

Race	Percent attending—		
	Vocational/technical school	Junior college	4-year college
Black	15	25	60
White	8	22	70

students had graduated from high school at age 18 or younger (table 1).⁴

High school and postsecondary school grade-point average. The high school grade-point average was strongly related to the type of postsecondary school attended. Students with lower averages were more likely to be attending

⁴ In some instances, the minimum number of sample cases needed for estimating a particular characteristic—50—was not available.

Table 1.—Age at graduation from high school: Percentage distribution of postsecondary-school student beneficiaries, by type of school attended and race, December 1972

Age at graduation	Students, by type of school					
	Black			White		
	Total	4-year college	Other ¹	Total	4-year college	Other ¹
Total number (in thousands)	55	33	22	407	285	123
Total percent	100	100	100	100	100	100
18 or younger	93	95	89	97	98	94
19	6	5	9	3	2	5
20 or older	1	(²)	(²)	(²)	(²)	1

¹ Includes junior college and vocational/technical school here and in other tables.
² Less than 0.05 percent.

vocational/technical schools, and those with higher averages were more likely to be enrolled in 4-year colleges (table 2).

The median high school grade-point average of 4-year college students was lower for blacks than for whites (table 3). Fifty-nine percent of the former but 74 percent of the latter reported averages of 2.75 or higher (on a 4.0 scale). Regardless of race, the grade-point averages of these students dropped in college: Only 57 percent of the whites and 37 percent of the blacks had averages of 2.75 or higher at the time of the survey (table 4).

Total money income of the family. Total money income consists of all the income received by the student's immediate family. It includes all income—before taxes—from earnings and assets, pensions (including family social security benefits), and all the other income from regular sources. Any funds received solely for educational purposes are not included.⁵

Blacks were far more financially disadvantaged than were whites, regardless of the type of postsecondary school they attended. As table 5 shows, their total median family money income (\$5,287) was slightly more than half that of the whites (\$10,267). Within the general population, the median income of white families with children aged 18–24 who were attending school full time was \$14,150; for blacks it was \$7,146.⁶

In comparing student beneficiary family income with that of all families with college students, it should be noted that the former amounts include large components of non-taxable income—social security benefits—while the latter amounts represent income before taxes, which overrepresents disposable income. The differential effect is therefore less than it appears to be on an absolute-dollar basis.⁷

⁵ For a more detailed explanation of this definition, see the technical note to Philip Springer, *op. cit.*, page 28.

⁶ Bureau of the Census, "Social and Economic Characteristics of Students, October 1972," *Current Population Reports* (Series P-20, No. 260), February 1974, table 12. "Children aged 18–24" generally includes all unmarried full-time college students in the general population.

⁷ See Philip Springer, *op. cit.*, page 17.

Table 2.—Type of school attended: Percentage distribution of postsecondary-school student beneficiaries, by high school grade-point average and race, December 1972

Type of school	High school grade-point average of students									
	Black					White				
	Total ¹	4.00–3.25	3.24–2.75	2.74–2.25	Less than 2.25	Total ¹	4.00–3.25	3.24–2.75	2.74–2.25	Less than 2.25
Total number (in thousands)	55	11	17	16	10	407	139	132	83	49
Total percent	100	100	100	100	100	100	100	100	100	100
Vocational/technical	15	7	12	13	32	8	5	7	10	15
Junior college	25	16	22	34	27	22	11	20	28	44
4-year college	60	76	67	53	40	70	84	72	61	41

¹ Includes a small number of cases where grade-point average was not ascertained.

Table 3.—High school grade-point average: Percentage distribution of postsecondary-school student beneficiaries, by type of school attended and race, December 1972

High school grade-point average	Students, by type of school					
	Black			White		
	Total	4-year college	Other	Total	4-year college	Other
Total number (in thousands)	55	33	22	407	285	123
Total percent	100	100	100	100	100	100
4.00-3.25	20	25	12	34	41	18
3.24-2.75	31	34	26	32	33	30
2.74-2.25	29	26	34	20	18	26
2.24-1.75	16	12	23	11	7	21
Less than 1.75	2	(¹)	4	1	(¹)	2
Not ascertained	2	2	1	1	(¹)	2
Median grade ²	2.77	2.90	2.57	3.01	3.11	2.73

¹ Less than 0.05 percent.

² Excludes cases where grade-point average was not ascertained.

Black student beneficiaries in families with incomes below the median were as likely to be attending 4-year colleges as were those from families with incomes above the median (table 6). This pattern was not observed for white students; for them, the lower the income the less likely it was that they were attending a 4-year college.

