

SELECTED EMPLOYE BENEFIT PLANS  
A SOURCE BOOK



A Report

of the

JOINT STATE GOVERNMENT COMMISSION

to the

GENERAL ASSEMBLY

of the

COMMONWEALTH OF PENNSYLVANIA

SESSION OF 1955

The Joint State Government Commission was created by Act of 1937, July 1, P. L. 2460, as amended 1939, June 26, P. L. 1084; 1943, March 8, P. L. 13, as a continuing agency for the development of facts and recommendations on all phases of government for the use of the General Assembly.

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## LETTER OF TRANSMITTAL

*To the Members of the General Assembly of the  
Commonwealth of Pennsylvania:*

House Concurrent Resolution No. 79, Session of 1953, directed the Joint State Government Commission to study and investigate public and private pensions, pension funds, and pension plans. Pursuant to the authority vested in the Commission by the Act of 1937, July 1, P. L. 2460, as amended 1939, June 26, P. L. 1084, the Commission expanded the scope of the study to include temporary nonoccupational disability plans and medical expense plans. The report on the study is presented herewith.

Under authority granted by the Act of 1943, March 8, P. L. 13, Section 1, the Commission created a subcommittee to facilitate the study. On behalf of the Commission, the cooperation of the subcommittee is gratefully acknowledged.

The Commission wishes to express its appreciation to the Pennsylvania Department of Labor and Industry, Bureau of Employment Security, for furnishing follow-up services in connection with the Commission's survey of Pennsylvania employers and for making special compilations of data related to the study. The cooperation of the employers and unions who furnished information relating to benefit plans covering their employes and members is also much appreciated.

BAKER ROYER, *Chairman*

*Joint State Government Commission  
Capitol Building  
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## PREFACE

Responsibility for income maintenance has traditionally rested largely with the individual. However, over the past few decades, group income-maintenance measures, such as workmen's compensation, unemployment compensation, pension and disability plans, and public assistance, have become increasingly important.

For convenience of reference, group income-maintenance plans may be divided into two categories: plans calculated to provide for income maintenance upon permanent disability or retirement and plans designed to provide for income maintenance in cases of temporary disability or unemployment.

In the first category belong such measures as public and private pension plans. The Commission reported previously on selected public retirement systems and upon the income position of Pennsylvania's aged in the following reports: *School and State Employees' Retirement Systems*, Session of 1949; *Commonwealth Retirement Systems: Structure and Costs*, Session of 1951; and *Sixty-Five, A Report Concerning Pennsylvania's Aged*, Session of 1953.

In the second category belong such measures as workmen's compensation, unemployment compensation, and private and public disability plans. Prior Commission investigations in this area have included the following: *Partial Unemployment Compensation Benefits*, Session of 1951, and *Occupational Hazards to State Employes*, Session of 1951.

The public assistance program provides for payments to permanently or temporarily disabled or unemployed persons who meet eligibility requirements. The Commission reported upon this program in *Public Assistance in Pennsylvania*, Session of 1951.

The present report deals exclusively with group income-maintenance plans; no attempt was made to investigate income-maintenance measures taken by individuals. An investigation of individual income-maintenance measures involves the problem of approximating the present value of assets likely to be available in the case of disability or on retirement.

Specifically, the report presents data relating to: (1) coverage of, and expected benefits from, various pension programs effective in Pennsylvania, (2) coverage, elements, and structure of private employment pension plans, (3) coverage, elements, and structure of temporary nonoccupational disability income-maintenance plans, and (4) coverage of medical expense plans.





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## **INTRODUCTION**



## PENSION PROGRAMS AND PLANS

Pension plans have been established by private companies, unions, federal, state, and local governments, and nonprofit organizations for their employes or members. In addition, the federal government administers: (1) the federally financed veterans' pension program, (2) the employer-employee financed Old Age and Survivors' Insurance (OASI) program, and (3) the employer-employee financed Railroad Retirement program.

Data relating to pension plans have been obtained by means of a survey of Pennsylvania adults and a survey of Pennsylvania employers.

Although information relating to coverage by public pension plans and some industrial pension plans is available, no previous attempt has been made to determine the extent of overlapping coverage for Pennsylvanians. Similarly, although the characteristics of some public and private pension plans are well known, no detailed analysis based upon a representative cross section of employes has heretofore been made of the elements, structure, and frequency of coverage of private employment pension plans in Pennsylvania.

### SURVEY OF PENNSYLVANIA ADULTS

In March, 1954, a survey was made (on the basis of a sample of households) of Pennsylvanians aged 25 or over who, in 1953, had incomes of \$5,000 or less. Both members of a married couple were excluded from the survey if either had an income in excess of \$5,000 in 1953; a wife was included regardless of age if her husband was aged 25 or over.<sup>1</sup> On the basis of the survey, estimates were made of coverage, overlapping coverage, and expected benefits for adults in the age and income groups specified above.

Nearly 93 percent of the married couples, as compared to 87 percent of the other male adults and 64 percent of the other female adults, had some type of pension coverage. In terms of number of persons covered, Old Age and Survivors' Insurance was the most important program for each of the above groups.

[See Tables 1 to 18.]

#### EXPECTED PENSIONS

The average (median) expected pension, excluding veterans' pensions, for all adults reporting total expected pensions was about \$68 per month. The average (median) expected pension for married couples was about \$129; for other male adults, about \$98; and for other female adults, about \$54.

About 39 percent of the male adults were veterans. Of these, 10 percent were receiving veterans' pensions and 13 percent expected to receive pensions at some future date, while 62 percent did

#### COVERAGE

About 69 percent of the adults were covered by one or more types of pension programs. However, 91 percent of the men were covered, as compared to 51 percent of the women. Thirty-two percent of the women, while not covered by a pension plan, were wives of covered persons.

<sup>1</sup> For detail, see Appendix B.

not expect to receive pensions. The relatively high percentage of veterans not expecting to receive a pension may be due, in part, to unawareness of some that these benefits are available and expectations of others that they will not meet eligibility requirements.

The size of a veteran's pension for a service-connected disability depends on the degree of disability. Eligibility for a veteran's pension in the case of nonservice-connected disability depends on the war during which the veteran served, age, degree of disability, employability, and income.<sup>2</sup> For example, an unmarried veteran of World War I or II or the Korean action, aged 65 or over, who

has a nonservice-connected permanent disability of at least 10 percent and who is unable to obtain regular employment, is eligible for a pension if his income is \$1,400 per year or less (\$2,700 per year or less in the case of a veteran who is married or has dependent children). Pensions for nonservice-connected disabilities begin at \$66.15 per month for veterans under age 65, and are \$78.75 per month for veterans aged 65 or over—except that, regardless of age, a veteran who requires regular aid and attendance or who is helpless or blind receives \$135.45 per month.

[See Tables 19 to 24.]

### SURVEY OF PENNSYLVANIA EMPLOYERS

On the basis of information from a sample of firms employing Pennsylvanians covered by Unemployment Compensation (exclusive of nonmanufacturing firms with less than 10 employes which became employers subsequent to March, 1952), estimates were made of current employment pension plan coverage in 1953, by characteristics of the plans, by industry.<sup>3</sup>

#### COVERAGE

About 35 percent of the Pennsylvania employes were covered by private employment pension plans. Coverage ranged from 1.2 percent in firms employing between 1 and 9 Pennsylvanians to 80 percent in firms employing 5,000 or more Pennsylvanians. Among industry groups, coverage ranged from 2.2 percent in construction to 87 percent in primary metals.

Although some private employment pension plans have been in operation for more than 50 years, 64 percent of the employes covered in 1953

were members of plans initiated during or after World War II.

[See Tables 25 to 29.]

#### ELEMENTS OF PENSION PLANS AND THEIR MAGNITUDES

The following basic elements enter into the structure of a pension plan:

1. Eligibility requirements for membership
2. Eligibility requirements for benefits
3. Amounts and duration of benefits
4. Contribution arrangement
5. Method of financing
6. Cost.

Although it is helpful to discuss these elements separately, it should be noted that a change in one is likely to produce changes in some, or all, of the others.

*Eligibility requirements for membership.*—Under some plans, individuals become eligible for membership at the time of employment. Under other plans, membership is available only to employes who meet certain requirements relating to such factors as age, earnings, years of service, union status, etc.

[See Table 31.]

<sup>2</sup> Public Law 356, Eighty-second Congress, May 23, 1952; Public Law 698, Eighty-third Congress, August 28, 1954; and Veterans Administration Regulations.

<sup>3</sup> For detail, see Appendix B.



*Eligibility requirements for benefits.*—Eligibility for a normal retirement benefit is typically determined on the basis of age and/or service. About 79 percent of the employes with pension coverage were members of plans with a normal retirement age of 65; about 35 percent, of plans with a normal retirement age of 65 and a service requirement of 14 to 18 years. Ten percent were members of plans with a normal retirement age of 60 and a service requirement of 19 to 23 years.

Many plans provide for alternative retirement arrangements: late retirement, subsequent to normal retirement age; early retirement, prior to normal retirement age; and disability retirement because of permanent disability. Fifty-four percent of the employes with pension coverage were members of plans permitting late retirement provided employes were able to perform their jobs, and an additional 29 percent were members of plans requiring special permission for late retirement. About 42 percent of the employes with pension coverage were members of plans permitting early retirement, usually after attainment of a specified age and/or completion of a minimum period of service. About 69 percent of the employes with pension coverage were members of plans having provisions for disability retirement.

Another benefit provided by some plans is the vesting of (crediting the employe with) employer contributions if the employe leaves prior to retirement. About 36 percent of the employes with pension coverage were members of plans providing for vesting of employer contributions, usually on the condition that specified service and/or age requirements be met or on the condition that the employe remain in the same industry.

[See Tables 32 to 37.]

*Amounts and duration of benefits.*—Generally, benefits available at normal retirement age are fixed, vary with length of service or with earnings, or are computed on the basis of both earnings and

length of service. The average (median) pension for employes with 25 years of service and average annual earnings of \$3,000, who were covered by plans providing for benefits calculated with reference to primary Social Security benefits, was approximately \$101 per month (including Social Security benefits). The average (median) pension for such employes who were covered by plans providing benefits independent of Social Security was approximately \$52 per month.

Late retirement benefits may be the same as, or larger than, normal retirement benefits. About 49 percent of the employes with pension coverage were members of plans under which late retirement benefits were higher than normal retirement benefits.

Pensions provided by many plans depend on earnings and length of service, or on earnings alone. In plans of this type, earnings may be averaged over such time periods as: (1) the entire length of service, (2) the final 5 or 10 years of service, or (3) the 5 or 10 years of highest earnings.

Most plans provide for benefits payable over the remaining life of the retiree; under some plans, benefit payment options are available. About 49 percent of the employes with pension coverage were members of plans paying benefits for life ceasing at death with no survivorship option, and 32 percent were members of plans paying benefits for life with a survivorship option.

[See Tables 38 to 47.]

*Contribution arrangement.*—Contributions to meet pension liabilities are made by the employe directly, by the employer, or by both. About 77 percent of the employes with pension coverage were members of plans in which contributions were made solely by the employer.

[See Table 36.]

*Method of financing.*—The accrued liability for pension benefits payable in the future is fully funded, partially funded, or unfunded. Typically, the liability is funded either through payments into a trust fund or through payment of premiums to an insurance company.

Under a fully funded plan, liability attributable to “past service”—that is, service rendered before the plan became effective—has been completely funded, and liability attributable to “future service”—that is, service rendered after the plan became effective—is funded as it accrues. Typically, partially funded plans provide for either (1) funding future service liability as it accrues and funding past service liability over a period of not more than thirty years, subsequent to the establishment of the plan, or (2) funding the liability for pension payments on account of a given employe when that employe retires (terminal funding). Under unfunded plans, benefit payments are made out of current funds.

Insured plans may be fully funded or partially funded, depending on the insurance contract and on the length of time the plan has been in operation. The degree of funding—and the solvency—of a plan financed on a royalty basis (e.g., percent of payroll, cents per hour, or cents per unit of production) depend upon the relationship among royalty payments, benefit payments, and accrued liability, and the length of time over which this relationship persists.

About 15 percent of the employes with pension coverage were members of insured plans, and 15 percent were members of plans financed on a royalty basis. In addition, 10 percent were members of fully funded plans using a trust fund, 41 percent were members of partially funded plans using a trust fund, and 6 percent were members of unfunded plans.

[See Table 48.]

*Cost.*—If benefits and other elements of a pension plan are specified, estimates can be made of

anticipated cost. How closely this anticipated cost will approximate the actual cost depends upon the accuracy with which such factors as membership, employe turnover, and wage and salary levels are predicted. Alternatively, if cost is specified (in terms of dollars, a percentage of wages, or a charge per unit of production), estimates can be made of anticipated benefits. The extent to which these anticipated benefits are realizable depends not only on the employe characteristics but also on the predictability of the wages or output in terms of which cost is defined. At least 15 percent of the employes with pension coverage were members of plans which specified both benefits and costs; under such plans, the extent to which the specified benefits and costs can be maintained depends upon the accuracy with which the relevant factors are predicted.

Whenever benefits are specified, a given degree of funding can be maintained only if contributions and/or benefits are adjusted in accordance with unanticipated changes in the relevant factors.

#### RELATIONSHIP BETWEEN COST AND OTHER ELEMENTS

The *cost* of a retirement annuity for any individual *per hour of service rendered* depends upon the *price* of the annuity purchased *at retirement age*, the length of service, and the interest rate—that is, the rate earnable on accumulating assets.

The price of a retirement annuity is the amount of money which is required to purchase, at retirement age, an annual pension payable over a specified period of time. The price of an annuity payable over the remaining life of the retiree depends on the magnitude of the annual payment, life expectancy, and the discount rate—that is, the rate used to determine the present value of a series of payments due in the future.<sup>4</sup> For example, at age

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<sup>4</sup>In order to simplify this discussion, the following factors will not be considered: (a) administrative costs, (b) distribution of life durations about the life expectancy, and (c) periodicity with which pensions are paid.

65, at a discount rate of 3 percent, the price of a single life annuity of \$600 is \$6,381 for a male and \$7,312 for a female. The prices of the two annuities differ because, at present, the life expectancy at age 65 of a male is 13.0 years, whereas the life expectancy of a female is 15.4 years.<sup>5</sup> The higher the retirement age, the shorter the life expectancy, and, hence, the lower the price of the annuity.<sup>6</sup> At a higher discount rate, the price of the annuity will be lower. If the discount rate in the above example were 4 percent, the price of the annuity would be \$5,991 for a man and \$6,799 for a woman.

The provisions of the pension plan define length of service creditable for pension purposes, affect the price of an annuity through the benefit structure, and reflect the choice among available interest rates. These interrelations between cost and pension plan provisions are set forth below.

*Cost and variations in benefits and creditable service.*—Pension cost attributable to service rendered after a pension plan is initiated accrues as creditable service is rendered, regardless of the arrangements with respect to pension benefit payments or the distribution of pension contributions over time.<sup>7</sup>

The pension payable over the period of retirement may depend upon, or be independent of, the number of years of service. In either case, pension cost per hour during a given service year depends on the amount of the pension which is allocable to that service year and upon the proximity of the service year to the date of retirement. The closer a service year is to the date of retirement, the shorter the earnings period of assets available for pension purposes, and, therefore, the higher

the hourly cost. A single life annuity of \$30 allocable to each year of service, for a male retiring at age 65, costs 6.5 cents per hour (assuming 2,080 hours per year and an interest rate of 3 percent) during a year of service rendered 30 years before retirement, 8.7 cents per hour during a year of service rendered 20 years before retirement, and 11.8 cents per hour during a year of service rendered 10 years before retirement.

If the pension payable over the period of retirement is independent of the number of years of service, the amount attributable to a given service year depends on the total pension and the number of years of service rendered.

A minimum service requirement (or a maximum entry age, together with a minimum retirement age) tends to reduce cost by lengthening the period over which assets available for pension purposes earn interest. In addition, if the plan provides for a pension the magnitude of which is independent of years of service, a minimum service requirement, insofar as it increases the total number of years of service, reduces the cost during any one year.

Although the hourly pension cost for an employe increases as retirement is approached, this cost may be financed by means of a constant contribution per hour of service. In the above example, an annuity of \$30 per year for each year of service would call for a contribution of 9.7 cents per hour during each year of service on the assumption that an employe renders a total of 30 years of service, 11.4 cents per hour for 20 years of service, and 13.4 cents per hour for 10 years of service.

*Cost and method of financing.*—Liability for future pension payments may be met by transferring funds to a trust fund or to an insurance company and/or may be represented by assets available for use in the business. In the case of a fully funded plan, funds are transferred to a trust fund or to an insurance company as the pension liability accrues. In the case of a partially funded plan,

<sup>5</sup> *Statistical Bulletin* (New York: Metropolitan Life Insurance Company, June, 1954), p. 4.

<sup>6</sup> However, the price remains unchanged if the plan provides for adjustment of the size of the annuity to reflect late retirement.

<sup>7</sup> Pension cost attributable to service rendered prior to the initiation of a pension plan accrues when the decision to establish the plan is made.

only a portion of the pension liability is represented by funded obligations. In the case of an unfunded plan, no funds are transferred to a trust fund or an insurance company. The unfunded portion of accrued liability in any plan, other than a royalty-financed plan, may or may not be represented by assets available for use in the business. If the liability is represented by business assets, then (assuming a stable tax rate) whenever the rate of return, after tax, on additional business assets exceeds the rate of return on funded obligations, the cost associated with a given pension benefit increases as the fraction of the liability represented by funded obligations increases.<sup>8</sup> However, the probability that pension liabilities will be met tends to increase as the fraction of liabilities represented by funded obligations increases. In a royalty-financed plan, the unfunded portion of accrued liability generally is not represented by business assets, since each employer's obligation with respect to pension benefits is limited to the specified royalty contributions.

#### RELATIONSHIP BETWEEN CONTRIBUTION ARRANGEMENTS AND VESTING AND FUNDING PROVISIONS

Vesting provisions of contributory plans (to which employes contribute directly) and noncontributory plans typically differ as follows: Contributory plans provide for the return of employe contributions (often with interest) in case of termination of employment prior to retirement; in addition, these plans more frequently provide for vesting of employer contributions than do noncontributory plans. Of the members of contribu-

<sup>8</sup> The returns on funded obligations of plans approved by the Internal Revenue Service are tax exempt.

The cost effect of a changing tax rate depends on the amounts and timing of the tax changes and the magnitudes of the two rates of return.

tory plans, 83 percent were covered by plans with some provision for vesting of employer contributions; the comparable fraction for members of noncontributory plans—including persons covered by royalty plans—was 31 percent.

[See Table 36.]

Funding provisions of contributory and noncontributory plans also differ. Nearly 49 percent of the members of contributory plans were covered by insured plans and 2.9 percent by plans financed on a royalty basis, as compared to 10 percent and 19 percent, respectively, of members of noncontributory plans. In addition, 19 percent of the members of contributory plans were covered by fully funded plans financed by means of a trust fund and less than .5 percent by terminally funded plans. The comparable percentages for members of noncontributory plans were 9 and 15 percent.

[See Table 49.]

#### PENSION PLANS, GOVERNMENT, AND SELECTED ECONOMIC FACTORS

Both the federal government and the Commonwealth of Pennsylvania have established standards applying to elements of pension plans. In addition, the pattern of private pension plans is affected by the policies of the federal government relating to taxes, wage stabilization, labor, and Social Security; federal fiscal and monetary policies affect interest rates—and hence the earnings of pension funds—as well as the purchasing power of annuities.

Finally, it may be noted that some of the elements of pension plans are likely to affect the operation of economic factors, such as movement of labor and hiring practices.

These matters are discussed in more detail in Appendix A.

## TEMPORARY NONOCCUPATIONAL DISABILITY PLANS

While the costs of pension plans covering large groups of persons may be used to estimate pension costs for groups not currently covered, a comparable situation does not obtain with respect to temporary nonoccupational disability costs. The physical, social, and economic characteristics of persons currently covered by temporary nonoccupational disability plans—factors which determine the costs of these plans—may differ considerably from the characteristics of the Pennsylvania labor force as a whole.

Temporary nonoccupational disability plans have been established by private companies, unions, federal, state, and local governments, and nonprofit organizations for their employes or members. Although the characteristics of some of these plans are well known, no detailed analysis based upon a representative cross section of employes has previously been made of the elements, structure, and frequency of coverage of these plans in Pennsylvania.

### SURVEY OF PENNSYLVANIA EMPLOYERS

On the basis of the Commission's survey of firms employing Pennsylvanians covered by Unemployment Compensation (exclusive of non-manufacturing firms with less than 10 employes which became employers subsequent to March, 1952), estimates were made of temporary nonoccupational disability income-maintenance plan coverage in 1953, by characteristics of plans, by industry. In addition, the Commission obtained data on medical expense plan coverage in Pennsylvania.

#### COVERAGE

About 48 percent of the Pennsylvania employes were covered by some type of income-maintenance plan: 9 percent by "sick leave" plans, 37 percent by "part-pay" plans, and 1.9 percent by plans of unreported type.<sup>1</sup> Follow-up communication with

<sup>1</sup> Plans were classified as "sick leave" plans if they provided for payment of full wages or salary during at least part of the disability period; otherwise, they were classified as "part-pay" plans.

some employers who did not originally report sick leave plans indicates that this type of coverage is more extensive than reflected by the estimates presented. Coverage under sick leave plans ranged from .4 percent of employes in firms employing between 1 and 9 Pennsylvanians to 15 percent in firms employing 5,000 or more Pennsylvanians. Among industry groups, coverage under sick leave plans ranged from 1.1 percent of employes in the mining industry to 37 percent in the finance, insurance, and real estate industry group.

Coverage under part-pay plans ranged from .8 percent of employes in firms employing between 1 and 9 Pennsylvanians to 57.3 percent in firms employing 5,000 or more Pennsylvanians. Among industry groups, coverage under part-pay plans ranged from 4.3 percent of employes in the finance, insurance, and real estate industry group to 76 percent in the machinery, electrical, and transportation equipment industry group.

About 54 percent of the Pennsylvania employes were covered by medical expense plans in connection with their employment; coverage ranged from 10 percent in firms employing between 1 and 9 Pennsylvanians to 79 percent in firms employing between 500 and 999 Pennsylvanians. Among industry groups, coverage ranged from 15 percent of employes in the construction industry to 87 percent in the machinery, electrical, and transportation equipment industry group.

The remainder of the discussion on temporary nonoccupational disability will be concerned solely with part-pay plans. Although some part-pay plans have been in operation for more than 50 years, 57 percent of the employes covered in 1953 were members of plans initiated after World War II.

[See Tables 50 to 59.]

#### ELEMENTS OF DISABILITY PLANS AND THEIR MAGNITUDES

The following basic elements enter into the structure of a disability plan:

1. Eligibility requirements for membership
2. Eligibility requirements for benefits
3. Amounts and duration of benefits
4. Contribution arrangement
5. Method of financing
6. Cost.

Although it is helpful to discuss these elements separately, it should be noted that a change in one is likely to produce changes in some, or all, of the others.

*Eligibility requirements for membership.*—Eligibility for membership in part-pay plans depends upon length of service, wage-salary compensation basis, union status, occupation, etc., singly or in combination. The most frequently occurring eligibility requirement was length of service. Of the employes who were members of part-pay plans, 43 percent were covered by plans requiring either three or six months of service to qualify for mem-

bership; 35 percent, by plans having a service requirement of less than three months; and 13 percent, by plans with no service requirement.

[See Table 60.]

*Eligibility requirements for benefits.*—Of the employes who were members of part-pay plans, 71 percent were covered by plans requiring a seven-day waiting period before benefits in case of illness were payable, and 8 percent, by plans requiring a three-day waiting period. Frequently, no waiting period was required in the case of absence caused by an accident.

[See Table 61.]

*Amounts and duration of benefits.*—Benefits payable under part-pay plans are fixed in amount or depend on such factors as normal earnings (with or without a fixed minimum or maximum), type of job, and cause of disability (sickness or accident). Of the employes who were members of part-pay plans:

- a. 50 percent were covered by plans specifying a fixed benefit amount, and 25 percent were covered by plans under which the amount of benefit depended on earnings with specified minimum and maximum benefit payments.
- b. 30 percent were covered by plans providing for a minimum weekly benefit between \$23 and \$27.
- c. 40 percent were covered by plans providing for a maximum weekly benefit between \$23 and \$32.
- d. 41 percent were covered by plans with a maximum benefit duration of 13 weeks, and about 43 percent were members of plans with a maximum benefit duration of 26 weeks.<sup>2</sup>

[See Tables 62 to 65.]

<sup>2</sup> Many plans either restricted benefits to six weeks in cases of pregnancy or illness arising therefrom or provided no benefits in such cases. Since follow-up communications with employers indicate that this information was underreported, it is not presented in detail.

*Contribution arrangement.*—Contributions under part-pay plans are made by the employe directly, by the employer, or by both. About 50 percent of the employes with part-pay plan coverage were members of plans for which contributions were made solely by the employer, and 41 percent were members of plans for which contributions were made both directly by the employe and by the employer.

[See Table 66.]

*Method of financing.*—Part-pay temporary disability plans are insured or noninsured. About 64 percent of the employes with this coverage were members of insured plans; about 31 percent were members of noninsured plans. An employe leaving his employer generally loses his coverage (unless he is a member of a royalty plan and remains in the industry segment, area, or union for which the plan provides coverage).

[See Table 67.]

*Cost.*—If benefits and other elements of a part-pay temporary disability plan are specified, estimates can be made of anticipated cost. How closely this anticipated cost will approximate the actual cost depends on the accuracy with which such factors as membership, frequency of disabilities, and duration of disabilities are predicted. Alternatively, if cost is specified (in terms of dollars, a percentage of wages, or a charge per unit of production), estimates can be made of anticipated benefits. The extent to which these anticipated benefits are realizable depends not only on the employe characteristics mentioned above,

but also on the predictability of the wages or output in terms of which cost is defined.

#### RELATIONSHIP BETWEEN COST AND OTHER ELEMENTS

The cost of a temporary nonoccupational disability plan depends, in part, on the age distribution of the employes covered by the plan. The proportion of persons in the labor force with a disabling illness or condition tends to increase with age after age 35.<sup>3</sup> Consequently, the cost of a plan paying a flat benefit increases with increases in the number of older workers covered by the plan.

The cost of the disability plan depends also upon its elements.

Since a service requirement tends to eliminate temporary employes from disability coverage, it operates to reduce both the number of benefit payments and the administrative expense. This may be an important cost-reducing factor in industries where employe turnover is high.

A waiting period before sickness benefits are payable reduces the cost of a disability plan, since no payments are made for short-term disabilities and the administrative cost resulting from many short-period claims is eliminated.

For a given number of days of compensable absence from work, the cost of the disability plan increases in direct proportion to the amount of the benefit; it also increases as maximum duration of benefits increases.

<sup>3</sup> See Theodore D. Woolsey, *Estimates of Disabling Illness Prevalence in the United States*, Public Health Monograph No. 4 (Washington, D. C.: Federal Security Agency, Public Health Service, 1953).

## SURVEY OF TEMPORARY DISABILITY LAWS IN OTHER STATES

The statutes of four states—California, New Jersey, New York, and Rhode Island—require that specified groups of employes be covered by state or private nonoccupational disability benefit plans.

Benefits became payable under the Rhode Island plan in April, 1943; under the California plan in December, 1946; under the New Jersey plan in January, 1949; and under the New York legislation in July, 1950. The principal provisions of the statutes of each of these states, as of January, 1954, are outlined below.

Except for the fact that individuals could elect not to participate in the plans on religious grounds, coverage under the California, New Jersey, and Rhode Island statutes was identical with the coverage under the unemployment compensa-

tion statutes of these states; coverage under the New York legislation was closely related to the unemployment compensation coverage. All of the states under review provided for a seven-day waiting period before benefits were payable; in California, the waiting period was waived in case of hospitalization. In each state, a relationship was established between workmen's compensation benefits and temporary disability benefits. The minimum weekly benefit provided for in each state was \$10, and the maximum ranged from \$25 in Rhode Island to \$35 in California.

Rhode Island required that all employers insure with the state fund; the other states permitted employers to adopt private plans, provided such plans were approved by the state.

[For details, see Table 68.]



**SOURCE TABLES**



Table 1

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY AGE,  
OF ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953  
and all persons under age 25 except wives of persons aged 25 or more]

Type of Pension Coverage		All Adults	Adults, Aged:				
			25-34	35-44	45-54	55-64	65 and Over
(1)		(2)	(3)	(4)	(5)	(6)	(7)
<b>Total adults</b>							
Number	(1) .....	4,951,000*	1,293,000	1,033,000	776,000	812,000	907,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
<b>OASI—Primary (Social Security)</b>							
Covered	(3) .....	59.3%	77.5%	67.6%	61.2%	50.9%	31.8%
Receiving	(4) .....	4.6	...	...	...	...	24.9
Not receiving	(5) .....	54.7	77.5	67.6	61.2	50.9	6.9
Not covered	(6) .....	38.9	21.7	31.0	36.3	47.6	66.3
Coverage not reported	(7) .....	1.8	.8	1.4	2.5	1.5	1.9
<b>Current employment</b>							
Covered	(8) .....	17.0	18.5	24.2	23.5	18.1	2.7
Not covered	(9) .....	81.4	81.2	74.6	74.2	80.8	95.2
Coverage not reported	(10) .....	1.6	.3	1.2	2.3	1.1	2.1
<b>Previous employment</b>							
Covered	(11) .....	5.1	2.7	2.0	1.8	6.9	13.5
Receiving	(12) .....	3.0	...	...	.7	3.0	12.9
Not receiving	(13) .....	2.1	2.7	2.0	1.1	3.9	.6
Not covered	(14) .....	93.2	96.8	97.0	95.7	91.4	84.8
Coverage not reported	(15) .....	1.7	.5	1.0	2.5	1.7	1.7
<b>Veterans' †</b>							
<b>OASI—Survivors' ‡</b>							
<b>Other survivors' ‡</b>							

\* The total exceeds by 130,000 the sum of the figures shown in columns 3 through 7, because, while some wives under age 25 were included (see headnote), the number of such persons in the sample was too small to permit reliable estimation of the distribution by type of coverage.

† Percent not computed because veteran status was ascertained for men only.

‡ Percent not computed because coverage by survivors' benefit plans was ascertained for widows only.

Table 2  
ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY AGE,  
OF MALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25]

Type of Pension Coverage	All Male Adults	Male Adults, Aged:				
		25-34	35-44	45-54	55-64	65 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>Total male adults</b>						
Number	(1) ..... 2,233,000	635,000	492,000	357,000	371,000	378,000
Percent	(2) ..... 100.0	100.0	100.0	100.0	100.0	100.0
<b>OASI—Primary (Social Security)</b>						
Covered	(3) ..... 79.6%	87.9%	87.2%	77.4%	75.5%	61.6%
Receiving	(4) ..... 8.2	...	...	...	...	48.2
Not receiving	(5) ..... 71.4	87.9	87.2	77.4	75.5	13.4
Not covered	(6) ..... 19.0	11.0	12.1	20.6	23.1	36.1
Coverage not reported	(7) ..... 1.4	1.1	.7	2.0	1.4	2.3
<b>Current employment</b>						
Covered	(8) ..... 30.1	29.5	40.2	40.2	33.0	5.6
Not covered	(9) ..... 68.5	69.9	59.1	57.3	65.1	92.1
Coverage not reported	(10) ..... 1.4	.6	.7	2.5	1.9	2.3
<b>Previous employment</b>						
Covered	(11) ..... 9.5	4.7	2.8	3.5	11.3	30.1
Receiving	(12) ..... 6.0	...	...	1.5	5.2	28.7
Not receiving	(13) ..... 3.5	4.7	2.8	2.0	6.1	1.4
Not covered	(14) ..... 88.9	94.2	96.8	94.0	85.9	68.0
Coverage not reported	(15) ..... 1.6	1.1	.4	2.5	2.8	1.9
<b>Veterans'</b>						
Covered	(16) ..... 39.0	79.3	38.4	15.2	29.7	3.7
Not covered	(17) ..... 59.5	19.6	60.9	82.3	68.9	94.0
Coverage not reported	(18) ..... 1.5	1.1	.7	2.5	1.4	2.3
<b>OASI—Survivors' ‡</b>						
<b>Other survivors' ‡</b>						

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 3

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY AGE,  
OF FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25 except wives of persons aged 25 or more]

Type of Pension Coverage	All Female Adults	Female Adults, Aged:				
		25-34	35-44	45-54	55-64	65 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total female adults						
Number	(1) . . . . . 2,718,000*	658,000	541,000	419,000	441,000	529,000
Percent	(2) . . . . . 100.0	100.0	100.0	100.0	100.0	100.0
OASI—Primary (Social Security)						
Covered	(3) . . . . . 42.6%	67.8%	49.9%	47.3%	30.2%	10.6%
Receiving	(4) . . . . . 1.6	...	...	...	...	8.3
Not receiving	(5) . . . . . 41.0	67.8	49.9	47.3	30.2	2.3
Not covered	(6) . . . . . 55.3	31.9	48.2	49.8	68.2	87.7
Coverage not reported	(7) . . . . . 2.1	.3	1.9	2.9	1.6	1.7
Current employment						
Covered	(8) . . . . . 6.3	8.0	9.7	9.2	5.6	.7
Not covered	(9) . . . . . 92.0	92.0	88.7	88.7	94.0	97.3
Coverage not reported	(10) . . . . . 1.7	...	1.6	2.1	.4	2.0
Previous employment						
Covered	(11) . . . . . 1.3	.8	1.3	.4	3.2	1.7
Receiving	(12) . . . . . .5	...	...	...	1.2	1.7
Not receiving	(13) . . . . . .8	.8	1.3	.4	2.0	...
Not covered	(14) . . . . . 96.9	99.2	97.1	97.1	96.0	96.6
Coverage not reported	(15) . . . . . 1.8	...	1.6	2.5	.8	1.7
Veterans' †						
OASI—Survivors'						
Covered	(16) . . . . . 5.8	.8	3.2	4.1	8.7	14.8
Receiving	(17) . . . . . 3.7	.8	3.2	.8	.4	13.9
Not receiving	(18) . . . . . 2.1	...	...	3.3	8.3	.9
Not covered	(19) . . . . . 93.8	99.2	96.8	95.5	90.9	83.9
Coverage not reported	(20) . . . . . .4	...	...	.4	.4	1.3
Other survivors'						
Covered and receiving	(21) . . . . . 2.2	...	.3	2.1	2.4	7.3
Not covered	(22) . . . . . 97.5	100.0	99.7	97.5	97.6	91.7
Coverage not reported	(23) . . . . . .3	...	...	.4	...	1.0

\* The total exceeds by 130,000 the sum of the figures shown in columns 3 through 7, because, while some wives under age 25 were included (see headnote), the number of such persons in the sample was too small to permit reliable estimation of the distribution by type of coverage.

