

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2011

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>
		Type of insurance			Type of benefits				
		Total	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 Other Social Insurance Programs: Workers' Compensation

**Table 9.B1—Coverage, benefits, and costs, selected years 1940–2011—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>
		Type of insurance			Type of benefits				
		Total	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	57,067	29,039	14,318	13,710	26,361	30,706	1.71	1.09
2006	130.3	54,896	27,946	13,825	13,125	26,206	28,690	1.56	0.99
2007 <sup>e</sup>	131.7	56,385	29,410	13,493	13,482	27,105	29,280	1.47	0.96
2008 <sup>e</sup>	130.6	58,350	30,796	13,699	13,855	28,685	29,666	1.34	0.98
2009 <sup>e</sup>	124.9	58,490	31,061	13,479	13,950	28,154	30,337	1.30	1.03
2010 <sup>e</sup>	124.5	58,168	31,161	13,451	13,557	28,587	29,582	1.24	1.00
2011	125.8	60,210	32,235	13,560	14,415	29,863	30,348	1.27	1.00

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.
- The National Academy of Social Insurance has revised its estimates for 2007–2010. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2011* (<http://www.nasi.org/research/2013/report-workers-compensation-benefits-coverage-costs-2011>).

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**9.B Other Social Insurance Programs: Workers' Compensation**

**Table 9.B2—Benefits, by state and federal program, 2007–2011 (in thousands of dollars)**

Program	2007 <sup>a</sup>	2008 <sup>a</sup>	2009 <sup>a</sup>	2010 <sup>a</sup>	2011
Total, state and federal	56,384,643	58,350,462	58,490,357	58,168,492	60,210,113
<i>State programs</i>					
Subtotal	53,044,751	54,926,636	54,947,752	54,496,434	56,433,120
Alabama	635,315	656,607	625,755	629,069	616,022
Alaska	201,477	219,163	221,021	221,327	238,789
Arizona	697,027	691,422	657,148	701,747	711,801
Arkansas	213,074	227,371	214,864	203,242	189,123
California	9,903,767	9,795,130	9,651,429	9,663,897	10,477,086
Colorado	836,853	874,819	836,565	803,134	760,599
Connecticut	739,565	784,819	842,632	794,850	865,920
Delaware	233,032	218,665	206,145	211,921	219,971
District of Columbia	97,508	95,091	104,683	105,492	111,141
Florida	2,943,090	2,829,806	2,898,803	2,544,980	2,711,148
Georgia	1,518,539	1,598,399	1,526,510	1,451,687	1,389,746
Hawaii	247,294	245,763	244,375	242,400	246,780
Idaho	235,289	249,443	242,893	236,965	245,429
Illinois	2,798,346	2,956,278	3,055,727	2,990,302	3,074,406
Indiana	600,017	626,661	597,175	598,678	625,111
Iowa	499,426	554,391	551,888	558,490	626,720
Kansas	396,811	416,634	416,431	405,257	435,641
Kentucky	651,943	697,350	684,345	662,014	656,441
Louisiana	732,704	854,487	831,002	832,098	869,762
Maine	276,818	339,957	260,521	251,479	252,017
Maryland	829,914	935,948	895,905	953,533	1,006,998
Massachusetts	830,286	848,699	951,058	1,013,285	962,596
Michigan	1,511,282	1,407,282	1,509,881	1,271,892	1,301,061
Minnesota	959,168	1,025,607	1,072,459	1,034,661	1,011,017
Mississippi	328,234	346,640	321,771	337,633	334,430
Missouri	869,806	907,615	850,089	805,920	813,686
Montana	254,661	260,835	261,105	266,821	252,550
Nebraska	286,405	325,064	299,859	313,965	321,306
Nevada	414,912	421,805	430,813	429,686	381,176
New Hampshire	218,644	250,178	246,831	251,629	227,488
New Jersey	1,862,167	1,994,792	1,990,888	2,058,351	2,168,517
New Mexico	240,855	240,409	246,272	276,126	275,783
New York	3,597,478	3,899,911	4,136,960	4,606,295	5,097,055
North Carolina	1,374,267	1,476,013	1,414,268	1,351,078	1,420,429
North Dakota	91,735	105,835	110,526	114,981	125,960
Ohio	2,478,080	2,490,080	2,353,384	2,268,515	2,232,596
Oklahoma	674,327	744,862	785,825	844,020	839,308
Oregon	594,297	607,091	618,091	632,400	568,516
Pennsylvania	2,806,195	2,902,243	2,901,339	2,909,341	2,894,165
Rhode Island	154,224	159,535	160,697	160,016	168,291
South Carolina	895,488	917,419	891,830	891,283	874,227
South Dakota	119,567	111,184	93,578	100,348	90,844
Tennessee	752,693	784,635	781,417	784,402	783,729
Texas	1,462,489	1,518,430	1,591,818	1,499,969	1,604,137
Utah	270,585	287,690	274,072	243,354	256,742
Vermont	120,081	128,032	144,174	137,066	136,795
Virginia	896,509	934,995	858,884	778,179	875,090
Washington	1,995,799	2,192,885	2,312,186	2,308,748	2,316,713
West Virginia	473,465	473,074	519,033	508,536	505,924
Wisconsin	1,096,249	1,158,458	1,116,312	1,071,877	1,099,950
Wyoming	126,996	137,133	136,516	163,497	162,388

(Continued)

