

group are policemen and firemen, who were covered under the special provisions permitting States to obtain coverage for policemen and firemen who are members of a retirement system.

Of the approximately 800,000 employees who were brought under coverage during the last 6 months of 1957, it is estimated—very roughly—that 325,000 were in the State of New York, 180,000 in Pennsylvania, 45,000 in the State of Washington, 42,000 in Florida, 27,000 in Wisconsin, and 25,000 in Minnesota.

Old-Age Benefits in Current-Payment Status, by State, December 31, 1957*

Old-age insurance benefits under the Social Security Act were being paid on December 31, 1957, to 6.2 million persons—about 1.1 million more than in December 1956. The average monthly benefit at the end of 1957 is shown in the accompanying table, which also gives the percentage distribution of the number of beneficiaries according to the size of their benefit. The data are classified by the beneficiaries' State of residence at the close of the year.

In December 1957 the average old-age benefit amounted to \$64.58, which was \$1.49 higher than the average in December 1956. The higher average resulted partly from the greater proportion of benefits computed on the basis of earnings after 1950; the proportion increased from about 50 percent in December 1956 to 58 percent in December 1957. A second factor increasing the average payment was the rise in the proportion of beneficiaries whose benefits were computed under the provision that permits up to 5 years of lowest earnings to be excluded in calculating the average monthly wage. This proportion was about 35 percent at the end of 1956 and had increased to 50 percent by the end of 1957. The average old-age benefit amount went up each month of the year, from

* Prepared in the Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

\$63.09 in December 1956 to \$64.58 in December 1957.

One-fifth of all old-age beneficiaries were receiving monthly benefits of \$90.00–\$108.50; about 235,000 of them were receiving the maximum

benefit of \$108.50. Almost two-fifths (38 percent) were receiving benefits in the \$60.00–\$89.90 range, almost three-tenths were receiving benefits of \$30.10–\$59.90, and about one-seventh were receiving \$30.00 or less. Actuar-

Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit,¹ by State, December 31, 1957

[Percentage distribution based on sampling ratios that vary inversely with the number of beneficiaries in the State]

