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# Notes and Brief Reports

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## Cash Benefits for Short-Term Sickness, 1979\*

Every year many workers become sick or suffer accidents away from their jobs and so cannot work for temporary periods ranging from a few days to several months. Although there is no Federal social insurance program to protect against this risk, the majority of workers are nevertheless protected through State programs, industry programs, or private sector programs. Five States (California, Hawaii, New Jersey, New York, and Rhode Island), Puerto Rico, and the railroad industry have Temporary Disability Insurance (TDI) laws requiring employers to cover their workers under a plan that pays a benefit replacing about half the worker's wage. Many other workers are able to obtain protection through plans offered by their employers. Employers offer their employees sick-leave plans or sickness insurance as a fringe benefit or as part of a labor-management collective bargaining agreement.

In 1979, about 56 million American workers were covered under TDI or voluntary plans that provided cash benefits to replace earnings when they were sick. Workers so covered comprised more than three-fifths of all workers. They received a total of \$13.4 billion in benefits.

Total estimated earnings loss in 1979 from sickness was \$36.0 billion. Total sickness benefits paid as a percent of income loss in 1979 was 37 percent. This rate represented a slight rise over the 36 percent reported for 1978. The income loss estimate encompasses short-term disability of the institutionalized population and their first 6 months of long-term disability.

In this note, the definition of income lost due to non-work-connected disability is limited to losses in the self-employment and wage and salary earnings during the first 6 months of disability.

To help estimate income lost through sickness, the Social Security Administration has developed a sickness index which is compiled each year. The index is applied to the annual average number of work-loss days used in estimating the value of income loss. This index is based

primarily on Public Health Service information reported in the **Health Interview Survey** on the number of lost work days, restricted activity days, and bed-disability days from acute sickness during the year.<sup>1</sup> In 1979, the index was 99, down from the 101 reported in 1978, with the base being 100 in 1958.

The income loss estimate includes actual income loss as well as income that would be lost if it were not for sick-leave plans that continue wages during illness. Accordingly, payments made by these plans are included in the benefit data.

## Scope of Protection

### Types of Plans

Three of the most common group protection plans against loss of earnings during periods of short-term nonoccupational disability are (1) insurance plans from commercial insurance companies, (2) self-insurance plans including the Administrative Services Only (ASO) plan, and (3) sick-leave plans. Of course, workers may, as individuals, purchase insurance policies to supplement the protection provided on the job. The benefits through individual insurance are included in this series although in some cases they may not be wage replacement income. For example, some individual policies provide flat rate periodic cash benefits upon proof of hospitalization.

**Group insurance.** Most wage and salary workers in private industry with protection are covered through group insurance policies sold by commercial insurance companies that pay cash amounts during specified periods of disability. Insurance plans generally provide partial wage replacement of one-half to two-thirds after a waiting period ranging from 3 days to a week. Potential duration of benefits may vary by length of work experience or, more commonly, may be for some fixed number of weeks for all workers under the plan, the maximum set most commonly at 26 weeks.

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<sup>1</sup> In deriving the sickness index, the **Health Interview Survey** data are used as a measure of year-to-year change rather than as the measure of average number of income days lost because of several significant conceptual differences between that survey and the SSA series. The main differences are that the survey excludes the noninstitutionalized population and the work loss experienced by individuals no longer currently employed, both of which groups are in the SSA estimates.

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**Self-insurance.** Employers may self-insure, providing cash benefits directly through funds they have set aside. Some unions, union management, trust funds, fraternal societies, and mutual benefit associations also pay cash disability benefits. In recent years, increased use has been made of the Administrative Services Only (ASO) plan by employers who self-insure. Under the ASO plan, the employer assumes the risk of loss and contracts with the insurer only to perform various administrative tasks related to workers' claims, including payment of claims out of the employer funds. About 1 million workers were under ASO plans in 1979.

**Sick leave.** The sick-leave plan is another major means of maintaining a worker's wage when he or she cannot work because of illness or accident. In contrast to insurance plans, sick-leave plans—especially in government employment—often provide full replacement of lost earnings without a waiting period. In most cases, such leave is payable for a maximum of 5–30 days. Another use of sick leave is as a supplement to benefits provided by insurance. These sick-leave plans provide income during waiting periods under the insurance plan or pay a supplemental benefit above the amount provided by insurance.

