

furnishes free general practitioner care, hospital and specialist services, and necessary medicines to all persons, including pensioners, whose income is less than 800 pounds a year (\$2,240) or who are medically needy. In the latter group are those persons who are unable to procure the services from their own resources. The services are usually furnished by dispensaries and hospitals of the county and city health authorities.

*Canada*, which pays a universal old-age pension to all aged residents, has a system of hospitalization insurance under which the Provinces establish their own programs and receive in turn a national subsidy covering about half the cost. These programs cover all residents of the Province concerned, including old-age pensioners. Benefits include standard ward hospital care, necessary nursing, in-patient diagnostic and laboratory services and drugs, operating-room facilities, and limited diagnostic out-patient services. There is some variation among the Provinces, however, in the exact range of services. The Provinces meet their share of the cost in various ways—from premium payments by the insured, sales taxes, general revenue, or a combination of these.

*Japan* has two separate systems of health insurance. The compulsory health insurance system applies to currently employed workers of firms with five or more employees in industry and commerce; it does not cover old-age insurance beneficiaries. The other system (national health insurance) applies compulsorily to all residents not otherwise covered, including pensioners. In a number of areas,

clinics and hospitals are operated by municipal health insurance funds under the latter system, for direct provision of care to their members. In other areas, medical benefits are furnished on a reimbursable basis. Services are financed by members' contributions, which sometimes take the form of a municipal health tax, and by Government subsidies.

#### COVERAGE NOT AVAILABLE

In eight countries that have both an old-age benefit program and a sickness insurance program providing medical benefits, the latter program does not cover old-age beneficiaries. These countries are Brazil, Colombia, Costa Rica, the Dominican Republic, Guinea,<sup>1</sup> and Turkey.

Nineteen countries have an old-age pension or benefit program for at least a significant number of the employees in private industry but have no general statutory program providing medical benefits either for pensioners or for other persons. The countries in this group include Argentina, Ceylon, China (Nationalist), China (Communist), Congo (Leopoldville), Cuba, Cyprus, Finland, Iraq, Israel,<sup>2</sup> the Ivory Coast, Malaya, Morocco, Nigeria, the Philippines, South Africa, United Arab Republic, Upper Volta, and Uruguay.

<sup>1</sup> India has a provident-fund system paying only a lump-sum benefit upon retirement.

<sup>2</sup> Israel has an extensive system of voluntary health insurance that covers about three-fourths of the population, including a large number of pensioners.

## Notes and Brief Reports

### Workmen's Compensation Payments and Costs, 1961\*

Although there was a leveling off of employment during the year, payments—both cash and medical—made under workmen's compensation programs in 1961 continued to rise at almost the same pace as in the preceding year. The total of \$1,362 million paid out under the State and Federal laws represented a 5.7-percent advance from the 1960 aggregate

of \$1,288 million. The 1960 rise was 6.5 percent. In the recession years of 1954 and 1958, however, increases of only 4.2 percent and 4.7 percent were registered.

The performance of workmen's compensation in 1961 is even more unusual in view of the decline in disabling work injuries. The rate dropped, the Bureau of Labor Statistics reported, from 30.4 per 1,000 workers in 1960 to 30.1 per 1,000.

Apparently influential in pushing benefit payments to new heights were (1) an increase of 3 percent in average wages, to which cash benefits are related; (2) an advance of 3 percent in medical care prices, according to the consumer price index of the Bureau of Labor Statistics; and (3) liberalization of State workmen's compensation laws.

A rough indication of the higher wages to be com-

\* Prepared in the Division of Program Research by Alfred M. Skolnik and Julius W. Hobson. Annual estimates of workmen's compensation payments in recent years appeared in the December or January issues of the *Bulletin*. A summary article appeared in the *Bulletin* for June 1962.

Estimates of workmen's compensation payments, by State and type of insurance, 1961 and 1960 <sup>1</sup>

[In thousands]

