

Old-Age and Survivors Insurance Beneficiaries: Income in 1951

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Old-age and survivors insurance benefits are an important part of beneficiary income, as the following article shows. The data were collected in the national survey of beneficiaries' resources, conducted by the Bureau of Old-Age and Survivors Insurance at the end of 1951. The first report on the survey appeared in the Bulletin for August 1952; an analysis of the beneficiaries' assets, liabilities, and net worth will appear in an early issue.

OLD-age and survivors insurance benefits are an important item in the family economy of retired workers and the widows of workers covered by the social security program. How much they mean to the beneficiary is clear when it is realized that, in 1951, nearly 2 in 6 nonmarried old-age beneficiaries and more than 2 in 5 aged widows had no money income other than their benefits or had less than \$75 for the year (table 1). More than 1 in 4 couples where both the man and wife were over age 65 and entitled to benefits and practically 1 in 7 of the couples with non-entitled spouse had nothing or less than \$150 in addition to their benefits.

If the beneficiary's independent money retirement income is considered, the importance of old-age and survivors insurance benefits becomes even more apparent. Retirement income includes only receipts from reasonably permanent independent sources that are likely to continue during the lifetime of the recipient, while total money income also includes receipts from independent sources that are probably temporary and supplementary income that makes the recipient dependent. Considerably more than half of the retired workers and of the aged widows of insured workers had no retirement income other than their benefits or had so little it is not worth considering (table 2).

The retirement income and the

total money income of many beneficiaries were the same; all of them received benefits for 12 months, and all their income was independent and reasonably permanent. For most beneficiaries, however, retirement income was less than the total money income. The average retirement income of the men was 27 percent less than their average total money income; that of the women old-age beneficiaries was 38 percent less; and that of the aged widows was 18 percent less.

These are some of the findings of the first national survey¹ of old-age and aged-widow insurance beneficiaries and are based on the final tabu-

¹ For findings from the preliminary data and a description of the survey see the *Bulletin*, August 1952. There is no conflict between the conclusions based on the preliminary figures and those presented here.

Eight surveys of beneficiary resources were made earlier, between 1941 and 1949, in 20 large and middle-sized cities. These surveys included younger widows and survivor children omitted from the 1951 survey. For reports on some of the findings of the earlier surveys, see the *Bulletin* for July and September 1943; March 1944; January, April, May, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; April and May 1950; and January, June, October, and November 1951. See also the *Bulletin* for December 1944 and June 1946 for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the issues for October 1949, September 1951, and March, July, and August 1952 for studies of old-age assistance recipients in relation to old-age and survivors insurance beneficiaries.

lations of selected data relating to income.²

The figures relate to beneficiaries who experienced no benefit suspensions during the year covered by the study.³ These beneficiaries made up nine-tenths of all those in the sample and accounted for eight-tenths of 1 percent of the total number of old-age and aged-widow beneficiaries who were receiving benefits in December 1950, when the sample was selected.

Characteristics of Beneficiaries

Of the beneficiaries in the sample who had no benefit suspensions during the year, half or more drew their first benefits in 1948, 1949, or 1950. The reason is partly that more old persons have become entitled each year and partly that many of those who became entitled in the early 1940's have since died. Half of the men and two-thirds of the women old-age beneficiaries whose first benefits were received in 1950 would not have been eligible except for that year's amendments to the Social Security Act, which for a limited period permitted persons aged 65 and over to qualify after 6 quarters of coverage.

At the time the beneficiaries were interviewed (after they had been on the rolls from 1 to 12 years), half

² All income data except those for earnings relate to the income of the "beneficiary group"—a man or woman and spouse if married, or an aged widow; earnings data relate only to the individual old-age beneficiary or aged widow.

³ The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951, or January 1952, depending on the date of the interview. Benefits could have been suspended during the survey year for receipt of wages in covered employment of more than \$50 in a calendar month, receipt of net earnings in covered self-employment of more than \$600 in a calendar year, or as a penalty for violation of certain provisions of the Social Security Act. The 1952 amendments to the act raised to \$75 and \$900, respectively, the amounts beneficiaries could earn in covered employment without giving up their benefits.

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the men were over age 73, half the women old-age beneficiaries were over age 71, and half the aged widows were over age 72. By definition, none could have been under age 66. Thirty-five percent of the men were aged 75 and over, but only 24 percent of the women old-age beneficiaries and 27 percent of the aged widows were that old.

The minimum primary insurance amount on which the benefits of the men and women in the 1951 survey were based was \$20 a month; the maximum was \$68.50.⁴ For more than two-fifths of the men but less than a seventh of the women old-age beneficiaries the primary insurance amount was \$50 or more; for two-fifths of the women it was less than \$30. A larger proportion of aged widows than of men old-age beneficiaries received benefits based on a primary insurance amount of \$50 or more. The primary insurance amount is the family benefit of the men and women without entitled spouse; the family benefit of the men with entitled wife is one and a half times the primary insurance amount, and the widow's benefit is three-fourths of the primary insurance amount. In the 1951 survey, the benefits of the entitled couples ranged from \$30 to \$102.80, and those of the aged widows from \$15 to \$51.40.

Amount and Source of Income

Even with their benefits the total money incomes of most beneficiaries and their wives were modest, judged by contemporary standards. Half the beneficiaries with no spouse had less than \$600-800 in total money income during 1951 (table 3). Comparable median incomes of the married beneficiaries were roughly twice as large. There were some rather large incomes; 3 percent of the married beneficiaries had \$5,000 or more.

The median retirement incomes of the old-age beneficiaries were roughly \$300 less than their median total money incomes; the difference for the aged widows was \$100 (table 4). One in 7 of the nonmarried men and nearly 1 in 4 of the women old-age

⁴ The 1952 amendments to the Social Security Act increased most of the benefits in force by 5 or 12½ percent, whichever was the greater.

