

TABLE SHOWING NUMBER OF AMBULANCES OPERATED BY LOCAL AUTHORITIES IN THE YEAR ENDED
31st MARCH, 1938.

LOCAL AUTHORITY AREA	For Acute Sickness	For Accidents	For Acute Sickness and Accidents	For Infectious Diseases	TOTAL
Carlow County	—	—	1	1	2
Cavan County	—	—	2	1	3
Clare County	—	—	4	1	5
†Cork County Borough	—	—	3	1	4
Cork County, North	—	—	4	2	6
Cork County, West	4	—	—	1	5
Cork County, South	—	—	4*	—	4
Donegal County	—	—	5*	3	8
‡Dublin County Borough	—	—	8	4	12
Dublin County	—	—	1	1	2
Galway County	—	—	5*	—	5
Kerry County	—	—	2	1	3
Kildare County	—	—	1	1	2
Kilkenny County	—	—	2	1	3
Laoighis County	—	—	1	1	2
Leitrim County	—	—	2	1	3
Limerick County Borough	—	—	2*	—	2
Limerick County	—	—	2*	—	2
Longford County	—	—	1	1	2
Louth County	—	—	2	1	3
Mayo County	—	—	3*	—	3
Meath County	—	—	2*	—	2
Monaghan County	—	—	3	1	4
Offaly County	—	—	1	1	2
Rosecommon County	1	—	—	1	2
Sligo County	—	—	2	1	3
Tipperary County, N.R.	—	—	3	1	4
Tipperary County, S.R.	—	—	3	2	5
Waterford County Borough }	—	—	2	2	4
Waterford County	—	—	—	—	—
Westmeath County	—	—	1	1	2
Wexford County	—	—	5	1	6
Wicklow County	—	—	2	1	3
TOTALS	5	—	79	34	118

† Including Fever Hospital and House of Recovery, Cork.

* Also used for carriage of Infectious Cases.

‡ Including Cork Street Fever Hospital and St. Kevin's Hospital.

STATISTICS RELATING TO AMBULANCE SERVICES OPERATED BY LOCAL AUTHORITIES IN THE YEAR ENDED 31ST MARCH, 1938.

LOCAL AUTHORITY AREA	Total cost of operating ambulance service in year	Total amount received for private use of ambulances in year	Number of public patients carried by ambulance service in year	Number of private patients carried by ambulance service in year	Total mileage covered by ambulances in year	Mileage involved in transport of patients to hospitals outside Local Authority area
	£	£			Miles	Miles
Carlow County	331	9	*	3	26,768	18,934
Cavan County	464	12	1,011	5	33,521	6,506
Clare County	1,272	2	2,286†	—	78,789	12,855
Cork County Borough	60‡	84	591	250	3,000	Nil
Cork County, North	403	25	2,204	25	55,754	14,453
Cork County, South	323	45	2,310	58	42,358	Nil
Cork County, West	818	67	1,561	26	63,935	39,170
Donegal County	616	16	1,899	12	77,736	12,671
Dublin County Borough (including Dublin Union) ...	4,513	130	10,173	202	20,950**	520††
Dublin County	351	Nil	913	Nil	12,164	6,840
Galway County	1,467	131	2,000†	—	112,736	3,044
Kerry County	674	20	1,052	5	42,032	7,262
Kildare County	497	11	1,430	9	33,757	11,192
Kilkenny County	486	25	1,382	17	35,629	1,524
Laois County	260	10	1,487	2	36,926	14,870
Leitrim County	452	Nil	515	Nil	24,794	1,894
Limerick County Borough	200	62	959	298	2,514	1,572
Limerick County	1,137	6	2,000†	—	78,000	12,000
Longford County	298	5	923†	—	10,372	7,354
Louth County	500	12	695	5	25,000	14,000
Mayo County	402	6	2,880†	—	55,253	15,562
Meath County	429	Nil	1,389	Nil	24,511	5,057
Monaghan County	646	Nil	1,640	Nil	39,448	12,600
Offaly County	601	7	*	*	41,564	12,714
Roscommon County	447	Nil	795	Nil	20,982	3,867
Sligo County	377	Nil	746†	—	19,433	2,790
Tipperary County, N.R.	1,028	26	1,337	18	43,274	10,742
Tipperary County, S.R.	591	68	1,126	34	28,595	7,150
Waterford County Borough }	614	Nil	3,104	Nil	38,746	4,224
Waterford County						
Westmeath County	320	1	580	231	26,376	4,221
Wexford County	1,200	30	3,200	20	80,000	6,000
Wicklow County	807	Nil	2,619	39	54,153	17,907
TOTALS	22,584	810	54,816	1,259	1,280,070	289,495

* No figures available.

† Includes private patients; no segregation in records.

†† St. Kevin's Hospital returns only; County

Borough and Fever Hospital returns not available.

**Cork Street Fever Hospital and St. Kevin's Hospital returns only; County

Borough returns not available.

‡ Fever Hospital returns only; County Borough returns not available.

APPENDIX VIII.

DUBLIN MATERNITY HOSPITAL STATISTICS.

(1) BED COMPLEMENTS OF 3 MATERNITY HOSPITALS.

			Year 1933	Year 1937	Year 1938
Coombe	...	...	66	60	86
Holles Street	...	...	60	84	130
Rotunda	...	...	135	148	148
			— 261	— 292	— 364

(2) TOTAL NUMBER OF IN-PATIENTS TREATED TO CONCLUSION.

			Year 1933	Year 1937	Year 1938
Coombe	...	...	1,907	1,911	2,036
Holles Street	...	...	1,665	3,224	3,559
Rotunda	...	...	3,442	4,004	4,058
			— 7,014	— 9,139	— 9,653

(3) NUMBER OF OUTDOOR DELIVERIES.

			Year 1933	Year 1937	Year 1938
Coombe	...	...	1,480	1,636	1,613
Holles Street	...	...	605	735	705
Rotunda	...	...	1,815	1,944	1,889
			— 3,900	— 4,315	— 4,207

(4) NUMBER OF OUT-PATIENTS' ATTENDANCES.

			Year 1933	Year 1937	Year 1938
Coombe	...	...	8,557	11,860	12,105
Holles Street	...	...	7,487	12,091	14,574
Rotunda	...	...	16,132	26,372	33,696
			— 32,176	— 50,323	— 60,375

(5) NUMBER OF MATERNITY BEDS PROPOSED IN SCHEME OF RE-ORGANISATION.

Coombe	144	
Holles Street	139	
Rotunda	148	
			— 431	

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Sickness Experience of
Persons Insured under the
National Health Insurance Acts,
1935 and 1936.

PREPARED AND SUBMITTED BY
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SUPPLEMENT

Sickness Experience of
Persons Insured under the
National Health Insurance Act,
1935 and 1936.

BY
THE NATIONAL HEALTH INSURANCE COMMISSION
LONDON: H.M.S.O. 1937

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CUMANN AN ARACHAIS NAISIUNTA AR SHLAINTE.

(THE NATIONAL HEALTH INSURANCE SOCIETY.)

EXAMINATION OF THE SICKNESS EXPERIENCE FOR THE YEARS 1935-1936 OF PERSONS INSURED UNDER THE NATIONAL HEALTH INSURANCE ACTS.

There are approximately 500,000 persons in the State engaged in gainful occupation either as clerical workers with a rate of remuneration not exceeding £250 per annum or as manual workers. This bulk may be taken as a representative group and is the only particularised group in the nation in which it is possible to measure from existing data the incidence of sickness and disease in the working population.

This is the first time that any figures of the incidence of sickness of those insured under the National Health Insurance Acts have been made available. It would probably be advisable at the outset to explain the source of the information, the type of member dealt with and other similar details. Who are these 500,000 and whence comes this particular information?

The National Health Insurance Acts provide that all clerical workers earning not more than £250 per annum and all manual workers shall be insured against loss of working capacity through illness. These were formerly members of insurance societies organised on widely varying bases, and those societies had neither the opportunity nor the incentive to investigate of themselves the incidence of the illness experience of each separate group nor the machinery to co-operate collectively. Since December, 1934, when the unification of the former Insurance Societies was completed, Cumann an Arachais Naisiunta ar Shlainte (The National Health Insurance Society) is the only Society in Ireland entitled to transact National Health Insurance business. The years 1935 and 1936 reviewed in this paper were the first two years of administration of the Unified Society. All the information, tables and graphs, in this survey have been compiled by the Society and are reproduced with the permission and approval of the Committee of Management.

The benefits provided statutorily are four in number: sickness benefit, disablement benefit, maternity benefit and, for women only, marriage benefit. As it is intended to deal with the first two of these only, no explanation of the terms and conditions for marriage and maternity benefit need be given.

Sickness Benefit consists of payments during illness of 15s. a week for men and 12s. a week for women, after 104 weeks from entry into insurance and payment of 104 contributions; 9s. a week for men and 7s. 6d. a week for women after 26 weeks from entry into insurance and payment of 26 contributions. These rates are applicable until the higher rates first mentioned become payable. The benefit commences on the fourth day of incapacity and is given for a period or periods not exceeding 26 weeks.

Disablement Benefit consists of payments during illness after 26 weeks' "sickness benefit" has been received:—7s. 6d. a week if 104 weeks have elapsed from entry into insurance and 104 weekly contributions have been paid.

The relation between sickness and disablement benefit is that an insured person is first entitled to sickness benefit for a period of 26 weeks. Unless there is a clear break of 12 months between the termination of one period of illness and the commencement of the next, all periods of illness are linked up to ascertain when the 26 weeks' sickness benefit are completed. When an insured person has received 26 weeks' sickness benefit either in one long illness or in a number of short "linked up" periods, the disablement benefit rate is paid thereafter—and this benefit endures, if illness continues, until age 70 years. To requalify for a further period of 26 weeks' sickness benefit, the claimant must recover and not claim for a full period of 12 months. It will be seen, therefore, that there is no difference between the type of illness or degree of incapacity which is required in claiming either of these types of

benefit. In the figures that follow both types have generally been added together and treated as one. Attention is drawn to any departure from this rule.

In order to be entitled to benefit, a member must be "incapable of work by reason of some specific disease or bodily or mental disablement." Where the incapacity is due to a disease or accident in respect of which the member is entitled to compensation under the Workmen's Compensation Acts or the Employers' Liability Act, or to damages at Common Law, no benefit is payable and such incapacity has not been included in this survey. Cases in which members are disqualified from benefit owing to the short duration of their membership or to their delay in giving notice of illness have also been excluded. Where notice of illness was given in time and the duration of insurance was sufficient to qualify for benefit but no benefit was payable owing to arrears arising from unemployment the illness has been included in the sum total.

The usual evidence of incapacity required by the Society is a medical certificate and arrangements have been made with practically every general practitioner in the country to supply these certificates to insured persons who have fallen ill—the cost of certification being borne by the National Health Insurance Fund. It should be borne in mind that the only arrangement made is for the supply of certificates when a member is ill and deemed incapable of work. The National Health Insurance scheme in Ireland is unique in the fact that it does not provide any medical attendance for the insured persons. It has been pointed out, particularly by members of the medical profession, that in consequence of this absence the examination of claimants for benefit is not by any means, generally speaking, sufficiently thorough to enable an accurate description of the illness to be given—that the doctors mainly concern themselves with the fact of incapacity for work. In so far as this is true, the classification of the claimants according to illness is unreliable. There is no doubt that such illnesses as tuberculosis, venereal disease and cancer are not always correctly certified because of the passive or active objection of those incapacitated.

The other information as to claimants which is given, i.e., age, duration of illness, county of residence, etc., may be relied upon as being substantially accurate. Any divergences will be commented upon as they arise.

To come to a consideration of the actual figures themselves: the figures taken are the claims for sickness and disablement benefit for the years 1935 and 1936, the actual period covered for the year 1935 being from 7th January, 1935, to 5th January, 1936, and for the year 1936 from 6th January, 1936, to 3rd January, 1937. The claims have been analysed under the following headings and classifications—sex, marital status (of women), illness, county of residence, age, and occupation, the number of claims and the duration of incapacity in weeks being given for each classification. Where an insured person claims for more than one period in the year each of the periods is counted as a claim. It has not been found possible for technical reasons to give the number of claimants under each heading.

In Table I a general view of the insured persons is given, showing the broad age grouping. The Table shows:—

- (1) that of the entire population between the ages of 15 years and 60 years, 36.0 per cent. men, 27.2 per cent. single women* and 3.5 per cent. of the married women are insured.
- (2) That there are more than twice as many men as women insured and that there are 10 times more single women than married women insured.
- (3) That the largest proportion of men and single women is between the ages of 16 years and 30 years while for married women the greatest proportion is between the ages of 31 years and 45 years. For single women the preponderance in the earlier age groups is very marked.

* In all references in the text to "single women" the expression is intended to cover both spinsters and widows.

TABLE I.

Distribution of Insured Population according to (a) Sex and (b) Age.
 Repartition d' Assurés selon (a) Sexe (b) Age.

Die Austeilung der Versicherten nach (a) Dem Geschlecht (b) Dem. Alter.

(a)

Date. Datum.	Men. Hommes. Männer.	% of Total. % de Total. % des Inges.	Women. Femmes. Weiber.				Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	% of Total. % de Total. % des Inges.
			Spinsters and Widows. Non-mariées et Veuves. Unverheiratet und Verwit.	% of Total. % de Total. % des Inges.	Married. Mariées. Verheiratet.	% of Total. % de Total. % des Inges.		
31 XII 1934 ...	335,400	69.0	137,084	28.2	13,440	2.8	485,923	100
31 XII 1935 ...	368,216	69.3	148,983	28.0	14,163	2.7	531,362	100
15 yrs. to 60 yrs. National Popula- tion 1935 - Population de l'Etat Die Bevölkerung Nationale	1,623,164	51.8	547,418	27.7	463,763	26.5	1,574,342	100

(b) (i) 31st Dec. 1934.

31 XII 1934.

Age-Groups. Groupes d' Age. Alters Gruppen.

Years. Années. Jahre.	Men. Hommes. Männer.	% of Total. % de Total. % des Inges.	Women. Femmes. Weiber.				Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	% of Total. % de Total. % des Inges.
			Spinsters and Widows. Non-mariées et Veuves. Unverheiratet und Verwit.	% of Total. % de Total. % des Inges.	Married. Mariées. Verheiratet.	% of Total. % de Total. % des Inges.		
16-30 ...	143,817	42.9	97,312	71.0	2,298	17.1	243,427	50.1
31-45 ...	99,196	29.6	24,975	18.2	3,660	42.1	129,831	26.7
46-55 ...	51,975	15.5	8,794	6.4	3,372	25.1	64,111	13.2
56-70 ...	40,411	12.0	6,032	4.4	2,110	15.7	48,553	10.0
Unknown Age Income Nicht angegeben	10	—	1	—	—	—	11	—
All Ages Tous les Ages Insgesamt	335,400	100	137,084	100	13,440	100	485,923	100

(b) (ii) 31st Dec. 1935.

31 XII 1935.

Age-Groups. Groupes d' Age. Alters Gruppen.

Years. Années. Jahre.	Men. Hommes. Männer.	% of Total. % de Total. % des Inges.	Women. Femmes. Weiber.				Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	% of Total. % de Total. % des Inges.
			Spinsters and Widows. Non-mariées et Veuves. Unverheiratet und Verwit.	% of Total. % de Total. % des Inges.	Married. Mariées. Verheiratet.	% of Total. % de Total. % des Inges.		
16-30 ...	181,701	43.9	106,886	71.7	2,628	18.8	271,245	51.0
31-45 ...	107,983	29.3	26,547	17.8	5,841	41.2	140,371	26.4
46-55 ...	54,978	14.9	9,660	6.1	3,417	24.1	67,464	12.7
56-70 ...	43,544	11.8	6,480	4.3	2,247	13.9	52,271	9.8
Unknown Age Income Nicht angegeben	10	—	1	—	—	—	11	—
All Ages Tous les Ages Insgesamt	368,216	100	148,983	100	14,163	100	531,362	100

over 89 per cent. being under the age of 46 years. Though over 72 per cent. of the men are under 46 years there is not so large a proportion under 31 years as in the single women.

It will be noticed that the total number insured given is that as at 31st December, 1934 and 1935, the years immediately prior to those under discussion. This figure, which is that used throughout the study, is taken as it is considered that it provides the best basis to work on as a member must be at least six months in the Society before becoming entitled to benefit. Owing to the great latitude given to insured persons in the matter of surrender of contributions—they are given six months in which to surrender contributions for the previous six months—and in the termination of their insurance—they are given a year of free insurance after they have ceased to contribute—it is very difficult to give the absolute figure of the number of people open to risk at any given time. An approximation sufficiently accurate to discharge the purpose of critical examination can be made and the figures given here, though subject to subsequent rather slight variation, serve as a good indicator and a useful basis of comparison for the sexes.

Before going into more detail concerning the incidence of illness, it is advisable to complete the picture of the structure of the insured population by pointing out that the average ages are as follows:—

	31/12/34	31/12/35
Men	36.25 years.	35.99 years.
Women: Spinsters and Widows	28.06 years.	28.04 years.
Women: Married	42.68 years.	42.41 years.
Both sexes	34.18 years.	33.93 years.

