

Social Welfare Today

by ARTHUR J. ALTMAYER *

SOcial welfare is, by its very nature, a dynamic concept, depending entirely on evolving ideas of the responsibility of community and State in affirmatively promoting the well-being of its members. As the sense of community responsibility develops, the concept of social welfare must inevitably change. Not so long ago, our concept of social welfare included almost exclusively relief and service to the underprivileged and the disadvantaged. The needs of the specific individual—rather than the social institutions whose presence or absence affects the needs of individuals—were the focus of attention. Social welfare was thought of largely in terms of adjusting the individual to his environment rather than in terms of bringing environmental forces into play to assist the individual.

What Social Welfare Means

A new concept of social welfare has been developing under which welfare programs consist not only of counseling and assisting the individual and family in making the necessary adjustments to environment but, more importantly, of marshaling community resources to promote the well-being of individuals and of families generally. In other words, we no longer think in terms of a few underprivileged and disadvantaged persons but in terms of all individuals and families. In this country, under this newer concept, social work would include both constructive welfare services and measures designed to promote economic security—that is, both public assistance and the social insurances. In other countries it would include measures that fall under neither heading—for example, children's allowances, family allowances, and similar payments based on the status of the individual rather than upon present need or past contributions of the individual. In other words, social

security would be part of social welfare in its present-day meaning.

In a democracy based on a system of free enterprise, the well-being of individuals must be promoted in such a way that democracy and the system of free enterprise will be strengthened. Many people have sincerely felt that social action to help individuals weakens the fabric of democracy and free enterprise because, they fear, it weakens individual initiative. If social welfare continues to recognize that the basic purpose of social action is to enable individuals to achieve their maximum potentialities, such fears are groundless.

More than 100 years ago that arch-advocate of laissez-faire, John Stuart Mill, in his essay, *On Liberty*, said that "energy and self-dependence are as likely to be impaired by the absence of help as by its excess." Some persons will immediately disagree and point to the fact that today the United States has about 5½ million individuals dependent on government for public assistance to meet their daily needs. They will point out that public assistance is costing the Federal, State, and local governments almost \$2½ billion a year—and this in a period of unprecedented prosperity and full employment. It is unhappily true that these millions of persons do need public assistance. The fact, however, that public assistance is available means that we have a better America today than we had a quarter of a century ago and that these individuals are leading far happier and more useful lives as members of their community than they would otherwise have led. If this country during the last quarter of a century had had a system of contributory social insurance covering the inevitable major economic hazards of life, these millions of persons would be receiving insurance benefits rather than public assistance.

Issues in Public Assistance

It has been asserted many times in the public press that the Nation is

spending more for public aid—for "relief"—today than in 1940, when probably 8 million persons were unemployed. As a matter of fact, we are spending considerably less in actual dollars even though these dollars buy far less. Persons who contend that expenditures for public aid have increased since 1940 fail to take into account that in 1940 the Work Projects Administration, the National Youth Administration, and the Civilian Conservation Corps—all of which provided assistance on the basis of need—were still operating. Another serious mistake that is made by such critics stems from failure to take into account the fact that the population has increased, particularly in the groups under age 18 and over age 65, where need is the greatest. Thus, while the number of persons receiving old-age assistance has increased greatly since 1940, the number of old-age assistance recipients per thousand aged persons in this country has decreased.

If we consider all forms of public aid in existence in 1940 and in existence today, we find that 3.8 percent of the population is dependent on some form of public aid today as compared with 11.5 percent in 1940. The proportion of our national income spent for public aid has also dropped sharply—from 3 4/10 cents out of every dollar in 1940 and to 1 1/10 cents today.

Probably the worst mistake that is made in comparing expenditures for public aid in 1940, when there was widespread unemployment, with such expenditures today, when there is full employment, is the failure to take into account the characteristics of the persons receiving aid. Under the various public assistance titles of the Social Security Act only the very young, the very old, the blind, and now the permanently and totally disabled are eligible for public assistance. For the most part, obviously, these groups cannot (and in the case of children should not) engage in gainful employment. In other words, as the number

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of such persons in the population increases, it is obvious that the potential public assistance load will increase, regardless of improved employment conditions.