State	1961				1960				Percentage change in total payments, 1961 from 1960
	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.....	\$1,361,807	\$851,488	\$347,818	\$162,501	\$1,288,167	\$811,643	\$324,613	\$151,911	+5.7
Ala.....	10,546	6,026	-----	4,520	10,058	5,748	-----	4,310	+4.9
Alaska.....	3,201	2,986	-----	215	2,923	2,728	-----	195	+9.5
Ariz.....	13,472	457	12,600	415	12,113	456	11,299	358	+11.2
Ark.....	8,617	7,062	-----	1,555	7,560	6,195	-----	1,365	+14.0
Calif.....	174,028	112,597	43,721	17,710	153,653	100,894	37,124	15,635	+13.3
Colo.....	11,865	3,584	7,201	1,080	10,525	3,350	6,220	955	+12.7
Conn.....	18,518	16,668	-----	1,850	19,869	17,884	-----	1,985	-6.8
Del.....	2,293	1,843	-----	450	1,959	1,594	-----	365	+17.0
D. C.....	4,970	4,630	-----	340	4,069	3,754	-----	315	+22.1
Fla.....	34,699	31,544	-----	3,155	34,147	31,042	-----	3,105	+1.6
Ga.....	11,680	9,985	-----	1,695	11,298	9,658	-----	1,640	+3.4
Hawaii.....	6,045	4,040	-----	2,005	4,557	3,046	-----	1,511	+32.7
Idaho.....	5,164	3,421	1,203	540	4,927	3,277	1,133	517	+4.8
Ill.....	68,497	55,858	-----	12,639	67,421	56,391	-----	11,030	+1.6
Ind.....	18,801	16,016	-----	2,785	18,058	15,383	-----	2,675	+4.1
Iowa.....	9,608	7,688	-----	1,920	9,348	7,478	-----	1,870	+2.8
Kans.....	13,575	10,860	-----	2,715	12,978	10,353	-----	2,595	+4.6
Ky.....	12,250	9,195	-----	3,055	12,143	9,118	-----	3,025	+0.9
La.....	26,463	23,013	-----	3,450	26,462	23,012	-----	3,450	0
Maine.....	3,435	2,985	-----	450	3,476	3,021	-----	455	-1.2
Md.....	21,636	16,009	2,729	2,898	20,112	14,974	2,398	2,740	+7.6
Mass.....	50,572	46,827	-----	3,745	45,357	41,997	-----	3,360	+11.5
Mich.....	53,503	36,467	3,651	13,385	48,852	33,097	3,450	12,305	+9.5
Minn.....	22,451	19,356	-----	3,095	21,974	18,944	-----	3,030	+2.2
Miss.....	8,794	8,129	-----	665	8,371	7,740	-----	631	+5.1
Mo.....	23,813	20,888	-----	2,925	22,617	19,842	-----	2,775	+5.3
Mont.....	5,660	1,452	3,069	1,139	5,404	1,394	2,954	1,056	+4.7
Nebr.....	5,316	5,181	-----	135	4,468	4,343	-----	125	+19.0
Nev.....	4,640	24	4,396	220	4,422	9	4,203	210	+4.9
N. H.....	4,034	3,954	-----	80	3,741	3,661	-----	80	+7.8
N. J.....	61,733	54,104	-----	7,629	59,880	53,132	-----	6,748	+3.1
N. Mex.....	9,595	8,445	-----	1,150	8,074	7,169	-----	905	+18.8
N. Y.....	164,041	101,372	42,816	19,853	164,530	101,275	43,348	19,912	-0.3
N. C.....	16,957	14,142	-----	2,815	14,939	12,449	-----	2,490	+13.5
N. Dak.....	2,773	6	2,767	-----	2,438	15	2,423	-----	+13.7
Ohio.....	101,795	79	88,449	13,267	94,495	155	82,035	12,305	+7.7
Okl.....	15,399	12,508	1,766	1,125	15,172	12,299	1,763	1,110	+1.5
Oreg.....	27,372	3,020	24,352	-----	25,539	3,013	22,526	-----	+7.2
Pa.....	50,563	33,465	3,988	13,110	48,431	32,371	3,505	12,555	+4.4
R. I.....	6,679	6,319	-----	360	6,740	6,377	-----	363	-0.9
S. C.....	8,474	7,119	-----	1,355	8,138	6,838	-----	1,300	+4.1
S. Dak.....	2,735	2,320	-----	415	1,960	1,660	-----	300	+39.5
Tenn.....	15,181	13,776	-----	1,405	14,321	12,996	-----	1,325	+6.0
Tex.....	72,617	72,617	-----	-----	69,740	69,740	-----	-----	+4.1
Utah.....	4,209	1,358	2,151	700	3,460	1,008	1,877	575	+21.6
Vt.....	2,016	1,831	-----	185	1,720	1,565	-----	155	+17.2
Va.....	13,432	11,102	-----	2,330	12,677	10,477	-----	2,200	+6.0
Wash.....	27,281	783	26,268	230	25,156	584	24,332	240	+8.4
W. Va.....	14,603	55	12,742	1,806	14,275	55	12,491	1,729	+2.3
Wis.....	22,244	18,309	-----	3,935	22,067	18,036	-----	4,031	+0.8
Wyo.....	1,786	13	1,773	-----	1,622	16	1,606	-----	+10.1
Federal workmen's compensation:									
Civilian employees <sup>5</sup>	45,279	-----	45,279	-----	42,329	-----	42,329	-----	+7.0
Other <sup>6</sup>	16,897	-----	16,897	-----	17,602	-----	17,602	-----	-4.0

<sup>1</sup> Data for 1961 preliminary. Calendar-year figures, except that data for Montana and West Virginia, for Federal workmen's compensation, and for State fund disbursements in Maryland, Nevada, North Dakota, Oregon, and Utah represent fiscal years ended in 1960 and 1961. 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 during the calendar year by private insurance carriers under standard workmen's compensation policies. Data obtained from published and unpublished reports of State insurance commissions, except in a few States where estimates are based on percentage changes in direct losses incurred from preceding year as reported by the National Council on Compensation 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 workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

<sup>5</sup> Payments to civilian Federal employees (including emergency relief workers) and their dependents under the Federal Employees' Compensation Act.