† Veteran status ascertained for men only.

Table 4  
ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY 1953 INCOME,  
OF ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25 except wives of persons aged 25 or more]

Type of Pension Coverage		All Adults	Adults without Income	Adults with Income (Total)	Adults with 1953 Incomes of:				
					\$1-\$999 or Less	\$1,000-\$1,999	\$2,000-\$2,999	\$3,000-\$3,999	\$4,000-\$4,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Total adults									
Number	(1) .....	4,951,000*	1,574,000	3,237,000	686,000	586,000	566,000	828,000	571,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OASI—Primary (Social Security)									
Covered	(3) .....	59.3%	30.9%	74.0%	47.2%	72.5%	88.6%	81.9%	82.2%
Receiving	(4) .....	4.6	1.2	6.2	16.8	7.8	4.9	1.3	.3
Not receiving	(5) .....	54.7	29.7	67.8	30.4	64.7	83.7	80.6	81.9
Not covered	(6) .....	38.9	67.3	25.6	52.5	27.5	10.8	17.3	17.8
Coverage not reported	(7) .....	1.8	1.8	.4	.3	...	.6	.8	...
Current employment									
Covered	(8) .....	17.0	.1	25.4	1.5	6.9	18.8	42.7	54.6
Not covered	(9) .....	81.4	98.8	74.2	98.2	92.5	80.9	56.7	45.4
Coverage not reported	(10) .....	1.6	1.1	.4	.3	.6	.3	.6	...
Previous employment									
Covered	(11) .....	5.1	.8	7.1	5.1	16.1	6.8	5.7	2.4
Receiving	(12) .....	3.0	.1	4.3	3.8	12.2	4.6	1.3	.9
Not receiving	(13) .....	2.1	.7	2.8	1.3	3.9	2.2	4.4	1.5
Not covered	(14) .....	93.2	98.1	92.4	93.9	83.9	92.6	93.7	97.6
Coverage not reported	(15) .....	1.7	1.1	.5	1.0	...	.6	.6	...
Veterans' †									
OASI—Survivors' ‡									
Other survivors' ‡									

\* The total exceeds by 140,000 the sum of columns 3 and 4 because it includes persons in the "income not reported" group. The number of such persons in the sample was too small to permit reliable estimation of the distribution by type of coverage.

† Percent not computed because veteran status was ascertained for men only.

‡ Percent not computed because coverage by survivors' benefit plans was ascertained for widows only.

Table 5

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY 1953 INCOME,  
OF MALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25]

Type of Pension Coverage		All Male Adults	Male Adults with Income (Total)	Male Adults with 1953 Incomes of:				
				\$1-\$999 or Less	\$1,000-\$1,999	\$2,000-\$2,999	\$3,000-\$3,999	\$4,000-\$4,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total male adults								
Number	(1) .....	2,233,000*	2,060,000	215,000	270,000	325,000	702,000	548,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OASI—Primary (Social Security)								
Covered	(3) .....	79.6%	82.3%	76.4%	71.4%	87.1%	84.6%	84.0%
Receiving	(4) .....	8.2	8.2	39.0	16.2	8.6	1.5	.3
Not receiving	(5) .....	71.4	74.1	37.4	55.2	78.5	83.1	83.7
Not covered	(6) .....	19.0	17.3	23.6	28.6	11.8	14.7	16.0
Coverage not reported	(7) .....	1.4	.4	...	...	1.1	.7	...
Current employment								
Covered	(8) .....	30.1	32.1	2.4	7.1	17.2	40.6	54.0
Not covered	(9) .....	68.5	67.5	96.8	92.3	82.3	58.9	46.0
Coverage not reported	(10) .....	1.4	.4	.8	.6	.5	.5	...
Previous employment								
Covered	(11) .....	9.5	9.6	13.0	29.2	10.2	6.5	2.2
Receiving	(12) .....	6.0	6.1	8.9	25.3	7.5	1.5	.6
Not receiving	(13) .....	3.5	3.5	4.1	3.9	2.7	5.0	1.6
Not covered	(14) .....	88.9	89.9	84.6	70.8	89.3	93.0	97.8
Coverage not reported	(15) .....	1.6	.5	2.4	...	.5	.5	...
Veterans'								
Covered	(16) .....	39.0	40.8	20.3	30.5	36.0	48.9	46.3
Not covered	(17) .....	59.5	58.7	78.1	69.5	64.0	50.6	53.1
Coverage not reported	(18) .....	1.5	.5	1.6	...	...	.5	.6
OASI—Survivors' ‡								
Other survivors' ‡								

\* Included in the total are 101,000 male adults in the "without income" group and 72,000 in the "income not reported" category. For each of these groups the number of such persons in the sample was too small to permit reliable estimation of the distribution by type of coverage.

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 6  
ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY 1953 INCOME,  
OF FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25 except wives of persons aged 25 or more]

Type of Pension Coverage		All Female Adults	Female Adults without Income	Female Adults with Income (Total)	Female Adults with 1953 Incomes of:		
					\$1-\$999 or Less	\$1,000-\$1,999	\$2,000-\$2,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)
<b>Total female adults</b>							
Number	(1) .....	2,718,000*	1,473,000	1,177,000	471,000	316,000	241,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
<b>OASI—Primary (Social Security)</b>							
Covered	(3) .....	42.6%	30.0%	59.7%	33.8%	73.5%	90.6%
Receiving	(4) .....	1.6	.7	2.8	6.7	.6	...
Not receiving	(5) .....	41.0	29.3	56.9	27.1	72.9	90.6
Not covered	(6) .....	55.3	68.2	40.0	65.8	26.5	9.4
Coverage not reported	(7) .....	2.1	1.8	.3	.4	...	...
<b>Current employment</b>							
Covered	(8) .....	6.3	...	13.7	1.1	6.6	21.0
Not covered	(9) .....	92.0	98.9	86.0	98.9	92.8	79.0
Coverage not reported	(10) .....	1.7	1.1	.3	...	.6	...
<b>Previous employment</b>							
Covered	(11) .....	1.3	.4	2.7	1.5	5.0	2.1
Receiving	(12) .....	.5	...	1.2	1.5	1.1	.7
Not receiving	(13) .....	.8	.4	1.5	...	3.9	1.4
Not covered	(14) .....	96.9	98.5	96.9	98.1	95.0	97.2
Coverage not reported	(15) .....	1.8	1.1	.4	.4	...	.7
<b>Veterans' †</b>							
<b>OASI—Survivors'</b>							
Covered	(16) .....	5.8	2.6	9.8	...	12.7	2.9
Receiving	(17) .....	3.7	1.1	7.0	11.2	7.7	.7
Not receiving	(18) .....	2.1	1.5	2.8	2.6	5.0	2.2
Not covered	(19) .....	93.8	97.3	89.9	85.8	86.7	97.1
Coverage not reported	(20) .....	.4	.1	.3	.4	.6	...
<b>Other survivors'</b>							
Covered—receiving	(21) .....	2.2	...	5.1	8.2	6.1	...
Not covered	(22) .....	97.5	100.0	94.8	91.8	93.3	100.0
Coverage not reported	(23) .....	.3	...	.1	...	.6	...

\* Included in the total are 126,000 female adults in the \$3,000-\$3,999 income group, 23,000 in the \$4,000-\$4,999 income group, and 68,000 in the "income not reported" category. For each of these groups, the number of such persons in the sample was too small to permit reliable estimation of the distribution by type of coverage.

† Veteran status ascertained for men only.



Table 7

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, OF MARRIED COUPLES,  
OTHER MALE ADULTS, AND OTHER FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and all other persons whose 1953 income exceeded \$5,000;  
excludes couples in which husband was under age 25 and all other persons under age 25]

<i>Type of Pension Coverage</i>		<i>Married Couples</i>	<i>Other Male Adults</i>	<i>Other Female Adults</i>
(1)		(2)	(3)	(4)
Total				
Number	(1) .....	1,768,000	465,000	950,000
Percent	(2) .....	100.0	100.0	100.0
OASI—Primary (Social Security)				
Covered	(3) .....	85.1%	74.1%	42.5%
Not covered	(4) .....	13.2	24.4	56.0
Coverage not reported	(5) .....	1.7	1.5	1.5
Current employment				
Covered	(6) .....	34.3	20.7	12.1
Not covered	(7) .....	63.8	77.8	86.2
Coverage not reported	(8) .....	1.9	1.5	1.7
Previous employment				
Covered	(9) .....	9.3	11.7	2.8
Not covered	(10) .....	88.2	86.4	95.5
Coverage not reported	(11) .....	2.5	1.9	1.7
Veterans'				
Covered	(12) .....	38.8	39.8	†
Not covered	(13) .....	59.9	57.9	†
Coverage not reported	(14) .....	1.3	2.3	†
OASI—Survivors'				
Covered	(15) .....	‡	‡	16.5
Not covered	(16) .....	‡	‡	82.4
Coverage not reported	(17) .....	‡	‡	1.1
Other survivors'				
Covered	(18) .....	‡	‡	6.2
Not covered	(19) .....	‡	‡	93.1
Coverage not reported	(20) .....	‡	‡	.7

† Veteran status ascertained for men only.

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 8

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY AGE OF HUSBAND,  
OF MARRIED COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

Type of Pension Coverage		All Married Couples	Married Couples, Husband Aged:				
			25-34	35-44	45-54	55-64	65 and Over
(1)		(2)	(3)	(4)	(5)	(6)	(7)
Total couples							
Number	(1) .....	1,768,000	499,000	417,000	285,000	289,000	278,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
OASI—Primary (Social Security)							
Covered	(3) .....	85.1%	94.0%	92.0%	83.4%	79.4%	66.7%
Not covered	(4) .....	13.2	4.9	6.7	14.1	18.2	31.4
Coverage not reported	(5) .....	1.7	1.1	1.3	2.5	2.4	1.9
Current employment							
Covered	(6) .....	34.3	34.7	44.1	44.2	35.2	7.5
Not covered	(7) .....	63.8	62.5	55.5	52.7	63.6	90.6
Coverage not reported	(8) .....	1.9	2.8	.4	3.1	1.2	1.9
Previous employment							
Covered	(9) .....	9.3	5.6	3.4	1.8	10.3	31.4
Not covered	(10) .....	88.2	90.5	96.2	94.5	86.7	67.3
Coverage not reported	(11) .....	2.5	3.9	.4	3.7	3.0	1.3
Veterans'							
Covered	(12) .....	38.8	81.4	36.1	14.1	27.3	3.8
Not covered	(13) .....	59.9	17.9	63.1	82.8	71.5	94.9
Coverage not reported	(14) .....	1.3	.7	.8	3.1	1.2	1.3
OASI—Survivors' ‡							
Other survivors' ‡							

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 9

ESTIMATED PERCENT DISTRIBUTIONS, BY TYPE OF PENSION COVERAGE, BY 1953 INCOME,  
OF MARRIED COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

Type of Pension Coverage		All Married Couples	Couples with Income (Total)	Couples with 1953 Incomes of:				
				\$1,000-\$1,999	\$2,000-\$2,999	\$3,000-\$3,999	\$4,000-\$4,999	\$5,000 or More
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total couples								
Number	(1) .....	1,768,000*	1,650,000	184,000	226,000	484,000	479,000	191,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
OASI—Primary (Social Security)								
Covered	(3) .....	85.1%	87.7%	79.0%	92.2%	86.3%	88.3%	96.3%
Not covered	(4) .....	13.2	11.7	21.0	6.2	12.3	11.7	3.7
* Coverage not reported	(5) .....	1.7	.6	...	1.6	1.4	...	...
Current employment								
Covered	(6) .....	34.3	35.9	6.7	12.4	43.0	50.7	53.2
Not covered	(7) .....	63.8	63.1	92.3	87.6	54.8	48.9	46.8
Coverage not reported	(8) .....	1.9	1.0	1.0	...	2.2	.4	...
Previous employment								
Covered	(9) .....	9.3	9.1	30.5	14.7	6.1	5.1	.9
Not covered	(10) .....	88.2	89.4	68.5	83.0	91.4	94.2	98.2
Coverage not reported	(11) .....	2.5	1.5	1.0	2.3	2.5	.7	.9
Veterans'								
Covered	(12) .....	38.8	40.1	19.0	38.0	46.6	43.1	50.5
Not covered	(13) .....	59.9	59.5	81.0	62.0	52.7	56.9	48.6
Coverage not reported	(14) .....	1.3	.4	...	...	.7	...	.9
OASI—Survivors' ‡								
Other survivors' ‡								

\* Included in the total are 58,000 couples in the "without income" group, 86,000 in the \$1-\$999 or less income group, and 60,000 in the "income not reported" category. For each of these groups, the number of couples in the sample was too small to permit reliable estimation of the distribution by type of coverage.

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 10

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES,  
BY AGE, OF ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25 except wives of persons aged 25 or more]

Number and Types of Pension Coverages	All Adults	Adults, Aged:					
		25-34	35-44	45-54	55-64	65 and Over	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Total adults							
Number	(1) .....	4,951,000*	1,293,000	1,033,000	776,000	812,000	907,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total	(3) .....	29.0%	17.1%	24.6%	26.1%	33.2%	48.0%
No spouse, or spouse not covered	(4) .....	10.7	4.1	4.6	6.5	8.0	34.7
Spouse's coverage not reported	(5) .....	.1	.1	.2	.2	.2	...
Spouse covered	(6) .....	18.2	12.9	19.8	19.4	25.0	13.3
Coverage not reported	(7) .....	2.1	.8	1.5	2.7	2.2	2.3
Covered—Total	(8) .....	68.9	82.1	73.9	71.2	64.6	49.7
Total covered by but one type of plan	(9) .....	40.9%	38.4%	41.0%	48.9%	39.6%	38.5%
OASI—Primary (Social Security)	(10) .....	32.9	36.8	35.3	39.9	28.6	21.0
Employment (current or previous)	(11) .....	4.3	.8	3.7	6.5	6.7	6.7
Veterans' †	(12) .....	.6	.8	.3	.7	.9	.2
Survivors' (OASI or other) ‡	(13) .....	3.1	...	1.7	1.8	3.4	10.6
Total covered by two types of plans	(14) .....	22.5	31.7	26.8	20.5	20.7	10.8
OASI and employment	(15) .....	10.3	5.4	14.9	15.3	11.2	8.5
OASI and veterans' †	(16) .....	9.7	23.1	10.5	3.2	5.0	.8
Employment and veterans' †	(17) .....	1.8	2.8	1.4	1.1	3.2	.2
Survivors' and others ‡	(18) .....	.7	.4	...	.9	1.3	1.3
Total covered by three types of plans	(19) .....	5.5	12.0	6.1	1.8	4.3	.4
OASI, employment, and veterans' †	(20) .....	5.5	12.0	6.1	1.8	4.3	.4

\* The total exceeds by 130,000 the sum of columns 3 through 7, because, while some wives under age 25 were included (see headnote), the number of such persons in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

† Veteran status ascertained for men only.

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 11

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES,  
BY AGE, OF MALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25]

Number and Types of Pension Coverages	All Male Adults	Male Adults, Aged:				
		25-34	35-44	45-54	55-64	65 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total male adults						
Number	(1).... 2,233,000	635,000	492,000	357,000	371,000	378,000
Percent	(2).... 100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total						
(3)....	7.0%	2.8%	4.6%	6.4%	3.3%	21.3%
No spouse, or spouse not covered						
(4)....	5.7	1.4	3.2	5.9	1.9	19.9
Spouse's coverage not reported						
(5)....	...	...	...	...	...	...
Spouse covered						
(6)....	1.3	1.4	1.4	.5	1.4	1.4
Coverage not reported						
(7)....	2.0	1.4	1.1	3.4	2.4	2.8
Covered—Total						
(8)....	91.0	95.8	94.3	90.2	94.3	75.9
Total covered by but one type of plan						
(9)....	36.9%	15.5%	33.4%	49.9%	49.1%	52.7%
OASI—Primary (Social Security)						
(10)....	29.1	13.2	28.8	39.1	36.8	38.8
Employment (current or previous)						
(11)....	6.5	.6	3.9	9.3	10.4	13.4
Veterans'						
(12)....	1.3	1.7	.7	1.5	1.9	.5
Survivors' (OASI or other)						
(13)....	‡	‡	‡	‡	‡	‡
Total covered by two types of plans						
(14)....	42.0	55.8	48.1	36.4	35.8	22.3
OASI and employment						
(15)....	16.6	3.0	23.1	27.0	17.9	19.9
OASI and veterans'						
(16)....	21.5	47.0	22.2	6.9	10.8	1.9
Employment and veterans'						
(17)....	3.9	5.8	2.8	2.5	7.1	.5
Survivors' and other						
(18)....	‡	‡	‡	‡	‡	‡
Total covered by three types of plans						
(19)....	12.1	24.5	12.8	3.9	9.4	.9
OASI, employment, and veterans'						
(20)....	12.1	24.5	12.8	3.9	9.4	.9

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 12

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES,  
BY AGE, OF FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953  
and all persons under age 25 except wives of persons aged 25 or more]

Number and Types of Pension Coverages	All Female Adults	Female Adults, Aged:				
		25-34	35-44	45-54	55-64	65 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total female adults						
Number	(1).... 2,718,000*	658,000	541,000	419,000	441,000	529,000
Percent	(2).... 100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total	(3).... 47.2%	30.8%	42.7%	43.1%	58.3%	67.0%
No spouse, or spouse not covered	(4).... 14.7	6.6	5.8	7.1	13.1	45.2
Spouse's coverage not reported	(5).... .3	.3	.3	.4	.4	...
Spouse covered	(6).... 32.2	23.9	36.6	35.6	44.8	21.8
Coverage not reported	(7).... 2.1	.3	1.9	2.1	2.0	2.0
Covered—Total	(8).... 50.7	68.9	55.4	54.8	39.7	31.0
Total covered by but one type of plan	(9).... 44.2%	60.4%	48.0%	47.7%	31.7%	28.4%
OASI—Primary (Social Security)	(10).... 35.9	59.3	41.2	40.2	21.8	8.3
Employment (current or previous)	(11).... 2.6	1.1	3.6	4.2	3.6	2.0
Veterans'	(12).... †	†	†	†	†	†
Survivors' (OASI or other)	(13).... 5.7	...	3.2	3.3	6.3	18.1
Total covered by two types of plans	(14).... 6.5	8.5	7.4	7.1	8.0	2.6
OASI and employment	(15).... 5.2	7.7	7.4	5.4	5.6	.3
OASI and veterans'	(16).... †	†	†	†	†	†
Employment and veterans'	(17).... †	†	†	†	†	†
Survivors' and other	(18).... 1.3	.8	...	1.7	2.4	2.3
Total covered by three types of plans	(19).... †	†	†	†	†	†
OASI, employment, and veterans'	(20).... †	†	†	†	†	†

\* The total exceeds by 130,000 the sum of the figures in columns 3 through 7, because, while some wives under 25 were included (see headnote), the number of such persons in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

† Veteran status ascertained for men only.

Table 13

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES, BY 1953 INCOME,  
OF ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25 except wives of persons aged 25 or more]

Number and Types of Pension Coverages		All Adults	Adults without Income	Adults with Income (Total)	Adults with 1953 Incomes of:				
					\$1-\$999 or Less	\$1,000- \$1,999	\$2,000- \$2,999	\$3,000- \$3,999	\$4,000- \$4,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Total adults									
Number	(1) .....	4,951,000*	1,574,000	3,237,000	686,000	586,000	566,000	828,000	571,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total	(3) .....	29.0%	65.3%	11.7%	37.0%	12.6%	4.4%	2.4%	1.5%
No spouse, or spouse not covered	(4) .....	10.7	18.7	6.5	20.4	6.9	2.5	1.3	1.2
Spouse's coverage not reported	(5) .....	.1	.4	...	...	...	...	...	...
Spouse covered	(6) .....	18.2	46.2	5.2	16.6	5.7	1.9	1.1	.3
Coverage not reported	(7) .....	2.1	1.8	.9	1.0	.3	1.2	1.1	.6
Covered—Total	(8) .....	68.9	32.9	87.4	62.0	87.1	94.4	96.5	97.9
Total covered by but one type of plan	(9) .....	40.9%	31.5%	46.5%	51.7%	59.3%	57.7%	36.2%	30.4%
OASI—Primary (Social Security)	(10) .....	32.9	29.1	35.7	36.6	46.1	52.8	25.8	20.6
Employment (current or previous)	(11) .....	4.3	.4	6.2	1.8	6.0	4.0	9.1	9.8
Veterans' †	(12) .....	.6	.1	.8	.5	1.8	.6	1.1	...
Survivors' (OASI or other) ‡	(13) .....	3.1	1.9	3.8	12.8	5.4	.3	.2	...
Total covered by two types of plans	(14) .....	22.5	1.3	32.7	7.7	24.5	33.3	46.8	50.3
OASI and employment	(15) .....	10.3	.3	15.1	3.3	12.8	17.0	19.9	23.0
OASI and veterans' †	(16) .....	9.7	.4	14.1	3.1	8.7	14.5	22.0	20.9
Employment and veterans' †	(17) .....	1.8	...	2.7	.3	.3	1.5	4.7	6.4
Survivors' and other ‡	(18) .....	.7	.6	.8	1.0	2.7	.3	.2	...
Total covered by three types of plans	(19) .....	5.5	.1	8.2	2.6	3.3	3.4	13.5	17.2
OASI, employment and veterans' †	(20) .....	5.5	.1	8.2	2.6	3.3	3.4	13.5	17.2

\* Included in the total are 140,000 adults in the "income not reported" group. The number of such persons in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

† Veteran status ascertained for men only.

‡ Coverage by survivors' benefit plans ascertained for widows only.

**Table 14**  
**ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES, BY 1953 INCOME,**  
**OF MALE ADULTS IN PENNSYLVANIA: MARCH, 1954**

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25]

Number and Types of Pension Coverages		All Male Adults	Male Adults with Income (Total)	Male Adults with 1953 Incomes of:				
				\$1-\$999 or Loss	\$1,000-\$1,999	\$2,000-\$2,999	\$3,000-\$3,999	\$4,000-\$4,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total male adults								
Number	(1) .....	2,233,000*	2,060,000	215,000	270,000	325,000	702,000	548,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total	(3) .....	7.0%	5.0%	17.9%	13.0%	3.8%	1.2%	1.6%
No spouse, or spouse not covered	(4) .....	5.7	3.9	17.9	9.1	1.6	.7	1.3
Spouse's coverage not reported	(5) .....	...	...	...	...	...	...	...
Spouse covered	(6) .....	1.3	1.1	...	3.9	2.2	.5	.3
Coverage not reported	(7) .....	2.0	.9	1.6	...	1.6	1.0	.6
Covered—Total	(8) .....	91.0	94.1	80.5	87.0	94.6	97.8	97.8
Total covered by but one type of plan	(9) .....	36.9%	37.1%	56.1%	41.7%	45.1%	32.6%	28.1%
OASI—Primary (Social Security)	(10) .....	29.1	29.3	51.2	28.7	40.2	24.7	20.4
Employment (current or previous)	(11) .....	6.5	6.5	3.3	9.1	3.8	6.7	7.7
Veterans'	(12) .....	1.3	1.3	1.6	3.9	1.1	1.2	...
Survivors' (OASI or other)	(13) .....	‡	‡	‡	‡	‡	‡	‡
Total covered by two types of plans	(14) .....	42.0	44.1	16.3	38.2	43.6	49.2	51.8
OASI and employment	(15) .....	16.6	17.7	5.7	18.8	15.6	17.5	23.4
OASI and veterans'	(16) .....	21.5	22.2	9.8	18.8	25.3	26.2	21.7
Employment and veterans'	(17) .....	3.9	4.2	.8	.6	2.7	5.5	6.7
Survivors' and other	(18) .....	‡	‡	‡	‡	‡	‡	‡
Total covered by three types of plans	(19) .....	12.1	12.9	8.1	7.1	5.9	16.0	17.9
OASI, employment, and veterans'	(20) .....	12.1	12.9	8.1	7.1	5.9	16.0	17.9

\* Included in the total are 72,000 male adults in the "income not reported" group. The number of such persons in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

‡ Coverage by survivors' benefit plans ascertained for widows only.



Table 15

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES, BY 1953 INCOME,  
OF FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under  
age 25 except wives of persons aged 25 or more]

Number and Types of Pension Coverages		All Female Adults	Female Adults without Income	Female Adults with Income (Total)	Female Adults with 1953 Incomes of:		
					\$1-\$999 or Loss	\$1,000-\$1,999	\$2,000-\$2,999
(1)		(2)	(3)	(4)	(5)	(6)	(7)
Total female adults							
Number	(1) .....	2,718,000*	1,473,000	1,177,000	471,000	316,000	241,000
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
Not covered—Total	(3) .....	47.2%	66.6%	23.4%	45.8%	12.2%	5.0%
No spouse, or spouse not covered	(4) .....	14.8	17.4	11.1	21.6	5.0	3.6
Spouse's coverage not reported	(5) .....	.3	.5	...	...	...	...
Spouse covered	(6) .....	32.1	48.7	12.3	24.2	7.2	1.4
Coverage not reported	(7) .....	2.1	1.7	.7	.7	.6	.7
Covered—Total	(8) .....	50.7	31.7	75.9	53.5	87.2	94.3
Total covered by but one type of plan	(9) .....	44.2%	30.7%	63.0%	49.8%	74.5%	74.8%
OASI—Primary (Social Security)	(10) .....	35.9	28.7	46.8	30.1	61.3	69.8
Employment (current or previous)	(11) .....	2.6	...	5.8	1.1	3.3	4.3
Veterans'	(12) .....	†	†	†	†	†	†
Survivors' (OASI or other)	(13) .....	5.7	2.0	10.4	18.6	9.9	.7
Total covered by two types of plans	(14) .....	6.5	1.0	12.9	3.7	12.7	19.5
OASI and employment	(15) .....	5.2	.4	10.7	2.2	7.7	18.8
OASI and veterans'	(16) .....	†	†	†	†	†	†
Employment and veterans'	(17) .....	†	†	†	†	†	†
Survivors' and other	(18) .....	1.3	.6	2.2	1.5	5.0	.7
Total covered by three types of plans	(19) .....	†	†	†	†	†	†
OASI, employment, and veterans'	(20) .....	†	†	†	†	†	†

\* Included in the total are 126,000 female adults in the \$3,000-\$3,999 income group, 23,000 in the \$4,000-\$4,999 income group, and 68,000 in the "income not reported" category. For each of these groups, the number of such persons in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

† Veteran status ascertained for men only.

Table 16

## ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES, OF MARRIED COUPLES, OTHER MALE ADULTS, AND OTHER FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and all other persons whose 1953 income exceeded \$5,000; excludes couples in which husband was under age 25 and all other persons under age 25]

<i>Number and Types of Pension Coverages</i>		<i>Married Couples</i>	<i>Other Male Adults</i>	<i>Other Female Adults</i>
(1)		(2)	(3)	(4)
Total number	(1) .....	1,768,000	465,000	950,000
Total percent	(2) .....	100.0	100.0	100.0
Not covered	(3) .....	4.5%	10.1%	34.0%
Coverage not reported	(4) .....	2.7	3.0	1.6
Total covered	(5) .....	92.8	86.9	64.4
Total covered by but one type of plan	(6) .....	36.6%	36.1%	51.7%
OASI—Primary (Social Security)	(7) .....	30.1	27.1	29.2
Employment (current or previous)	(8) .....	5.7	7.5	6.1
Veterans'	(9) .....	.8	1.5	†
Survivors' (OASI or other)	(10) .....	‡	‡	16.4
Total covered by two types of plans	(11) .....	40.2	43.3	12.7
OASI and employment	(12) .....	19.0	12.8	9.0
OASI and veterans'	(13) .....	18.8	26.7	†
Employment and veterans'	(14) .....	2.4	3.8	†
Survivors' and other	(15) .....	‡	‡	3.7
Total covered by three types of plans	(16) .....	16.0	7.5	...
OASI, employment, and veterans'	(17) .....	16.0	7.5	†

† Veteran status ascertained for men only.

‡ Coverage by survivors' benefit plans ascertained for widows only.

Table 17

ESTIMATED PERCENT DISTRIBUTIONS BY NUMBER AND TYPES OF PENSION COVERAGES,  
BY AGE OF HUSBAND, OF MARRIED COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

Number and Types of Pension Coverages		All Married Couples	Married Couples, Husband Aged:				
			25-34	35-44	45-54	55-64	65 and Over
(1)		(2)	(3)	(4)	(5)	(6)	(7)
Total number	(1) .....	1,768,000	499,000	417,000	285,000	289,000	278,000
Total percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0
Not covered	(3) .....	4.5%	.7%	2.5%	4.3%	1.8%	17.0%
Coverage not reported	(4) .....	2.7	2.7	1.7	4.4	3.0	1.9
Total covered	(5) .....	92.8	96.6	95.8	91.3	95.2	81.1
Total covered by but one type of plan	(6) .....	36.6%	15.8%	33.6%	49.1%	47.3%	54.7%
OASI—Primary (Social Security)	(7) .....	30.1	13.3	30.7	39.9	38.2	40.9
Employment (current or previous)	(8) .....	5.7	.7	2.5	9.2	8.5	13.2
Veterans'	(9) .....	.8	1.8	.4	...	.6	.6
Total covered by two types of plans	(10) .....	40.2	46.8	45.8	36.1	38.8	25.8
OASI and employment	(11) .....	19.0	3.2	26.5	28.8	21.8	23.3
OASI and veterans'	(12) .....	18.8	41.8	17.6	6.1	9.7	1.9
Employment and veterans'	(13) .....	2.4	1.8	1.7	1.2	7.3	.6
Total covered by three types of plans	(14) .....	16.0	34.0	16.4	6.1	9.1	.6
OASI, employment, and veterans'	(15) .....	16.0	34.0	16.4	6.1	9.1	.6

Table 18

ESTIMATED PERCENT DISTRIBUTIONS, BY NUMBER AND TYPES OF PENSION COVERAGES, BY 1953 INCOME,  
OF MARRIED COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

Number and Types of Pension Coverages		All Married Couples	Married Couples with Income (Total)	Married Couples with 1953 Incomes of:				
				\$1,000- \$1,999	\$2,000- \$2,999	\$3,000- \$3,999	\$4,000- \$4,999	\$5,000 and Over
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)
Total number	(1) .....	1,768,000*	1,650,000	184,000	226,000	484,000	479,000	191,000
Total percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not covered	(3) .....	4.5%	3.2%	10.4%	1.5%	1.2%	1.4%	...
Coverage not reported	(4) .....	2.7	1.7	1.0	2.3	3.2	.4	.8%
Total covered	(5) .....	92.8	95.1	88.6	96.2	95.6	98.2	99.2
Total covered by but one type of plan	(6) .....	36.6%	36.6%	51.4%	42.7%	32.1%	31.4%	29.4%
OASI—Primary (Social Security)	(7) .....	30.1	30.4	41.9	38.8	24.5	24.5	26.6
Employment (current or previous)	(8) .....	5.7	5.4	7.6	3.9	6.5	6.2	2.8
Veterans'	(9) .....	.8	.8	1.9	...	1.1	.7	...
Total covered by two types of plans	(10) .....	40.2	41.7	29.6	44.2	46.2	46.0	39.5
OASI and employment	(11) .....	19.0	20.0	21.0	15.5	19.5	25.2	19.3
OASI and veterans'	(12) .....	18.8	19.2	7.6	27.9	22.4	17.5	19.3
Employment and veterans'	(13) .....	2.4	2.5	1.0	.8	4.3	3.3	.9
Total covered by three types of plans	(14) .....	16.0	16.8	7.6	9.3	17.3	20.8	30.3
OASI, employment, and veterans'	(15) .....	16.0	16.8	7.6	9.3	17.3	20.8	30.3

\* Included in the total are 58,000 couples in the "without income" group, 86,000 in the \$1-\$999 or less income group, and 60,000 in the "income not reported" category. For each of these groups, the number of such couples in the sample was too small to permit reliable estimation of the distribution by number and types of coverages.

Table 19

## ESTIMATED PERCENT DISTRIBUTIONS, BY AMOUNT OF TOTAL EXPECTED MONTHLY PENSION FROM CURRENT AND PREVIOUS EMPLOYMENT, BY AGE, OF ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953, and all persons under age 25 except wives of persons aged 25 or more]

Total Expected Monthly Pension from Current and Previous Employment		All Adults	Adults, Aged:					
			25-34	35-44	45-54	55-64	65 and Over	
(1)		(2)	(3)	(4)	(5)	(6)	(7)	
Total adults								
Number	(1) .....	4,951,000*	1,293,000	1,033,000	776,000	812,000	907,000	
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	
Pensions from which Social Security benefits are not deducted	(3) .....	10.2%	5.5%	11.9%	11.9%	12.0%	13.4%	
33 \$ 1-\$ 19	(4) .....	.2	...	...	...	...	1.0	
	(5) .....	.7	.1	.7	.2	.4	2.1	
	(6) .....	1.8	.9	2.0	2.0	3.0	1.9	
	(7) .....	.5	.1	1.2	.2	.4	.6	
	(8) .....	.7	.3	.7	.9	.9	1.0	
	(9) .....	3.3	2.9	4.0	3.6	3.9	3.1	
	(10) .....	.7	...	.5	.7	1.1	1.5	
	(11) .....	.7	.3	.7	1.1	.7	1.0	
	(12) .....	.5	.1	.5	1.8	.4	...	
	(13) .....	.5	.5	.4	.9	.4	.6	
	(14) .....	.5	.3	1.2	.5	.4	.2	
	(15) .....	.1	...	...	...	.4	.4	
	Pensions from which Social Security benefits are deducted	(16) .....	2.4	1.9	3.1	3.2	3.0	1.3
	No pension expected	(17) .....	76.7	78.8	73.5	72.1	74.4	82.2
	Not reported	(18) .....	10.7	13.8	11.5	12.8	10.6	3.1

\* The total exceeds by 130,000 the sum of the figures shown in columns 3 through 7 because, while some wives under aged 25 were included (see headnote), the number of such persons in the sample was too small to permit reliable estimation of the distribution by amount of total expected monthly pension.

