

Table 28

Workers Covered^{a/} by California State Plan Disability Insurance
By Age, 1960-1962

Age	Percent		
	1960	1961	1962
Total	100.0	100.0	100.0
Under 25	18.7	19.0	20.0
25-44	46.2	45.9	46.3
45-64	29.9	30.3	29.8
65 and over	2.8	2.6	2.8
Unknown	2.4	2.2	1.1

^{a/} With fourth quarter earnings in employment covered by the State Plan. Agricultural coverage excluded from these data.

Source: Department of Employment Report 364 #18 and 19.
Data for 1962 from unpublished tabulation.

As shown above, workers aged 45-64 represented less than 30 percent of insured employment during 1962, but filed almost 44 percent of the claims. Once retired from the labor market these individuals are completely divested of this financial protection against accidents and illness.

The impact of increasing disability with advancing age is aggravated by the fact that the cost of medical care is advancing more rapidly than the cost of living generally. While the Consumer Price Index increased by 27 percent from 1950 to 1963, Table 29 shows that the component, cost of medical care, rose by nearly 60 percent in the thirteen-year period, a significant added drain on the limited resources of the aged population.