

Table 2.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status on June 30, 1956, for selected family groups, by starting date used in benefit computation

[In thousands, except for average benefit; data corrected to Nov. 8, 1956]

Family classification of beneficiaries	Total			Based on earnings after 1936			Based on earnings after 1950			
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families as percent of all families
Retired-worker families:										
Worker only.....	3,460.3	3,460.3	\$60.00	1,899.9	1,899.9	\$49.60	1,560.4	1,560.4	\$72.60	45
Male.....	2,148.4	2,148.4	65.60	1,174.2	1,174.2	53.50	974.2	974.2	80.20	45
Female.....	1,311.8	1,311.8	50.70	725.7	725.7	43.30	586.2	586.2	59.80	45
Worker and wife aged 65 or over.....	1,182.6	2,365.2	104.80	598.5	1,197.0	87.40	584.1	1,168.2	122.80	49
Worker, wife under age 65, and 1 or more children.....	60.1	220.1	121.10	26.1	97.2	82.50	34.0	122.9	150.40	57
Survivor families:										
Aged widow.....	746.3	746.3	49.00	634.9	634.9	46.60	111.4	111.4	62.70	15
Widowed mother and 1 child.....	128.4	256.8	108.50	74.4	148.9	90.30	54.0	107.9	133.60	42
Widowed mother and 2 children.....	85.7	257.2	137.80	50.4	151.1	103.60	35.4	106.1	176.20	41

families consisting of a retired worker and his aged wife was \$104.80.

Among survivor families, excluding the few (about 1,100) aged-widower families, the average benefits ranged from \$48.50 for one-child families to \$137.80 for families consisting of a widowed mother and two children. The average benefit for aged-widow families was \$49.00, and for families consisting of a widowed mother and one child it was \$108.50.

Families with benefits computed on the basis of earnings after 1950 had considerably higher average benefits than those whose benefits were based on earnings after 1936 (table 2). For retired workers with no dependents, the average benefit when the 1950 "start" was used was \$72.60, but the corresponding average benefit computed on the basis of earnings after 1936 was \$49.60. For families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average when benefits were computed on the basis of earnings after 1950 was \$122.80, compared with \$87.40 for the 1936 start. Families with benefits computed under the 1950 start who were also eligible to drop out years of low earnings had still higher average benefits. The average for retired workers without dependents was \$76.00; for families composed of a retired worker and his aged wife the average was \$127.00. At the end of June 1956, about 45 percent of all retired-worker families had benefits based on earnings after 1950; this proportion is expected to increase, since the 1950 start is used

for about 75 percent of the current old-age awards.

Among survivor families the average benefit computed on the basis of earnings after 1950 was \$62.70 for aged-widow families and \$176.20 for families consisting of a widowed mother and two children; when the families were also eligible for the dropout, the average was \$67.00 for aged-widow families and \$181.00 for families consisting of a widowed mother and two children. About 42 percent of the families consisting of a widowed mother and children had benefits computed under the 1950 start. For aged-widow families, however, only 15 percent of the benefits were computed on that basis. This low percentage resulted partly from the large proportion of these beneficiaries who were widowed before April 1952 and for whom a benefit computation using a 1950 start was therefore impossible. Furthermore, benefits now payable to a great many women who were widowed after March 1952 were based on earnings after 1936 because their deceased husbands, as a result of their advanced age, generally had had little or no earnings after 1950.

Workmen's Compensation Payments and Costs, 1955*

A total of \$920 million in payments for wage loss and medical benefits

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was spent under workmen's compensation programs in 1955. The rise of 4.8 percent from the total of \$878 million in 1954 represents a slight acceleration in the rate of increase but does not approach the percentage gains in the years before 1954.

Work injuries too increased in 1955, according to estimates of the Bureau of Labor Statistics. The 1955 total of disabling injuries, though 4 percent higher than in 1954 when a safety record had been set, was nevertheless well below that of any other year since 1949. Indications are that most of the rise in work accidents in 1955 was caused by the increase in exposure to industrial hazards resulting from expanded employment and longer hours of work.