Table 20

ESTIMATED PERCENT DISTRIBUTIONS, BY AMOUNT OF TOTAL EXPECTED MONTHLY PENSION FROM  
CURRENT AND PREVIOUS EMPLOYMENT, OF MARRIED COUPLES, OTHER MALE ADULTS,  
AND OTHER FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and all other persons whose 1953 income exceeded \$5,000; excludes couples in which husband was under age 25 and all other persons under age 25]

<i>Total Expected Monthly Pension from Current and Previous Employment</i>	<i>Married Couples</i>	<i>Other Male Adults</i>	<i>Other Female Adults</i>
(1)	(2)	(3)	(4)
<b>Total</b>			
Number .....	1,768,000	465,000	950,000
Percent .....	100.0	100.0	100.0
None .....	56.3%	65.7%	84.2%
\$ 1-\$ 19 .....	.6	.4	...
20- 39 .....	1.3	1.5	.7
40- 59 .....	3.8	3.4	.4
60- 79 .....	.7	.8	1.1
80- 99 .....	1.4	1.5	.5
100- 119 .....	9.9	8.6	.7
120- 139 .....	1.7	2.6	.5
140- 159 .....	1.6	1.1	.2
160- 179 .....	1.1	.8	.4
180- 199 .....	1.2	.8	...
200 and over .....	1.0	.8	.4
Not completely reported .....	19.4	12.0	10.9

Table 21

ESTIMATED PERCENT DISTRIBUTIONS, BY AMOUNT OF TOTAL EXPECTED MONTHLY PENSION FROM CURRENT AND PREVIOUS EMPLOYMENT, BY AGE OF HUSBAND, OF MARRIED COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

<i>Total Expected Monthly Pension from Current and Previous Employment</i>	<i>All Married Couples</i>	<i>Married Couples, Husband Aged:</i>				
		<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-64</i>	<i>65 and Over</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total couples						
Number .....	1,768,000	499,000	417,000	285,000	289,000	278,000
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0
None .....	56.3%	58.1%	56.7%	50.9%	52.7%	61.6%
\$ 1-\$ 19 .....	.6	.7	...	...	...	2.5
20- 39 .....	1.3	...	.4	.6	.6	6.3
40- 59 .....	3.8	2.8	4.2	3.7	5.5	3.8
60- 79 .....	.7	.4	1.3	.6	.6	.6
80- 99 .....	1.4	.4	1.7	1.8	1.2	2.5
100- 119 .....	9.9	6.3	10.9	11.7	14.0	8.8
120- 139 .....	1.7	.7	1.7	1.2	1.8	3.8
140- 159 .....	1.6	.7	.8	1.8	1.8	3.8
160- 179 .....	1.1	.4	1.3	3.7	.6	...
180- 199 .....	1.2	1.4	.4	2.5	1.2	.6
200 and over .....	1.0	.4	2.9	.6	.6	...
Not completely reported .....	19.4	27.7	17.7	20.9	19.4	5.7

Table 22

ESTIMATED PERCENT DISTRIBUTIONS, BY AMOUNT OF TOTAL EXPECTED MONTHLY PENSION  
(EXCLUDING VETERAN'S PENSION), OF ALL ADULTS, MARRIED COUPLES, OTHER MALE  
ADULTS, AND OTHER FEMALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and all other persons whose 1953 income exceeded \$5,000; excludes couples in which husband was under age 25 and all other persons under age 25]

Total Expected Monthly Pension (Excluding Veteran's Pension)	All Adults		Married Couples		Other Male Adults		Other Female Adults
	Total	Male Veterans	Total	Husband a Veteran	Total	Veterans	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Total</b>							
Number .....	4,951,000	871,000	1,768,000	686,000	465,000	185,000	950,000
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None .....	14.7%	1.8%	4.8%	1.0%	11.3%	2.8%	32.7%
\$ 1-\$ 19 .....	.7	...	...	...	.4	...	...
20- 39 .....	5.3	.8	1.1	.3	3.4	1.9	5.7
40- 59 .....	6.8	.8	1.1	.8	3.4	.9	10.1
60- 79 .....	3.8	3.6	1.7	.3	5.6	2.8	3.9
80- 99 .....	3.9	8.9	2.6	.8	4.5	5.7	2.0
100- 119 .....	3.3	4.6	3.8	1.3	6.8	6.6	1.5
120- 139 .....	1.2	2.0	3.6	3.3	1.1	...	.9
140- 159 .....	1.3	3.6	3.4	3.0	4.1	5.7	.2
160- 179 .....	1.1	2.0	1.5	.8	1.5	...	.4
180- 199 .....	.7	1.0	1.6	1.0	.8	...	...
200 and over .....	.7	2.4	3.3	3.0	1.9	4.7	.4
Not completely reported ..	56.5	68.5	69.5	84.4	55.2	68.9	42.2



Table 23

ESTIMATED PERCENT DISTRIBUTIONS, BY AMOUNT OF TOTAL EXPECTED MONTHLY PENSION  
(EXCLUDING VETERAN'S PENSION), BY AGE OF HUSBAND, OF MARRIED  
COUPLES IN PENNSYLVANIA: MARCH, 1954

[Excludes couples in which 1953 income of either spouse exceeded \$5,000 and couples in which husband was under age 25]

Total Expected Monthly Pension (Excluding Veteran's Pension)	All Married Couples	Married Couples, Husband Aged:				
		25-34	35-44	45-54	55-64	65 and Over
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Total couples						
Number .....	1,768,000	499,000	417,000	285,000	289,000	278,000
Percent .....	100.0	100.0	100.0	100.0	100.0	100.0
None .....	4.8%	2.1%	2.5%	4.3%	1.8%	17.0%
\$ 1-\$ 19 .....	...	...	...	...	...	...
20- 39 .....	1.1	.4	.4	...	1.2	4.4
40- 59 .....	1.1	.4	.4	.6	.6	4.4
60- 79 .....	1.7	...	1.3	...	2.4	6.3
80- 99 .....	2.6	.7	2.5	1.8	2.4	6.9
100- 119 .....	3.8	.7	.4	3.1	4.3	15.1
120- 139 .....	5.6	1.7	5.5	6.1	6.1	12.0
140- 159 .....	3.4	1.4	3.4	3.1	3.7	6.9
160- 179 .....	1.5	1.1	.4	3.7	.6	2.5
180- 199 .....	1.6	.7	.4	2.5	3.0	2.5
200 and over .....	3.3	1.7	6.7	3.7	1.8	1.9
Not completely reported .....	69.5	89.1	76.1	71.1	72.1	20.1

Table 24

ESTIMATED PERCENT DISTRIBUTION, BY EXPECTATION OF RECEIVING A VETERAN'S PENSION,  
OF MALE ADULTS IN PENNSYLVANIA: MARCH, 1954

[Excludes persons whose income or whose spouse's income exceeded \$5,000 in 1953 and all persons under age 25]

<i>Veteran Status and Expectation of a Veteran's Pension</i>	<i>Male Adults</i>
(1)	(2)
Total male adults	
Number .....	2,233,000
Percent .....	100.0
Not a veteran .....	59.5%
Veteran status not reported .....	1.5
Veteran—Total .....	39.0
Receiving a veteran's pension .....	4.0
Expecting a veteran's pension .....	5.1
Uncertain about a veteran's pension .....	3.9
Informed .....	.1
Uninformed .....	3.8
Not expecting a veteran's pension .....	24.1
Expectation not reported .....	1.9

Table 25

PERCENTS OF FIRMS WITH AND WITHOUT PENSION PLANS, BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes firms in which employees are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employees which became employers subsequent to March, 1952]

Number of Pennsylvania Employees in Firm	Total		Percent of Firms:		
	Number	Percent	With Pension Plan	Without Pension Plan	Not Reporting
(1)	(2)	(3)	(4)	(5)	(6)
All firms employing Pennsylvanians—Estimated .....	177,664	100.0%	3.0%	97.0%	*
Firms employing:					
1- 9 Pennsylvanians .....	142,727	100.0	.7	98.3	...
10- 99 Pennsylvanians .....	30,516	100.0	8.4	91.6	...
100- 499 Pennsylvanians .....	3,788	100.0	34.0	66.0	...
500- 999 Pennsylvanians .....	313	100.0	61.7	37.7	.6%
1,000-4,999 Pennsylvanians .....	279	100.0	82.8	16.5	.7
5,000 or more Pennsylvanians .....	41	100.0	87.8	12.2	...

\* Less than .05%.

Table 26

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT PENSION COVERAGE, BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes employees not covered by Unemployment Compensation and employees of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Number of Pennsylvania Employees in Firm	Total Pennsylvania Employees		Percent of Pennsylvania Employees:		
	Number	Percent	Covered by Pension Plan	Not Covered by Pension Plan	Not Reported
(1)	(2)	(3)	(4)	(5)	(6)
All firms employing Pennsylvanians—Estimated .....	3,388,302	100.0%	35.2%	64.6%	.2%
Firms employing:					
1- 9 Pennsylvanians .....	428,418	100.0	1.2	98.8	...
10- 99 Pennsylvanians .....	874,770	100.0	7.3	92.7	...
100- 499 Pennsylvanians .....	747,049	100.0	26.5	73.5	...
500- 999 Pennsylvanians .....	209,012	100.0	45.2	53.2	1.6
1,000-4,999 Pennsylvanians .....	563,127	100.0	66.4	32.8	.8
5,000 or more Pennsylvanians .....	565,926	100.0	80.5	19.5	...

Table 27

PERCENTS OF FIRMS WITH AND WITHOUT PENSION PLANS—FOR FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, IN INDUSTRY GROUPS, FOR ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes firms in which employes are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employes which became employers subsequent to March, 1952]

Firm Size or Industry Group	Total		Percent of Firms:		
	Number	Percent	With Pension Plan	Without Pension Plan	Not Reporting
(1)	(2)	(3)	(4)	(5)	(6)
Firms employing 500 or more Pennsylvanians.....	633	100.0%	72.7%	26.7%	.6%
All firms employing Pennsylvanians—Estimated .....	177,664	100.0	3.0	97.0	*
Mining .....	3,291	100.0	27.6	72.4	..
Construction .....	18,123	100.0	.2	99.8	..
Food .....	2,149	100.0	4.6	95.4	..
Textiles .....	1,209	100.0	13.5	86.5	..
Apparel .....	2,174	100.0	26.2	73.8	..
Lumber, wood, paper, furniture, and fixtures .....	2,956	100.0	6.7	93.3	..
Printing and publishing .....	1,772	100.0	12.2	87.7	.1
Chemicals and products of petroleum and coal .....	756	100.0	19.2	80.8	..
Stone, clay, and glass products .....	933	100.0	9.6	90.3	.1
Primary metals .....	545	100.0	24.6	75.2	.2
Fabricated metals .....	1,411	100.0	10.7	89.3	..
Machinery and electrical and transportation equipment ..	1,987	100.0	11.1	88.9	..
Other manufacturing industries .....	1,614	100.0	14.9	85.1	..
Transportation, communication, and utilities .....	7,168	100.0	3.9	96.1	..
Trade .....	79,522	100.0	.4	99.6	..
Finance, insurance, and real estate .....	11,150	100.0	7.8	92.2	..
Service .....	40,059	100.0	1.6	98.4	*
Other .....	845	100.0	1.1	98.9	..

\* Less than .05%.

Table 28

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT PENSION COVERAGE—  
IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY  
GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Firm Size or Industry Group	Total Pennsylvania Employes		Percent of Pennsylvania Employes:		
	Number	Percent	Covered by	Not	Not
			Pension Plan	Covered by	
(1)	(2)	(3)	(4)	(5)	(6)
Firms employing 500 or more Pennsylvanians .....	1,338,065	100.0%	69.1%	30.3%	.6%
All firms employing Pennsylvanians—Estimated .....	3,388,302	100.0	35.2	64.6	.2
Mining .....	128,772	100.0	72.4	27.6	...
Construction .....	173,704	100.0	2.2	97.8	...
Food .....	96,821	100.0	30.8	67.0	2.2
Textiles .....	125,060	100.0	28.0	71.4	.6
Apparel .....	174,709	100.0	35.2	64.8	...
Lumber, wood, paper, furniture, and fixtures .....	79,502	100.0	26.5	73.5	...
Printing and publishing .....	56,188	100.0	28.4	69.7	1.9
Chemicals and products of petroleum and coal .....	96,584	100.0	51.5	48.5	...
Stone, clay, and glass products .....	77,815	100.0	44.3	54.6	1.1
Primary metals .....	321,142	100.0	86.6	13.0	.4
Fabricated metals .....	131,586	100.0	55.8	44.2	...
Machinery and electrical and transportation equipment .....	356,786	100.0	62.9	36.9	.2
Other manufacturing industries .....	133,400	100.0	30.3	69.7	...
Transportation, communication, and utilities .....	221,173	100.0	45.0	55.0	...
Trade .....	769,617	100.0	9.0	90.9	.1
Finance, insurance, and real estate .....	177,422	100.0	29.4	70.6	...
Service .....	259,481	100.0	3.2	96.6	.2
Other .....	8,540	100.0	8.5	91.5	...

Table 29

PERCENT DISTRIBUTIONS, BY EFFECTIVE DATE OF BENEFIT PROVISIONS OF PENSION PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Effective Date of Benefit Provisions of Pension Plan	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:								
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Total covered Pennsylvania employes										
Number (1) .....	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent (2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953 (3) .....	1.3%	3.9%	...	...	.5%	15.8%	14.6%	16.7%	12.1%	2.4%
1952 (4) .....	2.1	2.8	.2	...	14.2	1.1	1.6	...	5.1	8.3
1951 (5) .....	4.3	7.4	.6	...	2.4	28.9	38.0	22.4	9.0	1.5
1950 (6) .....	24.7	22.1	2.5	...	1.8	...	*	8.7	...	13.0
1949 (7) .....	4.0	3.4	...	23.8	...	.3	...	4.8	...	.5
1948 (8) .....	4.8	4.4	41.0	...	...	...	.4	5.4	4.3	...
1947 (9) .....	1.8	3.4	.9	1.6	...	1.0	42.6	.4	...	.3
1946 (10) .....	4.4	6.3	51.4	6.4	11.6	...	...	...	...	2.6
1945 (11) .....	2.4	2.4	.2	...	3.7	.6	...	18.3	42.7	5.3
1944 (12) .....	3.4	3.0	.7	...	3.3	9.6	...	2.7	1.9	19.4
1943 (13) .....	3.0	3.2	...	...	39.2	2.1	...	.7	2.6	13.4
1942 (14) .....	1.9	1.7	.1	5.3	...	5.3	.1	10.6	...	5.7
1941 (15) .....	2.9	2.5	.2	...	10.8	...	...	7.0	...	1.9
1940 (16) .....	1.0	1.6	...	...	.3	3.4	...	...	...	2.2
1930-39 (17) .....	3.4	3.0	1.4	...	...	22.6	...	...	10.6	5.3
1920-29 (18) .....	7.9	6.4	.6	60.6	2.5	...	...	...	1.8	...
1910-19 (19) .....	15.1	11.8	...	...	4.7	...	...	...	...	3.5
1900-09 (20) .....	1.7	1.3	...	...	...	...	...	...	...	4.4
Before 1900 (21) .....	*	.1	...	...	...	...	...	...	5.4	...
Reported as "old" (22) .....	.4	.7	...	...	...	...	...	...	.3	.5
Not reported (23) .....	9.5	8.6	.2	2.3	5.0	9.3	2.7	2.3	4.2	9.8

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Effective Date of Benefit Provisions of Pension Plan	Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other	
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Total covered Pennsylvania employees											
Number	(1) .....	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953	(3) .....	2.4%	.9%	.4%	5.2%	1.7%	...	9.8%	1.4%	14.1%	47.0%
1952	(4) .....	4.9	.8	7.9	.9	7.2	*	7.7	2.3	17.3	3.2
1951	(5) .....	3.7	.4	1.8	6.3	29.5	11.1%	5.5	1.7	11.0	34.7
1950	(6) .....	60.8	37.5	59.9	30.2	23.0	2.1	4.0	*	12.5	4.1
1949	(7) .....	.5	3.5	13.1	4.7	5.4	5.2	.3	1.8	2.5	...
1948	(8) .....	...	1.6	.8	1.0	1.5	3.6	.9	1.3	...	...
1947	(9) .....	.5	.2	4.3	1.2	.2	...	1.2	8.0	8.0	...
1946	(10) .....	.1	.8	...	.5	2.6	2.6	7.0	18.7	4.1	...
1945	(11) .....	1.8	...	...	.2	5.8	2.9	3.9	9.4	3.1	...
1944	(12) .....	6.7	3.3	1.5	1.4	5.3	.4	2.7	.6	3.4	...
1943	(13) .....	.4	1.0	1.1	3.5	5.0	2.6	1.4	1.2	...	...
1942	(14) .....	2.3	.5	2.4	3.5	1.0	.2	.9	.4	...	...
1941	(15) .....	2.7	*	2.6	1.1	5.0	8.6	2.4	10.6	7.0	...
1940	(16) .....	...	.5	2.7	2.0	.3	1.4	7.5	4.5	...	...
1930-39	(17) .....	...	...	.1	.5	2.8	8.7	11.5	6.0	...	...
1920-29	(18) .....	...	20.8	...	1.1	.9	1.5	5.7	10.3	12.0	...
1910-19	(19) .....	...	2.0	...	28.9	1.5	48.7	18.9	7.9	...	...
1900-09	(20) .....	...	...	...	6.0	...	...	...	...	...	...
Before 1900	(21) .....	...	...	...	...	...	...	...	...	...	...
Reported as "old"	(22) .....	...	.5	.1	...	...	...	2.4	8.8	...	...
Not reported	(23) .....	13.2	25.7	1.3	1.8	1.3	.4	6.3	5.1	5.0	11.0

\* Less than .05%.

Table 30

PERCENT DISTRIBUTIONS, BY TERM OF PENSION COVERAGE CONTRACT, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Term of Pension Coverage Contract	Percent of Covered Pennsylvania Employees of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Plan effective under contract for a limited term, dependent upon renegotiation for extension—Total											
	(3) .....	36.7%	31.6%	1.8%	...	14.5%	14.7%	1.6%	10.8%	...	27.7%
With a term of:											
1 year	(4) .....	2.0	1.8	...	...	...	.9	.9	6.4	...	1.4
2 years	(5) .....	.8	.7	...	...	9.3	2.5	*	...	...	...
3 years	(6) .....	.4	.3	*	...	...	...	...	...	...	.7
4 years	(7) .....	9.9	8.2	1.8	...	2.4	1.4	.7	...	...	...
5 years	(8) .....	22.9	20.0	...	...	2.8	9.9	...	4.4	...	25.6
6 to 9 years	(9) .....	.4	.3	...	...	...	...	...	...	...	...
10 years	(10) .....	*	.1	...	...	...	...	...	...	...	...
11 to 19 years	(11) .....	.3	.2	...	...	...	...	...	...	...	...
No limited term, term indefinite, or term unknown											
	(12) .....	50.0	54.7	98.1	96.1%	77.9	79.1	95.7	86.3	86.7%	63.0
Not reported	(13) .....	13.3	13.7	.1	3.9	7.6	6.2	2.7	2.9	13.3	9.3



Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Term of Pension Coverage Contract	Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number (1) .....	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent (2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Plan effective under contract for a limited term, dependent upon renegotiation for extension—Total (3) .....	56.1%	58.2%	49.2%	40.0%	27.4%	25.4%	5.4%	1.0%	17.3%	13.8%
With a term of:										
1 year (4) .....	4.7	.3	...	...	2.3	13.4	2.3	...	...	...
2 years (5) .....	1.0	.2	...	1.3	1.7	...	...	...	...	...
3 years (6) .....	...	...	...	...	...	3.0	...	1.0	...	...
4 years (7) .....	6.0	30.4	2.1	1.5	1.6	...	1.8	...	15.6	...
5 years (8) .....	44.4	25.0	46.5	37.2	21.2	9.0	1.3	*	1.7	13.8
6 to 9 years (9) .....	...	1.3	...	...	...	...	...	...	...	...
10 years (10) .....	...	...	.6	...	.6	...	...	...	...	...
11 to 19 years (11) .....	...	1.0	...	...	...	...	...	...	...	...
No limited term, term indefinite, or term unknown (12) .....	26.9	12.8	43.5	50.2	43.2	73.5	76.3	82.7	74.5	86.2
Not reported (13) .....	17.0	29.0	7.3	9.8	29.4	1.1	18.3	16.3	8.2	...

\* Less than .05%.

Table 31

PERCENT DISTRIBUTIONS, BY PENSION ELIGIBILITY REQUIREMENTS RELATED TO AGE AT TIME OF BECOMING EMPLOYED,  
OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND,  
FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension Eligibility Requirements	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:										
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
Total covered Pennsylvania employes												
Number	(1) .....	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730	
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
46	Maximum age, at time of becoming employed, for pension eligibility—Total	(3) .....	29.4%	27.6%	4.0%	...	46.7%	40.3%	2.6%	71.1%	24.6%	51.7%
	With maximum age of:											
	Under 43 years	(4) .....	.4	.4	.6	...	2.9	1.1	...	...	...	...
	43 to 47 years	(5) .....	.6	.8	.2	...	...	...	*	9.3	...	.7
	48 to 52 years	(6) .....	3.9	3.9	.1	...	.4	15.4	.1	3.6	4.6	6.9
	53 to 57 years	(7) .....	5.7	6.0	.3	...	13.8	.3	1.5	38.5	...	14.1
	58 to 62 years	(8) .....	6.2	5.5	1.6	...	2.9	2.3	.3	12.0	...	4.6
	63 to 67 years	(9) .....	11.4	9.7	1.2	...	23.6	19.8	.7	7.7	9.4	25.4
	Over 67 years	(10) .....	1.2	1.3	...	...	3.1	1.4	...	...	10.6	...
	No maximum age, but minimum service for pension eligibility—Total	(11) .....	57.8	60.0	95.8	91.3%	7.2	53.8	94.7	16.2	58.8	23.1
	With minimum service of:											
	1 to 12 years	(12) .....	9.4	11.4	1.1	30.7	5.1	16.4	.2	8.4	10.8	7.7
	13 to 17 years	(13) .....	33.1	29.2	2.5	...	2.1	15.5	13.7	7.2	40.7	12.4
	18 to 22 years	(14) .....	12.4	16.1	92.2	60.6	...	13.2	80.8	.6	4.3	3.0
	Over 22 years	(15) .....	2.9	3.3	...	...	...	8.7	*	...	3.0	...
	No maximum age and no minimum service; no minimum benefit (other than one depending on service)	(16) .....	4.0	4.4	.1	...	41.1	...	...	10.0	8.0	15.0
	No maximum age and no minimum service; minimum benefit, not dependent on service	(17) .....	.1	.1	...	...	...	...	...	...	...	2.3
	Not reported	(18) .....	8.7	7.9	.1	8.7	5.0	5.9	2.7	2.7	8.6	7.9

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension Eligibility Requirements		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Maximum age, at time of becoming employed, for pension eligibility—Total											
	(3) .....	53.7%	3.8%	40.0%	29.9%	49.9%	33.8%	57.3%	52.5%	47.2%	27.0%
With maximum age of:											
Under 43 years	(4) .....	...	...	...	1.0	...	...	*	...	15.6	...
43 to 47 years	(5) .....	2.7	...	.1	...	.4	3.0	2.9	1.4	...	8.7
48 to 52 years	(6) .....	2.4	1.4	5.3	1.9	10.4	8.0	11.0	3.0	14.3	...
53 to 57 years	(7) .....	31.1	.4	7.4	4.9	16.2	2.6	8.7	14.1	...	7.3
58 to 62 years	(8) .....	14.7	.5	21.7	9.2	9.0	...	12.8	3.4	6.5	...
63 to 67 years	(9) .....	2.8	1.5	5.5	10.9	13.9	20.2	21.9	18.4	...	11.0
Over 67 years	(10) .....	...	...	...	2.0	...	...	...	12.2	10.8	...
No maximum age, but minimum service for pension eligibility—Total											
	(11) .....	37.4	69.7	57.8	63.4	44.7	62.2	39.4	28.0	47.8	73.0
With minimum service of:											
1 to 12 years	(12) .....	7.3	2.9	24.7	23.4	32.9	5.3	19.3	6.6	27.8	29.2
13 to 17 years	(13) .....	28.4	64.9	27.1	37.7	7.2	...	14.6	16.1	...	36.6
18 to 22 years	(14) .....	.1	1.0	.7	2.3	.9	30.8	4.9	4.3	20.0	7.2
Over 22 years	(15) .....	1.6	.9	5.3	...	3.7	26.1	.6	1.0	...	...
No maximum age and no minimum service; no minimum benefit (other than one depending on service)											
	(16) .....	1.5	1.7	.9	4.9	4.1	3.6	.6	14.1	...	...
No maximum age and no minimum service; minimum benefit, not dependent on service											
	(17) .....	...	...	...	...	...	...	...	.3	...	...
Not reported	(18) .....	7.4	24.8	1.3	1.8	1.3	.4	2.7	5.1	5.0	...

\* Less than .05%.

Table 32

PERCENT DISTRIBUTIONS, BY AGE AND SERVICE REQUIREMENTS OF PLANS FOR NORMAL RETIREMENT, OF COVERED PENNSYLVANIA EMPLOYEES, IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employees not covered by Unemployment Compensation and employees of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Age and Service Requirements	Percent of Covered Pennsylvania Employees of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employees											
Number	(1) .....	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age 60—Total	(3) .....	10.4%	11.1%	91.3%	...	...	...	*	...	10.0%	.5%
19-23 years of service	(4) .....	9.9	10.4	91.3	...	...	...	*	...	4.3	.5
Other	(5) .....	.5	.7	...	...	...	...	...	...	5.7	...
Age 65—Total	(6) .....	79.6	78.8	8.6	97.7%	95.0%	87.4%	97.3%	97.6%	85.8	90.0
No service requirement	(7) .....	6.3	5.3	.1	...	16.9	...	...	10.0	7.9	18.4
1-3 years of service	(8) .....	13.0	12.0	2.1	1.6	50.5	22.8	.8	16.5	17.0	29.3
4-8 years of service	(9) .....	3.2	4.0	1.3	5.3	2.2	19.1	.4	29.3	7.8	4.3
9-13 years of service	(10) .....	11.2	11.6	.9	23.8	13.8	2.9	1.4	21.1	8.8	5.2
14-18 years of service	(11) .....	38.6	35.1	2.5	...	7.9	17.8	13.7	10.8	42.6	31.4
19-23 years of service	(12) .....	3.9	6.8	1.2	67.0	.8	14.9	81.0	.9	...	1.4
24-28 years of service	(13) .....	3.1	3.8	*	...	2.9	9.9	*	9.0	1.7	...
Over 28 years of service	(14) .....	.3	.2	.5	...	...	...	...	...	...	...
Other	(15) .....	1.3	1.9	.1	...	...	6.7	...	...	...	1.6
Not reported	(16) .....	8.7	8.2	...	2.3	5.0	5.9	2.7	2.4	4.2	7.9

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Age and Service Requirements		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
49 Age 60—Total	(3) .....	.1%	.8%	...	3.7%	.1%	30.7%	6.7%	...	...	4.1%
19-23 years of service	(4) .....	.1	.8	...	2.3	...	30.7	*	...	...	...
Other	(5) .....	...	...	...	1.4	.1	...	6.7	...	...	4.1
Age 65—Total	(6) .....	92.4	73.9	97.3%	92.8	75.5	68.9	86.7	86.1%	95.0%	48.3
No service requirement	(7) .....	1.7	3.2	.3	5.3	3.3	11.5	3.1	16.7	...	...
1-3 years of service	(8) .....	7.9	1.0	9.5	18.1	11.0	13.1	19.7	22.4	7.1	29.2
4-8 years of service	(9) .....	9.1	.8	3.1	2.0	7.5	1.3	13.0	5.1	10.6	...
9-13 years of service	(10) .....	7.6	2.2	41.1	22.1	21.0	5.8	14.3	9.7	41.7	3.2
14-18 years of service	(11) .....	61.2	65.5	37.2	44.3	24.5	.2	30.6	25.5	...	...
19-23 years of service	(12) .....	2.4	.3	.8	*	2.8	10.3	5.4	4.3	20.0	7.2
24-28 years of service	(13) .....	2.5	.9	5.3	...	5.4	26.7	.6	2.4	15.6	8.7
Over 28 years of service	(14) .....	...	...	...	1.0	...	...	...	...	...	...
Other	(15) .....	.1	1.0	...	1.7	23.1	...	3.9	...	...	47.6
Not reported	(16) .....	7.4	24.3	2.7	1.8	1.3	.4	2.7	13.9	5.0	...

\* Less than .05%.

Table 33

PERCENT DISTRIBUTIONS, BY COMPULSORY RETIREMENT REQUIREMENTS OF PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Compulsory Retirement Requirements	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Retirement compulsory at normal retirement age	(3)	5.5%	4.6%	*	...	.4%	9.1%	...	1.2%	...	2.6%
May work beyond normal retirement age only with special permission or at request of management—Total	(4)	31.6	29.1	3.2%	29.1%	38.7	35.3	.9%	42.3	19.6%	55.9
With a compulsory retirement age of:											
65 years	(5)	*	*	...	...	...	...	...	...	...	...
66 years	(6)	.1	.1	...	...	...	...	...	...	...	...
68 years	(7)	1.4	1.1	...	...	1.0	...	...	.3	...	.2
70 years	(8)	1.8	2.0	.6	...	...	...	...	2.9	1.4	...
75 years	(9)	*	*	...	...	...	*	.3	.3	...	...
No compulsory retirement age	(10)	28.3	25.9	2.6	29.1	37.7	35.3	.6	38.8	18.2	55.7
No eligibility requirement for working beyond normal retirement age other than ability to do job—Total	(11)	46.9	50.1	96.3	67.0	41.6	42.3	95.6	38.2	28.7	22.8
With a compulsory retirement age of:											
65 years	(12)	.1	.1	...	...	...	...	...	...	...	...
68 years	(13)	3.3	3.1	.2	...	1.2	...	...	.4	...	8.6
70 years	(14)	1.8	1.7	.6	...	1.5	2.0	...	.6	10.7	4.3
75 years	(15)	.1	.1	...	...	1.8	...	...	...	...	...
No compulsory retirement age	(16)	41.6	45.1	95.5	67.0	37.1	40.3	95.6	37.2	18.0	9.9
No eligibility requirement, other than ability to do job, to work a specified length of time beyond normal retirement age after which special permission or request is required	(17)	3.0	4.1	...	...	...	4.6	...	7.1	...	1.9
May work only until specified service for pension entitlement is attained	(18)	.4	.4	...	...	1.7	...	...	2.1	...	.5
Other	(19)	.1	*	...	...	...	...	...	...	...	...
Not reported	(20)	12.5	11.7	.5	3.9	17.6	8.7	3.5	9.1	51.7	16.3

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Compulsory Retirement Requirements</i>		<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabri- cated Metals</i>	<i>Machinery and Electrical and Transportation Equipment</i>	<i>Other Manufac- turing Industries</i>	<i>Transportation, Communi- cation, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)	(2)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Retirement compulsory at normal retirement age	(3)	...	1.1%	6.7%	1.0%	15.0%	8.9%	27.9%	9.1%	...	...
May work beyond normal retirement age only with special permission or at request of management—Total	(4)	23.3%	4.8	18.4	50.1	51.2	62.8	21.6	59.4	36.6%	17.7%
With a compulsory retirement age of:											
65 years	(5)	...	...	...	...	...	...	.7	...	...	...
66 years	(6)	...	...	...	...	...	...	...	2.1	...	...
68 years	(7)	1.8	...	5.8	3.0	.7	...	1.8	...	...	8.7
70 years	(8)	2.7	.2	.1	.8	1.6	6.3	5.1	15.7	7.1	...
75 years	(9)	...	...	...	...	...	...	...	...	3.7	...
No compulsory retirement age	(10)	18.8	4.6	12.5	46.3	48.9	56.5	14.0	41.6	25.8	9.0
No eligibility requirement for working beyond normal retirement age other than ability to do job—Total	(11)	33.2	68.2	65.0	35.3	29.3	24.8	27.6	11.5	42.8	18.2
With a compulsory retirement age of:											
65 years	(12)	...	...	...	...	...	1.0	...	...	...	...
68 years	(13)	13.0	...	18.6	4.2	8.8	...	1.8	...	...	...
70 years	(14)	9.0	.2	...	.8	...	8.4	...	2.1	...	...
75 years	(15)	...	*	...	...	...	...	...	...	...	...
No compulsory retirement age	(16)	11.2	68.0	46.4	30.3	20.5	15.4	25.8	9.4	42.8	18.2
No eligibility requirement, other than ability to do job, to work a specified length of time beyond normal retirement age after which special permission or request is required	(17)	30.3	.1	5.9	7.4	...	2.3	9.9	5.4	15.6	...
May work only until specified service for pension entitlement is attained	(18)	5.1	.1	...	.1	...	...	1.1	...	...	...
Other	(19)	...	...	...	...	1.3	...	...	...	...	...
Not reported	(20)	8.1	25.7	4.0	6.1	3.2	1.2	11.9	14.6	5.0	64.1

\* Less than .05%.

