

logical meanings, so that the sampling procedure can be characterized as stratified sampling.

The standard error is a measure of the extent to which an estimate based on a sample is likely to vary from the population value of the parameter being estimated. For this type of sample, the probability is about 0.68 that an estimate of earnings, number of workers, or the respective proportions will differ from those population parameters by not more than one standard error. The probability of a difference not more than two standard errors is 0.95 and that of a difference not more than $2\frac{1}{2}$ standard errors is 0.99.

One group of population parameters discussed in the present study is the proportion of SEI to taxable earnings in the various earnings intervals. Another group of parameters being estimated is the extent and the direction (positive or negative) of the change in those proportions between each interval and the immediately following interval. The direction of this change determines whether the average tax rate is progressing or regressing.

For two given intervals, if the observed change between them is 1.96 times the standard error it can be said, with only a 5-percent probability of being mistaken, that there is some change in the SEI proportions between these two intervals in the whole population and that the population change is in the same direction as the change observed in the sample—that is, the change is statistically significant.

The standard errors of the ratio of wages and SEI to taxable earnings are about 0.001 except in the intervals with the largest number of workers, where they are somewhat smaller. The standard errors of the changes are approximately 0.0015 to 0.0016.

Health Benefits for Laidoff Workers*

Most Americans have some degree of financial protection for hospital care costs and generally some type of medical care coverage for out-of-hospital costs through group or individual insurance plans. The most common form of protection is through commercial group insurance or Blue

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Cross-Blue Shield plans provided at their place of employment to workers and their dependents. One limitation of the majority of these plans, however, is that they terminate when or soon after the worker loses his job.

A survey of about 52,000 private industry plans offering hospitalization and other health care coverage was made by the Bureau of Labor Statistics for the Social Security Administration at the beginning of 1974. The plans protected 28.4 million workers, of whom 11.1 million or 39 percent were in plans that continued to cover them for at least 1 month after a job loss. These are plans filed at the Department of Labor in compliance with the Welfare and Pension Plans Disclosure Act. The survey covered plans in most of private industry, excluding those with fewer than 26 participants and excluding plans of most non-profit organizations. These excluded workers plus government workers largely account for the differences between the 28.4 million workers in this survey and the estimated 56.4 million wage and salary workers with health plans at the end of 1973 in the annual series by the Social Security Administration.¹

This is the first of a series examining the characteristics of health care protection currently available through these plans. Future analyses will examine benefit provisions, the administration and method of insuring health care plans, restrictions on coverage such as employment requirements, and types and amounts of contributions made to finance these benefits. Sampling procedures and limitations will also be described.

EXTENT AND PROVISIONS OF LAYOFF PLANS

Some 12.9 million workers participated in 28,000 health benefit plans that did not extend protection to employees who had been laid off. Another 4.4 million workers were in 12,900 plans that provided no information on health benefits after layoff. The remaining 11.1 million workers in 10,700 plans reported definite provisions to continue health benefits for at least 1 month after layoff.

The degree of protection for those with layoff health benefits varied considerably. A little more

¹ See Alfred M. Skolnik, "Revised Coverage Estimates for Employee-Benefit Plan Series," *Social Security Bulletin*, October 1975.

than half the workers with layoff benefits were covered for at least 3 months. The remainder were in plans that either provided less than 3 months' protection or where length of protection depended on seniority, as the following data derived from table 1 show.

Length of layoff benefit protection	Workers with layoff benefits
Total number (in millions) -----	11.1
Total percent -----	100
Less than 3 months -----	19
3-4 months -----	25
5 or more months -----	28
Varies by length of employment -----	22
Data not available -----	6

Health plans providing layoff benefits cover longer periods of hospitalization than those without layoff benefits. Unreduced hospital benefits for 365 days or more, for example, are available to 47 percent of the workers in plans with layoff provisions. Only 15 percent of those in plans without these provisions have such entitlement. Similarly, workers with layoff health benefits are less likely to be in plans restricted by initial deductible or coinsurance requirements—that is, under comprehensive major medical plans—or dollar maximums on their hospital benefits. The median number of days of hospitalization available can be derived from the following tabulation.

