

veterans. In 1962-63, \$3.0 million was granted for homes for paraplegics and \$1.5 million for automobiles especially adapted for the disabled. The third, 4-percent gratuities on Veterans Administration housing loans, is now less than \$500 a year.

Grants under the fourth program—rural housing—began in 1950 and were also made in 1951 and 1952. After a lapse of several years, these grants were reinstated in 1961-62, and in 1962-63 they amounted to almost \$1 million. Under the program, grants of up to \$1,000 may be made to owners of rural housing who live on their own property for the minor repair or improvement of their homes.

Beginning in 1962-63, two additional programs appear in the series. The largest, in dollar terms, is for assistance to refugees in the United States. Started in the fiscal year 1960-61 for the benefit of the Cuban refugees, the program was first financed from contingency funds available to the President under the Mutual Security Act of 1954, as amended. It was paid for in 1961-62 from the President's contingency funds, under the Foreign Assistance Act of 1961. In 1962-63, however, a

regular appropriation was made to the Department of Health, Education, and Welfare, and \$39 million was expended for refugee assistance under Public Law 87-510. The other new program in the series is for assistance to certain repatriated United States nationals, including the mentally ill. In 1962-63, \$400,000 was expended in their behalf.

AGRICULTURE AND NATURAL RESOURCES

This group consisted in 1962-63 of the program for payments under the Sugar Act and four conservation programs. Payments under the Sugar Act declined 12 percent to \$69 million. Together, the conservation payments decreased 7 percent to \$537 million—\$306 million in connection with the remaining unexpired contracts under the conservation reserve (soil bank) program. Under a new land-use adjustment program, authorized in the Food and Agricultural Act of 1962, \$4 million was granted for the conversion of crop land into pasture, forest, wild-life habitat, and income-producing recreational uses.

Notes and Brief Reports

Disability and Old-Age Benefits, by State, December 31, 1963*

Benefits under the old-age, survivors, and disability insurance program were being paid at the end of 1963 to 827,000 disabled workers under age 65 and to 10,263,000 retired workers aged 62 or over. In the accompanying tables, the beneficiaries have been classified according to their State of residence¹ at the end of 1963. The tables also show the average old-age and disability benefits being paid in December 1963, as well as the percentage distribution of the beneficiaries according to the size of their benefit.

The year's growth in the number of beneficiaries

* Prepared in the Division of the Actuary.

¹ Data for American Samoa, Guam, Puerto Rico, the Virgin Islands, and foreign countries are excluded from the State comparisons made later in this note.

was substantial both for those receiving benefits because of disability and for retired workers. The number of disabled-worker beneficiaries increased by 86,000 or 12 percent, and the number of old-age (retired-worker) beneficiaries by 525,000 or 5 percent.

The average monthly amount for disabled-worker beneficiaries went up slightly—not more than a few cents—each month during 1963, and at the end of the year it was \$90.59 or 60 cents higher than the average a year earlier. The average old-age benefit also increased slightly each month, and by December 1963 it was \$76.88 or 69 cents higher than the average in December 1962.

The increases were the result of several influences. Most important, for both old-age benefits and disability benefits, was the continuing rise in the proportion of benefits computed on the basis of earnings after 1950. Another factor was the increase from \$4,200 to \$4,800 in the amount of

annual earnings creditable for years after 1958.

The average old-age benefit also reflected the rise in the proportion of beneficiaries whose benefits were computed under the provisions that permit as many as 5 years of lowest earnings and periods of disability to be excluded in calculating the average monthly wage. A counteracting factor, tending to hold down the average old-age benefit, was the large number of actuarially reduced benefits awarded during the year.

Monthly benefits of \$100.00–\$127.00 were being paid at the end of 1963 to two-fifths of all disabled-worker beneficiaries (table 1). Disability benefits in the \$70.00–\$99.90 range were going to 43 percent, and benefits of \$40.10–\$69.90 were being paid to 16 percent. About 2 percent of the beneficiaries were receiving \$40.00 a month—the minimum benefit amount payable.