<sup>6</sup> Primarily payments made to dependents of reservists who died while on active 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, and maritime war risks.

compensated is found in the fact that payrolls covered by workmen's compensation increased from an estimated \$215 billion in 1960 to \$219 billion in 1961. This increase took place even though the estimated

number of covered workers in an average week in 1961 dropped about 100,000 to a total of 43.8-44.0 million. Aggregate benefit payments were equiv-

(Continued on page 37)

TABLE 11.—Old-age, survivors, and disability insurance: Wife's and mother's monthly benefits, with entitlement dependent on the entitlement of a disabled person aged 18 or over to a child's monthly benefits, in current-payment status at end of selected months, 1957-62

[Partly included in tables 7, 8, and 10; amounts in thousands; data corrected to October 31, 1962]

Year and month	Wife's <sup>1</sup>			Mother's <sup>1</sup>
	Total	Wife of retired worker	Wife of disabled worker	
Number				
December 1957	2,865	2,865		1,810
June 1958	4,293	4,293		2,380
November <sup>2</sup>	4,512	4,507	5	2,890
June 1959	6,065	5,964	101	3,512
December	6,536	6,185	351	4,247
June 1960	7,293	6,752	541	4,836
December	7,817	7,115	702	5,476
June 1961	8,659	7,842	817	5,888
December	9,066	8,029	1,037	5,629
June 1962	10,199	9,000	1,199	5,071
Monthly amount				
December 1957	\$88.4	\$88.4		\$97.9
June 1958	134.9	134.9		129.5
November <sup>2</sup>	143.4	143.2	\$0.2	159.8
June 1959	213.6	209.5	4.1	207.0
December	235.3	220.2	15.1	251.6
June 1960	263.8	240.6	23.2	268.4
December	289.8	259.5	30.3	329.3
June 1961	322.0	287.5	34.5	358.2
December	335.0	290.8	44.2	345.7
June 1962	374.7	323.4	51.3	315.8

<sup>1</sup> Payable to a wife or mother entitled to benefits solely because she had in her care at least one disabled person aged 18 or over entitled to child's benefits; excludes a wife or mother beneficiary who had both disabled and nondisabled entitled children in her care.

<sup>2</sup> See footnote 5, table 7, page 33.

TABLE 12.—Old-age, survivors, and disability insurance: Number of lump-sum death payments awarded, and number of deceased workers represented in awards of lump-sum death payments, 1958-62

[Corrected to Oct. 30, 1962]

Year and quarter <sup>1</sup>	Number of payments	Number of deceased workers
1958 (Jan.-Nov.) <sup>2</sup>	683,964	656,825
1959 <sup>2</sup>	855,032	822,413
1960	809,194	778,660
1961	843,308	813,464
1958		
January-March	179,534	172,541
April-June	210,895	202,300
July-September	187,770	180,114
October-November <sup>2</sup>	105,765	101,870
1959		
January-March <sup>2</sup>	252,314	243,607
April-June	211,169	203,067
July-September	198,930	190,918
October-December	192,619	184,821
1960		
January-March	204,179	196,930
April-June	223,619	215,216
July-September	201,834	193,762
October-December	179,562	172,752
1961		
January-March	214,599	207,039
April-June	228,806	220,281
July-September	195,021	187,906
October-December	204,882	198,238
1962		
January-March	220,284	213,805
April-June	230,420	223,426
July-September	212,918	206,260

<sup>1</sup> Annual data for 1940-57 appear in the 1960 Annual Statistical Supplement, p. 35, table 47.

<sup>2</sup> See footnote 5, table 7, page 33.

## WORKMEN'S COMPENSATION

(Continued from page 28)

alent to 0.62 percent of covered payroll in 1961—a new postwar peak, surpassing the previous high of 0.60 percent in 1960.

Fifteen States and the District of Columbia had legislation enacted in 1960 and 1961 that increased maximum weekly benefits for death and all types of disability. Six other States raised weekly or maximum benefits for some but not all types of injuries. For temporary total disability—the most common type of disability sustained—maximum weekly rates were raised \$10 or more in four juris-

dictions, \$5-\$9 in seven States, and less than \$5 in nine States. Eleven of the States also improved their medical coverage by extending the total time or money limit on payments. Slightly more than half the amended laws were in effect for all or most of 1961.