Duration of full basic hospital benefits (in days)	Workers with health care plans		
	Total	With layoff benefit protection	Without layoff benefit protection
Total number (in millions) .. .	28.4	11.1	17.3
Total percent	100	100	100
Less than 31	3	2	3
31	6	5	7
32-69	2	(1)	3
70	15	10	19
71-110	2	1	2
120	22	21	23
121-364	2	1	2
365	22	40	11
366 or more	5	7	4
Other ²	21	13	26

¹ Less than 0.5 percent
² Represents workers without basic hospital benefits but with comprehensive major medical plans (that is, workers with plans requiring an initial deductible and/or coinsurance payment by the beneficiary) or in plans in which the duration is subject to a dollar maximum.

Among workers in plans with the number of days shown, the median was 365 days for those with layoff protection but only 120 days for other workers.

The tabulation also highlights the concentrations of workers in plans offering a specified number of days of hospital benefits. Among workers covered by layoff provisions, those entitled to 31, 70, 120, and 365 days of full basic benefits constituted 87 percent of the total number of employees for whom hospital duration was stated in number of days.

The association of health care protection during unemployment with plans providing more generous duration of benefits is dramatically portrayed by the proportion of workers in plans with specified duration of hospital care who have layoff protection: 30 percent of those with up to 31 days of hospital care were protected during layoff, 37 percent of those with 120 days, and 67 percent of those with 365 days or more. The pattern is most pronounced among workers in manufacturing where 41 million or 69 percent of the 59 million workers with hospital benefits of at least 365 days were entitled to benefits after layoff.

Two-fifths of all workers protected by health benefit plans were eligible for benefits within 1 month of employment. This proportion is identical with that for workers in plans with layoff provisions. But, as the tabulation below shows, where there is an eligibility requirement of 1 month or more, workers in plans not providing benefits during layoff had to work somewhat longer to be eligible for health benefits. Thus it can be seen that workers in plans with the more liberal benefit provisions and eligibility requirements also tend to be the ones with protection during layoff.

Employment requirement for health care benefits (in months)	Workers with health care plans	
	With layoff benefit protection	Without layoff benefit protection
Total number (in millions)	11.1	17.3
Total percent	100	100
None	41	41
1	32	21
2	7	6
3 or more	20	32

CHARACTERISTICS OF PLANS

The larger the health plan, the more likely it is to include a provision for health benefits during

TABLE 1 --Number and percentage distribution of workers with health care benefits, by benefit status when laid off and specified plan characteristics, 1974