Since 1940 the number of children receiving aid to dependent children has increased both absolutely and in relation to the population under age 18, although at the same time an increasing number of children have been receiving survivor benefits under the old-age and survivors insurance program. If it were not for the insurance program, many of the 800,000 beneficiary children who are orphans or partial orphans would undoubtedly have been eligible for aid to dependent children. Because this group is taken care of through insurance, only about a fifth of the children now receiving aid to dependent children are in families with the father dead; the others are in need because of the incapacity or absence from the home of a living parent. In about half the cases the need of the child has arisen from the fact that the father has deserted the mother or is not married to the mother or is absent from the home for other reasons. Undoubtedly it is this circumstance that has given rise to the charge that aid to dependent children has encouraged desertion and illegitimacy.

Desertion and illegitimacy have been with us for a long time and unfortunately may be on the increase. But all the evidence indicates that aid to dependent children represents not the cause but the effect of desertion and illegitimacy.

Though the caseload for aid to dependent children has been declining steadily during the past year, hundreds of thousands of children will continue to need this form of assistance; many will be in broken homes. A great responsibility rests not only on the public officials who administer aid to dependent children but on all social agencies, public and private, to aid these children so that they may not be disadvantaged because of circumstances beyond their control.

It is encouraging to note that for the last year and a half there has been a steady decline in the total number of public assistance recipients and a generally downward trend in assistance expenditures. Much of the

decline in old-age assistance has been due to the 1950 legislative improvements in the Federal old-age and survivors insurance system, but continued high employment, which provides more job opportunities for persons receiving assistance and increases the ability of relatives to assist, is probably the chief factor.

Even though there is a valid explanation of why, in spite of the decline in public assistance, we still have about 5½ million persons receiving this type of aid, the fact remains that nobody is happy about the situation. The taxpayers of the country express their dissatisfaction in the public press and in legislative bodies. Not so much is heard about the unhappiness of the recipients of assistance. Those of us charged with the responsibility of administering public assistance are acutely aware, however, that no one relishes being a recipient of public aid.

There has been much talk about chiselers on relief rolls. Much of this criticism does not distinguish between legal and illegal payments. That is, in some States the criticism has been directed at the failure of relatives to help when, under the laws of these States, they have no legal obligation to do so. In some States there has been criticism that persons owning a home or having some other small assets are receiving public assistance when under the laws and regulations such ownership is permitted. At the same time, because persons with some small assets seem to be no better off than those who have none, there is criticism that public assistance penalizes thrift.

Whether or not there are many persons on the assistance rolls illegally, the feeling that the caseloads are too high has led to demand that the rolls be made public. The contention seems to be that publicity will scare off the persons receiving assistance illegally and will shame the relatives of those who are legally receiving public assistance into meeting their moral responsibilities. This contention rests for its validity on whether many persons actually are receiving public assistance illegally and on whether relatives can be shamed into helping.

The substantial decline in the State and local programs of general assist-

ance has been advanced as proof of the argument's soundness. That is, it has been contended that Federal financial participation and the Federal statutory requirement that the public assistance rolls be kept confidential have led to the alleged increase in the categories financed in part by the Federal Government, as contrasted with the decline in the general assistance category, where there is no Federal financial participation or Federal requirement as to confidentiality. This argument overlooks the basic reason for the decline in general assistance since 1940—the fact that the general assistance category had a far greater proportion of employable persons in it than the categories of aged persons, young children, the blind, and the permanently disabled. It also overlooks the fact that, under the Social Security Act Amendments of 1950, many persons were transferred from general assistance to the new category of the permanently and totally disabled.