Private carriers were responsible for 63 percent of total benefit payments, State funds (including the Federal workmen's compensation systems) for 25 percent, and self-insurers for 12 percent. This distribution has changed very little in recent years.

About one-third of the \$1,362 million paid in benefits in 1961 went for hospitalization and other

TABLE 13.—Old-age, survivors, and disability insurance: Number of monthly benefits awarded, by type of benefit, 1958–62

[Corrected to Oct. 30, 1962]

Year and quarter <sup>1</sup>	Total			Old-age	Disability <sup>3</sup>	Wife's or husband's			Child's <sup>4</sup>			Widow's or widower's	Mother's	Parent's
	Total	OASI <sup>2</sup>	DI <sup>2</sup>			Total	OASI <sup>2</sup>	DI <sup>2</sup>	Total	OASI <sup>2</sup>	DI <sup>2</sup>			
1958 (Jan.–Nov.) <sup>5</sup>	2,123,465	1,960,899	162,566	1,041,668	131,382	379,473	366,553	12,920	286,782	268,518	18,264	199,320	81,467	3,373
1959 <sup>6</sup>	2,501,802	2,191,037	310,765	1,089,740	177,811	444,816	390,517	54,299	426,935	348,280	78,655	252,683	102,020	7,797
1960	2,336,144	1,969,842	366,302	981,717	207,805	394,174	339,987	54,187	415,719	311,409	104,310	239,267	92,607	4,855
1961	3,046,653	2,500,024	546,629	1,361,505	279,758	471,786	394,198	77,588	579,742	390,459	189,283	251,275	98,449	4,138
1958														
Jan.–Mar.	546,939	502,668	44,271	263,420	44,271	95,847	95,847	-----	67,599	67,599	-----	54,374	20,611	817
Apr.–June	711,565	672,548	39,017	371,765	39,017	128,665	128,665	-----	85,599	85,599	-----	59,996	25,553	970
July–Sept.	547,059	516,815	30,244	271,872	30,244	92,757	92,757	-----	74,213	74,213	-----	54,668	22,423	882
Oct.–Nov. <sup>4</sup>	317,902	268,868	49,034	134,611	17,850	62,204	49,284	12,920	59,371	41,107	18,264	30,282	12,880	704
1959														
Jan.–Mar. <sup>5</sup>	764,832	674,932	89,900	338,484	45,642	140,618	122,570	18,048	128,520	102,310	26,210	78,953	30,123	2,492
Apr.–June	651,282	587,481	63,801	302,131	35,182	118,859	107,230	11,629	105,961	88,971	16,990	61,323	25,829	1,997
July–Sept.	567,260	485,843	81,417	240,781	50,506	95,911	83,220	12,691	99,135	80,615	18,520	55,804	23,400	1,723
Oct.–Dec.	518,428	443,081	75,347	208,344	46,481	89,428	77,497	11,931	93,319	76,384	16,935	56,603	22,668	1,585
1960														
Jan.–Mar.	556,224	497,177	59,047	246,386	36,956	98,391	89,394	8,997	85,726	75,632	10,094	62,360	22,165	1,240
Apr.–June	605,231	537,255	67,976	270,388	41,779	106,142	95,234	10,908	99,016	83,727	15,289	61,171	25,296	1,439
July–Sept.	548,903	481,148	67,755	238,815	41,803	93,378	82,752	10,626	92,328	77,002	15,326	57,762	23,647	1,170
Oct.–Dec.	625,786	454,262	171,524	226,128	87,267	96,263	72,607	23,656	135,649	75,048	60,601	57,974	21,499	1,066
1961														
Jan.–Mar.	647,652	500,500	147,152	262,129	77,013	101,459	81,816	19,643	127,639	77,143	50,496	56,672	21,898	842
Apr.–June	788,577	634,816	153,761	329,899	77,919	124,767	102,413	22,354	155,259	101,771	53,488	70,701	28,754	1,278
July–Sept.	832,828	704,354	128,474	404,765	64,556	126,659	107,900	18,759	150,223	105,064	45,159	61,701	23,933	991
Oct.–Dec.	777,596	660,354	117,242	364,712	60,270	118,901	102,069	16,832	146,621	106,481	40,140	62,201	23,864	1,027
1962														
Jan.–Mar.	788,818	672,778	116,040	367,645	60,051	123,820	107,300	16,520	142,765	103,296	39,469	68,772	24,843	922
Apr.–June	788,274	657,586	130,688	353,202	66,824	123,880	105,388	18,492	150,331	104,959	45,372	67,649	25,337	1,051
July–Sept.	720,575	600,084	120,491	327,408	61,430	108,526	91,566	16,960	135,385	93,284	42,101	62,973	23,964	889

<sup>1</sup> Annual data for 1940–57 appear in the 1960 Annual Statistical Supplement, p. 31, table 42.

<sup>2</sup> See footnote 2, table 7, page 33.