Table 1.—Percentage distribution of beneficiary groups¹ by money income other than OASI benefits² during survey year

Money income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,523
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income ⁴	15.0	21.3	12.8	7.2	17.1	19.7	5.9	26.4
Other income.....	85.0	78.7	87.2	92.8	82.9	80.3	94.1	73.6
Less than \$75.....	8.4	10.8	8.5	4.0	11.6	13.1	4.9	16.3
75-149.....	5.2	6.7	5.0	3.0	5.9	6.7	2.3	7.0
150-299.....	9.3	10.8	9.2	6.9	10.6	11.9	5.3	11.6
300-599.....	19.1	22.2	17.7	16.1	20.3	22.3	11.8	17.5
600-899.....	13.4	11.3	14.7	15.0	13.7	14.8	9.3	9.0
900-1,199.....	8.1	5.6	9.8	9.6	5.3	4.8	7.4	4.1
1,200-1,499.....	6.4	3.8	6.9	10.2	3.0	1.8	8.0	2.6
1,500-1,799.....	3.5	1.8	3.9	5.8	2.5	1.7	5.9	1.8
1,800-2,099.....	2.7	1.4	2.7	4.9	2.3	1.0	8.2	.9
2,100-2,399.....	2.0	.9	1.9	3.9	1.4	.7	4.4	.6
2,400-2,699.....	1.6	1.0	1.3	3.3	2.0	.5	8.2	.4
2,700-2,999.....	1.0	.4	.9	2.1	.6	.1	3.0	(⁵)
3,000-4,999.....	2.8	1.4	3.0	5.2	3.0	.7	13.3	.9
5,000 or more.....	1.5	.7	1.7	2.6	.6	.2	1.9	.8
Median.....	\$489	\$300	\$532	\$340	\$371	\$276	\$1,240	\$150
Beneficiary groups with income other than benefits								
Number of groups.	9,239	3,429	3,540	2,270	2,098	1,653	445	1,860
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	9.9	13.8	9.8	4.3	14.0	16.3	5.2	22.2
75-149.....	6.1	8.5	5.7	3.2	7.1	8.3	2.5	9.6
150-299.....	11.0	13.7	10.6	7.5	12.8	14.8	5.6	15.8
300-599.....	22.5	28.2	20.3	17.3	24.5	27.7	12.6	23.8
600-899.....	15.8	14.4	16.8	16.2	16.6	18.4	9.9	12.2
900-1,199.....	9.5	7.1	11.2	10.4	6.4	6.0	7.9	5.6
1,200-1,499.....	7.5	4.8	7.9	11.0	3.8	2.3	8.5	3.5
1,500-1,799.....	4.1	2.2	4.5	6.3	3.0	2.1	6.3	2.8
1,800-2,099.....	3.1	1.7	3.1	5.3	2.8	1.2	8.8	1.3
2,100-2,399.....	2.3	1.1	2.2	4.2	1.7	.9	4.7	.8
2,400-2,699.....	1.9	1.2	1.5	3.5	2.4	.7	8.8	.5
2,700-2,999.....	1.1	.5	1.1	2.3	.8	.1	3.1	.1
3,000-4,999.....	3.3	1.7	3.4	5.6	3.7	.8	14.2	1.3
5,000 or more.....	1.8	.9	2.0	2.8	.7	.3	2.0	1.0
Median.....	\$609	\$423	\$648	\$333	\$497	\$409	\$1,550	\$322

¹ Includes only beneficiaries with no benefit suspensions during the survey year.
² Represents cash receipts from all sources except OASI benefits and nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

³ Husband not entitled on wife's wage record but may be on his own.
⁴ Includes beneficiary groups who reported minus or break-even incomes other than benefits.
⁵ Less than one-tenth of 1 percent.

beneficiaries had less than \$300 retirement income for the year. The entitled couples had the largest retirement incomes partly, at least, because of the wife's benefits.

The money incomes that beneficiaries required for current living varied from one part of the country to another, and with size of community, living arrangements, the number of persons dependent on the beneficiary group, and the level of living they had previously maintained. Some beneficiaries who had bank savings or other liquid assets used them to supplement their incomes. Owning their homes and growing some of their food

helped many beneficiaries whose cash resources were limited.⁵ Those who lived with relatives in joint households often had smaller current expenses than if they had lived alone. Few beneficiaries had enough resources to meet emergencies or to provide for prolonged and expensive medical care. Some were in debt, but by and large it was difficult for low-income beneficiaries to obtain credit; some just tightened their belts and "got along."

Retirement income.—Mr. A, Mrs.

⁵ Home ownership and mortgage status will be considered in a later article.

B, and Mrs. C were among the beneficiaries who had no income other than their benefits.

Mr. A, a former sawmill worker who received the minimum old-age benefits of \$20 a month under the 1950 amendments, was satisfied with his situation. He lived in the rural South, where he owned a one-room, unpainted shack with no facilities of any kind. He had a garden and hunted game for his food, and at the age of 68 had no desire to use his time otherwise. He even owned a ramshackle old car (vintage 1937) and had enough life insurance (\$650) to bury him.

Mrs. B, on the other hand, was having a hard time living on her old-age benefits, and, until the monthly amount was converted in 1950 from \$24.95 to \$46.40, she had received old-age assistance. She too lived in the South, where she had worked in a textile mill. After her retirement in 1947, Mrs. B continued to occupy a company house for which the established rent was \$8 a month. She paid only \$4, however, accumulating to the end of 1951 a debt of \$204 on this account. She owed her doctor \$15 and had \$29 in other debts. She had a \$350 life insurance policy and no assets of any kind. Her former employer never asked for additional rent money, and her doctor told her not to worry about his bill. Mrs. B was aged 76 at the end of 1951, her health was not good, and she spent about \$4 a month on medicines. She said she budgeted her income to pay her regularly recurring bills (rent, light, fuel, insurance, and so forth) and used most of the balance for food.

Mrs. C managed quite well on her aged widow's benefits of \$30.20 a month because of her living arrangements. Since her husband's death in 1948, Mrs. C had made her home with a son and daughter-in-law in a middle-sized city in the Midwest. She paid them \$15 a month and did most of the housework. Her son preferred that his mother should contribute nothing to their joint expenses but respected her effort to remain independent. At age 73, Mrs. C had a bank account of \$339, and all her needs were taken care of, including two operations for which her son had paid in the preceding 3

years. She had been employed before her first operation and would have liked a job outside her home, but her age was against her.

In addition to old-age and survivors insurance benefits for all 12 months of the year, retirement income includes, for the same period, employer, union, and veteran's pensions actually received; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources. Less than 3 percent of the beneficiary groups had any income from veterans' pensions, and about the same proportion had annuities and income from trust funds. A few dollars' interest on a savings account was frequently reported. Beneficiaries who had the

largest retirement incomes in addition to their benefits derived them as a rule from investments—rents, dividends, and interest on Government and private securities.

Mrs. D's husband, for example, had made such provision for his wife's future that, when he died in 1950, she had a reasonably permanent independent income of almost \$4,100 a year. Most of this income was derived from assets—bank deposits, industrial stocks, and bonds; her widow's benefits were \$50 a month, and she owned her home free and clear. Mrs. D was 70 years old, and her health was not too good. She lived alone and was able to pay for the services she needed.