TOTAL NUMBER OF CLAIMS.

In Table II, figures are given for the total number of claims received in 1935 and 1936 distinguished as between the sexes.

In all, there were 79,481 people sick and claiming benefit in 1935 while the number fell in 1936 to 76,398. A number of members were ill more than once in the year as the excess of the number of claims over members claiming indicates. On the average each person who was counted as sick during the year lodged 1.219 separate claims in 1935 and 1.210 in 1936. When the total number of members claiming is divided into the total membership (vide item (a) of Table I) it is found that out of every 1,000 members 163.6 were ill at least once during the year 1935. In 1936 the figure had fallen to 143.8.

There is a very marked difference between the numbers of men, single women and married women claiming per 1,000 members, the rate per 1,000 single women in 1935 being 41.9 per 1,000 greater than that of the men while the married women for the same year are 193.3 per 1,000 greater than the men. In 1936 the figures were lower all round than in 1935 the difference between the men and single women being somewhat higher at 45.4 per 1,000. The difference in rates between the men and married women fell to 177.0. The same differences in rates, slightly increased, may be observed in the number of claims received per 1,000 members. If the number of claims per 1,000 members (men) in 1935 and 1936 be taken as 100, the following figures would reveal the comparative index figure for women, single and married.

No. of claims per 1,000 members	1935	1936
Men	100	100
Women: Spinsters and Widows	128.5	129.8
Women: Married	148.8	157.7

This marked difference between men, single women, and married women is notable

TABLE II.

Incidence of Claims showing (a) Total Number of Claims; (b) Total Number of Claimants and (c) Total Number of Claims per 1,000 Members.

L'Incidence de Cas exposant (a) Le total nombre de cas; (b) Le total nombre d'assurés; (c) Le total nombre de cas par 1,000 assurés.

Eine Tabelle, um des Einfalls der Ansprüche zu zeigen; (a) Zahl der Ansprüche (b) Zahl der Versicherten; (c) Zahl der Ansprüche per 1,000 versicherte.

Particulars. Détails. Die Einzelne.	1935				1936			
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.
Spinners and Widows. Non- married et Veuves. Unver- heiratet und Verwit.		Married. Mariées. Ver- heiratet.	Spinners and Widows. Non- married et Veuves. Unver- heiratet und Verwit.			Married. Mariées. Ver- heiratet.		
(a) Total number of claims Le total nombre de cas Zahl der Ansprüche	50,612	31,200	5,948	96,850	56,014	30,896	5,551	92,461
(b) Total number of claimants. Le total nombre de réclamants. Zahl der Anpruch- macher.	40,009	25,816	4,566	70,481	46,522	25,580	4,296	76,398
(c) Total number of claims per 1,000 members. Le total nombre de cas par 1,000 assurés. Zahl der Ansprüche per 1,000 Versicherte.	177.8	228.5	442.3	199.3	152.1	207.5	391.9	174.0
(d) Total number of members claiming, per 1,000 members. Le total nombre de réclamants par 1,000 assurés. Zahl der Anpruch- macher per 1,000 Versicherte.	146.4	188.3	329.7	163.6	126.3	171.7	303.3	143.8
(e) Total number of claims per member claim- ing. Le total nombre de cas par un ré- clamant. Zahl der Ansprüche per Anpruch- macher.	1.214	1.212	1.303	1.219	1.204	1.208	1.292	1.210

throughout the statistics that follow and further comment will be made upon it at a later stage.

In page 247, par. 7, a short explanation of the method of linking up the claim to those of the same claimant within the previous 12 months has been given. Claims have been classified on this basis so as to show (1) members who have not claimed for 12 months prior to the claim in the year under review—called "new claims." (2) Members who have claimed within 12 months of the date of claiming in the year under review—called "linked claims." These are subdivided into two kinds, (a) those in which the previous claim was in the previous year—described as "linked to previous year" and (b) those in which the previous claim occurred in the year under review—described as "linked to current year," and finally, (3) those who were ill and claiming benefit at the end of the previous year and continued to claim in the year under review—described as "claims carried over from previous year." The distribution of claims between these various classes is shown in Table III.

TABLE III.

Showing type of claim received.

Exposant les différentes sortes des cas reçus.

Eine Tabelle um die Klasse Ansprüche zu zeigen.

Type of Claim. Sorte. Die Klasse.	1935.			1936.				
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.
		Spinsters and Widows. Non- mariée et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.			Spinsters and Widows. Non- mariée et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.	
(a) New claims Les cas nouveaux Neue Ansprüche	28,777	16,075	1,969	46,821	20,736	15,502	1,726	43,964
(b) Claims linked to those terminating in pre- vious year. Les cas qui se joindrent à ceux qui ter- minaient l'année précédente. Ansprüche verbunden mit jenen welche dem vorjahrem beenden wurden.	5,028	2,368	504	7,900	4,605	2,375	435	7,415
(c) Claims linked to those terminating in current year. Les cas qui se joindrent à ceux qui ter- minaient l'année courante. Ansprüche verbunden mit jenen welche dem laufenden Jahrem beenden wurden.	10,513	5,483	1,382	17,378	9,492	5,316	1,255	16,063
(d) Claims carried over from previous year. Les cas qui sont reportés de l'année précédente. Ansprüche welche übertragen von dem Vorjahrem wurden.	15,204	7,373	2,093	24,760	15,181	7,703	2,135	25,019

About half the claims from men and single women were received from members who had not been ill for over 12 months previously. Only 1/3rd of the married women are placed in this category. Over 25 per cent. of the men's and single women's claims were from members who had been ill in the previous 12 months, while nearly 1/3rd of the married women's claims were from members of this class. The final figures giving the number of claims carried over from the previous year are very interesting as they show how many people were claiming at a given date. From this it is found that the total number of members ill and claiming benefit in the first week of January, 1935, was 24,760, while the comparative figure for 1936 was 25,019. The Society's experience goes to show that unless there is an epidemic the number on the funds in the first week of January may be taken as a fairly reliable index of the number ordinarily on the funds at any time during the year, with a slight seasonal fluctuation.

TABLE III—continued.

Showing type of claim received.

Exposant les différentes sortes des cas reçus.

Eine Tabelle um die Klasse Ansprüche zu zeigen.

6) PERCENTAGES. — POURCENTAGE. — PROZENTSATZ.								
Type of Claim. Sorte. Die Klasse.	1935.				1936.			
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.
Spinsters and Widows. Non- married et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.	Spinsters and Widows. Non- married et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.		Spinsters and Widows. Non- married et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.		
(a) New claims Les cas nouveaux Neue Ansprüche	48.3	51.4	33.1	48.3	47.7	50.2	31.1	47.5
(b) Claims linked to those terminating in pre- vious year. Les cas qui se joignent à ceux qui ter- minaient l'année précédente. Ansprüche verbunden mit jenen welche dem Vorjahre beendet wurden.	8.4	7.6	8.5	8.2	8.2	7.7	7.8	8.0
(c) Claims linked to those terminating in current year. Les cas qui se joignent à ceux qui ter- minaient l'année courante. Ansprüche verbunden mit jenen welche dem laufenden Jahre beendet wurden.	17.6	17.5	23.2	17.9	16.9	17.2	22.6	17.4
(d) Claims carried over from previous year. Les cas qui sont raportés de l'année précédente. Ansprüche welche übertragen von dem Vorjahre wurden.	25.7	23.6	35.2	25.6	27.1	24.9	38.5	27.1

DURATION OF CLAIMS.

In addition to considering the number of claims received, attention must be given to the duration of the claim. This is given throughout in weeks—the odd days being decimalised. The total number of weeks' illness for 1935 is given in Table IV as 1,434,149. By 1936 the total figure had fallen to 1,417,631. The fall in the total duration is derived from a fall in the total illness of men and married women but the single women show an increase.

By dividing the total duration by the total number of claims, the average duration per claim is obtained. It will be seen that the fall in duration in 1936 was not proportionate to the fall in claims and that the average duration per claim was consequently higher in 1936 than in 1935. Particular attention is drawn to these figures which show that on the average those men and single women who were ill in

TABLE IV.

Duration of claims (in weeks).
La durée des cas (en semaines).
Die Dauer der Ansprüche (Wöche).

Particulars. Details. Die Einzelne.	1935.				1936.			
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.	Men. Hommes. Männer.	Women. Femmes. Weiber.		Both Sexes. Les Deux Sexes. Die beiden Geschlechter.
		Spinners and Widows. Non- married et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.			Spinners and Widows. Non- married et Veuves. Unver- heiratet und Verwit.	Married. Mariées. Ver- heiratet.	
(a) Total number of claims Le total nombre de cas Die Grösse der Ansprüche.	59,612	31,299	5,948	96,859	56,014	30,896	5,551	92,461
(b) Total duration (in weeks). La total durée (en semaines). Die Grösse der Dauer (Wöche).	867,640	443,330	123,179	1,434,149	850,046	448,957	118,628	1,417,631
(c) Average duration per claim (weeks). La moyenne durée par cas (en semaines). Die durchschnittliche dauer per Ansprüche (Wöche).	14.6	14.2	20.7	14.8	15.2	14.5	21.4	15.3
(d) Average duration per member (weeks). La moyenne durée par assuré (en semaines). Die durchschnittliche Dauer per Versicherte (Wöche).	2.6	3.2	9.2	3.0	2.3	2.0	8.4	2.7

1935 and 1936 were incapable of work for over 14 weeks—or more than 3 months! In the case of married women this average goes over 4 months. The tremendous amount of individual hardship that this implies is a matter of grave concern.

When the total duration of illness is divided by the total membership, the average duration per member is obtained and this in turn shows a tremendous volume of illness, representing as it does an average duration of 2 weeks' illness for every male member of the Society during the year, over 3 weeks' illness for every single woman member, and over 8 weeks for every married woman member. Although the average duration per claim increased in 1936 as against 1935, the average duration per member fell.

ILLNESS CLASSIFICATION.

The illnesses from which claimants are certified to be suffering have been classified under eighteen main heads and the total number of claims and duration of illness under each head ascertained (Table V). The classification of diseases allows for a sub-division of each of the main heads, up to ninety-nine sub-divisions. In this survey only the main heads are dealt with, the treatment of the sub-divisions being left aside for future reports when it may be possible to ascertain the diseases in respect of which the sub-division may be required. It is wise to draw attention

TABLE V (i).—1935.

Particulars shown of 18 main types of illness.

Exposant les détails des 18 types premières de maladie.

Eine Tabelle um die Einzelne der 18 haupten Klassen Krankheit.

- (a) Total Number of Claims. (b) Total Duration (in weeks). (c) Total Amount of Cash Paid in Benefit. (d) Average Duration per Claim (in weeks) and (e) Average Payment per Claim.
- (a) Le Total Nombre de Cas. (b) La Totale Durée (en semaines). (c) La Totale Somme Payée en Secours. (d) La Durée Moyenne par Cas (en semaines) et (e) Le Payement Moyen par Cas.
- (a) Die Grösse der Ansprüche. (b) Die Grösse der Dauer (wöche). (c) Die Grösse des Geldes Bezahlt als Wohltätigkeit. (d) Die Durchschnittliche Dauer per Anspruch (wöche) und (e) Die Durchschnittliche Bezahlung per Anspruch.

Men Hommes Männer.						
Women		Femmes		Weiber		
{ Spinsters and Widows (S. & W.) ... Married Women (M.W.) ...		{ Non-Marrieds et Veuves ... Mariées ...		{ Unverheiratet und Verwit. Verheiratet.		
		(a)	(b)	(c)	(d)	(e)
Type of Illness. Type de Maladie. Die Klasse der Krankheit.		No. of Claims. Nombre de Cas. Grösse der Ansprüche.	Total Duration (in weeks). La Totale Durée (en semaines). Grösse der Dauer (wöche).	Cash Paid. Somme Payée. Das Geld Bezahlt.	Average Duration per Claim (weeks). La Durée Moyenne par Cas (en semaines). Die Durchschnittliche Dauer per Anspruch (wöche).	Average Payment per Claim (£). La Somme Moyenne par Cas. Die Durchschnittliche Bezahlung per Anspruch
				£ s. d.		£
Tuberculosis	{ Men ...	2,697	83,374.8	34,462 2 5	30.9	12.778
Tuberculose	{ S. & W.	1,382	40,274.6	16,169 5 1	29.1	11.700
Tuberkulose	{ M.W.	193	6,879.1	2,671 13 5	35.5	13.843
Rheumatism	{ Men ...	11,186	194,134.1	88,825 7 7	17.4	7.941
Rhumatisme	{ S. & W.	4,007	74,763.6	31,502 5 6	18.7	7.862
Rheumatismus	{ M.W....	1,006	26,756.0	10,737 14 7	26.6	10.674
Nervous and Mental	{ Men ...	3,690	95,483.9	40,719 19 4	25.9	11.035
Nerveuse et Mentale	{ S. & W.	2,148	44,470.4	18,508 2 3	20.7	8.616
Nervös und Geisteskrank	{ M.W....	341	8,348.3	3,417 1 6	24.5	10.021
Accidents	{ Men ...	204	3,032.1	1,350 4 5	14.9	6.619
Les Accidents	{ S. & W.	40	459.5	211 14 7	11.5	5.293
Die Unfällen	{ M.W....	14	218.8	88 9 11	15.6	6.321
Skin	{ Men ...	4,864	38,539.2	20,519 18 11	7.9	4.219
De la PEAU	{ S. & W.	2,055	18,259.7	8,352 8 5	8.9	4.064
Der Haut	{ M.W....	234	4,690.2	1,921 6 8	20.0	8.211
Digestive	{ Men ...	5,981	62,765.0	33,495 12 9	10.5	5.600
Digestive	{ S. & W.	3,108	36,819.4	17,021 16 8	11.9	5.477
Der Verdauung	{ M.W....	439	7,843.1	3,287 15 1	17.9	7.489
Respiratory	{ Men ...	8,002	112,317.1	53,233 14 10	14.1	6.653
Respiratoire	{ S. & W.	2,581	39,356.6	16,925 19 3	13.3	6.558
Die Atmungs-Krankheit	{ M.W....	504	11,296.4	4,655 13 1	24.4	9.237
Kidney	{ Men ...	1,466	22,606.4	11,081 4 5	13.4	7.559
Du Rein	{ S. & W.	446	7,130.0	3,176 0 6	16.0	7.121
Die Niere-Krankheit	{ M.W....	142	3,030.6	1,270 9 7	21.3	8.947
Microbic	{ Men ...	9,216	38,698.4	25,001 11 10	4.2	2.713
Microbique	{ S. & W.	3,742	20,517.0	10,434 18 4	5.5	2.789
Durch Mikroben Verlasst	{ M.W....	392	3,234.6	1,569 10 5	8.3	4.004

TABLE V (i)—(continued).

	(a)	(b)	(c)	(d)	(e)
Type of Illness. Type de Maladie. Die Klasse der Krankheit.	No. of Claims. Nombre de Cas. Größe der Ansprüche.	Total Duration (in weeks). La Totale Durée (en semaines). Größe der Dauer (Wochen).	Cash Paid. Somme Payée. Das Geld Bezahlte.	Average Duration per Claim (weeks). La Durée Moyenne par Cas (en semaines). Die Durchschnittliche Dauer per Anspruch (Wochen).	Average Payment per Claim (£). La Somme Moyenne par Cas. Die Durchschnittliche Bezahlung per Anspruch.
			£ s. d.		£
Pregnancy and Diseases of Women ...	S. & W. 724	7,410.5	3,380 14 10	10.2	4.670
Maladies des Femmes ...	M.W.... 908	9,587.0	4,003 16 5	10.6	4.409
Krankheiten der Frauen					
Cardiac and Vascular					
Cardiaque et de l'Appareil Circulatoire ...	Men ... 3,276	91,757.1	39,643 16 1	28.0	12.101
Zum Herzen Gehörig und der Zirkulationsorgane	S. & W. 1,553	40,919.1	16,960 12 8	20.4	10.921
	M.W.... 416	13,542.5	5,460 0 2	32.6	13.125
Tumours ...	Men ... 391	6,556.6	3,229 11 3	16.8	8.260
Les Tumeurs ...	S. & W. 103	2,108.1	934 9 8	20.5	9.073
Die Geschwülste ...	M.W.... 16	367.8	141 19 9	23.0	8.874
Metabolic and Endocrine					
Métabolique et Endocrine	Men ... 486	11,517.2	5,213 3 9	23.7	10.727
Veränderliche und der Drüsen mit innerer Abcheidung	S. & W. 407	8,315.2	3,626 0 3	20.4	8.909
	M.W.... 85	2,602.0	1,030 12 9	30.6	12.125
Blood Diseases ...	Men ... 708	10,313.8	4,818 1 9	14.6	6.805
Du Sang ...	S. & W. 4,386	52,304.2	23,661 12 11	11.9	5.395
Des Blnutes ...	M.W.... 691	13,733.2	5,537 10 9	19.9	8.014
Metallic and other Non-Bacterial Poisons					
Les Poisons Métalliques et Non-Bactériens	Men ... 6	81.0	37 0 6	13.5	6.171
Die Metallische Gifte und andere nicht Bakteriologische	S. & W. 3	20.9	7 12 9	6.9	2.546
	M.W.... —	—	—	—	—
Eye, Ear and Throat ...	Men ... 3,157	36,856.5	17,323 17 4	11.7	5.487
De l'Oeil, de l'Oreille et de la Gorge ...	S. & W. 2,221	19,170.7	8,711 17 0	8.6	3.922
Des Auges, des Öhrchens und der Gurgel	M.W.... 131	2,502.8	986 10 7	19.1	7.531
Fractures, Ruptures, etc.					
Fractures, Ruptures, etc. Die Knochenbrüchen, Brechen, u.s.w. ...	Men ... 1,639	14,276.9	7,883 9 4	8.7	4.810
	S. & W. 448	4,580.4	2,105 9 4	10.2	4.700
	M.W.... 62	881.3	393 15 5	14.2	6.351
Miscellaneous ...	Men ... 2,654	44,487.2	20,539 1 0	16.8	7.739
Miscellanées ...	S. & W. 1,968	26,645.1	11,592 19 2	13.5	5.891
Anderer Ursachen ...	M.W.... 371	7,658.3	3,040 12 7	20.6	8.196

TABLE V (ii).—1936.