Table 34

PERCENT DISTRIBUTIONS, BY ELIGIBILITY REQUIREMENTS FOR EARLY RETIREMENT, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Eligibility Requirements for Early Retirement	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:					Textiles
		All Industries (Total)	Mining	Construction	Food		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Total covered Pennsylvania employes							
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0
Provision for early retirement—Total	(3)	43.5%	41.6%	4.3%	29.1%	40.6%	39.2%
No requirements other than age and/or service	(4)	23.3	22.9	3.8	23.8	28.1	12.2
Age 55—Total	(5)	11.0	9.8	3.1	...	2.2	1.0
With no service requirement	(6)	1.4	1.2	1.1	...	...	.1
With a service requirement of:							
1- 8 years	(7)	2.0	2.0	...	...	1.8	.6
9-13 years	(8)	1.2	1.1	.9	...	...	...
14-18 years	(9)	2.0	1.9	...	...	.4	.3
19-23 years	(10)	2.6	2.1	1.1	...	...	...
24-28 years	(11)	1.8	1.5	...	...	...	...
Over 28 years	(12)	*	*	...	...	...	...
Age 60—Total	(13)	10.6	11.0	.4	23.8	18.4	6.6
With no service requirement	(14)	1.3	1.0	...	...	13.1	...
With a service requirement of:							
1- 8 years	(15)	2.7	2.9	...	...	...	...
9-13 years	(16)	1.4	1.6	...	...	...	...
14-18 years	(17)	.7	.9	...	...	.3	...
19-23 years	(18)	1.5	1.2	...	23.8	...	6.3
24-28 years	(19)	1.9	2.5	.4	...	2.5	.3
Over 28 years	(20)	1.1	.9	...	...	2.5	...
Other	(21)	1.7	2.1	.3	...	7.5	4.6
Consent of company or pension board required	(22)	17.4	16.5	.5	5.3	12.5	27.0
With or without service requirements							
Age 55	(23)	7.3	6.3	...	...	9.4	19.7
Age 60	(24)	5.9	4.7	.1	...	.5	...
Other	(25)	4.2	5.5	.4	5.3	2.6	7.3
Other	(26)	2.8	2.2	...	...	...	...
No provision for early retirement—Total	(27)	46.7	49.0	95.5	68.6	47.0	54.9
Provision for vesting of employer contributions (not conditional upon continued employment in same industry)	(28)	4.3	4.2	.1	1.6	6.1	12.1
No provision for vesting of employer contributions (other than vesting conditional upon continued employment in same industry)	(29)	42.4	44.8	95.4	67.0	40.9	42.8
Provision for vesting not reported	(30)	*	*	...	...	...	...
Not reported	(31)	9.8	9.4	.2	2.3	12.4	5.9



Table 34 (Continued)

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:															
Eligibility Requirements for Early Retirement	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publish- ing	Chem- icals and Products of Petro- leum and Coal	Stone, Clay, and Glass Products	Primary Metals	Fabri- cated Metals	Machinery and Electrical and Transport- ation Equipment	Other Manufac- turing Industries	Transpor- tation, Communi- cation, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other	
(1)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Total covered Pennsylvania employees															
Number	(1)	61,517	21,057	15,973	49,730	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Provision for early retirement—Total	(3)	2.5%	60.0%	62.9%	62.9%	17.5%	8.4%	45.0%	70.1%	85.0%	70.8%	56.5%	75.0%	49.7%	71.5%
No requirements other than age and/or service	(4)	.7	44.0	41.9	42.8	7.4	4.5	40.0	33.2	67.9	20.6	42.8	37.3	12.2	64.2
Age 55—Total	(5)	*	28.4	41.6	26.3	5.9	3.7	28.4	7.2	21.2	6.6	6.1	33.0	7.0	27.6
With no service requirement	(6)	...	10.0	...	.3	.3	1.7	.5	.8	1.7	...	...	5.8	...	...
With a service requirement of:															
1- 8 years	(7)	*	2.6	...	3.2	3.3	.7	1.3	4.5	6.0	1.3	1.6	2.8	7.0	27.6
9-13 years	(8)	...	...	...	2.8	2.3	*	3.7	1.2	1.7	...	...	8.0	...	...
14-18 years	(9)	...	1.3	41.6	.1	...	1.1	4.8	.1	...	...	4.0	10.6	...	...
19-23 years	(10)	...	9.9	...	19.9	...	.1	.1	.5	11.8	2.4	.5	5.2	...	...
24-28 years	(11)	...	4.6	...	...	...	.1	18.0	...	...	2.9	...	.6	...	...
Over 28 years	(12)	...	...	...	...	...	...	...	.1	...	...	...	...	...	...
Age 60—Total	(13)	.7	7.1	.3	14.9	.1	.5	10.6	25.9	40.0	12.6	22.0	4.3	...	...
With no service requirement	(14)	...	...	...	...	...	.2	2.2	.7	.5	...	5.4	...	...	...
With a service requirement of:															
1- 8 years	(15)	.7	...	...	...	.1	...	.1	8.4	24.2	4.8	1.3	.4	...	...
9-13 years	(16)	...	...	...	...	...	...	4.1	2.5	8.7	...	8.4	1.4	...	...
14-18 years	(17)	...	...	...	7.7	...	.1	.5	1.1	3.5	...	1.9	2.5	...	...
19-23 years	(18)	...	...	.3	...	...	.1	...	...	...	7.8	5.0	...	...	...
24-28 years	(19)	...	7.1	...	...	...	.1	...	11.6	3.1	...	...	...	...	...
Over 28 years	(20)	...	...	...	7.2	...	...	3.7	1.6	...	...	...	...	...	...
Other	(21)	...	8.5	...	1.6	1.4	.3	1.0	.1	6.7	1.4	14.7	...	5.2	36.6
Consent of company or pension board required	(22)	1.8	16.0	21.0	19.9	10.1	3.9	5.0	36.9	17.1	25.1	12.2	37.7	37.5	7.3
With or without service requirements															
Age 55	(23)	.5	1.6	19.9	17.3	2.1	1.3	3.0	8.5	7.5	14.0	6.6	10.7	...	...
Age 60	(24)	...	.1	...	...	...	...	...	21.3	8.0	2.0	1.2	2.8	...	...
Other	(25)	1.3	14.3	1.1	2.6	8.0	2.6	2.0	7.1	1.6	9.1	4.4	24.2	37.5	7.3
Other	(26)	...	...	...	.2	...	...	...	...	...	25.1	1.5	...	...	...
No provision for early retirement—Total	(27)	94.8	37.7	26.8	28.6	75.0	66.6	52.2	25.1	13.7	28.6	39.5	9.8	44.9	17.5
Provision for vesting of employer contributions (not con- ditional upon continued employment in same industry)	(28)	.1	1.7	8.9	6.8	.2	1.7	6.2	3.6	.8	1.1	24.0	5.6	4.5	1.7
No provision for vesting of employer contributions (other than vesting conditional upon continued employment in same industry)	(29)	94.7	36.0	17.9	21.8	74.8	64.9	46.0	21.5	12.9	27.5	15.5	3.8	40.4	15.8
Provision for vesting not reported	(30)	...	...	...	...	...	*	...	...	...	...	...	.4	...	...
Not reported	(31)	2.7	2.3	10.3	8.5	7.5	25.0	2.8	4.8	1.3	.6	4.0	15.2	5.4	11.0

\* Less than .05%.

Table 35

PERCENT DISTRIBUTIONS, BY AGE AND SERVICE REQUIREMENTS FOR DISABILITY PENSION ELIGIBILITY, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Requirements for Disability Retirement Eligibility	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:												
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Total covered Pennsylvania employes														
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730	34,461	278,115	73,441
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Provision for disability retirement—Total	(3)	69.9%	69.2%	95.5%	5.3%	68.4%	45.5%	81.8%	30.7%	60.6%	47.2%	70.2%	70.4%	69.2%
No age requirement—Total	(4)	50.8	48.2	94.8	5.3	31.0	5.4	42.3	22.8	13.6	25.7	30.8	67.7	45.5
With no service requirement	(5)	6.8	8.4	91.2	...	2.3	...	.2	...	6.4	2.5	.1	2.8	...
With a service requirement of:														
1-3 years	(6)	1.8	2.2	.3	...	21.8	...	*	1.5	.3	.1	.5	.5	.3
4-8 years	(7)	.3	.9	...	5.3	.8	1.2	*	8.5	.3	*	.1	*	.6
9-15 years	(8)	3.5	3.0	.5	...	.5	.3	...	*	...	2.2	.1	1.7	.8
14-18 years	(9)	36.1	30.1	2.6	...	2.8	2.0	...	12.8	.9	20.9	26.2	60.8	42.2
19-23 years	(10)	1.8	3.2	.2	...	2.8	1.9	42.1	...	5.7	...	3.8	.6	.7
24-28 years	(11)	.5	.4	...	...	...	...	...	...	...	...	...	1.3	.9
Age 50—Total	(12)	7.3	6.6	...	...	...	...	...	...	1.9	8.3	6.7	*	4.1
With no service requirement	(13)	.5	.4	...	...	...	...	...	...	1.9	...	6.5	...	...
With a service requirement of:														
14-18 years	(14)	6.8	6.2	...	...	...	...	...	...	...	8.3	.2	...	4.1
19-23 years	(15)	*	*	...	...	...	...	...	...	...	...	...	*	...
Age 55—Total	(16)	5.8	5.9	...	...	29.6	9.8	...	5.4	40.6	7.6	10.1	.6	14.0
With no service requirement	(17)	1.1	.9	...	...	9.0	...	...	5.4	...	2.7	1.8	...	.9
With a service requirement of:														
14-18 years	(18)	3.6	4.1	...	...	13.1	3.4	...	...	40.6	3.1	8.3	.1	12.3
19-23 years	(19)	.6	.4	...	...	...	6.4	...	...	...	1.8	...	...	...
24-28 years	(20)	.5	.5	...	...	7.5	...	...	...	...	...	...	.5	.8
Age 60—Total	(21)	.2	.2	...	...	...	...	...	...	3.5	...	...	...	...
With no service requirement	(22)	.2	.2	...	...	...	...	...	...	3.5	...	...	...	...
With a service requirement of:														
4-8 years	(23)	*	*	...	...	...	...	...	...	...	...	...	...	...
Age 65, service until age 60	(24)	.8	2.1	...	...	...	3.3	38.9	.6	...	...	...	...	...
Other age or service requirements	(25)	.7	1.5	...	...	...	13.5	...	...	...	...	3.9	...	...
Requirements not reported	(26)	4.3	4.7	.7	...	7.8	13.5	.6	1.9	1.0	5.6	18.7	2.1	5.6
No provision for disability retirement—Total	(27)	21.5	22.3	4.5	92.4	26.6	48.6	1.8	66.9	30.9	44.9	20.9	5.2	29.5
Plan provides for vesting (not conditional upon continued employment in same industry) or early retirement	(28)	17.8	17.7	3.8	25.4	24.1	31.6	1.7	50.8	21.2	42.4	11.2	2.2	21.4
No provision for vesting (except vesting conditional upon continued employment in same industry) or early retirement	(29)	3.7	4.6	.7	67.0	2.5	17.0	.1	16.1	9.7	2.5	9.7	3.0	8.1
Not reported	(30)	8.6	8.5	...	2.3	5.0	5.9	16.4	2.4	8.5	7.9	8.9	24.4	1.3

Table 35 (Continued)

Estimated Percent of Covered Pennsylvania Employees of All Firms  
Employing Pennsylvanians in:

Requirements for Disability Retirement Eligibility	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other	
(1)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Total covered Pennsylvania employees								
Number	(1)	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Provision for disability retirement—Total	(3)	72.3%	45.8%	80.5%	66.8%	49.7%	58.5%	52.8%
No age requirement—Total	(4)	34.7	31.8	55.5	42.4	36.7	15.6	4.9
With no service requirement	(5)	.2	...	1.2	...	4.2	12.8	...
With a service requirement of:								
1-3 years	(6)	.3	1.0	1.3	16.9	5.8	.7	1.7
4-8 years	(7)	1.7	1.6	...	1.9	3.1	.4	3.2
9-13 years	(8)	3.3	5.4	7.3	2.2	19.9	...	...
14-18 years	(9)	29.0	18.9	45.7	17.2	2.9	...	...
19-23 years	(10)	.2	4.9	...	4.2	.8	1.7	...
24-28 years	(11)	...	...	...	*	...	...	...
Age 50—Total	(12)	24.9	2.0	3.3	12.7	1.4	...	36.6
With no service requirement	(13)	1.2	...	...	...	...	...	...
With a service requirement of:								
14-18 years	(14)	23.7	2.0	3.3	12.7	1.4	...	36.6
19-23 years	(15)	...	...	...	...	...	...	...
Age 55—Total	(16)	9.4	5.5	.5	10.5	...	3.1	...
With no service requirement	(17)	1.4	1.6	...	.3	...	3.1	...
With a service requirement of:								
14-18 years	(18)	6.4	3.9	.5	10.2	...	...	...
19-23 years	(19)	1.0	...	...	...	...	...	...
24-28 years	(20)	.6	...	...	...	...	...	...
Age 60—Total	(21)	*	3.3	...	.6	...	...	...
With no service requirement	(22)	...	3.3	...	.6	...	...	...
With a service requirement of:								
4-8 years	(23)	*	...	...	...	...	...	...
Age 65, service until age 60	(24)	...	...	...	...	...	...	7.2
Other age or service requirements	(25)	...	.4	10.9	...	.7	...	...
Requirements not reported	(26)	3.3	2.8	10.3	.6	10.9	39.8	4.1
No provision for disability retirement—Total	(27)	25.9	52.9	19.1	30.4	45.2	36.5	47.2
Plan provides for vesting (not conditional upon continued employment in same industry) or early retirement	(28)	19.7	47.5	18.6	25.7	42.0	24.5	38.5
No provision for vesting (except vesting conditional upon continued employment in same industry) or early retirement	(29)	6.2	5.4	.5	4.7	3.2	12.0	8.7
Not reported	(30)	1.8	1.3	.4	2.8	5.1	5.0	...

\* Less than .05%.

Table 36

PERCENT DISTRIBUTIONS, BY VESTING AND EMPLOYE CONTRIBUTION PROVISIONS OF PENSION PLAN, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employees not covered by Unemployment Compensation and employees of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Vesting and Employee Contribution Provisions of Plan	Percent of Covered Pennsylvania Employees of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employees											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No vesting of direct employer contributions—Total	(3)	60.2%	55.8%	6.7%	30.2%	67.7%	29.9%	1.8%	53.5%	20.4%	52.5%
No direct employee contributions	(4)	58.6	53.3	5.0	23.8	52.1	29.1	1.1	51.3	7.4	47.8
Direct employee contributions	(5)	1.6	2.5	1.7	6.4	15.6	.8	.7	2.2	13.0	4.7
Employe contribution provisions not reported	(6)	...	...	...	...	...	...	...	...	...	...
Partial, not full, vesting of direct employer contributions—Total	(7)	2.1	2.5	.9	...	...	...	.4	.4	1.0	8.9
No direct employee contributions	(8)	1.6	1.9	...	...	...	...	.4	...	...	8.1
Direct employee contributions	(9)	.5	.6	.9	...	...	...	...	.4	1.0	.8
Employe contribution provisions not reported	(10)	...	...	...	...	...	...	...	...	...	...
Full vesting of direct employer contributions—Total	(11)	28.9	33.8	92.4	67.5	27.3	64.2	95.1	43.8	74.1	30.7
No direct employee contributions	(12)	15.4	22.0	91.5	5.3	17.9	63.8	95.1	30.2	54.9	6.7
Direct employee contributions	(13)	13.5	11.8	.9	62.2	9.4	.4	*	13.6	19.2	24.0
Employe contribution provisions not reported	(14)	...	...	...	...	...	...	...	...	...	...
Vesting of direct employer contributions not reported—Total	(15)	8.8	7.9	...	2.3	5.0	5.9	2.7	2.3	4.5	7.9
No direct employee contributions	(16)	.1	.1	...	...	...	...	...	...	...	...
Direct employee contributions	(17)	*	*	...	...	...	...	...	...	...	...
Employe contribution provisions not reported	(18)	8.7	7.8	...	2.3	5.0	5.9	2.7	2.3	4.5	7.9

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Vesting and Employee Contribution Provisions of Plan</i>	<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Transportation Equipment</i>	<i>Other Manufacturing Industries</i>	<i>Transportation, Communication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number (1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent (2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No vesting of direct employer contributions—Total (3)	81.0%	70.7%	84.8%	67.0%	59.2%	58.9%	48.7%	53.3%	41.1%	36.7%
No direct employer contributions (4)	79.5	70.4	82.2	65.7	35.7	58.4	48.4	52.1	39.3	36.7
Direct employer contributions (5)	1.5	.3	2.6	1.3	23.5	.5	.3	1.2	1.8	...
Employe contribution provisions not reported (6)	...	...	...	...	...	...	...	...	...	...
Partial, not full, vesting of direct employer contributions—Total (7)	.5	.2	.7	5.7	8.9	1.5	.3	1.6	27.3	...
No direct employer contributions (8)	.5	.2	.4	4.5	8.9	.2	.3	1.6	12.5	...
Direct employer contributions (9)	...	...	.3	1.2	...	1.3	...	...	14.8	...
Employe contribution provisions not reported (10)	...	...	...	...	...	...	...	...	...	...
Full vesting of direct employer contributions—Total (11)	11.0	4.8	11.1	25.5	30.6	39.2	46.3	39.6	26.6	63.3
No direct employer contributions (12)	3.1	2.4	8.5	5.8	17.0	19.8	16.2	14.1	4.1	32.6
Direct employer contributions (13)	7.9	2.4	2.6	19.7	13.6	19.4	30.1	25.5	22.5	30.7
Employe contribution provisions not reported (14)	...	...	...	...	...	...	...	...	...	...
Vesting of direct employer contributions not reported—Total (15)	7.5	24.3	3.4	1.8	1.3	.4	4.7	5.5	5.0	...
No direct employer contributions (16)	.1	...	2.0	...	...	...	...	.4	...	...
Direct employer contributions (17)	...	*	*	...	...	...	.1	...	...	...
Employe contribution provisions not reported (18)	7.4	24.3	1.4	1.8	1.3	.4	4.6	5.1	5.0	...

\* Less than .05%.

Table 37

PERCENT DISTRIBUTIONS, BY REQUIREMENTS OF PLANS FOR FULL VESTING, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Requirements of Plan for Full Vesting	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Provision for full vesting—Total	(3)	28.9%	33.8%	92.4%	67.5%	27.3%	64.2%	95.1%	43.9%	74.1%	30.7%
No service or age requirement—											
Total	(4)	8.3	14.9	91.2	60.6	1.5	25.2	94.5	9.6	8.3	...
Vesting within industry only	(5)	8.2	14.7	91.2	60.6	...	25.2	94.5	9.6	8.3	...
Other	(6)	.1	.2	...	...	1.5	...	...	...	...	...
Service, but no age, requirement—											
Total	(7)	16.3	15.0	1.2	6.9	25.8	38.9	.6	17.7	21.7	23.7
Years of service required											
1- 4	(8)	1.7	1.4	.1	1.6	1.5	.6	*	...	.2	.1
5	(9)	2.2	2.1	*	5.3	.8	6.1	.1	1.3	17.0	...
6- 9	(10)	1.3	1.1	...	...	...	22.5	.1	...	...	2.2
10	(11)	3.3	2.8	.9	...	4.4	.1	...	7.0	.2	2.6
11-14	(12)	1.7	1.6	...	...	2.2	6.0	...	.4	...	13.9
15	(13)	1.8	1.7	...	...	13.7	.6	...	1.9	3.1	2.4
16 or more	(14)	4.3	4.0	.2	...	3.2	3.0	.4	7.1	1.2	2.5
Not reported	(15)	*	.3	...	...	...	...	...	...	...	*
Age, but no service, requirement	(16)	.3	.2	...	...	...	...	...	...	...	...
Both age and service requirement	(17)	4.0	3.7	...	...	...	.1	...	16.6	44.1	7.0
No provision for full vesting	(18)	62.3	58.3	7.6	30.2	67.7	29.9	2.2	53.8	21.4	61.4
Not reported	(19)	8.8	7.9	...	2.3	5.0	5.9	2.7	2.3	4.5	7.9

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Requirements of Plan for Full Vesting		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Provision for full vesting—Total	(3)	11.0%	4.8%	11.1%	25.6%	30.6%	39.2%	46.3%	39.6%	26.6%	63.3%
No service or age requirement—											
Total	(4)	1.7	.8	.2	...	.9	11.7	4.4	1.0	12.0	19.9
Vesting within industry only	(5)	1.7	.8	.2	...	.9	11.7	2.9	...	12.0	15.8
Other	(6)	...	...	...	...	...	...	1.5	1.0	...	4.1
Service, but no age, requirement											
—Total	(7)	9.0	2.1	9.6	24.0	15.2	22.1	38.2	23.0	7.5	43.4
Years of service required											
1- 4	(8)	.1	.3	.5	5.1	.2	2.5	1.0	...	...	...
5	(9)	...	.2	.9	.4	1.2	3.0	17.4	2.4	...	...
6- 9	(10)	...	*	.3	1.0	.4	.2	.8	2.0	...	11.0
10	(11)	7.7	.9	.5	4.4	3.5	7.4	...	7.9	...	1.7
11-14	(12)	...	...	1.5	.3	.6	5.3	1.2	2.5	3.4	...
15	(13)	...	.1	2.2	1.6	...	1.5	7.1	4.2	.4	27.5
16 or more	(14)	1.2	.6	3.7	9.7	9.3	2.2	10.7	2.9	3.7	3.2
Not reported	(15)	...	...	...	1.5	...	...	...	1.1	...	...
Age, but no service, requirement	(16)	...	...	.1	.1	3.3	...	...	2.4	...	...
Both age and service requirement	(17)	.3	1.9	1.2	1.5	11.2	5.4	3.7	13.2	7.1	...
No provision for full vesting	(18)	81.5	70.9	85.5	72.6	68.1	60.4	49.0	54.8	68.4	36.7
Not reported	(19)	7.5	24.3	3.4	1.8	1.3	.4	4.7	5.6	5.0	...

\* Less than .05%.





Table 38

PERCENT DISTRIBUTIONS OF COVERED PENNSYLVANIA EMPLOYEES, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH SPECIFIED LENGTHS OF SERVICE AND AVERAGE ANNUAL EARNINGS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan	Percent of Persons Retiring at Normal Retirement Age with:						
	\$3,000 Average Annual Earnings and Service of:			\$5,000 Average Annual Earnings and Service of:			
	15 years	20 years	25 years	15 years	20 years	25 years	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Total covered Pennsylvania employes							
Number	(1) ....	1,191,256	1,191,256	1,191,256	1,191,256	1,191,256	1,191,256
Percent	(2) ....	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:							
\$ 6-\$ 15	(3) ....	1.9%	.5%	.3%	1.3%	.2%	.2%
16- 25	(4) ....	10.5	3.8	2.0	6.8	2.0	1.4
26- 35	(5) ....	10.5	12.8	4.7	4.7	10.4	3.2
36- 45	(6) ....	6.5	7.1	11.3	4.1	2.4	9.7
46- 55	(7) ....	4.6	10.3	10.9	5.0	6.7	7.4
56- 65	(8) ....	.4	2.7	6.1	3.4	2.4	1.5
66- 75	(9) ....	.1	2.4	3.2	3.0	2.3	2.6
76- 85	(10) ....	.1	.1	1.9	2.4	3.5	1.0
86- 95	(11) ....	...	*	1.8	2.6	3.4	1.5
96- 105	(12) ....	.1	7.6	7.8	.5	9.6	11.8
106- 115	(13) ....	...	...	...	*	1.0	3.5
116- 125	(14) ....	...	*	*	.3	2.4	1.0
Over 125	(15) ....	...	...	.3	.1	1.6	6.6
Pensions determined by accumulated contributions	(16) ....	5.2	5.2	5.2	5.2	5.2	5.2
Primary Social Security benefits deducted in full from monthly pensions of:							
\$ 36-\$ 45	(17) ....	.6	...	...	...	...	...
46- 55	(18) ....	.8	.6	*	.8	...	...
56- 65	(19) ....	22.7	*	.5	21.9	...	...
66- 75	(20) ....	1.9	1.1	...	2.0	1.0	...
76- 85	(21) ....	.2	22.9	1.0	.4	22.2	1.0
86- 95	(22) ....	.5	1.1	.1	.4	1.1	...
96- 105	(23) ....	1.0	1.8	23.4	.9	1.4	22.8
106- 115	(24) ....	.3	.9	.7	.6	.5	.3
116- 125	(25) ....	.2	1.3	4.2	.2	.4	2.3
Over 125	(26) ....	...	.6	.9	.9	2.6	2.9
Part of Social Security benefits deducted from pensions	(27) ....	2.5	5.6	5.6	2.8	6.0	6.0
No provision	(28) ....	21.5	3.7	.2	21.8	3.8	.2
Not reported	(29) ....	7.9	7.9	7.9	7.9	7.9	7.9

\* Less than .05%.

Table 39

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 15 YEARS OF SERVICE AND \$3,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 15 Years of Service and \$3,000 Average Annual Earnings	Percent of Covered	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	1.9%	1.9%	...	...	...	...	...	17.7%	1.8%	1.8%
16- 25	(4)	11.4	10.5	1.4%	...	5.7%	20.1%	.9%	17.3	13.8	18.8
26- 35	(5)	11.1	10.5	.1	...	23.8	10.7	.9	1.1	4.0	33.6
36- 45	(6)	5.9	6.5	.8	...	4.6	...	.3	7.1	...	3.9
46- 55	(7)	2.9	4.6	.9	1.6%	1.5	15.3	13.7	8.0	11.5	4.1
56- 65	(8)	.2	.4	.1	...	.4	6.0	.4	.5	...	.7
66- 75	(9)	.1	.1	*	...	...	...	*	.7	...	.4
76- 85	(10)	...	.1	...	...	...	.6	...	...	...	...
86- 95	(11)	...	...	...	...	...	...	...	...	...	...
96- 105	(12)	*	.1	.1	...	...	...	...	...	...	...
Pensions determined by accumulated contributions	(13)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 36-\$ 45	(14)	.7	.6	...	23.8	...	...	...	...	...	...
46- 55	(15)	.1	.8	...	...	...	...	...	...	...	.6
56- 65	(16)	27.6	22.7	2.5	...	11.7	2.3	...	29.8	2.6	6.6
66- 75	(17)	2.2	1.9	...	...	1.0	...	...	...	...	1.5
76- 85	(18)	.3	.2	...	...	...	...	...	...	...	3.5
86- 95	(19)	.5	.5	*	...	1.2	...	...	...	...	6.6
96- 105	(20)	1.2	1.0	.1	...	...	...	...	2.5	...	...
106- 115	(21)	.4	.3	...	...	...	...	...	...	...	...
116- 125	(22)	*	.2	...	...	...	...	...	...	...	...
Part of Social Security benefits deducted from pensions	(23)	3.1	2.5	...	...	15.4	3.0	...	...	43.8	5.9
No provision	(24)	17.5	21.5	93.1	67.0	3.7	27.3	81.0	11.0	11.0	3.7
Not reported	(25)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 15 Years of Service and \$3,000 Average Annual Earnings

		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Total covered Pennsylvania employes											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	11.2%	1.2%	6.4%	1.9%	1.3%	...	1.2%	...	1.8%	...
16- 25	(4)	3.2	1.2	6.5	31.1	17.8	.2%	15.8	1.1%	8.2	3.2%
26- 35	(5)	19.3	2.5	9.9	16.2	13.4	5.1	23.7	22.1	7.0	...
36- 45	(6)	9.2	.6	32.9	7.3	.6	3.8	2.5	38.0	...	...
46- 55	(7)	1.4	.1	1.7	.1	...	16.3	12.8	9.1	14.1	27.6
56- 65	(8)	.2	...	.1	...	...	...	.4	3.0	...	...
66- 75	(9)	...	...	...	*	1.6	...	.1	...	...	...
76- 85	(10)	...	.4	...	...	...	*	...	...	...	...
86- 95	(11)	...	...	...	...	...	...	...	...	...	...
96- 105	(12)	...	...	...	...	.2	...	...	1.4	...	4.1
Pensions determined by accumulated contributions	(13)	.4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 36-\$ 45	(14)	...	.1	1.3	.8	...	...	5.2	...	...	...
46- 55	(15)	...	*	...	...	23.1	...	...	.3	...	...
56- 65	(16)	40.5	61.6	27.4	19.1	6.5	...	3.6	...	...	36.6
66- 75	(17)	...	...	1.1	6.4	10.4	1.3	1.1	.8	...	...
76- 85	(18)	...	*	...	.3	.6	...	...	...	...	...
86- 95	(19)	...	.3	...	...	...	...	1.1	2.2	...	...
96- 105	(20)	.4	.1	...	2.8	3.8	1.8	1.2	...	...	...
106- 115	(21)	...	...	...	.5	...	2.9	...	...	...	...
116- 125	(22)	...	...	...	...	.6	...	...	...	23.4	...
Part of Social Security benefits deducted from pensions	(23)	1.8	1.9	...	.7	8.7	...	1.4	4.5	...	...
No provision	(24)	4.9	3.3	2.3	2.6	8.8	67.8	6.4	6.7	36.0	15.8
Not reported	(25)	7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 40

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 20 YEARS OF SERVICE AND \$3,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 20 Years of Service and \$3,000 Average Annual Earnings	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	4%	5%	...	...	...	1.0%	..	.5%	1.8%	...
16- 25	(4)	4.1	3.8	...	...	2.9%	24.3	.2%	30.8	1.1	3.5%
26- 35	(5)	11.8	12.8	.3%	67.0%	2.8	3.6	39.8	2.8	10.8	18.3
36- 45	(6)	7.6	7.1	1.3	...	22.1	10.7	1.0	8.3	8.8	16.3
46- 55	(7)	6.7	10.3	.6	1.6	8.6	15.7	55.8	1.5	2.3	2.9
56- 65	(8)	3.2	2.7	.2	...	.4	...	...	.7	...	6.2
66- 75	(9)	2.4	2.4	1.0	...	...	6.5	.4	8.0	10.6	1.6
76- 85	(10)	...	.1	...	...	...	.6	...	...	...	.4
86- 95	(11)	*	*	.5	...	...	...	...	...	...	...
96- 105	(12)	6.1	7.6	91.8	...	...	...	*	.7	...	.4
106- 115	(13)	...	...	...	...	...	...	...	...	...	...
116- 125	(14)	*	*	...	...	...	...	...	...	...	...
Pensions determined by accumulated contributions	(15)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(16)	.7	.6	.1	23.8	...	...	...	...	...	...
56- 65	(17)	...	*	...	...	...	...	...	.5	...	...
66- 75	(18)	.3	1.1	...	...	...	6.0	...	.2	2.6	.7
76- 85	(19)	28.0	22.9	2.5	...	11.7	2.0	...	29.2	...	6.7
86- 95	(20)	1.4	1.1	...	...	.5	2.0	...	...	...	.8
96- 105	(21)	1.9	1.8	...	...	1.7	...	...	2.5	...	8.6
106- 115	(22)	1.1	.9	...	...	...	...	...	...	...	...
116- 125	(23)	1.5	1.3	.1	...	...	...	...	...	...	18.9
Over 125	(24)	...	.6	...	...	...	...	...	...	...	...
Part of Social Security benefits deducted from pensions	(25)	7.0	5.6	...	...	15.4	3.0	...	...	43.8	6.2
No provision	(26)	2.9	3.7	.7	...	2.9	9.9	*	10.0	6.7	.2
Not reported	(27)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 20 Years of Service and \$3,000 Average Annual Earnings

		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufact- uring Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
	(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	.1%	.7%	.1%	.3%	...	...	3.5%	...	...	...
16- 25	(4)	12.5	1.6	12.0	2.5	8.5%	.2%	.7	...	1.8%	...
26- 35	(5)	1.6	2.1	7.3	34.4	9.1	...	22.9	2.5%	17.1	10.3%
36- 45	(6)	19.1	1.5	4.4	11.7	15.5	1.3	9.8	11.5	10.1	...
46- 55	(7)	9.1	.8	32.5	2.7	1.3	9.1	9.4	47.2	14.1	...
56- 65	(8)	2.7	...	.3	4.8	...	7.9	5.7	11.9	...	...
66- 75	(9)	...	...	1.7	.2	1.6	16.3	.1	3.9	...	27.6
76- 85	(10)	...	.4	...	...	...	...	...	.3	...	...
86- 95	(11)	...	...	...	...	...	...	...	...	...	...
96- 105	(12)	.1	.8	...	...	.2	.8	...	1.7	...	4.1
106- 115	(13)	...	...	...	...	...	...	...	...	...	...
116- 125	(14)	...	...	...	...	...	...	*	...	...	...
Pensions determined by accumulated contributions	(15)	.4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(16)	...	.1	1.3	.8	...	...	5.2	...	...	...
56- 65	(17)	...	...	...	...	...	...	...	...	...	...
66- 75	(18)	...	...	...	...	23.1	...	...	.3	...	36.6
76- 85	(19)	40.5	62.6	27.4	19.4	7.1	...	3.6	...	...	...
86- 95	(20)	...	...	...	5.1	...	...	.5	...	...	...
96- 105	(21)	.4	.5	1.1	1.8	11.9	1.4	1.8	.8	...	...
106- 115	(22)	...	...	...	2.8	3.8	1.8	...	2.2	...	...
116- 125	(23)	...	...	...	...	.6	3.3	1.2	...	23.4	...
Over 125	(24)	...	...	...	...	...	...	9.3	...	...	...
Part of Social Security benefits deducted from pensions	(25)	3.5	1.9	...	3.0	8.7	30.4	1.4	4.5	7.9	...
No provision	(26)	2.5	.3	1.5	.3	6.0	26.7	1.4	2.4	16.1	8.7
Not reported	(27)	7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 41

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 25 YEARS OF SERVICE AND \$3,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 25 Years of Service and \$3,000 Average Annual Earnings	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	.2%	.3%	...	...	...	...	...	...	1.8%	...
16- 25	(4)	2.0	2.0	...	...	.8%	12.0%	*	26.7%	...	...
26- 35	(5)	3.3	4.7	.2%	...	2.4	23.0	40.0%	14.3	9.1	3.5%
36- 45	(6)	10.6	11.3	.4	67.0%	2.7	.3	...	2.2	7.1	17.5
46- 55	(7)	7.6	10.9	1.7	1.6	11.4	23.0	56.8	2.6	5.3	14.9
56- 65	(8)	5.9	6.1	.2	...	6.6	6.8	...	.5	1.4	6.3
66- 75	(9)	3.9	3.2	.3	...	2.7	...	*	...	...	6.7
76- 85	(10)	2.3	1.9	...	...	...	.6	...	.3	...	...
86- 95	(11)	1.9	1.8	1.2	...	13.1	6.0	.4	...	16.4	1.1
96- 105	(12)	6.2	7.8	91.9	...	...	.6	*	8.0	...	.9
106- 115	(13)	...	...	...	...	...	...	...	...	...	...
116- 125	(14)	*	*	...	...	...	...	...	.7	...	...
Over 125	(15)	.4	.3	...	...	...	...	...	...	...	...
Pensions determined by accumulated contributions	(16)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(17)	...	*	...	...	...	...	...	...	...	...
56- 65	(18)	.6	.5	.1	23.8	...	...	...	.5	...	...
66- 75	(19)	...	...	...	...	...	...	...	...	...	...
76- 85	(20)	.3	1.0	...	...	...	7.7	...	...	...	.6
86- 95	(21)	*	.1	...	...	.5	...	...	.2	2.6	.1
96- 105	(22)	28.5	23.4	2.5	...	11.7	.3	...	31.6	...	6.7
106- 115	(23)	1.0	.7	...	...	...	2.0	...	...	...	4.4
116- 125	(24)	5.0	4.2	...	...	1.7	...	...	7.1	...	22.6
Over 125	(25)	.3	.9	.1	...	...	...	...	...	...	...
Part of Social Security benefits deducted from pensions	(26)	6.9	5.6	...	...	15.4	3.0	...	...	43.8	6.2
No provision	(27)	.2	.2	.5	...	...	*	*	1.0	1.0	.2
Not reported	(28)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 25 Years of Service and \$3,000 Average Annual Earnings