State ² (ranked by size of average benefit)	Average old-age benefit ³	Number of old-age benefici- aries ³	Percent of old-age beneficiaries receiving—								
			Total	\$24.00- 29.90	\$30.00	\$30.10- 44.90	\$45.00- 59.90	\$60.00- 74.90	\$75.00- 89.90	\$90.00- 108.40	\$108.50
Total.....	\$64.58	6,197,532	100.0	1.3	13.0	12.1	16.5	21.8	15.2	16.3	3.8
Connecticut.....	71.78	102,904	100.0	.9	6.8	8.2	13.8	22.6	20.4	22.7	4.6
Michigan.....	71.08	257,149	100.0	1.0	9.3	9.7	14.5	18.7	15.5	24.7	6.6
New Jersey.....	70.64	232,974	100.0	1.2	7.9	9.0	14.5	22.4	17.7	22.2	5.1
Ohio.....	68.31	339,672	100.0	1.0	11.0	10.2	15.4	20.8	15.3	21.1	5.2
Pennsylvania.....	68.17	444,591	100.0	1.1	9.6	10.7	15.0	23.3	17.8	18.9	3.6
Illinois.....	68.17	372,256	100.0	1.5	10.7	9.5	15.5	21.9	16.5	20.0	4.4
Massachusetts.....	67.86	245,666	100.0	.8	8.3	9.5	16.6	26.3	18.1	17.0	3.4
New York.....	67.72	692,564	100.0	1.0	9.6	10.1	15.3	23.3	18.6	17.5	4.6
Rhode Island.....	66.61	42,641	100.0	1.4	7.3	10.1	17.4	27.2	19.4	14.9	2.3
Florida.....	66.26	195,441	100.0	1.5	12.5	11.4	15.7	19.8	16.6	18.5	4.0
Washington.....	65.86	116,365	100.0	1.2	12.2	10.7	17.8	20.6	14.5	18.2	4.8
Utah.....	65.65	21,367	100.0	.9	12.3	10.1	15.9	20.7	16.4	18.7	5.0
Delaware.....	65.11	14,550	100.0	1.3	11.3	11.5	16.4	24.9	15.3	15.4	3.9
California.....	65.07	518,568	100.0	1.0	11.6	12.6	18.1	21.0	14.5	16.8	4.4
Indiana.....	65.00	153,624	100.0	1.1	13.1	12.3	15.6	20.6	15.3	18.2	3.8
Wisconsin.....	64.89	162,401	100.0	1.3	13.3	11.9	16.7	20.3	14.4	18.0	4.1
Nevada.....	64.89	6,676	100.0	.8	12.9	13.4	21.7	18.4	12.6	16.7	3.5
Oregon.....	64.74	83,259	100.0	.8	12.5	11.5	19.2	20.8	14.7	16.7	3.8
Montana.....	64.62	25,048	100.0	.6	13.9	10.8	16.5	23.5	13.8	15.6	5.3
Arizona.....	64.60	28,295	100.0	1.7	15.7	11.1	16.0	18.9	16.2	16.6	3.8
Alaska.....	63.79	2,535	100.0	1.3	13.8	12.7	17.8	21.1	12.5	17.8	3.0
Maryland.....	63.18	80,816	100.0	1.9	13.7	12.2	16.6	23.5	14.7	14.2	3.2
Minnesota.....	63.17	129,582	100.0	1.4	14.8	12.2	16.9	21.7	14.3	15.4	3.3
New Hampshire.....	63.13	31,343	100.0	.7	13.1	14.0	18.1	26.2	13.0	12.9	2.0
Colorado.....	63.08	51,798	100.0	1.5	15.1	13.4	17.0	21.3	14.2	14.4	3.1
Wyoming.....	62.82	9,547	100.0	1.1	13.1	12.5	16.5	24.1	15.7	14.2	2.8
Dist. of Col.....	62.80	23,110	100.0	1.1	12.4	13.8	19.9	23.1	15.0	12.3	2.4
Missouri.....	62.45	177,222	100.0	1.1	14.0	14.3	16.7	22.6	14.3	13.8	3.2
West Virginia.....	62.42	64,875	100.0	1.5	15.9	13.1	16.3	23.8	14.6	12.4	2.4
Iowa.....	62.13	117,732	100.0	1.4	15.3	12.7	16.5	22.5	14.4	14.5	2.7
North Dakota.....	61.74	19,101	100.0	1.6	16.9	13.9	16.8	21.6	13.7	10.2	5.3
Idaho.....	61.51	23,182	100.0	1.4	15.5	13.9	17.9	21.7	14.1	12.7	2.8
Hawaii.....	61.17	12,367	100.0	2.2	17.0	12.9	18.1	21.4	18.0	8.8	1.6
South Dakota.....	61.16	25,495	100.0	.8	15.4	13.6	15.2	24.0	15.8	12.0	3.2
Nebraska.....	61.15	57,530	100.0	.9	14.4	14.5	17.2	24.3	13.6	12.4	2.7
Vermont.....	60.76	18,013	100.0	1.1	13.3	15.2	18.3	29.7	13.6	9.9	1.9
Kansas.....	60.67	84,998	100.0	1.4	15.3	15.4	17.8	21.2	14.0	12.3	2.6
Maine.....	60.16	48,751	100.0	1.4	16.3	14.5	18.5	23.1	14.2	10.1	1.9
Oklahoma.....	58.85	70,224	100.0	2.1	17.5	14.8	17.9	22.2	12.0	10.9	2.6
New Mexico.....	58.38	14,338	100.0	2.2	19.7	16.5	16.6	20.0	10.2	12.0	2.8
Texas.....	58.09	210,266	100.0	2.5	18.4	15.0	18.4	20.7	11.5	10.8	2.7
Virginia.....	57.69	95,874	100.0	1.7	19.0	16.1	17.9	21.0	12.8	9.5	2.0
Kentucky.....	57.27	99,250	100.0	1.6	18.9	16.5	18.1	22.4	11.0	9.6	1.9
Louisiana.....	57.25	58,775	100.0	2.2	20.4	14.8	17.6	21.5	10.2	10.3	3.0
South Carolina.....	55.42	55,628	100.0	2.8	21.0	16.4	18.5	19.3	12.0	8.2	1.8
Alabama.....	55.34	76,780	100.0	2.0	22.3	16.2	18.2	20.1	10.2	8.9	2.1
North Carolina.....	55.20	100,433	100.0	2.2	19.0	17.2	19.2	22.7	10.9	7.2	1.6
Georgia.....	55.00	82,214	100.0	3.1	20.4	17.2	17.9	20.5	10.9	8.2	1.8
Tennessee.....	53.95	94,778	100.0	2.3	22.3	18.1	18.8	19.9	9.3	7.6	1.7
Arkansas.....	52.84	59,708	100.0	2.0	24.5	17.6	18.1	20.1	9.0	7.2	1.5
Mississippi.....	49.67	54,668	100.0	2.9	28.6	20.9	17.3	18.0	6.2	4.8	1.3
Virgin Islands.....	46.72	351	100.0	2.6	29.5	29.1	12.5	15.7	4.6	5.4	.6
Puerto Rico.....	41.98	29,574	100.0	2.1	38.3	27.8	13.0	12.0	3.6	2.4	.8
Foreign.....	66.82	39,296	100.0	.4	8.9	9.5	16.2	30.7	17.4	14.6	2.3

