

Notes and Brief Reports

Family Benefits in Current-Payment Status, June 30, 1953

The number of families receiving monthly benefits under old-age and survivors insurance increased by nearly three-fourths of a million in the year ended June 30, 1953; at the end of the fiscal year, monthly benefits were being paid to at least one person in 4 million families (table 1). Retired-worker families made up 74 percent of the total; they numbered almost 3 million—about 600,000 more than a year earlier. The number of survivor families totaled slightly more than 1 million, an increase of 125,000 for the year.

Average family benefits at the end of June 1953 showed substantial increases from the corresponding averages a year earlier because of the higher benefit rates provided by the 1952 amendments and the large number of awards of "new-start formula" benefits during the year—based on earnings after 1950 and the new benefit formula. Payments to all retired workers with no dependents receiving benefits averaged \$52.10 for men and \$40.10 for women, increases of 21 percent and 22 percent, respectively. The average for a retired worker and his aged wife was \$83.60—19 percent more than a year earlier.

Families with benefits computed under the new-start formula had considerably higher average benefits than those whose benefits were computed by use of the conversion table (table 2). For beneficiary families that consist only of the retired worker and that are receiving benefits determined under the new-start formula, the average benefits were \$70.00 for men and \$50.90 for women; for families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average was \$104.30. At the end of June 1953, all retired-worker families receiving benefits computed under the

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Table 1.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status, by family group, end of June 1953 and 1952

[In thousands, except for average benefit; data corrected to Nov. 12, 1953]

Family classification of beneficiaries	June 30, 1953			June 30, 1952			Percentage increase in average monthly amount per family, 1953 from 1952
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	
Total.....	4,009.1	5,573.6		3,278.4	4,593.8		
Retired worker families.....	2,977.5	3,887.6		2,372.3	3,109.8		
Worker only.....	2,137.7	2,137.7	\$48.20	1,691.4	1,691.4	\$40.10	20
Male.....	1,443.1	1,443.1	52.10	1,194.1	1,194.1	43.20	21
Female.....	694.6	694.6	40.10	497.3	497.3	32.80	22
Worker and wife aged 65 or over.....	781.6	1,563.2	83.60	633.5	1,267.0	70.10	19
Worker and wife under age 65 ¹6	1.2	93.50	.5	1.0	61.00	53
Worker and aged dependent husband.....	5.6	11.2	74.00	3.4	6.8	62.10	19
Worker and 1 child.....	7.8	15.6	75.30	7.5	15.0	62.00	21
Worker and 2 or more children.....	5.4	18.9	82.40	5.1	17.5	69.50	19
Worker, wife aged 65 or over, and 1 or more children.....	.9	2.9	98.10	.8	2.5	79.50	23
Worker, wife under age 65, and 1 child.....	24.4	73.2	92.80	19.5	58.5	77.40	20
Worker, wife under age 65, and 2 or more children.....	13.5	63.7	87.60	10.6	50.1	70.30	25
Survivor families.....	1,031.6	1,686.0		906.1	1,484.0		
Aged widow.....	498.1	498.1	40.80	421.1	421.1	36.00	13
Aged dependent widower.....	.6	.6	33.90	.4	.4	30.00	13
Widowed mother only.....	2.0	2.9	43.40	3.5	3.5	35.80	21
Widowed mother and 1 child.....	109.2	218.4	88.30	95.3	190.6	77.60	14
Widowed mother and 2 children.....	71.9	215.7	108.80	63.3	189.9	93.80	16
Widowed mother and 3 or more children.....	60.9	286.1	104.80	52.0	242.8	91.90	14
Divorced wife and 1 or more children.....	.2	.5	101.50	.2	.5	92.90	9
1 child only.....	160.3	160.3	41.80	152.9	152.9	36.10	16
2 children.....	64.4	128.8	71.30	57.8	115.6	61.20	17
3 children.....	22.7	68.1	86.90	20.3	60.9	78.10	11
4 or more children.....	19.5	84.0	90.90	20.2	85.2	80.70	13
1 aged dependent parent.....	19.3	19.3	42.00	17.6	17.6	36.80	14
2 aged dependent parents.....	1.6	3.2	81.40	1.5	3.0	71.50	14

¹ Benefits of children were being withheld.

Table 2.—Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status on June 30, 1953, for selected family groups, by benefit-computation method¹

[In thousands, except for average benefit; data corrected to Nov. 12, 1953]

Family classification of beneficiaries	Total			Conversion table			New-start formula		
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family
Worker only.....	2,137.7	2,137.7	\$48.20	1,762.1	1,762.1	\$45.00	375.6	375.6	\$63.10
Male.....	1,443.1	1,443.1	52.10	1,202.2	1,202.2	48.60	240.9	240.9	70.00
Female.....	694.6	694.6	40.10	559.9	559.9	37.50	134.7	134.7	50.90
Worker and wife aged 65 or over.....	781.6	1,563.2	83.60	632.6	1,265.2	78.80	149.0	298.0	104.30
Worker, wife under age 65, and 1 or more children.....	37.9	136.9	90.90	29.8	107.6	79.40	8.1	29.1	133.20

¹ Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1952 amendments to the Social

Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, October 1953¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ²	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ²	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ²	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ²	Vendor payments for medical care ²
Total, 53 States ⁴	\$50.84	\$48.45	\$2.55	\$83.52	\$81.72	\$1.92	\$55.39	\$53.80	\$1.74	\$53.00	\$47.73	\$5.92
Alabama	27.48	27.48	(⁶)	40.25	40.23	.01	27.90	27.89	.01	27.43	27.42	.01
Connecticut	79.95	67.95	12.00	129.27	115.27	14.00	95.15	80.15	15.00	(⁷)	(⁷)	(⁷)
Delaware				87.02	86.46	.66						
District of Columbia	53.69	53.41	.27	106.67	106.49	.18	55.61	55.60	.01	59.66	59.26	.40
Hawaii	39.97	35.01	4.96	89.76	84.21	5.55	45.84	41.95	3.89	53.04	47.00	6.04
Illinois	54.99	40.32	15.00	123.25	115.41	8.00	61.66	49.76	12.00	71.37	39.83	32.00
Indiana	45.29	37.87	7.83	84.52	79.29	5.37	52.05	46.03	6.17	(⁷)	(⁷)	(⁷)
Kansas	62.77	58.57	4.43	106.52	100.18	7.10	70.67	64.29	6.70	63.74	57.82	6.30
Louisiana	51.08	51.08	(⁶)	62.85	62.61	.24	48.08	47.99	.09	41.52	41.38	.14
Massachusetts	73.91	66.11	7.96	120.04	114.16	5.99				87.81	58.49	34.65
Michigan	52.48	51.96	1.28				60.57	60.30	.82	67.65	66.05	9.74
Minnesota	60.62	44.68	16.35	108.95	102.08	7.39	73.89	57.13	17.48	(⁷)	(⁷)	(⁷)
Nebraska	56.75	44.02	14.04	97.41	92.62	4.79	67.44	66.22	1.22	(⁷)	(⁷)	(⁷)
Nevada	56.84	56.06	1.31							(⁷)	(⁷)	(⁷)
New Hampshire	58.01	46.08	12.00	123.59	111.47	13.50	61.53	52.53	9.00	73.16	53.16	20.00
New Jersey				108.22	106.25	1.97						
New Mexico	46.78	44.55	2.24	73.04	71.18	1.86	44.89	42.95	1.94	39.96	37.14	2.81
New York	71.60	59.20	14.86	132.02	124.03	9.78	81.21	69.55	15.23	79.26	66.03	15.80
North Carolina	30.24	30.01	.22	58.04	57.57	.47				35.77	35.30	.47
North Dakota	56.93	54.17	2.76	106.73	104.58	2.16	55.73	53.69	2.04	63.49	61.32	2.18
Ohio	53.68	51.62	2.05	91.16	90.35	.82	54.03	51.93	2.09			
Rhode Island	55.46	50.65	6.64	109.84	102.84	7.00	70.67	65.16	7.58	71.77	63.78	12.90
Utah	59.70	59.63	.07	113.24	113.04	.19	63.95	63.91	.04	64.01	63.85	.16
Virgin Islands	11.17	11.05	.12	15.47	15.43	.04	(⁸)	(⁸)	(⁸)	11.63	11.40	.24
Wisconsin	57.90	50.78	7.16	129.72	117.88	11.93	62.88	57.46	5.42	78.79	65.21	13.63

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 10-13 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 40 States with programs in operation.

⁵ For Illinois includes premiums paid into pooled fund for medical care for October 1953 but excludes vendor payments made in October 1953 for medical services provided before the pooled fund plan began in August.

⁶ Less than 1 cent.

⁷ No program for aid to the permanently and totally disabled.

⁸ A average payment not computed on base of less than 50 recipients.

FAMILY BENEFITS

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new-start formula comprised about 18 percent of the total—double the proportion 6 months earlier; the proportion will continue to increase, since this formula is used for about 70 percent of the current old-age benefit awards.

For survivor families the average benefits ranged from \$40.80 for aged-widow families to \$108.80 for families consisting of a widowed mother and two children. The average benefit for families in which only one child was receiving benefits was \$41.80, and for families consisting of a widowed mother and one child it was \$88.30.

The distribution of all retired workers receiving benefits as of June 30, 1953, by amount of old-age benefit and by benefit-computation method is shown in table 3. The proportion of old-age beneficiaries receiving the \$25 minimum was almost 19 percent, 1 percent less than the proportion 6

months earlier. For men, the proportion receiving the minimum was about 14 percent, and for women it was 33 percent. Only 3 percent of the

old-age benefits computed under the new-start formula were at the \$25 minimum, while 21 percent were at the \$85 maximum.

Table 3.—Estimated percentage distribution of old-age benefits in current-payment status on June 30, 1953, by benefit-computation method,¹ amount of monthly benefit, and sex of beneficiary

[Numbers in thousands; average benefits shown to the nearest 10 cents; data corrected to Nov. 12, 1953]

Old-age benefit amount	Total			Male			Female		
	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula
Total number	2,977.5	2,440.2	537.3	2,277.3	1,877.1	400.2	700.2	563.1	137.1
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$25.00	18.7	22.1	3.1	14.2	16.9	1.3	33.4	39.5	8.4
25.10-34.90	8.8	9.0	8.1	7.1	7.7	4.6	14.2	13.1	18.4
35.00-44.90	11.4	12.8	5.3	10.5	12.0	3.5	14.4	15.3	10.4
45.00-54.90	16.0	18.4	5.3	10.0	18.5	3.9	16.2	17.8	9.5
55.00-64.90	20.1	19.7	21.5	21.6	22.3	18.2	15.0	11.1	31.1
65.00-74.90	15.5	14.8	18.5	18.7	18.4	20.2	4.9	2.7	13.5
75.00-84.90	5.8	* 3.2	17.2	7.1	* 4.1	21.3	1.3	* 4	5.2
85.00	3.8		20.9	4.7		27.0	.7		3.4
Average monthly amount	\$50.40	\$47.20	\$65.20	\$53.60	\$50.10	\$70.00	\$40.20	\$37.50	\$50.90

¹ Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table set forth in the 1952 amendments to the

Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

* \$77.10 maximum possible.