<sup>3</sup> Monthly benefits to disabled workers under age 65. For months before November 1960, disability benefits were limited to disabled workers aged 50–64.

<sup>4</sup> Includes benefits payable to disabled persons aged 18 or over—dependent

sons and daughters of disabled, deceased, or retired workers—whose disability began before age 18.

<sup>5</sup> To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on benefits awarded and monthly benefits in current-payment status were suspended for December 1958; figures on benefits awarded in December 1958 are therefore not available separately but are included in the figures for benefits awarded in January 1959.

medical costs, and two-thirds went for compensating the wage loss of injured or deceased workers. Of the \$902 million paid for the latter purpose, it is estimated that about \$110 million represented survivor benefits in death cases. The estimated distribution of benefit payments, by type, is shown below.

[In millions]

Type of payment	1961	1960
Total	\$1,362	\$1,288
Medical and hospitalization	460	435
Compensation, total	902	853
Disability	792	748
Survivor	110	105

The 1961 data are preliminary for 19 States that did not have available at publication time information on direct losses paid by private insurance companies. For these States the payments were estimated on the basis of the percentage changes in direct losses incurred from 1960 to 1961, as reported by the National Council on Compensation Insurance. This method generally overstates slightly

the amount of actual payments made during the year.

### STATE VARIATIONS IN BENEFIT PAYMENTS

Among the States, changes from 1960 to 1961 in the amount of benefit payments reflect the effect of various factors. Among these factors were the frequency and severity of compensable injuries, the level and distribution of wages, the cost of medical care, the composition of covered employment, and the liberality of benefit payments.

Percentage changes in benefit payments during 1961 ranged from an increase of 39.5 percent in South Dakota to a decrease of 6.8 percent in Connecticut. For 1960 the corresponding range was not much different—from a rise of 31.2 percent to a drop of 7.4 percent. Almost half the States had benefit increases in 1961 that were greater than those of the preceding year. In one State the level of benefit payments was the same in both years.

In general, though, more workers in 1961 than in 1960 were under programs that experienced only moderate increases. About two-fifths of the cov-

TABLE 14.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, September 1962 <sup>1</sup>