More than a fourth of all old-age beneficiaries at the end of 1963 were receiving \$100.00–\$125.00

TABLE 1.—Old-age, survivors, and disability insurance: Number and average monthly amount of disability insurance benefits¹ in current-payment status and percentage distribution by amount of benefit, by State, at end of December 1963

State (ranked by size of average benefit) ²	Average disability benefit	Number of disability beneficiaries	Percent of disability beneficiaries receiving—							
			Total	\$40.00	\$40.10–54.90	\$55.00–69.90	\$70.00–84.90	\$85.00–99.90	\$100.00–114.90	\$115.00–127.00
Total	\$90.59	827,014	100.0	1.8	3.6	12.2	23.5	19.4	21.3	18.2
Michigan	98.86	32,462	100.0	.6	1.6	6.9	16.6	16.6	28.3	29.4
Alaska	97.61	247	100.0	.4	2.4	8.1	14.6	19.8	29.6	25.1
California	96.16	63,349	100.0	.5	1.8	8.6	19.4	19.2	25.7	24.8
West Virginia	96.09	16,134	100.0	.8	2.2	8.7	18.8	17.6	27.4	24.5
Oregon	95.95	7,777	100.0	.5	2.0	8.2	19.4	18.9	29.1	21.9
Arizona	95.95	7,365	100.0	.6	2.1	8.4	19.8	19.1	25.8	24.2
Washington	95.59	10,748	100.0	.5	1.9	8.9	19.5	19.7	27.7	21.8
Ohio	95.57	41,290	100.0	.8	2.2	8.9	19.7	18.5	25.9	24.0
Indiana	95.06	19,038	100.0	.9	2.3	9.3	19.4	19.7	25.2	23.2
Nevada	94.90	992	100.0	.2	2.8	8.4	20.9	19.9	28.2	19.6
New Jersey	94.80	24,846	100.0	.6	2.0	9.7	21.8	19.3	22.3	24.3
Connecticut	94.77	9,832	100.0	.5	1.6	9.0	22.4	20.6	24.3	21.6
Utah	94.28	2,198	100.0	1.3	2.7	9.2	21.8	17.1	24.5	23.4
Pennsylvania	93.93	58,493	100.0	.9	2.2	9.7	21.2	19.9	26.2	19.9
Illinois	93.88	43,225	100.0	.8	2.2	10.3	21.9	19.4	23.4	22.0
Wisconsin	93.85	14,590	100.0	1.5	2.7	10.8	20.4	17.9	23.1	23.6
Montana	93.55	2,446	100.0	1.2	2.9	10.5	20.8	17.5	26.5	20.6
New York	92.35	77,870	100.0	.8	2.4	11.4	24.2	19.8	20.9	20.5
Idaho	91.76	2,132	100.0	1.0	3.1	11.3	22.0	21.3	25.0	16.3
Colorado	91.64	6,176	100.0	.8	2.9	12.6	22.5	20.4	23.0	17.8
Delaware	90.93	1,989	100.0	1.5	3.5	13.0	23.9	18.2	19.3	20.6
Massachusetts	90.88	21,495	100.0	.5	2.2	11.6	27.2	21.5	20.3	16.7
Kansas	90.87	7,545	100.0	1.5	3.5	12.2	22.8	20.3	22.5	17.2