As a matter of fact, most of the local alleged scandals about "chiseling" have occurred in general assistance. The highest proportion of persons shown by any State-wide study to be illegally receiving public assistance under categories financed in part by the Federal Government has been less than 3 percent.

Experience seems to indicate that publicity is of doubtful value in reducing the number of chiselers and shaming relatives. The welfare directors of several States have declared that such publicity in connection with general assistance has had no effect on the chiselers but may have deterred eligible persons in real need from accepting assistance.

A rider attached to the Revenue Act of 1951 has the effect of permitting States to allow public access to records of the disbursement of public assistance funds. This legislation permits access only to records of disbursements, such as the names of recipients and the amounts and dates of the payments; it does not permit public access to other information in the case records. The Federal law requires, moreover, that if a State does enact legislation prescribing any conditions under which public access may be had to records of disbursements,

such legislation must prohibit the use of any lists or names obtained from such access for commercial or political purposes.

Unfortunately, the Federal statutory requirement concerning confidentiality of public assistance records that was in effect before the 1951 rider has not been generally understood. The requirement has never been interpreted as surrounding these records with an iron curtain of secrecy that would prevent the taxpayers from having the requisite assurance that ineligible persons were not receiving public assistance. It has never prevented the furnishing of information to Federal, State, and local legislative committees and administrative bodies charged with investigating and appraising the operations of public assistance, as well as to auditors, law-enforcement officers, and grand juries for use in the discharge of any duties they may have that relate to the administration of public assistance. Nor has this requirement prevented the publication of material on the operations of public assistance agencies designed to inform the public regarding such matters as the size of expenditures, classification of the causes of dependency, the range in payments made, the standards for appraising need, and the procedures followed for determining need in the individual case.

It is perhaps well to recall that the Federal requirement was placed in the Social Security Act in 1939 because there had been widespread political misuse of the names of recipients of old-age assistance in the 1938 elections. It remains to be seen whether legislation permitting public access but prohibiting the use of information obtained through such access for commercial or political purposes will actually prevent the abuses that occurred before 1939.

The effect that opening the assistance rolls to the public will have in reducing the rolls is also still a matter of debate. But one thing is certain. We shall never be able to measure statistically how much needless humiliation results from indiscriminate public access. More than 100 years ago Disraeli opened his first successful campaign for election as a member of the House of Commons by attacking

the new Poor Law because, as he said "it went on the principle that relief to the poor is a charity. I maintain that it is a right . . . I consider that this Act has disgraced the country more than any other upon record. Both a moral crime and a political blunder, it announces to the world that in England poverty is a crime."

One of our own homespun philosophers, who used to write under the pen name of Abe Martin, once said, before the advent of the Social Security Act, "Poverty ain't a crime in America but it might as well be." We are not going to return to those days. As some evidence that we will not, it should be noted that in two States where the assistance rolls have been opened to the public, very few persons have actually sought the information.

Another thing is certain; there is no substitute for good administration—administration that both protects the taxpayer through careful examination of the facts bearing on eligibility and provides needed assistance to the recipient in such a manner as to encourage his self-respect, sense of responsibility, and effective participation in the life of the community. Ironically enough, many times the same individuals who complain about ineligible persons receiving public assistance also object to providing funds to employ enough social workers to make the necessary investigations.

Perhaps the best comment on this whole question of relief chiseling appeared in a small newspaper in the Middle West:

We've had many families among us needing public assistance for a long time. And no matter what decision comes down from the court, they'll still be with us.

They are not an isolated people, those who receive monthly checks representing aid to the blind and aid to dependent children. They are of us—of our neighborhoods, of our churches, of our schools.

They are not statistics on a state welfare department report or the financial records, red or black, of Monroe county. They are people.

It is well, as we wade into the attached problems, or run away from them, to remember that. They are people—just as good, just as bad, just as weak, just as strong, just as honest and just as

dishonest as people are at every economic, political and social level.

It can be conceded that some families receiving public assistance, in cash or in kind, cheat. They cheat just like some rich people who chisel on their income tax returns or exploit their employees or give too little to the churches in which they pray.