## 9.B Other Social Insurance Programs: Workers' Compensation

**Table 9.B2—Benefits, by state and federal program, 2007–2011 (in thousands of dollars)—Continued**

Program	2007 <sup>a</sup>	2008 <sup>a</sup>	2009 <sup>a</sup>	2010 <sup>a</sup>	2011
	<i>Federal programs<sup>b</sup></i>				
Subtotal	3,339,892	3,423,825	3,542,605	3,672,058	3,776,993
Civilian employee	2,586,700	2,676,370	2,763,885	2,889,321	2,994,122
Other	753,192	747,455	778,720	782,737	782,871

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. The National Academy of Social Insurance has revised its estimates for 2007–2010. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2011* (<http://www.nasi.org/research/2013/report-workers-compensation-benefits-coverage-costs-2011>).

b. 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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9.B Other Social Insurance Programs: Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2011  
(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	60,210,113	32,235,482	9,783,027	14,414,610	29,862,524	49.6
<b>State programs</b>						
Subtotal	56,433,120	32,235,482	9,783,027	14,414,610	28,755,801	51.0
Alabama	616,022	295,654	...	320,368	417,047	67.7
Alaska	238,789	168,535	...	70,254	155,929	65.3
Arizona	711,801	330,100	241,522	140,180	451,994	63.5
Arkansas	189,123	149,920	...	39,202	121,228	64.1
California	10,477,086	5,726,868	1,464,753	3,285,464	5,906,195	56.4
Colorado	760,599	238,542	395,936	126,121	426,696	56.1
Connecticut	865,920	639,800	...	226,120	403,519	46.6
Delaware	219,971	186,344	...	33,628	130,223	59.2
District of Columbia	111,141	78,368	...	32,773	38,010	34.2
Florida	2,711,148	1,962,337	...	748,810	1,773,091	65.4
Georgia	1,389,746	1,016,834	...	372,912	700,432	50.4
Hawaii	246,780	131,535	28,821	86,425	110,804	44.9
Idaho	245,429	100,346	137,825	7,257	157,320	64.1
Illinois	3,074,406	2,278,440	...	795,966	1,466,492	47.7
Indiana	625,111	547,074	...	78,037	457,581	73.2
Iowa	626,720	489,958	...	136,762	335,295	53.5
Kansas	435,641	310,763	...	124,878	244,394	56.1
Kentucky	656,441	367,500	83,726	205,215	369,576	56.3
Louisiana	869,762	479,534	102,336	287,892	461,843	53.1
Maine	252,017	171,566	...	80,452	123,237	48.9
Maryland	1,006,998	544,174	172,928	289,896	465,233	46.2
Massachusetts	962,596	723,024	...	239,572	329,112	34.2
Michigan	1,301,061	794,135	...	506,926	503,694	38.7
Minnesota	1,011,017	767,128	...	243,890	523,945	51.8
Mississippi	334,430	215,732	...	118,698	199,989	59.8
Missouri	813,686	530,367	85,559	197,760	481,702	59.2
Montana	252,550	83,726	125,456	43,368	158,096	62.6
Nebraska	321,306	254,981	...	66,325	198,246	61.7
Nevada	381,176	260,783	...	120,393	179,915	47.2
New Hampshire	227,488	170,587	...	56,901	151,052	66.4
New Jersey	2,168,517	1,704,263	...	464,254	1,088,519	50.2
New Mexico	275,783	158,994	25,564	91,225	159,403	57.8
New York	5,097,055	2,190,515	1,357,643	1,548,897	1,830,356	35.9
North Carolina	1,420,429	1,066,443	...	353,986	640,614	45.1
North Dakota	125,960	559	125,401	...	74,691	59.3
Ohio	2,232,596	17,470	1,824,527	390,598	945,799	42.4
Oklahoma	839,308	420,373	255,770	163,165	372,653	44.4
Oregon	568,516	193,428	261,773	113,315	305,293	53.7
Pennsylvania	2,894,165	2,065,411	218,184	610,571	1,319,582	45.6
Rhode Island	168,291	60,241	83,068	24,982	56,377	33.5
South Carolina <sup>d</sup>	874,227	660,565	48,907	164,755	382,037	43.7
South Dakota	90,844	86,934	...	3,910	60,048	66.1
Tennessee	783,729	636,874	...	146,855	467,886	59.7
Texas	1,604,137	897,283	388,270	318,584	991,357	61.8
Utah	256,742	94,766	117,788	44,188	181,773	70.8
Vermont	136,795	119,009	...	17,786	70,449	51.5
Virginia	875,090	678,225	...	196,865	523,304	59.8
Washington	2,316,713	23,858	1,818,520	474,335	750,282	32.4
West Virginia <sup>e</sup>	505,924	189,075	257,755	59,095	239,808	47.4
Wisconsin	1,099,950	955,151	...	144,799	770,936	70.1
Wyoming	162,388	1,392	160,996	...	82,746	51.0

(Continued)

## 9.B Other Social Insurance Programs: Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2011 (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
<i>Federal programs <sup>f</sup></i>						
Subtotal	3,776,993	...	...	...	1,106,723	29.3
Civilian employee	2,994,122	...	...	...	917,095	30.6
Other	782,871	...	...	...	189,628	24.2

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. South Carolina's State Accident Fund is not a competitive state fund.

e. In 2008, West Virginia completed the transition from an exclusive state fund to a competitive fund. All benefits for workers injured after the transition are paid by private carriers.

f. 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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