Characteristic	Number of health care plans (in thousands)	Workers with health care benefits							
		Total number (in millions)	Percentage distribution, by layoff benefit protection					Varying by length of employment	
			Total	With out layoff benefit protection	With layoff benefit protection				
					Total ¹	Covering 1-2 months	Covering 3-4 months		Covering 5 months or more
Total	51.6	28.4	100	61	39	7	10	11	9
Duration of basic hospital benefits									
Less than 32	8.8	2.5	100	70	30	9	6	13	(*)
70	8.4	4.3	100	75	25	7	5	9	(*)
120	10.9	6.3	100	63	37	7	18	8	1
365 or more	4.9	7.8	100	33	67	9	10	15	29
Dollar maximum	9.1	2.6	100	74	26	10	6	9	(*)
Major medical benefit ²	4.4	2.4	100	76	24	4.3	4.4	14	(*)
Other ³	5.1	2.5	100	80	20	4.2	9	4.5	4.2
Employment requirement for health benefit (in months)									
None	22.5	11.7	100	61	39	6	9	10	11
1	11.3	7.1	100	80	20	8	15	14	10
2	4.6	1.8	100	58	42	15	4.6	10	4.6
3	9.9	4.9	100	77	23	8	3	7	4
4 or more	3.3	2.9	100	61	39	6	12	15	4.3
Size of plan (number of workers)									
Less than 100	27.9	1.5	100	81	19	11	4.6	4.2	(*)
100-999	19.2	5.9	100	80	20	9	4	5	(*)
1,000-4,999	3.5	7.5	100	71	29	7	8	8	5
5,000-9,999	6	4.0	100	60	40	8	5	16	9
10,000-49,999	3	5.6	100	48	52	6	12	17	11
50,000 or more	(*)	3.9	100	26	74	6	25	16	27
Industry									
Manufacturing	23.3	15.0	100	55	45	8	7	13	15
Construction	1.9	1.9	100	65	35	2	8	24	(*)
Transportation	1.9	1.8	100	47	53	15	28	4.4	4.4
Communications and public utilities	1.1	1.7	100	44	56	4.6	4.2	4.6	(*)
Wholesale and retail trade	10.1	3.4	100	74	26	6	8	6	4.2
Finance, insurance, and real estate	3.8	1.9	100	88	12	4.5	4.1	4.2	4.2
Services	7.2	1.6	100	74	26	4.8	9	4.7	(*)
Other (mining, farming, forestry)	2.3	1.1	100	77	23	4.1	4.2	17	4.4
Single or multi-employer plan									
Single employer ⁴	47.1	20.6	100	62	38	8	9	8	11
Multi-employer	4.5	7.8	100	67	33	7	12	20	4.1
Collective bargaining status of plan									
Negotiated	12.5	15.5	100	45	55	7	13	16	15
Nonnegotiated ⁵	39.1	12.8	100	80	20	8	5	4	4.1
Wage status of worker									
Hourly	7.2	8.2	100	53	47	6	12	13	12
Salaried	5.5	3.8	100	73	27	5	4.3	9	7
Hourly and salaried	14.3	8.5	100	53	47	9	6	16	13
Data not available	24.6	7.8	100	71	29	8	14	4	4.1
Type of insurer for hospital benefits									
Commercial insurance ⁶	34.4	18.3	100	61	39	11	8	12	5
With basic hospital benefit	29.4	15.4	100	59	41	11	8	12	6
With major medical benefit ⁷	4.3	2.3	100	77	23	4.3	4.4	15	(*)
Blue Cross Blue Shield	16.5	8.4	100	61	39	2	14	6	15
Self-insured	7	1.7	100	55	45	4.1	10	21	4.8

¹ Includes 700,000 workers for whom length of layoff benefit protection was not available

² Less than 0.5 percent

³ Hospital benefits have initial deductible and/or coinsurance feature, rather than full "basic" benefit

⁴ Based on less than 143,000 workers (0.5 percent of all workers surveyed)

⁵ Includes 1.5 million workers with durations other than those shown,

and 1.0 million workers for whom data were not available

⁶ Less than 50

⁷ Includes up to 1 percent of workers for whom data were not available

⁸ Includes 600,000 workers in health maintenance organizations, other independent plans, or unfunded plans, and workers for whom data were not available

layoff. Three-fourths of the workers in plans with 50,000 or more participants had health care protection for laid off members and their dependents (2.9 million). In contrast, about one-fifth of the workers (0.3 million) in plans with fewer than 100 individuals had this protection. In health care plans with 5,000-9,999 participants, two-fifths of the workers had continued coverage after layoff, about the same proportion as that for workers in all health care plans.

Workers in larger plans were more apt than

those in smaller plans to have at least 3 months during which benefits could become available while they were unemployed. Interestingly, large plans were also more likely to extend protection for a period that varied according to seniority on the job.