Father's education. The educational attainment of the fathers of student beneficiaries was apparently related to the type of school attended by the student. Sixty-six percent of the whites and 52 percent of the blacks whose fathers had 12 or more years of education were enrolled in 4-year colleges (table 7). Among the students whose fathers had completed fewer than 9 years of schooling, only 41 percent of the

Table 4.—Current grade-point average: Percentage distribution of postsecondary-school student beneficiaries, by type of school attended and race, December 1972

Current grade-point average	Students, by type of school					
	Black			White		
	Total	4-year college	Other	Total	4-year college	Other
Total number (in thousands)	55	33	22	407	285	123
Total percent	100	100	100	100	100	100
4.00-3.25	9	8	12	24	24	24
3.24-2.75	27	29	23	31	33	27
2.74-2.25	33	36	28	24	25	22
2.24-1.75	22	20	24	15	13	19
Less than 1.75	5	4	7	3	3	4
Not ascertained	4	2	7	3	2	5
Median grade ¹	2.57	2.58	2.53	2.86	2.89	2.81

¹ Excludes cases where grade-point average was not ascertained.

Table 5.—Total money income of family: Percentage distribution of postsecondary-school student beneficiaries, by type of school attended and race, December 1972

Total money income	Students, by type of school					
	Black			White		
	Total	4-year college	Other	Total	4-year college	Other
Number (in thousands):						
Total	55	33	22	407	285	123
Reporting	47	27	19	326	228	98
Total percent	100	100	100	100	100	100
Less than \$3,000	18	19	17	3	2	6
3,000-4,999	22	21	24	9	8	11
5,000-7,999	21	19	24	16	15	20
8,000-10,999	15	15	15	15	15	15
11,000-12,999	2	(¹)	5	9	9	7
13,000 or more	6	8	3	28	31	21
Median income	\$5,287	\$5,220	\$5,369	\$10,267	\$10,989	\$8,605

¹ Less than 0.05 percent.

whites and 35 percent of the blacks were attending 4-year colleges.

High School Students

At the time of the study, one-third of all black and one-fifth of all white student beneficiaries were in high school. More than half the students in both racial groups—59 percent of the blacks and 52 percent of the whites—planned to continue their education. Blacks were more likely to plan on attending vocational/technical schools, and whites were more likely to choose junior colleges. Nevertheless, about a third of both the blacks and whites intended to attend a 4-year college (table 8).

Father's education. Whether they were black or white, students were more likely to plan on continuing their education if their fathers had at least 12 years of schooling. When the father had less than 9 years of schooling, the effect of his education on the plans of the student was slight (table 7).

Grade-point average. As table 8 shows, blacks in high school tended to have lower grade-point averages than did whites. About twice as high a proportion of black as of white students not planning more education reported averages below 1.75. Similarly, of those students who planned on continuing their studies, 12 percent more of the blacks than of the whites had averages lower than 2.25. A comparison of the grade-point averages of high school students planning more education with those already in postsecondary schools shows that the high school grade-point average of the latter group was far higher than that of the former group (table 3).

Age at graduation. In general, high school students plan-

Table 6.—Type of school attended: Percentage distribution of postsecondary-school student beneficiaries, by total money income of family and race, December 1972

Type of school	Total money income of family									
	Black					White				
	Total	Less than \$5,000	\$5,000–7,999	\$8,000 or more	Not reported	Total	Less than \$5,000	\$5,000–7,999	\$8,000 or more	Not reported
Total number (in thousands)	55	22	12	13	(1)	407	52	66	210	80
Total percent	100	100	100	100	.....	100	100	100	100	100
Vocational/technical	15	16	19	13	.....	8	13	11	6	7
Junior college	25	25	26	27	.....	22	28	26	19	22
4-year college	60	60	55	61	.....	70	59	63	75	71

¹ Fewer than 50 sample cases.

Table 7.—Type of school attended: Percentage distribution of all student beneficiaries, by educational attainment of father and race, December 1972

Type of school attended by student	Education of student's father (in years)									
	Black					White				
	Total	0-8	9-11	12 or more	Not reported	Total	0-8	9-11	12 or more	Not reported
Total number (in thousands)	86	35	14	14	23	502	102	71	277	53
Total percent	100	100	100	100	100	100	100	100	100	100
Vocational/technical	10	9	23	8	10	7	13	6	5	5
Junior college	16	16	11	18	18	18	17	20	17	19
4-year college	38	35	43	52	33	57	41	45	66	53
High school:										
Students planning more education	21	22	19	17	25	10	12	12	8	10
Students not planning more education	15	19	16	6	13	9	17	16	4	11

ning more education were younger than those who did not, and whites were younger than blacks. Of those not planning more education, 31 percent of the whites but 50 percent of the blacks would be aged 20 or older when they graduated from high school. In contrast, as shown in table 8, only 11 percent of the whites but 31 percent of the blacks who planned more education would be that old when they graduated. Among the students in postsecondary schools, only 3 percent of the whites and 7 percent of the blacks were aged 19 or older when they graduated from high school.