The problem of weeding them out is one calling for capable administration of the welfare procedures, as well as one calling for an acceptance of responsibility and duty by the average citizen.

For example, the welfare departments of our counties find no shortage of complaints about mothers or fathers—or both—slopping up ADC checks in beer houses. But they find a shortage of complaining witnesses to act when action is essential.

It can be conceded that for some families the ADC checks destroy initiative. Even though they merit the checks, they show little inclination to accept opportunities which might eventually move them off the welfare rolls. This is a problem calling for rehabilitation along with routine administration—and again it goes to the door of the school, the church and the average citizen as well as to the door of the welfare office in the Monroe county court house or to the one in the state house

By and large, however, the public assistance handed out in Monroe county is put to essential uses—it goes to children who have lost fathers by death or desertion, it goes to children whose fathers are physically disabled, it goes to children who are far better off having their mothers at home than they would be—or society would be—if their mothers couldn't maintain homes. Who will be first to abandon them?

That this problem of providing assistance to the needy was also a problem confronting our colonial forefathers is made clear in an interesting little pamphlet issued by the Virginia League of Local Welfare Executives. This League was enterprising enough to look into *The Vestry Book of Kingston Parish*, covering the period 1679–1796. The Vestry met once a year and made appropriations in pounds of tobacco—the usual medium of exchange—to provide for the needs of the parish. The Vestry records show that most of the items

listed each year were for the assistance of individuals in need of help. To quote from the pamphlet:

A number of examples are given in each category to show the variety of situations which the Vestry had to consider. Each has its present day counterpart. It appears that there were a number of bastards under care in foster homes at all times . . . It was noted that awards were made year after year to the same persons in many instances. For example an award was made for the care of Oner Powers every year for 33 years and the final award was for his care and burial. Evidently both temporary and permanent care were available to the destitute widows, orphans, fatherless, lame, halt, etc.

The League reaches this conclusion on the cost of public welfare today as compared with colonial times:

Thus in the hundred years preceding the Revolution, the number of taxable persons had increased 12 times, total expenditures had increased 23 times and the tax per person had increased about 100 percent. And of all things!! the expenditure per capita for relief was approximately the same as it was in Virginia for the year 1949-50 when the Federal government was paying one-third of the bill.

Social Insurance

In colonial days the problem of want was quite different from what it is today. We now have a highly competitive, urbanized, and industrialized economic system that has enabled us, as a Nation, to increase our output of goods and services beyond the wildest dreams of our forefathers. But paradoxically enough, it has also given rise to greater economic insecurity on the part of millions of individuals. A way must be found to prevent the destitution of millions of persons rather than to alleviate it after it has occurred. Fortunately there is a way to prevent destitution arising from economic causes. That is the device of contributory social insurance—a device that has been used for three-quarters of a century in various parts of the world. That outstanding conservative, Winston Churchill, was one of the chief architects of the plan that went into effect in Great Britain in

1909 and was also instrumental in putting into effect the famous Beveridge plan that greatly expanded the British social insurance system. He made the point that economic hazards that cannot be met effectively by the individual can be met through a system of contributory social insurance. Under such a system, all individuals exposed to these hazards are insured against loss of income, with benefits payable from a fund to which they and their employers have contributed.

This country has had a form of contributory social insurance since 1911, when the first workmen's compensation laws were passed. Since 1935 we have had social insurance covering unemployment and old age. In 1939 the Federal old-age system was expanded to include survivor benefits in the case of the death of the insured worker. Unfortunately these various forms of social insurance did not cover all gainfully employed persons, and the benefits provided were inadequate, especially as living costs went up. In 1950, Congress considerably extended the coverage of the Federal old-age and survivors insurance system and increased the benefits. The only large groups still unprotected are farm operators and casual farm and domestic workers. Today about 90 percent of the gainfully occupied persons in this country are insured—under this Federal program or under other Federal, State, and local government retirement systems—against loss of income due to old age or death of the family breadwinner.

