

Family Benefits in Current-Payment Status, June 30, 1955

The number of families receiving monthly benefits under old-age and survivors insurance increased more than 850,000 in the year ended June

30, 1955; at the end of the fiscal year, monthly benefits were being paid to at least one person in 5.5 million families (table 1). Retired-worker families made up 76 percent of the total; they numbered 4.2 million—about 700,000 more than a year earlier. The number of survivor families totaled

about 1.3 million, an increase of more than 150,000.

Average family benefits at the end of June 1955 showed substantial increases from the corresponding averages a year earlier because of the higher benefit rates provided by the 1954 amendments and the increasing proportion of payments computed on the basis of earnings after 1950. Payments to retired workers with no dependents receiving benefits averaged \$63.70 for men and \$48.60 for women—an increase of 18 percent for each group. The average for a retired worker and his aged wife also increased 18 percent to \$102.20.

For survivor families (excluding the few aged-widower families) the average benefits ranged from \$46.60 for aged-widow families to \$132.30 for families consisting of a widowed mother and two children. The average benefit for families in which only one child was receiving benefits was \$47.90, and for families consisting of a widowed mother and one child it was \$104.90.

Families with benefits computed on the basis of earnings after 1950 had considerably higher average benefits than those whose benefits were based on earnings after 1936 (table 2). For beneficiary families that consist only of the retired worker and that are receiving benefits determined under the 1950 start, the average benefits were \$79.60 for men and \$58.80 for women; for families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average was \$121.80. At the end of June 1955, all retired-worker families

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 1955 and 1954

[In thousands, except for average benefit; data corrected to Nov. 27, 1955]

Family classification of beneficiaries	June 30, 1955			June 30, 1954			Percentage increase in average monthly amount per family, 1955 from 1954
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	
Total	5,542.3	7,563.5		4,690.2	6,468.8		
Retired-worker families	4,214.8	5,462.3		3,519.4	4,577.6		
Worker only	3,067.4	3,067.4	\$58.20	2,545.4	2,545.4	\$49.40	18
Male	1,962.0	1,962.0	63.70	1,669.9	1,669.9	53.80	18
Female	1,105.4	1,105.4	48.60	875.5	875.5	41.10	18
Worker and wife aged 65 or over	1,066.6	2,133.2	102.20	904.9	1,809.8	86.30	18
Worker and wife under age 65	4	8	105.00	6	12	95.60	10
Worker and aged dependent husband	9.2	18.4	86.50	7.3	14.6	75.20	15
Worker and 1 child	10.0	20.0	98.70	9.2	18.4	76.00	30
Worker and 2 or more children	6.1	22.2	102.20	5.8	20.4	79.40	29
Worker, wife aged 65 or over, and 1 or more children	1.0	3.0	123.30	.8	2.6	98.90	25
Worker, wife under age 65, and 1 child	34.5	103.5	119.20	28.5	85.5	100.70	18
Worker, wife under age 65, and 2 or more children	19.6	93.8	112.90	16.9	79.7	93.40	21
Survivor families	1,327.5	2,101.2		1,170.8	1,891.2		
Aged widow	688.2	688.2	46.60	585.1	585.1	41.00	14
Aged dependent widower	1.2	1.2	40.70	.9	.9	34.40	18
Widowed mother only	1.5	1.5	48.10	2.0	2.0	45.20	6
Widowed mother and 1 child	120.9	241.8	104.90	118.5	237.0	91.50	15
Widowed mother and 2 children	84.5	253.5	132.30	78.5	235.5	114.50	16
Widowed mother and 3 or more children	74.5	349.5	129.20	68.8	322.6	111.80	16
Divorced wife and 1 or more children	2	4	124.00	.2	.6	111.50	11
1 child only	202.3	202.3	47.90	175.5	175.5	42.20	14
2 children	80.8	161.6	81.60	73.5	147.0	72.20	13
3 children	29.5	88.5	100.20	25.9	77.7	88.30	13
4 or more children	19.9	87.2	104.80	19.1	83.0	92.60	13
1 aged dependent parent	22.3	22.3	48.00	21.2	21.2	42.60	13
2 aged dependent parents	1.7	3.4	92.60	1.6	3.2	81.40	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, 1955, for selected family groups, by starting date used in benefit computation

[In thousands, except for average benefit; data corrected to Nov. 27, 1955]

Family classification of beneficiaries	Total			Based on earnings after 1936			Based on earnings after 1950			
	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	Number of families as percent of all families
Retired-worker families:										
Worker only	3,067.4	3,067.4	\$58.20	1,877.1	1,877.1	\$49.40	1,190.3	1,190.3	\$72.20	39
Male	1,962.0	1,962.0	63.70	1,199.0	1,199.0	53.50	763.0	763.0	79.60	39
Female	1,105.4	1,105.4	48.60	678.1	678.1	42.10	427.3	427.3	58.80	39
Worker and wife aged 65 or over	1,066.6	2,133.2	102.20	614.9	1,229.8	87.80	451.6	903.2	121.80	42
Worker, wife under age 65, and 1 or more children	54.1	197.3	116.90	27.5	101.5	83.60	26.6	95.9	151.40	49
Survivor families:										
Aged widow	688.2	688.2	46.60	612.7	612.7	45.00	75.5	75.5	59.80	11
Widowed mother and 1 child	120.9	241.8	104.90	81.8	163.6	91.40	39.1	78.2	133.20	32
Widowed mother and 2 children	84.5	253.5	132.30	55.9	167.7	105.00	28.6	85.8	176.10	34

receiving benefits computed under the 1950 start comprised about 40 percent of the total; this proportion is expected to increase since the 1950 start is used for about 75 percent of the current old-age benefit awards.

