

TABLE 1—Progress of the railroad retirement account under present law and certain alternatives, 1975–2045

[Amounts in millions and on cash basis]

Calendar year	Taxable payroll	Taxes, present law	Financial interchange <sup>1</sup>	Other income <sup>2</sup>	Benefits <sup>3</sup>	Fund, <sup>4</sup> end of year, under—		
						Present law	Alternative 1 <sup>5</sup>	Alternative 2 <sup>6</sup>
1975	\$7,350	\$1,558	\$872	\$9	\$3 181	\$3,064	\$3 064	\$3 064
1976	7 640	1 620	948	206	3 418	2 652	2 652	2 652
1977	8,100	1,717	1,177	371	3,569	2 499	2,717	2 843
1978	8,470	1,830	1,560	375	3 735	2,681	3,143	3,409
1979	8,780	1,896	1,249	379	3 913	2,442	3 173	3,595
1980	9 160	1,979	1,292	383	4 091	2 136	3 166	3,761
1981	9 033	1,996	1,333	386	4,096	1 862	3 208	3,985
1982	8,961	1,980	1,286	387	4 061	1,532	3,204	4 169
1983	8,873	1,961	1,229	388	4,023	1,135	3,143	4 302
1984	8,794	1,944	1,179	389	4 007	658	3,005	4,359
1985	8 778	1 940	1,139	391	4,009	108	2,796	4,347
1986	8,761	1,962	1,107	394	3,998	—	2 566	4,314
1987	8,744	1,959	1,055	395	3,955	—	2,300	4,240
1988	8 728	1 955	1,006	396	3 901	—	2,022	4,155
1989	8 711	1 951	959	397	3,849	—	1,735	4,067
1990	8,717	1,953	912	397	3,791	—	1,453	3,990
1995	8,754	1,961	621	394	3,344	—	379	4 042
2000	8,809	1,973	375	387	2 928	—	82	5,057
2005	8 845	1 981	202	33	2 597	—	—	5,296
2010	8 856	1,984	107	32	2 428	—	—	6,164
2015	8,849	2 159	—99	33	2,430	—	—	7,475
2020	8 835	2,156	—48	35	2,549	—	—	8 445
2025	8,820	2 152	61	37	2,761	—	—	9 061
2030	8 813	2,150	187	40	2 978	—	—	9 227
2035	8,714	2,151	276	40	3 106	—	—	9,110
2040	8,820	2,152	309	40	3,133	—	—	8,932
2045	8,826	2,153	303	40	3,094	—	—	8,835

<sup>1</sup> Net amounts equal gross benefit reimbursements less dual benefit offsets and the taxes due the social security program. Includes reimbursements for administrative expenses and interest for the time lag between the transfer and the occurrence of events giving rise to the transfer. Data for 1978 includes 15 months because of the change in the beginning of the fiscal year.

<sup>2</sup> Appropriation to the funds dual benefit windfalls plus the transfer of taxes from the supplemental account.

<sup>3</sup> Includes tier 1, tier 2, and windfall benefit. Excludes administrative

expenses.

<sup>4</sup> The fund starts at \$3,602 million at the end of 1974. Interest is credited at a rate of 7.2 percent through 1980, grading down to 3.0 percent for years 2000 and later.

<sup>5</sup> Under alternative 1 the net railroad retirement tax rate is assumed to increase by 2.6 percent starting in 1977. Under alternative 2 the increase is assumed to be 4.1 percent (the actuarial deficiency updated to Jan 1, 1977).

fall benefits (a closed group) will either be receiving the windfall or will have died by the year 2000. Because such benefits are not subject to future cost-of-living increases once they are payable, the calculations should be reasonably

accurate in the later years. Any errors of estimation in the early years will be corrected in the later years provided that the final calculation, to be made late in this century, is reasonably accurate.

## Notes and Brief Reports

### Workers' Compensation Coverage, Payments, and Costs, 1975\*

Although fewer persons were in covered employment in 1975 than the year before (and "black lung" benefit payments remained stable), benefits under workers' compensation continued

to grow at a brisk pace during the year. Workers and survivors received \$6.5 billion in cash and medical care benefits during 1975 for work-related disabilities and deaths—13 percent more than the 1974 level, which in turn was also about 13 percent higher than the 1973 total. With the black lung program excluded, the 1975 increase was almost 16 percent.

