

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2008

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>b</sup>	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.4	43,482	21,391	10,564	11,527	17,194	26,288	2.05	1.47
1995	112.8	42,122	20,106	10,784	11,232	16,733	25,389	1.83	1.35
1996	114.8	41,960	21,024	11,108	9,828	16,739	25,221	1.66	1.26
1997	118.1	41,971	21,676	9,937	10,357	17,397	24,574	1.49	1.17
1998	121.5	43,987	23,579	10,055	10,354	18,622	25,365	1.38	1.13
1999	124.3	46,313	26,383	9,945	9,985	20,055	26,258	1.35	1.12

(Continued)

## 9.B Workers' Compensation

**Table 9.B1—Coverage, benefits, and costs, selected years 1940–2008—Continued**

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
		Total	Type of insurance			Type of benefits			
			Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>b</sup>	Medical and hospitalization	Compensation payments		
2000	127.1	47,699	26,874	10,345	10,481	20,933	26,766	1.34	1.06
2001	127.0	50,827	27,905	11,082	11,839	23,137	27,690	1.43	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.57	1.13
2003	124.7	54,739	28,395	13,627	12,717	25,733	29,006	1.71	1.16
2004	125.9	56,149	28,632	14,402	13,115	26,079	30,070	1.70	1.13
2005	128.2	55,630	28,483	14,294	12,853	26,036	29,593	1.66	1.07
2006	130.3	54,274	27,733	13,898	12,643	25,962	28,312	1.56	0.98
2007	131.7	55,217	28,492	13,662	13,062	26,720	28,497	1.44	0.94
2008	130.6	57,633	30,150	13,905	13,578	29,063	28,570	1.33	0.97

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

Totals do not necessarily equal the sum of rounded components.

- Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs.
- Cash and medical benefits paid by self-insurers.
- Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits, including those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

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Table 9.B2—Benefits, by state and federal program, 2004–2008 (in thousands of dollars)

Program	2004	2005	2006	2007	2008
Total, state and federal	56,148,671	55,629,676	54,274,033	55,216,750	57,632,944
<i>State programs</i>					
Subtotal	52,892,469	52,371,521	51,003,712	51,876,858	54,209,118
Alabama	532,000	565,013	562,632	584,941	648,094
Alaska	192,816	182,721	186,507	188,286	205,363
Arizona	547,872	542,781	608,258	647,417	648,664
Arkansas	219,177	192,860	196,782	205,890	215,404
California	12,446,670	10,832,367	9,914,209	9,509,403	9,426,019
Colorado	853,273	895,413	864,409	836,030	875,440
Connecticut	712,515	708,598	709,258	725,662	781,480
Delaware	157,399	185,639	208,308	196,501	208,562
District of Columbia	93,907	89,879	88,562	83,998	81,263
Florida	2,866,531	2,913,927	2,671,559	2,716,114	2,787,022
Georgia	1,259,155	1,379,383	1,369,685	1,482,217	1,601,644
Hawaii	271,290	250,779	242,685	247,294	245,763
Idaho	235,119	243,123	254,392	266,772	280,276
Illinois	2,254,415	2,425,483	2,439,925	2,736,641	2,994,420
Indiana	551,071	564,830	559,747	597,200	623,737
Iowa	449,718	489,009	488,534	496,054	575,072
Kansas	377,116	389,693	390,849	393,707	417,517
Kentucky	719,610	693,100	626,322	638,478	696,185
Louisiana	634,610	597,237	610,479	613,849	733,650
Maine	267,622	272,119	284,643	272,824	261,736
Maryland	797,301	784,312	828,821	843,967	935,948
Massachusetts	968,817	904,386	904,767	886,208	842,705
Michigan	1,517,386	1,473,598	1,470,574	1,507,968	1,404,976
Minnesota	934,613	941,636	937,355	951,848	1,007,193
Mississippi	310,516	311,910	337,849	328,969	361,015
Missouri	911,059	893,669	831,862	892,225	937,299
Montana	211,460	227,321	234,247	242,930	252,648
Nebraska	283,197	309,741	275,772	290,644	345,108
Nevada	358,732	386,333	393,555	378,400	392,663
New Hampshire	216,360	229,172	219,755	204,374	239,290
New Jersey	1,598,596	1,567,238	1,748,108	1,847,036	1,916,466
New Mexico	198,267	230,591	237,551	242,393	271,573
New York	3,101,314	3,154,126	3,251,427	3,137,467	3,536,944
North Carolina	1,168,848	1,386,576	1,317,308	1,348,692	1,526,320
North Dakota	83,237	82,033	81,297	95,418	105,837
Ohio	2,434,715	2,447,038	2,383,544	2,478,080	2,490,080
Oklahoma	627,174	640,088	674,677	702,295	782,091
Oregon	518,350	553,270	566,593	586,398	601,849
Pennsylvania	2,658,104	2,741,310	2,758,784	2,803,819	2,902,243
Rhode Island	143,423	137,202	149,395	152,235	158,006
South Carolina	855,062	917,191	989,189	884,513	915,014
South Dakota	77,409	85,889	108,550	119,351	113,555
Tennessee	815,838	822,618	881,156	775,361	827,757
Texas	1,624,217	1,548,506	1,384,652	1,414,780	1,514,130
Utah	241,193	253,763	257,962	282,600	301,116
Vermont	123,000	121,613	124,148	119,149	127,204
Virginia	738,475	854,165	807,404	1,069,374	1,148,354
Washington	1,837,215	1,847,523	1,927,431	1,995,744	2,192,885
West Virginia	878,255	818,146	481,668	634,279	603,073
Wisconsin	898,366	1,170,065	1,043,244	1,094,074	1,011,334
Wyoming	120,083	116,537	117,322	126,994	137,133

