

Workmen's Compensation Payments, 1949

Compensation payments and medical benefits under workmen's compensation programs continued to rise in 1949, but at a slower rate than in the past few years. In contrast to in-

creases of at least 10 percent for each of the two preceding years, the 1949 total of \$570 million is only 6 percent more than the 1948 total.

The slackening in the rate of increase is explained by a drop in work injuries. Although data are not avail-

able on the total number of compensable accidents, preliminary estimates made by the Bureau of Labor Statistics indicate that fewer workers were injured in on-the-job accidents during 1949 than in any year since 1939. That payments continued to rise despite a probable decrease in the number of workers receiving compensation reflects new liberalizations in the benefit provisions. Well over half the States raised their maximum weekly benefit amounts in 1949 in an attempt to provide compensation more reasonably related to wage loss.

Of the estimated total of \$570 million, 62 percent was paid by private insurance carriers, 24 percent by State funds, and 14 percent by self-insurers. This distribution is not significantly different from that for 1948.

Variations among the States in benefit payments are associated with differences in the incidence of covered employment, frequency and severity of compensable injuries, maturity of the program, and liberality of benefit provisions. In 11 States, not counting Mississippi whose program was in its first year of operation, 1949 payments rose more than 10 percent. In most of these States, the increase was a continuation of a rise that had been greater than the national increase during 1948 also; for the others, the greater rate of increase was associated with 1949 amendments to raise the maximum on weekly benefit payments. Only Rhode Island and Maine showed significant decreases in 1949; their 1948 payments, also, had been lower than in the preceding year.

It is estimated that, in both 1948 and 1949, medical and hospitalization costs accounted for just under one-third of total workmen's compensation payments. Of the nonmedical payments, some 86 percent was cash compensation for nonfatal injuries and the remaining 14 percent was paid in death cases. The estimated amounts for each year are as follows:

[In millions]

| Payments | 1948 | 1949 |
|-----------------------------|-------|-------|
| Total | \$537 | \$570 |
| Medical and hospitalization | 175 | 185 |
| Compensation, total | 362 | 385 |
| Disability | 312 | 333 |
| Survivor | 50 | 52 |

Estimates of workmen's compensation payments, by State and type of insurance, 1948 and 1949¹

[In thousands]

