

capita incomes. Conversely, the Southern and Mountain States, with a heavy population dependency burden, were all among the lowest third of the States ranked by per capita income.

The share of national income payments in 1953 and the proportion of all persons under age 18 and aged 65 and over in high- and low-income States are shown in the following tabulation.

States ranked by per capita income	Percent of total	
	Persons under age 18 and aged 65 and over	Income payments
12 highest.....	39	50
12 lowest.....	21	13

The 12 low-income States, with an aggregate income only about one-fourth that of the 12 high-income States, had more than half as many persons in the dependent age groups—13.9 million compared with 25.5 million.

## Workmen's Compensation Payments and Costs, 1953

A total of \$846 million was paid in compensation for wage loss and in medical benefits under workmen's compensation programs in 1953. Although payments have continued to mount, the rate of increase has slowed down considerably; the 1953 total was only 7 percent greater than that in 1952, in contrast to increases of 11 percent and 15 percent for the preceding years.

The slower rate of increase is associated with an improvement in accident rates. Despite somewhat higher levels of employment during most of 1953, the total number of work injuries in that year and the resulting time loss were no higher than in 1952, according to estimates of the Bureau of Labor Statistics. If it is assumed that compensable injuries followed the pattern for all injuries (including those of workers not covered by the programs and the noncompensable accidents of covered workers), the increase in workmen's compensation payments reflects the higher wages

Table 1.—Civilian population by age group and by State, July 1, 1953

State	Number (in thousands)		Percent of total population				Number of young and old per 100 persons aged 18-64
	Under age 18 <sup>1</sup>	Aged 65 and over	Under age 18 and aged 65 and over			Aged 18-64	
			Total	Under age 18	Aged 65 and over		
Total.....	51,971	13,324	41.8	33.3	8.5	58.2	72.0
Alabama.....	1,200	208	45.8	39.0	6.8	54.2	84.5
Arizona.....	353	51	44.3	38.7	5.6	55.6	79.7
Arkansas.....	714	159	46.2	37.8	8.4	53.8	85.8
California.....	3,660	973	39.4	31.1	8.3	60.6	64.9
Colorado.....	479	126	43.8	34.7	9.1	56.2	78.1
Connecticut.....	641	202	39.2	29.8	9.4	60.8	64.4
Delaware.....	114	28	40.1	32.2	7.9	59.9	67.0
Dist. of Col.....	225	64	36.1	28.1	8.0	63.9	56.6
Florida.....	1,067	271	41.1	32.8	8.3	58.9	69.8
Georgia.....	1,354	236	45.4	38.6	6.7	54.6	83.0
Idaho.....	229	48	46.3	38.3	8.0	53.8	96.0
Illinois.....	2,718	835	39.7	30.4	9.3	60.3	65.8
Indiana.....	1,367	383	42.6	33.3	9.3	57.4	74.2
Iowa.....	865	280	44.0	33.2	10.8	56.0	78.5
Kansas.....	644	205	43.3	32.8	10.4	56.7	76.3
Kentucky.....	1,081	239	45.7	37.4	8.3	54.3	84.2
Louisiana.....	1,092	193	45.3	38.5	6.8	54.8	82.6
Maine.....	305	94	44.2	33.8	10.4	55.8	79.3
Maryland.....	824	175	40.5	33.4	7.1	59.4	68.2
Massachusetts.....	1,438	513	40.3	29.7	10.6	59.7	67.5
Michigan.....	2,329	523	41.7	34.1	7.6	58.3	71.6
Minnesota.....	1,042	291	43.7	34.2	9.5	56.2	77.7
Mississippi.....	879	154	47.9	40.7	7.1	52.1	91.8
Missouri.....	1,262	433	41.8	31.1	10.7	58.2	71.8
Montana.....	218	57	45.2	35.8	9.4	55.0	82.1
Nebraska.....	440	141	43.3	32.8	10.5	56.7	76.3
Nevada.....	64	13	38.7	32.2	6.5	61.3	63.1
New Hampshire.....	166	58	42.8	31.7	11.1	57.2	74.9
New Jersey.....	1,484	445	38.1	29.3	8.8	61.9	61.5
New Mexico.....	312	37	47.7	42.7	5.1	52.1	91.6
New York.....	4,325	1,392	37.7	28.5	9.2	62.3	60.5
North Carolina.....	1,594	244	44.9	38.9	6.0	55.2	81.3
North Dakota.....	233	51	45.8	37.6	8.2	54.2	84.5
Ohio.....	2,697	775	41.6	32.3	9.3	58.4	71.2
Oklahoma.....	765	204	43.7	34.5	9.2	56.3	77.6
Oregon.....	526	149	42.3	32.9	9.3	57.7	73.2
Pennsylvania.....	3,293	954	40.0	31.0	9.0	60.0	66.7
Rhode Island.....	234	75	39.6	30.0	9.6	60.4	65.6
South Carolina.....	892	123	47.6	41.8	5.8	52.4	90.8
South Dakota.....	235	59	45.2	36.2	9.1	54.8	82.6
Tennessee.....	1,196	245	43.6	36.2	7.4	56.5	77.2
Texas.....	2,942	577	43.5	36.4	7.1	56.4	77.2
Utah.....	299	47	47.3	40.9	6.4	52.7	89.9
Vermont.....	129	39	44.8	34.4	10.4	55.5	80.8
Virginia.....	1,222	229	43.4	36.5	6.8	56.6	76.6
Washington.....	807	232	43.3	33.6	9.7	56.7	76.3
West Virginia.....	732	140	45.0	37.8	7.2	54.9	82.0
Wisconsin.....	1,175	334	42.9	33.4	9.5	57.1	75.2
Wyoming.....	108	21	43.7	36.6	7.1	55.9	78.2