Particulars shown of 18 main types of illness.

Exposant les détails des 18 types premières de maladie.

Eine Tabelle um die Einzelne der 18 haupten Klassen Krankheit.

(a) Total Number of Claims. (b) Total Duration (in weeks). (c) Total Amount of Cash Paid in Benefit. (d) Average Duration per Claim (in weeks) and (e) Average Payment per Claim.					
(a) Le Total Nombre de Cas. (b) La Totale Durée (en semaines). (c) La Totale Somme Payée en Secours. (d) La Durée Moyenne par Cas (en semaines) et (e) Le Payement Moyen par Cas.					
(a) Die Grösse der Ansprüche. (b) Die Grösse der Dauer (wöche). (c) Die Grösse des Geldes Bezahlt als Wohlthätigkeit. (d) Die Durchschnittliche Dauer per Anspruch (wöche) und (e) Die Durchschnittliche Bezahlung per Anspruch.					
Men	Hommes ... ..	...	...	Männer.	...
Women	Femmes	...	...	Weiber	...
{ Spinsters and Widows (S. & W.) ...	{ Non-Mariées et Veuves ...	...	...	{ Unverheiratet und Verwit.	...
{ Married Women (M.W.) ...	{ Mariées ...	...	...	{ Verheiratet.	...
Type of Illness.	No. of Claims.	Total Duration (in weeks).	Cash Paid.	Average Duration per Claim (weeks).	Average Payment per Claim (£).
Type de Maladie.	Nombre de Cas.	La Totale Durée (en semaines).	Somme Payée.	La Durée Moyenne par Cas (en semaines).	La Somme Moyenne par Cas.
Die Klasse der Krankheit.	Grösse der Ansprüche.	Grösse der Dauer (wöche).	Das Geld Bezahlt.	Die Durchschnittliche Dauer per Anspruch (wöche).	Die Durchschnittliche Bezahlung per Anspruch.
			£ s. d.		£
Tuberculosis	{ Men ... 2,569	80,184.5	32,237 10 6	31.2	12.549
Tuberculosis	{ S. & W. 1,462	42,567.0	16,472 11 10	29.1	11.267
Tuberkulose	{ M.W. 167	6,027.4	2,276 15 9	36.1	13.633
Rheumatism	{ Men ... 10,518	185,177.1	82,483 9 8	17.6	7.842
Rhumatisme	{ S. & W. 3,992	76,721.9	31,476 4 4	19.2	7.885
Rheumatismus	{ M.W. 934	24,720.2	9,770 9 4	26.5	10.461
Nervous and Mental	{ Men ... 3,622	95,804.3	39,911 14 5	26.5	11.019
Nervöse et Mentale	{ S. & W. 2,243	46,225.4	18,804 11 11	20.6	8.384
Nervös und Geisteskrank	{ M.W. 334	8,399.0	3,417 11 6	25.1	10.232
Accidents	{ Men ... 359	3,802.6	1,750 8 7	10.6	4.876
Les Accidents	{ S. & W. 157	1,480.0	630 2 3	9.4	4.013
Die Unfällen	{ M.W. 25	403.9	169 6 0	16.2	6.772
Skin	{ Men ... 4,383	30,056.5	16,061 15 7	6.9	3.665
De la Peau	{ S. & W. 1,852	14,225.8	6,479 18 7	7.7	3.499
Der Haut	{ M.W. 157	2,646.7	1,078 13 2	16.9	6.870
Digestive	{ Men ... 5,848	59,466.0	30,762 2 0	10.2	5.260
Digestive	{ S. & W. 3,087	34,459.7	15,610 12 2	11.2	5.057
Der Verdauung	{ M.W. 373	6,858.1	2,738 2 5	18.4	7.341
Respiratory	{ Men ... 7,493	111,190.8	51,344 16 4	14.8	6.852
Respiratoire	{ S. & W. 2,641	40,128.9	17,199 19 6	15.2	6.513
Die Atmungs-Krankheit	{ M.W. 469	11,841.7	4,683 1 6	25.2	9.985
Kidney	{ Men ... 1,460	21,580.2	10,380 6 10	14.8	7.110
Du Rein	{ S. & W. 489	7,610.2	3,268 19 7	15.6	6.685
Die Niere-Krankheit	{ M.W. 167	3,329.4	1,329 14 6	19.9	7.962
Microbio	{ Men ... 6,903	32,944.7	29,339 4 5	4.8	2.946
Microbique	{ S. & W. 2,684	16,989.3	8,336 0 11	6.3	3.166
Durch Mikroben Verlasst	{ M.W. 261	2,335.1	1,081 4 2	8.9	4.143

TABLE V (ii)—(continued).

	(a)	(b)	(c)	(d)	(e)
Type of Illness. Type de Maladie. Die Klasse der Krankheit.	No. of Claims. Nombre de Cas. Größe der Ansprüche.	Total Duration (in weeks). La Totale Durée (en semaines). Größe der Dauer (wöche).	Cash Paid. Somme Payée. Das Geld Bezahlt.	Average Duration per Claim (weeks). La Durée Moyenne par Cas (en semaines). Die Durchschnittliche Dauer per Anspruch (wöche).	Average Payment per Claim. (£). La Somme Moyenne par Cas. Die Durchschnittliche Bezahlung per Anspruch.
			£ s. d.		£
Pregnancy and Diseases of Women ... Maladies des Femmes ... Krankheiten der Frauen	S. & W. 754 M.W.... 756	6,379-1 7,242-7	2,810 7 11 2,859 16 11	8-5 9-6	3-732 3-783
Cardiac and Vascular Cardiaque et de l'Appareil Circulatoire Zum Herzen Gehörig und der Zirkulationsorgane	Men ... 3,511 S. & W. 1,851 M.W.... 504	95,070-0 47,349-5 15,597-7	40,484 4 1 19,144 7 1 6,077 19 3	27-1 25-6 30-9	11-531 10-343 12-059
Tumours ... Les Tumeurs ... Die Geschwülste ...	Men ... 485 S. & W. 137 M.W.... 18	8,248-9 2,666-3 340-3	3,913 7 8 1,133 19 1 141 2 8	17-0 19-5 18-9	8-069 8-277 7-841
Metabolic and Endocrine Métabolique et Endocrinie Veränderliche und der Drüsen mit innerer Abscheidung	Men ... 687 S. & W. 446 M.W.... 88	17,476-7 9,738-1 2,943-1	7,620 17 8 4,044 9 0 1,135 8 6	25-4 21-8 33-4	11-093 9-068 12-903
Blood Diseases ... Du Sang ... Des Blutens ...	Men ... 690 S. & W. 4,134 M.W.... 674	10,133-5 50,612-7 14,488-5	4,500 4 7 22,073 5 3 5,718 10 4	14-7 12-2 21-5	6-522 5-339 8-484
Metallic and other Non-Bacterial Poisons Les Poisons Metalliques et Non-Bacteriens Die Metallische Gifte und andere nicht Bakteriologische	Men ... 12 S. & W. 8 M.W.... —	122-0 34-8 —	89 14 5 14 12 10 —	10-2 4-4 —	7-477 1-830 —
Eye, Ear and Throat ... De l'Oeil, de l'Oreille et de la Gorge Des Auges, des Öhren und der Gurgel	Men ... 2,967 S. & W. 2,070 M.W.... 122	34,999-4 18,225-6 2,530-9	15,988 12 0 8,005 12 4 971 14 10	11-8 8-8 20-7	5-389 3-867 7-965
Fractures, Ruptures, etc. Fractures, Ruptures, etc. Die Knochenbrüchen, Breehen, u.s.w.	Men ... 1,253 S. & W. 467 M.W.... 61	11,369-5 4,329-4 938-4	6,114 14 7 2,028 11 7 421 0 8	9-1 9-3 15-4	4-880 4-344 6-902
Miscellaneous ... Miscellanées ... Andere Ursachen ...	Men ... 3,251 S. & W. 2,444 M.W.... 441	52,542-4 29,519-0 7,987-5	23,536 8 1 12,364 11 0 3,107 1 9	16-2 12-1 18-1	7-240 5-059 7-046

to the caution on page 248 as to the description of the illnesses of insured persons given on the medical certificates submitted and from which this information is derived.

In the total duration of illnesses, rheumatism is the principal cause of incapacity for all three classes of member, men and married women being relatively greater sufferers than single women as might be expected from their higher average age. *Rheumatism* involved a total duration of illness of over 295,000 weeks in 1935 arising from 16,199 claims and costing over £130,000. In 1936 the all-round fall in claims

is reflected in the rheumatism claims which fell to 15,444 but with a duration of over 286,000 weeks and a cash expenditure of over £123,000 the drain caused by this illness remains a serious factor to be dealt with.

Respiratory Disorders.—Respiratory disorders come second to rheumatism for men in the total volume of illness. This group consists principally of bronchitis, pneumonia and other similar illnesses but excludes tuberculosis and the common cold. Though the total duration under this heading for men is considerably less than that for rheumatism yet with 112,317 weeks and a total expenditure of £53,233 (1935) the burden imposed by this illness is very substantial. Though it is not as grave a complaint for women it is nevertheless amongst the six principal illnesses, the cost amounting to over £21,000 (1935).

Nervous and Mental Disorders.—Nervous and Mental Disorders are third in importance for both men and single women, and are sixth for married women, the expenditure for men being over £40,000 and for women over £21,000 (1935).

Heart Disease.—Heart Disease is fourth in importance in the amount of illness occasioned to men and single women and third amongst the illnesses of married women. For men and single women the illnesses grouped under this heading were responsible for almost as much incapacity as nervous disorders. For married women the illness caused was considerably greater.

Tuberculosis.—This disease in all its forms comes fifth in the total incapacity caused to men and single women. For married women it is seventh. For single women the total duration of illness is almost equal to that of heart diseases but for men it is somewhat less and for married women considerably less.

Blood Diseases.—Blood diseases (consisting principally of anaemia) though not a relatively important source of illness in men is second in the illnesses of women with a total duration of over 66,000 weeks and a benefit expenditure of over £29,000.

In the other illnesses which do not occupy such a prominent place it is of interest to note the diseases that go to make up the various groups. Under *Microbic Fevers* are included not only scarlet fever, diphtheria, etc., but also influenza and the common cold. The claims which go to make up the illness recorded under *Metabolic and Endocrine Diseases* were almost entirely in respect of incapacity arising from either goitre or diabetes. In the group *Tumours, innocent and malignant*, the main incapacity experienced has been cancer.

It will be seen from this table that what might be termed the common illnesses—rheumatism, heart diseases and respiratory disorders are responsible for the highest proportion of incapacity and the need for remedial action in these groups is thus emphasised. The low position occupied by the metabolic and endocrine group and by the tumour group should be noted but the absence of a large number of cases of cancer may be attributable to two causes, firstly the difficulty of certification, previously mentioned, and secondly to the low average age of the insured persons relative to the age of greatest incidence for this disease.

TOTAL NUMBER OF CLAIMS.

It is not necessary, at this stage, to examine in detail the total number of claims received under each illness group as the duration in weeks gives a better idea of the burden imposed nationally by each group. Attention is drawn, however, to the fact that under this classification it is not, of course, the same groups which occupy the premier places. On the one hand, the groups of tuberculosis and nervous and mental disorders which were amongst the first six causing the greatest incapacity are not so prominent in the total number of claims received. On the other hand the microbial fevers group, which was not remarkable in the duration of illness, is responsible for a large number of claims.

GENERAL COMPARISON 1935 AND 1936—ILLNESSES.

The fall in the total number of claims and the total duration for men and married women in 1936 and the increase in single women's duration is not reflected in a uniform manner in each of the illness groups.

Rheumatism.—Men and married women—a substantial fall in claims and duration and an increase in single women's duration accompanied by a fall in claims.

The fall in cash expenditure to single women is probably due to cessation of additional benefits in July, 1936.

Respiratory Disorders.—In 1936 the total duration for single and married women increased while that for men fell slightly. The claims for men and married women fell while those for single women increased.

Nervous and Mental Disorders.—Very little change in the duration and claims for men and married women in 1936 though there was a slight increase in the single women.

Heart Disease.—There is a definite increase in both the claims and the duration for all three classes of insured persons, the increase being greater for women than for men.

Tuberculosis.—The only increase recorded is for both claims and duration of single women.

Blood Diseases.—It is remarkable that despite the general increase in the duration of the single women's sickness that the duration of blood diseases—second in importance for all women—fell in 1936.

Microbic Fevers.—There is a marked fall in the number of claims and in the duration of claims for both men and women.

AVERAGE DURATION PER CLAIM.

The average duration per claim is obtained by dividing the total duration of incapacity during the year for each illness by the total number of claims. This figure shows the effect of illness on the individual as distinct from its effect on the total of insured persons. It will be seen that this gives a very different order of prominence to the diseases.

In all illnesses, except the group of nervous and mental disorders, the average for married women is higher than that of men and single women. The groups of *Tumours* and *Metabolic and Endocrine* diseases which do not account for an appreciable amount of the total duration are more prominent in average duration, being amongst the six diseases causing the highest average duration. *Respiratory Disorders* group which was the cause of a high proportion of the total incapacity is not severe on the individual claimants. *Blood Diseases* which account for a large portion of the women's incapacity are likewise not relatively severe on the individual claimants. The increase in the average duration for both men and women in 1936 as against 1935 for all claims (Table IV) is reflected in the separate illnesses. In the majority of claims the figure for 1936 is higher, while the fall in the average duration in 1936 is usually confined to the less prominent illnesses and those causing the lesser extent of incapacity. A notable exception is to be found in the *Heart Diseases* group—one of the main causes of incapacity—where a decrease in average duration is registered for both men and women. It is second in importance for both men and women in 1935 and is the only one of the major illness groups in which a fall is recorded in 1936 as against 1935 in both sexes. *Tuberculosis* involves the highest average duration both for men and women, with more than 29 weeks

per claim for each, the highest being married women with 35.5 weeks. *Metabolic and Endocrine Diseases*.—This group which consists principally of goitre and diabetes accounts for a rather small number of claims and does not occasion in total a very great duration of illness. It will be seen, however, that the average duration is quite substantial and the group is amongst the six most important in the average length of claim. The *Tumours* group, consisting principally of cancer, is like that of endocrine diseases in that though the total effect of all claims is not substantial yet the individual claimant is incapacitated for a considerable time as judged by the average duration. *Nervous Disorders* are important not only in the total incapacity caused to members as a body but also in the average length of the incapacity. *Rheumatism*.—Though the average duration of claims due to this type of incapacity is considerable, it does not retain the prominent position held in the total duration figures. The change in the average in 1936 as against 1935 is very slight.

AGE DISTRIBUTION OF ILLNESS.

The claims have been classified not only on basis of the illness but also according to the ages of the claimants. In Table VI the total number of claims per 1,000 members and duration in weeks is given for 1935 and 1936 in five-year age groups. The figures given in the table have been incorporated in a series of graphs (Fig. 1) which show clearly the difference in the various groups. For both men and single women the rate per 1,000 members for both claims and duration rises steadily with age. Married women's claims rise up to the thirties when there is a fall to the fifties when the rate again rises.

TABLE VI.

Total duration and number of claims per 1,000 members in each five-year age-group.

La totale durée et le nombre de cas par 1,000 assurés, en groupes d'âge de cinq ans.

Die Grösse der Dauer und Ansprüche für 1,000 versicherten, in Alters Gruppen, fünf Jahre.

1935.						
Age groups. Groupes d'âge. Altersgruppen.	Duration (weeks). Durée (semaines). Dauer (Wochen).			Number of Claims. Les Cas. Die Ansprüche.		
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Men. Hommes. Männer.	Women. Femmes. Weiber.	
		Spinsters and Widows. Non-married or Veuves. Unverheiratet und Verwit.	Married. Mariées. Verheiratet.		Spinsters and Widows. Non-married or Veuves. Unverheiratet und Verwit.	Married. Mariées. Verheiratet.
15—20	410	819	1,309	73	117	158
21—25	902	2,015	2,917	125	234	348
26—30	1,115	2,750	3,865	134	239	424
31—35	1,309	3,470	4,779	143	248	426
36—40	1,645	3,806	5,451	160	243	382
41—45	2,160	5,212	7,372	181	286	377
46—50	2,736	6,439	9,175	203	312	372
51—55	3,786	9,095	12,881	230	386	480
56—60	5,366	12,478	17,844	277	442	545
61—65	10,801	18,234	29,035	431	586	670
66—70	23,746	32,443	57,064	747	918	907
All Ages Tous les Ages Insgesamt	2,584	5,235	9,165	179	228	442

TABLE VI—continued.