Total money income of the family. Income differences between high school students who planned and those who did not plan more education were the same for whites (a ratio of .60) and for blacks (.61). Table 8 shows, however, that the actual median dollar amounts were higher for high school students planning more education (\$7,722 for whites and \$4,644 for blacks) than they were for the students not planning more education (\$6,332 for whites and \$3,887 for blacks). Nevertheless, the median family income of those planning more education remained lower than that of their postsecondary school counterparts.

Funds Used for Education

Educational Income of 4-Year College Students

Another point of interest is the question of how student beneficiaries pay for their schooling. Educational income, one important source of funds for the student, is defined here as consisting of money received solely for school purposes from sources outside the immediate family. Thus, it is not a component of the family's total money income. Included in educational income are: Grants, including scholarships and fellowships; educational loans; payments under the GI Bill; Reserve Officers' Training Corp stipends; regular contributions from friends and relatives (other than members of the immediate family); and the work-study earnings of the student. The costs of schooling are met out of educational income, contributions from family income (including social security benefits), withdrawals from assets, and student earnings.

A far higher proportion of black than of white 4-year col-

Table 8.—Selected characteristics: Percentage distribution of high school student beneficiaries, by plans after graduation and race, December 1972

Characteristics	Postgraduation plans of high school students					
	Black			White		
	Total	Planning more education	Not planning more education	Total	Planning more education	Not planning more education
Total number (in thousands)	31	18	13	95	49	46
Total percent	100	100	100	100	100	100
Type of school intended:						
Vocational technical		42			31	
Junior college		26			36	
4-year college		32			32	
Grade-point average:						
4.00-3.25	7	6	9	10	12	7
3.24-2.75	12	16	6	21	24	17
2.74-2.25	27	30	23	27	29	25
2.24-1.75	35	38	30	28	25	32
Less than 1.75	18	9	32	14	10	18
Age at graduation:						
18 or younger	24	35	8	43	52	34
19	38	34	42	36	37	35
20 or older	38	31	50	21	11	31
Total money income of family:						
\$1-2,999	25	23	28	10	8	13
3,000-4,999	29	26	33	16	13	19
5,000-7,999	25	29	19	25	24	26
8,000-10,999	3	5	1	15	17	12
11,000-12,999	4	6	1	6	6	6
13,000 or more	1		3	14	18	11
Not reported	13	11	15	14	15	12
Median ¹	\$4,288	\$4,644	\$3,887	\$7,014	\$7,722	\$6,332

¹ Excludes cases where family total money income was not reported.

lege students reported some educational income—82 percent, compared with 59 percent. A higher proportion of blacks than of whites also received income from each of the three sources, as the following tabulation shows. For

Sources of educational income	4-year college students	
	Black	White
Total number (in thousands)	33	285
Percent with—		
Grants	59	39
Loans	52	27
Other combined sources	39	20

whites, grants were the most prevalent source of educational income, followed by loans. For blacks, these two sources contributed income to about equal proportions of the population. Although relatively fewer black or white students received educational income from “other combined sources” than from either loans or grants, blacks were about twice as likely as whites to have this additional support.

The total educational income received was also higher for blacks than for whites. The median amounts received were

\$1,437 and \$1,166, respectively (table 9). One explanation for this finding is the relatively greater determined need of blacks for institutional aid to help them meet the costs of education.⁸

When the amounts received from the specific sources of income are compared according to race, the relative difference in the balance of grants and loans is highlighted. Among grants recipients enrolled in 4-year colleges, the median annual amount received by blacks was \$222 higher than that for whites (table 10). For those who received loans, the median amount for whites was \$189 higher than that for blacks. Despite the smaller amounts received by members of both racial groups from the combination of other sources, the median amount for whites was still \$104 higher than that for blacks.

Grant income, which was fundamental to the pursuit of education for members of both racial groups, covered more than half the educational costs for a third of the white and about half the black 4-year college students (table 11). Among both blacks and whites, only a tenth were able to cover all or almost all of their school costs with this source

⁸ The need for financial assistance is based on either the family's or the independent student's economic statement. The amount of assistance is determined by the set guidelines of the school or administering agency. Need is inversely related to income.