Expanded employment is apparent also in the estimates of the coverage of workmen's compensation programs. The number of covered workers in an average week of 1955 is estimated at 39-40 million, roughly 1 million more than in the preceding year. Payrolls covered by workmen's compensation programs rose 8.5 percent to \$158.4 billion.

Despite higher payrolls in 1955 than in 1954, employers spent only about the same dollar amount to insure or self-insure their risks under workmen's compensation programs. The estimate of \$1.5 billion for 1955—still 1.0 percent of covered payroll—consists of (1) \$1,077 million in premiums paid to private carriers; (2) \$315 million in premiums paid to State funds (for 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 (3) almost \$130 million as the costs of self-insurance (benefits paid by self-

insurers, increased 5-10 percent to allow for their administrative costs).

The benefit payments of \$920 million represented 60 percent of the aggregate of \$1.5 billion in premiums. The preceding year's ratio had been

59 percent. This slight change followed closely the change in the loss ratio for private carriers, from 51 percent in 1954 to 52 percent in 1955.

Of the total payments of \$920 million, private carriers were responsible for 61 percent, State funds for 26 percent, and self-insurers for 13 percent. Again this year, total State fund disbursements increased at a faster rate than private carrier payments—7.1 percent and 4.0 percent, respectively. This is in part a reflection of the 11-percent rise in payments under the program for Federal Government employees, classified with the State funds; the increase for other State funds was nevertheless as much as 6.3 percent. The unevenness in the rate of change from State to State may be seen in the accompanying table.

Medical and hospital benefits probably account for as much as \$330 million of the total of \$920 million. This component is estimated to be increasing at a faster rate than cash compensation. The estimated distributions by type of payment are shown below; data for 1955 are preliminary, and those for 1954 have been revised.

Estimates of workmen's compensation payments, by State and type of insurance, 1955 and 1954¹

[In thousands]