1936.						
Age groups. Groupes d'âge. Altersgruppen.	Duration (weeks). Durée (semaines). Dauer (Wöche).			Number of Claims. Les Cas. Die Ansprüche.		
	Men. Hommes. Männer.	Women. Femmes. Weiber.		Men. Hommes. Männer.	Women. Femmes. Weiber.	
		Spinsters and Widows. Non-mariée et Veuves. Unverheiratet und Verwit.	Married. Mariées. Verheiratet.		Spinsters and Widows. Non-mariée et Veuves. Unverheiratet und Verwit.	Married. Mariées. Verheiratet.
16-20 ...	374	720	1,064	61	105	136
21-25 ...	725	1,796	2,304	100	203	274
26-30 ...	1,006	2,529	3,726	115	217	347
31-35 ...	1,128	3,076	4,921	118	217	367
36-40 ...	1,356	3,924	5,460	145	238	379
41-45 ...	1,834	5,143	6,275	146	271	328
46-50 ...	2,528	6,355	7,518	174	304	345
51-55 ...	3,348	8,734	11,171	197	366	415
56-60 ...	5,056	11,995	15,382	255	437	391
61-65 ...	9,357	18,253	21,433	360	558	433
66-70 ...	22,570	33,297	33,393	710	964	823
All Ages Tous les Ages Insgesamt	2,309	3,015	8,376	152	208	292

Men: Duration.—Starting with a duration of approximately 400 weeks per 1,000 members for the lowest age group, the rate rises steadily to more than 5,000 weeks in the 56-60 years group. Thereafter the rise is much more severe to the final age group. In 1936 the figures are very close to those for 1935 though slightly lower for each age group. At all ages the rate for men is considerably lower than that for women.

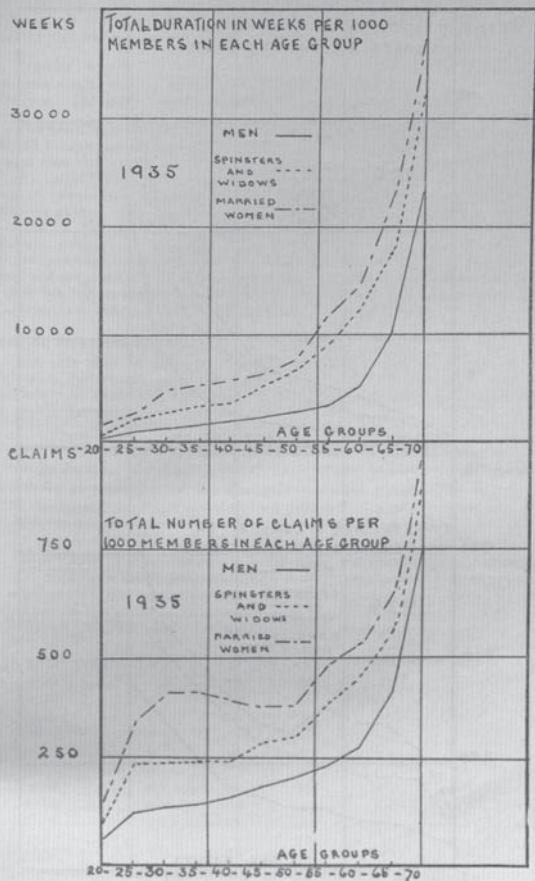
Claims.—Like the duration, the number of claims per 1,000 members rises steadily with age, going from 73 claims per 1,000 members in 1935 for the first age group to 277 per 1,000 members for the age group 56-60 years. There is then a severe increase, the final age group being responsible for 747 claims per 1,000 members. Here also the 1936 rates are lower at all ages than those for 1935. For both years, men's claims are at a lower rate than women's.

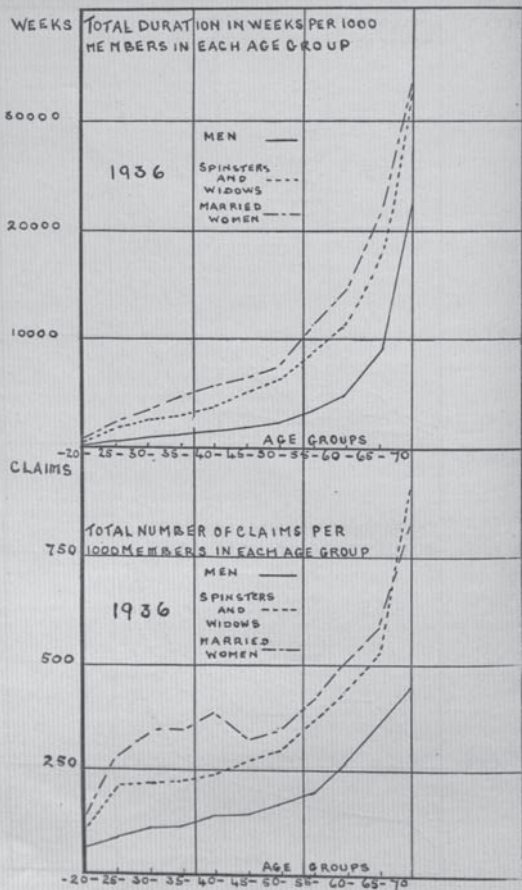
Single Women: Duration.—The effect of age on the duration of the single women's claims is very similar to that of the men. The rate however is higher throughout and the severe rise starts earlier, being noticeable in the 46-50 years group. The rate for the 66-70 years group exceeds that of the men for the same group by over 8,500 weeks—or 8½ weeks per member. With the exception of three age groups, the 1936 figures are slightly lower than those for 1935. In the -40 years and the -65 years group there is a negligible increase in 1936 and in the 66-70 years group there is an increase of 800 weeks per 1,000 members.

Claims.—The single women's claims do not rise with age in the uniform manner of the men's claims. The number of claims per 1,000 rises quickly in the early ages but the rate then remains fairly constant up to the -40 years group. After this the rate rises fairly rapidly and it will be seen that in the age group 66-70 years there

Fig. I 1935.

[To face page 262.]





are 9 claims for every 10 single women members. Though the figures, both number of claims and duration of illness, are always above those of the men they never exceed those of the married women, except in the final age group in 1936.

Married Women: Duration.—Beyond being in excess of the figures for both men and single women, the rates for married women do not show any distinct difference. The same features are present though more accentuated.

Claims.—There is, however, a noticeable difference between the claims per 1,000 married women and the rates for men and single women. The claim rate for married women rises much more quickly up to the thirties, there is then a fall, followed by a quick rise. This is found both in 1935 and in 1936 though the changes are less acute in 1936. In 1935 there is a quick increase in the claim rate up to the 26-30 years age group. The rise then ceases and in the age groups 36 to 50 years there is a fall in the rate. Thereafter there is a quick rise which continues up to the final age group. In 1936 the quick increase in the claim rate for the first two age groups is again present. The rate then rises very slowly up to the 36-40 years group and drops for the 41-45 years group and immediately commences to rise again. It does not rise as rapidly as the rates in 1935 and the final age group 66-70 years is noticeable in that the rate is *less* than that for single women.

AVERAGE DURATION PER CLAIM.

Not only does the number of persons ill increase with the age of the insured population, but the illness of the individual claimants increases in duration as age advances. In Table VII, the figures for the average duration of claims is given in age groups for men and women for 1935 and 1936.

TABLE VII.

Average duration of incapacity per claim (in weeks) in each five-year age-group.
La durée moyenne par cas (en semaines) en chaque groupe d'Age de cinq ans.
Die durchschnittliche Dauer per Anspruch (Wöche), in Alters Gruppen fünf Jahre.

Age Groups. Groupes d'Age. Alters Gruppen.	Men. Hommes. Männer.		Spinners and Widows. Non-mariée et Veuves. Unverheiratet und Verwitwen.		Married Women. Mariées. Verheiratet.	
	1935.	1936.	1935.	1936.	1935.	1936.
16-20	5.6	6.1	7.0	6.8	12.3	7.8
21-25	7.2	7.3	8.6	8.8	8.6	8.4
26-30	8.3	8.7	11.5	11.7	12.3	10.7
31-35	9.2	9.6	14.0	14.2	12.8	13.8
36-40	10.3	10.6	16.1	16.5	15.0	14.4
41-45	12.0	12.6	18.2	19.0	17.5	19.2
46-50	13.6	14.5	20.8	20.9	21.9	21.8
51-55	16.3	17.0	23.5	23.9	25.2	26.8
56-60	19.4	19.8	28.2	27.4	27.6	29.7
61-65	25.7	26.0	31.1	32.7	35.1	33.7
66-70	31.8	31.8	35.2	34.5	38.6	40.3
All Ages Tous les Ages Insgesamt	14.5	15.2	14.2	14.5	20.7	21.4

Men.—The 1935 and 1936 figures are very close to one another, the 1936 being slightly higher for every age group except the 66-70 years group. Starting with 5½

weeks, the average duration rises constantly for each age group and reaches the figure of 31·8 weeks for the highest age group. When it is realised that this implies that on the average young people remain incapacitated for over a month while members at higher ages may be ill for over six months of the year, the degree of illness can be gauged. The loss thus entailed not only to the individual but also to employers of these workers does not require any emphasis. The all-round increase in 1936 may cause some concern but, to be seen in its proper perspective, it must be taken in conjunction with the fall in the total duration and claims for that year.

This fall was probably due to the effects of the system of sickness visitation and intense supervision of claims which was introduced when the Society was established in 1934. Owing to the dislocation caused by the system of transferring the various insurance societies into the new unified society which occupied the whole of the year 1934 the effect of this system would not be felt until the end of 1935 and throughout 1936 and subsequent years. This supervision would have the effect of reducing the benefit claims of those not genuinely ill or any other claimants not properly obtaining benefits. There would thus be a smaller number of claimants but as there would be a greater degree of genuine claimants there would be expected a longer duration on the average than in tables which included malingerers and others not lawfully entitled to benefit.

Single Women.—Commencing with an average duration of about 7 weeks per claim (1935), the average for single women rises fairly steadily and reaches the figure of 35 weeks for the final age group. For every age the figures are greater than the corresponding figures for men. Unlike the men, the 1936 figures are not in all cases higher than the 1935, the difference between the two years being very slight. In 1935 the single women have a higher average duration than the married women from the -35 years group to the -45 years group and again for the -60 years group. In 1936 the single women are higher than the married from the -25 years group up to the -40 years group but are lower from that age onwards.

Married Women.—The average duration per claim given for the first age group may be disregarded as there are not a sufficient number in this group to form the basis of an average. Rising from an average of over 8 weeks per claim for the 21-25 years group, the 1935 figure reaches over 38 weeks per claim in the -70 years group. The 1936 figures are very similar but the final figure of 40·3 weeks is above the 1935 figure. It has been pointed out that the single women's and the married women's averages are rather close at each age group but at no stage do the averages for either class come as low as those of the men.

The figures given in Table VII cover all illness combined. In Table VIII (a) and (b) separate figures are given showing the average duration per claim in age groups in eight illnesses which are mainly responsible for claims.

Men :

Tuberculosis.—Attention has already been drawn to the high average duration of the claims in respect of incapacity arising from tuberculosis. That this high rate is experienced not only over the total insured but over all ages is shown in Table VIII. Starting in 1935 at 16½ weeks, well above all other types of illness, the average rises very quickly for the early age groups. After -35 years group the figures even out and though they continue to rise, it is at a much slower rate. Both years reveal similar figures, the 1936 figures being slightly higher than the 1935, with a few exceptions.

Rheumatism and Arthritis.—Up to the -45 years group the rheumatism group of diseases is not responsible for any protracted illness. From -45 years onwards, the duration increases very markedly and for the -70 years group the average is almost as high as that of tuberculosis. As compared with 1935 there is a marked fall in

the middle age group in 1936. This is offset by a rise in the early and the later-age groups, the average for all ages rising from 17.4 weeks per claim in 1935 to 17.6 weeks in 1936.

Nervous and Mental Diseases.—In the central age groups, these illnesses are second in importance to tuberculosis in the average duration of claims. Starting with an average per claim of over 7 weeks in the first age group, the average rises very quickly with age in a manner very similar to that of tuberculosis reaching the high figure of 36 weeks per claim in the -70 years group. With the exception of three age groups (-25 years, -55 years, and -60 years) the 1936 averages are higher and the average over all ages is higher (26.5 weeks) than in 1935 (25.9 weeks).

Digestive Disorders.—Illness arising from these disorders is very similar in the average per claim to the illnesses arising from rheumatism up to age -40 years (the average seldom exceeding 7 weeks). After that age, the figures increase fairly rapidly and at -70 years are over three times the average for -40 years group (27 weeks in 1935) though much lower than the figure for rheumatism for the same age. The average over all ages—10.5 weeks—is much lower than that of either tuberculosis, rheumatism, nervous diseases, or heart diseases.

TABLE VIII (i).—1935.

Average Duration per claim (in weeks) according to age, in the main causes of incapacity.

La Durée Moyenne par cas (en semaines) selon l'âge, en les causes premières de maladie.

Die Durchschnittliche Dauer per Anspruch (wöche) nach Alter in den haupten Ursachen der Krankheit.

Men Hommes Männer.		Women Femmes Weiber.		Age Groups, Groupes d'Age, Alters-Gruppen.											All Ages, Tous les Ages, Insgesamt.				
Tuberculosis and Widows (S. W.) { Non Marrieds et Veuves { Unverheiratet und Verwit.		Married Women (M.W.) { Marrieds { Verheiratet.																	
Illness, La Maladie, Die Krankheit.	Class, Classe, Klasse.	Age Groups, Groupes d'Age, Alters-Gruppen.										All Ages, Tous les Ages, Insgesamt.							
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65		66-70						
Tuberculosis	Men ...	16.8	23.9	27.1	30.1	32.3	33.4	35.1	35.6	39.7	40.4	37.5	30.9						
Tuberculose	S. & W. ...	15.6	24.5	32.6	35.1	34.4	36.1	38.3	34.9	45.4	42.6	44.3	29.1						
Tuberkulose	M.W. ...	—	23.2	32.4	37.1	35.1	35.8	42.8	36.2	34.6	41.9	35.5	35.6						
Rheumatism	Men ...	5.4	6.1	6.4	6.4	7.9	8.4	11.5	14.2	19.9	28.3	34.0	17.4						
Rheumatisme	S. & W. ...	6.8	8.1	10.9	13.7	15.7	19.7	20.7	25.6	32.0	33.0	38.6	18.7						
Rheumatismus	M.W. ...	* 3.7	5.8	10.0	12.2	15.1	18.4	22.1	26.1	29.5	37.0	40.8	26.6						
Nervous and Mental	Men ...	7.5	11.1	19.1	20.7	23.9	26.2	26.7	30.9	31.8	32.2	36.6	25.9						
Nervöse et Mentale	S. & W. ...	9.4	11.5	16.6	19.6	25.7	26.7	25.8	26.2	31.8	36.9	37.2	20.7						
Nervös und Geisteskrank	M.W. ...	—	13.5	12.2	15.1	14.1	18.7	24.7	29.3	35.2	39.1	41.9	24.5						
Digestive	Men ...	5.9	6.8	5.5	7.4	7.2	8.5	10.2	13.9	14.2	21.4	27.0	10.5						
Digestive	S. & W. ...	7.9	8.8	9.8	10.9	13.8	15.1	21.3	17.3	24.0	27.3	28.3	11.9						
Der Verdauung	M.W. ...	* 6.5	9.3	10.0	14.2	15.7	16.3	14.7	17.5	23.8	27.5	36.1	17.9						
Respiratory	Men ...	6.4	7.6	8.1	8.3	9.8	10.8	12.6	14.9	17.5	23.2	28.9	14.1						
Respiratoire	S. & W. ...	8.2	8.9	12.5	16.1	14.9	15.9	20.8	29.4	27.3	28.4	34.4	15.3						
Die Atmungs-Krankheit	M.W. ...	* 6.2	8.8	13.5	10.7	18.5	16.2	24.0	24.9	29.5	31.5	33.6	22.4						
Cardiac	Men ...	11.8	12.2	19.6	20.4	22.6	23.9	24.8	27.7	29.6	32.5	34.6	28.0						
Cardiaque	S. & W. ...	12.5	14.0	22.1	22.7	23.9	24.8	29.4	29.5	32.2	36.6	36.2	26.4						
Zum Herzen Gehörig	M.W. ...	* 3.7	26.0	26.1	25.7	22.4	20.9	32.2	36.1	33.1	39.9	40.9	32.6						
Microbe	Men ...	3.7	4.3	3.6	3.9	3.4	3.9	3.6	4.6	4.6	6.3	11.2	4.2						
Microbique	S. & W. ...	5.4	4.9	5.1	5.0	5.0	5.2	6.1	8.4	11.4	10.4	17.1	3.5						
Durch Mikroben Verlasst	M.W. ...	* 1.3	7.4	8.1	6.9	7.7	9.2	7.3	6.8	11.4	11.2	17.0	8.3						
Blood Diseases	Men ...	6.4	8.3	5.5	8.7	14.6	15.2	21.1	22.3	22.8	28.7	33.7	14.6						
Da Sang	S. & W. ...	6.9	8.4	10.7	12.3	15.9	17.3	23.7	21.2	26.1	30.3	32.4	11.9						
Des Blutes	M.W. ...	* 25.7	7.4	12.7	13.9	18.2	18.8	23.9	34.7	28.5	33.4	38.9	19.9						

* The small number of married women at these ages leads to substantial variation.
Le petit nombre de mariées à ces âges fait un variation substantiel.
Die kleine Zahl von Verheiratet in diesen Alternen zu wesentliche Veränderung mache.

