

TABLE I—Approximate standard errors of estimated percentage of persons

[68 chances out of 100]

Estimated percentage	Size of base (in thousands)						
	100	300	850	1,000	25,000	50,000	100,000
2 or 88	1.7	1.0	0.6	0.5	0.11	0.08	0.1
5 or 95	2.7	1.6	1.0	.9	.2	.2	.1
10 or 90	3.7	2.2	1.4	1.2	.2	.2	.1
25 or 75	5.4	3.2	1.9	1.7	.3	.2	.2
50	6.2	3.7	2.2	2.0	.4	.3	.2

308,000 women beneficiaries had fewer than 8 years of education. By interpolation from table I the standard error is 2.4 percent. Thus with 95-percent confidence the proportion of women beneficiaries with less than 8 years of education lies between 8.2 percent and 17.8 percent.

To make a rough determination of the statistical significance of the difference between two independent percentages, find estimates of the standard errors of the percentages in question in table I; square these standard errors to get

variances; add the variances, and take the square root of this sum to get the standard error of the difference. If the absolute difference between the two percentages is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 95-percent level.

If, for example, from table I the 8-point difference between the proportion of women beneficiaries with fewer than 8 years of formal education (13 percent) and that of experienced women workers at that educational level (5 percent) is to be examined for statistical significance, the standard error of the difference is computed as follows: Take the square root of the sum of 2.4 squared plus 0.2 squared, or the square root of 5.8, which equals 2.4. Since the absolute difference (8.0) is 3.3 times the standard error of the difference (2.4), the proportion of women beneficiaries is said to be significantly higher than that of all experienced women workers at the 95-percent level.

Notes and Brief Reports

Social Security Beneficiaries With Spanish Surnames in the Southwest*

Some information on the characteristics of social security beneficiaries of Spanish origin can be gained from examining the program data in States with sizable populations of Spanish heritage and comparing them with other beneficiaries in those States. Such comparisons have been made for five Southwestern States—Arizona, California, Colorado, New Mexico, and Texas.¹

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¹ Bureau of the Census, *Comparison of Persons of Spanish Surname with Persons of Spanish Origin in the United States* (Technical Paper No. 38), June 1975. See also Jack Schmulowitz, "Spanish-Surnamed OASDI Beneficiaries in the Southwest," *Social Security Bulletin*, April 1973, pages 33-36.

The data are derived from the Social Security Administration's master beneficiary record, which contains detailed information for all beneficiaries. The concept of the Spanish "surname" as defined in the 1970 Decennial Census data was used here since persons of Spanish background could not otherwise be identified in the beneficiary record. Matching the surnames in the beneficiary data with the list of Spanish surnames compiled by the Bureau of the Census made it possible to assemble information for the five Southwestern States studied.

At the end of June 1972, 4.4 million beneficiaries residing in these States were receiving monthly social security benefits amounting to \$497.2 million (table 1). About 442,000—or 1 in 10 of all those receiving benefits—had Spanish surnames, and their monthly benefits amounted to \$38.5 million or 8 percent of total payments in the Southwest group. About 82 percent of the Spanish-surnamed were old-age and survivors insurance (OASI) beneficiaries and 89 percent of the others. Eighty-five percent of the total

TABLE 1—Number and amount of OASDI benefits in current-payment status for Spanish-surnamed and for other beneficiaries in five States,¹ by type of program, June 1972

Program	Beneficiaries at end of period				Monthly benefits in current payment status at end of period (amounts in thousands)			
	Total	Spanish-surnamed		Other	Total	Spanish-surnamed		Other
		Number	Percent of total			Amount	Percent of total	
Total	4,439,916	442,012	10 0	3,997,904	\$497,197	\$38,466	7 7	\$452,731
OASI	3,909,604	362,188	9 3	3,547,416	441,552	32,543	7 4	409,009
DI	530,312	79,824	15 1	450,488	55,646	5,924	10 6	49,722
<i>Percentage distribution</i>								
Total	100 0	100 0	---	100 0	100 0	100 0	---	100 0
OASI	88 1	81 9	---	88 7	88 8	84 6	---	89 2
DI	11 9	18 1	---	11 3	11 2	15 4	---	10 8

