PUBLIC HEALTH

Cost of Workers' Illness Takes 13% of His Income

➤ PROLONGED SICKNESS costs the worker in private industry an average of 13% of his income each year, a five-year study of non-occupational illness conducted by the Research Council for Economic Security of Chicago indicates.

The average wage of the employees covered by the study was \$3,485 a year. Lost wages cost the average worker \$323 and in addition to this he spent \$129 in medical costs.

Medical costs are higher for men than for women although women have more prolonged illness absences than men, it was

Benefits from group insurance plans do not cover the costs of illness to the worker, it was discovered. Almost 71% of the benefits go for hospitalization and a little over 24% for surgical care. This leaves only five percent of the benefits for physicians' fees, nursing services and all the other costs of prolonged sickness. Hospitalization benefits cover 80% of hospital charges and 61% of surgeons' fees, but they cover only 16% of all the other charges.

For the average absentee due to prolonged illness, the net cost, after payment of group plan benefits for medical care, sickness compensation and sick leave, was equal to 13% of his normal earnings.

This was paid for by 41% out of savings intended for purchase of a house, a car, or some major household appliance such as a refrigerator or washing machine. About 19% arranged to pay for their sickness in installments and 16% borrowed to pay their debts.

In addition to this cost to the worker, there was a loss to production of the equivalent of the work of 453,000 men for a full year for the 52,400,000 non-farm workers.

Altogether the loss to employee and employer and to the nation runs into the billions.

Science News Letter, August 10, 1957

Questions

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