TABLE VIII (ii).—1936.

Average Duration per claim (in weeks) according to age, in the main Causes of incapacity.

La Durée Moyenne par cas (en semaines) selon l'âge, en les causes premières de maladie.

Die Durchschnittliche Dauer per Anspruch (wöche) nach Alter in den haupten Ursachen der Krankheit.

Men		Hommes		Männer.									
Women		Femmes		Weiber									
Spinners and Widows (S. & W.)		Non Mariées et Veuves		Unverheiratet und Verw.									
Married Women (M.W.)		Mariées		Verheiratet.									
Illness, La Maladie, Die Krankheit.	Class Classe, Klasse.	Age Groups, Groupes d'Age, Alters-Gruppen.										All Ages, Tous les Âges, Ingesamt.	
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65		66-70
Tuberculosis	Men	19.0	23.3	26.6	31.1	31.2	35.1	36.6	40.3	38.5	44.2	39.4	31.2
Tuberculosis	S. & W.	17.5	23.5	30.6	34.9	36.8	38.6	41.5	41.1	44.8	45.3	42.8	29.1
Tuberculosis	M.W.	—	17.2	30.5	32.1	31.8	41.5	44.6	46.1	37.0	46.5	52.0	38.1
Rheumatism	Men	5.5	5.8	6.7	6.7	7.0	8.0	10.8	14.4	20.3	28.0	35.6	17.8
Rheumatism	S. & W.	7.3	8.1	9.6	11.5	16.0	20.8	21.7	24.9	31.5	35.4	37.4	19.2
Rheumatism	M.W.	6.2	6.7	8.2	12.8	13.0	19.3	20.9	27.3	32.1	36.7	39.9	35.5
Nervous and Mental	Men	8.1	10.6	19.6	21.5	24.4	27.8	28.6	30.2	30.7	33.1	37.1	26.1
Nervous and Mental	S. & W.	8.4	11.1	18.2	18.8	23.5	23.9	26.0	27.9	30.7	36.8	34.7	30.6
Nervous and Mental	M.W.	—	4.2	12.9	20.8	15.3	19.0	21.3	28.5	32.4	35.7	38.4	25.1
Digestive	Men	5.8	6.1	6.6	6.6	7.1	8.6	9.4	12.5	13.2	19.7	25.5	19.2
Digestive	S. & W.	7.1	8.0	9.6	11.7	10.7	15.7	19.0	15.3	22.3	27.8	26.8	11.2
Der Verdauung	M.W.	9.0	4.3	8.7	11.9	14.3	20.5	17.7	17.3	24.9	32.2	33.6	18.4
Respiratory	Men	6.8	7.9	9.1	7.9	10.8	12.2	15.3	16.5	18.1	22.8	27.3	14.8
Respiratoire	S. & W.	7.8	9.6	12.4	13.6	15.4	16.1	18.7	25.1	26.2	30.0	32.6	15.2
Die Atmungs-Krankheit	M.W.	—	11.0	7.4	16.3	22.0	16.1	22.0	39.4	32.9	32.7	38.6	25.2
Cardiac	Men	12.0	11.2	16.5	19.4	20.1	24.4	22.7	25.0	29.6	33.5	33.6	27.1
Cardiaque	S. & W.	9.6	15.3	20.2	22.3	25.3	24.1	25.6	37.4	28.5	34.2	37.4	23.6
Zum Herzen Gehörig	M.W.	—	11.7	15.1	25.7	18.8	24.0	27.7	32.3	33.8	37.2	45.8	30.9
Microbie	Men	4.7	4.5	4.1	4.3	3.8	4.5	4.2	6.0	5.0	7.7	11.4	4.8
Microbique	S. & W.	5.9	6.2	6.0	6.3	5.7	6.5	6.8	9.0	10.0	10.1	8.0	6.3
Durch Mikroben Verlast	M.W.	—	3.9	11.6	6.6	5.0	9.7	7.8	10.9	17.0	8.6	2.4	8.9
Blood Diseases	Men	4.8	10.4	8.3	7.0	11.5	12.0	15.2	19.9	28.0	30.2	31.9	14.7
Des Sang	S. & W.	6.6	8.6	10.8	13.2	15.7	18.9	20.6	23.2	21.3	30.4	30.8	12.2
Des Rutes	M.W.	9.9	8.4	12.7	17.0	18.3	20.8	24.4	34.2	38.0	32.3	39.1	21.5

* The small number of married women at these ages leads to substantial variation.
Le petit nombre de mariées à ces âges fait un variation substantiel.
Die kleine Zahl von Verheiratet in diesen Alternen zu wesentliche Veränderung mache.

Respiratory Disorders.—In both years the incapacity due to these illnesses is somewhat greater in average duration than that which arises from digestive disorders. Starting with 6.4 (1935) weeks per claim, the average rises to 10.8 weeks for the -45 years group as against 8.5 weeks for the same group under digestive disorders. From this the average rises continuously to 28.9 weeks for the last age group. At all ages, the averages are less than those for tuberculosis, nervous disorders and cardiac trouble. They are higher than rheumatism up to the -55 years group (in both years) and are slightly lower than it for the last three age groups. The averages for 1936 are higher than those for 1935 up to the -60 years group (with the exception of the -35 years group). At the -35 years group the continuous rise in the average from the first age group is checked, but it continues thereafter.

Cardiac and Vascular Disorders.—The average duration per claim for heart disorders is second in magnitude. For the early age groups it is second to tuberculosis. From -35 years group (in 1935) it is exceeded by the averages for both tuberculosis

and nervous disorders. In 1936 the nervous disorders group rises more quickly above the cardiac group and exceeds it in average duration from the -30 years group onwards. In both years the heart diseases rise very slightly above the nervous disorders for the -65 years group and then fall away again. It will be remembered that the cardiac group of diseases was the only group amongst the main causes of incapacity for which the average per claim over all ages was less in 1936 than in 1935 for both men and women. In the case of the men this is reflected in every age group from the -25 years group to the -55 years group (with the exception of the -45 years group) for all of which the 1935 figures exceed those of 1936. For the remaining groups there is a very slight difference between the figures.

Microbic Fevers.—This group of illnesses is included in this table because of the relatively large number of claims received. The total duration of the illnesses and the average duration per claim is not excessive as compared with other illnesses. The figures for the average per age group show that there is a marked difference between this type of illness and those previously dealt with. There is no perceptible rise in the average per claim until the -60 years group is reached. There is a very low average figure throughout, the average for all ages—4.2 weeks in 1935 and 4.8 weeks in 1936—being below the lowest for any of the age groups for the other seven illnesses dealt with. The figures for 1936 commencing with 4.7 weeks for the first group and ending with 11.6 weeks per claim for the last groups are generally slightly higher than the 1935 averages and are subject to greater variation between the groups.

Blood Diseases.—This group, which consists almost entirely of incapacity arising from anaemia, has been included in the Table because of its predominance as a source of certified incapacity for women.

Single Women :

Attention was drawn on page 250 to the difference between the age grouping of the men, single women and married women. It was pointed out that the average age of men was 36 years, of single women 28 years and of married women 42 years. When this difference in ages is related to the fact that average duration of claims increases as age increases it will be found that a curious result is obtained which shows the danger of taking aggregate figures. In Table VIII (i) and (ii) it will be found that for some of the illnesses—tuberculosis, cardiac diseases and blood diseases—the average duration per claim *over all ages* for single women, is below the corresponding average for men. Yet with few exceptions it will be found that for corresponding age groups the average per claim is higher for women than for men. Not only is this excess duration concealed by the "all ages" figure, but where the single women's "all ages" figure exceeds the men's the real amount of the excess is concealed. This may be seen, for example, in the rheumatism group (1935): for every age group between the -30 years group and the -60 years group the average duration per claim is less than 70 per cent. of the corresponding average for single women yet the average for all ages for men (17.4 weeks in 1935) is 93 per cent. of the single women's "all ages" figure (18.7 weeks). The difference between the averages varies, of course, for the different illnesses but in general the same factors affect each.

Tuberculosis.—Commencing with an average 15.6 weeks per claim for the -20 years group (1935) slightly lower than the corresponding men's figure, the figures rise very rapidly. Increasing to more than twice the duration of the first group the figure reaches 35.1 weeks for the -35 years group. There is then a drop to 34.4 weeks. The average then commences to rise again and at the -55 years group there is a second fall in the average followed by a rise and again a fall in the -65 years group and a further rise in the last age group to 46.3 weeks—the highest average duration per claim for any of the main illnesses either for men or women in 1935. In 1936 there

was no noticeable change from the general trend in 1935 except in that the increase with age did not drop as markedly, only two drops being recorded, one of these being very slight. The average duration for all ages is the same—29.1 weeks—for both years.

Rheumatism and Arthritis.—The fairly low average which held up to the -45 years group for men is not found in the single women. Average per claim rises fairly quickly to the -50 years group in 1935 from 6.8 weeks to 20.7 weeks. The average then rises very rapidly and attains 36.6 weeks for the last age group. The final age group is the only one for which the figures are close to the men's, all other groups being well above the men's averages. The 1936 figures are somewhat similar to those for 1935. Though the average duration for "all ages" is higher than the 1935 figure an increase is not recorded in all of the age groups.

Nervous and Mental Disorders.—As with the men, this group is responsible for the second largest average duration in the -45 years group (in 1935). It is third in importance—to tuberculosis and heart disease—in 1935 up to the -35 years group. In the -40 years group it takes second place with an average duration per claim of 25.7 weeks and is also second in importance for the next age group. It is again superseded by heart disease and remains below that illness group until the second last age group. It is interesting to notice that though the averages for 1936 are, with three exceptions, below those of 1935, the figures for "all ages" are practically equal. This is no doubt due to the fact that one of the age groups which is higher in 1936 is the -30 years group—the modal group for single women.

Digestive Disorders.—Like the figures for men the single women's averages remain fairly low for the younger groups. The upward movement comes earlier than in the men and from the -40 years group the average increases, with a drop in both years in the -55 years group. The 1936 figures differ little from 1935 but are mostly slightly lower.

Respiratory Disorders.—The fall in the average duration for the -35 years group which was commented on in the men's figures for 1936 is paralleled in the single women for the ages 36-45 years in 1935. For the first four age groups these illnesses cause the fourth greatest average incapacity per claim coming after tuberculosis, nervous disorders and cardiac disease.

Cardiac Vascular.—Constituting one of the four most serious of the illness groups, in so far as extent of incapacity is concerned, heart disease is responsible for a very high average duration of illness at every age group. Commencing with 12.5 weeks in 1935 for the -20 years group, the figure is almost doubled in the -40 years group. Up to the -35 years group, heart disease is second only to tuberculosis. For the older groups, nervous disorders usually cause a higher average illness. With the exception of three groups (-25 years, -40 years and -70 years), the averages in 1936 are lower than those for 1935.

Microbic Fevers.—The figures for this illness group are by no means as high as those for the other illnesses. As in the case of the men, the single women's average rises very little with age. Such rise as occurs is more marked in the single women than in the men, the highest figure being 17.1 weeks per claim (1935, -70 years group), while the highest figure for men is 11.6 weeks per claim (men -70 years group 1936). For all ages up to -55 years group the average for 1936 is higher than for 1935 while the 1936 average for all ages (6.3 weeks) is also higher than in 1935 (5.5 weeks). The only other illnesses for which the all ages average is higher in 1936 than 1935, for single women, are rheumatism and blood diseases.

Blood Diseases.—This is the third of the illnesses for which the 1936 (12.2 weeks) average over all ages is higher than that of 1935 (11.9 weeks). The age groups in

which the excess occurs are not grouped as clearly as those of the microbic fevers. The higher averages for the groups -25 years, -30 years and -35 years are no doubt the principal sources of the increase.

Married Women :

In some of the age groups, there are hardly sufficient claims or members to make a reliable average. This causes the figures to be somewhat erratic and open to fluctuation with small changes in the number of claims or duration. In general it may be seen that the averages are inclined to be higher than those of either the men or single women, particularly in the final age groups. A notable exception is found in the nervous and mental diseases. For all age groups from the -30 years group up to the -55 years group, the figure for married women for both years is lower than that of the men and in a number of cases is less than the single women. The average for "all ages" is greater in 1936 than in 1935 for all of the illnesses except rheumatism and heart diseases.

DURATION PER 1,000 MEMBERS IN AGE GROUPS.

The average duration per claim gives a picture of the illness caused to individuals, that is to say, it shows the average length of time that a person remains ill who is suffering from rheumatism, heart disease, etc. Equally important with this are the figures which show what proportion of the insured persons are suffering from the various illnesses. In the comments on Table V, Page 255, attention is drawn to the different types of illness in this respect and it is seen that the illnesses which cause the greatest illness to the membership as a whole do not cause the highest incapacity to the individual claimants. Naturally this is true also of the age groups. Table IX gives the duration per 1,000 members in age groups for men, single women and married women. The Table is capable of treatment in two very different ways. Reading horizontally gives a comparison of the effect which age has upon the course of any particular illness while a vertical reading shows the illnesses which affect persons in any particular age group. It is proposed to deal firstly with the horizontal reading.

For all illnesses taken together there is a steady rise from the first age group unchecked to the last. For men up to the -60 years group the rise is in a remarkably steady fashion and thereafter it mounts very suddenly. For single women the rate also moves steadily upwards but the severe rise commences at the -50 years group. For married women the rate increases more quickly in the early age groups and more severely still from the -50 years group. There is a great difference between the illnesses taken separately and the total figures. In each illness the men show a fairly steady rise while the women, both single and married, are subject to considerable variation.

Tuberculosis.—For all three classes of insured persons, the rate of incapacity rises up to the middle ages. It then falls for a period and rises again for the -70 years group. The point at which this fall occurs is very significant. If the age groups -65 years and -70 years be disregarded it will be found (in 1935) that the peak point for men is the -45 years group and for women the -30 years group. The Registrar General's Returns (1937) show that in 1935 the age groups 35-44 years (for men) and 25-34 years (for women) had the second highest death rate for tuberculosis. The highest death rate was for the 20-24 years group, an age at which it is possible that insurance might not have commenced. This would indicate that the drop in the rate for the middle ages is due to the weeding out of the worst cases by death.

With the exception of the -20 years group, the 1936 figures for men are lower at each age group than those for 1935. For the women there is no similarly regular low figure in 1936 but the figure for "all ages" is lower for both single and married women than in 1935.

Rheumatism.—The figures remain fairly low until the -45 years group when a decided rise takes place. The increase from that age is very rapid and for the ages 60 to 70 years the rate is generally double that of the next highest illness. For single women the rate is double the corresponding men's figures for every age group from -25 years to -60 years with the exception of the -40 years group. The same is true of the rate for married women from the -30 years group up to the -65 years group without exception. For the ages from 41 years to 55 years the rates for both classes of women are three times those of the men in the same age groups. In 1936 the men's figures are lower at each age group than those of 1935. For both men and women the rates for "all ages" are lower in 1936.

Nervous and Mental Disorders.—The rate is higher at each age group for single women than it is for men. For married women it is relatively low being generally lower than the rate for single women* and in some instances less than that of the men. The rate for men in 1935 is higher for each age (except -70 years group) than that for 1936. As in the previous illnesses the women are not uniformly lower in 1936 but for all ages the rate is lower.

Digestive Disorders.—The rates are fairly low throughout until the -50 years group. Married women are lower than single women until the -30 years group in

TABLE IX (i).—1935.

Average Duration (in weeks) per 1,000 members in respect of main causes of incapacity.
La Durée Moyenne (en semaines) par 1,000 assurés selon les causes premières de Maladie.
Die durchschnittliche Dauer (wöche) per 1,000 Versicherten nach den haupten Ursachen der Krankheit.