The rises for 1975 and the preceding 2 years were the highest since 1940, the first year for which the Social Security Administration has compiled data. This rapid benefit growth was mainly the result of upward movements in the

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wage levels upon which benefits are based, and considerable statutory liberalizations in benefits provided and the number of workers protected. National interest in improving the workers' compensation system—highlighted by Federal legislation, a Presidential commission, and an inter-departmental task force—has given impetus to the States to update their laws. In addition, medical care costs rose by record rates in 1974 and 1975, contributing to the growth of the medical care component of workers' compensation benefits.

Recent statutory improvements in benefits, as well as the inflation-induced growth in benefit expenditures, are reflected in the higher costs to employers for workers' compensation. The annual costs for this program per \$100 of payroll rose from \$1.25 in 1974 to \$1.32 in 1975. The increase over the 3 years from 1972 to 1975 was 19 cents, almost as much as the growth experienced from the end of World War II to 1972.

## COVERAGE

Primarily because of the economic downturn experienced in 1975, the number of workers covered in an average week by workers' compensation laws declined slightly to 67.0 million from 67.8 million in 1974. This drop followed a modest (2.9 percent) rise in coverage during 1974. By contrast, unusually high growth rates in covered employment had been registered in the 2 preceding years: 4.5 percent in 1972 and 6.1 percent in 1973.

The effect of the declining economy on the number of workers protected against work-related disability in both 1974 and 1975 was mitigated by expansions in coverage enacted by State legislatures during this period. The Social Security Administration estimates that about 600,000 workers in 1974 and 500,000 workers in 1975 who previously had not been under workers' compensation laws were added to the scope of protection. The most common improvements in statutory coverage during recent years have involved a change from elective to compulsory coverage, a reduction in size-of-firm exemptions, and extension of protection to government workers.

Much of the estimated new coverage for 1975 stemmed from the delayed full effect of laws

passed in 1974 that were effective for only the latter part of that year. In fact, the pace of legislation to expand coverage was considerably slackened in 1975 and a few legislatures even reduced coverage during the year.<sup>1</sup>

The offsetting effect of a reduced number of employed workers in the economy, with its resulting decline in the number of workers covered under the workers' compensation system, and the statutory liberalizations enacted in 1974 and 1975 was to produce little change in the proportion of all wage and salary employees covered by work-injury laws. The recent coverage rates (percent) have been

1972	-----	84.4
1973	-----	86.4
1974	-----	87.3
1975	-----	87.5

Payrolls covered under workers' compensation programs were compiled at \$670–674 billion in 1975, an increase of 7 percent from the 1974 level. Hence the downturn in the number of workers covered was more than offset by inflation. Specifically, it is estimated that average annual wages rose by almost 9 percent in 1975. The higher payroll covered by workers' compensation represented 86 percent of all wage and salary disbursements.

## BENEFITS

Payments in 1975 to workers and their dependents or survivors totaled \$6,522 million. These disbursements were for periodic cash payments to those suffering temporary or permanent disabilities, for cash awards to compensate for permanent partial disabilities, and for income support to survivors of workers killed on the job. This total also includes the cost of medical care provided to covered workers whether or not their injury or illness was serious enough for them to have received cash benefits. Rising medical care costs was one of the factors that helped boost workers' compensation benefits in 1975. The index of medical costs to consumers rose 12 percent in 1975, by far the largest annual increase since

<sup>1</sup> See Amy S. Hirsh and G. M. Minor, "Workers' Compensation—1975 Enactments," *Monthly Labor Review*, January 1976.

World War II The following tabulation shows the relationships by type of benefit provided, for 1974 and 1975

[Amounts in millions]

Type of payment	1975	1974	Percentage change
Total.....	\$6 522	\$5,765	13 1
Regular.....	5,565	4 810	15 7
Black lung.....	957	955	2
Medical and hospitalization.....	<sup>1</sup> 2,030	<sup>1</sup> 1 750	16 0
Compensation.....	4,492	4 015	11 9
Regular.....	3 535	3,060	15 5
Black lung.....	957	955	2
Disability.....	3,762	3,345	12 5
Regular.....	3 170	2,745	15 5
Black lung.....	592	600	-1 3
Survivor.....	730	670	9 0
Regular.....	365	315	15 9
Black lung.....	365	355	2 8

<sup>1</sup> Includes \$1 4 million in 1974 and \$1.8 million in 1975 paid for medical services under the black lung program

As can be seen, almost \$4,500 million (or about 69 percent of the total) was paid in the form of cash compensation in 1975. The Federal black lung program initially did not pay any medical care benefits and then only relatively small amounts under the 1972 amendments. With these benefits excluded, cash compensation accounted for almost 64 percent of workers' compensation benefits. The relationship between cash compensation and payment of medical costs has been stable at a rate of almost 2 to 1 for many years.