¹ For persons receiving both an old-age benefit and a widow's, widower's, or parent's secondary benefit or a wife's or husband's secondary benefit that was awarded, reinstated, or adjusted after Sept. 13, 1956, the amount of the reduced secondary benefit is combined with the amount of the old-age benefit. Actuarially reduced benefits payable to women aged 62-64 at entitlement may be represented in all the

amount-of-benefit intervals except that for \$168.50 and account for all the cases in the \$24.00–\$29.90 interval.

² Beneficiary's State of residence.
³ Except for beneficiaries living outside the continental United States, State distribution based on 50-percent sample tabulations.

ially reduced benefits payable to women aged 62-64 at entitlement may be present in all the amount-of-benefit intervals except the one for \$108.50, and they account for all benefits of \$24.00-\$29.90.

Benefits of exactly \$30.00, going generally to persons entitled to the statutory minimum, were being paid to about 805,000 old-age beneficiaries—33,000 more than at the end of 1956. As a proportion of all old-age beneficiaries, however, the number of persons receiving a \$30.00 benefit declined from 15.1 percent at the end of 1956 to 13.0 percent in December 1957. The proportion of old-age beneficiaries receiving a monthly benefit of \$108.50, the maximum amount payable, increased from 1.2 percent in December 1956 to 3.8 percent at the end of 1957.

In December 1957, as in past years, old-age beneficiaries living in Connecticut were receiving the highest monthly benefits — an average of \$71.78—and those in Mississippi were receiving the lowest, \$49.67. The ranking of the States by size of average old-age benefit remained about the same. The four States with highest average benefits and the four States with lowest average benefits were the same in December 1957 as in December 1956. The other States, in general, also retained the same relative positions in the ranking. Many of the farm States in the Midwest, however, showed increases in the number of old-age beneficiaries and in the average benefit amount substantially greater than those for the Nation. The difference reflects the large number of self-employed farm operators who became entitled to benefits in 1957 for the first time.

Monthly benefits ranging in amount from \$75.00 to \$108.50 were being paid at the end of 1957 to almost 48 percent of the old-age beneficiaries in Connecticut but to only 12 percent of the beneficiaries in Mississippi. Only 16 percent of the old-age beneficiaries in Connecticut but 52 percent of those in Mississippi were receiving benefits of \$24.00-\$44.90. In Puerto Rico the average benefit was only \$41.98, and 68 percent of the old-age beneficiaries were receiving less than \$45.00.

Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. *Crippled Children's Program: A Statistical Review for 1956*, by Sadie Saffian. (Children's Bureau Statistical Series No. 44.) Washington: The Bureau, 1958. 23 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. CLEARINGHOUSE FOR RESEARCH IN CHILD LIFE. *Research Relating to Children*. (Bulletin 7.) Washington: U. S. Govt. Print. Off., 1958. 147 pp. \$1. Studies in progress August 1957-February 1958.

OFFICE OF THE COMMISSIONER. DIVISION OF PROGRAM RESEARCH. *Examples of Total Monthly Retirement Income for Employees Retiring at Age 65 After 30 Years of Service Under Various Private Retirement Plans*, by Weltha Van Eenam (Research and Statistics Note No. 9—1958.) Washington: The Division, Apr. 29, 1958. 4 pp. Processed. Limited free distribution; apply to the Division of Program Research, Social Security Administration, Washington 25, D. C.

General

AMERICAN LIFE CONVENTION AND LIFE INSURANCE ASSOCIATION OF AMERICA. *Sound Policy for Social Security, A Statement by the Life Insurance Business*. Washington: Joint Office, 1958. 10 pp.

ASHER, ROBERT E.; KOTSCHNIG, WALTER M.; and others. *The United Nations and Promotion of the General Welfare*. Washington: The Brookings Institution, 1957. 1,216 pp. \$8.75.

Considers the major activities of the United Nations and analyzes its work and that of its related agencies in dealing with problems of international cooperation in economic and social affairs.

MYERS, ROBERT J. "International Trends in Social Security." *Bulletin of the International Social Security Association*, Geneva, Jan.-Feb. 1958, pp. 41-51.

* 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 25, D. C.

Describes developments in social security systems involving old-age, survivor, and disability insurance benefits.

U. S. CONGRESS. HOUSE. COMMITTEE ON GOVERNMENTAL OPERATIONS. INTERGOVERNMENTAL RELATIONS SUBCOMMITTEE. *Federal-State-Local Relations (Joint Federal-State Action Committee). Hearings, 85th Congress, 2d Session*. Washington: U. S. Govt. Print. Off., 1958. 56 pp.

Retirement and Old-Age

COHEN, WILBUR, J. "Social Aspects of Aging." *International Social Service Review*, New York, No. 3, Oct. 1957, pp. 34-51. 70 cents.

DONAHUE, WILMA; HUNTER, WOODROW W.; and others, editors. *Free Time: Challenge to Later Maturity*. Ann Arbor: University of Michigan Press, 1958. 172 pp. \$4.50.

Papers, presented at the University of Michigan's Tenth Anniversary Conference on Aging, on preparation for the leisure of later maturity, psychological aspects, and practical plans for the best use of free time.

FRAZIER, LOUDELL, and GEBHART, DOROTHY L. *The Community and Institutions for Aged*. Chicago: American Public Welfare Association, 1957. 16 pp. 50 cents.

Describes the program, developed by the Kansas State Department of Social Welfare, for stimulating community interest and helping to train volunteers to work with residents of homes for the aged.

MACK, MARGERY J. "An Evaluation of a Retirement-Planning Program." *Journal of Gerontology*, St. Louis, Vol. 13, Apr. 1958, pp. 198-202. \$2.50.

"Recent Social Security Developments in France." *Bulletin of the International Social Security Association*, Geneva, Jan.-Feb. 1958, pp. 3-18.

SHRUT, SAMUEL D. "Attitudes Toward Old Age and Death." *Mental Hygiene*, New York, Vol. 42, Apr. 1958, pp. 259-266. \$1.50.

Public Welfare

AMERICAN PUBLIC WELFARE ASSOCIATION. *Self-Evaluation Schedule for Medical Assistance Programs*. Chicago: The Association, 1957. 35 pp. \$1.

Describes the purpose of the self-evaluation schedule and tells how to use it.

BENNER, PAUL V. "The Caseworker—Backbone of Public Welfare." *Pub-*

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