		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	.1%	...	.1%	.3%	...	...	3.5%	...	...	...
16- 25	(4)	4.4	1.8%	6.5	1.0	.3%	...	.1	...	...	8.7%
26- 35	(5)	8.5	.8	2.1	1.0	4.4	.2%	6.8	...	1.8%	7.2
36- 45	(6)	2.9	2.7	7.0	33.8	9.2	10.9	17.2	2.5%	29.4	3.2
46- 55	(7)	20.1	.9	17.6	10.5	11.7	1.1	8.3	24.8	24.2	...
56- 65	(8)	4.9	.8	1.7	3.9	5.6	20.8	10.3	39.2	...	...
66- 75	(9)	6.8	...	21.8	4.9	1.6	.2	3.8	1.1	...	...
76- 85	(10)	...	.4	*	...	...	15.4	2.5	9.1	...	...
86- 95	(11)	...	...	...	.1	...	8.8	...	3.0	...	27.5
96- 105	(12)	.1	.8	...	...	.2	1.6	...	1.4	...	4.1
106- 115	(13)	...	...	...	...	...	...	...	...	...	...
116- 125	(14)	...	...	...	...	...	...	*	.3	...	...
Over 125	(15)	...	...	...	...	...	3.4	...	...	...	...
Pensions determined by accumulated contributions	(16)	.4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(17)	...	*	...	...	...	...	...	...	...	...
56- 65	(18)	...	...	1.3	.4	...	...	5.2	...	...	...
66- 75	(19)	...	...	...	...	...	...	...	...	...	...
76- 85	(20)	...	...	...	...	23.1	...	...	...	...	...
86- 95	(21)	...	...	...	...	...	...	...	.3	...	36.6
96- 105	(22)	40.8	62.7	28.5	20.3	10.8	...	4.2	...	...	...
106- 115	(23)	...	.5	...	1.1	4.9	...	...	...	...	...
116- 125	(24)	...	...	...	9.2	16.3	6.4	1.8	.8	26.8	...
Over 125	(25)	...	...	3.0	...	...	...	10.5	2.2	...	...
Part of Social Security benefits deducted from pensions	(26)	3.5	1.9	...	3.0	8.7	30.4	1.4	4.5	7.9	...
No provision	(27)	...	*	...	.3	.6	*	.9	...	.4	...
Not reported	(28)	7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 42

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 15 YEARS OF SERVICE AND \$5,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 15 Years of Service and \$5,000 Average Annual Earnings	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	1.2%	1.3%	...	...	...	...	...	10.6%	1.8%	.2%
16- 25	(4)	7.3	6.8	...	...	3.1%	...	...	1.0	11.9	...
26- 35	(5)	4.6	4.7	...	...	1.7	7.3%	.9%	1.9	2.7	1.9
36- 45	(6)	4.4	4.1	.6%	...	2.4	19.8	.4	2.6	1.9	3.4
46- 55	(7)	3.2	5.0	.3	...	2.7	15.0	13.7	8.5	.9	23.7
56- 65	(8)	3.0	3.4	1.3	...	10.8	3.4	...	8.3	...	23.5
66- 75	(9)	3.5	3.0	.1	...	.2	...	.6	...	...	6.8
76- 85	(10)	2.7	2.4	.1	1.6%	...	.5	...	8.0	1.4	2.4
86- 95	(11)	2.9	2.6	.9	...	...	6.0	.4	...	10.6	2.5
96- 105	(12)	.3	.5	.1	...	.4	...	...	.5	...	.9
106- 115	(13)	*	*	...	...	...	...	...	...	.9	.3
116- 125	(14)	.3	.3	*	...	1.5	...	...	...	...	...
Over 125	(15)	*	.1	...	...	...	.6	*	.7	...	...
Pensions determined by accumulated contributions	(16)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(17)	...	.8	...	...	...	...	...	...	...	...
56- 65	(18)	26.7	21.9	2.5	23.8	11.8	...	...	15.7	...	6.1
66- 75	(19)	2.5	2.0	...	...	1.0	.3	...	8.5	...	.7
76- 85	(20)	.5	.4	...	...	...	...	...	5.4	...	4.1
86- 95	(21)	.2	.4	...	...	1.2	2.0	...	.2	2.6	.6
96- 105	(22)	.9	.9	.1	...	...	...	...	6.8	...	...
106- 115	(23)	.7	.6	...	...	...	...	...	...	...	4.4
116- 125	(24)	.3	.2	...	...	...	...	...	...	...	.8
Over 125	(25)	.8	.9	*	...	...	.1	...	...	...	...
Part of Social Security benefits deducted from pensions	(26)	3.1	2.8	...	...	15.4	3.0	...	...	43.8	.3
No provision	(27)	18.0	21.8	93.1	67.0	16.8	27.3	81.2	17.0	10.0	9.1
Not reported	(28)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1



Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 15 Years of Service and \$5,000 Average Annual Earnings

		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
	(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	2.3%	1.2%	6.0%	1.6%	1.5%	...	...	...	...	...
16- 25	(4)	.9	2.0	1.8	27.9	8.6	...	6.1%	...	3.5%	3.2%
26- 35	(5)	18.9	1.7	8.7	7.0	6.4	.8%	19.7	1.4%	...	...
36- 45	(6)	2.0	.4	31.4	1.0	2.7	1.5	5.0	9.2	3.1	...
46- 55	(7)	7.5	.1	6.5	2.9	5.3	...	18.0	3.6	.4	...
56- 65	(8)	2.1	.3	.6	2.3	1.4	.2	1.2	21.9	10.4	...
66- 75	(9)	1.5	.6	1.6	8.6	7.7	1.4	1.8	5.6	...	...
76- 85	(10)	1.0	.3	.7	.9	...	16.1	.7	10.1	...	...
86- 95	(11)	5.8	.1	...	4.5	...	3.1	3.7	13.1	...	13.8
96- 105	(12)	.2	...	.2	.1	...	2.3	*	1.4	14.1	...
106- 115	(13)	...	.1	...	...	...	...	...	...	...	...
116- 125	(14)	...	...	...	*	1.6	...	1.1	2.7	...	13.8
Over 125	(15)	...	.4	...	...	.2	*	...	...	...	4.1
Pensions determined by accumulated contributions	(16)	.4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 46-\$ 55	(17)	...	...	...	...	23.1	...	...	...	...	...
56- 65	(18)	40.5	58.1	28.2	19.5	6.5	...	7.8	...	...	...
66- 75	(19)	...	1.9	.3	6.1	3.4	...	.6	...	...	...
76- 85	(20)	...	.1	...	.3	.6	...	...	...	...	...
86- 95	(21)	...	...	1.3	...	...	...	2.1	...	...	36.6
96- 105	(22)	...	...	...	2.5	3.8	1.3	1.2	.3	...	...
106- 115	(23)	...	.3	...	.5	6.6	...	...	...	...	...
116- 125	(24)	...	.3	...	.2	.4	...	.5	.7	...	...
Over 125	(25)	.4	.1	...	.8	.6	4.7	...	2.2	23.4	...
Part of Social Security benefits deducted from pensions	(26)	3.8	2.0	...	.7	8.7	...	...	10.2	...	...
No provision	(27)	5.2	3.3	2.3	2.4	8.3	67.8	7.0	6.8	35.6	15.8
Not reported	(28)	7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 43

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 20 YEARS OF SERVICE AND \$5,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 20 Years of Service and \$5,000 Average Annual Earnings	Percent of Covered	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	.2%	.2%	...	...	...	.9%	...	.5%	1.8%	...
16- 25	(4)	2.0	2.0	...	...	.8%	4.6	...	11.1	...	...
26- 35	(5)	8.9	10.4	...	67.0%	2.3	3.2	39.8%	.6	10.8	.5%
36- 45	(6)	2.5	2.4	...	...	...	7.0	.4	.8	7.1	1.4
46- 55	(7)	4.1	6.7	.4%	...	4.7	16.0	55.8	1.0	1.0	4.1
56- 65	(8)	2.3	2.4	.4	...	.5	19.8	*	.3	2.8	9.0
66- 75	(9)	2.4	2.3	.3	...	2.7	3.7	...	10.9	...	15.3
76- 85	(10)	3.2	3.5	...	1.6	10.8	...	...	8.3	...	22.3
86- 95	(11)	4.2	3.4	1.3	...	13.1	...	.6	.3	...	8.6
96- 105	(12)	8.3	9.6	92.0	...	.4	...	...	.5	...	2.1
106- 115	(13)	1.1	1.0	...	...	...	...	...	...	2.3	4.8
116- 125	(14)	2.3	2.4	1.3	...	1.5	6.5	.4	8.0	10.6	.5
Over 125	(15)	1.8	1.6	...	...	...	.6	*	.7	...	.1
Pensions determined by accumulated contributions	(16)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 66-\$ 75	(17)	.3	1.0	...	...	...	7.7	...	...	...	...
76- 85	(18)	27.0	22.2	2.6	23.8	11.7	.3	...	15.7	...	6.2
86- 95	(19)	1.5	1.1	...	...	.5	...	...	...	...	...
96- 105	(20)	1.6	1.4	...	...	1.7	...	...	20.7	...	4.1
106- 115	(21)	.6	.5	...	...	...	...	...	...	...	.6
116- 125	(22)	.3	.4	.1	...	...	2.0	...	.2	2.6	.6
Over 125	(23)	2.2	2.6	*	...	...	.1	...	...	...	5.3
Part of Social Security benefits deducted from pensions	(24)	7.2	6.0	...	...	15.4	3.0	...	...	43.8	6.2
No provision	(25)	3.1	3.8	.7	...	2.9	9.9	.2	16.1	5.7	...
Not reported	(26)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 20 Years of Service and \$5,000 Average Annual Earnings

		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
	(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	...	...	...	...	...	...	2.4%	...	...	...
16- 25	(4)	3.2%	1.5%	7.3%	2.6%	7.4%	...	...	...	...	...
26- 35	(5)	.5	2.0	6.2	31.3	2.7	...	13.8	1.4%	15.5%	10.3%
36- 45	(6)	18.9	2.0	3.6	2.5	5.4	...	1.2	...	...	...
46- 55	(7)	.7	.1	29.8	.5	.5	2.1%	7.0	9.2	.4	...
56- 65	(8)	2.7	.3	6.4	.6	2.6	.2	8.7	.5	3.1	...
66- 75	(9)	.4	.1	1.8	2.9	*	...	8.1	2.9	...	...
76- 85	(10)	7.2	.3	.7	2.1	6.7	1.7	1.5	19.3	10.4	...
86- 95	(11)	1.1	.6	.7	8.5	2.7	1.4	3.7	8.2	...	...
96- 105	(12)	1.4	.8	1.7	.2	5.0	16.9	1.6	2.8	14.1	...
106- 115	(13)	1.0	.4	...	.9	...	...	.6	9.0	...	...
116- 125	(14)	5.8	.1	...	4.5	1.6	2.9	2.9	5.1	...	13.8
Over 125	(15)	...	.4	.1	.1	.2	10.4	1.5	11.0	...	17.9
Pensions determined by accumulated contributions	(16)	.4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 66-\$ 75	(17)	...	...	...	...	23.1	...	...	...	...	...
76- 85	(18)	40.5	58.9	28.2	19.8	7.1	...	7.8	...	...	...
86- 95	(19)	...	.3	.3	5.6	...	...	...	...	...	...
96- 105	(20)	...	1.9	...	1.0	3.4	...	1.8	...	...	...
106- 115	(21)	...	.4	...	1.3	3.8	...	...	...	...	...
116- 125	(22)	...	...	1.3	...	...	...	2.1	...	...	36.6
Over 125	(23)	.4	.4	...	2.3	7.6	6.5	9.8	7.2	23.4	...
Part of Social Security benefits deducted from pensions	(24)	5.6	1.9	...	3.0	12.2	30.4	1.4	10.2	7.9	...
No provision	(25)	2.7	.9	1.5	.1	5.4	26.7	.6	2.4	15.7	8.7
Not reported	(26)	7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 44

PERCENT DISTRIBUTIONS, BY PENSION-SIZE PROVISIONS OF PLAN APPLYING TO PERSONS RETIRING AT NORMAL RETIREMENT AGE WITH 25 YEARS OF SERVICE AND \$5,000 AVERAGE ANNUAL EARNINGS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 25 Years of Service and \$5,000 Average Annual Earnings	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:											
\$ 6-\$ 15	(3)	.2%	.2%	...	...	...	5.3%	...	...	1.8%	...
16- 25	(4)	1.3	1.4	...	...	.8%	2.1	...	10.6%	...	...
26- 35	(5)	1.7	3.2	...	...	...	7.8	39.8%	1.7	7.9	...
36- 45	(6)	8.6	9.7	.2%	67.0%	2.7	...	*	9.0	7.1	.5%
46- 55	(7)	4.6	7.4	.4	...	.8	22.8	56.1	...	2.8	2.6
56- 65	(8)	1.6	1.5	...	...	1.7	.3	...	1.9	1.0	.4
66- 75	(9)	2.7	2.6	...	...	2.2	19.8	...	...	...	10.7
76- 85	(10)	.9	1.0	.4	1.6	.5	...	*	.3	2.8	1.6
86- 95	(11)	1.5	1.5	.2	...	2.7	3.7	...	9.4	5.7	1.8
96- 105	(12)	10.2	11.8	92.0	...	4.7	3.4	...	10.2	...	31.8
106- 115	(13)	4.3	3.5	...	...	22.1	...	.7	...	.9	12.4
116- 125	(14)	1.1	1.0	1.8	...	1.5	...	*	.3	...	2.9
Over 125	(15)	7.4	6.6	.9	...	...	7.1	.4	8.7	12.1	4.0
Pensions determined by accumulated contributions	(16)	4.1	5.2	*	5.3	26.0	8.8	.4	2.0	7.3	.2
Primary Soc. Sec. benefits deducted in full from monthly pensions of:											
\$ 76-\$ 85	(17)	.3	1.0	...	...	...	7.7	...	...	...	...
86- 95	(18)	...	...	...	...	...	...	...	...	...	...
96- 105	(19)	27.6	22.8	2.6	23.8	12.2	.3	...	36.3	...	6.2
106- 115	(20)	.4	.3	...	...	...	...	...	...	...	...
116- 125	(21)	2.8	2.3	...	...	1.7	...	...	...	...	4.2
Over 125	(22)	2.5	2.9	.1	...	...	2.0	...	.2	2.6	6.4
Part of Social Security benefits deducted from pensions	(23)	7.2	6.0	...	...	15.4	3.0	...	...	43.8	6.2
No provision	(24)	.2	.2	.5	...	...	...	.2	7.1	...	...
Not reported	(25)	8.8	7.9	.9	2.3	5.0	5.9	2.4	2.3	4.2	8.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Pension-size Provisions of Plan Applying to Persons Retiring at Normal Retirement Age with 25 Years of Service and \$5,000 Average Annual Earnings

	Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number	(1) 34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Social Security benefits not deducted from monthly pensions of:										
\$ 6-\$ 15	(3) ...	...	...	...	...	...	...	...	...	...
16- 25	(4) 2.3%	1.2%	6.3%	1.1%	.6%	...	2.4%	...	...	...
26- 35	(5) .9	.6	1.2	1.0	7.9	...	.5	...	...	7.2%
36- 45	(6) 2.0	2.3	6.0	32.0	3.3	10.9%	13.8	1.4%	29.4%	11.8
46- 55	(7) 19.4	.3	16.2	1.9	1.9	12.5	1.0	9.8	2.2	...
56- 65	(8) 2.1	2.1	...	1.2	3.9	1.3	6.6	.4	...	...
66- 75	(9) 1.7	*	21.5	.5	...	...	.6	...	...	...
76- 85	(10) ...	.3	4.6	...	2.7	.8	4.4	1.9	3.1	...
86- 95	(11) 6.0	.1	.8	.6	...	...	10.1	...	...	...
96- 105	(12) 1.6	1.2	.9	4.3	4.2	2.0	4.2	22.7	17.5	...
106- 115	(13) .3	.6	.6	8.5	2.5	.8	1.6	7.5	7.0	...
116- 125	(14) 1.8	*	.7	.1	4.3	1.3	3.7	3.0	...	...
Over 125	(15) 7.3	.8	1.0	5.7	5.2	32.7	4.6	25.1	...	31.7
Pensions determined by accumulated contributions	(16) .4	2.4	8.4	7.6	1.3	.4	18.9	9.4	4.5	12.7
Primary Soc. Sec. benefits deducted in full from monthly pensions of:										
\$ 76-\$ 85	(17) ...	*	...	...	23.1	...	...	...	...	...
86- 95	(18) ...	...	...	...	...	...	...	...	...	...
96- 105	(19) 40.5	58.9	28.2	20.2	10.8	...	7.9	...	...	...
106- 115	(20) ...	.3	.3	1.1	...	...	...	...	...	...
116- 125	(21) ...	2.2	1.1	6.2	7.2	...	1.8	...	...	...
Over 125	(22) .4	.5	.2	2.3	7.6	6.5	11.9	7.2	23.4	36.6
Part of Social Security benefits deducted from pensions	(23) 5.6	1.9	...	3.0	12.2	30.4	1.4	10.2	7.9	...
No provision	(24) .2	*	...	.1	...	*	...	...	...	...
Not reported	(25) 7.5	24.3	2.0	2.6	1.3	.4	4.6	1.4	5.0	...

\* Less than .05%.

Table 45

PERCENT DISTRIBUTIONS, BY PERIOD OVER WHICH EARNINGS ARE AVERAGED IN COMPUTING PENSION, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Period over which Earnings Are Averaged in Computing Pension	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
74 Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Earnings used in computing pension—											
Total	(3)	59.9%	52.9%	7.6%	30.7%	72.7%	48.5%	.8%	74.4%	74.1%	75.0%
Earnings averaged over:											
Entire period of service	(4)	26.6	23.7	4.2	5.3	49.3	23.4	.5	59.1	29.8	46.8
Final year	(5)	.1	.1	.4	1.6	...	.3	...	...	...	...
Final 2 to 4 years	(6)	.5	1.0	...	...	...	6.4	...	...	...	4.3
Final 5 years	(7)	2.2	2.1	.1	...	...	8.0	.2	...	43.3	.1
Final 10 years	(8)	23.6	20.0	2.5	23.8	16.3	3.4	...	6.6	...	21.8
Final period of more than 10 years	(9)	.3	.3	...	...	...	...	...	...	...	...
5 years of highest earnings	(10)	.5	.4	...	...	...	...	...	...	...	...
10 years of highest earnings	(11)	4.0	3.1	*	...	2.5	...	...	...	...	.6
Other	(12)	2.1	2.2	.4	...	4.6	7.0	.1	8.7	1.0	1.4
Earnings not used in computing pension	(13)	29.8	36.4	92.3	67.0	18.5	33.0	95.8	22.5	21.4	4.3
Not reported	(14)	10.3	10.7	.1	2.3	8.8	18.5	3.4	3.1	4.5	20.7

*Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:*

<i>Period over which Earnings Are Averaged in Computing Pension</i>	<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Transportation Equipment</i>	<i>Other Manufacturing Industries</i>	<i>Transportation, Communication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number	(1) 34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
75 Earnings used in computing pension—										
Total	(3) 51.0%	65.1%	51.2%	45.5%	51.0%	73.5%	58.8%	78.2%	34.6%	92.8%
Earnings averaged over:										
Entire period of service	(4) 19.0	12.4	15.2	31.4	31.4	32.3	34.5	39.9	23.3	52.1
Final year	(5) ...	...	.3	...	...	...	...	.4	...	...
Final 2 to 4 years	(6) ...	...	...	...	...	...	...	15.6	...	...
Final 5 years	(7) 8.4	.4	*	.3	.4	1.1	7.0	7.2	10.9	...
Final 10 years	(8) 21.4	51.1	33.2	10.6	11.1	2.3	5.8	14.3	.4	36.6
Final period of more than 10 years	(9) ...	*	1.0	...	5.4	...	...	...	...	...
5 years of highest earnings	(10) ...	...	.2	...	...	4.7	...	.4	...	...
10 years of highest earnings	(11) 1.8	...	.3	2.3	1.5	29.1	...	...	...	...
Other	(12) .4	1.2	1.0	.9	1.2	4.0	11.5	.4	...	4.1
Earnings not used in computing pension	(13) 40.3	11.2	40.1	48.5	46.5	25.5	32.3	13.0	29.3	7.2
Not reported	(14) 8.7	23.7	8.7	6.0	2.5	1.0	8.9	8.8	36.1	...

\* Less than .05%.

Table 46

PERCENT DISTRIBUTIONS, BY DURATION OF PENSION PAYMENTS AND PROVISION FOR SURVIVORSHIP BENEFITS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Duration of Pension Payments and Provision for Survivorship Benefits	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
76 Pension payable for life—Total	(3)	85.7%	86.1%	96.9%	97.7%	69.4%	90.6%	97.2%	97.6%	94.7%	90.6%
Ceasing at death:	(4)	82.6	82.7	96.6	97.7	66.2	77.8	96.7	96.1	51.2	86.7
With survivorship option	(5)	33.3	32.3	91.8	5.3	42.3	26.6	1.4	60.0	20.9	60.5
With no survivorship option	(6)	48.0	49.0	4.6	90.8	13.2	47.8	94.0	36.1	24.9	26.2
Not reported	(7)	1.3	1.4	.2	1.6	10.7	3.4	1.3	...	5.4	...
Specified number of payments guaranteed:	(8)	3.1	3.4	.3	...	3.2	12.8	.5	1.5	43.5	3.9
With other mandatory or optional survivorship benefits	(9)	1.4	2.0	.3	...	3.2	7.0	.5	.5	2.9	1.7
With no other mandatory or optional survivorship benefits	(10)	.8	.7	...	...	...	5.8	...	1.0	...	2.2
Not reported	(11)	.9	.7	...	...	...	...	...	...	40.6	...
Pension payable for specified number of years or until individual's account is exhausted—Total	(12)	1.6	2.4	3.1	...	21.8	...	.1	...	.5	.6
Balance in account payable to survivor	(13)	.2	.8	.2	...	21.8	...	...	...	.3	...
With mandatory or optional survivorship benefits	(14)	.1	.1	...	...	...	...	...	...	.2	.3
With no mandatory or optional survivorship benefits	(15)	1.2	1.1	2.9	...	...	...	.1	...	...	.3
Not reported	(16)	.1	.4	...	...	...	...	...	...	...	...
Retirement benefits payable in a lump sum	(17)	3.0	2.5	...	...	1.5	3.5	*	.1	...	.7
Not reported	(18)	9.7	9.0	...	2.3	7.3	5.9	2.7	2.3	4.8	8.1



Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Duration of Pension Payments and Provision for Survivorship Benefits</i>	<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Transportation Equipment</i>	<i>Other Manufacturing Industries</i>	<i>Transportation, Communication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number	(1) 34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2) 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Pension payable for life—Total	(3) 90.7%	73.6%	93.5%	88.1%	94.5%	93.3%	72.9%	90.9%	80.4%	87.3%
Ceasing at death:	(4) 89.1	73.2	88.8	86.0	83.1	90.6	68.1	87.7	53.4	52.5
With survivorship option	(5) 22.7	7.3	16.0	39.7	31.1	30.8	37.3	59.3	11.2	...
With no survivorship option	(6) 66.4	65.2	70.1	45.0	51.0	59.0	28.7	27.0	39.1	52.5
Not reported	(7) ...	.7	2.7	1.3	1.0	.8	2.1	1.4	3.1	...
Specified number of payments guaranteed:	(8) 1.6	.4	4.7	2.1	11.4	2.7	4.8	3.2	27.0	34.8
With other mandatory or optional survivorship benefits	(9) 1.6	.4	4.6	.7	7.8	2.5	2.0	3.2	27.0	30.7
With no other mandatory or optional survivorship benefits	(10) ...	*	.1	1.4	3.6	...	.7	...	...	4.1
Not reported	(11) ...	...	...	...	...	.2	2.1	...	...	...
Pension payable for specified number of years or until individual's account is exhausted—Total	(12) 1.5	1.0	2.8	3.2	3.8	1.5	1.1	3.0	14.6	11.0
Balance in account payable to survivor	(13) ...	...	...	...	...	1.5	...	2.0	3.7	...
With mandatory or optional survivorship benefits	(14) ...	...	.7	.2	...	...	...	...	...	11.0
With no mandatory or optional survivorship benefits	(15) 1.5	1.0	...	1.5	3.8	...	1.1	1.0	10.9	...
Not reported	(16) ...	...	2.1	1.5	...	...	...	...	...	...
Retirement benefits payable in a lump sum	(17) .1	.3	.9	4.6	...	.9	20.5	1.0	...	1.7
Not reported	(18) 7.7	25.1	2.8	4.1	1.7	4.3	5.5	5.1	5.0	...

\* Less than .05%.

Table 47

PERCENT DISTRIBUTIONS, BY EFFECT OF DELAYED RETIREMENT ON SIZE OF MONTHLY PENSION BENEFIT, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Effect of Delayed Retirement on Size of Monthly Pension Benefit	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
78 Total covered Pennsylvania employes											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Size of monthly pension benefit not affected	(3)	28.7%	36.3%	95.3%	25.4%	68.9%	48.3%	96.8%	66.3%	42.1%	36.0%
Monthly pension benefit increases—											
Total	(4)	54.3	48.2	4.5	65.9	15.8	36.7	.4	20.3	49.4	48.8
Until specified age, length of service or membership, or pension size eligibility is attained	(5)	10.3	10.8	.9	...	4.0	8.0	.3	9.1	...	11.9
Until retirement	(6)	44.0	37.4	3.6	65.9	11.8	28.7	.1	11.2	49.4	36.9
Monthly pension payments begin at normal retirement age despite delayed retirement	(7)	.5	.7	*	...	...	...	*	9.9	...	4.5
Retirement compulsory at normal retirement age	(8)	5.5	4.6	*	...	.4	9.1	...	1.2	...	2.5
Not reported	(9)	11.0	10.2	.2	8.7	14.9	5.9	2.8	2.3	8.5	8.2

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Effect of Delayed Retirement on Size of Monthly Pension Benefit	Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other	
	(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
79 Size of monthly pension benefit not affected	(3)	24.3%	8.8%	23.2%	18.5%	41.3%	38.6%	38.1%	55.5%	51.3%	42.0%
Monthly pension benefit increases— Total	(4)	66.9	65.1	68.4	72.7	37.7	52.1	26.1	15.4	43.7	58.0
Until specified age, length of service or membership, or pen- sion size eligibility is attained	(5)	31.6	5.0	27.1	22.6	5.1	8.9	10.2	3.7	3.7	8.7
Until retirement	(6)	35.3	60.1	41.3	50.1	32.6	43.2	15.9	11.7	40.0	49.3
Monthly pension payments begin at normal retirement age despite de- layed retirement	(7)	.2	...	.2	.1	2.7	...	.3	3.2	...	...
Retirement compulsory at normal re- tirement age	(8)	...	1.1	6.8	1.1	15.0	8.9	27.9	9.1	...	...
Not reported	(9)	8.6	25.0	1.4	7.6	3.3	.4	7.6	16.8	5.0	...

\* Less than .05%.

Table 48

PERCENT DISTRIBUTIONS, BY FUNDING PROVISIONS OF PENSION PLAN, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Funding Provisions of Plan	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes:											
Number	(1)	924,227	1,191,256	93,217	3,775	29,865	34,976	61,517	21,057	15,973	49,730
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Insured	(3)	14.8%	15.4%	2.4%	1.6%	17.5%	37.2%	1.7%	41.8%	22.8%	35.6%
Fully funded	(4)	11.3	9.5	.4	...	17.8	1.1	...	16.1	50.7	5.9
Liability for future service funded as it accrues; liability for past service being funded over:	(5)	29.4	28.2	1.9	...	26.6	15.0	.9	26.6	10.6	30.2
1 to 10 years	(6)	9.2	7.8	.3	...	15.4	9.7	.2	22.8	...	22.6
11 to 20 years	(7)	3.2	2.7	1.0	...	...	...	...	*	1.7	3.8
21 to 30 years	(8)	10.6	11.4	.4	...	8.1	...	...	3.6	8.0	...
More than 30 years	(9)	1.8	1.4	...	...	.3	...	.7	...	...	...
Unreported number of years	(10)	4.6	4.9	.2	...	2.8	5.3	*	.2	.9	3.8
Liability for future service funded as it accrues; liability for past service not being funded (except for interest)	(11)	1.5	1.2	...	...	...	6.5	...	.6	...	...
Liability for pension payments funded upon retirement of employe	(12)	14.4	11.5	2.6	...	.5	...	...	2.0	...	5.6
Pensions financed on royalty basis (e.g., cents per hour, percent of payroll, or cents per unit output)	(13)	9.7	15.4	91.2	67.0	...	21.9	94.7	8.2	8.4	1.4
Deferred profit-sharing plans; extent of funding not reported	(14)	2.3	3.0	...	5.3	25.6	2.7	...	.1	.4	.1
Other	(15)	.5	.5	...	23.8	...	...	...	2.3	...	.5
Not funded	(16)	6.6	6.2	1.5	...	1.8	9.7	...	...	2.6	12.8
Not reported	(17)	9.5	9.1	...	2.3	10.2	5.9	2.7	2.3	4.5	7.9

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Funding Provisions of Plan		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees:											
Number	(1)	34,461	278,115	73,441	224,463	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Insured	(3)	26.3%	6.0%	20.6%	14.5%	20.9%	16.5%	19.7%	28.5%	54.8%	34.8%
Fully funded	(4)	.4	1.7	3.0	14.6	6.4	33.4	5.8	24.5	3.1	...
Liability for future service funded as it accrues; liability for past service being funded over:	(5)	53.1	17.7	39.5	56.5	48.1	25.1	30.8	15.7	12.7	...
1 to 10 years	(6)	27.4	5.0	19.3	8.3	17.8	3.3	1.5	1.3	...	...
11 to 20 years	(7)	13.0	6.7	1.0	.7	2.6	.4	.7	4.0	...	...
21 to 30 years	(8)	2.3	1.6	15.7	36.3	25.3	1.9	26.4	3.9	...	...
More than 30 years	(9)	...	1.9	...	1.7	2.0	5.2	1.0	...	1.7	...
Unreported number of years	(10)	10.4	2.5	3.5	9.5	.4	14.3	1.2	6.5	11.0	...
Liability for future service funded as it accrues; liability for past service not being funded (except for interest)	(11)	.4	3.4	...	...	...	2.3	.4	...	...	7.2
Liability for pension payments funded upon retirement of employe	(12)	1.7	41.2	8.1	3.1	5.3	...	2.5	...	...	...
Pensions financed on royalty basis (e.g., cents per hour, percent of payroll, or cents per unit output)	(13)	3.0	1.8	14.9	.7	.9	4.4	2.4	...	12.0	8.7
Deferred profit-sharing plans; extent of funding not reported	(14)	.1	.3	3.8	3.3	1.3	.2	18.2	3.7	4.5	12.7
Other	(15)	...	.3	.7	1.1	...	...	...	...	...	...
Not funded	(16)	5.3	3.1	6.4	4.1	15.8	17.7	9.3	10.6	7.9	36.6
Not reported	(17)	9.7	24.5	3.0	2.1	1.3	.4	10.9	17.0	5.0	...

\* Less than .05%.



PERCENT LOYES IN FIRMS  
1953

[Excludes t to March, 1952]

Provisions of Plan		Percent of Covered Pennsylvania Employees of Firms Employing 500 or More Pennsylvanians		Other	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
				Manufacturing Industries (T)					
(1)	(2)	(3)	(4)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees									
Number	(1)	924,227	1,190	40,481	99,418	69,642	52,082	8,317	726
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Direct employe contributions—Total									
Insured	(3)	15.6%	1	37.1%	21.3%	30.6%	26.7%	39.0%	30.7%
Fully funded	(4)	7.8		12.7	10.7	12.5	20.3	26.3	30.7
Liability for future service funded as it accrues; liability for past service being funded over various periods of years	(5)	3.3		...	...	.7	4.3	...	...
Liability for pension payments funded upon retirement of employe	(6)	2.8		23.5	10.6	1.1	2.1	...	...
Pensions financed on a royalty basis (e.g., cents per hour, percent of payroll, or cents per unit output)	(7)	.1		...	...	.7	...	...	...
Other	(8)	.3		.9	...	...	...	12.0	...
Not funded	(9)	1.2		...	...	15.6	...	.7	...
Funding provisions not reported	(10)	...		...	...	...	...	...	...
No direct employe contributions—									
Total	(11)	75.7	7	61.6	78.3	64.8	68.2	56.0	69.3
Insured	(12)	7.0		8.2	5.8	7.2	8.2	28.5	4.1
Fully funded	(13)	8.0		6.4	33.4	5.1	20.2	3.1	...
Liability for future service funded as it accrues; liability for past service being funded over various periods of years	(14)	26.6	2	24.6	14.5	29.7	13.6	12.7	...
Liability for pension payments funded upon retirement of employe	(15)	14.3	1	5.3	...	1.8	...	...	...
Pensions financed on a royalty basis (e.g., cents per hour, percent of payroll, or cents per unit output)	(16)	9.4	1	...	4.4	2.4	...	...	8.7
Other	(17)	3.1		1.3	2.5	3.0	3.7	3.8	19.9
Not funded	(18)	6.6		15.8	17.7	9.3	10.6	7.9	36.6
Funding provisions not reported	(19)	.7		...	...	6.3	11.9	...	...
Employe contribution provisions not reported	(20)	8.7		1.3	.4	4.6	5.1	5.0	...

\* Less than .05%.