(Continued)

## 9.B Workers' Compensation

**Table 9.B2—Benefits, by state and federal program, 2004–2008 (in thousands of dollars)—Continued**

Program	2004	2005	2006	2007	2008
<i>Federal programs<sup>a</sup></i>					
Subtotal	3,256,202	3,258,155	3,270,322	3,339,892	3,423,825
Civilian employee	2,445,077	2,462,059	2,454,861	2,586,700	2,676,370
Other	811,125	796,096	815,461	753,192	747,455

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: States periodically update prior-year data, and any such changes are included in the current table.

Totals do not necessarily equal the sum of rounded components.

- a. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2008  
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total <sup>a</sup>	Private carriers <sup>b</sup>	State funds	Self-insurance <sup>c</sup>	Total	As a percentage of total benefits
Total, state and federal	57,632,944	30,149,529	10,481,628	13,577,961	29,063,181	50.4
<b>State programs</b>						
Subtotal	54,209,118	30,149,529	10,481,628	13,577,961	28,107,032	51.8
Alabama	648,094	305,029	...	343,065	445,889	68.8
Alaska	205,363	151,424	...	53,939	131,638	64.1
Arizona	648,664	175,152	358,955	114,558	441,740	68.1
Arkansas	215,404	163,223	...	52,181	140,228	65.1
California	9,426,019	4,690,810	1,836,083	2,899,126	5,134,209	54.5
Colorado	875,440	278,209	389,858	207,373	436,844	49.9
Connecticut	781,480	565,001	...	216,479	346,977	44.4
Delaware	208,562	157,278	...	51,284	125,137	60.0
District of Columbia	81,263	67,417	...	13,846	28,848	35.5
Florida	2,787,022	1,959,695	...	827,327	1,792,055	64.3
Georgia	1,601,644	1,125,712	...	475,931	775,196	48.4
Hawaii	245,763	131,389	28,589	85,784	106,170	43.2
Idaho	280,276	78,956	154,891	46,429	172,370	61.5
Illinois	2,994,420	2,162,134	...	832,286	1,449,299	48.4
Indiana	623,737	557,342	...	66,395	442,853	71.0
Iowa	575,072	441,506	...	133,567	311,114	54.1
Kansas	417,517	300,283	...	117,234	250,510	60.0
Kentucky	696,185	381,116	88,808	226,261	400,306	57.5
Louisiana	733,650	413,675	158,039	161,936	370,493	50.5
Maine	261,736	86,281	91,856	83,600	123,540	47.2
Maryland	935,948	507,854	228,218	199,876	420,241	44.9
Massachusetts	842,705	723,454	...	119,250	298,370	35.4
Michigan	1,404,976	851,600	...	553,377	508,649	36.2
Minnesota	1,007,193	697,018	55,568	254,607	536,280	53.2
Mississippi	361,015	223,753	...	137,262	214,082	59.3
Missouri	937,299	612,933	89,286	235,080	523,950	55.9
Montana	252,648	79,665	128,197	44,787	149,821	59.3
Nebraska	345,108	260,828	...	84,280	214,657	62.2
Nevada	392,663	282,880	...	109,783	181,803	46.3
New Hampshire	239,290	189,068	...	50,222	147,163	61.5
New Jersey	1,916,466	1,539,188	...	377,278	923,282	48.2
