

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

the numbers of old-age, wife's, husband's, widow's, widower's, and parent's benefits in current-payment status. This method results in a slight overstatement in the number of aged beneficiaries, arising from (1) the inclusion of wife beneficiaries under age 65 with child beneficiaries in their care and (2) counting twice some persons receiving both old-age benefits and secondary life or survivor (wife's, husband's, widow's, widower's, or parent's) benefits.

Monthly benefits for wives (under age 65) of old-age beneficiaries with child beneficiaries in their care were first payable for September 1950, and for benefit-payment purposes such wife beneficiaries are combined with wife or husband beneficiaries aged 65 or over. The number of these younger wife beneficiaries has grown from less than 9,000 at the end of 1950 to more than 60,000 on June 30, 1956.

Persons receiving old-age benefits may also be eligible to receive secondary life or survivor benefits. If the secondary benefit is larger, both types of benefit are payable, but the secondary benefit is reduced by the amount of the concurrent old-age benefit. Because of changes in benefit-payment procedures, these dual-entitlement cases have been reported in published data on monthly benefits in current-payment status in varying ways.

From 1940 through 1948, a person receiving both old-age and secondary monthly benefits received two checks each month and was represented twice—under old-age benefits and under the appropriate secondary benefit for the reduced benefit. Beginning in 1949, a person whose secondary benefit was reduced to 99 cents or less received only one check each month for the combined amount and was represented only once—under old-age benefits. A person whose secondary benefit was reduced to \$1.00 or more continued, until the end of 1954, to receive two checks each month and to be represented twice.

Beginning January 1955, a person with a benefit currently awarded, reinstated, or adjusted, who thereafter was receiving both an old-age and a widow's, widower's, or parent's bene-

Table 1.—Number of persons aged 65 or over receiving monthly OASI benefits at the end of June and December, 1940–56

[In thousands; partly estimated]

Year	Total number				Beneficiaries living in the continental United States and Territories ¹	
	June 30		December 31		June 30, adjusted ²	Dec. 31, adjusted ²
	Unadjusted ²	Adjusted ²	Unadjusted ²	Adjusted ²		
1940.....	66	66	147	147	66	147
1941.....	216	216	274	274	216	274
1942.....	330	330	368	368	330	368
1943.....	410	410	448	448	410	448
1944.....	505	504	567	566	504	566
1945.....	650	649	777	776	649	776
1946.....	942	940	1,051	1,049	940	1,048
1947.....	1,198	1,196	1,318	1,316	1,193	1,312
1948.....	1,465	1,462	1,591	1,588	1,457	1,582
1949.....	1,790	1,787	1,951	1,947	1,779	1,939
1950.....	2,108	2,104	2,008	2,584	2,095	2,573
1951.....	3,054	3,007	3,329	3,273	2,994	3,257
1952.....	3,483	3,421	3,858	3,789	3,403	3,788
1953.....	4,326	4,243	4,674	4,579	4,218	4,552
1954.....	5,089	4,982	5,454	5,328	4,950	5,294
1955.....	6,061	5,922	6,392	6,286	5,887	6,246
1956.....	6,760	6,646	-----	-----	6,603	-----

¹ Alaska, Hawaii, Puerto Rico, and the Virgin Islands.

² Represents the combined number of old-age, wife's, husband's, widow's, widower's, and parent's benefits.

³ Adjusted to exclude (1) wives under age 65 with child beneficiaries in their care and (2) duplication stemming from dual entitlement to old-age and secondary benefits.

fit, regardless of the amount of the reduced secondary benefit, received only one check each month for the combined amount and was represented only once—under old-age benefits. By December 1955 the benefits for all such cases existing at the end of 1954 had been combined, and all persons receiving both an old-age benefit and a reduced secondary survivor benefit were represented only once—under old-age benefits for the combined amount. A person receiving both an old-age benefit and a reduced secondary life (wife's or husband's) benefit of \$1.00 or more continued to be represented twice—under old-age benefits and under the appropriate secondary life benefit.

The extent of overstatement caused by dual entitlement was minor—less than 5,000—before the 1950 amendments were enacted. The liberalized insured-status provision in those amendments made it possible, however, for many persons eligible for wife's, widow's, or parent's benefits to qualify for old-age benefits on the basis of covered employment of relatively short duration.

