

**Table 3.—Comparison of maximum family benefits, average monthly wage, and primary insurance amount under "new start" formula**

Average monthly wage	Primary insurance amount	Maximum family benefit amount	Maximum family benefit as percent of—	
			Primary insurance amount	Average monthly wage
\$25.....	\$20.00	\$40.00	200	160
50.....	25.00	40.00	160	80
75.....	37.50	60.00	160	80
100.....	50.00	80.00	160	80
125.....	53.80	100.00	186	80
150.....	57.50	120.00	209	80
175.....	61.30	140.00	228	80
200.....	65.00	150.00	231	75
225.....	68.80	150.00	218	67
250.....	72.50	150.00	207	60
275.....	76.30	150.00	197	55
300.....	80.00	150.00	188	50

fore, maximum family benefits are larger than they would have been had the 1950 amendments retained the limitation restricting maximum monthly benefits to twice the primary benefit.

## New Types of OASI Benefits Awarded

The 1950 amendments to the Social Security Act added two new types of benefits to the program, husband's and widower's insurance benefits, and broadened the eligibility provisions for two others, wife's and mother's insurance benefits. Preliminary data on the number of these new types of monthly benefits awarded during September-December 1950 are shown in the accompanying tabulation.

## Husband's and Widower's Benefits

The dependent husband, or the dependent widower, of a female wage earner who was both fully and currently insured when she became entitled to old-age insurance benefits or when she died (after August 1950) may qualify at or after age 65 for monthly benefits on his wife's record. The amount of a husband's benefit is one-half, and a widower's benefit is three-fourths, of the wife's primary insurance amount.

The amendments made eligible immediately most of the dependent husbands aged 65 or over of female old-age beneficiaries on the rolls at the end of August 1950. By the end of December more than 650 husband's benefits had been awarded at an average monthly rate of about \$20. Most of these awards were made to men whose wives were on the benefit rolls at the end of August. During the same period, 21 widower's benefits were awarded; the average monthly benefit was about \$33. Fewer awards of widower's than of husband's benefits had been expected, since no backlog of potentially eligible widowers comparable to that for dependent husbands was established by the amendments. Widower's benefits are payable only with respect to deaths after August 1950.

## Wife's and Mother's Benefits

Under the amendments the wife of an old-age insurance beneficiary may receive benefits when she is under age 65 if she has a child beneficiary

in her care. In the 4-month period September-December 1950, monthly benefits were awarded to 9,450 wives under age 65. The average monthly amount was about \$13, compared to an average of about \$19.75 for benefits awarded during the same period to wives aged 65 or over. This low average benefit is due to (1) the proportionately large number of wives of newly eligible old-age beneficiaries, who have markedly lower benefit amounts, and (2) reduction in the wife's benefit because of the maximum family benefit provisions. The benefit is reduced in all families with one entitled child if the old-age benefit is \$20.10-\$55.90, and in all families with more than one entitled child regardless of the old-age benefit amount.

Under the broadened eligibility provisions for mother's insurance benefits, the "former wife divorced" of an insured deceased worker is eligible for monthly benefits if she was receiving at least half of her support from him at the time of his death and is the mother of his entitled child. By the end of December 1950, 12 divorced wives had been awarded benefits averaging about \$37 per month.

Month	Wife's <sup>1</sup>	Husband's	Widower's	Mother's <sup>2</sup>
Total....	9,450	662	21	12
September....	278	9	1	0
October.....	1,990	107	6	0
November....	3,425	245	6	8
December....	3,757	301	8	4

<sup>1</sup> Under age 65.

<sup>2</sup> Former wife divorced.

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fornia, Idaho, Oklahoma, Utah, and West Virginia) and one interstate instrumentality (the Interstate Oil Compact Commission) had signed agreements. Four other States and two interstate instrumentalities were working toward agreements. An additional six States had passed legislation enabling the State to negotiate an agreement, and 16 were considering such legislation.

UNEMPLOYMENT IN FEBRUARY, as reflected by claims filed for benefits under the State unemployment insurance programs, dropped sharply as claims leveled off from January's seasonally high totals. The shorter work-month and increased job opportunities in some industries were factors in reducing the number of claims. Initial claims for benefits declined more than one-fourth to 752,800—nearly two-fifths less than the total a year earlier. The 4,259,600 weeks of unemployment claimed (representing

continuing unemployment) were less than four-fifths of the January total.

During an average week in February, 883,100 persons received unemployment benefits—9 percent fewer than in January and less than half the number in an average week in February 1950. The benefits paid to unemployed workers fell even more sharply (21 percent) from the total for the preceding month to \$71.4 million; one reason was the drop of 16 cents, to \$20.71, in the average weekly check for total unemployment.