New Mexico	271,573	148,793	32,783	89,996	161,586	59.5
New York	3,536,944	1,683,293	1,032,617	821,034	1,803,841	51.0
North Carolina	1,526,320	1,065,094	...	461,226	696,002	45.6
North Dakota	105,837	57	105,780	...	61,936	58.5
Ohio	2,490,080	23,746	2,055,456	410,878	1,092,704	43.9
Oklahoma	782,091	323,987	280,056	178,048	342,556	43.8
Oregon	601,849	238,359	282,015	81,475	312,360	51.9
Pennsylvania	2,902,243	1,929,826	348,716	623,700	1,348,210	46.5
Rhode Island	158,006	47,150	90,060	20,795	50,720	32.1
South Carolina	915,014	669,375	55,853	189,785	375,156	41.0
South Dakota	113,555	109,563	...	3,992	76,082	67.0
Tennessee	827,757	631,401	...	196,355	437,883	52.9
Texas	1,514,130	874,047	338,783	301,299	926,647	61.2
Utah	301,116	100,142	144,733	56,241	215,599	71.6
Vermont	127,204	110,641	...	16,564	67,545	53.1
Virginia	1,148,354	839,691	...	308,663	666,046	58.0
Washington	2,192,885	21,340	1,665,190	506,355	798,723	36.4
West Virginia <sup>d</sup>	603,073	207,109	306,332	89,632	312,689	51.8
Wisconsin	1,011,334	963,812	...	47,521	745,931	73.8
Wyoming	137,133	2,227	134,906	...	71,102	51.8

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## 9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2008  
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total <sup>a</sup>	Private carriers <sup>b</sup>	State funds	Self-insurance <sup>c</sup>	Total	As a percentage of total benefits
<b>Federal programs <sup>e</sup></b>						
Subtotal	3,423,825	...	...	...	956,148	27.9
Civilian employee	2,676,370	...	...	...	798,039	29.8
Other	747,455	...	...	...	158,109	21.1

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: Totals do not necessarily equal the sum of rounded components.

... = not applicable.

- a. These data may not include second injury fund for all states and may understate total payments.
- b. States with exclusive funds (North Dakota, Ohio, Washington, and Wyoming) may have small amounts of benefits paid by private carriers. This is because some employers doing business in states with exclusive funds may be required by Longshore and Harbor Workers' Compensation Act (LHWCA) provisions to obtain coverage from private carriers, or may obtain employer's liability coverage that the state fund is not authorized to provide. In addition, private carriers may provide excess compensation coverage in some of these states.
- c. Includes individual self-insurers and group self-insurance.
- d. In 2008, West Virginia completed the transition from an exclusive state fund to a competitive fund.
- e. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the LHWCA that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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