¹ California, Texas, Colorado, Arizona, and New Mexico

payments to the Spanish-surnamed group and 89 percent of those going to the other beneficiaries were for OASI benefits

BENEFITS UNDER OASI PROGRAM

Of all OASI beneficiaries in the five Southwestern States at the end of June 1972, 9 3 percent had Spanish surnames, these beneficiaries accounted for 7 4 percent of the monthly benefits being paid for that month

State Distribution

In the group of five Southwestern States, the largest concentrations of Spanish-surnamed

OASI beneficiaries appear, as expected, in California and Texas (table 2) About 45 percent of those with Spanish surnames and 56 percent of those without Spanish surnames resided in California; 38 percent of the former and 31 percent of the latter lived in Texas Also to be expected, California and Texas had the greatest shares of the total amount of OASI benefit payments in the five-State group

California had relatively more retired-worker, widow and widower, and special age-72 beneficiaries than the other four States Texas had the largest proportions of wives and husbands, children, widowed mothers, and parents With respect to the distribution of the total benefit amount paid—for both surname groups—California had the largest and Texas the next largest proportion

TABLE 2—Number of currently payable OASI benefits for Spanish-surnamed and for other beneficiaries in five Southwestern States, by type of beneficiary, June 1972

State and surname group	Total	Retired workers	Wives and husbands	Children	Widowed mothers	Widows and widowers ¹	Parents	Special age 72 beneficiaries
Total	3 909 604	2 260 952	426 386	566 896	83 109	504 672	3 417	64 172
Spanish surname.....	862 188	162 249	40 475	105 309	16 007	33 225	672	4 251
Other	3 047 416	2 098 703	385 911	461 587	67 102	471 447	2 745	59 921
California	2 141 652	1 306 906	210 888	276 612	39 382	268 894	1 432	38 538
Spanish surname.....	136 218	82 026	15 502	42 442	5 999	14 079	213	1 835
Other	1 979 556	1 224 880	194 886	234 170	33 383	254 815	1 219	36 703
Texas	1 224 805	648 551	154 253	200 389	30 764	172 295	1 471	17 082
Spanish surname.....	136 218	64 380	17 093	42 894	6 978	12 924	310	1 639
Other	1 088 587	584 171	137 160	157 495	23 786	159 371	1 161	15 443
Colorado	224 274	127 705	25 813	32 498	4 809	29 119	121	4 209
Spanish surname.....	16 742	7 065	2 071	5 112	758	1 570	19	147
Other	207 532	120 640	23 742	27 386	4 051	27 549	102	4 062
Arizona	216 823	126 565	23 988	34 957	4 864	23 572	201	2 676
Spanish surname.....	18 522	7 380	2 033	6 060	894	1 888	46	221
Other	198 301	119 185	21 955	28 897	3 970	21 684	155	2 455
New Mexico	102 050	51 225	11 944	22 440	3 290	11 292	102	1 667
Spanish surname.....	28 610	11 398	3 776	8 801	1 378	2 764	84	409
Other	73 440	39 827	8 168	13 639	1 912	8 528	108	1 258

¹ Includes disabled widows and widowers

for each beneficiary category except parents, where the order was reversed for the Spanish-surnamed

Representation Within Benefit Category

Among these five States, the two surname groups differed markedly in the distribution pattern for the individual benefit categories. For the non-Spanish-surnamed group, the largest proportions (93 percent) were found among the widow-and-widower and the special age-72 beneficiaries, with retired-worker and wife beneficiaries next. The proportion of Spanish-surnamed beneficiaries was highest among those getting parent's benefits (20 percent), and widowed mother's benefits (19 percent).