Less than a fourth of the men old-

Table 2.—Percentage distribution of beneficiary groups¹ by independent money retirement income other than OASI benefits² during survey year

Independent money retirement income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income ⁴	45.4	56.4	37.2	39.2	48.4	49.4	44.2	46.8
Other income.....	54.6	43.6	62.8	60.8	51.6	50.6	55.8	53.2
Less than \$75.....	13.4	13.3	14.6	11.5	19.4	19.3	19.9	21.5
75-149.....	3.8	3.6	4.1	3.4	4.8	4.9	4.2	5.5
150-299.....	3.5	4.2	6.6	6.0	6.4	6.2	7.0	6.6
300-599.....	9.3	7.0	11.6	9.5	8.5	8.7	7.2	7.9
600-899.....	7.2	5.5	8.5	8.3	6.2	6.0	7.0	4.0
900-1,199.....	5.1	3.6	5.6	7.3	2.1	2.0	2.7	2.2
1,200-1,499.....	4.2	2.6	4.6	6.2	1.5	1.2	2.7	2.0
1,500-1,799.....	1.6	.9	1.9	2.5	.9	.6	2.3	.9
1,800-2,099.....	.9	.6	1.1	1.1	.4	.3	.8	.6
2,100-2,399.....	.5	.4	.5	.8	.4	.3	.4	.5
2,400-2,999.....	.9	.5	1.1	1.2	.3	.3	.4	.2
3,000 or more.....	2.2	1.3	2.7	2.9	.6	.5	1.1	1.4
Median.....	\$27	0	\$55	\$61	\$7	\$1	\$10	\$4
Beneficiary groups with retirement income other than benefits								
Number of groups.	5,936	1,899	2,550	1,487	1,305	1,041	264	1,345
Total.....	100.0	100.0	100.0	100.0	100.0	100.1	100.0	100.0
Less than \$75.....	24.5	30.6	23.2	19.0	37.7	38.2	35.6	40.4
75-149.....	6.9	8.3	6.5	5.6	9.3	9.7	7.6	10.4
150-299.....	10.1	9.7	10.5	9.8	12.3	12.3	12.5	12.4
300-599.....	17.0	16.1	18.4	15.7	16.4	17.3	12.9	14.8
600-899.....	13.3	12.6	13.5	13.7	12.1	12.0	12.5	7.5
900-1,199.....	9.4	8.2	8.9	12.0	4.1	3.9	4.9	4.2
1,200-1,499.....	7.6	6.1	7.3	10.4	2.9	2.4	4.9	3.7
1,500-1,799.....	3.0	2.2	3.0	4.1	1.8	1.2	4.2	1.6
1,800-2,099.....	1.7	1.4	1.8	1.9	.8	.6	1.5	1.2
2,100-2,399.....	.9	.8	.8	1.3	.7	.6	.7	.9
2,400-2,999.....	1.6	1.1	1.8	1.9	.6	.6	.8	.4
3,000 or more.....	4.0	3.0	4.2	4.8	1.2	1.1	1.9	2.5
Median.....	\$450	\$303	\$438	\$590	\$187	\$169	\$200	\$140

¹ Includes only beneficiaries with no benefit suspensions during the survey year.

² Represents money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust

funds and other reasonably permanent independent sources.

³ Husband not entitled on wife's wage record but may be on his own.

⁴ Includes beneficiary groups who reported minus or break-even incomes other than benefits.

age beneficiary groups had any income from employer-sponsored or union pension plans; about an eighth of the women old-age beneficiary groups and about 2 percent of the widows had such income (table 5). These proportions do not indicate the receipt of separate pensions by individual beneficiaries but only the receipt of income from pensions by the beneficiary groups. Among the married women old-age beneficiaries, for example, most of the pension income took the form of benefits paid the

husbands. In a few groups both the beneficiary and spouse had pensions. Most of the widows' pensions were payments on joint and survivor contracts.

Employer and union pensions usually were small, although a few retired top executives received fairly large payments. More than 2 in 5 of the men old-age beneficiary groups and more than half the women old-age beneficiary groups who had incomes from public or private retirement plans had less than \$600 a year. The

pension payments reported were the amounts actually received. Private employers not infrequently had reduced the amounts of pension otherwise payable to retired employees by all or part of their primary insurance amounts under the old-age and survivors insurance program. Some employers also deducted contributions for health care, life insurance, and other benefit plans in which a retired employee continued to participate.

Mr. and Mrs. E in 1951 had a money retirement income of more than \$170 a month, made up as follows: Mr. E's old-age insurance benefits, \$65.90 (Mrs. E will not be entitled until 1954); company pension, \$64; and privately purchased annuity, \$41. The couple owned their home without a mortgage and valued it at \$5,000. They had \$2,200 in the bank, and Mr. E's life was insured for \$1,500. No one but themselves was dependent on their income, and they were definitely enjoying life "without having to worry about financial matters." In fact, during the year they had used \$500 of their savings to help a married daughter pay for an expensive illness. The couple lived in a small town in Oklahoma, where Mr. E had been an oil worker. When he reached the company retirement age of 65 in 1950, he had to quit his job, but he has no regrets. He says that "he still has not caught up on his hunting and fishing."

Temporary income.—The most significant source of temporary independent income was earnings. There were other sources, of importance to a few beneficiaries, also related to employment—unemployment insurance, workmen's compensation, and accident, sickness, and strike benefits—and miscellaneous oddments of independent income that would be received for a few years but probably not for the lifetime of the beneficiary.

Despite the fact that all the beneficiaries in the sample analyzed in this article were "retired," that is, received their old-age and survivors insurance benefits all 12 months of the year, a fourth of the men, a fifth of the women old-age beneficiaries, and an eighth of the aged widows worked for pay at some time during

Table 3.—Percentage distribution of beneficiary groups¹ by total money income² during survey year

Total money income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	1.7	3.87	6.6	8.1	.2	4.2
300-599.....	12.3	22.6	3.6	8.1	25.3	30.4	3.2	44.7
600-899.....	21.5	32.8	12.7	16.0	23.6	27.2	7.8	21.8
900-1,199.....	18.4	16.1	22.6	15.7	16.0	17.0	11.8	14.0
1,200-1,499.....	12.4	8.9	16.3	12.4	10.0	8.6	15.6	5.5
1,500-1,799.....	8.8	5.0	12.2	10.1	4.3	2.9	10.6	2.9
1,800-2,099.....	7.6	3.7	10.6	9.4	2.7	1.8	6.6	1.9
2,100-2,399.....	4.5	1.6	7.0	5.6	2.4	1.1	8.0	1.6
2,400-2,699.....	2.8	1.0	3.4	5.0	1.9	.7	7.0	.8
2,700-2,999.....	2.3	1.1	2.5	4.3	1.9	.6	7.6	.5
3,000-4,999.....	5.4	2.3	6.4	9.3	4.5	1.2	18.6	1.2
5,000 or more.....	2.2	1.0	2.7	3.3	.8	.3	3.0	.8
Median.....	\$1,157	\$786	\$1,387	\$1,418	\$350	\$708	\$1,818	\$609

¹ Includes only beneficiaries with no benefit suspensions during the survey year.