State	Nonfarm placements	Initial claims		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment <sup>3</sup>
		Total <sup>2</sup>	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	<sup>5</sup> 652,014	955,591	347,688	5,555,347	2,122,384	4,694,773	\$160,559,468	1,173,693	4,268,743	\$34.42	1,330,565
Alabama	11,403	11,495	2,646	84,384	21,954	70,379	1,795,633	17,595	66,965	25.96	20,834
Alaska	1,140	1,081	279	4,428	1,586	3,361	113,163	840	3,176	34.17	1,015
Arizona	10,134	6,726	1,484	34,061	9,464	26,445	818,220	6,611	25,238	31.36	8,419
Arkansas	10,974	7,565	2,769	40,646	15,318	26,950	902,331	6,738	24,721	23.01	10,159
California	72,561	106,999	34,501	610,024	231,706	511,956	26,252,429	127,989	475,587	42.31	151,435
Colorado	10,779	5,871	1,388	32,816	9,750	29,616	1,243,500	7,404	27,658	42.94	8,298
Connecticut	9,528	13,890	6,654	86,145	40,586	72,380	2,498,662	18,095	68,459	35.47	20,456
Delaware	522	1,875	499	10,796	3,814	11,434	432,088	2,859	10,417	39.22	2,560
District of Columbia	4,053	2,381	718	16,427	6,580	15,344	513,589	3,836	14,903	33.67	4,101
Florida	20,126	21,011	7,272	158,987	71,002	126,628	3,328,016	31,657	120,939	26.73	38,472
Georgia	13,244	12,320	5,250	76,943	37,395	61,914	1,594,405	15,479	53,256	27.73	19,126
Hawaii	955	3,146	1,310	23,913	9,437	20,146	734,794	5,037	17,969	38.73	6,209
Idaho	4,776	2,394	720	14,843	7,961	12,248	382,542	3,062	10,317	32.88	3,528
Illinois	21,084	36,898	13,706	228,603	94,514	198,408	7,083,265	49,602	184,310	36.75	56,751
Indiana	10,230	19,474	5,651	103,933	33,347	83,316	2,476,996	20,829	72,746	31.64	21,674
Iowa	8,864	4,354	1,432	22,283	9,258	18,785	523,890	4,696	16,190	30.08	5,541
Kansas	10,354	5,402	1,572	28,764	10,213	24,176	841,318	6,044	22,216	35.77	6,871
Kentucky	6,861	11,323	2,237	73,019	20,434	52,708	1,550,344	13,177	47,925	30.93	18,038
Louisiana	7,459	13,099	2,124	84,010	20,538	76,680	2,203,917	19,170	69,760	29.82	19,939
Maine	2,059	4,306	2,105	29,398	16,973	23,747	518,715	5,937	20,827	22.33	7,357
Maryland	8,566	15,400	5,890	100,072	31,084	86,675	2,688,992	21,669	80,996	31.82	22,164
Massachusetts	16,364	43,099	24,339	227,351	112,715	200,756	6,727,686	50,189	166,646	36.43	57,506
Michigan	17,189	41,265	9,141	316,307	61,741	248,407	9,000,396	62,102	235,099	37.18	51,752
Minnesota	11,997	8,457	2,446	54,031	20,364	44,786	1,263,598	11,197	41,817	28.92	13,662
Mississippi	11,393	5,441	1,780	34,133	11,558	25,559	574,867	6,390	23,247	23.13	8,325
Missouri	9,008	25,106	9,921	115,402	39,721	87,207	2,598,624	21,802	72,524	32.56	27,441
Montana	3,763	3,558	622	10,781	4,170	7,796	242,318	1,949	7,796	30.67	2,290
Nebraska	6,647	2,561	1,059	11,581	6,816	11,429	334,875	2,857	10,952	29.92	2,948
Nevada	3,420	2,346	627	9,538	3,012	8,557	317,195	2,139	8,077	37.86	2,428
New Hampshire	1,802	3,427	1,811	17,332	9,379	14,372	389,992	3,593	12,162	29.39	4,365
New Jersey	14,729	40,658	18,651	240,645	115,567	222,746	8,227,599	55,687	198,010	38.52	59,688
New Mexico	4,877	3,451	574	17,448	4,082	15,741	456,704	3,935	14,635	29.74	4,369
New York	79,890	158,162	75,793	747,147	349,665	680,113	24,061,607	170,028	600,980	37.57	184,683
North Carolina	17,396	21,539	12,568	100,914	58,948	79,775	1,817,044	19,944	71,570	23.67	22,072
North Dakota	3,688	364	166	2,649	1,170	1,841	51,022	460	1,417	27.58	532
Ohio	23,793	49,599	10,560	306,296	80,746	264,714	10,683,716	66,179	248,413	41.24	75,869
Oklahoma	15,640	7,766	2,387	53,328	23,122	45,274	1,162,950	11,319	42,964	26.24	13,162
Oregon	7,987	9,196	2,586	38,611	14,110	29,367	970,696	7,342	26,777	33.98	9,587
Pennsylvania	21,530	101,094	34,727	604,117	212,981	533,845	16,387,684	133,461	474,758	32.41	153,262
Puerto Rico	5,782	8,659	2,716	30,008	22,152	54,551	765,276	13,638	53,661	14.13	17,658
Rhode Island	3,067	7,543	4,486	36,044	19,613	32,260	913,867	8,065	29,075	29.82	8,823
South Carolina	8,031	7,486	3,354	44,979	22,599	36,715	926,745	9,179	34,859	25.72	11,135
South Dakota	2,804	431	171	4,917	1,737	3,004	81,770	751	2,738	28.42	721
Tennessee	12,415	12,017	4,675	103,320	42,918	79,426	1,894,212	19,857	73,968	24.31	25,234
Texas	55,940	30,720	8,408	198,391	65,708	154,784	4,452,960	38,696	145,008	29.37	43,624
Utah	5,235	3,559	658	15,384	5,878	10,927	362,843	2,732	10,155	33.99	3,820
Vermont	1,982	1,833	969	9,656	5,139	7,210	195,613	1,803	6,309	28.70	2,206
Virgin Islands	110	1		18							
Virginia	11,115	7,151	3,232	37,975	18,349	27,958	678,421	6,990	25,745	25.17	8,912
Washington	9,792	20,417	6,297	102,909	42,547	84,775	2,660,569	21,194	80,942	31.72	25,882
West Virginia	3,646	8,744	1,639	69,472	15,247	55,465	1,250,507	13,866	51,731	23.05	17,376
Wisconsin	13,723	11,861	1,423	75,702	26,117	66,043	2,653,591	16,511	56,453	41.25	17,198
Wyoming	1,545	1,100	196	6,466	2,039	6,074	257,712	1,519	5,780	42.88	1,625

<sup>1</sup> Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

<sup>2</sup> Excludes transitional claims.

<sup>3</sup> Total, part-total, and partial.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate

combined-wage plan.

<sup>5</sup> Includes 42 placements made in Guam, not shown separately.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

ered labor force in 1961 was concentrated in the 20 States that reported benefit increases of 0.1-4.9 percent. In 1960 fewer than one-fifth of the covered workers (in 16 jurisdictions) were in this category.

Declines in benefit payments were reported in 1961 by four States that had 14 percent of covered employment. All these States were located along

the Atlantic seaboard. One of these—New York—was also among the five States that reported a drop in benefit payments in 1960.