<sup>1</sup> Not adjusted for underenumeration of children under age 5.

Source: U. S. Bureau of the Census, *Current*

*Population Reports, Population Estimates*, Series P-25, No. 106.

on which cash benefits are based, as well as the higher costs of hospitalization and medical services.

As a rough indication of the higher wages to be compensated, payrolls covered by workmen's compensation programs were 8 percent higher in 1953 than in 1952. The payroll increase from \$137.5 billion to \$148.5 billion accompanied an increase of less than 3 percent in the number of covered workers in an average week, estimated to be somewhere between 38½ and 39½ million in 1952 and between 39½ and 40½ million in 1953.

Of the total payments of \$846 million in 1953, private carriers were responsible for 62 percent, State funds for 25 percent, and self-insurers for 13 percent. State fund disbursements, including payments to Federal Government employees, increased at a somewhat faster rate than private carrier payments—9.2 percent and 6.8 percent, respectively.

It is estimated that almost \$1.5 billion or 1.0 percent of covered payroll was spent by employers in 1953 to insure or self-insure their risks under workmen's compensation programs. This total consists of \$1,074

**Estimates of workmen's compensation payments, by State and type of insurance, 1953 and 1952<sup>1</sup>**

[In thousands]

State	1953				1952				Percentage change in total payments, 1953 from 1952
	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	
Total.....	\$846,799	\$524,005	\$210,776	\$111,018	\$788,046	\$490,793	\$193,089	\$104,164	+7.3
Alabama.....	3,891	3,113	-----	778	3,568	2,854	-----	714	+9.1
Arizona.....	6,406	136	6,100	170	5,890	92	5,673	125	+8.8
Arkansas.....	4,485	3,675	-----	810	4,551	3,761	-----	790	-1.5
California.....	78,553	53,646	18,287	6,620	73,431	50,126	17,115	6,190	+7.0
Colorado.....	5,576	1,971	3,205	400	4,982	1,805	2,827	350	+11.9
Connecticut.....	13,770	12,395	-----	1,375	12,941	11,647	-----	1,294	+6.4
Delaware.....	1,159	929	-----	230	1,078	863	-----	215	+7.5
Dist. of Col.....	2,598	2,368	-----	230	2,642	2,402	-----	240	-1.7
Florida.....	13,880	12,795	-----	1,085	11,269	10,511	-----	758	+23.2
Georgia.....	6,872	5,587	-----	1,285	6,290	5,115	-----	1,175	+9.3
Idaho.....	3,082	2,055	657	370	2,701	1,751	620	330	+14.1
Illinois.....	42,288	34,350	-----	7,938	38,120	30,720	-----	7,400	+10.9
Indiana.....	13,803	11,758	-----	2,045	12,646	10,772	-----	1,874	+9.1
Iowa.....	6,535	5,235	-----	1,300	6,099	4,879	-----	1,220	+7.1
Kansas.....	6,742	5,312	-----	1,430	6,240	4,910	-----	1,330	+8.0
Kentucky.....	9,443	6,183	-----	3,260	8,645	5,655	-----	2,990	+9.2
Louisiana.....	16,889	14,319	-----	2,570	14,942	12,662	-----	2,280	+13.0
Maine.....	2,221	1,931	-----	290	2,280	1,980	-----	300	+2.6
Maryland.....	9,829	7,377	1,052	1,400	9,065	6,911	904	1,250	+8.4
Massachusetts.....	34,581	32,021	-----	2,560	30,239	27,999	-----	2,240	+14.4
Michigan.....	27,918	18,211	1,742	7,965	24,898	16,330	1,568	7,000	+12.1
Minnesota.....	12,910	10,710	-----	2,200	12,427	10,305	-----	2,122	+3.9
Mississippi.....	3,913	3,583	-----	330	3,589	3,257	-----	332	+9.0
Missouri.....	15,788	12,733	-----	3,055	14,709	11,959	-----	2,750	+7.3
Montana.....	3,282	1,276	1,529	477	3,124	1,114	1,292	718	+5.1
Nebraska.....	3,159	3,029	-----	130	3,090	2,963	-----	127	+2.2
Nevada.....	3,000	2	2,858	140	2,434	11	2,308	115	+23.3
New Hampshire.....	2,146	2,106	-----	40	2,077	2,037	-----	40	+3.3
New Jersey.....	40,988	35,638	-----	5,350	38,573	33,543	-----	5,030	+6.3
New Mexico.....	4,510	4,170	-----	340	3,578	3,308	-----	270	+26.0
New York.....	147,145	88,873	34,454	23,818	144,040	88,051	32,469	23,520	+2.2
North Carolina.....	8,807	7,457	-----	1,350	8,160	6,935	-----	1,225	+7.9
North Dakota.....	1,433	2	1,431	1	1,231	3	1,228	-----	+16.4
Ohio.....	57,970	86	50,324	7,560	53,299	98	46,251	6,950	+8.8
Oklahoma.....	11,340	9,042	1,158	1,140	10,680	8,854	780	1,046	+6.2
Oregon.....	13,523	1,548	11,975	-----	12,982	2,190	10,792	-----	+4.2
Pennsylvania.....	37,652	22,850	2,842	11,960	36,206	21,889	2,817	11,500	+4.0
Rhode Island.....	5,617	5,342	-----	275	5,417	5,167	-----	250	+3.7
South Carolina.....	4,877	3,897	-----	980	4,583	3,663	-----	920	+6.4
South Dakota.....	1,051	891	-----	160	950	805	-----	145	+10.6
Tennessee.....	7,974	6,324	-----	1,650	6,692	5,307	-----	1,385	+19.2
Texas.....	47,329	47,329	-----	-----	44,465	44,465	-----	-----	+6.4
Utah.....	2,352	942	1,020	390	2,297	1,000	917	380	+2.4
Vermont.....	1,288	1,168	-----	120	1,153	1,048	-----	105	+11.7
Virginia.....	7,380	5,905	-----	1,475	6,815	5,415	-----	1,400	+8.3
Washington.....	19,483	266	18,767	450	18,737	426	17,861	450	+4.0
West Virginia.....	11,625	40	10,884	701	10,909	28	10,359	522	+6.6
Wisconsin.....	16,225	13,409	-----	2,816	15,990	13,193	-----	2,797	+1.5
Wyoming.....	1,155	20	1,135	-----	1,088	14	1,074	-----	+6.2
Federal employees.....	41,356	-----	41,356	-----	36,234	-----	36,234	-----	+14.1