Hawaii	90.70	1,803	100.0	1.2	2.4	10.2	26.1	24.5	20.6	15.0
Minnesota	90.68	9,627	100.0	1.7	3.7	13.2	22.7	18.4	21.5	18.8
Florida	90.50	31,564	100.0	1.7	4.2	12.2	22.9	19.4	21.1	18.5
New Hampshire	90.33	2,386	100.0	.6	2.2	11.2	26.6	24.5	21.6	13.3
Wyoming	90.23	1,098	100.0	1.0	3.6	12.3	25.5	19.4	21.1	17.1
Iowa	89.74	8,691	100.0	1.8	3.9	13.3	23.0	20.0	21.6	16.4
Maryland	89.65	10,862	100.0	1.5	3.5	13.6	24.6	19.7	19.7	17.4
New Mexico	89.56	3,120	100.0	1.4	4.0	14.3	24.4	18.3	20.6	17.0
Oklahoma	88.72	11,845	100.0	1.7	5.0	12.8	24.8	20.1	20.6	15.0
Missouri	88.69	20,733	100.0	1.7	4.2	14.2	24.8	19.4	19.8	15.9
Rhode Island	88.59	4,520	100.0	.5	2.1	12.9	30.2	23.6	19.2	11.5
Vermont	87.73	1,865	100.0	1.8	3.9	13.6	25.5	23.4	20.3	11.5
Kentucky	87.62	19,644	100.0	2.4	4.8	14.1	24.2	20.4	20.9	13.2
Texas	87.31	37,255	100.0	2.5	5.3	14.2	25.3	19.2	18.4	15.1
Nebraska	86.67	4,262	100.0	2.3	4.4	15.5	26.5	20.3	17.6	13.4
Maine	86.29	4,192	100.0	1.8	3.7	14.1	28.4	24.6	17.7	9.7
American Samoa	85.50	2	100.0	0	0	0	50.0	50.0	0	0
Virginia	85.34	20,759	100.0	2.7	5.4	15.8	27.0	19.8	17.5	11.8
Louisiana	85.01	16,722	100.0	3.3	6.4	16.2	26.2	17.9	16.3	13.7
Alabama	84.84	19,613	100.0	3.8	5.6	15.2	27.6	18.6	16.8	12.4
Tennessee	84.10	19,651	100.0	3.4	6.3	16.7	26.9	18.5	16.4	11.8
South Dakota	84.05	1,839	100.0	2.3	5.3	18.6	26.6	20.6	16.9	9.7
District of Columbia	83.76	3,515	100.0	2.0	3.9	17.3	33.2	20.5	14.2	8.9
Guam	83.25	4	100.0	0	0	0	75.0	25.0	0	0
North Dakota	83.18	1,517	100.0	3.2	7.1	18.0	26.9	17.7	16.0	11.1
Arkansas	82.57	10,947	100.0	3.8	7.1	17.3	27.9	18.5	15.5	9.9
Georgia	80.77	25,119	100.0	3.6	6.7	18.7	31.7	19.6	12.3	7.4
South Carolina	80.62	14,971	100.0	3.9	5.8	18.3	31.4	23.2	11.9	5.5
North Carolina	80.21	27,028	100.0	3.2	6.7	19.7	31.8	20.8	11.7	6.1
Mississippi	78.89	11,750	100.0	6.6	8.4	18.8	29.8	16.0	12.4	8.0
Virgin Islands	75.70	37	100.0	2.7	13.5	18.9	32.5	21.6	5.4	5.4
Puerto Rico	63.58	5,438	100.0	26.3	15.9	19.0	22.1	9.1	5.4	2.2
Abroad	96.43	2,486	100.0	.3	.8	7.4	20.4	21.9	26.9	22.3