² Represents cash receipts from all sources, except nonrecurring lump-sum payments, and the value of

bills paid if the amount was known.

³ Husband not entitled on wife's wage record but may be on his own.

Table 4.—Percentage distribution of beneficiary groups¹ by total independent money retirement income² during survey year

Independent money retirement income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	8.1	14.7	.1	9.4	23.2	24.9	15.9	8.8
300-599.....	25.5	38.2	11.5	26.2	39.3	42.5	25.4	61.7
600-899.....	23.8	25.4	21.8	24.2	16.0	16.2	15.0	13.4
900-1,199.....	14.6	6.1	27.5	8.3	9.0	0.8	18.8	6.7
1,200-1,499.....	8.6	5.8	11.3	9.1	6.4	5.2	11.8	2.8
1,500-1,799.....	6.4	3.8	8.7	7.4	2.3	1.5	5.7	2.0
1,800-2,099.....	4.9	2.5	6.5	6.6	1.2	1.0	2.3	1.3
2,100-2,399.....	2.6	.8	4.7	2.4	.8	.6	1.5	.8
2,400-2,999.....	2.1	1.0	3.2	2.0	.9	.6	1.9	1.0
3,000 or more.....	3.4	1.8	4.6	4.5	1.0	.9	1.7	1.5
Median.....	\$307	\$581	\$1,054	\$720	\$505	\$496	\$764	\$504

¹ Includes only beneficiaries with no benefit suspensions during the survey year.

² Represents 12 months' OASI benefits and money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities;

and income from trust funds and other reasonably permanent independent sources.

³ Husband not entitled on wife's wage record but may be on his own.

the period (table 6). Slightly more than an eighth had earnings in covered employment, and slightly less than an eighth had earnings in non-covered employment; a few had earnings in both covered and noncovered employment.

For the most part, beneficiaries with no benefit suspensions did not earn much, although some in both covered and noncovered employment reported fairly substantial amounts. The proportion of men earning \$600 or more during the year was about the same—a third—in covered as in noncovered employment, but median earnings were considerably higher in covered than in noncovered employment. On the whole the women who worked—both old-age beneficiaries and aged widows—also earned more in covered than in noncovered employment.

Mrs. F enjoyed baby sitting, and in such jobs earned about \$250 in 1951. This amount, added to \$230 interest and dividends on securities she owned and \$52.30 a month in old-age benefits, brought Mrs. F's total money income to \$1,108 for the year—enough for her to live on by herself in modest comfort. She owned her home free and clear in a middle-sized city in the far West and valued it at \$5,000. Her stocks and bonds were worth \$4,245, and she had a \$1,500 life insurance policy. Mrs. F was 74 years old at the end of 1951, in good health, and had been receiving old-age benefits since 1948, when she had quit her job as an institution housekeeper because of her age; she had once been a foreign missionary.

Beneficiaries with the largest earnings were not in the sample analyzed here because such beneficiaries had experienced one or more benefit suspensions in the preceding 12 months. It was not uncommon for workers aged 65 and over who were without earnings for a month or more on account of a strike, sickness, accident, dull season in their trades, and so forth, to pick up their benefits in this interim period although they had no intention at the time of permanently retiring from the labor market. Some of them worked in covered employment the entire year and received no benefits.

Table 5.—Percentage distribution of beneficiary groups¹ by money income from employer and union pensions² during survey year

Pension income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
All beneficiary groups								
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No pension income..	78.0	83.5	75.3	72.7	87.8	88.3	85.4	98.0
Pension income.....	22.0	16.5	24.7	27.3	12.2	11.7	14.6	2.0
Less than \$75.....	.5	.5	.6	.6	.4	.4	.1	.1
75-149.....	.8	.6	1.0	.8	.9	.9	.1	.1
150-299.....	2.4	1.9	2.6	3.1	1.7	1.7	1.7	.2
300-599.....	5.7	4.5	6.4	6.7	3.4	3.5	2.7	.5
600-899.....	5.1	3.7	6.1	6.2	3.6	3.6	3.6	.6
900-1,199.....	2.1	1.6	2.3	2.7	.8	.6	1.5	.1
1,200-1,499.....	3.2	2.4	3.2	4.8	.8	.4	2.1	.2
1,500-1,799.....	.8	.6	1.0	.6	.4	.3	.8	.2
1,800-2,099.....	.3	.3	.2	.2	.2	.1	.6	(⁴)
2,100-2,399.....	.1	(⁴)	.4	.2	.1	(⁴)	.2	(⁴)
2,400-2,999.....	.4	.2	.5	.4	(⁴)	(⁴)	.2	(⁴)
3,000 or more.....	.5	.3	.5	.8	.1	.1	(⁴)	.1
Beneficiary groups with pension income								
Number of groups	2,391	719	1,004	668	310	241	69	50
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	2.5	2.9	2.3	2.2	2.9	3.7	*4.0	*4.0
75-149.....	3.5	3.3	3.9	3.0	7.4	7.5	*7.2	*6.0
150-299.....	11.0	11.7	10.4	11.2	13.9	14.5	*11.6	*10.0
300-599.....	25.8	27.0	25.8	24.6	27.4	29.9	*18.8	*24.0
600-899.....	25.4	22.4	24.6	22.6	29.7	31.1	*24.6	*28.0
900-1,199.....	9.7	9.6	9.5	10.0	6.1	5.0	*16.1	*4.0
1,200-1,499.....	14.6	14.3	12.8	17.5	6.1	3.7	*14.5	*8.0
1,500-1,799.....	3.6	3.9	4.2	2.2	3.2	2.5	*5.8	*8.0
1,800-2,099.....	1.5	1.5	1.5	1.5	1.6	.8	*4.3	*2.0
2,100-2,399.....	.7	.3	.9	.7	.6	.4	*1.4	(⁴)
2,400-2,999.....	1.7	1.4	2.2	1.3	.3	(⁴)	*1.4	*2.0
3,000 or more.....	2.2	1.7	2.0	3.0	.6	.8	(⁴)	*4.0
Median.....	\$693	\$700	\$636	\$712	\$582	\$540	\$717	\$399

* Percentage distribution computed on small base and therefore subject to sampling variation.

¹ Includes only beneficiaries with no benefit suspensions during the survey year.

² Represents money income received as retirement pay from public or private employee benefit plans,

railroad retirement benefits, and union pensions financed entirely by members.

³ Husband not entitled on wife's wage record but may be on his own.

⁴ Less than one-tenth of 1 percent.

