SELECTED REFERENCES
INDUSTRIAL RELATIONS SECTION, PRINCETON UNIVERSITY
NO. 38* PRINCETON, N. J. MARCH, 1951

RECENT DEVELOPMENTS IN STATE TEMPORARY DISABILITY INSURANCE LEGISLATION†

1. Existing Laws, Their Operation, and Related Studies


A factual report which explains the provisions of the law, discusses administrative procedures under state and voluntary plans, and gives significant statistical data on operations.


Describes the provisions of the law and analyzes its administration and first year of operation. The railroad program differs from the various state programs in its complete financial integration with unemployment compensation. As in the case of Rhode Island, maternity benefits are paid.


Covers important statistical data for all of the existing programs.


Covers experience in Rhode Island, California, New Jersey, and on the railroads through 1948. Also included are other state legislative proposals, a study of the “nature and extent of voluntary disability insurance in New York State,” a comparison of the different types of state disability insurance systems, and a study of the probable cost of a statewide insurance system for New York.


Discusses “some of the principal problems raised by the day-by-day operations of the program” including maternity benefits, the fixed benefit year, and the question of increasing benefits.

* Supplement to No. 13.
† Items from this list should be ordered directly from the publisher. Addresses are given in connection with each reference.
By Marjorie E. Moore and Barkev S. Sanders. pp. 7-14. 20 cents.
Analysis of the data obtained in February, 1949 through a sample survey of the civilian population aged 14-64. Breakdowns are given by age, sex, race, and place of residence.

A chart giving the significant provisions of all existing laws and of the State of Washington law which was defeated by referendum vote at the last general election.

A factual report similar in coverage to the one on the California program except that it also includes a brief discussion of the attitudes of interested groups toward the program.

A "critical analysis" of the Rhode Island, California, and New Jersey laws with discussion of "general trends and specific problems."

2. STATE LEGISLATIVE PROPOSALS AND RELATED REPORTS

This report favors coordination of temporary disability legislation with unemployment insurance and an exclusive state fund. Minority reports are also included.

Favors legislative action, preferably "a plan of private operation under state supervision" with minimum standards to "preserve present private plans."

Recommended legislative and administrative procedures, advantages and disadvantages of different types of laws, and problems of financing a program are included in this publication which was prepared for the use of federal and state agencies concerned with drafting or administering legislation in this field. A summary of this study ap-


Includes an analysis of data received from 21.8% of Illinois employers covered by the Unemployment Compensation Act on the extent and forms of private protection for employees against wage loss due to non-occupational disability. Recommends further study of the problem because legislation would require a new tax on employee earnings.


Considers major issues and initial legislative and administrative problems. Advocates state action in this field and gives pros and cons of various types of plans. The appendices give excerpts from a variety of pertinent sources.


A summary report of discussion covering various aspects of temporary disability benefits legislation. As a result of this discussion the committee adopted resolutions urging the Council of State Governments to take action in this field.


A factual study without recommendations. Includes a report of a sample survey of 1,008 employers, only 18.2% of whom had established plans protecting 31.7% of workers against non-occupational disability.

3. Opinions of Various Groups


Papers presented at a conference sponsored by the Graduate Schools of Business, Engineering, Law, and Public Health at Columbia University. Topics covered include: “Relationships of sickness disability insurance to workmen’s compensation and unemployment insurance,” by Alfred J. Bohlinger; “Underwriting principles in sickness disability insurance,” by Henry Beers; “Attitudes of organized labor toward sickness disability insurance,” by David Kaplan; “Effects of sickness disability legislation on employee relations,” by Richard E. Chislett, II; and “Sickness disability insurance and preventive medicine,” by Dr. Leonard J. Goldwater. Problems connected with the New York law were also discussed.

With special reference to the New York State law, the problems of coverage, eligibility, amount of benefits, waiting period, duration of benefits, financing, and underwriting are considered. Advocates integrating the program with unemployment insurance and suggests that the role of private insurance should be “supplementation through individual, voluntary action.”


Discusses, from a management viewpoint, benefits, payments, and type of funding desirable. Doubtful as to the necessity for compulsory legislation and, where it exists, prefers that the employer be offered alternatives.


Standards for state legislation in this field which are based on compulsory coverage in a state fund.

Tilove, Robert. “State disability insurance laws.” *Labor and Nation* (P.O. Box 18, Ansonia Station, New York 23), Spring, 1950. pp. 27-29, 36. $1.00.

Compares the Rhode Island, California, New Jersey, and New York laws for the benefit of state labor leaders and points out the hazards to private insurance companies in the New York law. Concludes that “a state disability insurance law should provide a state fund with automatic coverage (even if contracting-out is allowed),” and should be “integrated in its operation ... with existing social insurance.”


Emphatically states that “labor must support a Federal program” and gives the following reasons for opposition to state programs:
diversity of programs, method of financing, restrictive character, contracting out. Also states principles which should be followed in establishing a federal program.


Traces the development of cash sickness benefits legislation and points out the advantages of the New York type law to private insurance companies. Expresses the opinion that “a militant attitude” on the part of the insurance business at this time may very well be a major factor in reversing the trend towards state funds and convincing the people that a disability insurance system “can and should be created on an all-private insurance basis without any state fund.”