New Mexico, the State with the smallest number of OASI beneficiaries, had the largest proportion (28 percent) of Spanish-surnamed beneficiaries overall—as well as in each benefit category (from 22 percent for retired workers to 44 percent for parents). Texas, with the second largest number of OASI beneficiaries, also had the second largest proportion who were Spanish-surnamed.

Those with Spanish surnames accounted for a considerably larger proportion of total monthly benefit payments in New Mexico (22 percent) than in the other four Southwestern States. The range for those States was from 6 percent in Colorado to 8 percent in Texas.

Type of Beneficiary Within State

Comparison of the distributions for the two surname groups by type of beneficiary at the end of June 1972 shows significant differences in the proportion of retired-worker and child beneficiaries. In each of the five States, to an appreciable degree, retired workers were relatively fewer and children were relatively more numerous among the Spanish-surnamed than among the other beneficiaries. The distribution of the total benefit amount paid for that month reveals the same pattern with respect to retired-worker and child beneficiaries.

Average Monthly Benefit

At the end of June 1972, the average monthly benefit amount being paid to Spanish-surnamed

beneficiaries was considerably lower for each of the benefit categories than the corresponding averages for the other beneficiaries. The average amount being paid to the Spanish-surnamed ranged from \$53.20 for wives and husbands to \$116.40 for retired workers, for the other surname group, the range was from \$69.30 to \$132.20 for the same benefit categories² (table 3).

In each of the benefit categories, average monthly benefit amounts were highest in California for the Spanish-surnamed beneficiaries and for the non-Spanish-surnamed beneficiaries as well (except the retired-worker benefit, which was highest in Arizona). Except for ranking fourth with respect to widow and widower benefits, Texas showed the lowest averages for those with Spanish surnames.

The difference between the average benefit amount payable to Spanish-surnamed retired-worker beneficiaries and that payable to other retired-worker beneficiaries varied significantly among the States, ranging from \$9.10 in California to \$24.30 in New Mexico. For the other categories, the difference between the two surname groups was smallest for parent beneficiaries in every State and largest for child beneficiaries in every State except New Mexico.

BENEFITS UNDER DI PROGRAM

Of the 530,300 DI beneficiaries in the five Southwestern States, about 80,000 or 15 percent had Spanish surnames (table 4). This surname group accounted for a lower proportion of the total benefit amounts paid for June 1972, both overall and in each benefit category, than they did as a percentage of the total number of beneficiaries living in these Southwestern States.

State Distribution

Benefits being paid to disabled workers and their entitled dependents under the disability insurance (DI) program show many of the same distribution patterns as under OASI for Spanish-

² Comparisons of the data on average monthly benefits exclude those for special age-72 beneficiaries, since there are no significant differences between the surname groups for that type of beneficiary.

TABLE 3—Total and average monthly amount of currently payable OASI benefits for Spanish-surnamed and for other beneficiaries in five Southwestern States, by type of beneficiary, June 1972