Most beneficiaries who earned more than \$600 in covered employment in 1951 without benefit suspensions were aged 75 and over and permitted by law to retain their benefits no matter how much they earned. Mr. G, for example, continued to work as a traveling auditor after his entitlement in 1950, when the Social Security Act was changed to permit persons aged 75 and over to earn more than \$50 a month in covered employment and also receive insurance benefits. Mr. G was 77 years old when interviewed in December 1951. He was on the road most of the time, working regularly, and earned an average of \$100 a week throughout the year. The next largest part of his income came from stock divi-

dends and bond and bank interest. All told, Mr. G had about \$4,000 in income from assets. He owned his home, which he shared with two adult relatives, and had \$12,000 worth of life insurance. His benefits were the maximum payable at the time to an old-age beneficiary—\$68.50 a month. If Mr. G stopped working, he would still have a retirement income of \$4,850 a year.

Some of the other beneficiaries, who received benefits all 12 months of the survey year but also earned more than \$600 in employment that was covered in 1951, had this employment in the last few months of 1950 when it was not covered. Still others obtained part or all of their earnings in self-employment, which

Table 6.—Percentage distribution of old-age and aged widow beneficiaries¹ by earnings² during survey year

Earnings	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
All beneficiaries								
Number of beneficiaries.....	10,861	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No earnings ⁴	75.5	78.8	76.1	68.5	79.8	78.9	83.9	87.0
Earnings.....	24.5	21.2	20.9	31.5	20.2	21.1	16.1	13.0
Less than \$75.....	3.7	3.8	3.4	3.9	4.1	4.3	3.2	1.6
75-149.....	2.9	3.0	2.4	3.7	2.7	2.9	1.9	1.6
150-299.....	3.9	3.6	3.4	5.6	4.0	4.0	3.8	3.1
300-599.....	5.4	4.8	5.5	6.5	5.3	5.5	4.0	4.3
600-899.....	2.0	1.5	2.0	2.7	1.7	1.7	1.7	.9
900-1,199.....	1.1	.8	1.3	1.3	.7	.8	.2	.4
1,200-1,499.....	.9	.9	.7	1.6	.4	.3	.4	.2
1,500-1,799.....	.8	.5	.9	1.1	.5	.5	.2	.3
1,800-2,099.....	.9	.6	1.2	1.1	.4	.4	.2	.2
2,100-2,399.....	.6	.4	.7	.7	.3	.3	.2	.1
2,400-2,999.....	1.0	.7	1.0	1.7	.1	.1	.2	.1
3,000 or more.....	1.3	.8	1.6	1.6	.2	.2	.2	.2
Beneficiaries with earnings								
Number of beneficiaries ⁵	2,666	924	972	770	511	435	76	328
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	15.0	17.7	14.3	12.5	20.4	20.5	* 19.7	12.2
75-149.....	11.8	14.0	9.9	11.7	13.5	13.8	* 11.8	12.5
150-299.....	16.1	16.9	14.1	17.7	19.8	19.1	* 23.7	24.1
300-599.....	22.2	22.5	23.1	20.5	26.0	26.2	* 25.0	32.9
600-899.....	8.0	6.9	8.3	8.7	8.2	7.8	* 10.5	7.3
900-1,199.....	4.5	3.7	5.5	4.2	3.3	3.7	* 1.3	3.4
1,200-1,499.....	3.9	4.1	2.8	4.9	1.8	1.6	* 2.6	1.5
1,500-1,799.....	3.2	2.4	3.7	3.5	2.3	2.5	* 1.3	2.4
1,800-2,099.....	3.8	2.9	4.9	3.5	1.8	2.1	-----	1.2
2,100-2,399.....	2.3	1.9	2.8	2.2	1.4	1.4	* 1.3	.6
2,400-2,999.....	4.2	3.3	4.0	5.4	.6	.5	* 1.3	.6
3,000 or more.....	5.1	3.6	6.6	5.2	1.0	.9	* 1.3	1.2
Median.....	\$396	\$300	\$420	\$400	\$278	\$260	\$250	\$500
Beneficiaries with earnings in covered employment								
Number of beneficiaries ⁵	1,544	583	557	404	334	270	55	229
Percent of all beneficiaries.....	14.2	13.4	13.7	16.5	13.2	13.6	11.6	9.1
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	13.2	13.1	12.4	13.1	16.5	16.5	* 16.4	9.6
75-149.....	10.6	13.2	7.9	10.4	13.2	12.9	* 14.5	13.1
150-299.....	16.6	17.3	13.5	19.8	21.0	19.4	* 29.1	22.7
300-599.....	25.9	25.9	26.7	24.8	33.8	33.3	* 36.4	40.2
600-899.....	8.2	8.2	7.7	8.9	6.3	7.2	* 1.8	7.0
900-1,199.....	4.1	3.6	4.5	4.5	3.6	3.9	* 1.8	2.6
1,200-1,499.....	3.7	3.6	3.2	4.5	1.5	1.8	-----	.4
1,500-1,799.....	3.3	2.9	3.8	3.2	1.5	1.8	-----	2.2
1,800-2,099.....	3.4	2.2	5.4	2.5	1.2	1.4	-----	-----
2,100-2,399.....	2.1	1.5	3.2	1.2	.6	.6	-----	.4
2,400-2,999.....	3.6	3.1	3.8	4.0	.3	.4	-----	.9
3,000 or more.....	5.8	4.3	7.8	3.2	.6	.7	-----	-----
Median.....	\$412	\$346	\$480	\$380	\$296	\$500	\$240	\$312
Beneficiaries with earnings in noncovered employment								
Number of beneficiaries ⁵	1,232	373	454	405	210	187	23	108
Percent of all beneficiaries.....	11.3	8.6	11.2	16.6	8.3	9.1	4.9	4.3
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	19.9	26.5	18.5	15.3	31.9	32.1	* 30.4	24.1
75-149.....	14.0	14.5	13.9	13.6	15.7	17.1	* 4.3	13.0
150-299.....	16.9	17.2	17.4	16.0	17.1	18.2	* 8.7	24.1
300-599.....	15.9	16.4	16.3	15.1	12.9	13.9	* 4.3	13.9
600-899.....	7.1	5.1	7.9	8.1	7.6	5.3	* 26.1	5.6
900-1,199.....	4.5	3.5	6.2	3.5	2.9	3.2	-----	4.6
1,200-1,499.....	3.4	3.8	2.0	4.7	1.9	1.1	* 8.7	3.7
1,500-1,799.....	2.9	1.6	3.3	3.7	3.8	3.7	* 4.3	2.8
1,800-2,099.....	4.1	4.0	4.0	4.2	1.4	1.6	-----	3.7
2,100-2,399.....	2.4	2.1	2.2	3.0	2.4	2.1	* 4.3	.9
2,400-2,999.....	4.6	3.2	3.9	6.7	1.0	.5	* 4.3	-----
3,000 or more.....	4.3	2.1	4.4	6.2	1.4	1.1	* 4.3	3.7
Median.....	\$294	\$200	\$300	\$325	\$171	\$160	\$600	\$168

¹ Percentage distribution computed on small base and therefore subject to large sampling variation.