Illness. La Maladie. Die Krankheit	Class. Classe. Klasse.	Age Groups. Groupes d'Age. Alters-Gruppen.											All Ages. Tous les Ages. Insgesamt.		
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70			
Men	Hommes	Männer.													
Women		Spinsters and Widows (S. & W.)			Non-Marrieds et Veuves			Wöiber							
		Married Women (M.W.)			Mariées			Unverheiratet und Verwit.							
		Verheiratet.													
Tuberculosis	Men	49	178	239	245	280	352	348	338	283	380	443	249		
	S. & W.	76	270	468	462	433	468	471	387	310	235	696	294		
	M.W.		243	664	610	535	568	508	454	262	688	718	512		
Rheumatism	Men	41	78	100	129	191	249	409	695	1,207	2,463	9,222	279		
	S. & W.	68	172	222	334	376	877	1,204	2,256	3,014	5,994	11,802	545		
	M.W.	31	75	277	372	537	848	1,063	3,030	4,500	7,860	14,410	1,991		
Nervous and Mental	Men	15	55	140	170	275	388	426	532	577	867	1,576	285		
	S. & W.	37	132	273	473	656	680	778	1,061	1,390	1,624	2,406	269		
	M.W.		122	129	190	278	532	747	1,103	930	1,671	2,646	621		
Digestive	Men	39	98	98	130	118	158	224	302	344	603	1,177	187		
	S. & W.	99	239	257	267	291	351	590	529	896	1,105	1,505	269		
	M.W.	54	231	170	326	390	480	618	753	1,216	1,333	1,844	584		
Respiratory	Men	62	107	120	132	199	260	411	540	717	1,474	2,985	353		
	S. & W.	70	165	246	322	280	370	536	931	1,454	1,642	3,044	287		
	M.W.	*433	92	287	294	451	615	789	1,336	1,550	2,300	3,605	840		
Cardiac	Men	17	33	66	72	91	167	239	433	711	1,519	3,523	274		
	S. & W.	21	74	159	232	338	527	725	1,257	1,736	2,919	5,332	298		
	M.W.	31	34	332	197	387	517	832	1,052	1,939	3,593	5,172	1,908		
Microbic	Men	64	108	90	112	114	131	115	129	123	196	513	115		
	S. & W.	99	159	171	153	137	146	167	219	202	292	378	150		
	M.W.	11	88	137	221	267	330	231	292	302	222	286	241		
Blood Diseases	Men	12	17	10	16	20	23	34	64	70	126	129	31		
	S. & W.	129	316	415	467	542	617	826	736	822	1,124	1,671	382		
	M.W.	*428	426	823	924	1,246	848	904	1,375	1,158	1,189	1,768	1,022		

* The small number of married women at these ages lead to substantial variation.
Le petit nombre de Mariées à ces âges fait un variation substantiel.
Die kleine Zahl von Verheiratet in diesen Alters zu wesentliche Veränderung mache.

* *vide* reference on page 275 *re* statistics of mental diseases in married persons.

TABLE IX (ii).—1936.

Average Duration (in weeks) per 1,000 members in respect of main causes of incapacity.
La Durée Moyenne (en semaines) par 1,000 assurés selon les causes premières de Maladie.
Die durchschnittliche Dauer (wöche) per 1,000 Versicherten nach den haupten Ursachen der Krankheit.

Men		Hombres		Männer.		Women		Femmes		Weiber.		All Ages. Tous les Âges. Insgesamt.	
Spinners and Widows (S. & W.)		Non-Marrieds et Veuves		Unverheiratet und Verwit.		Married Women (M.W.)		Mariées		Verheiratet.			
Illness. La Maladie. Die Krankheit.	Class. Classe. Klasse.	Age Groups. Groupes d'Âge. Alters-Gruppen.											
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65		66-70
Tuberculosis	Men	54	157	204	229	246	305	337	276	245	278	400	218
Tuberculosis	S. & W.	72	273	410	497	468	441	486	367	241	368	564	286
Tuberkulose	M.W.	106	414	541	558	330	515	433	340	500	125	426	216
Rheumatism	Men	33	59	95	115	156	202	331	572	1,202	2,903	8,556	503
Rheumatisme	S. & W.	65	143	184	270	473	840	1,156	2,061	3,523	5,514	15,646	515
Rheumatismus	M.W.	47	82	185	399	552	809	1,358	2,392	4,780	6,331	11,638	1,745
Nervous and Mental	Men	15	45	118	187	260	327	497	460	574	805	1,592	260
Nerveuse et Mentale	S. & W.	35	116	280	363	603	690	955	964	1,489	1,774	2,476	310
Nervös und Geisteskrank	M.W.	—	8	116	284	327	494	445	1,125	1,040	1,683	2,592	593
Digestive	Men	36	73	92	97	131	143	163	352	307	574	1,189	161
Digestive	S. & W.	83	185	228	255	223	365	477	415	842	1,216	1,224	231
Der Verdauung	M.W.	*342	111	156	242	286	402	487	574	961	1,523	1,624	484
Respiratory	Men	52	85	122	109	199	248	392	534	673	1,203	2,704	302
Respiratoire	S. & W.	62	150	233	269	312	332	507	1,047	1,245	1,701	3,006	269
Die Atmungs-Krankheit	M.W.	—	90	129	308	504	486	869	1,103	1,570	2,775	4,837	836
Cardiac	Men	16	30	54	68	86	142	221	410	708	1,485	3,334	258
Cardiaque	S. & W.	16	81	168	230	437	584	767	1,224	2,129	3,082	6,061	318
Zum Herzen Gehörig	M.W.	—	48	117	365	466	649	988	2,063	2,049	3,501	6,182	1,101
Microbial	Men	51	73	80	80	90	96	91	123	106	159	243	89
Microbique	S. & W.	76	133	116	114	113	127	138	192	148	160	139	114
Durch Mikroben Verurs.	M.W.	—	28	135	97	112	216	199	212	328	197	175	167
Blood Diseases	Men	7	20	13	11	19	16	26	47	64	95	198	27
Du Sang	S. & W.	105	276	359	391	531	644	645	863	610	1,274	1,719	340
Des Blutes	M.W.	*149	334	704	919	1,147	1,159	847	1,264	1,639	1,173	1,320	1,023

* The small number of married women at these ages lead to substantial variation.

Le petit nombre de Mariées à ces âges fait un variation substantiel.

Die kleine Zahl von Verheiratet in diesen Alteren zu wesentliche Veränderung mache.

1935 (-35 years in 1936) and thereafter they are higher. The 1936 rates at every age group (with a few minor exceptions) are appreciably lower than those for 1935 both men and women.

Respiratory Disorders.—From -45 years onwards these illnesses are prominent. For the ages 61-70 years they are responsible for a substantial proportion of the total incapacity.

Cardiac Vascular Diseases.—For men (1935) the rate remains relatively low until -50 years group. For each age group after that it practically doubles itself. The 1936 figures are lower at every age than the 1935; otherwise they exhibit the same features but are, of course, less accentuated. In women the rate of incapacity rises very quickly. For single women between the ages of 26 years to 45 years the rate is trebled. It is again trebled between 45 years and 60 years and, finally, it is again trebled between 60 years and 70 years. The 1936 figures are higher at all ages than those for 1935 with the exception of the -20 years, the -35 years and the -55 years groups. The "all ages" figure at 318 weeks for 1,000 members is higher than the 1935 figure—298. This is the only illness for which the 1936 figures for either men or single women exceed those of 1935. In married women there is a slight excess for two illness groups—heart disease and blood diseases.

Microbic Fevers.—As has been pointed out in connection with Table V, the number of claims arising from these illnesses is quite substantial though the duration involved is not very great. As compared with other illnesses, the most striking feature of these figures is the very low rate for the older ages. This group is one of the few for which there is a decline for all three classes in the central age groups. For men and married women there is a fall after the -45 years group and for single women after the -35 years group. Only in the case of the single women in 1935 did the rate continue to fall for more than one age group. In all other cases the rate commenced to rise again in the age group following the decline.

Blood Diseases.—This group of illnesses consists principally of illness amongst women certified as anæmia. The amount of illness for men is relatively slight but for women it is responsible for over 10 per cent. of the total illness. The rate for women rises steadily to the fifties. In the single women (1935) there is a drop for the -55 years group and the rise is continued thereafter. In 1936 this drop is experienced in the -60 years group. For married women a fall in the rate, followed immediately by a rise, is found in two age groups:—in 1935 in the -45 years and in the -60 years groups, and in 1936 in the -50 years and -65 years groups. It is again to be noted that there is reason to assume that in the younger age groups the certification "anæmia" is used to disguise incipient phthisis or other disorders of a more serious nature.

TABLE X (i).—1935.

Average Number of Claims per 1,000 members in respect of the main causes of incapacity.

Le Nombre Moyen de Cas par 1,000 assurés, selon les causes premières de maladie.

Die Durchschnittliche Zahl der Ansprüche per 1,000 Versicherten nach den haupten Ursachen der Krankheit.

Illness. La Maladie. Die Krankheit.	Class. Classe. Klasse.	Age Groups. Groupes d'Age. Alters-Gruppen.										All Ages. Tous les Agés. Insgesamt.	
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65		66-70
		Men Hommes					Women Femmes						
Women { Spinners and Widows (S. & W.) { Married Women (M.W.)		Non-Marrieds et Veuves Mariées					Unverheiratet und Verwit. Verheiratet.						
Tuberculosis	{ Men ...	2.9	7.5	8.8	8.1	8.7	10.5	9.9	9.5	7.1	9.4	11.8	8.0
Tuberculose	{ S. & W.	4.9	11.1	14.3	13.1	12.6	13.0	12.3	10.5	6.8	6.9	12.1	10.1
Tuberkulose	{ M.W. ...	—	10.5	20.5	16.4	15.2	15.0	11.8	12.5	7.5	16.5	20.2	14.4
Rheumatism	{ Men ...	7.5	12.8	15.6	19.9	23.8	29.4	35.5	48.8	69.9	122.4	270.7	33.3
Rhumatisme	{ S. & W.	10.1	21.2	29.3	24.4	27.4	44.5	58.3	86.3	94.4	181.9	516.7	29.2
Rheumatisms	{ M.W. ...	8.3	13.1	26.1	30.6	35.6	48.1	73.4	116.2	182.6	212.2	355.5	74.8
Nervous and Mental	{ Men ...	1.9	4.9	7.3	8.2	11.5	14.8	16.0	17.2	18.1	26.9	43.0	11.0
Nervöse et Mentale	{ S. & W.	4.0	11.5	16.5	24.1	23.5	23.4	30.0	40.5	42.7	44.0	64.6	15.7
Nervös und Geisteskrank	{ M.W. ...	—	7.9	10.2	12.6	19.8	28.4	30.2	37.6	36.8	42.7	63.1	23.4
Digestive	{ Men ...	6.5	14.3	17.5	17.5	16.5	18.7	22.0	21.6	24.4	32.4	43.6	17.8
Digestive	{ S. & W.	12.5	26.1	26.1	24.5	21.1	24.0	27.6	30.5	37.3	40.5	53.2	22.7
Der Verdauung	{ M.W. ...	8.3	24.9	16.9	23.0	24.9	29.5	42.0	43.6	51.0	47.3	50.5	32.7
Respiratory	{ Men ...	9.6	14.1	14.8	15.8	20.3	24.8	32.4	36.0	40.9	62.4	103.2	23.9
Respiratoire	{ S. & W.	8.5	18.4	19.6	20.0	18.7	23.2	25.8	35.2	53.1	57.8	88.4	18.8
Die Atmungs-Krankheit	{ M.W. ...	8.3	10.5	21.2	27.4	24.4	38.0	32.8	53.5	58.5	79.4	101.0	37.5
Cardiac	{ Men ...	1.4	2.7	3.4	3.5	4.1	7.0	9.6	15.5	23.9	46.7	101.9	9.8
Cardiaque	{ S. & W.	1.6	5.2	7.2	10.2	14.9	21.1	27.4	43.6	53.8	79.6	147.3	11.3
Zum Herzen Gehörig	{ M.W. ...	8.3	1.3	12.7	7.7	17.3	24.6	25.8	54.1	58.5	90.1	120.3	30.9
Microbic	{ Men ...	17.2	25.3	25.4	28.6	33.3	33.0	31.3	30.1	28.7	30.9	27.9	27.5
Microbique	{ S. & W.	18.4	32.3	33.7	30.4	27.2	27.9	27.4	36.0	33.0	28.2	22.1	27.3
Durch Mikroben Verlust	{ M.W. ...	8.3	11.8	16.9	31.7	34.6	35.9	31.8	37.8	36.4	19.8	22.7	29.2
Blood Diseases	{ Men ...	1.8	2.1	1.8	1.8	1.3	1.9	1.6	2.9	3.1	4.4	5.7	2.1
Du Sang	{ S. & W.	18.5	37.4	38.7	38.0	34.0	36.7	34.9	34.7	31.6	27.1	51.5	32.0
Des Hutes	{ M.W. ...	16.7	57.7	65.0	66.2	68.6	45.0	37.7	39.4	40.6	33.6	45.4	51.4

TABLE X^r (ii).—1936.

Average Number of Claims per 1,000 members in respect of the main causes of incapacity.

Le Nombre Moyen de Cas par 1,000 assurés, selon les causes premières de maladie.

Die Durchschnittliche Zahl der Ansprüche per 1,000 Versicherten nach den haupten Ursachen der Krankheit.

Illness. La Maladie. Die Krankheit.	Class. Classe. Klasse.	Age Groups. Groupes d'Age. Alters-Gruppen.										All Ages Tous les Agés. Insgesamt.	
		16-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65		66-70
		Men Hommes Männer.		Women Femmes Frauen.		Spinsters and Widows (S. & W.) Non-Mariées et Veuves Unverheiratet und Verwit.		Married Women (M.W.) Mariées Verheiratet.					
Tuberculosis ...	Men ...	2.8	6.8	7.7	7.4	7.9	8.7	9.2	6.8	6.4	6.3	10.2	7.0
	S. & W. ...	4.1	11.6	13.4	14.3	12.7	11.4	11.7	8.9	5.4	8.1	13.2	9.8
	M.W. ...	—	6.1	13.6	16.8	18.5	8.0	11.5	9.4	9.2	10.8	2.4	11.9
Rheumatism ...	Men ...	5.0	10.2	13.9	17.1	22.4	25.2	30.7	39.8	62.0	103.6	240.6	28.6
	S. & W. ...	9.0	17.6	19.2	23.5	29.6	40.5	53.2	82.9	96.9	155.9	328.0	26.8
	M.W. ...	7.6	12.3	22.6	31.0	38.5	41.9	64.8	87.6	148.8	172.3	291.6	65.9
Nervous and Mental ...	Men ...	1.8	4.2	6.0	7.8	10.7	11.8	14.2	15.2	18.7	24.3	42.9	9.8
	S. & W. ...	4.2	10.4	15.4	19.3	25.7	28.9	36.7	34.3	48.5	48.2	71.3	15.1
	M.W. ...	—	2.1	9.0	13.7	21.4	26.0	39.9	39.4	32.1	47.1	67.5	23.6
Digestive ...	Men ...	6.2	11.9	13.9	14.7	18.4	16.6	17.4	20.2	23.2	29.2	46.6	15.9
	S. & W. ...	11.8	23.1	23.7	21.8	20.8	23.2	25.2	27.1	37.7	43.7	45.7	20.7
	M.W. ...	37.9	25.6	18.1	21.0	20.0	19.6	27.5	53.2	38.6	47.1	41.0	26.3
Respiratory ...	Men ...	7.6	10.7	13.5	13.8	18.4	20.3	25.6	32.4	37.2	52.8	99.1	20.4
	S. & W. ...	8.0	15.6	18.7	19.8	20.3	20.6	27.2	41.7	47.5	56.8	92.2	17.7
	M.W. ...	—	8.2	17.4	18.9	22.9	22.0	36.8	37.6	47.8	84.8	125.3	33.1
Cardiac ...	Men ...	1.4	2.7	3.3	3.5	4.3	5.8	9.8	16.4	23.9	44.7	99.1	9.5
	S. & W. ...	1.7	5.3	8.3	10.3	17.3	24.2	30.0	44.7	74.7	90.1	160.5	12.4
	M.W. ...	—	4.1	7.7	14.2	24.8	27.0	35.7	63.8	60.6	94.2	135.0	35.6
Microbe ...	Men ...	10.8	16.2	19.4	18.7	23.8	21.5	21.9	20.5	21.3	20.7	21.0	18.7
	S. & W. ...	13.0	21.4	19.5	18.2	20.0	19.7	20.4	21.4	14.8	15.8	16.3	18.0
	M.W. ...	—	7.2	11.6	14.7	22.4	22.3	26.4	19.4	19.3	22.9	7.2	18.4
Blood Diseases ...	Men ...	1.5	1.9	1.6	1.5	1.7	1.3	1.7	2.4	2.2	3.1	6.2	1.9
	S. & W. ...	15.7	32.1	33.2	29.5	33.9	34.1	31.3	29.5	28.6	41.9	55.8	27.7
	M.W. ...	15.2	39.9	35.5	34.1	62.7	55.6	34.6	36.9	43.1	36.3	33.7	47.6

ILLNESSES OF GREATEST DURATION IN EACH AGE GROUP.

An examination of Table IX vertically provides a very instructive index of the risks to which each age group is subject as revealed by the statistics.

Men :

For the -20 years group, microbial fevers are responsible for the highest rate of incapacity in 1935. Respiratory disorders and tuberculosis are respectively second and third highest. In 1936 this order is reversed, tuberculosis being highest while microbial fevers are third, respiratory disorders retaining the second place. In both years the lowest places are taken by cardiac disease and nervous disorders.*

-25 years group.—For this group tuberculosis, with a rate of 178 weeks per 1,000 persons, is in 1935 50 per cent. higher than the next highest rates, those of microbial fevers and respiratory disorders, which occupy the second and third places respectively. In 1936 the tuberculosis rate (157 weeks) in this group is almost twice that of respiratory disorders (85 weeks) and microbial fevers (73 weeks). Cardiac and nervous diseases have reversed their order, nervous diseases being now second last.