### Coverage Levels

In 1979, 56 million wage and salary workers were covered by a formal sick-pay insurance or sick-leave plan. This number represented 63 percent of all wage and salary workers, a slightly lower proportion than the 65 percent in 1978.

As shown in table 1, an estimated 42 million of these workers were in private industry, 17 million were in TDI jurisdictions, and 25 million in voluntary plans. About 57 percent of all private industry wage and salary workers were covered. Excluding the TDI jurisdictions, about 44 percent of other private industry employment was covered in 1979.

The remaining 14 million covered wage and salary workers were in government employment. Sick leave for government workers is mostly a full-pay benefit with no waiting period. This type of plan is generally considered "exclusive sick leave," that is, sick leave intended to be the worker's exclusive protection against income loss that otherwise would occur, rather than leave intended to supplement an insurance benefit. A large majority of government employees—89 percent—had coverage.

### Current Plan Characteristics

Although sick leave and insurance plans both offer income-loss protection for sickness, they operate in different ways. A recent survey by the Bureau of Labor Statistics (BLS) describes some current features of

**Table 1.**—Degree of income-loss protection against short-term sickness for all employed wage and salary workers in private industry and for those not under temporary disability insurance laws, selected years, December 1954–79

| December   | Total number<br>(in thousands) <sup>1</sup> | With protection                       |                     |
|--|---|---------------------------------------|---------------------|
|  |   | Number<br>(in thousands) <sup>2</sup> | Percent<br>of total |
| All wage and salary workers  |   |                                       |                     |
| 1954   | 43,000                                      | 25,600                                | 59.5                |
| 1956   | 46,000                                      | 27,700                                | 60.2                |
| 1958   | 45,900                                      | 26,900                                | 58.6                |
| 1960   | 47,000                                      | 28,200                                | 60.0                |
| 1962   | 48,900                                      | 29,800                                | 60.9                |
| 1964   | 51,200                                      | 28,700                                | 56.1                |
| 1966   | 54,800                                      | 30,700                                | 56.0                |
| 1968   | 56,800                                      | 33,500                                | 59.0                |
| 1970   | 58,000                                      | 35,300                                | 60.9                |
| 1971   | 58,900                                      | 35,500                                | 60.3                |
| 1972   | 61,400                                      | 36,500                                | 59.4                |
| 1973   | 63,800                                      | 38,100                                | 59.7                |
| 1974   | 62,800                                      | 36,900                                | 58.8                |
| 1975   | 62,700                                      | 36,000                                | 57.4                |
| 1976   | 65,400                                      | 38,700                                | 59.2                |
| 1977   | 68,700                                      | 40,200                                | 58.5                |
| 1978   | 71,600                                      | 42,600                                | 59.5                |
| 1979   | 73,500                                      | 42,100                                | 57.3                |
| Wage and salary workers not under<br>temporary disability insurance laws |   |                                       |                     |
| 1954   | 31,400                                      | 15,000                                | 47.8                |
| 1956   | 34,200                                      | 16,400                                | 48.0                |
| 1958   | 33,600                                      | 16,000                                | 47.6                |
| 1960   | 34,300                                      | 16,800                                | 49.0                |
| 1962   | 35,900                                      | 17,400                                | 48.5                |
| 1964   | 38,100                                      | 16,000                                | 42.0                |
| 1966   | 41,000                                      | 17,000                                | 41.5                |
| 1968   | 42,600                                      | 19,300                                | 45.3                |
| 1970   | 43,300                                      | 20,600                                | 47.6                |
| 1971   | 44,300                                      | 20,900                                | 47.2                |
| 1972   | 46,500                                      | 21,600                                | 46.5                |
| 1973   | 47,700                                      | 22,000                                | 46.1                |
| 1974   | 47,700                                      | 21,800                                | 45.7                |
| 1975   | 48,000                                      | 21,300                                | 44.4                |
| 1976   | 50,200                                      | 23,500                                | 46.8                |
| 1977   | 52,700                                      | 24,200                                | 45.9                |
| 1978   | 54,700                                      | 25,700                                | 47.0                |
| 1979   | 56,200                                      | 24,800                                | 44.1                |

<sup>1</sup> For areas not under temporary disability insurance laws, total excludes railroad workers and is adjusted by ratio of private industry employees on nonagricultural payrolls in the States with temporary disability insurance laws to all such employees. Data from Bureau of Labor Statistics, **Employment and Earnings**. Beginning with 1968, data not strictly comparable with that for earlier years. Labor-force information for 1968 and thereafter excludes those aged 14–15 and includes certain workers previously classified as self-employed.