Table 50

PERCENTS OF FIRMS WITH AND WITHOUT TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE PLANS, BY TYPE OF PLAN, BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes firms in which employees are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employees which became employers subsequent to March, 1952]

Number of Pennsylvania Employees in Firm	Percent of Firms:									
	Total		With Temporary Nonoccupational Disability Plan					Without Temporary Nonoccupational Disability Plan	Not Reporting	
	Number	Percent	Total	Sick Leave Only	Part-pay Only	Both Sick Leave and Part-pay	Type Not Reported			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
All firms employing Pennsylvanians										
—Estimated .....	177,664	100.0%	7.0%	1.1%	5.1%	.2%	.6%	93.0%	*	
Firms employing:										
1- 9 Pennsylvanians .....	142,727	100.0	1.1	.3	.6	...	.2	98.9	...	
10- 99 Pennsylvanians .....	30,516	100.0	25.8	3.3	20.2	.1	2.2	74.2	*	
100- 499 Pennsylvanians .....	3,788	100.0	68.3	14.1	46.4	5.0	2.8	31.7	...	
500- 999 Pennsylvanians .....	313	100.0	76.0	10.2	47.9	8.9	9.0	23.7	.3%	
1,000-4,999 Pennsylvanians .....	279	100.0	83.2	9.7	53.4	16.9	3.2	15.4	1.4	
5,000 or more Pennsylvanians ...	41	100.0	90.2	14.6	53.7	19.5	2.4	9.8	...	

\* Less than .05%.

Table 51

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE COVERAGE, BY TYPE OF PLAN, BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes employees not covered by Unemployment Compensation and employees of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

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Number of Pennsylvania Employees in Firm	Total Pennsylvania Employees		Percent of Pennsylvania Employees:					
	Number	Percent	Covered by Temporary Nonoccupational Disability Plan				Not Covered by Temporary Nonoccupational Disability Plan	Not Reported
			Total	Sick Leave Only	Part-pay	Type not Reported		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
All firms employing Pennsylvanians— Estimated .....	3,388,302	100.0%	47.6%	9.3%	36.4%	1.9%	49.4%	3.0%
Firms employing:								
1- 9 Pennsylvanians .....	428,418	100.0	1.4	.4	.8	.2	98.6	...
10- 99 Pennsylvanians .....	874,770	100.0	25.4	4.9	18.9	1.6	72.9	1.7
100- 499 Pennsylvanians .....	747,049	100.0	58.2	12.3	42.9	3.0	41.8	...
500- 999 Pennsylvanians .....	209,012	100.0	64.9	10.9	47.4	6.6	34.0	1.1
1,000-4,999 Pennsylvanians .....	563,127	100.0	71.5	12.2	57.0	2.3	26.8	1.7
5,000 or more Pennsylvanians .....	565,926	100.0	72.5	15.2	57.3	...	14.5	13.0

Table 52

PERCENTS OF FIRMS WITH AND WITHOUT TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE PLANS, BY TYPE OF PLAN—FOR FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, IN INDUSTRY GROUPS, FOR ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes firms in which employees are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employees which became employers subsequent to March, 1952]

Firm Size or Industry Group	Percent of Firms:									
	Total		With Temporary Nonoccupational Disability Plan					Without	Not Reporting	
	Number	Percent	Total	Sick Leave Only	Part-Pay Only	Both Sick Leave and Part-Pay	Type Not Reported	Temporary Nonoccupational Disability Plan		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Firms employing 500 or more Pennsylvanians	(1)	633	100.0%	80.1%	10.3%	50.7%	13.1%	6.0%	19.1%	.8%
All firms employing Pennsylvanians—Estimated	(2)	177,664	100.0	7.0	1.1	5.1	.2	.6	93.0	*
Mining	(3)	3,291	100.0	4.8	1.1	3.6	.1	...	95.2	...
Construction	(4)	18,123	100.0	4.3	*	4.2	*	.1	95.7	...
Food	(5)	2,149	100.0	20.3	3.5	11.2	.3	5.3	79.7	...
Textiles	(6)	1,209	100.0	26.9	1.2	21.0	.2	4.5	73.1	...
Apparel	(7)	2,174	100.0	51.8	...	48.3	1.5	2.0	48.2	...
Lumber, wood, paper, furniture, and fixtures	(8)	2,956	100.0	13.1	.4	9.0	1.2	2.5	86.9	...
Printing and publishing	(9)	1,772	100.0	17.4	5.0	10.6	1.0	.8	82.5	.1
Chemicals and products of petroleum and coal	(10)	756	100.0	22.1	4.1	14.0	2.1	1.9	77.1	.8
Stone, clay, and glass products	(11)	933	100.0	22.6	2.1	18.3	.9	1.3	77.4	...
Primary metals	(12)	545	100.0	42.4	.4	37.9	3.9	.2	57.4	.2
Fabricated metals	(13)	1,411	100.0	21.3	.2	19.1	.8	1.2	78.7	...
Machinery and electrical and transportation equipment	(14)	1,987	100.0	39.0	.1	30.8	1.3	6.8	61.0	...
Other manufacturing industries	(15)	1,614	100.0	18.2	2.0	12.3	3.3	.6	81.8	...
Transportation, communication, and utilities	(16)	7,168	100.0	23.5	6.5	15.3	.3	1.4	76.5	...
Trade	(17)	79,522	100.0	4.1	.6	3.5	*	*	95.9	*
Finance, insurance, and real estate	(18)	11,150	100.0	11.1	6.2	1.3	.1	3.5	88.9	...
Service	(19)	40,059	100.0	1.9	.1	1.7	*	.1	98.1	*
Other	(20)	845	100.0	2.5	2.8	1.7	...	...	97.5	...

\* Less than .05%.

Table 53

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE COVERAGE—IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Firm Size or Industry Group	Percent of Pennsylvania Employes:								
	Total Pennsylvania Employes		Covered by Temporary Nonoccupational Disability Plan				Not Covered by Temporary Nonoccupational Disability Plan	Not Reported	
	Number	Percent	Total	Sick Leave	Part-pay	Type Not Reported			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Firms employing 500 or more Pennsylvanians	(1)	1,338,065	100.0%	70.9%	13.3%	55.6%	2.0%	22.7%	6.4%
All firms employing Pennsylvanians—									
Estimated	(2)	3,388,302	100.0	47.6	9.3	36.4	1.9	49.4	3.0
Mining	(3)	128,772	100.0	9.4	1.1	8.3	...	85.6	5.0
Construction	(4)	173,704	100.0	12.8	1.2	8.9	2.7	87.2	...
Food	(5)	96,821	100.0	53.5	4.1	44.4	5.0	46.5	...
Textiles	(6)	125,060	100.0	56.0	3.1	49.6	3.3	43.4	.6
Apparel	(7)	174,709	100.0	69.1	1.7	66.6	.8	30.6	.3
Lumber, wood, paper, furniture, and fixtures	(8)	79,502	100.0	50.6	4.2	43.3	3.1	49.4	...
Printing and publishing	(9)	56,188	100.0	49.4	9.5	37.9	2.0	48.7	1.9
Chemicals and products of petroleum and coal	(10)	96,584	100.0	74.8	24.2	43.6	7.0	25.1	.1
Stone, clay, and glass products	(11)	77,815	100.0	70.6	4.9	64.7	1.0	29.4	...
Primary metals	(12)	321,142	100.0	65.5	1.4	63.1	1.0	16.6	17.9
Fabricated metals	(13)	131,586	100.0	74.0	4.9	66.2	2.9	26.0	...
Machinery and electrical and transportation equipment	(14)	356,786	100.0	84.3	5.1	76.3	2.9	15.4	.3
Other manufacturing industries	(15)	133,400	100.0	43.8	4.8	35.5	3.5	56.2	...
Transportation, communication, and utilities	(16)	221,173	100.0	63.0	34.2	26.6	2.2	36.7	.3
Trade	(17)	769,617	100.0	27.7	10.4	16.6	.7	69.9	2.4
Finance, insurance, and real estate	(18)	177,422	100.0	41.7	36.9	4.3	.5	50.6	7.7
Service	(19)	259,481	100.0	17.5	2.7	12.7	2.1	82.3	.2
Other	(20)	8,540	100.0	15.0	.8	12.8	1.4	85.0	...

Table 54

PERCENTS OF FIRMS WITH AND WITHOUT MEDICAL EXPENSE PLANS, BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes firms in which employes are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employes which became employers subsequent to March, 1952]

Number of Pennsylvania Employes in Firm	Total		Percent of Firms:		
	Number	Percent	With Medical Expense Plan	Without Medical Expense Plan	Not Reporting
(1)	(2)	(3)	(4)	(5)	(6)
All firms employing Pennsylvanians—Estimated .....	177,664	100.0%	14.1%	85.9%	*
Firms employing:					
1- 9 Pennsylvanians .....	142,727	100.0	6.4	93.6	...
10- 99 Pennsylvanians .....	30,516	100.0	41.5	58.5	*
100- 499 Pennsylvanians .....	3,788	100.0	69.6	30.4	...
500- 999 Pennsylvanians .....	313	100.0	90.4	9.0	.6%
1,000-4,999 Pennsylvanians .....	279	100.0	88.5	10.1	1.4
5,000 or more Pennsylvanians .....	41	100.0	85.4	12.2	2.4

\* Less than .05%.

Table 55

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT MEDICAL EXPENSE COVERAGE,  
BY NUMBER OF PENNSYLVANIA EMPLOYEES IN FIRM: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

<i>Number of Pennsylvania Employes in Firm</i>	<i>Total Pennsylvania Employes</i>		<i>Percent of Pennsylvania Employes:</i>		
	<i>Number</i>	<i>Percent</i>	<i>Covered by Medical Expense Plan</i>	<i>Not Covered by Medical Expense Plan</i>	<i>Not Reported</i>
(1)	(2)	(3)	(4)	(5)	(6)
All firms employing Pennsylvanians—Estimated .....	3,388,302	100.0%	54.3%	42.6%	3.1%
Firms employing:					
1- 9 Pennsylvanians .....	428,418	100.0	9.6	90.4	...
10- 99 Pennsylvanians .....	874,770	100.0	43.1	56.9	*
100- 499 Pennsylvanians .....	747,049	100.0	59.6	39.5	.9
500- 999 Pennsylvanians .....	209,012	100.0	79.0	19.7	1.3
1,000-4,999 Pennsylvanians .....	563,127	100.0	76.5	20.4	3.1
5,000 or more Pennsylvanians .....	565,926	100.0	67.4	18.7	13.9

\* Less than .05%.

Table 56

PERCENTS OF FIRMS WITH AND WITHOUT MEDICAL EXPENSE PLANS—FOR FIRMS EMPLOYING 500  
OR MORE PENNSYLVANIANS, AND, IN INDUSTRY GROUPS, FOR ALL  
FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes firms in which employes are not covered by Unemployment Compensation and nonmanufacturing firms with less than ten employes which became employers subsequent to March, 1952]

Firm Size or Industry Group	Total		Percent of Firms		
	Number	Percent	With Medical Expense Plan	Without Medical Expense Plan	Not Reporting
(1)	(2)	(3)	(4)	(5)	(6)
Firms employing 500 or more Pennsylvanians .....	633	100.0%	89.3%	9.6%	1.1%
All firms employing Pennsylvanians—estimated .....	177,664	100.0	14.1	85.9	*
Mining .....	3,291	100.0	31.9	68.1	...
Construction .....	18,123	100.0	6.2	93.8	...
Food .....	2,149	100.0	44.8	55.2	...
Textiles .....	1,209	100.0	42.3	57.7	...
Apparel .....	2,174	100.0	54.6	45.4	...
Lumber, wood, paper, furniture, and fixtures .....	2,956	100.0	25.1	74.9	...
Printing and publishing .....	1,772	100.0	34.2	65.7	.1
Chemicals and products of petroleum and coal .....	756	100.0	37.7	61.5	.8
Stone, clay, and glass products .....	933	100.0	39.0	60.9	.1
Primary metals .....	545	100.0	54.9	44.9	.2
Fabricated metals .....	1,411	100.0	37.3	62.7	...
Machinery and electrical and transportation equipment .....	1,987	100.0	48.0	52.0	...
Other manufacturing industries .....	1,614	100.0	33.6	66.4	...
Transportation, communication, and utilities .....	7,168	100.0	31.5	68.5	...
Trade .....	79,522	100.0	9.4	90.6	*
Finance, insurance, and real estate .....	11,150	100.0	19.7	80.3	...
Service .....	40,059	100.0	9.5	90.5	*
Other .....	845	100.0	6.6	93.4	...

\* Less than .05%.





Table 57

PERCENTS OF PENNSYLVANIA EMPLOYEES WITH AND WITHOUT MEDICAL EXPENSE COVERAGE—  
IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS,  
IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

<i>Firm Size or Industry Group</i>	<i>Total Pennsylvania Employes</i>		<i>Percent of Pennsylvania Employes:</i>		
	<i>Number</i>	<i>Percent</i>	<i>Covered by</i>	<i>Not Covered</i>	<i>Not Reporting</i>
			<i>Medical Expense Plan</i>	<i>by Medical Expense Plan</i>	
(1)	(2)	(3)	(4)	(5)	(6)
Firms employing 500 or more Pennsylvanians .....	1,338,065	100.0%	73.0%	19.6%	7.4%
All firms employing Pennsylvanians—estimated .....	3,388,302	100.0	54.3	42.6	3.1
Mining .....	128,772	100.0	60.3	34.7	5.0
Construction .....	173,704	100.0	14.6	85.4	...
Food .....	96,821	100.0	67.3	32.7	...
Textiles .....	125,060	100.0	63.6	35.0	1.4
Apparel .....	174,709	100.0	66.7	33.3	...
Lumber, wood, paper, furniture, and fixtures .....	79,502	100.0	65.7	34.3	...
Printing and publishing .....	56,188	100.0	33.6	50.4	16.0
Chemicals and products of petroleum and coal .....	96,584	100.0	77.5	22.4	.1
Stone, clay, and glass products .....	77,815	100.0	82.3	16.6	1.1
Primary metals .....	321,142	100.0	76.1	6.0	17.9
Fabricated metals .....	131,586	100.0	77.6	20.1	2.3
Machinery and electrical and transportation equipment .....	356,786	100.0	87.1	12.9	...
Other manufacturing industries .....	133,400	100.0	66.5	33.2	.3
Transportation, communication, and utilities .....	221,173	100.0	43.7	55.2	1.1
Trade .....	769,617	100.0	34.1	62.9	3.0
Finance, insurance, and real estate .....	177,422	100.0	51.0	48.6	.4
Service .....	259,481	100.0	26.5	73.3	.2
Other .....	8,540	100.0	23.8	76.2	...

Table 58

PERCENT DISTRIBUTIONS, BY EFFECTIVE DATE OF SICK-LEAVE PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Effective Date of Plan	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	177,655	313,992	1,461	2,164	3,989	3,846	2,895	3,376	5,341	23,366
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953	(3) .....	.4%	.2%	...	...	...	...	...	...	...	...
1952	(4) .....	.1	.6	...	...	...	...	...	...	1.3%	...
1951	(5) .....	*	.2	...	...	...	...	...	...	...	...
1950	(6) .....	2.6	1.5	...	...	...	...	...	2.1%	...	...
1949	(7) .....	.9	.5	24.9%	...	...	...	...	...	...	...
1948	(8) .....	*	*	...	...	...	...	...	...	...	.2%
1947	(9) .....	...	.1	...	...	...	...	...	...	6.2	...
1946	(10) .....	1.0	2.6	...	...	...	14.1%	...	...	...	5.3
1945	(11) .....	.8	.6	...	...	...	...	...	...	...	1.4
1944	(12) .....	1.6	1.1	...	...	...	...	9.7%	3.0	4.7	1.1
1943	(13) .....	1.1	.6	...	...	...	...	...	...	.5	...
1942	(14) .....	*	*	...	...	...	...	...	...	...	...
1941	(15) .....	1.6	.9	...	...	...	...	...	...	...	...
1940	(16) .....	5.1	3.0	...	...	3.2%	...	...	...	...	8.6
1930-39	(17) .....	3.6	2.5	...	...	...	...	...	...	...	.4
1920-29	(18) .....	11.9	7.2	...	...	10.2	66.0	...	...	12.0	37.1
1910-19	(19) .....	21.8	12.4	...	...	...	...	...	...	6.8	...
1900-09	(20) .....	4.4	2.5	...	...	...	...	...	...	...	...
Before 1900	(21) .....	.1	*	...	...	3.2	...	...	...	...	...
Reported as "old"	(22) .....	9.9	19.1	47.2	72.3%	...	...	5.1	...	11.2	26.2
Not reported	(23) .....	33.1	44.4	27.9	27.7	83.4	19.9	85.2	94.9	57.3	19.7

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Effective Date of Plan		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	3,816	4,367	6,439	18,328	6,410	75,627	80,049	65,449	7,000	69
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953	(3) .....	...	...	...	3.5%	...	...	...	...	...	...
1952	(4) .....	...	...	...	.7	11.7%	...	...	1.5%	...	...
1951	(5) .....	.9%	...	...	...	3.9	.3%	...	...	...	...
1950	(6) .....	...	...	54.2%	5.9	...	...	...	.2	...	...
1949	(7) .....	...	.6%	...	...	7.8	.9	...	...	...	...
1948	(8) .....	...	...	...	...	...	...	...	...	...	...
1947	(9) .....	...	...	...	...	...	...	...	...	...	...
1946	(10) .....	...	...	...	...	...	8.3	...	...	.9%	...
1945	(11) .....	13.9	...	...	...	3.9	...	.8%	...	...	...
1944	(12) .....	...	...	.5	3.0	...	.1	1.4	1.3	...	...
1943	(13) .....	...	...	...	...	11.5	1.6	...	...	...	...
1942	(14) .....	...	...	...	...	...	.1	...	...	...	...
1941	(15) .....	...	...	...	...	...	3.8	...	...	...	...
1940	(16) .....	...	...	...	1.3	...	7.4	...	2.1	...	...
1930-39	(17) .....	...	...	...	...	...	5.9	.7	3.9	...	8.7%
1920-29	(18) .....	...	...	...	...	...	9.0	.8	4.3	...	69.6
1910-19	(19) .....	...	...	...	19.9	...	39.4	1.4	6.3	...	...
1900-09	(20) .....	...	...	...	...	...	10.4	...	...	...	...
Before 1900	(21) .....	...	...	...	...	...	...	...	...	...	...
Reported as "old"	(22) .....	...	10.6	9.6	25.3	31.5	...	1.1	55.8	81.5	...
Not reported	(23) .....	85.2	88.8	35.7	40.4	29.7	12.8	93.8	24.6	17.6	21.7

\* Less than .05%.

Table 59

PERCENT DISTRIBUTIONS, BY EFFECTIVE DATE OF PART-PAY NONOCCUPATIONAL DISABILITY PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Effective Date of Plan	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953	(3) .....	2.3%	5.2%	...	23.4%	16.0%	.2%	8.2%	8.1%	15.1%	1.4%
1952	(4) .....	4.0	8.9	12.7%	12.0	13.6	...	4.8	9.4	5.4	5.9
1951	(5) .....	1.9	3.5	.8	5.0	...	2.3	18.0	5.0	.5	.1
1950	(6) .....	26.6	20.9	7.9	22.3	2.9	.4	...	6.4	3.0	4.3
1949	(7) .....	6.2	7.8	...	11.8	10.9	2.6	23.0	3.3	11.0	9.0
1948	(8) .....	2.0	1.9	3.6	.3	4.0	8.4	...	5.8	.2	4.5
1947	(9) .....	3.7	5.2	4.4	...	.9	14.5	21.5	4.1	...	.5
1946	(10) .....	3.4	3.2	5.2	...	1.8	5.9	.5	6.4	3.0	18.5
1945	(11) .....	2.4	2.0	...	...	1.9	8.7	.5	6.6	2.7	6.6
1944	(12) .....	2.3	2.0	...	...	3.9	...	3.2	10.7	...	4.4
1943	(13) .....	1.1	1.1	...	...	6.2	7.9	...	.3	...	1.4
1942	(14) .....	.5	.5	...	...	...	...	...	.1	...	...
1941	(15) .....	.9	1.4	...	...	...	3.7	7.1	...	...	1.1
1940	(16) .....	1.8	1.6	.7	...	...	1.0	...	...	4.5	4.3
1930-39	(17) .....	11.1	8.6	29.9	...	27.7	18.7	...	9.2	6.3	19.3
1920-29	(18) .....	12.7	8.0	...	2.6	1.5	1.7	.1	3.7	28.6	15.6
1910-19	(19) .....	3.5	2.5	7.9	...	...	.9	...	...	...	...
1900-09	(20) .....	.7	.4	...	...	...	...	...	...	...	...
Reported as "old"	(21) .....	1.0	1.2	...	...	...	1.6	...	.2	1.2	...
Not reported	(22) .....	11.9	14.1	26.9	22.6	8.7	21.5	13.1	20.7	18.5	3.1

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Effective Date of Plan		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1953	(3) .....	8.2%	.4%	1.7%	2.5%	5.8%	11.3%	5.4%	13.2%	19.4%	5.8%
1952	(4) .....	1.8	.8	20.4	3.8	7.0	15.5	33.1	12.6	4.5	2.4
1951	(5) .....	.5	.6	5.8	1.3	1.4	1.9	1.3	18.6	11.2	4.7
1950	(6) .....	16.5	54.1	22.6	29.6	17.8	4.9	11.7	...	2.0	.4
1949	(7) .....	1.2	2.6	3.6	6.9	11.8	15.7	7.8	...	4.5	...
1948	(8) .....	4.4	1.4	1.3	1.4	2.5	.3	.7	...	.9	...
1947	(9) .....	20.4	2.7	.8	1.2	1.1	5.2	2.3	...	5.5	...
1946	(10) .....	4.5	4.2	1.1	1.6	13.4	...	...	...	4.4	.8
1945	(11) .....	2.4	1.8	1.7	.7	.7	4.4	.4	2.0	1.7	19.2
1944	(12) .....	...	.1	2.5	3.5	.9	...	.4	...	1.4	14.9
1943	(13) .....	.8	.5	...	1.1	...	1.7	...	...	1.1	...
1942	(14) .....	1.9	...	2.0	1.0	...	.9	...	...	...	...
1941	(15) .....	2.6	1.0	.8	...	2.3	...	1.3	...	...	...
1940	(16) .....	...	.6	2.8	3.2	...	...	2.4	...	...	36.3
1930-39	(17) .....	17.2	3.9	1.5	8.7	11.1	8.2	11.6	...	...	...
1920-29	(18) .....	2.2	18.0	10.1	10.7	3.9	1.8	3.4	.2	...	15.5
1910-19	(19) .....	.1	.2	...	1.8	6.2	20.1	5.1	36.2	...	...
1900-09	(20) .....	...	...	...	1.8	...	...	.6	...	...	...
Reported as "old"	(21) .....	...	.1	.1	1.8	2.7	...	5.1	...	...	...
Not reported	(22) .....	15.3	7.0	21.2	17.4	11.4	8.1	7.4	17.2	43.4	...

Table 60

PERCENT DISTRIBUTIONS, BY LENGTH OF SERVICE REQUIRED FOR MEMBERSHIP IN PART-PAY NONOCCUPATIONAL DISABILITY PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Length of Service Required for Membership	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No service requirement	(3) .....	19.1%	13.2%	51.1%	...	.6%	10.7%	...	3.0%	33.0%	4.8%
1-29 days	(4) .....	10.7	6.8	...	...	...	...	...	.2	2.9	...
1 month	(5) .....	16.3	18.0	7.7	14.8%	8.1	8.7	37.7%	12.2	13.3	6.5
2 months	(6) .....	10.0	10.6	26.3	...	1.5	1.4	1.5	15.5	...	23.5
3 months	(7) .....	25.5	25.6	7.0	33.3	22.9	42.1	2.3	44.4	25.0	19.4
4 months	(8) .....	1.4	1.4	...	...	8.8	*	...	5.9	3.0	.4
5 months	(9) .....	.1	.1	...	...	...	...	...	...	...	...
6 months	(10) .....	13.6	17.3	...	18.6	45.4	32.1	58.4	14.7	18.6	42.3
7 months	(11) .....	...	*	...	...	.6	...	...	...	...	...
9 months	(12) .....	.1	.1	...	...	...	...	...	1.2	...	...
12 months	(13) .....	1.3	1.7	7.9	2.6	4.3	3.0	...	.9	1.8	2.1
13 or more months	(14) .....	.1	.1	...	...	...	...	...	...	2.4	...
800 hours	(15) .....	.4	.3	...	20.4	...	...	...	...	...	...
Other	(16) .....	.1	.4	...	...	.3	...	...	...	...	...
Not reported	(17) .....	1.3	4.4	...	10.3	7.5	2.0	.1	2.0	...	1.0

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Length of Service Required for Membership		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Transportation Equipment	Other Manufacturing Industries	Transportation, Communication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No service requirement	(3) .....	5.7%	20.2%	2.6%	16.1%	14.6%	29.2%	17.9%	48.8%	1.1%	1.4%
1-29 days	(4) .....	...	35.2	9.7	.3	2.3	.5	.8	...	...	.8
1 month	(5) .....	16.4	18.6	52.0	18.1	5.4	5.6	5.7	4.6	7.7	36.9
2 months	(6) .....	19.1	12.8	7.6	20.6	11.2	4.9	.1	...	10.1	...
3 months	(7) .....	33.3	8.6	16.9	35.0	43.2	26.8	45.5	5.6	12.5	10.9
4 months	(8) .....	...	.1	...	.2	4.8	...	...	13.2	21.3	...
5 months	(9) .....	...	...	...	...	2.0	...	...	...	...	...
6 months	(10) .....	20.6	4.3	9.0	3.0	12.6	14.2	15.1	17.3	17.7	30.4
7 months	(11) .....	...	...	...	...	...	...	...	...	...	...
9 months	(12) .....	...	...	...	...	...	...	.4	...	...	...
12 months	(13) .....	1.1	.2	...	.5	2.2	11.3	1.5	10.5	3.9	...
13 or more months	(14) .....	...	...	...	...	...	...	...	...	...	19.2
800 hours	(15) .....	...	...	...	...	...	...	...	...	...	.4
Other	(16) .....	...	...	...	...	...	7.4	...	...	...	...
Not reported	(17) .....	3.8	*	2.2	6.2	1.7	.1	13.0	...	25.7	...

\* Less than .05%.

Table 61

PERCENT DISTRIBUTIONS, BY LENGTH OF WAITING PERIOD FOR PART-PAY NONOCCUPATIONAL DISABILITY BENEFITS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Length of Waiting Period	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
100 Total covered Pennsylvania employes											
Number	(1)	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No waiting period	(3)	2.8%	3.6%	3.6%	20.4%	17.1%	8.3%	...	4.2%	2.0%	17.6%
Three days in case of sickness	(4)	10.4	7.9	7.9	...	9.7	17.9	...	6.9	.5	5.5
No waiting period in case of accident	(5)	6.4	4.5	...	...	8.8	12.2	...	5.1	.5	.4
Three days in case of accident	(6)	.2	.1	...	...	...	...	...	...	...	.5
Not reported	(7)	3.8	3.3	7.9	...	.9	5.7	...	1.8	...	4.6
Seven days in case of sickness	(8)	72.8	71.4	86.5	75.5	66.0	58.7	91.5%	76.1	72.5	69.0
No waiting period in case of accident	(9)	40.3	41.4	43.0	66.4	24.2	17.6	42.5	38.8	39.0	44.4
Seven days in case of accident	(10)	5.8	4.0	...	2.5	8.2	4.2	...	1.3	.7	.6
Not reported	(11)	26.7	26.0	43.5	6.6	33.6	36.9	49.0	36.0	32.8	24.0
Benefits retroactive provided disability lasts a specified length of time	(12)	.9	.5	...	...	...	...	...	...	...	...
Other	(13)	11.3	11.3	2.0	.3	.9	9.2	8.4	12.2	24.8	6.9
Not reported	(14)	1.8	5.3	...	3.8	6.3	5.9	.1	.6	.2	1.0



Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Length of Waiting Period</i>		<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Trans- portation Equipment</i>	<i>Other Manufac- turing Industries</i>	<i>Transporta- tion, Com- munication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No waiting period	(3)	.7%	.3%	2.7%	1.4%	6.7%	9.7%	1.9%	7.1%	1.1%	2.6%
Three days in case of sickness	(4)	7.6	2.0	20.3	9.3	10.6	10.1	10.3	7.8	6.5	36.4
No waiting period in case of ac- cident	(5)	5.8	.5	16.6	5.8	5.6	.6	2.2	7.8	5.6	36.4
Three days in case of accident	(6)	...	...	.1	...	...	...	1.0	...	...	...
Not reported	(7)	1.8	1.5	3.6	3.5	5.0	9.5	7.1	...	.9	...
Seven days in case of sickness	(8)	84.1	81.1	61.5	68.1	66.2	74.1	54.8	85.1	55.2	46.1
No waiting period in case of ac- cident	(9)	41.6	72.7	38.0	31.8	31.3	45.6	30.5	25.6	37.5	26.9
Seven days in case of accident	(10)	5.4	.6	2.6	5.8	6.1	5.2	7.9	13.1	8.8	...
Not reported	(11)	37.1	7.8	20.9	30.5	28.8	23.3	16.4	46.4	8.9	19.2
Benefits retroactive provided disability lasts a specified length of time	(12)	...	.4	...	2.1	...	...	...	...	...	...
Other	(13)	3.2	15.9	11.5	11.2	12.9	4.3	18.7	...	11.5	14.9
Not reported	(14)	4.4	.3	4.0	7.9	3.6	1.8	14.3	...	25.7	...

Table 62

PERCENT DISTRIBUTIONS, BY FACTORS UPON WHICH AMOUNT OF PART-PAY NONOCCUPATIONAL DISABILITY BENEFIT DEPENDS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Factors upon which Amount of Benefit Depends	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1)	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amount of benefit depends on:											
Fixed benefit specification	(3)	44.7%	49.5%	46.1%	73.1%	16.7%	35.4%	66.8%	24.3%	8.3%	25.5%
Normal earnings	(4)	41.2	32.2	12.7	26.9	73.3	43.3	1.2	65.6	86.8	66.2
Fixed minimum and maximum benefit	(5)	34.0	24.7	12.7	4.6	45.9	34.1	1.2	51.3	19.3	41.1
Fixed minimum; no fixed maximum	(6)	.3	.4	...	...	2.2	3.9	...	...	...	...
Fixed maximum; no fixed minimum	(7)	4.4	4.3	...	22.3	13.0	2.4	...	1.8	44.4	6.0
No fixed minimum or maximum	(8)	2.5	2.8	...	...	12.2	2.9	...	12.5	23.1	19.1
Type of job	(9)	1.5	1.9	32.6	...	2.6	3.2	...	5.7	1.8	.3
Normal earnings and type of job	(10)	4.0	3.1	.7	...	...	10.3	.4	2.2	.2	...
Normal earnings and length of service	(11)	1.6	1.1	7.9	...	...	.2	...	...	...	2.2
Cause of disability (sickness vs. accident)	(12)	.2	3.0	...	...	1.1	.8	31.4	...	...	...
Other	(13)	3.3	2.4	...	...	...	4.9	...	...	.8	...
Not reported	(14)	3.5	6.8	...	*	6.3	1.9	.2	2.2	2.1	5.8

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Factors upon which Amount of Benefit Depends</i>		<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Transportation Equipment</i>	<i>Other Manufacturing Industries</i>	<i>Transportation, Communication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1)	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Amount of benefit depends on:											
Fixed benefit specification	(3)	67.5%	82.4%	60.8%	37.7%	42.1%	64.4%	28.0%	23.2%	36.4%	23.7%
Normal earnings	(4)	23.0	11.4	32.6	44.6	29.6	6.1	38.6	35.1	25.7	20.6
Fixed minimum and maximum benefit	(5)	22.8	11.2	27.5	43.3	18.5	5.8	20.8	15.5	14.0	14.9
Fixed minimum; no fixed maximum	(6)	...	...	2.0	...	...	...	...	...	...	...
Fixed maximum; no fixed minimum	(7)	.2	.2	3.1	.3	7.4	...	15.9	19.6	1.7	...
No fixed minimum or maximum	(8)	...	...	...	1.0	3.7	.3	1.9	...	10.0	5.7
Type of job	(9)	1.8	.1	1.1	2.9	2.1	4.5	...	...	.9	55.6
Normal earnings and type of job	(10)	1.3	4.3	1.1	7.2	...	.9	...	...	1.1	...
Normal earnings and length of service	(11)	...	...	...	.5	...	...	6.1	36.2	...	...
Cause of disability (sickness vs. accident)	(12)	...	...	...	...	...	...	...	...	...	...
Other	(13)	2.5	.4	.2	1.8	12.4	20.8	...	5.5	3.3	.1
Not reported	(14)	3.9	1.4	4.2	5.3	13.8	3.3	27.3	...	32.6	...

\* Less than .05%.

