

quarter. The difference between these figures results from the fact that wages in excess of \$3,000 paid by an employer to an employee in covered employment in any year are not taxable. Some workers in covered employment in the third quarter had already been paid wages totaling \$3,000 by their employers in the first 2 quarters of the year. The number of workers with taxable wages and the number of workers in covered industries in the third quarter were 2.5 and 3.7 percent larger, respectively, than in 1947. For the year 1948 as a whole, covered employment is estimated at 50 million, 1.6 percent above the 1947 figure.

Both average taxable wages and average wages in covered industries in the third quarter of 1948, estimated at \$520 and \$599, respectively, were 6.6 percent higher than in the corresponding quarter of 1947. As compared with the second quarter of 1948, however, average wages in covered industries declined 1.2 percent. This decline was a resumption, after a 2-year interruption, of the usual seasonal pattern reflecting the entrance of young workers into the labor market either temporarily during the summer vacation or permanently

when they finish school. Average taxable wages dropped 7.8 percent during the quarter as a result of the operation of the \$3,000 limitation on taxable wages. During 1948, average wages in covered industries reached \$2,040, an increase of 8.4 percent over the 1947 average.

Almost 2.8 million employers reported the payment of taxable wages during the third quarter of 1948, 5.0 percent more than in the third quarter of 1947 and 1.9 percent more than in the second quarter of 1948.

Civil-Service Refunds

More than \$70 million in contributions was refunded during 1948 to some 270,000 employees who left the Federal civil service. In 1947, 683,000 former Federal employees received \$155.9 million in refunds.

The average amount refunded increased only slightly during the year. The average refund was \$258 for the first 6 months and \$264 for the second half of the year, as compared with \$204 and \$263 for the same periods of 1947. Some of the year's increase in the average may be attributed to the fact that Federal employees leaving the service may now withdraw

their contributions if they have had less than 10 years of service; before July 1947, contributions could be withdrawn only if the employees had less than 5 years of service with the Federal Government.

Number and amount¹ of civil-service refunds, by specified period, 1940-48¹

Period	Refunds	
	Number	Amount
[In thousands]		
Calendar year:		
1940.....	17.8	\$3,227
1941.....	32.4	4,616
1942.....	67.3	6,357
1943.....	204.3	10,809
1944.....	704.2	42,156
1945 ²	858.1	80,992
1946 ³	1,599.5	238,594
1947.....	683.0	155,892
January-June.....	398.3	81,130
July-December.....	284.7	74,762
1948.....	271.2	70,664
January-June.....	148.7	38,370
July-December.....	122.4	32,294
July.....	21.2	5,578
August.....	26.5	7,179
September.....	14.9	3,944
October.....	20.4	5,266
November.....	19.6	5,114
December.....	19.9	5,214

¹ Refunds principally from civil-service retirement and disability fund but also from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission.

² Excludes War Department refunds for July-December; see footnote 3.

³ Includes \$13,926,000 refunded during the fiscal year ended June 30, 1946, to 183,500 civilian employees of the War Department.

Source: Civil Service Commission.

Recent Publications in the Field of Social Security*

Social Security Administration

BUREAU OF EMPLOYMENT SECURITY. *Comparison of State Unemployment Insurance Laws as of October 1948*. Washington: U. S. Govt. Print. Off., 1948. 91 pp. 25 cents.

BUREAU OF EMPLOYMENT SECURITY. *Hire the Handicapped, It's Good Business for the Employer, for the Worker, for the Community—A*

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Program Guide for the Use of Staff Members and Committee Chairmen in Planning State and Local Programs. Prepared by the Bureau of Employment Security, United States Employment Service, in cooperation with the Federal Interagency Committee on Employment of the Physically Handicapped and the President's Committee on National Employ the Physically Handicapped Week. Washington: U. S. Govt. Print. Off., 1948. 24 pp.

Discusses the findings of a 2-year study of the actual work records of workers with at least a 50-percent physical disability and those of unimpaired workers in 109 plants.

General

AMERICAN ECONOMIC ASSOCIATION. *A Survey of Contemporary Economics*. Edited by Howard S. Ellis. Phila-

delphia: The Blakiston Co., 1948. 490 pp. \$4.75.

Traces the significant developments in economics during the past 15 years. Includes *Employment Theory and Business Cycles*, by William Fellner; *Federal Budgeting and Fiscal Policy*, by Arthur Smith; *Economics of Labor*, by Lloyd G. Reynolds; and *Development and Use of National Income Data*, by Carl S. Shoup.

ARGENTINA. INSTITUTO NACIONAL DE PREVISIÓN SOCIAL. CÁMARA GREMIAL. *Pensamiento y Acción de la Cámara Gremial Durante el Período 1945-1946*. Buenos Aires: Secretaria de Trabajo y Previsión, 1948. 140 pp.

Summarizes the first 2 years of operation of the Occupational Chamber of the Argentine National Social Insurance Institute—the advisory body composed of the employer and employee representatives who constitute the board of directors of the various social security programs.

BLAKEY, LOIS. "Family Case Work." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 9, Sept. 1948, pp. 87-95. \$1.