<sup>2</sup> Estimated number of private-industry workers (1) with group accident and sickness insurance (except group credit insurance); (2) under paid sick-leave plans; (3) under union and mutual association plans; and (4) in State-operated temporary disability insurance funds. Beginning with 1964, group accident and sickness insurance coverage has been adjusted to exclude those with long-term benefit policies, which usually do not provide short-term benefits. Estimates of private protection based on data from Health Insurance Association of America and from State administrative agencies.

these two types of benefits in private industry.<sup>2</sup> The following data, however, must be taken as illustrative, but

<sup>2</sup> Bureau of Labor Statistics, Department of Labor, **Employee Benefits in Industry: A Pilot Survey**, Report 615, July 1980.

not necessarily fully representative of all private industry plans. The BLS survey was designed to represent 21 million wage and salary workers in 1979—a large number, covering most industries, but still not necessarily representing all 71 million wage and salary workers in nonagricultural private industry employment since certain important groups, particularly workers in small firms and temporary, part-time, and seasonal employees were excluded.

**Insurance plans.** Among workers protected by accident and sickness insurance, potential duration of benefits varied notably by type of benefit payment formula, but overall, half were in plans paying up to 26 weeks. Duration for insurance plans generally is on a per sickness basis although some set a time limit that can be used during the calendar year. As can be seen in table 2, about one-third of the workers under insurance plans were paid a fixed benefit amount and another third were paid a fixed percentage of their earnings; the rest were in plans that varied benefits according to length of service, disability, earnings, or other criteria. The BLS study also reported that for most workers under a fixed benefit plan, the fixed amount ranged from less than \$60 to \$119 per week, or 50–69 percent of earnings.

**Sick-leave plans.** Table 3 shows data for private industry workers in sick-leave plans distributed according to the maximum duration of leave and years of service required. Among those with less than 1 year of service, the employee at the midpoint in the distribution of days covered was entitled to a maximum of 11 days. After 5 years of service, an employee at the midpoint was entitled to up to 21 days of sick leave. Workers on the job longer than 5 years received very little extra sick-leave protection.

One type of provision that interacts with benefit amount and benefit duration limits is a provision to integrate sickness benefits with other benefits being received from income-maintenance plans. A recent study, conducted by Charles D. Spencer and Associates,<sup>3</sup> pointed out provisions that sometimes are included in

<sup>3</sup> "The Short of It: Survey Examines Sick Leave, Accident and Sickness, Short-Term Disability Plans," **Employee Benefit Plan Review**, October 1980.

**Table 2.—Accident and sickness insurance: Percent of full-time employees, by number of weeks covered and by type of benefit payment, 1979**

| Type of benefit payment                                 | Total | Weeks covered |              |                 |                 | Varies by service |
|---|-------|---------------|--------------|-----------------|-----------------|-------------------|
|   |       | Total         | Less than 26 | 26 <sup>1</sup> | 52 <sup>2</sup> |                   |
| Total   | 100   | 100           | 15           | 52              | 18              | 14                |
| Fixed percent of earnings                               | 34    | 100           | 15           | 70              | 6               | 9                 |
| Percent variable by length of service and/or disability | 17    | 100           | 6            | 28              | 44              | 22                |
| Fixed weekly dollar amount                              | 31    | 100           | 29           | 55              | 10              | 6                 |
| Weekly dollar amount variable by earnings or other      | 17    | 100           | 6            | 41              | 24              | 29                |

<sup>1</sup> Includes 2 percent with 27–51 weeks.