Table 63

PERCENT DISTRIBUTIONS, BY MINIMUM WEEKLY PART-PAY NONOCCUPATIONAL DISABILITY BENEFIT, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Minimum Benefit	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Minimum weekly benefit— specified amounts:											
\$ 7 or less	(3) .....	.6%	.5%	...	...	2.2%	...	...	...	...	3.6%
8-\$12	(4) .....	9.9	14.8	20.9%	...	15.5	14.5%	35.5%	10.1%	9.3%	9.8
13- 17	(5) .....	4.9	7.9	26.1	.3%	5.9	27.4	21.4	15.9	2.6	8.1
18- 22	(6) .....	14.6	15.6	7.8	2.6	21.1	30.2	43.1	23.7	9.7	32.6
23- 27	(7) .....	41.0	30.2	32.3	3.8	23.3	14.2	...	15.1	.5	10.4
28- 32	(8) .....	16.9	15.2	5.0	21.0	2.4	*	*	17.8	6.5	7.0
33- 37	(9) .....	2.5	4.4	...	19.4	2.5	1.6	...	1.5	.2	1.3
38- 42	(10) .....	.8	.9	...	30.1	.4	...	...	...	...	...
43 or more	(11) .....	*	.3	...	...	.4	...	...	1.3	3.7	...
Minimum weekly benefit— percent of normal earnings:											
50%	(12) .....	.8	1.6	...	...	...	1.6	...	...	32.1	...
60%	(13) .....	2.2	2.2	...	.4	6.3	3.9	...	12.6	...	...
66 $\frac{2}{3}$ %	(14) .....	1.8	2.1	...	22.4	18.5	...	...	...	2.9	8.3
75%	(15) .....	.8	.5	...	...	...	...	...	...	20.7	.7
Other	(16) .....	2.5	1.9	7.9	...	.2	4.7	...	.8	11.8	15.5
Not reported	(17) .....	.7	1.9	...	*	1.3	1.9	...	1.2	...	2.7

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Minimum Benefit		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Minimum weekly benefit— specified amounts:											
105	\$ 7 or less	(3) .....	2.1%	...	...	2.6%	...	...	...	5.9%	...
	8-\$12	(4) .....	7.8	4.5%	3.5%	6.5%	8.0	2.3%	47.3%	15.5%	38.8
	13- 17	(5) .....	12.2	.6	4.8	3.0	13.4	.8	7.9	23.0	7.6
	18- 22	(6) .....	17.5	3.0	13.4	9.9	22.2	42.3	...	...	1.5
	23- 27	(7) .....	41.6	61.9	37.0	48.5	26.4	4.1	11.2	5.5	.5
	28- 32	(8) .....	15.9	28.9	30.6	22.2	5.0	22.2	2.4	.2	...
	33- 37	(9) .....	.1	.3	4.8	4.7	4.0	18.8	12.0	...	3.9
	38- 42	(10) .....	...	.5	.5	.6	1.3	1.3	...	...	4.5
	43 or more	(11) .....	...	...	...	*	...	4.3	...	...	...
Minimum weekly benefit— percent of normal earnings:											
	50%	(12) .....	1.6	...	.2	.4	...	...	7.4	...	...
	60%	(13) .....	...	.1	.4	...	.9	.3	9.5	...	11.6
	66 $\frac{2}{3}$ %	(14) .....	...	*	1.1	...	7.4	3.2	...	55.8	...
	75%	(15) .....	...	...	...	...	...	.3	1.0	...	...
	Other	(16) .....	1.2	...	1.2	2.3	2.8	...	.4	...	...
	Not reported	(17) .....	...	.2	2.5	1.9	6.0	.1	.9	...	25.7

\* Less than .05%.

Table 64

PERCENT DISTRIBUTIONS, BY MAXIMUM WEEKLY PART-PAY NONOCCUPATIONAL DISABILITY BENEFIT, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employees not covered by Unemployment Compensation and employees of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Maximum Benefit	Percent of Covered Pennsylvania Employees of Firms Employing 500 or More Pennsylvanians	Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employees											
Number	(1) . . . . .	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) . . . . .	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Maximum weekly benefit—specified amounts:											
\$ 8-\$12	(3) . . . . .	1.2%	2.7%	16.7%	...	6.7%	5.0%	2.7%	...	.9%	...
13- 17	(4) . . . . .	1.0	3.7	25.6	...	...	9.1	21.3	4.0%	1.6	...
18- 22	(5) . . . . .	5.0	8.8	...	...	.4	11.4	43.2	5.7	1.7	10.0%
23- 27	(6) . . . . .	25.2	20.7	6.3	2.6%	15.7	21.9	...	10.0	3.3	8.8
28- 32	(7) . . . . .	18.0	19.2	9.7	21.0	11.7	8.9	*	18.5	5.6	26.4
33- 37	(8) . . . . .	9.1	9.1	7.9	23.4	7.5	7.9	1.2	16.0	6.3	2.8
38- 42	(9) . . . . .	20.2	15.7	2.1	53.0	31.0	13.9	.1	16.5	16.0	15.1
43- 47	(10) . . . . .	1.9	4.3	...	...	...	10.6	31.4	5.5	...	...
48- 52	(11) . . . . .	4.0	4.0	31.7	...	1.4	.3	...	5.8	38.0	8.5
53- 57	(12) . . . . .	1.1	.6	...	...	...	...	...	...	...	...
58- 62	(13) . . . . .	7.6	5.0	...	...	8.5	.8	...	4.0	3.4	7.1
63 or more	(14) . . . . .	1.7	1.2	...	...	1.7	.5	...	1.3	.2	...
Maximum weekly benefit—percent of normal earnings:											
50%	(15) . . . . .	.4	.3	...	...	...	...	.1	...	2.3	...
60%	(16) . . . . .	.3	1.0	...	...	...	6.8	...	12.5	...	...
66 $\frac{2}{3}$ %	(17) . . . . .	.2	.6	...	...	11.9	...	...	...	...	4.0
75%	(18) . . . . .	.6	.4	...	...	...	...	...	...	20.7	.7
Other	(19) . . . . .	1.8	1.1	...	...	...	1.0	...	...	...	15.6
Not reported	(20) . . . . .	.7	1.6	...	*	3.5	1.9	...	.2	...	1.0

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Maximum Benefit		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Maximum weekly benefit— specified amounts:											
\$ 8-\$12	(3) .....	1.9%	...	...	.1%	6.7%	2.3%	6.2%	10.0%	24.9%	...
13- 17	(4) .....	3.8	.3%	.4%	.2	7.0	.8	.4	13.2	6.5	...
18- 22	(5) .....	12.1	2.8	6.0	2.2	16.7	20.3	...	...	4.4	4.7%
23- 27	(6) .....	43.2	55.0	24.0	14.2	11.7	22.3	10.2	...	5.6	17.7
28- 32	(7) .....	21.8	26.6	34.0	18.2	10.9	19.9	33.0	...	...	...
33- 37	(8) .....	5.3	1.0	5.3	14.7	14.9	19.0	16.1	5.5	4.5	...
38- 42	(9) .....	3.7	6.1	21.2	30.5	15.1	8.1	10.5	2.0	17.0	16.2
43- 47	(10) .....	2.6	...	4.1	1.0	.9	...	.2	.2	...	...
48- 52	(11) .....	5.3	2.7	.2	3.4	3.9	4.3	5.9	13.3	...	36.4
53- 57	(12) .....	...	...	...	2.9	...	...	...	...	...	...
58- 62	(13) .....	.3	1.1	2.7	9.0	7.4	2.3	13.6	7.1	.9	19.2
63 or more	(14) .....	...	4.2	...	.9	.3	...	1.0	12.5	.5	...
Maximum weekly benefit—per- cent of normal earnings:											
50%	(15) .....	...	...	...	.2	...	...	1.9	...	...	...
60%	(16) .....	...	...	...	...	.9	.3	...	...	10.0	5.7
66 $\frac{2}{3}$ %	(17) .....	...	...	...	...	...	...	...	...	...	...
75%	(18) .....	...	...	...	...	...	.3	...	...	...	...
Other	(19) .....	...	...	...	1.0	2.8	...	.1	36.2	...	...
Not reported	(20) .....	...	.2	2.1	1.5	.8	.1	.9	...	25.7	.1

\* Less than .05%.

Table 65

PERCENT DISTRIBUTIONS, BY MAXIMUM DURATION OF PART-PAY NONOCCUPATIONAL DISABILITY BENEFITS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

Maximum Duration of Benefit	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Penn- sylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) .....	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
12 weeks or less	(3) .....	.9%	2.7%	...	...	11.9%	6.8%	8.8%	1.4%	.6%	4.1%
13 weeks	(4) .....	28.4	41.3	70.1%	18.7%	53.5	63.4	91.1	67.3	70.4	49.6
14-25 weeks	(5) .....	3.4	2.8	...	...	...	...	...	2.6	...	.7
26 weeks	(6) .....	58.4	42.8	12.1	81.1	22.4	20.7	*	15.5	11.5	40.5
27-38 weeks	(7) .....	.3	.8	...	...	...	...	...	...	2.9	...
39 weeks	(8) .....	.1	*	...	...	...	...	...	...	...	...
40-51 weeks	(9) .....	.9	.5	...	...	...	...	...	...	...	...
52 weeks	(10) .....	4.7	3.9	3.6	...	9.3	7.2	...	12.6	14.6	3.9
53 or more weeks	(11) .....	1.5	1.0	14.2	...	...	...	...	...	...	...
Other	(12) .....	.5	.3	...	...	...	...	...	...	...	.1
Not reported	(13) .....	.9	3.9	...	.2	2.9	1.9	.1	.6	...	1.1



Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

Maximum Duration of Benefit		Stone, Clay, and Glass Products	Primary Metals	Fabricated Metals	Machinery and Electrical and Trans- portation Equipment	Other Manufac- turing Industries	Transporta- tion, Com- munication, and Utilities	Trade	Finance, Insurance, and Real Estate	Service	Other
(1)		(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees											
Number	(1) .....	50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) .....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
12 weeks or less	(3) .....	.7%	...	...	.6%	4.8%	...	4.5%	7.8%	1.1%	...
13 weeks	(4) .....	37.1	5.6%	47.4%	23.7	52.6	52.7%	46.1	30.7	53.7	77.5%
14-25 weeks	(5) .....	.5	...	...	4.9	...	21.8	5.3	...	...	...
26 weeks	(6) .....	61.6	94.0	34.2	56.5	32.6	22.0	21.6	7.3	11.3	16.8
27-38 weeks	(7) .....	...	...	...	.1	4.7	.8	5.1	...	...	...
39 weeks	(8) .....	...	...	.6	...	...	...	...	...	...	...
40-51 weeks	(9) .....	...	...	...	2.3	...	...	...	3.1	.6	...
52 weeks	(10) .....	.1	...	15.7	1.9	3.0	.9	3.2	36.2	7.1	5.7
53 or more weeks	(11) .....	...	...	...	2.9	1.5	...	.8	14.9	.5	...
Other	(12) .....	...	...	...	.9	...	.3	1.2	...	...	...
Not reported	(13) .....	...	.4	2.1	6.2	.8	1.5	12.2	...	25.7	...

\* Less than .05%.

Table 66

PERCENT DISTRIBUTIONS, BY FINANCING AND COMPULSORY MEMBERSHIP PROVISIONS OF PART-PAY NONOCCUPATIONAL  
DISABILITY PLANS, OF COVERED EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND,  
FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons  
which became employers subsequent to March, 1952]

Financing and Compulsory Membership Provisions	Percent of Covered Pennsylvania Employes of Firms Employing 500 or More Penn- sylvanians	Estimated Percent of Covered Pennsylvania Employes of All Firms Employing Pennsylvanians in:									
		All Industries (Total)	Mining	Construction	Food	Textiles	Apparel	Lumber, Wood, Paper, Furniture, and Fixtures	Printing and Publishing	Chemicals and Products of Petroleum and Coal	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Total covered Pennsylvania employes											
Number	(1) ...	744,173	1,233,385	10,590	15,501	42,991	62,027	116,334	34,348	21,326	42,120
Percent	(2) ...	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Coverage financed by											
Employer only	(3) ...	40.8%	50.3%	47.6%	97.1%	66.0%	73.8%	98.4%	65.7%	54.2%	43.0%
Employes only	(4) ...	2.8	2.6	21.4	...	.3	1.0	...	.3	25.5	1.7
Membership compulsory	(5) ...	.5	.9	...	...	.3	1.0	...	...	...	...
Membership voluntary	(6) ...	1.6	1.3	16.7	...	...	...	...	.3	2.4	1.7
Not reported	(7) ...	.7	.4	4.7	...	...	...	...	...	23.1	...
Both employer and employes	(8) ...	52.8	41.0	7.4	2.9	23.4	19.6	1.5	33.1	20.3	54.0
Membership compulsory	(9) ...	7.7	6.5	2.7	...	4.3	8.3	...	2.9	1.8	1.1
Membership voluntary	(10) ...	35.9	28.0	4.7	2.9	15.6	11.3	1.5	27.6	18.5	44.9
Not reported	(11) ...	9.2	6.5	...	...	3.5	...	...	2.6	...	8.0
Not reported	(12) ...	3.6	6.1	23.6	*	10.3	5.6	.1	.9	...	1.3

Estimated Percent of Covered Pennsylvania Employees of All Firms Employing Pennsylvanians in:

<i>Financing and Compulsory Membership Provisions</i>	<i>Stone, Clay, and Glass Products</i>	<i>Primary Metals</i>	<i>Fabricated Metals</i>	<i>Machinery and Electrical and Trans- portation Equipment</i>	<i>Other Manufac- turing Industries</i>	<i>Transporta- tion, Com- munication, and Utilities</i>	<i>Trade</i>	<i>Finance, Insurance, and Real Estate</i>	<i>Service</i>	<i>Other</i>
(1)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Total covered Pennsylvania employees										
Number	(1) ... 50,335	202,827	87,174	271,905	47,404	58,856	127,945	7,675	32,927	1,100
Percent	(2) ... 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Coverage financed by										
Employer only	(3) ... 50.4%	17.4%	58.8%	38.3%	60.2%	80.0%	33.9%	32.0%	61.0%	46.7%
Employees only	(4) ... 2.6	.1	.1	2.9	3.3	6.3	5.5	...	5.0	...
Membership compulsory	(5) ... ...	.1	...	...	1.4	2.5	5.1	...	4.5	...
Membership voluntary	(6) ... 2.6	...	.1	2.9	1.9	3.8	.4	...	.5	...
Not reported	(7) ... ...	...	...	...	...	...	...	...	...	...
Both employer and employees	(8) ... 37.7	79.4	35.8	51.1	32.3	13.4	47.3	62.8	8.3	53.3
Membership compulsory	(9) ... 12.4	13.8	6.8	6.4	3.0	1.7	8.6	7.8	...	...
Membership voluntary	(10) ... 19.8	37.1	26.3	42.2	27.9	11.7	36.0	55.0	8.3	37.8
Not reported	(11) ... 5.5	28.5	2.7	2.5	1.4	...	2.7	...	...	15.5
Not reported	(12) ... 9.3	3.1	5.3	7.7	4.2	.3	13.3	5.2	25.7	...

\* Less than .05%.

Table 67

PERCENT DISTRIBUTIONS, BY INSURED STATUS OF PART-PAY NONOCCUPATIONAL DISABILITY PLANS, OF COVERED PENNSYLVANIA EMPLOYEES IN FIRMS EMPLOYING 500 OR MORE PENNSYLVANIANS AND, FOR INDUSTRY GROUPS, IN ALL FIRMS EMPLOYING PENNSYLVANIANS: 1953

[Excludes employes not covered by Unemployment Compensation and employes of nonmanufacturing firms employing less than ten persons which became employers subsequent to March, 1952]

<i>Firm Size or Industry Group</i>	<i>Total Covered Pennsylvania Employes</i>		<i>Plan Insured</i>	<i>Plan Not Insured</i>	<i>Not Reported</i>
	<i>Number</i>	<i>Percent</i>			
(1)	(2)	(3)	(4)	(5)	(6)
Percent of covered Pennsylvania employes of firms employing 500 or more in Pennsylvania (all industries) .....	744,173	100.0%	64.3%	31.4%	4.3%
Estimated percent of covered Pennsylvania employes of all firms employing Pennsylvanians in:					
All industries (total) .....	1,233,385	100.0	68.6	24.5	6.9
Mining .....	10,590	100.0	91.6	8.4	...
Construction .....	15,501	100.0	75.5	23.0	1.5
Food .....	42,991	100.0	86.0	12.8	1.2
Textiles .....	62,027	100.0	76.1	20.4	3.5
Apparel .....	116,334	100.0	47.1	24.0	28.9
Lumber, wood, paper, furniture, and fixtures .....	34,348	100.0	96.2	2.9	.9
Printing and publishing .....	21,326	100.0	95.9	4.1	...
Chemicals and products of petroleum and coal .....	42,120	100.0	71.0	23.9	5.1
Stone, clay, and glass products .....	50,335	100.0	97.1	1.9	1.0
Primary metals .....	202,827	100.0	96.7	2.5	.8
Fabricated metals .....	87,174	100.0	31.6	66.1	2.3
Machinery and electrical and transportation equipment ..	271,905	100.0	47.9	44.5	7.6
Other manufacturing industries .....	47,404	100.0	83.7	13.7	2.6
Transportation, communication, and utilities .....	58,856	100.0	63.2	33.4	3.4
Trade .....	127,945	100.0	73.2	20.1	6.7
Finance, insurance, and real estate .....	7,675	100.0	94.8	...	5.2
Service .....	32,927	100.0	61.5	8.9	29.6
Other .....	1,100	100.0	99.6	.4	...

Table 68

## COMPARISON OF STATE TEMPORARY DISABILITY LAWS: JANUARY, 1954

	CALIFORNIA	NEW JERSEY	NEW YORK	RHODE ISLAND
<b>EFFECTIVE DATES</b>				
Contributions .....	May 21, 1946	June 2, 1948, for employe contributions January 1, 1949, for employer contributions	July 1, 1950, for permanent contributions	June 1, 1942
Benefits .....	December 1, 1946	January 1, 1949	July 1, 1950	April, 1943
<b>COVERED EMPLOYEES</b> .....				
	Same as for unemployment insurance, except that individual workers can elect out on religious grounds.	Same as for unemployment insurance, except that individual workers can elect out on religious grounds.	Differs from unemployment insurance in that employers of four or more workers in 30 days, rather than 15 days, are included, and maritime and state government services are excluded. Individual workers can elect out on religious grounds.	Same as for unemployment insurance, except that individual workers can elect out on religious grounds.
<b>ELIGIBILITY FOR BENEFITS</b>				
113 Definition of disability .	Inability, because of physical or mental condition, to perform regular or customary work. No payments for any illness or injury caused by or arising in connection with pregnancy, up to 28 days after termination of pregnancy.	Total inability to perform duties of the employment, resulting from any accident or sickness not arising out of and in course of employment, or, if so, not compensable under workmen's compensation. No payments for any period of disability due to pregnancy, childbirth, miscarriage, or abortion.	Inability, because of injury or sickness not arising out of and in the course of employment, to perform regular duties of his employment or any other employment his employer offers him at his regular wages. No payments for any period of disability caused by or arising in connection with pregnancy, unless that period occurs after return to covered employment for at least two consecutive weeks following termination of pregnancy.	Inability, because of physical or mental condition, to perform regular or customary work. Payments for pregnancy are of limited duration.
Qualifying wages or employment .....	Thirty times weekly benefit amount or 1½ times high quarter wages in the base period, whichever is less, but not less than \$300. Base period is unemployment insurance base period for those with unexpired unemployment insurance benefit year; first four of last five or six calendar quarters preceding disability for those without unexpired unemployment insurance benefit year.	Seventeen base weeks of employment in the 52 calendar weeks immediately preceding the calendar week in which the period of disability began. A base week is a week in which wages from one employer were \$15 or more.	Four or more consecutive weeks of covered employment (or 25 days regular part-time employment) prior to commencement of disability.	Thirty times weekly benefit amount in last four calendar quarters preceding disability.

(Continued on following pages.)

Table 68 (Continued)

	CALIFORNIA	NEW JERSEY	NEW YORK	RHODE ISLAND
Waiting period . . . . .	Seven consecutive days of disability at beginning of each uninterrupted period of disability. No waiting period in case of hospitalization.	Seven consecutive days of disability at beginning of each uninterrupted period of disability.	Seven consecutive days of disability at beginning of each uninterrupted period of disability.	Seven consecutive days of disability in benefit year.
Disqualifications:				
Employment . . . . .	Persons who were unemployed and not registered at a public employment office for more than three months prior to disability, unless they can prove that the unemployment is due to disability and not to withdrawal from the labor market.	Persons who were out of covered employment more than two weeks prior to disability.	Persons who were out of covered employment more than four weeks prior to disability.	
Workmen's Compensation . . . . .	If receiving or entitled to receive workmen's compensation for same disability and week, not eligible for disability benefits unless workmen's compensation is less than disability; in that case, the difference is payable.	Not eligible for any period with respect to which workmen's compensation (other than benefits for a permanent disability previously incurred) is paid or payable.	Not eligible for any period with respect to which workmen's compensation (other than permanent partial benefits for a prior disability) is paid or payable.	Eligible for workmen's compensation and disability benefits combined up to 85 percent of average weekly wage on last job prior to sickness, provided combined payments do not exceed \$53. No deduction for lump-sum payments of workmen's compensation or for workmen's compensation payments received after the period to which they relate.
Wages . . . . .	Eligible even though receiving wages while not working, provided that benefits plus wages do not exceed 70 percent of wages prior to disability.	Eligible even though receiving wages while not working, provided that benefits plus wages do not exceed wages prior to disability.	No benefit payable for day if entitled to receive remuneration or maintenance from fund to which employer contributes in amount at least equal to benefits; does not include voluntary aid from employer.	Eligible even though receiving regular wages or part thereof while not working.

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SIZE AND DURATION OF BENEFITS

Weekly benefit amount .	\$10-35, based on schedule of high-quarter wages, plus hospital benefits of \$10 a day for 12 days in any one benefit period.	\$10-30 (2/3 of average weekly wage). Average wage determined by dividing wages from one employer during base weeks in eight weeks preceding disability by number of such base weeks. If this is less than average using all employment during last eight weeks, earnings from all employers are used.	\$10-30 on basis of one-half average weekly wage in last eight weeks in covered employment prior to commencement of disability. If average is less than \$10, weekly benefit is average wage.	\$10-25 (1/20 of high-quarter wages rounded to nearest dollar).
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	CALIFORNIA	NEW JERSEY	NEW YORK	RHODE ISLAND
Duration of benefits ...	Uniform potential 26 weeks for any one disability benefit period, \$260-910. Duration separate from unemployment insurance.	Thirteen to twenty-six weeks, \$128-780, computed as lesser of 26 × weekly benefits or ¾ base weeks. Limit applies to benefits in any 12-consecutive-month period. Duration separate from unemployment insurance and from benefits as an unemployed, disabled worker.	Uniform potential 13 weeks in any 52 consecutive weeks, or for any single period of disability, \$130 (or less if weekly benefit is less than \$10)-\$390. Duration separate from unemployment insurance.	Seven-plus to 26 weeks, \$104-650, based on schedule of base period wages. Duration separate from unemployment insurance. Payments for pregnancy limited to 12 consecutive weeks to begin 6 weeks before and end 6 weeks after childbirth.
<b>FINANCING</b>				
Method of insuring ...	Employers insured with State fund unless and until agency approval is given to private plan (insured or self-insured).	Employers insured with State fund unless and until agency approval is given to private plan (insured or self-insured).	Employers must arrange for benefit payments by purchasing a policy from an insurance company or from the State insurance fund, or by self-insurance.	All employers insured with the State fund.
Contributions .....	Employe tax of 1 percent of wages up to \$3,000.	Workers covered by State plan pay .50 percent on wages up to \$3,000 for temporary disability insurance and .25 percent for unemployment insurance; workers covered by private plan pay .25 percent for unemployment insurance to the State and may pay up to .50 percent toward private plan premium. State plan employers pay basic .25 percent for temporary disability insurance modified up to .75 percent and down to .10 percent by experience rating.	Employe tax of .5 percent of wages with a maximum of 30 cents weekly; employer to pay additional costs, if any.	Employe tax of 1 percent of wages up to \$3,000.
Administrative costs ...	Sum determined annually by State Director of Finance; no limit on percent of contributions. Added administrative costs attributable to private plans assessed against plans in proportion to covered wages; limit .02 percent of wages.	.08 percent of wages plus assessment on employers of costs of maintaining separate accounts for experience-rating purposes. Added administrative costs attributable to private plans and to benefits to unemployed workers assessed against plans in proportion to covered wages; limit .02 percent of wages.	Each carrier responsible for own administrative expenses; State insurance fund as a carrier limited to 25 percent of contributions. Total administrative expenses of program for both employed and unemployed workers (not including expense of the State as a carrier) are assessed against all carriers including the State in proportion to covered wages; no limit.	Six percent of contributions.

SOURCE: Based upon "Comparison of Temporary Disability Insurance Laws, January, 1954," (Washington, D. C.: U. S. Department of Labor, Bureau of Employment Security).





## **APPENDICES**



## Appendix A

### PENSION PLANS, GOVERNMENT, AND SELECTED ECONOMIC FACTORS

#### EFFECTS OF FEDERAL ACTION ON PENSION PLANS

The federal government has affected the pattern of private pension plans through its policies relating to taxes, wage stabilization, labor, and Social Security, and through its monetary and fiscal policies.

##### Federal Tax Policies

Since 1938, federal legislation has provided for tax deduction of contributions to reserve funds of pension plans and for tax exemption of the earnings of such funds, provided specified requirements are met.<sup>1</sup>

These requirements include the provision that:

. . . under the trust instrument it is impossible, at any time prior to the satisfaction of all liabilities with respect to employees and their beneficiaries under the trust, for any part of the corpus or income to be (within the taxable year or thereafter) used for, or diverted to, purposes other than for the exclusive benefit of his employees or their beneficiaries. . . .<sup>2</sup>

The World War II excess profits tax, generally speaking, increased net effective corporate tax rates and was generally expected to be permitted to lapse. Tax legislation applicable to pension plans, in addition to permitting the deduction of contributions for the funding of liabilities for current service, also permitted deductions for the funding of 10 percent, in any one year, of the liability for past service. This legislation tended to make it disadvantageous to defer the establishment of pension plans providing for funding, since the deferment of funding until after the expiration of the excess profits tax would have resulted in a smaller tax saving.

While pension benefits attributable to employer contributions are subject to income taxation and benefits

attributable to employe contributions are not, employe contributions to pension plans are not deductible for income tax purposes. Since it is likely that the individual will have a lower effective tax rate after retirement age, this tax treatment tends to make a noncontributory plan more advantageous than a contributory plan.

##### Federal Wage Stabilization and Labor Policies

World War II wage stabilization policies limited increases in current cash compensation in the face of a relative scarcity of labor, but permitted the establishment of pension plans and increases in pension benefits provided for by existing plans. Under the circumstances, pension plans constituted a means whereby the total compensation of employes could be increased within the framework of the stabilization policies.

In addition, federal legislation relating to collective bargaining and the interpretation of this legislation by the National Labor Relations Board and the courts have affected the development of pension plans. Collective bargaining is defined in federal legislation as involving negotiations "with respect to wages, hours, and other terms and conditions of employment."<sup>3</sup> The National Labor Relations Board has ruled that provisions of pension plans come under the meaning of "conditions of employment" and therefore fall within the area of collective bargaining.<sup>4</sup> This ruling has been upheld by the courts.<sup>5</sup>

<sup>3</sup> 61 Stat. 142 (1947).

<sup>4</sup> *Inland Steel Company v. United Steelworkers of America (CIO)*, 77 NLRB 4 (1948).

<sup>5</sup> *Inland Steel Company v. National Labor Relations Board*, 170 F. 2d 247, 251 (1949). *Certiorari denied* 336 U. S. 960 (1949).

<sup>1</sup> 52 Stat. 518 (1938).

<sup>2</sup> 68A Stat. 134 (1954).

### Federal Old Age and Survivors' Insurance (OASI) Program

The OASI program has influenced both the benefit structure and minimum retirement age specified by private pension plans. Primary OASI benefits are first payable at age 65. While this minimum retirement age may reflect private practices at the time of passage of the Social Security Act, once established it tended to be carried over into private plans subsequently set up. Many private plans specify a total benefit which includes payments under OASI; other plans, although providing benefits excluding OASI, were originally designed to supplement it. Since primary OASI benefits are available only after age 65, the parties to private pension contracts, as a rule, are discouraged from establishing a plan that makes benefits available prior to that time.

### Federal Policies Affecting Interest Rates and the Value of the Dollar

Open-market operations, reserve requirements, and rediscount rates of the Federal Reserve System, operations of the United States Treasury Department relating to the national debt, and federal fiscal policies are major factors in determining interest rates and the general level of prices.

The relationship of interest rates to the cost of a pension plan is discussed on page 7. Variations in the price level are equivalent to changes in the purchasing power of an annuity defined in terms of a given number of dollars. For example, during the period 1940 through 1953, consumer prices increased by 91 percent. As a result, a given money annuity would buy in 1953 only 52 percent of the goods and services that it would buy in 1940.

The effect of changes in the price level may be offset by post-retirement adjustments in benefits. One method involves the purchase of equities as a part of the investment program and the adjustment of benefits in accordance with the value of the investment portfolio. For example, the Teachers' Insurance and Annuity Association of America recently proposed the establishment of a College Retirement Equities Fund, which would invest in common stocks and other equities. Under this program, up to 50 percent of the individual's premium (made up of employe and employer contributions) could be invested in equities, and the balance would be invested in an annuity. After retirement, the employe would receive a variable income based upon current prices and dividends of the equities, in addition to a fixed dollar annuity.

## EFFECTS OF COMMONWEALTH ACTION ON PENSION PLANS

Enactments of the Commonwealth directly affecting pension plans are tax legislation, permissive legislation, and legislation regulating insurance companies.

### Commonwealth Tax Legislation Relating to Pension Plans

If a trust under an employer's stock bonus, pension or profit-sharing plan for employes or their beneficiaries is officially ruled exempt from federal income taxation, then personalty held in trust and the principal value of all annuities are exempt from the county four-mill tax,<sup>6</sup> the first class school district personalty tax,<sup>7</sup> the Pittsburgh city tax on personalty,<sup>8</sup> and the corporate loans tax.<sup>9</sup> In addition, the Pennsylvania Corporate Net In-

come Tax Act and the Corporation Income Tax Law define net income as "that returned to and ascertained by the Federal Government," so that if contributions made by an employer to a company pension plan are exempt from taxation under federal law, they will also be exempt under Pennsylvania law.<sup>10</sup>

### Commonwealth Permissive Legislation

Three permissive laws in the field of private pensions have been enacted in Pennsylvania. Act No. 284 of the 1921 Session authorized stock and mutual insurance companies to grant pensions out of company earnings and provided that officers and employes may be given a pension "for faithful and long continued service, who have in such service become old, infirm or disabled."<sup>11</sup> Act No. 106, Session of 1933, provided

<sup>6</sup> 1913, June 17, P. L. 507, as amended 1945, May 11, P. L. 447.

<sup>7</sup> 1947, June 20, P. L. 733.

<sup>8</sup> Pittsburgh Ordinance No. 486, December 1, 1947.

<sup>9</sup> 1935, June 22, P. L. 414, as amended 1945, May 28, P. L. 1083 § 1.

<sup>10</sup> 1935, May 16, P. L. 208, as re-enacted and amended 1953, July 20, P. L. 534; 1951, Aug. 24, P. L. 1417, as re-enacted and amended 1953, July 17, P. L. 482.

<sup>11</sup> 1921, May 17, P. L. 682, Art. III § 316, as amended 1943, May 21, P. L. 356, No. 166 § 1.

that "Every business corporation may grant allowances or pensions out of the earnings of the corporation to its directors, officers or employes for faithful and long continued service, who have in such service become old, infirm, or disabled."<sup>12</sup> Act No. 280, 1953 Session, permitted corporations to grant stock options to officers and employes and provided that "all corporations organized under the laws of the Commonwealth of Pennsylvania, including those corporations organized not for profit, may grant allowances or pensions to officers, directors and employes for faithful and long continued services, and, after the death of any such officer, director or employe, either while in the service of the corporation or after retirement, pensions or allowances may be granted or continued to his or her dependents: Provided, That such allowances to his or her dependents shall be reasonable in amount and paid only for a limited time: And provided further, That any such allowance, unless part of an employe-benefit plan or employment contract in effect at the time of retirement or death of the officer, director or employe, shall not exceed in total the amount of the compensation paid to him or her during the 12 months preceding retirement or death."<sup>13</sup> The act also validated any options, pensions, and allowances granted or paid prior to the enactment of the law.

Also, the Estates Act of 1947 exempted private pension plans from the "Rule Against Perpetuities" and from restrictions against accumulations.<sup>14</sup> Some states regard pension plans as securities and require registration with the state security commission. This is not the case in Pennsylvania. However, if stock is sold for the benefit of a pension plan, the plan might have to qualify under the provisions of The Pennsylvania Securities Act.<sup>15</sup>

### Commonwealth Legislation Regulating Insurance Companies

Pension plans handled through insurance companies are regulated by the Insurance Department. The Insurance Commissioner must approve all forms for contract relating to annuities issued, sold, or disposed of by an insurance company.<sup>16</sup> Annuities contracted by an employer on behalf of an employe need not conform to the general provisions relating to annuities.<sup>17</sup> An express regulation has been made regarding the treatment of dividends or rate reductions made under group annuity contracts. Any such dividend or rate reduction may be applied to reduce the employer's part of the cost of the contract or policy. However, if the plan is contributory and the dividends or rate reductions exceed the employer's contributions, the surplus must be used for the exclusive benefit of the employes.<sup>18</sup>

## RELATIONSHIP BETWEEN PENSION PLANS AND SELECTED ECONOMIC FACTORS

Benefit structure, cost, vesting, and funding elements of pension plans generate reactions on the part of individuals and firms which are reflected in hiring practices, movement of members of the labor force, and other economic factors.

### The Effect of Pension Plans on Hiring Age Restrictions

The cost-reducing effect of a minimum service requirement (or a maximum entry age together with a minimum retirement age) is discussed on page 7. A plan without such requirements may encourage the employer to obtain an equivalent cost reduction through the use of hiring age restrictions.

<sup>12</sup> 1933, May 5, P. L. 364, Art. III § 316.

<sup>13</sup> 1953, August 19, P. L. 1075.

### The Effect of Pension Plans on Movement of Members of the Labor Force

Pension plan coverage may be attractive to many and may be a factor in movement of some members of the labor force to firms having pension plans. On the other hand, pension plans may impede the movement of employes in two ways: (1) If pension plans lead to hiring age restrictions, opportunities for employes in

<sup>14</sup> 1947, April 24, P. L. 100 §§ 4, 6.

<sup>15</sup> 1939, June 24, P. L. 748, as re-enacted and amended 1941, July 10, P. L. 317; 1951, Dec. 13, P. L. 1708.

<sup>16</sup> 1921, May 17, P. L. 682, as amended 1931, June 23, P. L. 904; 1937, May 28, P. L. 934; 1951, July 19, P. L. 1100.

<sup>17</sup> 1921, May 17, P. L. 682, as amended 1935, July 17, P. L. 1116; 1951, July 19, P. L. 1100.

<sup>18</sup> 1921, May 17, P. L. 682, as amended 1937, May 26, P. L. 884.

certain age groups will be limited. (2) If employer contributions are not vested, an employe who changes his job will lose all, or part, of the pension credits he has accumulated. An employe's valuation of the loss increases with length of service and proximity to retirement age.

