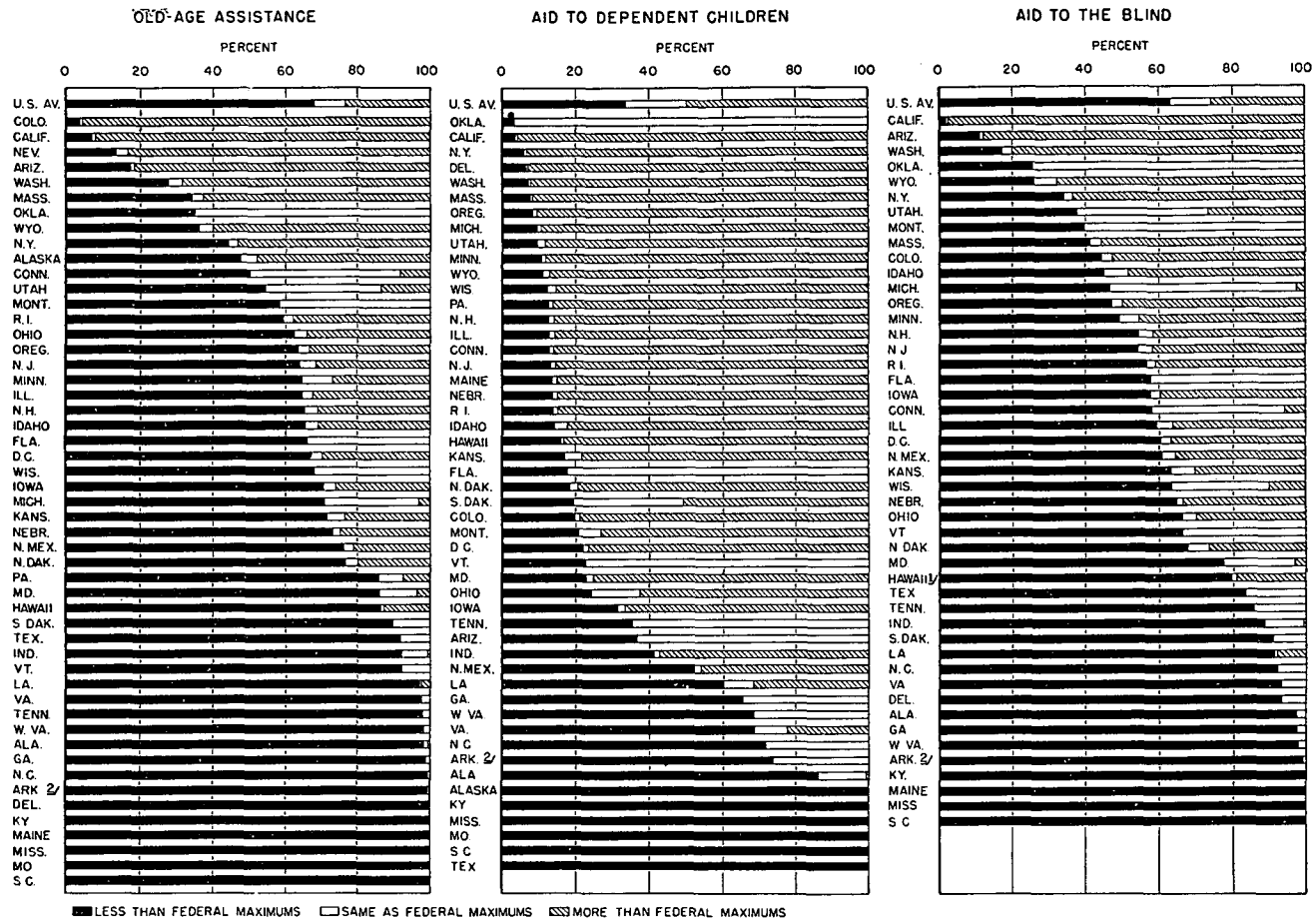


CHART 1.—Percentage distribution of payments in relation to Federal matching maximums, by program, October 1947

[Federal matching maximums: Old-age assistance and aid to the blind, \$45 per month; aid to dependent children, \$24 per month for the first child and \$15 for each additional child]



¹ Percentages computed on base of less than 100.

² Data for September 1947.

are in effect, the maximum amounts in which the Federal Government can participate will still not meet the needs of many persons and families under current budgeting standards and prices. This is particularly true for families receiving aid to dependent children, since nearly half the payments in October 1947 already exceeded the Federal maximums. Despite a 50-percent increase between September 1946 and October 1948 in the Federal maximum for a 2-child family, the maximums in this program are still far less adequate than those for old-age assistance and aid to the blind. The Federal Government can participate in a payment for one aged or blind individual up to \$50, in contrast to \$45 for a mother, incapacitated father, and 2 children.

In spite of the inadequacy of the

Federal maximums, however, the 1948 amendments can increase payments for most recipients. With the additional Federal funds, States will be in a position to revise their standards to take account of higher prices. The resulting increase in payments can amount to as much as \$5 per aged and blind recipient and \$3 per child receiving aid to dependent children, provided the States continue to spend State and local funds at the current rate per recipient. Some States, however, will need to raise their administrative or legislative maximums to permit an increase for recipients whose payments are already at the maximum. Rising case loads, moreover, will make it necessary for some States to spend larger sums from State and local funds if recipients are to receive the full increase in pay-

ments made possible by the new amendments.

Social Insurance and Related Payments in 1947

Disbursements under social insurance and related programs amounted to \$5.6 billion in 1947. The decline from the 1946 total of \$6.0 billion reflects a decrease of \$1 billion in unemployment insurance payments that was only partially offset by increases in retirement, disability, and survivor payments.