* In the comparison of the men's rates the blood diseases group is not taken into consideration as it does not cause an appreciable proportion of the total illness.

In the *-30 years group* tuberculosis still retains its premier position while the rate for nervous disorders is almost trebled since the previous age group and with 140 weeks rises from sixth place to second, in 1935. In 1936 the same marked increase occurs but the rate is slightly less than that of respiratory disorders. This latter group takes second place in 1936 and third in 1935. Microbic fevers lose their importance as quickly as nervous disorders have gained it and they drop back to second last place. The cardiac illnesses continue to occupy the last place.

In the *-35 years group* this order is maintained in 1935. In 1936 nervous disorders take second place in this group. Respiratory disorders drop to fourth place, rheumatism taking the third.

In the *-40 years group* the rate for tuberculosis is still highest (280 weeks) in 1935 but the rate for mental disorders is very close to it (275 weeks). In 1936 the mental diseases rise to first place for this age group with 260 weeks, tuberculosis being second with 246 weeks. In both years the third and fourth places are taken by respiratory disorders and rheumatic diseases respectively.

-45 years group.—For both 1935 and 1936, the same illnesses occupy the first four places, nervous diseases, tuberculosis, respiratory and rheumatic diseases, in the order named. Cardiac disease has now vacated the last place and is gradually rising relative to the other illnesses.

-50 years group.—For this group nervous disorders continue to predominate though not to the marked extent experienced in the previous age group. Respiratory disorders also continue to be responsible for a good proportion of the total, replacing tuberculosis as second in importance. Tuberculosis continues to lose its significance, falling to fourth place in 1935 and to third in 1936. Rheumatism continues to rise, taking third place in 1935 and fourth in 1936. Cardiac disease also continues to rise relative to the other illnesses and for both years it is fifth in importance for this age group.

-55 years group.—There is a marked change in the illnesses in this age group. For both years rheumatic diseases take first place, respiratory remaining second. Mental diseases drop to third and tuberculosis to fifth place. Cardiac disease is now fourth in importance.

-60 years group.—For this group the rate for rheumatism is double that of the immediately preceding group for both years. Cardiac diseases also increase tremendously and are third in importance in 1935 and second in 1936. Respiratory disorders and nervous disorders continue to be of importance. For both years a fall is registered in the tuberculosis rate in this age group.

61-70 years group.—For the last two age groups, rheumatism and cardiac disease predominate, the two together being responsible in the 65 years group for over 40 per cent. and in the *-70 years group* for over 50 per cent. of the total duration. Respiratory disorders, third in importance, also contribute substantially to the total incapacity. In these ages tuberculosis is negligible.

The peculiar position of the respiratory disorders group should be noted. For no age group is it the primary cause of incapacity, yet in each age group with in 1936 one exception it is amongst the three premier causes. This may in part be due to the fact that each age has its own peculiar respiratory illness, or to the utility of such terms as bronchitis, pneumonia, etc., as descriptive epithets for the real causes of incapacity, the true names of which may not be acceptable to the patients.

Single Women :

-20 years group.—Blood diseases are the source of greatest incapacity in this group. Digestive disorders come second and tuberculosis third. Mental diseases and cardiac diseases occupy the final places.*

-25 years group.—Blood diseases again take the first place while tuberculosis and digestive disorders change places, the former taking second place. Cardiac and mental diseases remain in the end position.

-30 years group.—For this group, tuberculosis is the principal cause of incapacity while mental diseases rise to third in importance. Blood diseases are second.

-35 years group.—This is the first age group for which there is any appreciable difference between the experience for the two years. In 1935 the three highest rates of incapacity are those of mental diseases, blood diseases, and tuberculosis. In 1936 the same illnesses are prominent but the order is reversed, tuberculosis taking the first place and mental diseases the third.

-40 years group.—Nervous disorders have the highest rate for both years with blood diseases second. Cardiac diseases in this group move from the seventh and last place into fifth place in both years.

-45 years group.—The rate for rheumatism increases tremendously for this group and it remains the highest from this age onwards. The rate for mental diseases is second highest and that for blood diseases third. Tuberculosis falls back to fifth place and cardiac disease rises to fourth in importance.

-50 years group.—In 1935 blood diseases, mental diseases and cardiac diseases are respectively second, third and fourth. In 1936 the order of importance is mental, cardiac, and the blood diseases.

-55 years group.—The rate for cardiac diseases is now second in importance to that for rheumatism and this order continues from this age onwards. Respiratory disorders increase considerably and in 1935 are fourth in importance and are third in 1936. Mental diseases are third in 1935 and fourth in 1936.

-56-70 years group.—The same two illnesses, rheumatism and heart disease, are first for these groups. In 1935 respiratory disorders are third in importance and mental diseases fourth. In 1936 nervous disorders are third and respiratory fourth up to age 65 years. For the final age group the 1935 order obtains. For both years the lowest rate is that for tuberculosis.

Married Women :

The experience of the married women is very similar to that of the single women with two notable exceptions. From 21-35 years the pregnancy and the diseases of women group predominates. It should be borne in mind that in calculating the incapacity due to pregnancy, no account is taken of incapacity in the four weeks immediately following the confinement. The £4 Maternity Benefit payable to a married woman is intended to cover this period and any claim for sickness or disablement benefit in addition is not allowable.

The second exceptional feature is that at no age do nervous and mental disorders assume a position of primary importance. It will be remembered that in the case of men and single women these illnesses were responsible for the highest rate of

* To facilitate comparison only the seven principal causes of incapacity are dealt with. This has meant the selection of the "blood diseases" group in place of the "microbic fevers" group selected in the case of the men.

incapacity in the middle ages. This is not found in the married women for whom these illnesses are never more than fourth in importance. It would be interesting to pursue this line of investigation further but there is not at present sufficient information to do so*.

REGIONAL DISTRIBUTION OF ILLNESS.

In dealing with the distribution of illness in regions the difficulty of the subdivision of small numbers again arises. Owing to this, the married women's experience is not dealt with. A further difficulty met with is that of the age grouping. In the figures that have just been dealt with great differences between the various ages were seen. It will therefore be realised that differences in the age grouping of the insured populations in the different counties would be likely to have an important bearing on the figures. This has been met by standardising† the figures in so far as possible. For this report it has only been possible to standardise the figures for all illnesses combined for 1936.

In dealing with the regional areas a distinction has been made between "rural" and "urban" areas. The areas selected and described as "urban" are the towns

TABLE XI.

1936.

Comparison of Rates of Illness (Standardized) in Urban and Rural Areas.

Une Comparaison de Proportion de Maladie dans les Communes Urbaines et Rurales (Les Totales corrigées Selon l'Age).

Die Vergleichung der Krank-Raten in Städtischen und Ländlichen Bezirken (Berichtigte nach Alter).

	No. Weeks per 1,000 Members. La Durée (en Semaines) par 1,000 Assurés. Die Dauer (Woche) per 1,000 Versicherten.	No. Claims per 1,000 Members. Le nombre de Cas par 1,000 Assurés. Die Zahl der Ansprüche per 1,000 Versicherten.	Average Duration per Claim (Weeks). La Durée Moyenne par Cas (en Semaines). Die Durchschnittliche Dauer per Anspruch (Woche).
I. MEN—HOMMEN—MÄNNER :			
(a) { Urban Areas } { Les Communes Urbaines } { Die Stadt-Bezirke }	2,183	145	15.0
(b) { Rural Areas } { Les Communes Rurales } { Die Land-Bezirke }	2,302	157	15.2
(c) { Total } { La Totale } { Insgesamt }	2,309	152	15.2
II. WOMEN (S. & W.)—FEMMES (NON-M. ET V.)—WEIBER (UNV. UND V.)			
(a) { Urban Areas } { Les Communes Urbaines } { Die Stadt-Bezirke }	2,537	176	14.4
(b) { Rural Areas } { Les Communes Rurales } { Die Land-Bezirke }	3,719	250	14.8
(c) { Total } { La Totale } { Insgesamt }	3,015	208	14.5

* The published reports of the Registrar-General and of the Inspector of Mental Hospitals give no statistics relating to married people as distinct from single. It is not possible therefore to check the rates of mortality or of retention in mental hospitals of married people as against unmarried.

† For the purpose of comparing the rates in the different areas, the rate for each age group for each sex is applied to the total insured population of the country for the corresponding age groups. In this way may be ascertained the rate of illness that would be experienced in the entire country, if the rates at each age group were similar to those in the region under review. Hence each region can be compared with the national average and consequently with one another. The rate obtained by applying the rates per age group for any region to the national age grouping is called the standardised rate. The rate obtained by simple division of the total duration per area by the membership for the area is known as the crude rate. The method is largely used in vital statistics and in other places where age grouping affects comparison. A good description of it may be obtained in the Annual Report of the Registrar General (Ireland) 1930.

Experience in Urban and Rural Areas Classified According to Age.
La Maladie dans les Communes Urbaines et Rurales classifiée Selon l'Age.
Die Krankheit in den Städtischen und Ländlichen Bezirken nach Alter.

		Age Groups. Groupes d'Age. Alters Gruppen.										
		-20	-25	-30	-35	-40	-45	-50	-55	-60	-65	-70
(a) URBAN AREAS. LES COMMUNES URBAINES. DIE STADT-BEZIRKE.												
No. Weeks per 1,000 Members La Durée (en Semaines) par 1,000 Assurés.	Men	411	681	807	877	1,547	1,894	2,795	3,516	4,971	8,380	19,601
Die Dauer (Wöche) per 1,000 Versicherten.		S. & W.	582	1,411	1,962	2,499	3,258	4,204	5,715	7,790	10,968	17,237	28,601
No. Claims per 1,000 Members. Le Nombre de Cas par 1,000 Assurés.	Men	65.7	96.9	94.3	88.4	135.9	150.2	187.3	207.3	259.5	342.7	637.5
Die Zahl der Ansprüche per 1,000 Versicherten.		S. & W.	88.5	168.3	179.5	181.2	206.7	237.2	268.5	327.2	388.4	510.5	829.2
Average Duration per Claim (Weeks).	Men	6.3	7.0	8.6	9.9	11.4	12.6	14.9	17.0	19.2	24.5	30.7
La Durée Moyenne par Cas (en Semaines).		S. & W.	6.6	8.4	10.9	13.8	15.8	17.7	21.3	23.8	28.2	33.8	34.5
(b) Rural Areas. LES COMMUNES RURALES. DIE LAND-BEZIRKE.												
No. Weeks per 1,000 Members. La Durée (en Semaines) par 1,000 Assurés.	Men	349	750	1,142	1,343	1,529	1,794	2,354	3,247	5,107	9,923	24,420
Die Dauer (Wöche) per 1,000 Versicherten.		S. & W.	855	2,208	3,278	3,963	5,102	6,925	7,569	10,479	13,737	20,024	42,338
No. Claims per 1,000 Members. Le Nombre de Cas par 1,000 Assurés.	Men	57.9	101.6	129.2	143.1	151.1	142.6	165.0	191.4	232.8	379.7	754.5
Die Zahl der Ansprüche per 1,000 Versicherten.		S. & W.	121.5	241.1	266.7	271.8	294.7	335.0	371.1	438.2	520.0	637.2	1,224.5
Average Duration per Claim (Weeks).	Men	6.0	7.4	8.8	9.4	10.1	12.6	14.3	17.0	20.2	26.8	32.4
La Durée Moyenne par Cas (en Semaines).		S. & W.	7.0	9.2	12.3	14.6	17.3	20.7	23.9	26.4	31.4	34.6

with a total population of 10,000 or over according to the 1926 Census of Population. The only alteration made in this list by the 1936 Census figures, published subsequent to the preparation of these statistics, is that Bray replaced Clonmel as a town of over 10,000 people.

Before going into detail concerning the counties, it is interesting to make a comparison of the experience in the urban as against the rural areas (Table XI).

Three sets of figures have been taken out, the graphical representation of which reveals the position very clearly:—

- average duration of claims in weeks;
- number of claims per 1,000 members;
- duration in weeks per 1,000 members.

Figures have been taken out for men and single women. The figures have been corrected for age differences by standardisation.

For Men.—In the URBAN AREAS taken together all three figures—average duration, claims per 1,000 members and duration per 1,000 members—are below the national averages. In the RURAL AREAS the latter two are above, while average duration is equal to the national average. The difference between the two areas is very slight.

For Single Women.—In the URBAN AREAS taken together the claims per 1,000 members and duration per 1,000 members are both considerably below the national

figures while the average duration per claim is slightly below. In the RURAL AREAS the claims per 1,000 members and duration per 1,000 members are both considerably above the national figures. Average duration per claim is slightly above. The difference between the rural areas and the urban areas for women is very great. This may be realised by noting that while $2\frac{1}{2}$ weeks is claimed per head in urban areas, $3\frac{1}{2}$ weeks is claimed per head in rural areas. The claims per head are in the same ratio.

The total figures have been broken up into their respective age groups and are compared graphically (fig. II).

Men.—There is very little difference at any stage between the rural and the urban men. All three sets of figures are consistently below the corresponding figure for single women. All three show somewhat similar relationship at the different ages. At the early ages the rural men's experience is slightly higher than that of the urban men. In the middle age groups the urban men are slightly higher while in the last three age groups the rural men are again predominant.

Single Women.—The single women are very different. In the duration per 1,000 members and claims per 1,000 members, the rural members are well above the urban at every age. In the average duration per claim the rural women predominate up to the 45 year group. Thereafter (except for the 55 year group) the urban average is greater. As over 80 per cent. of the single women members are under 45 years, the excess of the rural members up to that age is important.

This comparison gives a general idea of the relation between the two types of district. In the more detailed figures that follow, the differences are analysed according to the illness, *vide* appendices A-F.

Men.—Taking the average number of claims per 1,000 members and the duration per 1,000 members as representing the counties in which the experience is adverse, it will be seen that for the men the counties appear to group themselves into four groups (Table XII):—

- (1) The first group consists of those in which the number of claims per 1,000 members and the duration per 1,000 members are both *below* the national average. There are three sets of areas:—one set comprising all the western counties—Donegal, Sligo, Roscommon, Mayo, Galway, and those of Limerick and Cork, and a second set comprising the counties of Dublin and Kildare—and finally all the urban areas except Dublin, Drogheda and Cork.
- (2) The second group consists of those in which the number of claims per 1,000 members is *below* the national average while the duration per 1,000 members is *above* the national average. It comprises the southern county of Kerry and the two northern counties of Monaghan and Cavan and the towns of Cork and Drogheda.
- (3) The third group includes those in which the average number of claims per 1,000 members and the average duration per 1,000 members are both *above* the national average. The group comprises the Eastern and South-Eastern coastal counties (except Dublin), the Midland counties and one county of Connaught:—Louth, Meath, Wicklow, Wexford, Waterford, Tipperary, Kilkenny, Carlow, Laoighis, Westmeath, Longford and Leitrim.
- (4) The fourth grouping—or rather combination of averages—is where the average duration per 1,000 members is less than the national average while the average claims per 1,000 members is greater. The only areas of this type are the boroughs of Dublin, Dun Laoghaire and Offaly.

Fig. II.

COMPARISON OF EXPERIENCE
ACCORDING TO AGE IN URBAN AND

RURAL AREAS FOR MEN SPINSTERS
AND WIDOWS

MEN URBAN RURAL
 ——— - - - -

SPINSTERS
AND
WIDOWS —●— —xx—

CLAIMS

1200

NUMBER OF CLAIMS PER 1000
MEMBERS IN EACH AGE GROUP

800

400

AGE GROUPS

20 25 30 35 40 45 50 55 60 65 70

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WEEKS

30

20

10

WEEKS

30000

20000

10000

AVERAGE DURATION PER
CLAIM IN EACH AGE GROUP

AVERAGE DURATION PER 1000
MEMBERS IN EACH AGE GROUP

AGE GROUPS

AGE GROUPS

20 25 30 35 40 45 50 55 60 65 70

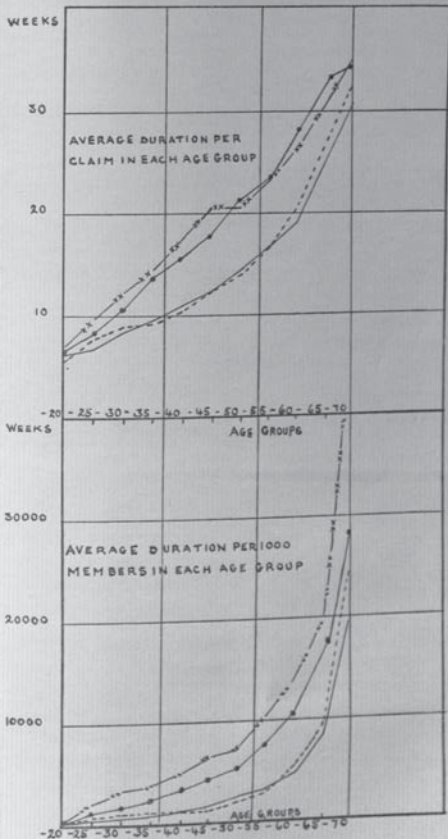


TABLE XII.