¹ Payable to disabled workers under age 65.

² Beneficiary's State of residence, based on monthly benefit check address.

(table 2). Monthly benefits of \$70.00–\$99.90 were going to 29 percent of the group and benefits of \$40.10–\$69.90 to 27 percent. For about 11 percent of all old-age beneficiaries the monthly benefit was exactly \$40.00; for 6 percent the benefit was in the \$32.00–\$39.90 range because of actuarial reduction for retirement before age 65.

In 1963 as in the past, the highest disability benefits—an average of \$98.86—were being paid to beneficiaries living in Michigan. Beneficiaries living in Connecticut received the highest old-age

benefits—an average of \$85.93. The lowest benefits were going to beneficiaries living in Mississippi—an average of \$78.89 for disabled-worker beneficiaries and \$57.71 for workers retired because of age. Most of the other States, when ranked by size of average benefits, also retained the same relative position in 1963 that they had held in earlier years.

Benefits of \$100.00–\$123.00 were being paid to almost three-fifths of the disabled-worker beneficiaries in Michigan but to only about one-fifth of

TABLE 2.—Old-age, survivors, and disability insurance: Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit, by State, at end of December 1963

State (ranked by size of average benefit) ¹	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—								
			Total	\$32.00–39.90	\$40.00	\$40.10–54.90	\$55.00–69.90	\$70.00–84.90	\$85.00–99.90	\$100.00–114.90	\$115.00–127.00
Total.....	\$76.88	10,263,331	100.0	5.7	11.0	11.2	15.4	15.7	13.5	13.9	13.6
Connecticut.....	85.93	156,879	100.0	2.7	5.2	8.6	12.8	15.6	16.5	19.1	19.5
Michigan.....	85.09	417,599	100.0	3.6	7.2	9.4	12.7	12.9	13.5	18.6	22.1
New Jersey.....	84.50	365,672	100.0	3.4	6.2	8.9	13.5	15.3	15.8	18.0	18.9
New York.....	82.65	1,078,851	100.0	3.5	7.1	9.3	14.3	16.5	15.7	16.3	17.3
Pennsylvania.....	82.01	670,762	100.0	4.0	8.0	9.1	14.0	16.2	15.0	16.9	16.8
Illinois.....	81.82	584,249	100.0	4.0	8.4	9.6	13.9	15.3	15.0	16.2	17.6
Ohio.....	81.45	521,234	100.0	4.3	9.0	10.2	14.1	14.4	13.2	16.1	18.7
Massachusetts.....	80.51	345,079	100.0	3.4	7.0	9.9	15.9	18.7	16.1	15.3	13.7
Washington.....	79.31	177,384	100.0	4.3	9.6	11.3	14.9	15.0	13.8	16.1	15.0
Rhode Island.....	78.92	60,451	100.0	4.0	6.1	10.8	16.7	19.6	17.4	15.1	10.3
Wisconsin.....	78.71	259,569	100.0	4.6	10.0	11.0	15.9	14.9	13.3	14.9	15.4
Arizona.....	78.67	65,006	100.0	5.9	10.0	10.9	14.2	14.2	13.9	15.3	15.6
Indiana.....	78.67	278,184	100.0	4.6	10.4	10.8	15.0	15.1	14.3	15.0	14.8
California.....	78.40	887,105	100.0	5.0	9.5	11.8	15.2	15.1	13.9	14.7	14.8
Delaware.....	78.33	23,402	100.0	5.3	9.7	10.6	15.5	16.2	13.9	14.1	14.7
Florida.....	78.28	404,058	100.0	5.8	9.1	11.4	14.6	15.0	14.4	15.7	14.0
Utah.....	78.28	36,344	100.0	5.0	10.4	10.8	15.0	15.6	14.0	15.0	14.2