Similarly, for both manufacturing and non-manufacturing industries the period of health care protection during layoff was directly associated with size of plan. In contrast, almost all the workers whose eligibility period varied with seniority

were in manufacturing employment (22 million of 24 million workers)

Considerable diversity by industry is evident in the prevalence of layoff health benefits. More than half the workers with health plans in communications and public utilities (56 percent) and in transportation (53 percent) were protected by layoff provisions. In manufacturing (with 45 percent), employee coverage was also above the 39-percent all-industry average of workers with benefits during layoff. At the low end of the coverage spectrum were retail and wholesale trade and service industries (26 percent each) and finance (12 percent). Generally, the industries in which higher proportions of the workers had layoff benefits were also the industries in which health benefits were available for longer periods after layoff. An exception is the construction industry, where only 35 percent of the workers were in health plans with layoff protection but two-thirds of those covered were protected for at least 5 months. Although the proportion of construction workers in plans with formal layoff provisions is low, many workers in this industry do have their health care extended into periods of unemployment if they have worked a specified number of hours just before being laid off.

A higher proportion of workers in multi-employer plans (43 percent) were under layoff provisions than were workers in single-employer plans (38 percent). A much higher proportion of workers in multi-employer plans (20 percent) than in single-employer plans (8 percent) had layoff health benefits available for at least 5 months, in large part a reflection of the pattern in the construction industry. Within both manufacturing and nonmanufacturing, workers in multi-employer plans with layoff provisions were much more likely to have at least 5 months of this protection than were workers in single-employer plans. Such multi-employer industries as the construction and apparel industries are, for the most part, highly unionized and are noted for regularly recurring seasonal unemployment. These factors may explain the prevalence of longer periods of protection during unemployment among multi-employer plans.

Collective bargaining appears to have significant influence on the prevalence of layoff provisions in a plan. A majority of workers in union-negotiated health plans (55 percent) had health

care protection during layoffs. Only 20 percent of the workers in nonnegotiated plans had such coverage. Furthermore, benefits were provided for a longer period of unemployment by negotiated plans than by nonnegotiated plans, as the figures that follow indicate. Negotiated plans also ac-

Collective bargaining status of plan	Workers with layoff benefit protection				
	Total ¹ number (in millions)	Percentage distribution, by length of layoff benefit protection			
		Total	1-2 months	3-4 months	5 or more months
Negotiated	8.5	100	19	37	45
Nonnegotiated.... .	2.6	100	46	30	24

¹ Excludes workers in plans not specifying length of protection

counted for almost all workers whose period of health care during unemployment varied with length of service. And, as indicated above, these were for the most part employees in the manufacturing industry. The tendency for workers in negotiated plans to have longer layoff protection held true for those in both manufacturing and nonmanufacturing industries.

Data to determine whether an individual was an hourly or salaried worker are available for about 20.5 million (72 percent) of the 28.4 million workers in the survey. To the extent that the information on this characteristic is representative of the whole group surveyed,² it is evident that salaried workers were less likely to be eligible for health benefits when on layoff than were hourly paid employees. Of the employees in health plans for salaried workers alone, 27 percent were under layoff provisions, 47 percent of workers in plans for hourly workers or in plans for both hourly and salaried workers were offered this protection. Perhaps the lower prevalence of layoff protection for salaried employee plans reflects their lower incidence of both collective bargaining and layoff. No clear-cut pattern emerged concerning the length of time for which such benefits were available.

Layoff health benefits were prevalent about equally under each of the two major types of insurers,³ commercial and Blue Cross-Blue Shield.

² A future report from this study will review the representativeness of this characteristic in detail.

³ Data on type of insurer apply to hospital benefit insurance. Some plans may insure other health benefits differently.

plans Workers in plans with worker-paid deductible costs and coinsurance in their hospital benefit (that is, those who have a comprehensive major medical plan, not basic hospital benefit that provides "first dollar coverage") are less likely to be covered by layoff provisions Less than one-fourth had such coverage Workers in this group are more likely, however, to have benefits available for layoffs of 5 months or more than are workers with basic plan coverage It should be noted that in the absence of a specific provision for benefits during layoff, Blue Cross-Blue Shield plans generally permit a worker to obtain continued protection by converting to an individual policy that he pays for directly. This conversion privilege is less common among commercial insurance plans.

