Workers’ compensation was the country’s first social insurance program and provides medical care, rehabilitation, and cash benefits for workers who are injured on the job or who contract work-related illnesses.

**WHAT IS WORKERS’ COMPENSATION?**

Worker benefits as a share of payroll are at a historic low.

**ARE BENEFITS PAID GOING UP OR DOWN?**

DOWN. Employee benefits as a share of payroll are at a historic low.

2010: $1.01  
2014: $0.91  
(least 100 of payroll)

**WHAT’S HAPPENING WITH EMPLOYERS’ COSTS?**

Employer costs such as insurance premiums, deductibles, and administrative costs are RISING.

2010: $1.25  
2014: $1.35  
(least 100 of payroll)

**WHY MIGHT BENEFITS HAVE FALLEN?**

Workplace injuries have decreased and some states have put policies in place that make it harder to receive benefits.

WV, OK, and MT are the states with the largest benefit decline. These states also implemented significant changes to their workers’ compensation systems.

**WORKERS’ COMPENSATION BENEFITS DECREASED IN 46 STATES**

(per 100 of payroll)

**HOW LARGE OF A ROLE ARE MEDICAL COSTS PLAYING IN EMPLOYER COSTS?**

About 32 states spent more than half of their workers’ compensation benefits on medical care for injured workers in 2014.