Although the same number of jurisdictions reported increases of 15 percent or more in both 1961 and 1960, the disparity between the 2 years was tremendous in terms of covered employment. In

TABLE 15.—Number of recipients of public assistance in the United States, by month, September 1961–September 1962 <sup>1</sup>

[Except for general assistance, includes cases receiving only vendor payments for medical care]

Year and month	Old-age assistance	Medical assistance for the aged <sup>2</sup>	Aid to families with dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>	
			Families	Total <sup>3</sup>	Children			Cases	Recipients
Number of recipients									
1961									
September.....	2,282,626	60,928	897,801	3,480,613	2,690,843	104,394	389,869	380,000	951,000
October.....	2,279,170	66,396	902,192	3,498,477	2,705,055	104,166	391,793	380,000	950,000
November.....	2,272,565	71,655	909,523	3,529,415	2,729,782	103,741	393,212	394,000	999,000
December.....	2,268,564	72,159	921,371	3,582,416	2,770,294	103,428	395,633	411,000	1,070,000
1962									
January.....	2,258,450	64,594	935,030	3,641,602	2,817,663	102,831	397,310	417,000	1,105,000
February.....	2,251,268	78,402	946,753	3,691,042	2,856,482	102,064	400,731	418,000	1,100,000
March.....	2,248,781	88,264	955,390	3,731,620	2,885,721	101,402	404,687	415,000	1,090,000
April.....	2,245,080	93,146	955,954	3,739,167	2,889,444	100,977	408,604	379,000	961,000
May.....	2,243,796	102,378	952,147	3,725,553	2,876,609	100,670	413,493	359,000	876,000
June.....	2,236,870	101,634	944,043	3,692,566	2,853,387	100,398	417,042	340,000	812,000
July.....	2,233,379	102,887	930,037	3,638,447	2,811,352	100,183	418,980	329,000	795,000
August.....	2,228,434	108,244	928,503	3,635,693	2,808,942	100,016	420,476	330,000	798,000
September.....	2,225,954	105,217	925,179	3,633,155	2,810,053	100,010	423,385	322,000	782,000
Percentage change from previous month									
1961									
September.....	-0.3	+3.1	+0.5	+0.7	+0.8	-0.5	+0.4	-2.8	-3.4
October.....	-2	+9.0	+5	+5	+5	-2	+5	-1	-2
November.....	-3	+7.9	+8	+9	+9	-4	+4	+3.8	+5.2
December.....	-2	+7	+1.3	+1.5	+1.5	-3	+6	+4.4	+7.0
1962									
January.....	-4	-10.5	+1.5	+1.7	+1.7	-6	+4	<sup>5</sup> +6.6	<sup>5</sup> +10.8
February.....	-3	+21.4	+1.1	+1.4	+1.4	-7	+9	-7	-4
March.....	-1	+12.6	+1.0	+1.1	+1.0	-6	+1.0	+4	-9
April.....	-2	+5.5	+1	+2	+1	-4	+1.0	-8.6	-11.8
May.....	-1	+9.9	-4	-4	-4	-3	+1.2	-5.4	-8.9
June.....	-3	-7	-9	-9	-8	-3	+9	-5.2	-7.2
July.....	-2	+1.2	-1.5	-1.5	-1.5	-2	+5	-3.2	-2.1
August.....	-2	+5.2	-2	-1	-1	-2	+4	+2	+4
September.....	-1	-2.8	-4	-1	( <sup>6</sup> )	( <sup>7</sup> )	+7	-2.3	-2.1

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Excludes cases in North Dakota receiving only money payments not subject to Federal participation. See table 20, footnote 5, for number for current month. Before 1962, excludes Puerto Rico; data not reported.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered

in determining the amount of assistance.

<sup>4</sup> Partly estimated. Excludes Idaho for all months and Indiana beginning January 1962; data not available.

<sup>5</sup> Percentage change based on data excluding Indiana.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Decrease of less than 0.05 percent.

1961 the eight programs with increases accounted for only 3 percent of the coverage, compared with 19 percent in 1960. In 1960 the group included such large States as California, Florida, and Michigan. Except for Hawaii and South Dakota, all the jurisdictions reporting increases of 15 percent or more in 1961 had percentage gains in 1960 that were smaller than the national average.

Twenty jurisdictions with 43 percent of the covered workers reported increases of 5.0–14.9 percent in 1961, compared with 23 States and almost half the coverage in 1960. For 13 of the 20 programs the increase was a continuation of a rise that had been greater than the national increase during the preceding year. Regionally, the Rocky Mountain and Far West States showed the greatest increases.

## COST RELATIONSHIPS

The costs of workmen's compensation rose from 95 cents per \$100 of covered payroll in 1960 to 98 cents per \$100 in 1961. This increase continues the upward trend that first manifested itself in 1960 after 5 years in which costs had leveled off at 91–92 cents per \$100.