ance (benefits paid by self-insurers, increased 5-10 percent to allow for their administrative costs).

Benefit payments of \$846 million represented about 57 percent of the aggregate of \$1.5 billion in premiums.

Medical and hospitalization benefits amounted to \$280 million in 1953, somewhat more than a third of total payments. Of the \$566 million in non-medical payments, seven-eighths took the form of cash compensation for nonfatal injuries and the remaining eighth was paid in death cases. The distributions by type of payment for 1953 and for 1952 are shown below.

[In millions]

Type of payment	1953	1952
Total.....	\$846	\$788
Medical and hospitalization.....	280	286
Compensation, total.....	566	528
Disability.....	496	463
Survivor.....	70	65

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *The Adolescent in Your Family*, by Marion L. Faegre. (Children's Bureau Publication No. 347.) Washington: U.S. Govt. Print. Off., 1954. 110 pp. 25 cents.

**CHILDREN'S BUREAU.** *Diagnoses of Children Served in the Crippled Children's Program, 1950.* (Statistical Series, No. 21.) Washington: The Bureau, 1954. 26 pp. Processed.

A summary analysis of all diagnoses and a detailed analysis of seven selected diagnostic groups. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D.C.

**DIVISION OF THE ACTUARY.** *Summary of the Old-Age and Survivors Insurance System as Modified by the 1954 Amendments.* Washington: The Division, Aug. 1954. 7 pp. Processed. Limited free distribution; apply to the Division of the

(Continued on page 26)

\* Prepared in the Departmental Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C.

<sup>1</sup> Data for 1953 preliminary. Calendar-year figures except for Montana and West Virginia, for Federal employees, and for State fund disbursements in Idaho, Maryland, Nevada, North Dakota, Oregon, and Utah, for which data for fiscal years ended in 1952 and 1953 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Bases Compensation Act for the States in which such payments are made.

<sup>2</sup> Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data primarily from the *Spectator*.

*Insurance by States of Fire, Marine, Casualty, Surety and Miscellaneous Lines, 81st and 82nd annual issues.*

<sup>3</sup> Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; 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 workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

insurance in premiums paid to private insurance carriers; \$295 million in premiums paid to State funds (in the case of the program for Federal employees, which is financed through

congressional appropriations, these "premiums" are the sum of the benefit payments and the cost of the administrative agency); and about \$120 million as the cost of self-insur-