Coverage under old-age and survivors insurance is not compulsory for employment in nonprofit organizations, but it can be elected if the employer and two-thirds of the employees wish to be insured. The great appeal that a system of contributory social insurance has—as well as the good business judgment of nonprofit organizations and their employees—is evident from the number of employees (about 750,000) in such organizations who are now covered.

The great distinguishing characteristic between a system of contributory social insurance and a system of public assistance is that the insurance benefits are payable without a means test. The means test is a necessary

device to keep the cost of public assistance within bounds, but it is a device that probably no one likes. Nor is it generally considered a constructive way to promote self-reliance and effective participation in the life of a community. The basic repugnance to the means test probably arises out of the fact that to the recipient it signifies his own or his family's failure to make the grade in a highly competitive economy. Another reason for its unpopularity is that the means test is often considered as placing a penalty upon thrift, since any savings must be taken into account in determining need.

Benefits under contributory social insurance are, in contrast, payable in specified amounts regardless of the actual amount of property a recipient may possess. Moreover, the benefits vary in accordance with wage loss. A larger proportion of the wage loss is payable in the case of low wage earners than in the case of high wage earners, but the fact that there is a relationship between wage loss and benefits introduces an element of flexibility that automatically relates the benefits to the wide wage differentials existing in this country and that is characteristic of a system of free enterprise.

Comprehensive Nature of Social Welfare

A contributory social insurance system in effect throughout the entire Nation and covering all the major economic hazards would largely solve the problem of destitution in this country. Much destitution is due, however, to noneconomic causes. For example, it would certainly not be practical or desirable to have social insurance against loss of income arising out of broken homes. Neither is it possible for a social insurance system to cover actual need of all individuals and families under all conceivable circumstances. Accordingly, we should be deceiving ourselves if we did not recognize that, even with an extended and improved social insurance program as a first line of defense against destitution, there would still be need for a second line of defense in the form of public assistance. Since this second line of defense would be far

(Continued on page 23)

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1949-50.....	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,855
1950-51.....	3,119,537	684,343	577,509	1,364,590	233,537	24,681
7 months ended:						
January 1950.....	896,917	507,690	287,919	639,552	55,994	7,918
January 1951.....	1,542,149	526,415	284,462	746,673	50,015	12,058
January 1952.....	1,793,358	551,724	426,452	863,405	49,302	13,072
1951						
January.....	131,331	33,958	1,567	96,405	16,319	22
February.....	373,787	29,752	6,508	153,307	146,981	155
March.....	239,310	31,874	139,527	12,151	13,963	5,847
April.....	150,089	35,264	3,021	145,903	3,502	186
May.....	534,031	37,610	4,814	297,232	15,764	398
June.....	280,172	23,428	139,178	9,323	3,311	6,036
July.....	174,511	29,704	6,221	158,465	1,681	48
August.....	515,815	29,694	66,022	273,692	14,641	526
September.....	257,873	342,357	190,087	8,075	1,004	4,093
October.....	31,665	38,313	11,201	113,888	3,018	1,884
November.....	399,786	34,006	91,342	216,650	14,124	179
December.....	266,464	37,183	54,915	7,551	764	6,318
1952						
January.....	147,243	40,466	12,264	85,085	14,069	25

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Feb. 25, 1952.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

SOCIAL WELFARE TODAY

(Continued from page 6)

less costly and significant than it is today, we should have far greater opportunity to direct our attention to providing constructive social services.

Neither contributory social insurance nor public assistance can be depended upon to solve noneconomic problems such as recreational needs, illegitimacy, broken homes, juvenile delinquency, the problems of the aging, and the religious needs of people generally. It is for that reason that private as well as public welfare agencies must be encouraged to strengthen their services.