² Includes only beneficiaries with no benefit suspensions during the survey year.

³ Represents covered and noncovered wages and salaries of \$1 or more and income from roomers and boarders and other self-employment. Earnings in covered employment represent all earnings in employment that was covered at any time during the survey year, including earnings of less than \$400 in self-

employment that was covered only when net earnings were \$400 or more.

⁴ Husband not entitled on wife's wage record but may be on his own.

⁵ Includes 13 men and 1 widow who reported minus or break-even earnings.

⁶ The number of beneficiaries with earnings may be less than the sum of the number with earnings in covered and noncovered employment, since some beneficiaries reported both types of earnings.

they were not required to report until they filed their regular income tax returns in March 1952. Any benefit suspension resulting from self-employment income in excess of the exempt amount would not occur until some time after that date.

With her employment earnings, Mrs. H's total money income in 1951 was \$1,788. Earnings consisted of \$18 a week, which she estimated she had received during a 6 months' period from giving private lessons in drawing and painting, and \$30 a month gross rent she had received throughout the entire year for a room in her home. Without her earnings of \$828 Mrs. H would have had a retirement income of \$960—\$20 a month old-age benefits and a pension of \$60 a month from the Veterans Administration as compensation for the death of her son in World War II. While Mrs. H's principal employment during her working life had been as a portrait painter, she had done enough office work in 1945 and earlier to qualify in 1950 for minimum old-age benefits. She was 65 years old, and only 6 quarters of coverage were required. Her home was in a large eastern city, where she lived alone (except for the roomer) in a house for which she said she had a standing offer of \$17,000. The house was mortgaged for \$7,500, and she had no other assets or life insurance. Mrs. H would have been better off without her benefits than many beneficiaries. If the net income she reported from self-employment for the calendar year 1951 exceeded \$600, her benefits in 1952 would have to be suspended for the appropriate number of months.

Supplementary income.—The kind and amount of help beneficiaries received from their children and other relatives could be measured only in the broadest economic terms. No one can evaluate the interrelationships of services rendered by the different members of joint households. Contributions from relatives outside the household, however, were counted as money income to the extent that they took the form of cash gifts or the payment of bills whose amounts were known. Free housing, meals, clothing, and other gifts in kind were considered as noncash income.

Table 7.—Percentage distribution of beneficiary groups¹ by money income from public assistance² during survey year

Public assistance income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ³	
All beneficiary groups								
Number of groups.	10, 864	4, 358	4, 059	2, 447	2, 531	2, 058	473	2, 528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No public assistance.	82.4	76.6	86.2	86.6	80.3	79.0	86.0	87.2
Public assistance.....	17.6	23.4	13.8	13.4	19.7	21.0	14.0	12.8
Less than \$75.....	.6	1.1	.3	.3	.6	.7	.2	.6
75-149.....	1.4	2.4	.6	.9	1.2	1.3	.6	1.0
150-299.....	3.2	5.0	2.1	1.6	3.5	3.8	2.1	2.7
300-599.....	6.9	10.4	4.1	5.5	8.1	9.3	3.0	5.5
600-899.....	3.8	3.8	3.5	4.3	4.5	4.7	4.0	2.2
900-1,199.....	1.1	.7	1.8	.8	1.5	1.3	2.3	.6
1,200-1,499.....	.3	.1	.7	.7	.1	-----	.4	.1
1,500-1,799.....	.2	(4)	.5	-----	.1	-----	.6	-----
1,800-2,099.....	.1	-----	.1	-----	.1	-----	.6	-----
Beneficiary groups with public assistance income								
Number of groups.	1, 908	1, 020	559	329	499	433	.66	323
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	3.5	4.6	2.1	2.4	3.0	3.2	* 1.5	4.3
75-149.....	7.7	10.1	4.1	6.4	6.0	6.2	* 4.5	8.0
150-299.....	18.1	21.5	15.6	12.2	17.8	18.2	* 15.2	21.4
300-599.....	39.5	44.2	30.1	41.0	41.1	44.1	* 21.2	43.3
600-899.....	21.8	16.2	25.8	32.2	23.0	22.2	* 28.8	17.3
900-1,199.....	6.3	2.9	12.7	5.8	7.4	6.0	* 16.7	5.0
1,200-1,499.....	1.7	.4	5.0	-----	.4	-----	* 3.0	.6
1,500-1,799.....	1.1	.1	3.6	-----	.6	-----	* 4.5	-----
1,800-2,099.....	.3	-----	1.1	-----	.6	-----	* 4.5	-----
Median.....	\$467	\$374	\$576	\$506	\$469	\$438	\$626	\$402

* Percentage distribution computed on small base and therefore subject to large sampling variation.

¹ Includes only beneficiaries with no benefit suspensions during the survey year.

² Represents money income from old-age assistance, aid to the blind, aid to the permanently and totally disabled, aid to dependent children, general

assistance, other State and local programs based on need such as those for veterans, and special flood or disaster relief grants by Federal, State, and local public agencies.

³ Husband not entitled on wife's wage record but may be on his own.

⁴ Less than one-tenth of 1 percent.

A number of beneficiaries received gifts of cash or receipted bills from relatives with whom they did not share a home. These contributions consisted of single payments such as might be required for taxes on an owned home, an urgent medical bill, or some other nonrecurring emergency; or they were regular payments to help out in a continuing situation that the beneficiary could not handle alone.

Mr. I lived with his daughter, son-in-law, and 6-year-old grandson in a rural area outside a large eastern city. He received room and board free in order that he might pay off his medical bills. His other needs were met out of any income he had left. At the end of 1951 Mr. I was 81 years old. Starting the year with a debt of \$445 for hospital and physician services, he owed only \$95 at the end of the year. He had accomplished this

debt reduction on a money income of \$311 from old-age benefits and \$100 from earnings, plus \$100 that a son had paid directly to the hospital. His health was reasonably good, and he had worked occasionally during the year trimming hedges, cutting grass, and so forth. Since 1947, when he lost his job as a factory laborer, Mr. I had not tried to get regular employment because, he said, no one would hire him on account of his age. He had no assets of any kind and only \$200 worth of life insurance.

Mr. and Mrs. J shared their \$13-a-month, four-room apartment in a large West Coast city with an invalid son and three young grandchildren. Support for these six persons was provided by the couple's old-age and wife's benefits of \$86 a month, regular contributions by another son of \$5 a week, interest of \$8 for the year on a bank account, and the earnings

of the 17-year-old grandson. Mr. J was aged 79, and Mrs. J was 6 years younger at the end of 1951. He had been a longshoreman who, at the age of 67 in 1940, became one of the first beneficiaries of the old-age and survivors insurance program. He was employed again at his trade during the war and worked until September 1948. In 1951 he had tried to get lighter work of some kind but with no luck; the invalid son earned nothing; the 17-year-old boy was out of a job at the end of the year and looking for another. Two granddaughters aged 13 and 15 attended school. Current income did not take care of the needs of this six-person family, and Mr. and Mrs. J had to draw on their assets. At the beginning of 1951, they had \$800 in the bank; at the end, \$90—all the cash assets they had left in the world. Apart from \$200 used to purchase a cemetery lot in which to bury their son's wife who had died during the year, the funds were used for clothing the son's family and for ordinary living expenses and medical care.