State and surname group	Total	Retired workers	Wives and husbands	Children	Widowed mothers	Widows and widowers	Parents	Special age-72 beneficiaries
Total amount (in thousands)								
Total	\$441 552	\$296 293	\$28 887	\$48 347	\$7,866	\$56 737	\$386	\$3 037
Spanish surname	32 543	18 889	2 152	6,699	1,262	3 271	69	202
Other	409 009	277,405	26,735	41 648	6,604	53 466	317	2,835
California	255 711	177,867	15,246	25 344	3 939	31,318	174	1 823
Spanish surname	16 673	10,464	958	3 097	529	1 513	24	87
Other	239 039	167,403	14 288	22,247	3,410	29,804	150	1,736
Texas	125 363	78 356	9,499	15,595	2 726	18 219	157	811
Spanish surname	10 391	5 514	782	2 330	494	1 164	30	78
Other	114,972	72,843	8,717	13 266	2,232	17,055	127	732
Colorado	25 146	16,530	1 751	2 910	468	3 274	13	199
Spanish surname	1,483	809	110	342	61	152	2	7
Other	23,663	15,721	1,641	2 568	407	3,122	11	192
Arizona	25 140	17,215	1 683	2,905	456	2,734	22	126
Spanish surname	1,718	910	121	405	73	193	5	11
Other	23 422	16 305	1 561	2 500	383	2,540	17	115
New Mexico	10,191	6 324	708	1,591	276	1 193	20	78
Spanish surname	2,277	1 192	181	525	104	249	8	19
Other	7,914	5 133	527	1,067	172	944	12	59
Average monthly amount								
Total		\$131 00	\$67 70	\$85 30	\$94 60	\$112 80	\$112 80	\$47 30
Spanish surname		116 40	53 20	63 60	78 80	98 40	102 30	47 60
Other		132 20	69 30	90 20	98 40	113 40	115 40	47 30
California		136 10	72 50	91 60	100 00	116 70	121 50	47 30
Spanish surname		127 60	61 80	73 00	88 10	107 50	115 00	47 40
Other		136 70	73 30	95 00	102 10	117 20	122 70	47 30
Texas		120 80	61 60	77 80	88 60	105 70	106 50	47 60
Spanish surname		101 40	45 70	54 30	70 80	90 10	95 60	47 70
Other		122 60	63 60	84 20	93 80	107 00	109 40	47 40
Colorado		129 40	67 80	89 60	97 40	112 40	108 40	47 30
Spanish surname		114 50	53 10	66 90	80 40	96 80	98 70	48 00
Other		130 30	69 10	93 70	100 50	113 30	110 20	47 30
Arizona		136 00	70 20	83 10	93 80	116 00	108 40	47 10
Spanish surname		123 30	59 80	66 90	82 00	102 30	100 60	47 60
Other		136 80	71 10	86 50	96 40	117 20	110 70	47 00
New Mexico		123 50	59 30	70 90	84 00	105 60	103 50	47 00
Spanish surname		104 60	47 80	59 60	75 70	98 90	96 30	46 90
Other		128 90	64 60	78 20	89 90	110 70	109 10	47 10

surnamed beneficiaries in these five Southwestern States at the end of June 1972. As for OASI beneficiaries in these States, the largest concentrations of those with Spanish surnames are in California (49 percent) and Texas (32 percent), the corresponding proportions for the non-Spanish-surnamed are 58 percent and 29 percent, respectively. For both surname groups, the largest shares of total benefit payments in the five-State group are also found in California and Texas, with California's percentage for non-Spanish-surnamed beneficiaries slightly higher than that for the Spanish-surnamed. As a percentage of all Spanish-surnamed DI beneficiaries in the five States and of the total amount of such benefits paid, the Arizona group was the lowest, New Mexico had the lowest proportion for the other beneficiaries.

Representation Within Benefit Category

Spanish-surnamed DI beneficiaries made up as much as 40 percent of the DI beneficiaries residing in New Mexico and as little as 12 percent of those living in Arizona. Although California had the largest number of Spanish-surnamed beneficiaries, the proportion of Spanish-surnamed DI beneficiaries in that State was only 13 percent—not much larger than that for Arizona.

The percentage of DI beneficiaries with Spanish surnames varied from State to State, but for all States it was larger for spouses and children than for disabled workers. In Arizona—the State with the lowest proportion of Spanish-surnamed beneficiaries—that group comprised 9 percent of all disabled-worker beneficiaries, 16

TABLE 4—Number of currently payable DI benefits for Spanish-surnamed and for other beneficiaries in five Southwestern States, by type of beneficiary, June 1972