Duplication increased steadily thereafter to nearly 85,000 by mid-1955 but dropped to about 48,000 by the end of 1955 because of the change

in procedure for paying survivor benefits in cases of dual entitlement. In June 1956 the duplication was about 54,000.

The total overstatement in the unadjusted number of beneficiaries aged 65 or over, determined by combining the numbers of old-age, wife's, husband's, widow's, widower's, and parent's benefits in current-payment status, was less than 5,000 before 1950 but had reached a high of nearly 140,000 in June 1955. In June 1956 the overstatement was about 114,000.

Table 1 shows (1) the unadjusted numbers of persons aged 65 or over receiving old-age and survivors insurance monthly benefits at the end of each 6-month period, 1940–56, and (2) adjusted figures—in which the overstatement has been eliminated—for both the total number of beneficiaries and the number excluding those living abroad.

Beginning September 14, 1956, benefit-payment procedures were further changed. A person with a benefit currently awarded, reinstated, or adjusted, who thereafter is to receive both an old-age and a wife's or husband's benefit, regardless of the amount of the reduced secondary

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Table 15.—Aid to dependent children: Recipients and payments to recipients, by State, September 1956¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		August 1956 in—		September 1955 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	606,717	2,233,348	1,695,590	\$54,852,985	\$90.41	\$24.56	(³)	+0.3	+0.4	+3.8
Alabama	19,893	77,243	59,486	824,831	41.46	10.68	+0.5	+0.9	+6.4	-1.3
Alaska	1,336	4,683	3,464	116,062	86.87	24.78	-0.2	+0.4	+8.1	+3.9
Arizona	4,904	19,068	14,475	502,309	102.43	26.34	+1.5	+1.7	+4.4	+12.9
Arkansas	7,503	28,302	22,000	419,225	55.87	14.81	+1.8	+1.8	+1.1	+1.3
California	49,660	172,855	133,255	6,227,541	125.40	36.03	-1.6	-1.7	-6.0	-7.2
Colorado	5,759	22,075	17,056	640,646	111.24	29.02	+2	+1.6	+8	+3.6
Connecticut	5,329	17,236	12,843	769,538	144.41	44.65	-4	+7	+3	+3.8
Delaware	1,135	4,363	3,380	95,403	84.06	21.87	-1.1	-1	+7.4	+4.7
District of Columbia	2,109	9,054	7,080	223,841	106.14	24.72	-8	-5	+2.3	+1
Florida	21,633	77,174	59,144	1,198,642	55.41	15.53	+2	+4	+2.0	+2.8
Georgia	13,857	50,357	38,474	1,038,361	74.93	20.62	-1.0	-1.1	-1.2	-1.3
Hawaii	2,827	10,783	8,621	282,211	99.83	26.17	+2	-1.7	-12.4	-10.9
Idaho	1,705	6,189	4,654	219,483	128.73	35.46	-1.6	-1.1	-2.6	-3.0
Illinois	24,969	99,792	74,879	3,532,904	141.49	35.40	+1	+5	+16.2	+23.3
Indiana	8,801	31,236	23,249	807,559	91.76	25.85	+7	+2	+1.6	+3.7
Iowa	6,865	24,848	18,529	776,886	113.17	31.27	+8	+1.3	+5.9	+9.4
Kansas	4,606	16,900	13,058	522,270	113.39	30.90	+7	+7	+3.4	+5.4
Kentucky	18,650	67,823	51,005	1,193,996	64.02	17.60	-4	-3	-7	-3
Louisiana	19,576	76,996	58,889	1,422,292	72.65	18.47	-1.0	-2.3	+6.0	+18.0
Maine	4,302	14,961	10,834	363,822	84.57	24.32	-9	-5	-9	-1.0
Maryland	6,245	25,631	19,037	608,508	97.44	23.74	-9	-9	+1.2	+2.9
Massachusetts	12,426	41,691	30,927	1,688,910	135.92	40.51	-2	-2.9	-3.6	+3.3
Michigan	19,138	67,310	49,406	2,246,954	117.41	33.38	+9	+1.3	-1.7	+2.1