**Table 3.—Paid-sick leave: Percent of full-time employees, by number of paid sick-leave days provided per year at selected years of service, 1979**

| Years of service | All employees | Covered days of sick leave |     |       |            |
|------------------|---------------|----------------------------|-----|-------|------------|
|                  |               | Under 5                    | 5–9 | 10–29 | 30 or more |
| Less than 1      | 100           | 13                         | 35  | 33    | 20         |
| 1 or more        | 100           | 9                          | 33  | 43    | 15         |
| 5 or more        | 100           | 6                          | 26  | 36    | 32         |
| 10 or more       | 100           | 6                          | 26  | 34    | 34         |
| 20 or more       | 100           | 6                          | 26  | 34    | 34         |

sickness insurance plans to prevent duplication of benefits. The following tabulation shows the percentage of sickness insurance plans that reduce (offset) the sick-pay benefit because of a worker's eligibility for benefits from other programs.

| Percent of plans that offset sickness benefits | Reason for offset                           |
|--|---|
| 7  | Workers' compensation                       |
| 20   | TDI and Social Security disability benefits |
| 7  | Other (company paid)                        |

### Type and Amount of Benefits

Table 4 shows the estimate of benefits paid to workers for sickness in each year from 1948 to 1979. The \$13.4 billion total for 1979 was composed primarily of payments received from group plans established on a voluntary basis through the worker's job (\$10.6 billion), or through social insurance (TDI—\$1.2 billion and Social Security—\$0.2 billion). The remaining payments (\$1.3 billion) were made as a result of individual insurance policies. As can be seen from table 4, sick-leave payments account for the largest part of aggregate benefits paid—\$4.9 billion to government employees and \$3.1 billion to private industry employees. These payments were 67 percent of the \$12.0 billion in group sickness benefits paid to workers in private industry and government combined.

The 1979 sick-pay benefits total represented a 14-percent rise over the preceding year, compared with an 11-percent growth in 1978 and an 8-percent gain in 1977. In

fact, the 1979 increase was the largest since 1971, primarily due to the increase in payments made under group insurance policies, particularly in voluntary plans. Voluntary private industry insurance paid \$2.7 billion in benefits during 1979, 40 percent more than in 1978. This large reported increase resulted partly from changes in some procedures for reporting information in 1979 and partly because some insurance companies that had not provided data earlier may have reported on their 1979 experience. Increases in sickness benefits paid from 1978 to 1979 were more moderate in other sectors, as shown in the column on the right.

| Benefit plans             | Percent increase in benefits paid |
|---------------------------|-----------------------------------|
| Individual insurance..... | 9                                 |
| TDI payments.....         | 12                                |
| Sick leave:               |                                   |
| Private industry.....     | 11                                |
| Government.....           | 7                                 |

### Health and Economic Changes

Two major factors influencing the annual changes in sickness benefits paid are the extent of sickness in the workforce and trends in employment and wages. As measured by the Social Security Administration's sick-

**Table 4.**—Income lost because of short-term sickness or injury and amount of sickness benefits paid, by type of worker and by type of coverage,<sup>1</sup> 1948–79

[In millions]