State and surname group	Total	Disabled workers	Wives and husbands	Children
Total	530,312	300,887	53,797	175,628
Spanish surname	79,824	31,762	10,241	37,821
Other	450,488	269,125	43,556	137,807
California	300,564	180,040	27,691	92,833
Spanish surname	38,913	16,803	4,502	17,608
Other	261,651	163,237	23,189	75,225
Texas	155,108	82,224	17,661	55,223
Spanish surname	25,235	9,196	3,552	12,487
Other	129,873	73,028	14,109	42,736
Arizona	29,742	16,406	3,192	10,144
Spanish surname	3,640	1,447	495	1,698
Other	26,102	14,959	2,697	8,446
Colorado	24,763	13,614	2,652	8,497
Spanish surname	3,960	1,550	523	1,887
Other	20,803	12,064	2,129	6,610
New Mexico	20,135	8,603	2,601	8,931
Spanish surname	8,076	2,766	1,169	4,141
Other	12,059	5,837	1,432	4,790

percent of the spouses, and 17 percent of the children. Thirty-two percent of the disabled-worker beneficiaries in New Mexico—the State having the highest proportion with Spanish surnames—were in the Spanish-surnamed group, 45 percent of the spouses, and 46 percent of the children.

The proportion of the total monthly benefit amount payable to Spanish-surnamed beneficiaries also varied from State to State. It was lowest (9 percent) in Arizona and highest (32 percent) in New Mexico. Here, too, the proportion of the amount payable in each benefit category to Spanish-surnamed beneficiaries was larger for spouses and children than for disabled workers.

Type of Beneficiary Within State

Substantial differences between the Spanish-surnamed and the non-Spanish-surnamed beneficiaries are also revealed in the comparison of the data on benefits being paid in June 1972 to disabled-workers and their dependents in the five Southwestern States. Among the Spanish-surnamed, 40 percent of these beneficiaries were disabled workers and 47 percent were children. Sixty percent of the other surname group were disabled workers, and only 31 percent were children.

Disabled-worker and child beneficiaries accounted for 74 percent and 19 percent, respectively, of the total benefit amount payable in

TABLE 5—Total and average amount of currently payable DI benefits for Spanish-surnamed and for other beneficiaries in five Southwestern States, by type of beneficiary, June 1972

State and surname group	Total	Disabled workers	Wives and husbands	Children
Total amount (in thousands)				
Total	\$55,646	\$45,669	\$2,480	\$7,497
Spanish surname	5,924	4,411	367	1,145
Other	49,722	41,258	2,112	6,351
California	33,790	28,140	1,346	4,304
Spanish surname	3,239	2,459	178	603
Other	30,551	25,681	1,169	3,701
Texas	14,557	11,727	749	2,081
Spanish surname	1,577	1,160	108	310
Other	12,980	10,568	641	1,771
Arizona	3,108	2,620	152	436
Spanish surname	279	203	30	56
Other	2,829	2,316	122	380
Colorado	2,534	2,032	127	376
Spanish surname	293	212	21	60
Other	2,241	1,819	106	316
New Mexico	1,656	1,250	105	300
Spanish surname	535	376	42	117
Other	1,121	874	64	183
Average monthly amount				
Total		\$151.80	\$46.10	\$42.70
Spanish surname		138.90	35.90	30.30
Other		133.30	48.50	46.10
California		156.30	48.60	46.40
Spanish surname		146.40	39.40	34.26
Other		157.30	50.40	49.20
Texas		142.60	42.40	37.70
Spanish surname		126.10	30.30	24.80
Other		144.70	45.50	41.40
Arizona		153.60	47.70	43.00
Spanish surname		140.60	40.10	32.80
Other		154.80	49.10	45.00
Colorado		149.20	47.80	44.30
Spanish surname		137.10	39.40	31.80
Other		150.80	49.90	47.80
New Mexico		145.80	40.40	33.80
Spanish surname		136.00	35.50	28.30
Other		149.70	44.40	38.20

June 1972 to the Spanish-surnamed beneficiaries. For the non-Spanish-surnamed beneficiaries, the corresponding proportions were 83 percent and 13 percent.