Oregon.....	77.94	127,593	100.0	4.4	9.7	12.1	16.0	15.3	13.6	15.8	13.1
Montana.....	77.28	39,365	100.0	4.2	11.7	10.6	15.9	16.5	13.4	14.2	13.5
Nevada.....	77.18	13,142	100.0	5.4	9.6	11.5	15.5	16.8	13.9	15.3	12.0
New Hampshire.....	76.35	46,052	100.0	4.2	9.4	11.3	17.2	19.0	16.2	13.1	9.6
Maryland.....	75.91	134,615	100.0	5.9	11.2	11.3	16.2	16.3	13.5	12.7	12.9
Wyoming.....	75.65	16,476	100.0	5.1	11.4	10.8	16.6	18.2	13.6	13.7	10.6
Iowa.....	75.45	189,031	100.0	4.6	11.6	11.3	17.1	17.3	14.5	13.2	10.4
Colorado.....	75.36	88,167	100.0	5.3	12.0	11.7	16.0	16.4	14.0	13.3	11.3
Minnesota.....	75.26	214,598	100.0	5.3	12.0	11.6	16.8	16.2	13.2	12.9	12.0
Alaska.....	74.59	3,656	100.0	5.7	12.4	12.7	16.5	14.4	13.2	15.1	10.0
West Virginia.....	74.49	99,963	100.0	6.1	13.5	11.1	15.3	16.4	12.9	13.8	10.9
Idaho.....	74.43	37,368	100.0	4.8	12.1	12.1	16.7	17.7	13.9	13.0	9.7
Missouri.....	73.91	285,470	100.0	6.2	12.1	12.3	17.0	16.6	13.1	11.7	11.0
Kansas.....	73.66	135,042	100.0	5.1	13.3	12.5	16.9	16.5	13.5	12.1	10.1
Hawaii.....	73.33	21,759	100.0	7.0	13.0	11.3	14.7	17.5	16.4	11.3	8.8
Nebraska.....	73.19	95,142	100.0	4.9	13.1	12.0	17.6	18.0	14.4	11.2	8.8
Vermont.....	73.04	26,800	100.0	5.2	12.2	12.4	18.3	17.9	13.8	11.5	8.7
North Dakota.....	72.92	36,234	100.0	5.6	12.9	11.9	18.1	17.5	13.5	11.2	9.3
Maine.....	71.99	69,089	100.0	5.7	12.5	12.9	18.4	17.9	13.9	10.9	7.8
South Dakota.....	71.94	42,623	100.0	5.5	13.7	12.1	18.1	17.9	14.0	11.0	7.7
District of Columbia.....	71.28	36,270	100.0	7.0	15.2	11.9	17.0	17.0	12.2	10.4	9.3
Oklahoma.....	70.38	130,293	100.0	8.2	14.8	13.3	16.9	15.6	11.6	10.2	9.4
New Mexico.....	69.84	30,121	100.0	8.1	16.4	13.1	16.3	15.1	11.5	10.8	8.7
Texas.....	68.99	418,296	100.0	9.2	15.5	13.6	17.1	15.4	11.1	9.4	8.7
Virginia.....	68.14	171,276	100.0	8.5	17.7	13.3	16.8	15.4	11.0	9.4	7.9
Louisiana.....	67.84	116,233	100.0	11.0	16.2	13.4	16.4	14.8	10.6	9.1	8.5
Kentucky.....	67.49	167,853	100.0	8.5	17.1	14.1	18.0	15.6	10.4	9.2	7.1
Alabama.....	65.38	140,650	100.0	11.7	19.4	13.4	16.5	14.1	9.5	8.0	7.4
North Carolina.....	64.89	204,435	100.0	10.6	17.0	14.9	19.1	15.8	10.0	7.0	5.6
Georgia.....	64.17	159,307	100.0	12.1	17.9	14.5	18.0	15.3	9.6	6.6	6.0
South Carolina.....	63.98	90,328	100.0	11.9	19.0	13.8	17.4	15.2	10.8	7.0	4.9
Tennessee.....	63.50	178,826	100.0	11.7	20.3	15.1	17.4	13.6	8.8	7.1	6.0
Arkansas.....	62.42	109,901	100.0	11.8	21.1	15.1	17.8	14.3	8.3	6.4	5.1
Virgin Islands.....	59.58	898	100.0	11.9	27.6	15.9	14.8	12.1	7.2	6.6	3.9
Mississippi.....	57.71	103,280	100.0	15.0	26.4	14.8	17.3	12.0	6.3	4.5	3.7
Guam.....	54.34	53	100.0	13.2	39.6	15.1	9.4	13.2	0	5.7	3.8
Puerto Rico.....	49.13	73,277	100.0	22.4	39.9	12.9	10.8	6.9	3.3	2.2	1.6
American Samoa.....	48.06	17	100.0	0	70.5	5.9	11.8	5.9	5.9	0	0
Abroad.....	78.29	78,094	100.0	2.3	8.1	9.4	18.3	21.4	16.1	15.6	8.8