| State | 1948 | | | | 1949 | | | | Percent-age change in total pay-ments, 1949 from 1948 |
|----------------------|-----------|--|---|--|-----------|--|---|--|---|
| | Total | Insurance losses paid by private insurance carriers ² | State fund dis-burse-ments ³ | Self-insur-ance pay-ments ⁴ | Total | Insurance losses paid by private insurance carriers ² | State fund dis-burse-ments ³ | Self-insur-ance pay-ments ⁴ | |
| Total | \$537,202 | \$334,699 | \$122,941 | \$79,562 | \$570,335 | \$353,279 | \$134,466 | \$82,590 | +6.2 |
| Alabama | 2,587 | 2,067 | --- | 520 | 2,659 | 2,129 | --- | 530 | +2.8 |
| Arizona | 7,450 | 68 | 7,297 | 85 | 8,218 | 118 | 8,000 | 100 | +10.3 |
| Arkansas | 3,149 | 2,519 | --- | 630 | 3,501 | 2,801 | --- | 700 | +11.2 |
| California | 50,536 | 33,999 | 11,537 | 5,000 | 52,672 | 35,302 | 12,570 | 4,800 | +4.2 |
| Colorado | 2,956 | 995 | 1,411 | 550 | 3,154 | 1,003 | 1,651 | 500 | +6.7 |
| Connecticut | 9,244 | 8,320 | --- | 924 | 9,438 | 8,498 | --- | 940 | +2.1 |
| Delaware | 627 | 527 | --- | 100 | 670 | 560 | --- | 110 | +6.9 |
| District of Columbia | 1,972 | 1,816 | --- | 156 | 2,279 | 2,089 | --- | 190 | +15.6 |
| Florida | 6,402 | 5,950 | --- | 452 | 6,815 | 6,335 | --- | 480 | +6.5 |
| Georgia | 3,601 | 3,161 | --- | 440 | 3,806 | 3,336 | --- | 470 | +5.7 |
| Idaho | 1,822 | 1,022 | 450 | 350 | 1,920 | 1,055 | 515 | 350 | +5.4 |
| Illinois | 30,219 | 23,310 | --- | 6,909 | 29,941 | 23,551 | --- | 6,390 | -0.9 |
| Indiana | 8,563 | 7,193 | --- | 1,370 | 8,694 | 7,304 | --- | 1,390 | +1.5 |
| Iowa | 3,961 | 3,171 | --- | 790 | 4,192 | 3,352 | --- | 840 | +5.8 |
| Kansas | 3,682 | 2,792 | --- | 890 | 3,682 | 2,792 | --- | 890 | 0 |
| Kentucky | 6,242 | 3,802 | --- | 2,440 | 6,508 | 4,108 | --- | 2,400 | +4.3 |
| Louisiana | 9,139 | 7,679 | --- | 1,460 | 9,915 | 8,335 | --- | 1,580 | +8.5 |
| Maine | 1,996 | 1,721 | --- | 275 | 1,854 | 1,594 | --- | 260 | -7.1 |
| Maryland | 6,379 | 4,779 | 528 | 1,072 | 6,506 | 4,815 | 601 | 1,090 | +2.0 |
| Massachusetts | 19,516 | 17,746 | --- | 1,770 | 20,916 | 19,016 | --- | 1,900 | +7.2 |
| Michigan | 20,079 | 12,185 | 1,204 | 6,690 | 20,007 | 12,133 | 1,204 | 6,670 | -0.4 |
| Minnesota | 8,680 | 7,074 | --- | 1,606 | 9,512 | 7,752 | --- | 1,760 | +9.6 |
| Mississippi | 95 | 95 | --- | --- | 1,383 | 1,183 | --- | 200 | +1,355.8 |
| Missouri | 9,777 | 8,017 | --- | 1,760 | 10,170 | 8,270 | --- | 1,900 | +4.0 |
| Montana | 2,353 | 543 | 1,299 | 511 | 2,709 | 809 | 1,400 | 500 | +15.1 |
| Nebraska | 1,987 | 1,902 | --- | 85 | 2,178 | 2,088 | --- | 90 | +9.6 |
| Nevada | 1,340 | 2 | 1,238 | 100 | 1,571 | 1 | 1,500 | 70 | +17.2 |
| New Hampshire | 1,550 | 1,520 | --- | 30 | 1,546 | 1,516 | --- | 30 | -0.3 |
| New Jersey | 27,200 | 23,386 | --- | 3,814 | 27,681 | 23,801 | --- | 3,880 | +1.8 |
| New Mexico | 1,303 | 1,183 | --- | 120 | 1,700 | 1,000 | --- | 100 | +35.1 |
| New York | 100,139 | 63,320 | 20,469 | 16,350 | 112,051 | 69,457 | 24,294 | 18,300 | +11.9 |
| North Carolina | 5,791 | 4,761 | --- | 1,030 | 5,812 | 4,772 | --- | 1,040 | +0.4 |
| North Dakota | 891 | 1 | 890 | --- | 1,060 | (5) | 1,060 | --- | +19.0 |
| Ohio | 35,464 | 2 | 30,862 | 4,600 | 38,065 | 65 | 33,000 | 5,000 | +7.3 |
| Oklahoma | 6,985 | 5,785 | 353 | 860 | 7,525 | 6,225 | 400 | 900 | +7.5 |
| Oregon | 6,875 | 772 | 6,103 | --- | 7,923 | 913 | 7,010 | --- | +15.2 |
| Pennsylvania | 28,907 | 17,188 | 2,329 | 9,390 | 29,138 | 17,155 | 2,523 | 9,460 | +0.8 |
| Rhode Island | 3,730 | 3,560 | --- | 170 | 3,516 | 3,356 | --- | 160 | -5.7 |
| South Carolina | 3,933 | 3,303 | --- | 630 | 3,968 | 3,338 | --- | 630 | +0.9 |
| South Dakota | 686 | 576 | --- | 110 | 802 | 672 | --- | 130 | +16.9 |
| Tennessee | 4,406 | 3,510 | --- | 896 | 4,721 | 3,731 | --- | 990 | +7.1 |
| Texas | 28,133 | 28,133 | --- | --- | 30,437 | 30,437 | --- | --- | +8.2 |
| Utah | 1,657 | 622 | 765 | 270 | 1,781 | 681 | 800 | 300 | +7.5 |
| Vermont | 750 | 680 | --- | 70 | 842 | 762 | --- | 80 | +12.3 |
| Virginia | 5,067 | 3,951 | --- | 1,106 | 5,256 | 4,106 | --- | 1,150 | +3.9 |
| Washington | 14,147 | 369 | 13,278 | 500 | 14,656 | 357 | 13,799 | 500 | +3.6 |
| West Virginia | 8,800 | 3 | 8,382 | 415 | 9,423 | 13 | 9,010 | 400 | +7.1 |
| Wisconsin | 11,881 | 9,615 | --- | 2,266 | 12,362 | 9,982 | --- | 2,380 | +4.0 |
| Wyoming | 878 | 4 | 874 | --- | 930 | 11 | --- | 919 | +5.9 |
| Federal employees | 13,672 | --- | 13,672 | --- | 14,210 | --- | 14,210 | --- | +3.9 |

¹ Data for 1949 preliminary. Calendar-year figures except for West Virginia, for Federal employees, and for State fund disbursements in Maryland, Montana, North Dakota, Oregon, and Utah, for which actual or estimated data for fiscal years ended in 1948 and 1949 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Base Compensation Act for the States in which such payments are made.

² Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data from the *Spectator*: Pre-

miums and Losses by States of Casualty, Surety and Miscellaneous Lines, 1949 and 1950 editions.

³ Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

⁴ Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

⁵ Less than \$500.