The tabulation also makes clear that the rise in benefits from 1974 to 1975 occurred almost entirely within the regular programs. Under these programs, payments rose by 15.7 percent, compared with only 0.2 percent for the black lung benefits. But for the effects of substantial inflation, which have been translated into higher monthly benefit payments under the black lung program, the impact of that program would have been less than it was by 1975. The number of black lung beneficiaries began declining in 1975 when the number of new beneficiaries being added to the rolls became insufficient to replace those who died. (New claims will continue to be taken under Department of Labor supervision until December 1981.)

Benefit amounts paid by State and by type of insurance in 1974 and 1975 are given in the accompanying table. Claims paid through private insurance amounted to \$3.4 billion and provided the greatest share of workers' compensation bene-

fits in 1975—52 percent. With the amounts disbursed under the black lung program excluded, private insurance benefits represented slightly more than three-fifths of the total, a proportion that has remained about the same for 30 years. Similarly, payments made under the regular programs by public funds and self-insured companies were 24 percent and 15 percent of the total in 1975—fairly typical of the distributions for recent years.

### Interstate Benefit Variations

From 1974 to 1975, the overall increase in benefits paid nationally was 15.7 percent. This figure, which includes the program for Federal civilian workers but not the black lung program, was only slightly below the increases recorded in the preceding 2 years but much above those for most earlier years.

One major factor in the large 1975 benefit increase was the effect of amendments to State workers' compensation laws. The statutory maximum weekly benefit was raised in all but two jurisdictions during 1974 or 1975. Eight States added provisions for "flexible" maximum benefits to their laws in 1975 (two such provisions did not become effective until 1976).<sup>2</sup> Altogether, 35 jurisdictions raised their weekly maximums in 1975 through this type of automatic procedure. In 1975, 12 States raised the proportion of State average wages used to set the maximum benefit—in most cases to 100 percent—bringing to 23 the total number of jurisdictions having flexible maximum benefit provisions at 100 percent of covered worker wages. In January 1970, only 10 jurisdictions had flexible maximum provisions and, of those, only the Federal program for civilian employees based the maximum on at least 100 percent of average wages.

State experience varied widely from the 15.7-percent national average increase in benefits paid. Thirteen States, for example, covering almost one-fourth of all protected workers, paid aggregate benefits in 1975 that were 1-9 percent above their

<sup>2</sup> Flexible maximums refer to provisions under which benefit ceilings are raised automatically, generally as State wage levels rise, without need for further legislation.

1974 level Also seen in the following tabulation is the drop in 1975 from the preceding year in the number of States with increases of at least 20 percent

Percentage increase in benefits	Number of States <sup>1</sup>		Percentage distribution of covered workers <sup>1</sup>	
	1974-75	1973-74	1974-75	1973-74
Total	52	52	100 0	100 0
Less than 5. . . .	4	2	7 6	4
5.0-9 9 . . . .	9	3	16 6	13 0
10.0-14.9 . . .	11	11	26 0	35 8
15.0-19 9 . . .	12	11	29 0	6 8
20.0 or more . . .	16	25	20 9	44 1

<sup>1</sup> Includes the program for civilian employees of the Federal Government and the District of Columbia

Thirteen State programs and the program for Federal employees each paid more than \$100 million in benefits during 1975, in contrast, only three States paid this much 10 years earlier The largest amount paid by any State in 1975 was \$723 1 million (California) and the smallest amount was \$4 3 million (Wyoming) This wide range, of course, reflects such factors as number of workers protected and injury rates

One major difference among States, reflecting both differing wage levels and differing degrees of program adequacy, is the amount of the statutory maximum weekly benefit At the end of 1975, this amount was as low as \$60 for temporary total disability in Oklahoma and as high as \$358 in Alaska (not counting the program for Federal employees) In spite of the legislative activity mentioned above, 13 States still had a maximum benefit for temporary disability of less than \$100 a week at the end of 1975