In each of the five States, the proportion of disabled workers was appreciably smaller and the proportion of children appreciably larger among the Spanish-surnamed beneficiaries than among the other beneficiary group. For disabled workers, the proportions for the Spanish-surnamed ranged from 34 percent in New Mexico to 62 percent in California; for the non-Spanish-surnamed, the range was from 48 percent in New Mexico to 62 percent in California. The pattern of the distribution by type of beneficiary for the total amount of monthly benefits closely paralleled that for the number of beneficiaries

Average Monthly Benefit

As for OASI benefits, the average monthly benefit amount being paid to Spanish-surnamed DI beneficiaries varied considerably among the five States, and within the States they were appreciably less than the corresponding averages for the other beneficiaries. The average disabled-worker benefit was highest in California and lowest in Texas for both surname groups (table 5).

The average monthly benefit amount for wives and husbands of disabled workers was highest in Arizona and lowest in Texas for the Spanish-surnamed beneficiaries. It was highest in California and lowest in New Mexico for the others. The States registering the highest and lowest average monthly benefits for that category were California and Texas among those with Spanish surnames and California and New Mexico among the non-Spanish-surnamed.

Comment

Readers of the BULLETIN will want to note the comment by Robert J. Myers, the former Chief Actuary of the Social Security Administration, about a statement in "Social Security in the Coming Decade," in the March 1976 BULLETIN. In a letter sent to the Office of Research and Statistics, Mr. Myers says:

This paper certainly posed some interesting questions and gave some valuable facts. Unfortunately, in the Summary there is an accurate quotation of a statement that was erroneous.

What I am referring to is a quotation [page 29] from Harvey Shapiro from the *New York Times Book Review*. Here it is stated that in 1935 people retiring at age 65 had a life expectancy of only 5 or 6 years. This is patently wrong, because the correct figures for 1935 were about 12 years for males and 13½ years for females, which is not too drastically lower than the current figures (about 13 years and 16¼ years respectively).

PROGRAM OPERATIONS

(Continued from page 2)

beneficiaries. Supplementary medical insurance (SMI) benefits amounted to \$429.3 million. Preliminary estimates indicate that intermediaries and carriers withdrew \$12.3 billion and \$4.7 billion, respectively, from the hospital and medical insurance trust funds during fiscal year 1976.

Social Security Administration records, as of June 26, 1976, show that 8.6 million bills were approved and \$9.2 billion was reimbursed under HI in the first 10 months of fiscal year 1976. The average amount reimbursed was \$1,224 per inpatient hospital bill (all hospitals), \$140 per home health bill, and \$489 per skilled-nursing facility bill. Approximately 91 percent of approved bills and amounts reimbursed during June 1976 were for services rendered to persons aged 65 and over. The remaining 9 percent was for disabled persons who qualify for Medicare under the 1972 amendments to the Social Security Act.

Short-stay hospital bills accounted for 83 percent of all bills approved and 95 percent of total reimbursements under HI during the first 10 months of fiscal year 1976. The average reimbursement per short-stay hospital bill was \$1,644 and covered 75 percent of total hospital charges. Covered days of care per inpatient short-stay hospital bill averaged 10.5 days, 10.6 days for the aged, and 9.9 days for the disabled.

Preliminary estimates show 80.9 million bills recorded under SMI as of June 26, 1976. Of these bills 76 percent were for physicians' services, 14 percent for outpatient hospital services, 3 percent for independent laboratory services, 1 percent for home health services, and 6 percent for all other services. SMI reimbursements totaled \$4.1 billion and averaged \$51 per bill. About 91 percent of all bills and 86 percent of total reimbursements under SMI were for services rendered to the aged, the remaining amounts were for services to disabled beneficiaries.

SSI Payments

Federally administered payments—The number of persons who received SSI payments amounted to 4,308,000 during June 1976. This total represented a decline of about 21,000 from

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