Public assistance came to the rescue of other beneficiaries with low retirement incomes who had no assets to use and who were too incapacitated to work or could not get jobs, or whose relatives could not take care of them. Approximately 1 in 4 or 5 nonmarried old-age beneficiaries and 1 in 7 or 8 of the couples and aged widows had some public assistance income during the year (table 7). Most of this aid was old-age assistance, but in a few cases payments were received in one of the other categories—aid to the blind, aid to dependent children, aid to the permanently and totally disabled, or general assistance. Among the couples, one or both spouses may have been recipients. Not all the beneficiary recipients were on the public assistance rolls all 12 months of the year, since persons were dropped from and added to the rolls for a variety of reasons.⁶ Accordingly, the percentage

⁶ Local public welfare agencies reviewed the cases of assistance recipients in 1950 and 1951 to determine whether or not they should continue to receive help in view of the changes in insurance benefits provided by the 1950 amendments. See the *Bulletin*, September 1951, pp. 3-6, and March 1952, pp. 22-24.

of beneficiary groups who had income from public assistance during the year does not measure the percentage of individual beneficiaries who received assistance in a given category in a given month,⁷ and the amount of assistance received during the year does not necessarily represent 12 months' payments.

From 2 in 10 to nearly 3 in 10 of the nonmarried old-age and aged-widow beneficiaries with public assistance incomes in 1951 had \$600 or more from this source. The proportion of couples with entitled wife who received \$900 or more was almost four times as large as the proportion of couples with nonentitled wife; in the first groups the wife as well as the man was eligible for public assistance on the basis of age, while in the second, only the man had reached age 65, and only a few of the younger wives received general assistance. The largest public assistance incomes represent payments in a few States where the levels of assistance are comparatively high, or they are payments for medical and institutional care.

Old-age and wife's benefits and old-age assistance payments constituted Mr. and Mrs. K's entire income in 1951. The amount varied somewhat from month to month, but in December it was \$60.20. The couple received their first insurance benefits—\$39.20 a month—in November 1950, retroactive to September, on the basis of Mr. K's employment that had terminated in 1946. Although he was 66 years old when he lost his job as a building laborer, he did not have enough quarters of coverage in the old-age and survivors insurance program to qualify for benefits until the required number was reduced in 1950. Before their entitlement Mr. and Mrs. K had been getting old-age assistance of \$48.50 a month. After they began to receive their insurance benefits, their assistance payments

⁷ An analysis of the situation of each beneficiary with no benefit suspension in the last month of the survey year (including the husbands of women old-age beneficiaries who were entitled to old-age benefits on their own wage records) indicates that about 14 percent of the old-age beneficiaries, entitled spouses, and aged widows also received old-age assistance in that month.

were reduced to \$21. The couple lived in a small southern town in a three-room house, renting for \$10 a month, and shared their home with a son who paid \$40 a month for room and board. The son had also bought his parents about \$40 worth of clothing during 1951 and paid his father's doctor bill of \$30. The couple had a vegetable garden, and they used some of the produce fresh, and some they canned. They had no assets of any kind and no life insurance.

Mr. L's only money income in 1951, other than his old-age benefits of \$57.20 a month, was his public assistance payments of \$18.50, which gave him a total of \$908 for the year. Mr. L was 76 years old and in good health. A stiff leg resulting from an accident in 1949 made employment at his trade as a paperhanger impossible thereafter. He had no assets and no insurance. He lived in a large eastern city where he had a furnished room, for which he paid \$5 a week; since he had no cooking facilities, he ate most of his meals in a cheap restaurant nearby. In order to stretch his income, Mr. L occasionally bought bread and meat and made sandwiches, thereby saving money to pay for his restaurant meals. His only "square" meals, he said, were those furnished by a married daughter at whose home he customarily spent a couple of days a month.

Summary

The foregoing analysis of the amounts and sources of the incomes of old-age and survivors insurance beneficiaries, as revealed in the 1951 national survey, and the stories about some of them that translate the figures into real men and women show the variety of their situations and suggest the difficulties life would have for many of them if it were not for their benefits. The pattern of living that individual beneficiaries would follow without their benefits is not known, but obviously most of them have little in the way of additional financial resources and their capacity and opportunities for employment are limited. Paying for the necessities of day-to-day living requires most of their income; there is slight margin

(Continued on page 35)