In 1975, as in several earlier years, certain regions of the country showed larger gains in benefit outlay than others Once again, benefits paid by the Southern States along the Atlantic Ocean and the Gulf Coast tended to show higher increases than elsewhere Florida, South Carolina, Texas, and Virginia all increased their benefit payments by at least 20 percent between 1974 and 1975 The Pacific Coast States, with an overall 17-percent increase in benefits, were also above the national average As a group, the East North Central States<sup>3</sup> had the smallest increase in payments (10 percent), New England and the

<sup>3</sup> Illinois, Indiana Ohio, Michigan, and Wisconsin

Middle Atlantic States both registered the next smallest gain (12 percent)

## COST RELATIONSHIPS

The estimated cost to employers of workers' compensation programs in 1975 was \$8 9 billion Premiums were calculated as follows

Type of insurer	Amount (in millions)
Total	\$8,880
Private carrier premiums	6,340
State fund premiums	1,230
Federal employee compensation, including administrative expenses	430
Self insurance benefits, including administrative expenses	880

The self-insurance costs include benefits plus a 5-10-percent allowance for administrative costs Total premium costs were \$1 billion higher in 1975 than in 1974, almost the same annual increase as in each of the preceding 2 years

One way to illustrate the significance of the cost of workers' compensation is to relate this cost to total payroll covered by the program In 1975, employers paid \$1 32 per \$100 of covered payroll to protect their workers against work-related disability This rate was 7 cents per \$100 higher than in the previous year The cost-payroll ratio has advanced rapidly since 1972 relative to earlier years From 1946 through 1972, the ratio rose from \$ 91 to \$1 13, or less than 1 cent a year on the average From 1972 to 1975, the cost per \$100 payroll went from \$1 13 to \$1 32, more than 6 cents per year

Benefits as a ratio of payroll also advanced rapidly in 1975, following 2 years of correspondingly fast growth This measure, which had been 54 cents per \$100 of payroll just after World War II, subsequently dipped and then rose slowly to 67 cents by 1972, after which it increased at an accelerated pace to 82 cents by 1975 The climb of benefit-payroll ratios is, no doubt, a direct consequence of statutory improvements made in recent years

With benefits and premium costs both rising rapidly, their relationship did not change much in 1975 The loss ratio (benefits as a percentage of premiums) for all types of insurance was 62

percent, just one percentage point above the ratio for the preceding year. Loss ratios have fluctuated narrowly (58-62 percent) during most of the years this series has been compiled.

The loss ratio for private carriers (benefits paid as a percentage of premiums written) was also stable in 1975, standing at 54 percent, compared with 53 percent a year earlier. Were they

Estimates of workers' compensation payments, by State and type of insurance, 1975 and 1974<sup>1</sup>

(In thousands)