State	1955				1954				Percentage change in total payments, 1955 from 1954
	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	Total	Insurance losses paid by private insurance carriers ²	State fund disbursements ³	Self-insurance payments ⁴	
Total	\$919,567	\$562,155	\$238,605	\$118,807	\$878,187	\$540,558	\$222,701	\$114,928	+4.7
Alabama.....	4,268	3,418	-----	850	3,909	3,129	-----	780	+9.2
Arizona.....	7,214	164	6,870	180	6,462	152	6,120	190	+11.6
Arkansas.....	5,156	4,226	-----	930	4,757	3,897	-----	860	+8.4
California.....	80,794	59,111	20,373	7,310	82,357	56,045	19,355	6,957	+5.4
Colorado.....	6,377	1,839	4,073	465	6,218	2,051	3,717	450	+2.6
Connecticut.....	15,938	14,343	-----	1,595	14,519	13,069	-----	1,450	+9.8
Delaware.....	1,209	969	-----	240	1,117	892	-----	225	+8.2
District of Columbia.....	2,550	2,360	-----	190	2,603	2,428	-----	175	-2.0
Florida.....	18,011	16,511	-----	1,500	15,782	14,552	-----	1,230	+14.1
Georgia.....	8,007	6,507	-----	1,500	7,190	5,845	-----	1,345	+11.4
Idaho.....	3,567	2,401	736	430	3,140	2,070	700	370	+13.6
Illinois.....	45,688	37,060	-----	8,628	45,665	36,725	-----	8,940	+1.1
Indiana.....	13,064	11,129	-----	1,935	14,024	11,944	-----	2,080	-6.8
Iowa.....	6,707	5,367	-----	1,340	6,419	5,139	-----	1,280	+4.5
Kansas.....	8,176	6,541	-----	1,635	7,403	5,923	-----	1,480	+10.4
Kentucky.....	9,749	6,379	-----	3,370	9,257	6,057	-----	3,200	+5.3
Louisiana.....	19,573	10,588	-----	2,985	18,664	15,814	-----	2,850	+4.9
Maine.....	2,387	2,077	-----	310	2,125	1,845	-----	280	+12.3
Maryland.....	12,098	9,048	1,450	1,600	11,524	8,614	1,350	1,560	+5.0
Massachusetts.....	33,361	30,891	-----	2,470	33,150	30,690	-----	2,460	+6.0
Michigan.....	30,974	19,938	2,061	8,975	28,230	18,574	1,826	7,830	+9.7
Minnesota.....	14,949	12,399	-----	2,550	13,969	11,569	-----	2,400	+7.0
Mississippi.....	4,739	4,234	-----	505	4,032	3,692	-----	340	+17.5
Missouri.....	17,573	14,173	-----	3,400	16,782	13,532	-----	3,250	+4.7
Montana.....	4,238	1,359	2,223	656	3,853	1,196	1,976	681	+10.0
Nebraska.....	3,600	3,460	-----	140	3,303	3,168	-----	135	+9.0
Nevada.....	3,616	2	3,444	170	3,274	2	3,117	155	+10.4
New Hampshire.....	2,386	2,341	-----	45	2,246	2,206	-----	40	+6.2
New Jersey.....	43,795	38,085	-----	5,710	41,986	36,506	-----	5,480	+4.3
New Mexico.....	4,812	4,457	-----	355	4,707	4,357	-----	350	+2.2
New York.....	140,905	80,973	35,742	24,280	147,953	90,384	33,619	23,950	+1.4
North Carolina.....	9,776	8,276	-----	1,500	9,076	7,676	-----	1,400	+7.7
North Dakota.....	1,895	5	1,890	-----	1,528	2	1,526	-----	+24.0
Ohio.....	69,248	117	60,111	9,020	63,365	115	55,000	8,250	+9.3
Oklahoma.....	13,456	10,369	1,697	1,390	12,024	9,358	1,416	1,250	+11.9
Oregon.....	15,721	1,443	14,278	-----	14,779	1,787	12,992	-----	+6.4
Pennsylvania.....	37,464	23,262	3,162	11,040	37,316	22,552	2,914	11,850	+4.4
Rhode Island.....	5,926	5,626	-----	300	5,840	5,545	-----	295	+1.5
South Carolina.....	5,239	4,219	-----	1,020	5,103	4,103	-----	1,000	+2.7
South Dakota.....	1,120	935	-----	185	1,134	944	-----	190	-1.2
Tennessee.....	9,529	7,719	-----	1,810	8,911	7,151	-----	1,760	+6.9
Texas.....	50,027	50,027	-----	-----	47,271	47,271	-----	-----	+5.8
Utah.....	2,470	907	1,153	410	2,448	942	1,106	400	+9.9
Vermont.....	1,200	1,090	-----	110	1,236	1,121	-----	115	-2.9
Virginia.....	8,169	6,669	-----	1,500	7,703	6,183	-----	1,540	+6.0
Washington.....	18,954	388	18,116	450	20,294	344	19,500	450	-6.6
West Virginia.....	12,372	57	11,502	813	12,305	29	11,461	815	+5.5
Wisconsin.....	16,697	13,687	-----	3,010	16,219	13,379	-----	2,840	+2.9
Wyoming.....	1,409	9	1,400	-----	1,323	9	1,314	-----	+6.5
Federal employees⁵	48,324	-----	48,324	-----	43,692	-----	43,692	-----	+10.6

¹ Data for 1955 preliminary. Calendar-year figures except that for Montana and West Virginia, for Federal employees, and for State fund disbursements in Idaho, Maryland, Nevada, North Dakota, Oregon, and Utah, data for fiscal years ended in 1954 and 1955 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.

² 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*, 83d and 84th annual issues.

³ Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

⁴ 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.

⁵ Includes compensation payments made to individuals under the War Claims Act, to dependents of reservists who died while on active duty with the Armed Forces, and to war-risk and enemy-action cases.

[In millions]

Type of payment	1955	1954
Total	\$920	\$878
Medical and hospitalization.....	330	310
Compensation, total.....	590	568
Disability.....	520	498
Survivor.....	70	70

Aged Beneficiaries of OASI

Data on the number and monthly amount of benefits payable under the old-age and survivors insurance program, by type of benefit, are released each month; similar data, by beneficiary's State of residence, are released semiannually. These data are obtained as a byproduct of the regular benefit-payment operations, and their makeup depends upon operational procedures.

The number of persons aged 65 or over receiving old-age and survivors insurance monthly benefits can be closely approximated by combining