Table 15.—Aid to dependent children: Recipients and payments to recipients, by State, March 1953¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		February 1953 in—		March 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total ³	574, 397	2, 016, 680	1, 516, 662	\$47, 295, 081	\$82. 34	\$23. 45	+0. 3	+0. 4	-3. 7	+4. 0
Alabama.....	18, 335	66, 749	51, 982	723, 715	39. 47	10. 84	+1	+9	(4)	+12. 5
Alaska.....	856	2, 810	2, 046	68, 353	79. 85	24. 32	+2. 3	+4. 3	+16. 1	+27. 3
Arizona.....	3, 660	13, 991	10, 544	311, 232	85. 04	22. 25	+2	+5	+3. 9	+21. 1
Arkansas.....	13, 041	49, 157	37, 644	722, 038	55. 37	14. 69	+4	+4	-1. 9	+37. 1
California.....	52, 065	166, 090	126, 654	6, 193, 086	118. 95	37. 29	+9	+4	-6. 1	-3. 4
Colorado.....	5, 147	19, 096	14, 494	538, 518	104. 63	28. 20	+1. 1	+1. 4	-1. 2	+5. 6
Connecticut.....	4, 140	13, 657	10, 049	472, 508	114. 13	34. 60	-4	-1. 9	-13. 4	-8. 2
Delaware.....	738	2, 885	2, 222	64, 570	87. 22	22. 31	-7	+5	+2. 8	+10. 5
District of Columbia.....	1, 953	8, 049	6, 279	212, 271	108. 69	26. 37	+2. 4	+2. 8	-2. 9	+7. 6
Florida.....	18, 452	62, 723	47, 132	879, 978	53. 11	15. 62	(4)	-2	+5. 2	+23. 1
Georgia.....	13, 298	46, 457	35, 414	960, 594	72. 24	20. 68	-8	-5	-38. 7	-11. 3
Hawaii.....	3, 193	12, 008	9, 405	274, 734	86. 04	22. 88	+1. 0	+6	-1. 8	+1. 1
Idaho.....	1, 903	6, 694	4, 927	231, 686	121. 75	34. 61	+8	+1. 1	-13. 2	-5. 9
Illinois.....	22, 491	82, 192	61, 285	2, 597, 286	115. 48	31. 60	-4	(4)	-2. 0	+2. 9
Indiana.....	7, 812	26, 847	19, 947	605, 481	77. 51	22. 55	-7	-1	-8. 3	+5. 7
Iowa.....	5, 760	20, 376	15, 163	681, 589	118. 33	33. 45	+1. 2	+1. 6	+7. 3	+26. 3
Kansas.....	3, 948	14, 155	10, 819	391, 019	99. 04	27. 62	+1. 1	+7	-8. 7	-1. 9
Kentucky.....	20, 008	71, 534	53, 172	1, 285, 479	64. 25	17. 97	+3	+4	-1. 9	+50. 8
Louisiana.....	20, 918	77, 883	58, 402	1, 325, 838	63. 38	17. 02	-8	-8	-5. 6	-6. 1
Maine.....	4, 285	15, 031	10, 873	353, 127	82. 41	23. 49	+1. 3	+1. 2	-4. 3	+7. 7
Maryland.....	5, 424	21, 237	16, 301	505, 961	93. 28	23. 82	+1. 3	+1. 5	+6. 5	+14. 3
Massachusetts.....	12, 569	41, 453	30, 636	1, 443, 387	114. 84	34. 82	+4	+1	-4. 7	-5. 5
Michigan.....	23, 141	75, 452	53, 873	2, 324, 386	100. 44	30. 81	-2. 4	-2. 0	-7. 7	-4. 8
Minnesota.....	7, 310	24, 813	18, 978	741, 602	101. 45	29. 89	+5	+1. 3	-6. 7	-5. 0
Mississippi.....	11, 009	41, 481	32, 073	302, 661	27. 49	7. 30	+2. 3	+2. 9	+5. 8	+10. 8
Missouri.....	20, 903	70, 947	52, 431	1, 258, 637	60. 21	17. 74	+5	+3	-6. 5	+7. 9
Montana.....	2, 282	8, 045	5, 977	233, 724	102. 42	29. 05	+5	+1	-4. 6	+12. 7
Nebraska.....	2, 517	8, 691	6, 429	232, 321	92. 30	26. 73	-5	-1	-11. 2	-8. 3
Nevada.....	24	86	62	938	(7)	(7)	(7)	(7)	(7)	(7)
New Hampshire.....	1, 321	4, 663	3, 442	148, 642	112. 52	31. 88	+1. 0	+8	-7. 8	-6
New Jersey.....	4, 988	16, 899	12, 837	541, 851	108. 63	32. 06	+1. 0	+5	-3. 7	+3. 3
New Mexico.....	5, 237	18, 791	14, 379	353, 916	67. 58	18. 83	+2. 1	+2. 2	-2. 2	+7. 1
New York.....	47, 257	164, 264	118, 720	5, 572, 041	117. 91	33. 92	-6	-3	-11. 1	-7. 1
North Carolina.....	17, 548	64, 978	49, 528	994, 219	56. 66	15. 30	+2. 0	+2. 3	+2. 4	+22. 6
North Dakota.....	1, 550	5, 558	4, 233	165, 616	106. 85	29. 80	+3	-2. 2	-7. 4	+2. 3
Ohio.....	12, 864	7, 803	36, 116	1, 052, 466	81. 81	22. 02	+4	+7	-4. 8	+7. 1
Oklahoma.....	17, 684	59, 275	45, 185	1, 660, 284	93. 89	28. 01	+2	+2	-12. 5	+16. 4
Oregon.....	3, 221	11, 131	8, 380	383, 371	119. 02	34. 44	+6	+1. 5	6. 9	+5. 3
Pennsylvania.....	26, 921	100, 528	75, 857	2, 610, 880	97. 32	26. 06	-1. 2	-2. 4	-16. 8	-8. 0
Puerto Rico.....	32, 080	100, 189	76, 815	305, 730	9. 53	3. 05	+1	-1. 1	+56. 6	+63. 8
Rhode Island.....	3, 201	10, 746	7, 811	328, 458	102. 61	30. 57	+3	(4)	-4. 8	+1. 5
South Carolina.....	6, 601	25, 053	19, 480	297, 673	45. 10	11. 88	+1. 2	+1. 4	(8)	-5. 2
South Dakota.....	2, 676	8, 850	6, 695	216, 185	80. 79	24. 43	+4	+9	+2. 2	+15. 8
Tennessee.....	20, 080	72, 973	54, 877	993, 642	49. 48	13. 62	+6	+8	-2. 7	+1
Texas.....	16, 885	65, 815	49, 173	1, 112, 407	65. 88	16. 90	+2. 0	+1. 9	+3. 8	+37. 9
Utah.....	2, 884	10, 075	7, 443	325, 516	112. 87	32. 31	+2. 2	+2. 3	-2. 4	+7
Vermont.....	1, 022	3, 570	2, 722	74, 681	73. 07	20. 92	+8	+2. 0	-4	+35. 5
Virgin Islands.....	222	719	616	3, 788	17. 06	5. 27	-2. 6	-2. 9	-1. 3	+6. 5
Virginia.....	7, 473	28, 402	21, 729	473, 989	63. 43	16. 69	+9	+1. 6	-4. 0	+16. 4
Washington.....	8, 892	29, 918	21, 915	1, 106, 740	124. 46	36. 99	+3. 0	+3. 0	-3. 7	+16. 8
West Virginia.....	17, 959	66, 281	51, 629	1, 488, 721	82. 90	22. 46	+2. 9	+2. 7	+6. 5	+46. 6
Wisconsin.....	8, 131	27, 737	20, 460	981, 958	120. 77	35. 40	+8	+1. 5	-4. 6	+5
Wyoming.....	618	1, 873	1, 407	56, 788	109. 63	30. 32	-2	+1. 1	-6. 8	+6

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Includes program administered without Federal participation in Nevada.

⁴ Decrease of less than 0.05 percent.

⁵ Excludes cost of medical care, for which payments are made to recipient quarterly.

⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$100,858 from general assistance funds were made to 3,605 families in Missouri, and \$92,344 to 2,708 families in Ohio.

⁷ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁸ Increase of less than 0.05 percent.

OASI BENEFICIARIES

(Continued from page 18)

for the health care that becomes an increasing problem with the passing years. Relatives are an asset for

many old persons, but they can be a liability too; retiring does not automatically wipe out family obligations and responsibilities. As long as there is a chance to work or to man-

age on retirement income, the old men and women do not ask for help, and they accept it only when there seems to be no other way out of an impossible situation.