| Year | Income lost from short-term sickness | Sickness benefits paid                            |   |                      |                                     |   |   |            |                   |      |
|------|--------------------------------------|---|---|----------------------|-------------------------------------|---|---|------------|-------------------|------|
|      |                                      | Total   |   | Types of coverage    |                                     |   |   |            |                   |      |
|      |                                      | Amount <sup>2</sup>                               | Percent of loss                               | Individual insurance | Sick leave for government employees | Group benefits to workers in private industry |   |            |                   |      |
|      |                                      |   |   |                      |                                     | Total   | Voluntary private sickness insurance <sup>3</sup> | Sick leave | Under public laws |      |
|      |                                      | Privately written sickness insurance <sup>4</sup> | Publicly operated sickness funds <sup>5</sup> |                      |                                     |   |   |            |                   |      |
| 1948 | \$4,582                              | \$761   | 16.6  | \$141                | \$259                               | \$361   | \$136   | \$158      | \$9               | \$57 |
| 1949 | 4,445                                | 848   | 19.1  | 150                  | 300                                 | 398   | 145   | 164        | 27                | 62   |
| 1950 | 4,816                                | 942   | 19.6  | 153                  | 315                                 | 474   | 176   | 180        | 54                | 63   |
| 1951 | 5,494                                | 1,153   | 21.0  | 157                  | 390                                 | 606   | 230   | 201        | 113               | 61   |
| 1952 | 5,834                                | 1,304   | 22.4  | 177                  | 453                                 | 674   | 254   | 218        | 128               | 74   |
| 1953 | 6,163                                | 1,413   | 22.9  | 209                  | 481                                 | 722   | 258   | 235        | 140               | 90   |
| 1954 | 6,114                                | 1,478   | 24.2  | 230                  | 500                                 | 747   | 267   | 245        | 132               | 103  |
| 1955 | 6,565                                | 1,620   | 24.7  | 250                  | 545                                 | 825   | 307   | 273        | 135               | 109  |
| 1956 | 7,052                                | 1,806   | 25.6  | 278                  | 591                                 | 937   | 373   | 299        | 151               | 114  |
| 1957 | 7,386                                | 1,958   | 26.5  | 307                  | 626                                 | 1,024   | 389   | 330        | 178               | 127  |
| 1958 | 7,477                                | 2,093   | 28.0  | 353                  | 696                                 | 1,044   | 372   | 346        | 184               | 141  |
| 1959 | 7,749                                | 2,236   | 28.9  | 390                  | 724                                 | 1,123   | 411   | 359        | 190               | 164  |
| 1960 | 8,591                                | 2,430   | 28.3  | 393                  | 826                                 | 1,211   | 442   | 400        | 196               | 172  |
| 1961 | 8,644                                | 2,561   | 29.6  | 426                  | 894                                 | 1,241   | 424   | 420        | 201               | 195  |
| 1962 | 9,653                                | 2,776   | 28.8  | 418                  | 1,003                               | 1,355   | 466   | 472        | 204               | 212  |
| 1963 | 10,213                               | 2,997   | 29.3  | 447                  | 1,105                               | 1,445   | 477   | 526        | 198               | 244  |
| 1964 | 10,296                               | 3,101   | 30.1  | 484                  | 1,133                               | 1,485   | 524   | 505        | 191               | 264  |
| 1965 | 11,333                               | 3,349   | 29.6  | 483                  | 1,264                               | 1,602   | 570   | 566        | 198               | 269  |
| 1966 | 12,268                               | 3,637   | 29.6  | 513                  | 1,389                               | 1,735   | 635   | 619        | 208               | 273  |
| 1967 | 12,838                               | 3,898   | 30.4  | 527                  | 1,537                               | 1,834   | 647   | 680        | 222               | 285  |
| 1968 | 14,585                               | 4,622   | 31.7  | 609                  | 1,766                               | 2,247   | 872   | 803        | 252               | 320  |
| 1969 | 15,307                               | 5,104   | 33.3  | 635                  | 1,918                               | 2,551   | 966   | 930        | 281               | 374  |
| 1970 | 16,757                               | 5,888   | 35.1  | 694                  | 2,242                               | 2,952   | 1,169   | 1,066      | 307               | 411  |
| 1971 | 17,146                               | 6,137   | 35.8  | 731                  | 2,376                               | 3,030   | 1,179   | 1,130      | 310               | 411  |
| 1972 | 19,507                               | 6,874   | 35.2  | 772                  | 2,712                               | 3,390   | 1,286   | 1,364      | 328               | 412  |
| 1973 | 21,059                               | 7,461   | 35.4  | 795                  | 2,906                               | 3,650   | 1,382   | 1,469      | 354               | 446  |
| 1974 | 21,804                               | 8,232   | 37.8  | 851                  | 3,107                               | 4,144   | 1,643   | 1,634      | 382               | 485  |
| 1975 | 23,595                               | 9,002   | 38.2  | 973                  | 3,542                               | 4,328   | 1,610   | 1,779      | 401               | 538  |
| 1976 | 26,447                               | 9,819   | 37.1  | 881                  | 3,868                               | 4,900   | 1,854   | 2,052      | 414               | 581  |
| 1977 | 28,225                               | 10,559  | 37.4  | 940                  | 4,144                               | 5,285   | 1,918   | 2,359      | 426               | 582  |
| 1978 | 32,782                               | 11,733  | 35.8  | 1,210                | 4,562                               | 5,782   | 1,923   | 2,770      | 480               | 609  |
| 1979 | 36,020                               | 13,350  | 37.1  | 1,322                | 4,873                               | 6,985   | 2,700   | 3,070      | 516               | 699  |

<sup>1</sup> Short-term sickness refers to short-term or temporary non-work connected disability (lasting not more than 6 months) and the first 6 months of long-term disability. Data for 50 States and the District of Columbia.