FINANCING OF LAYOFF BENEFITS

Health benefits were financed solely by employers for a little more than two-thirds of the workers in all surveyed plans, as the tabulation that follows shows Among plans providing

Type of financing	All plans	Plans with layoff benefit protection	
		Before layoff	During layoff
Total number (in millions)...	28 4	11 1	11 1
Total percent...	100	100	100
Employer-financed	68	82	80
Jointly by employer worker	28	17	13
Worker-financed	1	(1)	37
Other ²	3	(2)	(1)

¹ Less than 0.5 percent

² Data not available or financing varies by plant, union, or location

health protection during layoff, more than four-fifths of the workers were in plans in which the employer paid the whole cost while the worker was employed. Employers paid the premiums for health benefits during layoffs, however, in just half the plans with such protection—a reflection of the change in financing these benefits in many plans (table 2).

Where the financing of layoff health benefits changed, it switched to worker-paid protection Of those workers who had layoff benefits, 37 percent were solely responsible for paying for that protection. Almost none of these workers had to

pay the health care premiums themselves while they were employed Only 1 percent of the workers under all health plans paid the entire cost themselves Some plans provided a delay (for a period most often determined by seniority) in the change of financing following layoff. About 1 6 million workers (40 percent) of those in plans with changed financing during layoff were provided a transition period

In terms of duration of hospital days available, a mixed pattern was seen for financing health benefits during layoff. Workers in plans with the shortest or longest maximum duration were less likely to have to pay for their own benefits while on layoff than were other workers for whom duration was reported. This pattern largely reflects financing in the nonmanufacturing sector where one-fourth of the workers in plans with layoff provisions of less than 32 days or of 365 days or more had benefits financed by employees, compared with seven-tenths in plans providing 70 days or 120 days

The larger plans, except those with 10,000-49,000 participants, showed more tendency to change their financing of layoff benefits to worker contributions than did smaller plans Thus almost half (46 percent) of the workers in plans with 50,000 or more workers financed their own layoff benefits entirely, compared with only 27 percent of those in plans with fewer than 1,000 participants

In both manufacturing and nonmanufacturing this pattern of difference between largest and smallest plans is seen The financing pattern was not, however, consistent throughout the range of plans of various size for either of these industry groups The method of financing for plans of all size taken together was more apt to have changed (from the employer- or jointly-financed to worker-financed) for workers in nonmanufacturing. The most striking instance occurred in the communications industry where close to 800,000 workers, or 84 percent of those under layoff provisions, had to finance these benefits themselves

Negotiated and nonnegotiated plans differ in their financing of layoff benefits For almost half the workers in negotiated plans and well over half in nonnegotiated plans, workers participated in paying for their benefits during layoff, either jointly with employers or by themselves. But, as table 2 shows, workers in negotiated plans were

TABLE 2—Number and percentage distribution of workers with health care benefits during layoff, by type of financing and specified plan characteristics, 1974