#### The Effect of Funding and Vesting Provisions on the Payment of Pensions in the Event of Pension Plan Termination

An accurate assessment of the extent to which pension plan terminations result in the loss of pensions or pension credits presupposes the existence of an established registration system for pension plans. In the absence of such a registry, the following discussion is offered for the purpose of providing a general orientation and some tentative estimates with respect to the magnitudes involved. Although pension plan termination may result from circumstances other than "closure,"<sup>19</sup> the observations offered are, in the main, concerned with terminations which come about by virtue of closures.

*Closure rates and employes with pension coverage.*—A survey was made of closures which occurred during 1949-52 among firms which, prior to closure, participated in the Unemployment Compensation program.<sup>20</sup> Appendix Table 1 shows the average annual number of closures during the period 1949 to 1952 as a percent of firms active as of March, 1952, by industry group, and by number of Pennsylvania employes of the firm one year prior to closure.<sup>21</sup>

Average annual closure rates varied *inversely* with the number of Pennsylvanians employed by the firm—from about 10 percent for firms employing 1 to 9 Pennsylvanians to about .4 percent for firms employing 500 or more Pennsylvanians. By industry, average annual closure rates varied from about 4.2 percent in the fabricated metals industry to about 14 percent in the mining industry.

<sup>19</sup> The term "closure" refers to firms which went out of business or ceased to have employes without going out of business. The closure data relate only to firms subject to the Unemployment Compensation Law when active.

<sup>20</sup> See Appendix B.

<sup>21</sup> The number of Pennsylvanians employed a year prior to closure was used, since employment typically declines prior to closure.

On the other hand, pension plan coverage varied *directly* with size of firm—from about 1.2 percent for firms employing 1 to 9 Pennsylvanians to 69 percent for firms employing 500 or more. By industry, pension plan coverage varied from 2.2 percent in the construction industry to 87 percent in the primary metals industry. (See Tables 26 and 28.)

In the light of available evidence, it would appear that the estimates presented below are upper-limit estimates. For example, the estimates would be reduced if interstate firms were identified and assigned closure rates corresponding to their total employment rather than to their Pennsylvania employment.

It is estimated that .4 percent (with a 95 percent confidence interval of .2 to .6 percent) of the employes with pension coverage in 1953 could be expected, at the average closure rates prevailing in 1949-52, to become involved in closures in one year, provided no correlation obtains between closure and the presence of a pension plan. This estimate has a possible range of 0 to 2.3 percent (with a 95 percent confidence interval of 0 to 2.7 percent), depending on the degree of such correlation. Over a 20-year period, it is estimated that, at average 1949-52 closure rates, 6.6 percent (with a 95 percent confidence interval of 4.3 to 8.9 percent) could be expected to become involved, assuming that no correlation obtains between closure and the presence of a pension plan and that the probability of an employe's being involved in a closure during a given year is not decreased by his having been involved in previous closures. This estimate could range, at average 1949-52 closure rates, from 0 to 14.5 percent (with a 95 percent confidence interval of 0 to 17.8 percent), depending on the assumptions used.

*Effect of vesting and funding provisions on loss of pensions.*—A closure may not result in termination of the pension plan covering employes of the firm involved. Under most royalty-financed plans, the employe does not lose his pension credits if he obtains a job with another employer participating in the plan. Half of the employes with pension coverage who were estimated as likely to be involved in closures (see above) were members of plans of this type.

In the absence of knowledge of the vesting and funding provisions of a pension plan, inferences cannot be made regarding the probability of payment or nonpayment of pension claims in the event of termination of the plan. Considering both vesting and funding provisions, termination of a pension plan may produce the following situations:

Appendix Table 1

AVERAGE ANNUAL CLOSURES OF FIRMS DURING THE PERIOD 1949-52 AS PERCENTS OF FIRMS ACTIVE AS OF MARCH, 1952, BY INDUSTRY GROUP AND BY NUMBER OF PENNSYLVANIA EMPLOYEES OF FIRM ONE YEAR PRIOR TO CLOSURE

[For firms whose employees were covered by Pennsylvania Unemployment Compensation program]

<i>Industry Group and Number of Pennsylvania Employees of Firm One Year Prior to Closure</i>	<i>Average Annual Closures of Firms During the Period 1949-52 as Percent of Firms Active as of March, 1952</i>
(1)	(2)
Industry Group	
All industries—Total .....	8.6%
Mining .....	14.5
Construction .....	10.3
Food .....	5.7
Textiles .....	6.9
Apparel .....	7.4
Lumber, wood, paper, furniture, and fixtures .....	8.7
Printing and publishing .....	4.3
Chemicals and products of petroleum and coal .....	5.3
Stone, clay and glass products .....	6.3
Primary metals .....	4.5
Fabricated metals .....	4.2
Machinery and electrical and transportation equipment .....	4.9
Other manufacturing industries .....	7.3
Transportation, communication, and utilities .....	10.6
Trade .....	9.0
Finance, insurance, and real estate .....	5.2
Other .....	7.9
Number of Pennsylvania Employees of Firm One Year Prior to Closure	
1- 9 .....	10.0%
10- 99 .....	2.3
100-499 .....	1.2
500 or over .....	.4

NOTE: A "closure" is a firm which went out of business or which, while continuing in business, ceased to employ Pennsylvanians.

a. Under a fully funded plan the situation depends upon the presence or absence of vesting: With full and immediate vesting, there would be sufficient funds on hand at termination to guarantee retired persons full benefits and to provide benefits based upon service prior to termination for those not retired. Under a fully funded plan without full and immediate vesting, there would be sufficient funds to continue full benefits to retired persons but inadequate funds to provide full benefits to all of those not retired. In the latter case, contributions to the trust fund or insurance company would have been less than in the case of a fully vested plan because of the discount made in anticipation of resignations and

discharges. However, inadequate funds may be supplemented by liquidation of assets.

b. Under a partially funded plan which provides for funding future service as it accrues and past service over time, the amount received at termination depends upon accumulated funds, the provisions of the plan for distributing these funds, and assets which may be liquidated for purposes of pension payments. Many plans assign first priority to the claims of retired persons.

c. Under an unfunded plan, in the absence of assets which may be liquidated for purposes of pension benefit payments, no benefits will be available at termination, either to retired persons or to persons employed at that date.



## Appendix B STATISTICAL NOTES

### SURVEY OF PENNSYLVANIA ADULTS

A cluster random sample of Pennsylvania adults was selected at the rate of 1 in 1,750 and surveyed by means of interviews.<sup>1</sup> (For survey forms, see Exhibits A and B.) A sample of 1 in 1,750 dwelling units was selected from the 1950 Census of Population and Housing in groups of 3 neighboring households; except that in

rural areas the sample consisted of a selection of small land areas containing approximately 6 households each. In addition, the sample included a representative segment of dwelling units constructed since 1950.

The following table presents the approximate standard errors of percentages computed from the sample.

Estimated Percentage	Base of Percentage							
	300,000	400,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2%	1.3%	1.1%	1.0%	.8%	.7%	.5%	.4%	.3%
5	2.0	1.8	1.6	1.3	1.1	.8	.6	.5
10	2.8	2.4	2.2	1.8	1.5	1.1	.9	.7
25	4.1	3.5	3.1	2.6	2.2	1.6	1.3	1.0
50	4.7	4.1	3.6	3.0	2.6	1.8	1.5	1.1

### SURVEY OF PENNSYLVANIA EMPLOYERS

A stratified random sample of employers according to industry and size of firm was selected from a mailing list of employers whose employees were covered by the Pennsylvania Unemployment Compensation program.<sup>2</sup> This list was obtained from the Pennsylvania Department of Labor and Industry, Bureau of Employment Security. The sampling fraction was 100 percent for firms employing 500 or more Pennsylvanians. For firms employing less than 500 Pennsylvanians, the sampling fraction varied by industry group and decreased

as size of firm decreased. A total of 4,800 employers was included in the sample.

The survey forms used consisted of a preliminary survey form (Exhibit C) designed to ascertain the number of employees, number of plans, and coverage; and final survey forms (Exhibits D and E) designed to ascertain the principal characteristics of the plans.

The preliminary survey form was mailed to all employers in the sample, of whom 50 percent responded. Final survey forms were mailed to all respondents with plans.

A subsample of employers not responding to the preliminary survey form was selected (again including all employers of 500 or more Pennsylvanians). These employers and all employers who had not returned the

<sup>1</sup> The collection and tabulation of data were performed by the United States Bureau of the Census under contract with the Joint State Government Commission.

<sup>2</sup> Major employe groups not covered by the Unemployment Compensation program are farm labor and employes of government and railroads.

final survey forms were contacted by field representatives of the Bureau of Employment Security if their headquarters were in Pennsylvania. If their headquarters were out of state, they were contacted by letter.

The sampling variability of the percentage estimates depends upon the size of the estimate and the numbers of responding and nonresponding employers in each of the industry-size groups represented in the total on which the estimate is based.

Appendix Table 2 presents 95 percent confidence intervals corresponding to selected percentage estimates for each industry group. For example, it was estimated (see Table 36) that for all industry groups combined, 55.8 percent of Pennsylvania employees having pension coverage were members of plans having no provision

for the vesting of employer contributions. The first row of Appendix Table 2 indicates that the 95 percent confidence interval for this estimate is 53.7 percent to 57.9 percent. The intervals were not computed for all of the percentages because of the cost of computation. However, it can be shown that 95 percent confidence intervals for estimates relating to the group of all industries lie within the limits 0.0 percent to 9.0 percent for estimates in the neighborhood of 1 percent, 1.7 percent to 18.3 percent for estimates in the neighborhood of 10 percent, and 49.7 percent to 70.3 percent for estimates in the neighborhood of 60 percent. It may be noted that these maximum ranges are about five times as wide as the intervals shown in the first row of Appendix Table 2.

#### SURVEY OF CLOSURES

A stratified random sample of closures according to industry was selected from a file of Pennsylvania Unemployment Compensation employer accounts which had been deleted because the firms ceased to employ Pennsylvanians during the period 1949-52. The sampling rate varied by industry group and resulted in a total sample size of 4,367.

The Pennsylvania employment one year prior to closure was ascertained for each firm included in the sample by reference to files of the Bureau of Employment Security. The 95 percent confidence intervals for average annual closure rates for 1949-52, by number of Pennsylvania employees of firms one year prior to closure, are as follows:

<i>Number of Pennsylvania Employees of Firms One Year Prior to Closure</i>	<i>95 Percent Confidence Intervals for Average Annual Closure Rates, 1949-52</i>
1 to 9 .....	10.0%-10.1%
10 to 99 .....	2.0 - 2.6
100 to 499 .....	.6 - 1.9
500 or over .....	.0 - 1.3

While the closure rates by number of Pennsylvania employees one year prior to closure are subject to sampling variability, the closure rates by industry are not, since the number of closures and the total number of firms in each industry are known.

To estimate the percent of employees covered by pension plans in 1953 who could be expected to be involved in closures in one year at average 1949-52 closure rates (assuming no correlation between pension plans and closures), the number of employees involved in closures in a given industry-size group was estimated on the basis of the employment of closed firms a year prior to closure, and this was multiplied by the estimated percentage of all employees in that industry-size group who were covered by pension plans. Such estimates for the various industry-size groups were summed, and the sum was divided by the estimated total number of employees covered by pension plans.

To obtain the twenty-year estimate (assuming that the probability of an employee's being involved in a closure in a given year is independent of his closure experience in prior years), the percentage  $[1 - B(x=0|20, P)]$  was computed for each industry-size group, using the binomial distribution with P equal to the estimated percentage of the employees with pension plan coverage in that industry-size group who could be expected to be involved in closures in one year. The twenty-year percentage estimates for the various industry-size groups were converted to absolute numbers and summed, and the sum was divided by the estimated total number of employees covered by pension plans.

For the percentage of employees with pension coverage who could be expected to be involved in closures under specified assumptions, the 95 percent confidence intervals are given in the text.

Appendix Table 2

95 PERCENT CONFIDENCE INTERVALS FOR SELECTED PERCENTAGE ESTIMATES BASED ON  
THE SURVEY OF PENNSYLVANIA EMPLOYERS

Industry and Number of Pennsylvania Employees	95 Percent Confidence Interval		
	For Percent of Pennsylvania Employees Covered by Pension Plans	For Percent of Covered Pennsylvania Employees Who Are Members of Plans Not Providing for Vesting of Employer Contributions	For Percent of Covered Pennsylvania Employees Who Are Members of Plans Not Providing for Funding
(1)	(2)	(3)	(4)
<b>INDUSTRY</b>			
All Industries—Total .....	32.3%-38.0%	53.7%- 57.9%	5.2%- 7.1%
Mining .....	55.7 -89.1	4.5 - 9.0	1.1 - 1.9
Construction .....	0.0 - 7.3	0.0 - 9.0	a
Food .....	18.2 -43.4	48.6 - 86.8	0.8 - 2.8
Textiles .....	20.0 -35.9	20.1 - 39.8	3.3 - 1.6
Apparel .....	21.9 -48.6	1.1 - 2.4	a
Lumber, wood, paper, furniture, and fixtures .....	20.6 -32.4	42.6 - 64.4	a
Printing and publishing .....	21.4 -35.4	13.3 - 27.5	0.0 - 6.5
Chemicals and products of petroleum and coal .....	45.9 -57.1	42.1 - 62.8	9.7 -15.9
Stone, clay, and glass products .....	31.3 -57.3	55.0 -100.0	3.2 - 7.3
Primary metals .....	81.2 -92.0	69.9 - 71.5	2.9 - 3.3
Fabricated metals .....	49.2 -62.5	79.5 - 90.1	4.2 - 8.7
Machinery and electrical and transportation equipment .....	59.3 -66.5	64.4 - 69.5	3.9 - 4.3
Other manufacturing industries .....	16.8 -44.0	0.0 - 75.3	6.4 -25.3
Transportation, communication, and utilities .....	35.9 -54.0	48.9 - 68.9	2.6 - 3.7
Trade .....	4.0 -14.1	19.1 - 78.3	3.7 -14.8
Finance, insurance, and real estate .....	15.9 -42.8	0.1 - 78.5	0.0 -28.7
Service .....	0.9 - 6.0	0.1 -100.0	0.0 -34.5
Other .....	3.9 -13.1	0.0 - 58.3	0.0 -58.3
<b>NUMBER OF PENNSYLVANIA EMPLOYEES</b>			
1 to 9 .....	0.1 - 2.4	b	b
10 to 99 .....	3.9 -10.7	b	b
100 to 499 .....	19.3 -33.7	b	b
500 or more .....	c	c	c

<sup>a</sup> Sampling variability cannot be estimated because there were no observations in this category.

<sup>b</sup> No estimates presented in the source tables.

<sup>c</sup> All firms having 500 or more Pennsylvania employees were included in the sample; hence, there is no sampling variability in the percentages relating to this group.



**EXHIBITS**



### Exhibit A

Budget Bureau No. 41-5401; Approval Expires June 30, 1954

<p><b>CONFIDENTIAL</b> - The information furnished is accorded confidential treatment. It cannot be used for purposes of taxation, investigation, or regulation.</p> <p>Form PA-1 (2-5-54)      U.S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS Acting as data-compiling agent for the GENERAL ASSEMBLY OF PENNSYLVANIA</p> <p style="text-align: center;"><b>PENNSYLVANIA SURVEY OF PENSION PLAN COVERAGE</b></p>	1. Control number	6. Use of telephone Does unit have a telephone?... <input type="checkbox"/> Yes <input type="checkbox"/> No Number _____					
	2. Enumerator's name						
	3. Date	7. Time to revisit					
	4. Respondent's line number	8. Number of visits					
	5. Address (Enter house number, street, apt. number, and other identification)		<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px;">1</td> <td style="width: 20px;">2</td> <td style="width: 20px;">3</td> <td style="width: 20px;">4</td> <td style="width: 20px;">5</td> </tr> </table>	1	2	3	4
1	2	3	4	5			

HOUSEHOLD SHEET									
Line Number	NAME  List all persons 25 years old or over (and their spouses) staying here and those who usually live here who are temporarily absent.  (Last name first)	RELATIONSHIP TO HEAD OF HOUSEHOLD  (Enter head, wife, son, daughter-in-law, partner, lodger, lodger's wife, etc.)	MARI-TAL STATUS  (M, Wd, D, Sep, or NM)	AGE  (Enter age as of last birthday)	SEX  (M or F)	Was ...'s total income in 1953 over \$5,000?  If YES: Do not ask items H, I, or J and do not fill an Individual Schedule (PA-2) for this person or spouse If NO: Ask items H, I, and J	LAST YEAR, how much did ... earn—		LAST YEAR, how much did ... receive from other sources such as pensions, interest, rent, or veterans' allowances?
							In wages or salary?  (Before deductions for withholding tax, social security, bonds, union dues, etc.)	By working on his own farm, business, or professional practice?	
A	B	C	D	E	F	G	H	I	J
1						<input type="checkbox"/> Yes <input type="checkbox"/> No			
2						<input type="checkbox"/> Yes <input type="checkbox"/> No			
3						<input type="checkbox"/> Yes <input type="checkbox"/> No			
4						<input type="checkbox"/> Yes <input type="checkbox"/> No			
5						<input type="checkbox"/> Yes <input type="checkbox"/> No			
6						<input type="checkbox"/> Yes <input type="checkbox"/> No			
7						<input type="checkbox"/> Yes <input type="checkbox"/> No			
8						<input type="checkbox"/> Yes <input type="checkbox"/> No			
9						<input type="checkbox"/> Yes <input type="checkbox"/> No			

**NOTE**—Fill a separate Form PA-2 for each person listed in Item B except in the following cases:

- (1) Any person whose income was over \$5,000 (YES in Item G).
- (2) Any person whose spouse had an income over \$5,000.
- (3) Any husband who is under 25 years old.

FOOTNOTES: \_\_\_\_\_





## Exhibit B

Budget Bureau No. 41-5401; Approval Expires June 30, 1954

<p><b>CONFIDENTIAL</b> - The information furnished is accorded confidential treatment. It cannot be used for purposes of taxation, investigation, or regulation.</p>	<p>1. Control No. of Household <i>(From Item 1, PA-1)</i></p>
<p>Form PA-2 (2-8-54)</p> <p style="text-align: center;">U. S. DEPARTMENT OF COMMERCE BUREAU OF THE CENSUS Acting as data-compiling agent for the GENERAL ASSEMBLY OF PENNSYLVANIA</p> <p style="text-align: center;"><b>PENNSYLVANIA SURVEY OF PENSION PLAN COVERAGE</b></p> <p style="text-align: center;"><b>INDIVIDUAL SCHEDULE</b></p>	<p>2. Name of Sample Person <i>(From Item B, PA-1)</i></p>
	<p>3. Line No. of Sample Person <i>(From Item A, PA-1)</i></p>
	<p>4. Line No. of Respondent <i>(From Item A, PA-1)</i></p>

### Section I - WORK EXPERIENCE

**DO YOU HAVE A JOB OR BUSINESS AT THE PRESENT TIME?**

1.  **NO** - Have you ever worked, not counting volunteer work or work around the house?

(1)  No *(Skip to V)*

(2)  Yes *(Skip to III)*

2.  **YES**, *(Ask)*:

a. What kind of work are you doing?

(1) Occupation \_\_\_\_\_

(2) Industry \_\_\_\_\_

(3) Class of worker:

PW  Private employer - hourly wage or on piece rate

PS  Private employer - weekly, monthly, or annual salary

G  Government

O  Self-employed *(Skip to III)*

NP  Unpaid family worker *(Skip to III)*

b. What is the name and address of your present employer?

Name \_\_\_\_\_

Address \_\_\_\_\_

c. How long have you been working for this employer? \_\_\_\_\_ Years

d. Aside from layoffs of less than 6 months, has this employment been continuous?

(1)  Yes

(2)  No - When and for what reasons did these interruptions occur?

Date		Reason
From	To	

Notes:

Section II - PENSION COVERAGE IN CURRENT EMPLOYMENT

A. NOT COUNTING SOCIAL SECURITY, ARE THERE ANY RETIREMENT PENSION PLANS FOR EMPLOYEES WHERE YOU WORK?  
(Plans operated by the employer, union, or other.)

- 1.  NO (Skip to III)
- 2.  YES (Ask B)

B. ARE YOU COVERED BY ANY OF THESE PENSION PLANS?

- 1.  NO (Skip to III)
- 2.  YES (Ask a-g)

- a. How long have you been covered by this plan? \_\_\_\_\_ Years
- b. What is the name of the particular plan under which you are covered? \_\_\_\_\_
- c. If you continue to work in employment covered by this plan, at what age will you be eligible for a normal (regular) retirement pension? \_\_\_\_\_
- d. According to the pension plan, how much will your monthly pension be if you continue to work in employment covered by this plan until normal (regular) retirement age?.....\$ \_\_\_\_\_
- e. Will this amount include any part of your own Social Security pension?
  - No
  - Yes - What percent of your Social Security pension is included? \_\_\_\_\_ Percent
- f. How long do you expect to continue in employment covered by this plan?
  - Until normal (regular) retirement
  - Other (Specify number of years) \_\_\_\_\_ Years
- g. How much do you expect to receive each month from this pension?.....\$ \_\_\_\_\_  
(If the answer to this question differs from (d) explain the difference in the Notes)

Section III - PENSIONS FROM OWN PREVIOUS EMPLOYMENT (EXCLUDING SOCIAL SECURITY)

ARE YOU NOW RECEIVING A PENSION (NOT COUNTING SOCIAL SECURITY) FROM ANY OF YOUR OWN PREVIOUS EMPLOYMENT?

- 1.  NO (Ask):

- a. Will you be entitled to receive a pension from any previous employment when you retire?
  - No (Skip to IV)
  - Yes (Ask b)
- b. Will this pension be from the Government or from a private employer?
  - G  Local, State, or Federal Government
  - P  Private employer
- c. How much do you expect to receive each month from this pension?.....\$ \_\_\_\_\_
- d. Will this amount include any part of your own Social Security pension?
  - No
  - Yes - What percent of your Social Security pension is included? \_\_\_\_\_ Percent

- 2.  YES (Ask):

- a. Is this pension from the Government or from a private employer?
  - G  Local, State, or Federal Government
  - P  Private employer
- b. How much do you receive each month from this pension?.....\$ \_\_\_\_\_
- c. At 65, will any part of your own Social Security pension be deducted from the pension you are now receiving?
  - No
  - Yes - What percent of your Social Security pension will be deducted? \_\_\_\_\_ Percent

Notes

Section IV - SOCIAL SECURITY PENSION BASED ON OWN EMPLOYMENT

ARE YOU NOW RECEIVING A SOCIAL SECURITY PENSION FROM THE U.S. GOVERNMENT BASED ON YOUR OWN EMPLOYMENT?

1.  NO (Ask):

a. At 65, will you be entitled to receive a Social Security pension based on your own employment?

No (Skip to V)

Yes (Ask b)

b. According to present Social Security regulations, how much do you expect to receive each month from this source?.....\$ \_\_\_\_\_

c. (For married couples only):

(1) Does this amount include a dependent's benefit for your wife (husband)?.....  Yes  No

(2) How much will that be?.....\$ \_\_\_\_\_

2.  YES (Ask):

a. How much do you receive each month from this source?.....\$ \_\_\_\_\_

b. (For married couples only):

(1) Does this amount include a dependent's benefit for your wife (husband)?.....  Yes  No

(2) How much is the dependent's benefit for your wife (husband)?.....\$ \_\_\_\_\_

Section V - (FOR WIDOWS ONLY): SURVIVOR'S BENEFIT FROM SOCIAL SECURITY

ARE YOU NOW RECEIVING A SURVIVOR'S BENEFIT FROM SOCIAL SECURITY?

1.  NO (Ask):

a. At 65, will you be entitled to receive a survivor's benefit from Social Security?

No (Skip to VI)

Yes (Ask b)

b. According to present Social Security regulations, how much do you expect to receive each month from this source?.....\$ \_\_\_\_\_

2.  YES - How much do you receive each month from this source?.....\$ \_\_\_\_\_

Notes:

Section VI - (FOR WIDOWS ONLY): SURVIVOR'S BENEFITS FROM OTHER EMPLOYMENT PENSION PLANS  
(EXCLUDING SOCIAL SECURITY)

ARE YOU NOW RECEIVING A SURVIVOR'S BENEFIT FROM ANY EMPLOYMENT PENSION PLAN OTHER THAN SOCIAL SECURITY?

- 1.  NO
- 2.  YES - How much do you receive each month from this source?.....\$ \_\_\_\_\_

Section VII - (FOR MEN ONLY): VETERAN'S BENEFIT OR DISABILITY PENSION

HAVE YOU EVER SERVED IN THE ARMED FORCES OF THE UNITED STATES?

- 1.  NO
- 2.  YES (Ask):

a. When did you serve and for how long?

Number of Years

- World War I..... \_\_\_\_\_
- World War II..... \_\_\_\_\_
- Korea..... \_\_\_\_\_
- Other..... \_\_\_\_\_

b. Are you now receiving a benefit or a disability pension from the Veteran's Administration?  
(Exclude unemployment compensation and VA allotments to students and trainees.)

No - Will you be eligible for a veteran's benefit in the future?

No

Yes

Maybe \_\_\_\_\_

(State conditions under which eligible)

Yes - How much do you receive each month?.....\$ \_\_\_\_\_

Notes:

Exhibit C

Employer Number

.....

COMMONWEALTH OF PENNSYLVANIA  
JOINT STATE GOVERNMENT COMMISSION  
OF THE GENERAL ASSEMBLY

PENSION AND TEMPORARY NONOCCUPATIONAL  
DISABILITY SURVEY

Data relating to individual employers will be regarded as confidential and will be used only for the purpose of computing over-all measures.

1. Average number of Pennsylvania employes (employes whose place of work or headquarters was located in Pennsylvania) in 1953: Approximately .....

2. Total number of pension plans (including employe association and union plans, but excluding Social Security) and deferred profit-sharing plans effective within your organization: .....

Average number of Pennsylvania employes covered by these plans in 1953: Approximately .....

3. Number of plans providing income-maintenance coverage (including employe association or union plans and arrangements for company-paid sick leave) in case of the temporary nonoccupational disability of your employes: .....

Average number of Pennsylvania employes having such coverage in 1953: Approximately .....

4. Number of plans providing hospital, surgical, or other medical expense coverage (including employe association and union plans, but excluding Workmen's Compensation) in case of the temporary nonoccupational disability of your employes: .....

Average number of Pennsylvania employes having such coverage in 1953: Approximately .....

COMPLETED BY: .....

*Name*

*Title*

*Date*

*Address*



COMMONWEALTH OF PENNSYLVANIA  
JOINT STATE GOVERNMENT COMMISSION  
OF THE GENERAL ASSEMBLY

PENSION PLAN SURVEY FORM

Data relating to individual employers will be regarded as confidential and will be used only for the purpose of computing over-all measures.

**INSTRUCTIONS**

*Please complete a separate form for each pension plan or deferred profit-sharing plan covering Pennsylvania employes (employes whose place of work or headquarters is in Pennsylvania). If any item is not applicable to the plan covered by this form, state briefly why it does not apply.*

1a—Name or designation of plan .....

1b—Date on which benefit provisions for retirement pensions first became effective .....

Date of last amendment .....

1c—Is this plan effective under contract for a limited period, dependent upon renegotiation for extension? .....

..... If so, what is the period of the contract? .....

1d—If plan covers principally employes in a particular industrial activity or occupation, please identify:

Industrial activity (specify): .....

Occupation (specify): .....

2a—Conditions under which employes become eligible for membership in this plan: Minimum age .....

maximum age .....; years of service .....; minimum earnings .....

maximum earnings .....

2b—Earnings, if used in determining membership eligibility, are defined as follows (e.g., wages or salary, excluding bonuses): .....

3 —A member who has attained a normal (regular) retirement age of ..... (male) ..... (female) is

eligible for normal (regular) retirement provided the following additional conditions are fulfilled:.....

4a—Upon normal (regular) retirement a member will be entitled to a retirement income determined as follows:

\$..... per month after ..... years of service.

.....% of average earnings multiplied by number of years of service.

.....% of average earnings multiplied by number of years of past service, plus .....% of average earnings multiplied by number of years of future service.

Other .....

4b—The plan provides for a minimum pension, at normal (regular) retirement, of \$..... per month under the following conditions: .....

4c—Actual payments under the plan are computed by deducting from the above part or all of any money which may be received from other sources as follows (for example, 50 percent of primary Old Age and Survivors' Insurance): .....

4d—Earnings, if used in computing pensions, are defined as follows (e.g., wages or salary, excluding bonuses): .....

4e—Earnings, if used in computing pensions, are averaged as follows:

- Over entire period of service.
- Over final ..... years of service.
- Over best ..... years of service (years of highest earnings).
- Other .....

4f—Benefits, as determined above, are payable:

- For life, ceasing at death.
- For life, with a guarantee of ..... years.
- Other .....

4g—Does the plan provide for mandatory or optional survivorship benefits? .....

4h—Credited service is lost under the following conditions: .....

Exceptions for military service: .....

4i—Conditions under which military service is regarded as credited service: .....

5a—An employe may work beyond normal (regular) retirement age provided the following conditions are fulfilled: .....

5b—An employe who postpones his retirement beyond normal (regular) retirement age receives a pension which is (higher than .....; the same as ..... ) the pension he would have received at normal (regular) retirement age.

5c—An employe may under no circumstances work beyond age .....



6 —An employe may retire before normal (regular) retirement age for reasons other than disability provided the following conditions are fulfilled: .....

7a—Provision is made for contemplated future pension payments as follows:

- Liability for future service funded as it accrues; liability for past service completely funded.
- Liability for future service funded as it accrues; liability for past service is being funded over ..... years.
- Liability for pension payments funded upon retirement of employe.
- Pensions paid out of current funds.
- Other .....

7b—The plan is financed through the medium of:

- Individual annuity contracts.
- Group annuity contracts.
- Insurance policies with deposit administration.
- Trust fund.
- Other .....

7c—If a trust fund is employed, does the plan meet the requirements of the Bureau of Internal Revenue for tax deduction purposes? .....

7d—What distribution of the reserve is provided for in the event the pension plan is terminated? .....

8 —Do employes make direct financial contributions under this plan? .....

9 —What benefit rights exist, and under what conditions, if an employe ceases employment prior to retirement for the following reasons:

Resignation or quit .....

Discharge .....

Layoffs having extended more than ..... months .....

Disability .....

Death .....

.....

.....

10a—To what extent do employes participate in the administration of the plan? .....

.....

10b—What procedure is available to a member who wishes to appeal a decision of the administering unit? .....

.....

.....

11 —Is coverage by this plan provided for some employes under a collective bargaining agreement? .....

12 —Average number of employes in Pennsylvania ELIGIBLE for membership in this plan during 1953: Approximately .....

13 —Average number of employes in Pennsylvania who were MEMBERS in 1953: Approximately .....

14 —Average number of Pennsylvania members of the plan covered by this form also accruing credited service as members of other pension plans or deferred profit-sharing plans effective within your organization.

(Please list each plan separately.)

<i>Number of Members</i>	<i>Name or Designation of Plan</i>

15 —Average number of employes in Pennsylvania in 1953 who had passed normal (regular) retirement age: Approximately .....

16 —Average number of ex-Pennsylvania employes receiving normal, delayed or early (excluding disability) retirement pensions under this plan in 1953: Approximately .....

COMPLETED BY: .....

*Name* *Title*

.....

*Date* *Address*

IF A BOOKLET DESCRIBING THE PLAN IS AVAILABLE, WE SHOULD APPRECIATE RECEIVING A COPY.

COMMONWEALTH OF PENNSYLVANIA  
JOINT STATE GOVERNMENT COMMISSION  
OF THE GENERAL ASSEMBLY

**TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE SURVEY FORM**

Data relating to individual employers will be regarded as confidential and will be used only for the purpose of computing over-all measures.

**I N S T R U C T I O N S**

Please complete a separate form for each plan (including paid sick leave) which provides INCOME-MAINTENANCE COVERAGE in case of the TEMPORARY NONOCCUPATIONAL DISABILITY of Pennsylvania employes (employes whose place of work or headquarters is in Pennsylvania). If this coverage is provided by a multi-purpose plan which provides other types of coverage as well, please describe the coverage and characteristics of plan only with respect to its TEMPORARY NONOCCUPATIONAL DISABILITY INCOME-MAINTENANCE provisions.

1a—Name or designation of plan providing such coverage (Income-Maintenance Coverage in case of Temporary Nonoccupational Disability): .....

1b—If plan covers principally employes in a particular industrial activity or occupation, please identify:

Industrial activity (specify): .....

Occupation (specify): .....

1c—Date on which benefit provisions for Income-Maintenance in case of Temporary Nonoccupational Disability first became effective: .....

2 —Please fill in the following table for employes whose place of work or headquarters was in Pennsylvania in 1953. (If the employe groups listed in the table differ from those used for your records, substitute the groupings you use.)

<i>Employe Group</i>	<i>Average Number Employed (Approximately)</i>	<i>Average Number Eligible for Such Coverage (Approximately)</i>	<i>Average Number Having Such Coverage (Approximately)</i>
Administrative .....	.....	.....	.....
Clerical .....	.....	.....	.....
Sales .....	.....	.....	.....
Production .....	.....	.....	.....
Other .....	.....	.....	.....
<b>TOTAL</b> .....	.....	.....	.....

3a—For which groups of employes is such coverage provided under collective bargaining agreement(s)? .....

.....  
.....

3b—Which other groups of employes have such coverage? .....

.....

4 —For which classifications of employes is such coverage automatic or compulsory? (E.g., all employes hired after the date the plan first provided coverage): .....

5a—Length of service required for eligibility: ..... months.

5b—Length of waiting period: ..... days.

5c—Waiting period is (check one):

For each period of disability.

Accumulated on an annual basis.

Other (specify) .....

6a—Amount of income-maintenance benefit depends on:

Amount of wages or salary and/or

Other (specify) .....

6b—Minimum weekly income-maintenance benefit: \$.....

6c—Maximum weekly income-maintenance benefit: \$.....

6d—Maximum duration (weeks) of income-maintenance benefits (if different for different persons, indicate shortest and longest): .....

7a—Charge for such coverage to employe (if variable, show range):

.....% of wages or salary; or

\$..... per ..... (specify time period).

7b—Charge for such coverage to employer (if variable, show range):

.....% of payroll; or

\$..... per ..... (specify time period).

8a—Is plan insured with an insurance company? .....

8b—Plan is administered by (e.g., company and/or union, insurance company, etc.): .....

Remarks: .....

COMPLETED BY: .....

*Name*

*Title*

*Date*

*Address*