1936.

Table showing Standardized Rates for (1) Men and (2) Women (S. & W.) in each County, Urban and Rural Area, in 1936.

La Proportion de Maladie en chaque Comté et Commune, Urbaine ou Rurale (1) aux Hommes et (2) aux Femmes (Non-M. et V.) en 1936 (Chaque Totale Corrigée selon l'Age) (1936).

Die Krank-Rate für (1) Männer und (2) Weiber (Unv. und W.) in jedem Grafschaft und Städtisch oder Ländlich Bezirk (1936) (Berichtigte nach Alter).

County. Le Comté. Die Grafschaft.	(a) No. of Weeks per 1,000 Members. La Durée (en Semaines) par 1,000 Assurés. Die Dauer (Wöche) per 1,000 Versicherten.		(b) No. of Claims per 1,000 Members. Le Nombre de Cas par 1,000 Assurés. Die Zahl der Ansprüche per 1,000 Versicherten.		(c) Average Duration per Claim. La Durée Moyenne par Cas (en Semaines). Die Durchschnittliche Dauer per Anspruch (Wöche).	
	Men. Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und W.).	Men. Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und W.).	Men Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und W.).
Dublin (Urban) } " (Rural) } " (Total)	2,186 1,895 2,158	2,448 2,537 2,458	155 137 153	178 186 179	14.1 13.9 14.1	13.7 13.6 13.7
Offaly ...	2,295	2,793	177	241	12.9	11.6
Westmeath ...	2,648	4,186	170	294	15.6	14.2
Carlow ...	2,796	4,318	173	287	16.1	15.0
Kildare ...	1,994	3,543	151	270	13.2	13.1
Drogheda ... } Dundalk ... } Louth (Rural) ... } " (Total)	2,805 1,698 3,054 2,406	3,928 2,304 3,347 3,147	144 119 224 155	225 147 276 202	19.5 14.3 13.6 15.5	17.5 15.7 12.1 14.8
Cavan ...	2,373	3,714	139	268	17.1	13.9
Monaghan ...	2,542	4,291	147	264	17.3	16.2
Donegal ...	2,139	3,211	140	234	15.3	13.7
Sligo (Urban) ... } " (Rural) ... } " (Total)	2,225 1,969 2,069	2,377 3,316 2,786	129 128 129	160 241 193	17.3 14.9 16.1	14.9 13.7 14.5
Leitrim ...	2,616	2,971	155	234	16.9	12.7
Longford ...	3,263	4,595	188	321	17.4	14.3
Rosecommon ...	1,957	3,463	111	236	17.6	14.4
Mayo ...	2,050	3,489	120	255	17.1	13.7
Galway (Urban) ... } " (Rural) ... } " (Total)	1,063 1,430 1,341	2,206 2,958 2,654	88 96 93	191 235 216	12.2 14.9 14.4	11.6 12.6 12.3

TABLE XII.—*continued.*

County. Le Comté. Die Grafschaft.	(a) No. of Weeks per 1,000 Members. La Durée (en Semaines) par 1,000 Assurés. Die Dauer (Wöche) per 1,000 Versicherten.		(b) No. of Claims per 1,000 Members. Le Nombre de Cas par 1,000 Assurés. Die Zahl der Ansprüche per 1,000 Versicherten.		(c) Average Duration per Claim. La Durée Moyenne par Cas (en Semaines). Die Durchschnittliche Dauer per Anspruch (Wöche).	
	Men. Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und W.).	Men. Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und V.).	Men. Hommes. Männer.	Women (S. & W.). Femmes (Non-M. et V.). Weiber (Unv. und V.).
Laoighis	3,267	4,850	207	351	15.8	13.8
Kilkenny (Urban) ...	1,785	2,000	109	154	16.3	13.0
.. (Rural) ...	2,635	4,056	179	305	14.7	13.3
.. (Total) ...	2,456	3,304	164	248	15.0	13.3
Clonmel	2,242	2,356	130	172	17.2	13.7
Tipperary (Rural) ...	2,348	3,498	170	239	13.8	14.6
.. (Total) ...	2,334	3,227	165	225	14.1	14.4
Limerick (Urban) ...	2,184	2,989	149	185	14.7	16.2
.. (Rural) ...	2,046	4,044	146	245	14.0	16.5
.. (Total) ...	2,115	3,446	148	212	14.3	16.2
Clare	1,736	4,115	121	260	14.4	15.8
Waterford (Urban) ...	1,720	2,692	124	150	13.9	17.9
.. (Rural) ...	2,578	2,640	170	175	15.2	15.1
.. (Total) ...	2,143	2,620	146	158	14.7	16.6
Tralee	2,294	2,595	131	145	17.6	18.0
Kerry (Rural) ...	2,323	4,645	23	283	18.9	16.4
.. (Total) ...	2,318	4,104	125	250	18.6	16.4
Cork (Urban) ...	2,552	2,771	136	167	18.8	16.6
.. (Rural) ...	2,126	2,863	145	208	14.7	13.8
.. (Total) ...	2,282	2,830	142	188	16.1	15.0
Meath	2,451	4.00	183	300	13.4	13.4
Wicklow	2,507	3,526	164	257	15.2	13.7
Wexford (Urban) ...	1,959	3,892	115	248	17.0	15.7
.. (Rural) ...	3,429	4,291	232	298	14.8	14.8
.. (Total) ...	3,159	4,257	209	28	15.1	14.9
GRAND TOTAL ...	2,309	3,015	152	208	15.2	14.5

Single Women.—For the single women there are three groupings of the averages, the areas which fall into the adverse groups being much greater in extent than was experienced in the case of the men.

- (1) The first group comprises the areas where the average duration per 1,000 members and the average claims per 1,000 members are both *below* the national average. The areas in this group consist of only two rural areas—Dublin and Waterford—and of all the towns except two—Drogheda and Wexford.
- (2) The second group comprises the areas where the average claim per 1,000 members and the average duration per 1,000 members are both *above* the national average. Included in this group are two urban areas—Drogheda and Wexford—and all the rural areas except six. The six exceptions are the rural areas of Dublin, Waterford, Leitrim, Galway, Offaly and Cork.
- (3) The third group comprises areas where average duration per 1,000 members is *below* the national average while average claims per 1,000 members is *above* the national average. The areas included are the rural area of Cork, (equal to the national average), Galway, Offaly and Leitrim.

Taking the men and women together, it is found that the following are the areas in which both rates for each of the classes are above the national rates:—

Carlow, Kilkenny (except the city of Kilkenny), Meath, Laoighis, Longford, Louth (except Drogheda and Dundalk), Tipperary (except Clonmel), Westmeath, Wexford (except the town of Wexford), Wicklow.

Amongst the areas which have a "good" experience as compared with the national average (*i.e.*, with none of the rates above the national average) there are only two rural areas—those of Dublin and Cork. The remaining areas having a light experience are the urban areas:—

Clonmel, Dundalk, Galway, Kilkenny, Limerick, Sligo, Tralee, Waterford.

AVERAGE DURATION PER CLAIM.

The grouping of the areas according to those in which the average duration per claim is higher or lower than the national average does not give a grouping similar to that found for the rate of claim and duration per 1,000 members.

In the following areas the average per claim both for men and single women is above the national rate:—

Carlow, Kerry, Monaghan, Waterford, the borough of Cork, and the towns of Drogheda, Tralee and Wexford.

The areas in which the average for both men and women is lower than the national average are:—

Cork (excluding borough of Cork), Kildare, Galway, Kilkenny (excluding the city of Kilkenny), Louth, Meath, Offaly, and the cities of Dublin and Galway.

RATE OF ILLNESSES IN EACH COUNTY.

There does not appear to be any rigid connection between the areas as compared on a basis of the average duration per claim and the groupings previously examined according to the rate of claim and duration per 1,000 members. This is more especially true when the total incapacity in each county is divided according to the different illnesses. In the examination of the counties according to illnesses experienced in each, the only basis of comparison taken has been the average number of weeks per 1,000 members. This facilitates comparison and gives the real incidence of illness in the area as a whole as distinct from the burden imposed by it on the individual claimants.

It has not been possible for either of the two years under review to standardise the experience of the particular illnesses for the various counties so as to eliminate differences due to different age groupings. It is necessary, therefore, to keep in mind that in the areas where the average age is low there is likely to be a higher proportion of the illnesses peculiar to younger ages while in the areas where the average age is high there is likely to be a predominance of the illnesses which are found in the older ages. The proportion between young and old in the various areas can be judged from the alteration made by standardisation in the crude rate for all illnesses combined. Since, for the country taken as a whole (for all illnesses combined), the rate of illnesses rises as age advances the effect of standardisation will be that in the areas where there is an unduly large proportion of young members the standardised rate will be higher than the crude rate. On the other hand where the number of older members is unduly large in any area the standardised rate will be lower than the crude rate. The following table gives the distribution of the areas as between those which, on this basis, are assumed to have an unduly high proportion of young insured persons and those which have an unduly high proportion of older members.

Province.	Older Population.		Younger Population.	
	Crude rate duration greater than standardised rate.		Crude rate duration less than standardised rate.	
	Men.	Spinsters and Widows.	Men.	Spinsters and Widows.
LEINSTER ...	—	Dublin Urban.	Dublin Urban.	—
	Carlow.	Carlow.	—	—
	—	—	Dublin Rural.	Dublin Rural.
	Kildare.	Kildare.	—	—
	Kilkenny Urban.	—	—	Kilkenny Urban.
	Kilkenny Rural.	—	—	Kilkenny Rural.
	Laoighis.	Laoighis.	—	—
	—	—	Longford.	Longford.
	Louth Rural.	—	—	Louth Rural.
	Drogheda.	Drogheda.	—	—
	—	—	Dundalk.	Dundalk.
	Meath.	Meath.	—	—
	Offaly.	Offaly.	—	—
Westmeath.	Westmeath.	—	—	
Wexford Urban.	Wexford Urban.	—	—	
Wexford Rural.	Wexford Rural.	—	—	
Wicklow.	Wicklow.	—	—	
MUNSTER ...	—	—	Clare.	Clare.
	Cork U. & R.	Cork Urban.	—	Cork Rural.
	—	—	Kerry Rural.	Kerry Rural.
	—	—	Tralee.	Tralee.
	Limerick U. & R.	Limerick Urban.	—	Limerick Rural.
	Tipperary Rural.	—	—	Tipperary Rural.
Clonmel.	Clonmel.	—	—	
Waterford U. & R.	Waterford Rural.	—	Waterford Urban.	
CONNAUGHT ...	—	—	Galway Urban.	Galway Urban.
	—	—	Galway Rural.	Galway Rural.
	—	—	Leitrim.	Leitrim.
	—	—	Mayo.	Mayo.
	—	Sligo Urban.	Roscommon.	Roscommon.
	—	Sligo Rural.	Sligo Urban.	—
ULSTER (part of)...	—	—	Sligo Rural.	—
	—	—	Cavan.	Cavan.
	—	—	Donegal.	Donegal.
		Monaghan.	Monaghan.	

DURATION OF ILLNESSES—REGIONALLY.

In dealing with the individual illnesses only the 1936 figures are given so as to allow comparison with the standardised figures for all illnesses combined which have been calculated for 1936 only.

Tuberculosis :

Men.—National Rate per 1,000 members—218 weeks.

The areas above the national rate per 1,000 members amongst the rural areas are : Dublin—332 weeks ; Laoighis—313 weeks ; Wexford—307 weeks ; Wicklow—254 weeks ; Monaghan—251 weeks. In the urban areas the highest rates are found in Tralee 311 weeks ; Cork—308 weeks ; Dublin—308 weeks ; Sligo—271 weeks ; and Galway—270 weeks.

The lowest rates in the rural areas are found in Leitrim—68 weeks, Roscommon—76 weeks and Galway—82 weeks. In the urban areas the lowest rates are found in Limerick—138 weeks and Drogheda—156 weeks.

Single Women.—National Duration per 1,000 members—286 weeks.

There is a more general distribution of a high rate for this illness amongst the single women than was found in the men. Where there were only four counties (excluding urban areas) above the national rate for men, there are twelve for single women. The rural areas with the highest rates are : Dublin—585 weeks ; Sligo—558 weeks ; Wexford—542 weeks. Amongst the towns the highest rates are found in Galway—384 weeks ; Clonmel—329 weeks ; Drogheda—319 weeks ; and Tralee—315 weeks. The lowest rates for the rural areas are found in Roscommon—137 weeks ; Leitrim—146 weeks ; Cork—146 weeks ; and in the towns—Dundalk—126 weeks and Cork—138 weeks.

Rheumatism :

Men.—National Duration per 1,000 members—503 weeks.

The rural areas in which the highest rates for rheumatism are found are :—Wexford—1,284 weeks ; Louth—992 weeks ; Laoighis—983 weeks ; and Westmeath—928 weeks. Only one high rate is found for the towns—Drogheda—764 weeks. In all the other towns the rate is below the national average. The lowest rates for the counties (excluding the towns) are in Galway—260 weeks and Dublin—299 weeks. In the towns a remarkably low rate is found for Galway—94 weeks, the next lowest rate, that for Kilkenny—303 weeks, being over three times the Galway rate.

Single Women.—National Duration per 1,000 members—515 weeks.

High rates for the single women are found in the counties of Waterford—952 weeks ; Wexford—910 weeks ; Carlow—876 weeks ; and Monaghan—854 weeks. As in the case of the men, there is one remarkably high rate for the towns, that for Drogheda—836 weeks.

Amongst the counties low rates are experienced in Cork—311 weeks ; Dublin—293 weeks ; and Galway—336 weeks. In the towns the lowest rate is found in Galway—128 weeks, with Kilkenny—257 weeks and Tralee—278 weeks next in order.

Nervous and Mental :

Men.—National Duration per 1,000 members—260 weeks.

This group of diseases is not found to any marked extent in the rural areas, the highest rates being found in Westmeath—349 weeks and Louth—318 weeks. For the towns, the highest rates are found in Cork—452 weeks ; Dublin—320 weeks ; and Limerick—312 weeks.

Unusually low rates are found in Sligo (excluding the town of Sligo)—100 weeks and in the city of Galway—22 weeks.

Single Women.—National Duration per 1,000 members—310 weeks.

As in the tuberculosis group the experience for the nervous and mental shows, for women, a larger number of areas above the national average than was found in the men. The highest rate is found in Kilkenny—541 weeks, while high rates are also found in Meath—524 weeks; Clare—416 weeks; Tipperary—413 weeks; and Westmeath—413 weeks.

In the urban areas there are not as many high rates as in the men. It is notable, however, that Drogheda with 558 weeks has the highest rate experienced for either men or single women. Rates above the average are also experienced in Wexford—367 weeks; Cork—355 weeks; and Waterford—337 weeks. These are the only urban areas with rates above the national average.

Digestive Disorders :Men.—National Duration per 1,000 members—161 weeks.

Amongst the rural areas, the highest rates are experienced in Wexford—320 weeks; Carlow—296 weeks; Westmeath—261 weeks; and Laoighis—234 weeks. The lowest rates are found in Galway and Roscommon—72 weeks each. In the towns the highest rates are found in Drogheda—238 weeks and Clonmel—215 weeks. The lowest rates are for the cities of Galway—67 weeks and Waterford—96 weeks.

Single Women.—National Duration per 1,000 members—231 weeks.

There is a very marked difference between the urban and rural areas in their grouping in relation to the average. Only six out of the 26 rural areas are below the national rate. On the other hand out of the twelve towns only four are above the national rate.

For the rural areas the highest rates are experienced in Meath—476 weeks; Kerry—467 weeks; and Monaghan—459 weeks. The lowest rates are found in the counties of Galway—160 weeks; Louth—172 weeks; and Dublin—193 weeks. The relatively high rate found in Kerry is noteworthy as this is the first illness group in which this county figures in so prominent a position.

In the towns a very high rate is recorded in Drogheda—314 weeks. The lowest rates are in Clonmel—71 weeks and Tralee—78 weeks.

Respiratory Disorders :Men.—National Duration per 1,000 members—302 weeks.

The highest rates in the rural areas are in Wexford—460 weeks; Laoighis—459 weeks; Waterford—397 weeks; and Carlow and Monaghan—384 weeks each. The lowest rates in the rural areas are experienced in Galway—115 weeks and Sligo—166 weeks. In the towns there is a higher proportion above the national rate than is generally found for other illnesses. The highest rates are in the towns of Limerick—426 weeks; Cork—401 weeks. The lowest are in Galway—112 weeks and Kilkenny—185 weeks.

Single Women.—National Duration per 1,000 members—269 weeks.

The highest rates are found for rural areas in Wexford—545 weeks; Monaghan—384 weeks; and Kerry—363 weeks. The lowest rates are observed in Roscommon—135 weeks; Offaly—136 weeks; Meath—147 weeks; and Carlow—150 weeks.

In the towns the town of Wexford with a rate of 592 weeks predominates, this being the highest rate for this illness for either men or women, urban or rural. Limerick—322 weeks has the second highest rate for the towns. The lowest rate for towns—are Kilkenny—135 weeks and Clonmel—164 weeks.