Table 9.—Educational income: Percentage distribution of 4-year college student beneficiaries, by race, December 1972

Educational income	4-year college students	
	Black	White
Total number reporting ¹ (in thousands)	26	166
Total percent	100	100
\$1-499	10	22
500-999	19	22
1,000-1,499	24	18
1,500-1,999	17	16
2,000-2,999	19	16
3,000-3,999	6	5
4,000 or more	4	1
Median income	\$1,437	\$1,166

of income. As noted earlier, grants are one of the largest single income sources among blacks and are seen to be the most important source of income for them.

Funds received from loans met at least half the costs of education for almost one-third of both the blacks and whites. For about two-thirds of the students, however, they accounted for less than 40 percent of their educational costs.

The other sources combined contributed a small portion of the educational income of most recipients. The table shows that nearly half the 4-year college students in both racial groups received less than a fifth of their income from these sources.

The importance of the amount of educational income is determined by how much the students had to pay for their education. Most of the 4-year college students reported the costs of attending school. The basic expenses included tuition, books, and fees; room and board for students living away from home; and commuting costs. On the average, the sum of these expenses was greater for whites than for blacks. The median expenses for both blacks (\$1,718) and whites (\$1,999) were higher than their respective median educational incomes, however (table 12). The following tabulation, which gives the ratio of educational income to

Race	Percent			
	1-74	75-99	100	More than 100
Black	50	27	2	21
White	68	16	1	15

the total cost of schooling, indicates that such income covered all or more than the expenses of only 23 percent of the blacks and 16 percent of the whites.

For most students, therefore, educational income by itself was not sufficient to cover the cost of schooling. The deficit was made up by contributions from family income, which includes social security benefits for students, their siblings, and their parents.

Table 10.—Amount and sources of educational income: Percentage distribution of 4-year college student beneficiaries, by race, December 1972

Educational income	4-year college students	
	Black	White
Grants		
Total number reporting (in thousands)	19	111
Total percent	100	100
\$1-399	16	23
400-599	16	16
600-699	3	7
700-799	4	7
800-899	7	5
900-999	5	3
1,000-1,099	11	8
1,100-1,499	8	11
1,500 or more	29	20
Median income	\$978	\$756
Loans		
Total number reporting (in thousands)	17	77
Total percent	100	100
\$1-399	22	21
400-599	24	15
600-699	9	6
700-799	1	6
800-899	3	6
900-999	3	4
1,000-1,099	17	19
1,100-1,499	11	4
1,500 or more	10	20
Median income	\$643	\$832
Other combined sources		
Total number reporting (in thousands)	13	58
Total percent	100	100
\$1-199	22	17
200-299	16	9
300-399	10	14
400-599	19	16
600-999	18	23
1,000 or more	14	21
Median income	\$420	\$524

Social Security Benefits

It is not possible to tell which parts of family income—whether earnings, assets, or benefits—were actually received by the student or especially reserved for the student's use to meet the costs of schooling. This survey did ask, however, for the student's judgment as to the importance of the student benefit in enabling him to go to school.

A large portion of the student beneficiary population considered the receipt of benefits essential to their full-time school attendance, as measured by the students' perceptions

Table 11.—Percent of educational income from source: Percentage distribution of 4-year college student beneficiaries, by sources of income and race, December 1972

Percent of income	4-year college students					
	Black			White		
	Grants	Loans	Other combined sources	Grants	Loans	Other combined sources
Total number (in thousands)	19	17	12	110	77	56
Total percent	100	100	100	100	100	100
1-19	14	21	44	24	27	42
20-39	20	40	30	31	35	27
40-59	27	21	11	22	15	9
60-79	17	10	3	11	11	6
80 or more	22	8	12	11	12	16
50 or more	54	29	17	32	29	26
90 or more	11	3	12	9	9	15

Table 12.—Educational cost: Percentage distribution of 4-year college student beneficiaries, by race, December 1972

Educational cost	4-year college students	
	Black	White
Total number ¹ (in thousands)	32	279
Total percent	100	100
\$1-999	25	14
1,000-1,499	18	14
1,500-1,999	16	22
2,000-2,499	10	16
2,500-2,999	12	10
3,000-3,999	10	15
4,000 or more	9	8
Median cost	\$1,718	\$1,999

¹ Excludes cases where educational cost was not ascertained.