<sup>2</sup> Beginning in 1973, includes benefits for the sixth month of disability payable under the Old-Age, Survivors, and Disability Insurance program, not shown separately.

<sup>3</sup> Group accident and sickness insurance and self-insurance privately written on a voluntary basis. Includes a small but undetermined amount of group disability insurance paid to government workers and to self-employed persons

through farm, trade, or professional associations.

<sup>4</sup> Privately written group sickness insurance and self-insurance provided under private plans established in compliance with State temporary disability laws in California, New Jersey, and New York. Comparable data for Hawaii not available.

<sup>5</sup> State-operated funds in Rhode Island, California, and New Jersey; the State Insurance Fund and the Special Fund for the disabled unemployed in New York; and the cash sickness provisions of the Railroad Unemployment Insurance Act.

ness index, there was somewhat less sickness in 1979 than in 1978. Thus, the large increase in benefit payments occurred despite a slight decline in sickness.

The Department of Commerce reports on the number of employed civilians. Information for part-time workers and others who do not work a full week is combined to approximate an equivalent number of full-time workers, or "full-time equivalent" employment. Full-time equivalent employment rose from 1978 to 1979 by less than 4 percent to 83.8 million workers. This growth was less than the annual rate in 1978 (5 percent) and about the same as the 1976 and 1977 rates. Average civilian employee wages, on the other hand, grew at a slightly faster pace in 1979 (8 percent) than they had in 1978 (7 percent). The patterns in wages and employment during 1979 probably influenced the growth of cash sickness benefits to about the same extent as in the previous few years.

### Legislative Changes

In 1979, the 12-percent increase in benefits paid to workers protected by TDI laws was slightly larger than any other benefit increase reported, aside from the unusual growth noted under voluntary private insurance. Statutory weekly benefit maximums rose during 1979 in three of the TDI jurisdictions through provisions for automatic escalation:

| TDI jurisdiction              | 1978  | 1979  |
|-------------------------------|-------|-------|
| Hawaii <sup>1</sup> . . . . . | \$126 | \$134 |
| New Jersey . . . . .          | 110   | 117   |
| Rhode Island . . . . .        | 91    | 98    |

<sup>1</sup> Hawaii statutory experience shown here and elsewhere is not reflected in table 4 because program experience data for Hawaii are not available.

In addition, California increased the availability of pregnancy benefits to any 6 weeks related to childbirth. (In 1980, this benefit became payable for the same duration as that for any other short-term disability—that is, up to 39 weeks in some cases.) However, 1979 marked

the end of a unique California feature among TDI programs: the hospital care benefit payable to TDI beneficiaries was discontinued.

### Benefit-Income Replacement Rates

A useful measure of the extent to which sick-pay programs achieve their objectives is the ratio of aggregate benefits paid to the income lost due to sickness. This ratio is helpful to detect broad trends that may occur rather than to indicate a specific level of benefit adequacy. This distinction is important because the absolute level of the replacement rate must be understood to be a composite of diverse factors. For example, the ratio includes benefits provided through insurance, which are intended to replace only a part of the worker's wage and generally exclude the first 3-7 days of sickness. In contrast, benefits through sick-leave plans often provide a full replacement, immediate-pay type of benefit. Furthermore, the ratio developed for this series is based on income lost by all workers when sick, regardless of whether they were covered by a sick-pay plan. Thus, the ratio reflects the effects of a lack of protection for some workers, as well as the difference between benefits paid to a covered worker and his or her total income loss.

Table 4 shows that the ratio of benefits to income loss was 37 percent in 1979. This rate was 1 point higher than that in 1978 and within the 3-point range that has prevailed from 1970. Before 1970, there had been an irregular rise in these rates as TDI laws were enacted<sup>4</sup> and as other sickness benefit plans were expanded. Other changes in the income replacement rate have occurred as sickness levels fluctuate and as trends develop in the characteristics of covered plans.

<sup>4</sup> The peak period of interest in establishing TDI programs was in the 1940's. During the 1950's a number of States conducted studies, held hearings, and considered bills, but there were no laws enacted until the brief resumption of legislative activity 19 years later. Benefits first became payable under TDI laws as of the following dates: Rhode Island—1943; California—1946; the railroad industry—1947; New Jersey—1949; New York—1950; Puerto Rico—1969; and Hawaii—1970.