For survivor families the average benefits computed on the basis of earnings after 1950 were \$59.80 for aged-widow families and \$176.10 for families consisting of a widowed mother and two children. For aged-widow families, the proportion of benefits computed under the 1950 start was only 11 percent and reflected the large percentage of awards to widows currently attaining age 65 whose husband had died before April 1952 and for whom a 1950 start is thus not possible.

Recent Publications*

Social Security Administration

GREVILLE, T. N. E. *Estimated Amount of Life Insurance in Force as Survivor Benefits under OASI—1955.* (Actuarial Study No. 43.) Washington: Division of the Actuary, Sept. 1955. 18 pp. Processed. Limited free distribution; apply to Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

AMERICAN ASSEMBLY. *The Federal Government Service: Its Character, Prestige, and Problems.* New York: The American Assembly, Graduate School of Business, Columbia University, 1955. 55 pp. Single copies free.

A study guide prepared for the Sixth American Assembly.

NATIONAL ASSOCIATION OF MANUFACTURERS. EMPLOYEE RELATIONS DIVISION. *The Guaranteed Annual Wage and Its Implications to a Free Economy.* New York: The Association, 1954. 43 pp. Processed.

National Policy for Economic Welfare

* 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.

at Home and Abroad. Robert Lekachman, editor. Garden City, N. Y.: Doubleday & Co., 1955. 366 pp. \$6.

SCHIFF, PHILIP. "Twenty Years of Social Security." *Social Casework*, New York, Vol. 34, Oct. 1955, pp. 343-351. 50 cents.

Social Benefits in Sweden. Stockholm: Confederation of Swedish Trade Unions, 1955. 50 pp. An illustrated summary.

Retirement and Old Age

ANDRUS, RUTH. "Personality Change in an Older Age Group." *Geriatrics*, Minneapolis, Vol. 10, Sept. 1955, pp. 432-435. 75 cents.

BALTIMORE CITY COMMISSION ON AGING AND THE PROBLEMS OF THE AGED. *Widening the Lengthened Path of Life. Report . . .* Baltimore: The Commission, 1955. 89 pp.

A report on the employment, retirement, housing, recreation, medical care, home care, and counseling of Baltimore's aging population.

BROWER, F. BEATRICE. *Pension Plans and Their Administration.* (Studies in Personnel Policy, No. 149.) New York: National Industrial Conference Board, Inc., 1955. 53 pp. \$2.

Based on data from 327 concerns.

KIMMEL, DOROTHY G. *Homemaker Service for Older People.* Chicago: American Public Welfare Association, 1955. 15 pp. 30 cents.

Tells how one welfare department helps aging and infirm clients remain in their own homes.

LEHMAN, HARVEY C. "Jobs for Those Over Sixty-Five." *Journal of Gerontology*, St. Louis, Vol. 10, July 1955, pp. 345-357. \$2.50.

MCGILL, DAN M. *Fundamentals of Private Pensions.* Homewood, Ill.: Published for the Pension Research Council, Wharton School of Finance and Commerce, University of Pennsylvania, by Richard D. Irwin, Inc., 1955. 239 pp. \$5.

Discusses the economic basis of the old-age problem, public pension problems, and the private pension movement. Considers the basic features of a pension plan, types of formal plans, and methods of financing.

MICHIGAN. UNIVERSITY. SIXTH ANNUAL CONFERENCE ON AGING. *Earning Opportunities for Older Workers.* Wilma Donahue, editor. Ann Arbor: University of Michigan Press, 1955. 277 pp. \$4.50.

Considers barriers to continued

employment of middle-aged and older men and women and discusses methods for adapting jobs to fit their abilities and for creating earning opportunities for them.

SCHOTTLAND, CHARLES I. "The OASI Disability Freeze." *Public Welfare*, Chicago, Vol. 13, July 1955, pp. 100-103 f. \$1.

SCOTT, FRANCES GILLESPIE. "Factors in the Personal Adjustment of Institutionalized and Non-Institutionalized Aged." *American Sociological Review*, New York, Vol. 20, Oct. 1955, pp. 538-546. \$1.25.

A Study of Pension and Group Insurance-Hospitalization Plans Negotiated in 1954. Chicago: Charles D. Spencer & Associates, Inc., 1955. No paging. \$5.

Understanding the Older Client. (Reprinted from *Social Casework*.) New York: Family Service Association of America, 1955. 64 pp. 90 cents.

Public Welfare

AXEL, ROBERT. *Trends and Relationships in Public Assistance in the United States, 1940-1952: A Statistical Analysis.* New York: Government Affairs Foundation, Inc., 1954. 73 pp., and appendix with tables and maps. Processed.

COHEN, WILBUR J. "Current and Future Trends in Public Welfare." *Social Service Review*, Chicago, Vol. 29, Sept. 1955, pp. 247-259. \$1.75.

The Intake Process: Six Papers on Intake Procedures and Short-Term Treatment. (Reprinted from *Social Casework*.) New York: Family Service Association of America, 1955. 39 pp. 85 cents.

SCHERZ, FRANCES H. "Strengthening Family Life Through Social Security." *Social Casework*, New York, Vol. 34, Oct. 1955, pp. 352-359. 50 cents.

Child Welfare

FISHER, BERNARD C. *Justice for Youth: The Courts for Wayward Youth in New York City.* New York: Community Service Society of New York, Bureau of Public Affairs, 1955. 154 pp. \$1.

Describes the courts dealing with young persons and considers the best ways of helping youthful offenders.

RAYMOND, LOUISE. *Adoption and After.* New York: Harper & Broth-

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