In absolute dollars, employers spent about \$100 million more in 1961 than in 1960 to insure or self-insure their work-injury risks. The estimated \$2,150 million spent in 1961 consists of (a) \$1,522 million in premiums paid to private insurance carriers; (b) \$450 million in premiums paid to State funds (for the Federal programs financed through congressional appropriations, these "premiums" are the sum of the benefit payments and the costs of the

TABLE 16.—Amount of public assistance payments in the United States, by month, September 1961–September 1962<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care]

Year and month	Total <sup>2</sup>	Old-age assistance	Medical assistance for the aged <sup>3</sup>	Aid to families with dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>
Amount of assistance							
1961							
September.....	343,615,000	156,110,380	12,654,268	106,796,567	7,694,357	26,849,505	24,924,000
October.....	350,108,000	157,809,424	13,681,550	109,740,503	7,798,632	27,265,781	25,281,000
November.....	352,681,000	156,372,781	15,015,298	110,401,036	7,665,316	27,656,745	26,441,000
December.....	354,599,000	156,035,852	13,919,808	112,094,349	7,712,999	27,844,917	27,957,000
1962							
January.....	362,038,000	160,280,596	14,877,188	113,611,336	7,860,814	27,945,136	28,915,000
February.....	364,222,000	160,053,353	16,021,467	115,358,878	7,733,937	28,412,329	28,079,000
March.....	372,797,000	162,193,342	17,561,531	118,110,586	7,742,902	28,848,711	28,818,000
April.....	374,671,000	162,303,241	21,391,748	118,445,442	7,818,966	29,373,121	26,470,000
May.....	376,814,000	163,129,573	23,220,666	118,069,197	7,824,354	29,970,384	24,673,000
June.....	364,873,000	162,280,120	17,415,814	116,248,678	7,778,197	30,026,837	22,373,000
July.....	367,431,000	163,399,877	21,128,670	114,305,460	7,793,255	29,928,749	22,016,000
August.....	370,576,000	162,742,516	23,431,488	114,946,953	7,848,529	30,314,645	22,408,000
September.....	365,403,000	161,920,146	21,240,639	114,373,330	7,678,694	30,390,687	21,077,000
Percentage change from previous month							
1961							
September.....	+0.2	-0.4	+5.8	+1.3	-0.6	+1.0	-2.6
October.....	+1.9	+1.1	+8.1	+2.8	+1.4	+1.6	+1.4
November.....	+7	-9	+9.7	+6	-1.7	+1.4	+4.6
December.....	+5	-2	-7.3	+1.5	+6	+7	+5.7
1962							
January.....	+2.1	+2.7	+6.9	+1.4	+1.9	+4	+3.9
February.....	+6	-1	+7.7	+1.5	-1.6	+1.7	-2.9
March.....	+2.4	+1.3	+9.6	+2.4	+1	+1.5	+2.6
April.....	+5	+1	+21.8	+3	+1.0	+1.8	-8.1
May.....	+6	+5	+8.5	-3	+1	+2.0	-6.8
June.....	-3.2	-5	-25.0	-1.5	-6	+2	-9.3
July.....	+7	+7	+21.3	-1.7	-2	-3	-1.6
August.....	+9	-4	+10.9	+6	+1.1	+1.3	+1.8
September.....	-1.4	-5	-9.4	-5	-2.2	+3	-5.9

<sup>1</sup> For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

<sup>3</sup> Excludes money payments in Connecticut, Massachusetts, and North

Dakota not subject to Federal participation; see table 20, footnote 3, for amount for current month. Before January 1962, excludes Puerto Rico; data not reported.

<sup>4</sup> Partly estimated. Excludes Idaho for all months and Indiana beginning January 1962; data not available.

<sup>5</sup> Percentage change based on data excluding Indiana.

administrative agency); and (c) about \$175 million as the cost of self-insurance (benefits paid by self-insurers, with the total increased 5–10 percent to allow for administrative costs).

The \$1,362 million paid in medical and cash indemnity benefits amounted to 63 cents for every dollar of the \$2,150 million spent in premiums by employers during 1961 to insure their workers. The proportion is approximately the same as that registered for 1960 but slightly lower than the record high rate of return (65 percent) in 1959.

For private carriers alone, the ratio of direct losses paid to direct premiums written—56 percent—was also unchanged from 1960 and slightly lower than the all-time high of 57 percent recorded in

1959. A loss ratio based on losses incurred (which include amounts set aside to cover liabilities for future claims payments) would be higher. According to data from the National Council on Compensation Insurance, losses incurred by private carriers were 65 percent of net premiums earned in 1961 and 64 percent in 1960.

In contrast to the experience of private carriers, the State funds (with the Federal fund excluded) showed a rise of 2 percentage points in their ratio of benefits paid to premiums—from 73 percent in 1960 to 75 percent in 1961. The loss ratios for private carriers and, to some extent, for State funds do not take into account the amount of premium income that is returned to employers in the form of dividends.