Characteristic	Number of health care plans (in thousands)	Workers with health care benefits during layoff				
		Total number (in millions)	Percentage distribution, by type of financing during layoff			
			Total	With no change in benefit financing		With change to worker-financed benefit ¹
			Paid by employer	Paid jointly by employer and worker ²		
Total	10 7	11 1	100	50	13	37
Duration of basic hospital benefit (in days)						
Less than \$2	1 9	8	100	51	17	31
70	1 7	1 1	100	33	22	45
120	2 1	2 3	100	29	18	55
365 or more	1 3	5 2	100	60	6	33
Dollar maximum	1 9	7	100	53	31	14
Other ³	1 7	1 1	100	56	20	24
Employment requirement for health benefit (in months)						
None	3 8	4 5	100	50	15	35
1	2 9	3 6	100	51	14	35
2	9	8	100	43	14	52
3	2 3	1 1	100	50	21	28
4 or more	.7	1 1	100	50	1	49
Size of plan (number of workers)						
Less than 1,000	9 3	1 5	100	41	32	27
1,000-4,999	1 0	2 2	100	45	19	37
5,000-9,999	2	1 6	100	43	16	40
10,000-49,999	2	2 9	100	57	12	31
50,000 or more	(⁴)	2 9	100	54	(⁵)	46
Industry						
Manufacturing	5 3	6 8	100	55	13	32
Construction	5	7	100	29	8	68
Transportation	3	1 1	100	81	8	11
Communications and public utilities	1	9	100	8	8	84
Wholesale and retail trade	2 2	9	100	38	24	37
Other	2 3	9	100	47	26	27
Single or multi-employer plan						
Single employer ⁶	9 3	7 8	100	44	16	39
Multi-employer	1 4	3 3	100	63	6	31
Collective bargaining status of plan						
Negotiated	3 2	3 5	100	52	6	42
Nonnegotiated ⁷	7 5	2 6	100	43	39	17
Wage status of worker						
Hourly	2 0	3 8	100	56	4	40
Salaried	1 3	1 0	100	46	26	28
Hourly and salaried	3 4	4 0	100	55	14	30
Data not available	4 0	2 2	100	31	20	48
Type of insurer for hospital benefits						
Commercial insurance ⁸	9 0	7 1	100	57	18	24
Blue Cross Blue Shield	1 6	3 3	100	34	3	63
Self-insured	2	8	100	47	12	40

¹ Includes 200,000 workers with worker-financed benefits
² Includes 100,000 workers with benefits financed jointly by employer and worker
³ Based on less than 143,000 workers (0.5 percent of all workers surveyed)
⁴ Includes 200,000 workers with durations other than those shown, and 200,000 workers for whom data were not available

⁵ Less than 50
⁶ Less than 0.5 percent
⁷ Includes up to 1 percent of workers for whom data were not available
⁸ Includes 300,000 workers in health maintenance organizations, other independent plans, or unfunded plans, and workers for whom data were not available

more likely to be in plans that required them to pay for their benefits while on layoff, exclusively. 42 percent, compared with 17 percent of those in nonnegotiated plans

Although the two major types of insurer did not differ much in prevalence of layoff provisions, a definite pattern emerged in financing of these benefits by insurer group. Proportionately, more than two and one-half times as many workers under Blue Cross plans (63 percent) as under commercial insurance (24 percent) paid for their layoff benefit protection themselves. Plans in manufacturing and nonmanufacturing demonstrated the same distribution by type of insurer.

About four-fifths of the workers with jointly financed layoff benefits were commercially insured

SUMMARY

Plans in the survey indicated that about 2 out of 5 workers in private industry with health care benefits were covered by such benefits when they were laid off. These benefits were available for 3 months or more for about half the eligible workers, a fifth had protection for 1 or 2 months, and for the remainder the period of coverage varied with seniority or had not been reported.

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TABLE M-6 — Disability insurance trust fund Status, 1957-75

(In thousands)