State	1975				1974				Percentage change in total payments, 1975 from 1974
	Total	Insurance losses paid by private carriers <sup>2</sup>	State and Federal fund disbursements <sup>3</sup>	Self insurance payments <sup>4</sup>	Total	Insurance losses paid by private carriers <sup>2</sup>	State and Federal fund disbursements <sup>3</sup>	Self insurance payments <sup>4</sup>	
Total...	\$6,521,780	\$3,411,914	\$2,294,842	\$815,024	\$6,765,003	\$2,970,826	\$2,081,306	\$712,871	13.1
Alabama	48,660	34,760	-	13,900	44,798	30,898	-	13,900	8.6
Alaska	18,461	17,261	-	1,200	13,156	12,206	-	860	40.3
Arizona	69,798	35,399	29,549	4,850	64,734	31,167	28,837	4,730	7.8
Arkansas	37,040	31,990	-	5,050	35,781	30,181	-	5,600	6.0
California	723,067	472,406	156,161	94,500	623,390	402,542	139,348	81,500	18.0
Colorado	44,163	18,396	21,767	4,000	36,064	15,174	18,390	3,400	19.5
Connecticut	64,004	58,004	-	3,400	58,131	53,231	-	4,900	10.1
Delaware	10,281	7,761	-	2,520	9,893	7,093	-	2,300	9.5
District of Columbia	26,730	23,900	-	2,780	18,505	17,105	-	1,400	44.4
Florida	254,090	223,690	-	30,400	210,399	188,599	-	21,800	20.8
Georgia	77,475	66,225	-	11,250	65,101	55,601	-	9,500	19.0
Hawaii	26,319	20,399	-	5,920	22,114	17,114	-	5,000	19.0
Idaho	20,209	14,500	3,159	2,600	17,558	12,690	2,668	2,200	15.1
Illinois	238,672	200,472	-	38,200	219,679	184,479	-	35,200	8.6
Indiana	59,735	50,335	-	9,400	55,558	48,808	-	6,750	7.5
Iowa	37,446	31,196	-	6,250	31,515	26,265	-	5,250	18.8
Kansas	33,667	30,917	-	2,750	27,296	25,096	-	2,200	23.3
Kentucky	60,485	52,585	-	7,900	49,669	43,169	-	6,500	21.8
Louisiana	114,554	99,654	-	14,900	103,508	90,008	-	13,500	10.7
Maine	19,677	17,077	-	2,600	16,324	14,224	-	2,100	20.5
Maryland	73,441	59,098	3,673	10,670	65,752	52,300	3,897	9,555	11.7
Massachusetts	145,950	136,050	-	9,900	132,627	123,627	-	9,000	10.0
Michigan	326,935	193,410	7,320	126,200	311,781	180,536	10,845	120,400	4.9
Minnesota	87,455	73,455	-	14,000	76,369	64,169	-	12,200	14.5
Mississippi	26,711	24,591	-	2,120	23,845	21,945	-	1,900	12.0
Missouri	63,612	55,222	-	8,390	56,869	48,669	-	8,200	11.9
Montana	16,292	6,441	7,349	2,502	13,431	5,432	6,036	1,913	21.3
Nebraska	17,899	16,979	-	1,920	17,882	15,982	-	1,900	1.1
Nevada	25,176	65	24,716	395	21,620	63	21,217	340	16.4
New Hampshire	16,611	16,251	-	360	14,113	13,813	-	300	17.7
New Jersey	195,463	176,733	-	18,730	177,607	160,587	-	17,020	10.1
New Mexico	21,072	18,572	-	2,500	18,050	15,850	-	2,200	16.7
New York	408,807	261,417	93,890	51,500	369,929	235,739	87,390	46,800	10.7
North Carolina	50,828	44,378	-	6,450	48,862	42,662	-	6,200	4.0
North Dakota	7,627	60	7,562	-	5,806	12	5,794	31.4	
Ohio	444,711	922	312,089	131,700	384,287	1,374	270,513	112,400	15.7
Oklahoma	59,735	46,549	5,896	7,290	52,124	40,857	4,907	6,360	14.6
Oregon	115,016	43,901	63,390	7,720	100,150	34,572	63,495	7,083	9.4
Pennsylvania	236,630	139,930	30,000	66,700	198,628	114,338	29,290	55,000	19.1
Rhode Island	18,627	17,627	-	1,000	16,200	15,300	-	870	15.0
South Carolina	31,058	27,738	-	3,320	25,838	23,068	-	2,770	20.2
South Dakota	5,548	4,828	-	720	5,316	4,626	-	690	4.4
Tennessee	61,649	56,049	-	5,600	56,279	51,179	-	5,100	9.5
Texas	300,333	300,333	-	-	290,402	290,402	-	-	24.1
Utah	16,274	4,063	9,501	2,710	13,119	3,901	7,628	2,190	24.0
Vermont	6,427	5,917	-	510	5,787	5,357	-	430	11.1
Virginia	65,902	51,902	-	14,000	54,521	42,921	-	11,600	20.9
Washington	157,625	4,347	133,818	19,460	127,536	4,538	109,368	13,630	23.6
West Virginia	75,866	55	55,979	19,832	58,045	107	42,458	1,480	30.7
Wisconsin	70,006	58,356	-	11,650	64,352	53,652	-	10,700	8.8
Wyoming	4,318	43	4,275	-	3,573	78	3,495	-	20.9
Federal work injury programs									
Civilian employees <sup>5</sup>	358,825	-	358,825	-	261,768	-	261,768	-	37.1
"Black lung" benefits <sup>7</sup>	967,200	-	967,200	-	955,117	-	955,117	-	2.2
Other <sup>8</sup>	8,718	-	8,718	-	8,845	-	8,845	-	-1.4

<sup>1</sup> Data for 1975 preliminary. Calendar year figures, except that data for Montana and West Virginia, for Federal civilian employees and "other" Federal workers' compensation, and for State fund disbursements in Maryland, Nevada, North Dakota, Utah, Washington, and Wyoming represent fiscal years ended in 1974 and 1975. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and Defense Base Compensation Act for the States in which such payments are made.