¹ Beneficiary's State of residence, based on the monthly benefit check address.

those in Mississippi. Only 9 percent of Michigan's beneficiaries were receiving less than \$70.00, but for 34 percent of the beneficiaries living in Mississippi the amount of the disability benefit was \$40.00-\$69.90. Almost two-fifths of the old-age beneficiaries in Connecticut but only 8 percent of those living in Mississippi were receiving benefits of \$100.00-\$125.00. Benefits of less than \$70.00 were going to three-tenths of Connecticut's old-age beneficiaries and to almost three-fourths of those in Mississippi.

Recent Publications*

SOCIAL SECURITY ADMINISTRATION

EPSTEIN, LENORE A. *Income Security Standards in Old-Age*. Washington: The Administration, Division of Research and Statistics, 1964. 26 pp. (Research Report No. 3). Limited free distribution; apply to the Social Security Administration, Washington, D. C. 20201.

Paper presented at the International Gerontological Research-Seminar, held in Sweden in August 1963.

GENERAL

BLOOMSTROM, R. L. "Some Competitive Aspects of Fringe Benefits." *Personnel Journal*, vol. 43, Jan. 1964, pp. 11-14. 75 cents.

Some reasons for providing fringe benefits.

DREIER, JOHN C., editor. *The Alliance for Progress: Problems and Perspectives*. Baltimore: Johns Hopkins Press, 1962. 146 pp. \$3.95.

Essays by Milton S. Eisenhower, Raul Prebisch, José Figueres, Teodoro Moscoso, and Dean Rusk.

FOX, HARLAND. "The Corporate Social Security System and Workmen's Compensation." *Conference Board Record*, vol. 1, Feb. 1964, pp. 7-16. \$1.50.

Describes the relationship of employee-benefit plans to work-connected disability and State workmen's compensation programs.

PETERS, HERMAN J., and SHERTGER, BRUCE. *Guidance: Program Development and Management*. Cincinnati: Charles E. Merrill Books, 1963. 592 pp. \$10.

Practical applications of theories to make guidance programs more effective.

SMELSER, NEIL J., and SMELSER, WILLIAM T., editors. *Personality and Social Systems*. New York: John Wiley and Sons, 1963. 660 pp. \$8.95.

How personality and social systems contribute to the understanding of human behavior.

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

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WINGO, LONDEN, JR., editor. *Cities and Space: The Future Use of Urban Land*. Baltimore: Johns Hopkins Press, 1963. 261 pp. \$5.50.

AGE AND RETIREMENT

ANDREWS, R. B. "Housing for the Elderly: State and City-County Based Market Analysis—an Outline of Method and Administration." *The Gerontologist*, vol. 3, Dec. 1963, pp. 148-151. \$1.25.

The second of two papers.

BELTER, E. W. "What Does the Church Expect for Its Aging?" *Professional Nursing Home*, vol. 6, Feb. 1964, pp. 30-34. 50 cents.

DOODSON, NORMAN. "Services for the Aged in Britain." *Canadian Welfare*, vol. 40, Jan.-Feb. 1964, pp. 23-28. 50 cents.

Outlines services provided by the local authorities.

ZINBERG, NORMAN E., and KAUFMAN, IRVING, editors. *Normal Psychology of the Aging Process*. New York: International Universities Press, 1963. 182 pp. \$4.50.

First annual scientific meeting of the Boston Society for Gerontologic Psychiatry, Inc.

WELFARE

ANDERSON, JOSEPH P. *Opportunities in Social Work Careers*. New York: Universal Publishing and Distributing Corporation (Vocational Guidance Manuals), 1963. 128 pp. \$1.45, paperback; \$2.65, clothbound.

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