Veterans and their survivors received \$3 billion under programs administered by the Veterans Administration. This amount was 54 percent of the total expended. Two-thirds of the payments made under the veterans' programs were for pensions

and compensation and the other third, for servicemen's readjustment allowances. Programs operating under the Social Security Act—old-age and survivors insurance and State unemployment insurance—accounted for 22 percent of all 1947 payments.

Of the risks covered by the programs—old-age, unemployment, disability, or death of the breadwinner—disability was responsible for the largest share, more than one-third, of all disbursements in the year. Veterans received 81 percent of the disability payments; 14 percent was paid under the workmen's compensation programs to individuals disabled as a result of work-connected injuries.

Unemployment was responsible for somewhat more than one-fourth of the 1947 disbursements, in comparison with more than two-fifths in the preceding year. Payments for unemployment were divided almost equally between the State programs and the Federal program for unemployed veterans; payments to unemployed railroad workers accounted for only a small part (2.5 percent) of the unemployment benefit load.

Retirement benefits represented less than one-fifth of total social insurance and related expenditures.

Payments under social insurance and related programs, 1947¹

[In thousands; corrected to Aug. 5, 1948]

Program	Total	Retirement payments	Disability payments	Survivor payments		Unemployment insurance payments	Re-funds
				Monthly	Lump-sum		
All programs.....	\$ 5,592,196	\$903,074	\$2,000,086	\$632,124	\$78,813	\$1,587,933	\$191,992
Old-age and survivors insurance.....	482,456	299,830	-----	153,109	29,517	-----	-----
Railroad retirement.....	202,450	138,817	38,536	19,283	6,114	-----	-----
Federal retirement.....	432,345	235,442	24,782	217	13,912	-----	157,992
Civil-service systems.....	278,315	83,692	24,782	217	13,732	-----	153,892
Other contributory.....	4,030	² 1,750	-----	(³)	180	-----	2,100
Noncontributory.....	150,000	² 150,000	(³)	-----	-----	-----	-----
State and local government ⁴	265,000	175,000	18,000	22,000	16,000	-----	34,000
Veterans' pensions.....	2,071,814	⁵ 54,285	1,621,744	382,515	13,270	-----	-----
Workmen's compensation.....	330,000	-----	275,000	⁶ 55,000	(⁷)	-----	-----
State sickness compensation ⁷	22,024	-----	22,024	-----	-----	-----	-----
State unemployment insurance.....	776,164	-----	-----	-----	-----	776,164	-----
Railroad unemployment insurance.....	39,401	-----	-----	-----	-----	39,401	-----
Servicemen's readjustment allowances ⁸	⁹ 970,542	-----	-----	-----	-----	772,368	-----

¹ Data partly estimated; total differs from total in table 1 on page 20 which excludes some programs reported here.

² Includes allowances of \$198,174,000 to self-employed veterans.

³ Retirement payments include a small but unknown amount of disability payments under non-contributory systems and disability and survivor payments under contributory systems.

⁴ For fiscal year, which usually ends in June.

⁵ Payments to Spanish-American War veterans retired for age.

⁶ A small but unknown amount of lump-sum payments included with monthly payments.

⁷ Benefits first payable in April 1943 in Rhode Island and in December 1946 in California.

⁸ Allowances to unemployed and self-employed veterans under provisions of title V of the Servicemen's Readjustment Act.

Thirty-three percent of the retirement payments were made under old-age and survivors insurance and 25 percent under the programs for Federal civilian and military personnel.

Survivor benefits (including lump-sum death payments) accounted for

one-eighth of total disbursements. Of the payments to survivors, 56 percent was paid by the Veterans Administration to the survivors of veterans, and 25 percent went to the survivors of workers insured under the old-age and survivors insurance program.

Recent Publications in the Field of Social Security*

Social Security Administration

BUREAU OF EMPLOYMENT SECURITY. *California Disability Insurance Program*. Washington: The Bureau, May 1948. 41 pp. Processed. (Attachment to General Administration Letter No. 104.)

Describes the experience under the California program since its inception December 1, 1946. Limited free distribution; apply to the Bureau of Employment Security, Social Security

Administration, Washington 25, D. C. NORMAN, VIVIAN B., and BUCKLIN, DOROTHY R. *Personnel in Local Offices of State Public Assistance Agencies, 1946. Part II: Size and Composition of Local Office Staffs*. Washington: U. S. Govt. Print. Off., 1948. 24 pp. (Public Assistance Report No. 12, Pt. 2.)

Information on the number and type of personnel in each of the 2,956 local offices, based on reports submitted by 49 State public assistance agencies. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

Questions and Answers on Social Security. Washington: U. S. Govt. Print. Off., Dec. 1947. 29 pp. (Informational Service Circular No. 60.)

Limited free distribution; apply to

the Social Security Administration, Washington 25, D. C.

WHITE, RUTH, and HUTTON, THOMAS G. *Requirements and Incomes of Recipients of Old-Age Assistance in 21 States in 1944*. Washington: Bureau of Public Assistance, March 1948. 44 pp. Processed. (Public Assistance Report No. 13.)

Illustrates the differences from State to State and within States in what recipients had to live on in 1944, and the sources of their incomes. Shows the substantial inequities in certain States due to the lack of uniformity in standards, policies, and procedures for determining amounts of assistance. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

WOYTINSKY, W. S. *Principles of Cost Estimates in Unemployment Insurance*. Washington: U. S. Govt. Print. Off., 1948. 174 pp., tables and charts.

Discusses "the effect of labor-market, statutory, and administrative

* The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.