<sup>2</sup> Net cash and medical benefits paid during the calendar year by private insurance carriers under standard workers' compensation policies. Data primarily from A. M. Best Company, a national data-collecting agency for private insurance.

<sup>3</sup> Net cash and medical benefits paid by State funds compiled from State reports (published and unpublished), estimated for some States.

<sup>4</sup> Cash and medical benefits paid by self insurers, plus the value of medical

benefits paid by employers carrying workers' compensation policies that do not include the standard medical coverage. Estimated from available State data.

<sup>5</sup> Includes payment of supplemental pensions from general funds.

<sup>6</sup> Payments to civilian Federal employees (including emergency relief workers) and their dependents under the Federal Employees Compensation Act.

<sup>7</sup> Includes \$3,809,000 in 1974 and \$9,461,000 in 1975 paid by U.S. Department of Labor.

<sup>8</sup> Primarily payments made to dependents of reservists who died while on duty in the Armed Forces, to individuals under the War Hazards Act, War Claims Act, and Civilian War Benefits Act, and to cases involving Civil Air Patrol and Reserve Officers Training Corps personnel, maritime war risks, and law-enforcement officers under P. L. 90-291.

available, data on incurred losses (which include amounts set aside to cover liabilities from future claims payments) as a percentage of premiums earned would, no doubt, show a higher figure for 1975. In 1974, this ratio was 72 percent, 19 percentage points higher than the rate based on premiums written.

Corresponding loss ratios for the State-operated insurance funds have always been higher than those for private carriers. The ratio of losses paid to premiums written for this group was 77 percent in 1975. Unlike the pattern for private carriers, the figures for State funds indicate a notable rise in the loss ratio in each of the past few years from the 68-percent level of 1972. Comparisons between private carriers and State funds should take into account the premium income returned to employers as dividends but not provided for in the reported data, particularly with respect to private carriers. Available data indicate that dividends, when related to total premium payments for both dividends and non-dividend-paying companies, generally average 4-6 percent.

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## Social Security Abroad

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### Alimony and Public Income Support: Fifteen Countries\*

In recent years the social welfare institutions of a number of countries have become increasingly involved in providing cash payments to a divorced parent when alimony payments are delinquent. This involvement stems from social welfare legislation in most industrial countries that makes

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The information presented here is based on a larger study of 27 countries queried about their special security provisions for women, including maintenance support systems for those divorced or legally separated. See Christine Cockburn and Dalmer Hoskins, "Social Security and Divorced Persons," *International Social Security Review* (International Social Security Association, Geneva), Vol. 29, 1976, pages 111-151.

the institution responsible for maintaining family income through public assistance programs, particularly when dependent children are involved. When alimony payments are not properly made, the social welfare institution often steps in to help locate the delinquent parent, tracing him through work records and, in some cases, the institution may call for legal action to ensure payment. If the full court-ordered alimony cannot be secured, the social welfare program usually provides for income support to the family through publicly funded cash benefits.

The increasing number of single parents who, because of delinquent support payments, have become dependent on public assistance is of growing concern. The recent sharp rise in divorce rates, particularly among couples who have young children and have been married less than 5 years is reflected in rising benefit costs as social welfare cash payments have been used to replace delinquent alimony. This trend has, in turn, led to the implementation of new cash payment programs that provide income support for needy single-parent families and to the development of new provisions for enforcing alimony payments.

### MEASURES TO ENFORCE ALIMONY PAYMENTS

Before public assistance is made available to single-parent families in court ordered alimony cases, an effort usually is made to ensure that such payments are made in full. Social welfare legislation thus may contain provisions designed to assist courts and welfare authorities in locating parents who are delinquent in their private support payments. Towards this end, many countries require that social security records be made available to the appropriate authorities.

Denmark, Finland, France, the Netherlands, Norway, Sweden, the United Kingdom and the United States require that information on employment and residence be provided from the records. In France and the United Kingdom, access to social security records requires a court order. In the Scandinavian countries and the Netherlands, social welfare authorities can receive information from the records. Under the parent locator service established in the United States in August 1975, the parent or guardian of the child, through the welfare agency and the court,