Minnesota	8,005	27,117	20,867	992,861	124.03	36.61	+3	+4	+1.9	+6.3
Mississippi	11,750	43,494	33,906	326,101	27.75	7.50	+8	+9	-4	-5
Missouri	20,047	72,110	53,925	1,437,156	71.69	19.93	+5	+7	-7.0	-2.0
Montana	2,005	7,200	5,532	216,555	108.01	30.08	+1.6	+2.1	-1.7	+1.1
Nebraska	2,725	9,966	7,478	269,128	98.76	27.00	-5	-3	+7.3	+11.8
Nevada	503	1,758	1,347	45,402	90.26	25.83	+8	+6	+128.6	+141.7
New Hampshire	932	3,492	2,635	125,639	134.81	35.98	+1.2	+2.1	-6.1	-3.7
New Jersey	6,622	21,963	16,579	799,693	120.76	36.41	+1.6	+9	+9.1	+11.1
New Mexico	6,079	22,764	17,406	559,672	92.07	24.59	-1	+7.5	-5	+33.7
New York	54,128	200,001	148,644	7,743,899	143.07	38.72	(⁴)	+1.9	+6	+4.4
North Carolina	18,785	72,287	55,393	1,173,525	62.47	16.23	+7	+3	+8	+1.3
North Dakota	1,630	5,938	4,554	199,105	122.15	33.53	+8	+1.7	+9.2	+13.3
Ohio	17,448	66,883	50,898	1,565,418	89.72	23.41	+1.1	+9	+9.4	+2.5
Oklahoma	15,676	52,820	40,241	1,309,807	83.55	24.80	-3	(⁵)	+2	+7.9
Oregon	3,296	11,873	8,957	444,285	134.80	37.42	+9.7	+17.4	-1.2	+9.7
Pennsylvania	28,851	111,012	84,285	3,148,209	109.12	28.36	-1.4	-1.0	-1	+3.7
Puerto Rico ⁶	42,200	150,500	115,600	447,500						
Rhode Island	3,478	12,198	9,052	400,024	115.02	32.79	+6	+7	-4	+3.5
South Carolina	7,900	30,474	23,789	374,460	47.40	12.29	-6	-5	-3.4	-3.5
South Dakota	2,781	9,310	7,147	234,200	84.21	25.16	+4	+5	+1.7	+3.6
Tennessee	19,452	70,353	52,619	1,217,353	62.58	17.30	-2	-2	-5.4	-1.6
Texas	21,339	86,852	65,783	1,381,411	64.74	15.91	+4	+3	-4.5	+9.4
Utah	2,823	9,890	7,337	321,117	113.75	32.47	-1	+1.5	-3.5	-2.3
Vermont	1,046	3,596	2,688	82,375	78.75	22.91	-1.5	-1.3	-3.9	-5.2
Virgin Islands	251	947	783	8,570	34.14	9.05	+4.6	+3.3	+20.7	+18.1
Virginia	8,755	34,429	26,754	592,505	67.68	17.21	-6	-5	+4	+3.5
Washington	8,735	30,385	22,463	1,074,724	123.04	35.37	-7	-3	+1	+4.3
West Virginia	17,808	67,405	52,258	1,428,821	80.23	21.20	+3	+3	-1.2	+8.4
Wisconsin	7,871	27,731	20,578	1,147,860	145.83	41.39	-1	+2.4	-1.2	+4.3
Wyoming	568	2,030	1,547	63,416	111.65	31.24	-4	-3	+2.2	+4.5

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² 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.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ In addition, supplemental payments of \$183,318 were made from general assistance funds to 4,831 families.

⁶ Estimated.

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AGED BENEFICIARIES
OF OASI

benefit, will get only one check each month for the combined amount and is represented only once—under old-age benefits. When the benefits for all such cases existing on September 13, 1956, are combined—probably

some time in 1957—all overstatement caused by dual entitlement will have been eliminated from the regularly published data on monthly benefits in current-payment status.

Under the 1956 amendments to the Social Security Act, the age at which women may qualify for benefits, beginning in November 1956, was low-

ered from 65 to 62. For benefit-payment purposes, women aged 62-64 receiving old-age, wife's, widow's, or parent's benefits will be combined with those aged 65 or over. Plans are being made to obtain supplementary data that will make it possible to determine, at a later date, the number of beneficiaries aged 65 or over.