Period	Receipts			Expenditures				Assets at end of period		
	Net contribution income †	Reimbursements from general revenues ‡	Net interest §	Cash benefit payments ¶	Rehabilitation services for disabled	Transfers to railroad retirement account *	Net administrative expenses †	Invested in U S Government securities †	Cash balances †	Total assets
Fiscal year										
1957	\$337,199		\$1,363				\$1,305	\$325,363	\$11,895	\$337,258
1958	926,403		15,843	\$188,420			12,112	1,054,458	44,515	1,098,973
1959	894,995		33,293	339,231			21,410	1,006,874	59,747	1,066,621
1960	987,079		46,910	528,304		-\$26,831	31,922	2,100,862	66,352	2,167,214
1961	1,022,002		60,610	703,996		33,959	36,299	2,386,575	118,309	2,504,884
1962	1,020,866		67,752	1,011,376		11,030	63,927	2,406,137	100,532	2,506,670
1963	1,076,621		67,221	1,170,678		19,609	66,612	2,277,244	116,498	2,393,712
1964	1,143,161		65,152	1,251,207		19,139	67,691	2,138,609	125,478	2,263,987
1965	1,175,244		62,135	1,392,190		23,615	78,862	1,875,666	131,133	2,006,899
1966	1,556,652		53,877	1,721,133	\$1,493	24,962	183,479	1,462,628	223,532	1,686,161
1967	2,249,397	\$16,000	66,840	1,860,789	6,534	30,634	98,834	1,832,627	188,978	2,021,606
1968	2,699,368	16,000	84,913	2,088,352	15,393	20,410	112,336	2,349,683	235,713	2,585,396
1969	3,532,434	32,000	140,860	2,443,437	14,891	21,328	133,495	3,490,762	186,778	3,677,539
1970	4,141,358	16,000	222,762	2,778,118	16,487	10,439	149,020	4,833,225	270,372	5,103,596
1971	4,569,470	16,000	325,068	3,381,448	21,242	13,240	189,875	6,076,203	332,126	6,408,329
1972	4,852,996	50,000	388,233	4,045,895	27,523	24,190	211,671	7,010,202	380,076	7,390,277
1973	5,460,969	51,000	434,380	5,161,840	39,361	19,503	246,649	7,901,908	67,565	7,969,473
1974	6,234,425	52,000	481,800	6,168,569	49,670	22,327	184,266	8,192,613	60,252	8,252,865
1975	7,356,217	52,000	511,656	7,629,796	70,936	28,514	252,965	8,155,910	34,597	8,190,507
1974										
September	650,465		2,289	592,501	4,458		12,621	8,114,657	75,996	8,190,654
October	479,457		1,944	627,291	3,169		20,499	7,971,076	50,019	8,021,095
November	532,088		5,123	636,343	3,787		17,759	7,902,358	-1,942	7,900,416
December	596,363	52,000	238,655	638,620	5,199		35,092	8,126,346	-17,803	8,108,543
1975										
January	503,576		512	636,717	4,019		21,760	7,902,604	47,531	7,950,135
February	622,069		8,891	647,676	4,632		16,336	7,843,686	68,865	7,912,451
March	775,113		1,945	659,748	23,605		18,707	7,951,936	35,512	7,987,448
April	719,239		2,201	655,645	-2,396		22,091	7,997,712	35,837	8,033,549
May	626,220		5,049	690,187	7,970		24,233	7,924,772	27,657	7,952,429
June	725,997		236,328	663,651	9,217	28,514	22,665	8,155,910	34,697	8,190,607
July	533,045		505	720,694			30,684	7,618,291	54,389	7,672,680
August	596,888		9,399	783,485	1		16,251	7,765,770	13,459	7,779,229
September	749,744		3,155	870,248	-157,369		21,748	7,724,395	73,105	7,797,500

See table M-5 for pertinent footnotes

LAIPOFF WORKERS

(Continued from page 45)

Workers in health plans providing the most generous hospital benefit duration (that is, 365 days or more) were more likely to have health benefit protection during layoff. Workers in plans requiring fewer months of employment for benefit eligibility were also more likely to have layoff protection. Employees were most likely to have health benefits available during layoff if they were in plans that (1) were for large numbers of participants, (2) were in transportation or communications and public utilities industries (and, to a lesser extent, manufacturing); (3) were union-negotiated; (4) included hourly paid employees

The same characteristics associated with higher prevalence of layoff benefits were usually associated with the availability of layoff benefits for longer periods of unemployment.

Employers financed health care benefits during layoff for half the workers with this protection. Almost no workers with health care protection during layoff paid the entire premium for their health benefit while employed, but 37 percent financed their own benefits during layoff. The remaining workers with layoff protection were in plans with joint employer-worker contributions. Workers in large plans, plans insured through Blue Cross, and negotiated plans were more apt to be required to pay exclusively for their health benefits during layoff than were other workers.