Table 13.—Student's ability to attend school full time without benefits: Percentage distribution of all student beneficiaries, by living arrangements, level of school, and race, December 1972

Living arrangements and level of school	Student's ability to attend school full time without benefits									
	Total number (in thousands)	Black				White				
		Percentage distribution				Percentage distribution				
		Total	Yes	Maybe	No	Total	Yes	Maybe	No	
Living arrangements:										
Total ¹	83	100	53	14	33	497	100	52	14	34
At home	55	100	59	12	29	266	100	56	10	34
Away from home	28	100	41	19	41	231	100	48	19	33
Level of school:										
Total	86	100	53	14	33	502	100	52	14	33
High school:										
Students planning more education	18	100	76	6	18	49	100	81	6	13
Students not planning more education	13	100	79	6	15	46	100	69	11	19
Other than 4-year college	22	100	31	21	48	123	100	41	12	47
4-year college	32	100	44	18	38	285	100	49	17	33

¹ Excludes 7,000 cases.

of their need for continued benefits. When asked what effect termination of benefits might have on them personally, a third of the students replied that it would force them to terminate full-time enrollment. Half the students in both racial groups felt that they could continue full time without benefits. Student responses refer to their financial situation in the context of available financial aid in the 1972-73 school year.⁹

The size of the income deficit for postsecondary students was not related to their judgment of the importance of social security benefits. Living arrangements and level of school attended were additional factors related to reported ability to continue in school full time without benefits.

Living arrangements. Almost all the students living away from home were in postsecondary schools. Among those students, the median annual cost of education was \$2,166; among those who lived at home, it was \$607. Students of either race living away from home were less likely than those living at home to say that they could continue their education full time if their benefits were terminated (table 13).

Level of school. High school students perceived a smaller effect of benefit discontinuance than did postsecondary students. This finding can be partly attributed to the low cost of attending high school, which may make the benefit amount less important. No significant differences between the races were evident. Moreover, for black high school

⁹ For the 1972-73 school year, Federal aid was primarily from the educational opportunity grant (EOG) program and consisted of \$220 million in aid for about 320,000 student recipients. Since 1973, the basic opportunity grant (BOG) program of the Office of Education has become the major source of aid to postsecondary students. For the 1977-78 school year, BOG expended a total of more than \$1.5 billion to aid more than 1.8 million students.

students, the possibility of benefit termination had no effect on the proportions planning and not planning more education. Among whites, however, 81 percent of those who intended to continue in school, compared with 69 percent of those not planning to do so, said that they could attend school full time in the event benefits were no longer received.

Students in postsecondary schools saw the effect of the termination of benefits to be greater. Of the 4-year college students, only about half said they could continue to attend school full time if their benefits were terminated, one-third said they would not be able to attend school full time, and one-sixth were not sure. Nearly half the other postsecondary school students said full-time attendance would not be possible if their benefits were terminated.

Summary

White students, on the average, came from backgrounds with higher economic status than did black students and their fathers had more years of education. Whites also had higher high school grade-point averages and were younger at graduation than were blacks. Nevertheless, blacks in high school were as likely as whites to plan on attending postse-

condary schools and 4-year colleges. Among postsecondary school students, however, blacks were not as likely as whites to be attending 4-year colleges.

Black students were more likely to report receiving educational income than were whites, and the amount they received was also greater. This finding, however, largely reflects the effect of grant programs, rather than loans or other sources. The greater receipt of grant income by blacks helps explain their ability to attend postsecondary schools despite their low family income.

Black students reported educational income more often than did whites and the amount they received was also greater. However, this was largely the effect of the grant programs, rather than loans or other combined sources. Since the 1972-73 school year, to which these data refer, financial aid for higher education has become more federalized as a result of the basic opportunity grant program started in 1973. Consequently, the relative mix of grants, loans, and other funds from outside the student's family can be expected to differ today from the mix in 1972. In that school year, grant income received by blacks played a major role in their ability to attend postsecondary schools in spite of their low family income.

Program Operations

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1979. Approximately 16 percent of the total amount reimbursed was for the disabled.

Average amounts reimbursed per bill for disabled beneficiaries were \$64 for physicians' services, \$124 for outpatient care, \$19 for independent laboratory services, \$155 for home health care, and \$230 for all other services. Reimburse-

ments for all other beneficiaries were approximately the same, except for outpatient care and all other services.

The average amounts reimbursed during the first 4 months of 1979 for services to disabled beneficiaries increased above the averages for the same period in 1978 by 4.9 percent for physicians' services, 8.8 percent for outpatient care, 5.6 percent for independent laboratory services, and 9.2 percent for home health care. Reimbursements for all other services declined by 12.9 percent.