International Social Welfare

The amount of international activity that is now going on in the field of social welfare is far less well-known than international activity in the field of diplomacy and military preparedness. It is, nonetheless, an absolute essential in promoting sympathy and understanding among the peoples of the world, and in promoting constructive social action, on which the welfare

of the peoples of the world depends. In the long run, world peace cannot be achieved unless we make visible progress in solving the problem of world misery. Solving this problem depends, in turn, upon improving not only the economic organization of underdeveloped countries but their social organization as well.

Basically the issues facing social welfare today in America are the same issues facing democracy throughout the world; the goal of social welfare and the goal of democracy are identical—equal opportunity and the good life for every human being regardless of race, creed, or color. We in America are sometimes inclined to forget what a revolutionary concept democracy really is and how young it is. We used to think this idea originated with the ancient Greeks and Romans, but we now know that their concept of democracy was essentially an aristocratic one.

But hardly more than 150 years ago the idea of liberty, equality, and fraternity for everyone captured the imagination of our forefathers. What

is more, they proceeded to act to make that idea a reality. However, until fairly recently most of the people in the world had not the slightest awareness that there was such an idea in existence and certainly had no realization of its significance for them or their children. There are many isms and ideologies that are sweeping across the face of the globe. They all have the same professed aim—the improvement of the lot of the common man. The great distinguishing characteristic of democracy is that democracy refuses to believe that man can help himself by enslaving himself.

The universal problem confronting mankind today, so far as his life on this earth is concerned, is whether he has the patience, the understanding, the sympathy, and the ability to cooperate with his fellowman in achieving the goal of democracy. There is no question that this goal will be achieved eventually whether it takes a hundred years or a thousand years. The real question is whether the promise of democracy can be achieved

(Continued on page 25)

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, January 1951–January 1952, and monthly benefits awarded by type of benefit, January 1952

[Amounts in thousands; data corrected to Feb. 28, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
January	3,605,235	\$130,882.8	1,850,207	\$80,584.4	532,187	\$12,477.3	715,188	\$10,700.6	319,513	\$11,665.2	173,354	\$5,012.6	14,786	\$542.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,565	11,872.2	176,156	5,998.8	15,042	551.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	599.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	656.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,687	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	691.6
November	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,776.8	19,331	709.1
1952														
January	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
Monthly benefits awarded in January 1952	83,015	2,803.6	37,748	1,577.2	13,462	208.3	16,014	412.3	8,450	209.3	6,044	201.6	407	14.9

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 6.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,¹ December 31, 1951

[Corrected to Mar. 7, 1952]

Reason for withholding payment ²	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
Total	354,028	236,108	61,266	5,038	51,488	123
Self-employment of beneficiary	18,520	16,330	542	336	1,308	4
Employment of beneficiary	264,245	210,585	3,551	3,835	46,216	58
Employment of old-age beneficiary on whose wages benefit is based	50,473	—	50,473	—	—	—
Self-employment of old-age beneficiary on whose earnings benefit is based	4,788	—	4,788	—	—	—
Failure to have care of an entitled child	1,931	—	161	—	1,820	—
Payee not determined	1,100	736	129	130	99	6
All other	12,921	8,457	1,622	737	2,045	60

¹ Data for child's benefits withheld are not available.

² As provided under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee. When 2 or more reasons for withholding

are reported simultaneously, the case is classified under the first reason. In all other instances in which 2 or more reasons apply, the first reported reason is the one recorded.

SOCIAL WELFARE TODAY

(Continued from page 23)

quickly enough in the face of the great difficulties confronting the world to prevent countless years of needless human misery. Fortunately in this country our problem of fully realizing the promise of democracy—equal op-

portunity and the good life for everyone—is not dependent upon the acquisition of greater natural resources or the achievement of a higher level of technology. It is dependent solely on our ability as fellow-Americans to cooperate with each other in making certain that every American citizen

really does have an opportunity to lead a personally satisfying and socially useful life. In other words, our problem is not one of finding the economic resources to carry out our social aims, but of finding ways and means of developing the necessary social organization.