

made in 1962 in these 27 States was secured by real estate.

## STATE AND FEDERAL CREDIT UNIONS

Aggregate data for 1961 and 1962 are shown in table 4 for State-chartered and Federal credit unions. The more than 21,000 credit unions in the United States operating under State or Federal charter at the end of 1962 had assets of nearly \$7.2 billion and loans outstanding of almost \$5.5 billion. Credit union members numbered 13.8 million in 1962 (approximately 7½ percent of the United States population), and they had saved more than \$6.3 billion in their credit unions alone. Reserves set aside to protect members' savings increased 16.7 percent and totaled \$380.7 million at the end of the year. Members received \$244.5 million in dividends during the year or 16 percent more than in 1961.

At the end of 1962, for the first time, the Federal credit unions in operation outnumbered the State-chartered groups. They also increased their slight lead in membership and now have 51 percent of all credit union members. Total assets, loans to members, members' shares, reserves, net earnings, and dividends paid on shares continue to be greater for State-chartered credit unions than for the Federal credit unions, but the difference was reduced in 1962 as Federal credit unions showed higher rates of increase for all activities except dividends.

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## Concurrent Receipt of OASDI and Workmen's Compensation, December 1960\*

Old-age, survivors, and disability insurance and workmen's compensation are both forms of social insurance that protect workers against some of the financial hazards of disability. The former pays benefits to persons who have had a substantial connection with the labor force and who are severely and totally disabled for any reason; the latter pays benefits to persons injured in the course of employment. Some workers may, of

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course, be eligible for both types of payment. Because of this possible overlap there has been considerable interest in the number of persons concurrently receiving benefits under both programs and the portion of their wage loss thus being replaced.

Experience has provided some data of a limited nature on the number of workers who may be receiving benefits concurrently under both programs. When cash disability benefits under the Social Security Act were initiated in 1957, they were reduced by the amount of any other Federal disability benefit or any workmen's compensation payments, including lump-sum settlements. (This provision was rescinded, effective August 1958.) During the first 4 months of the program's operation, 2.7 percent of the cases in which disability benefits were awarded were subject to reduction because payments were made under a workmen's compensation program.

This note presents additional facts from a study of the extent and significance of overlapping benefits under the two programs. The study was based on a sample survey of persons living in selected areas and receiving disability benefits under the Social Security Act or with a "disability freeze."<sup>1</sup> Although this analysis deals with a relatively small sample of all disability beneficiaries and points up the need for obtaining more statistically significant and detailed information, it is hoped that the methodology developed will prove useful in any further studies of the extent of wage loss replaced in overlap cases.

## SOURCE AND METHODOLOGY

In the fall of 1960 the Social Security Administration made a survey of workers who were receiving disability insurance benefits or had been allowed a "disability freeze" under the Social Security Act and were residing in one of the eight largest metropolitan areas<sup>2</sup> in June of that year. A stratified random sample was taken that con-

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<sup>1</sup> Before the provision of cash benefits to disabled workers under age 50, which became effective in November 1960, these persons were eligible for a "disability freeze," which preserved their insurance status so that absence from work because of long-term disability would not cause reduction or loss of future benefit rights.

<sup>2</sup> New York, Los Angeles, Chicago, Philadelphia, Detroit, San Francisco, Boston, and Pittsburgh.

TABLE 1.—Persons in the eight largest metropolitan areas receiving disability insurance benefits under OASDI and workmen's compensation in December 1960, by selected characteristics and wage-loss replacement <sup>1</sup>

Person with disability insurance benefit or with disability freeze under OASDI	Sex	Age, June 1960	Number of dependents receiving OASDI benefits	Date first disabled <sup>2</sup>	Annual earnings reported by worker	Estimated earnings rate at time of disability <sup>3</sup>	Adjusted earnings rate <sup>4</sup>	Annual amount of workmen's compensation	Annual amount of OASDI benefits (including dependents' benefits)	Total income from both programs		
										Amount	As a percent of—	
											Annual earnings rate at time of disability	Adjusted earnings rate
DIB.....	M	57	2	7/58	\$3,120	\$3,120	\$3,195	\$2,496	\$2,664	\$5,160	165.4	161.5
Freeze.....	M	26	3	5/58	2,080	1,710	1,751	1,140	1,536	2,676	156.4	152.8
DIB.....	M	50	2	3/57	3,172	2,592	2,727	1,728	2,136	3,864	149.0	141.7
DIB.....	M	57	0	9/58	2,080-2,600	2,600	2,662	2,292	1,092	3,384	130.1	127.1
Freeze.....	M	45	3	8/58	3,536	3,600	3,978	1,692	2,964	4,656	129.3	117.0
Freeze.....	M	27	0	12/54	1,800	1,828	2,013	1,440	888	2,328	127.4	115.6
DIB.....	M	64	0	9/58	5,460	2,502	2,562	1,668	1,260	2,928	117.0	114.3
Freeze.....	M	32	3	2/53	( <sup>5</sup> )	3,358	3,741	1,560	2,556	4,116	122.6	110.0
Freeze.....	M	45	5	8/53	( <sup>5</sup> )	3,033	3,351	1,200	2,472	3,672	121.1	109.6
DIB.....	M	61	0	12/58	3,640	2,916	2,986	1,944	1,308	3,252	111.5	108.9
Freeze.....	F	43	0	1/56	3,120	2,316	2,520	1,872	852	2,724	117.6	108.1
Freeze.....	M	44	2	12/54	3,600	3,840	4,253	1,728	2,520	4,248	110.4	99.9
DIB.....	M	54	2	8/56	5,200	3,836	4,174	1,728	2,400	4,128	107.6	98.9
DIB.....	M	50	2	5/56	4,264	4,200	4,639	1,872	2,664	4,536	106.4	97.8
DIB.....	M	62	0	3/48	1,800	1,735	2,297	1,104	1,056	2,160	124.5	94.0
DIB.....	M	62	0	11/49	2,080	2,080	2,579	1,500	888	2,388	114.8	92.6
DIB.....	M	63	2	1/55	4,560	4,284	4,730	1,872	2,472	4,344	101.4	91.8
Freeze.....	M	48	2	11/48	4,680	3,384	4,480	1,608	2,184	3,792	112.1	84.6
DIB.....	M	59	1	4/58	4,056	4,104	4,317	1,536	2,028	3,564	86.8	82.6
Freeze.....	M	36	0	6/53	2,860-3,120	2,946	3,282	1,548	1,104	2,652	90.0	80.8
Freeze.....	M	45	4	8/45	2,184	1,944	3,194	1,296	1,284	2,580	132.7	80.8
Freeze.....	M	48	2	12/57	6,500	5,600	5,891	1,956	2,784	4,740	84.6	80.4
DIB.....	M	57	0	6/56	2,964	2,208	2,402	924	984	1,908	86.4	79.4
DIB.....	M	60	0	11/57	8,040	4,284	4,507	2,076	1,356	3,432	78.3	76.1
DIB.....	M	58	0	11/57	6,500	4,230	4,602	2,076	1,356	3,432	81.1	74.6
Freeze.....	M	40	0	5/56	4,368	4,368	4,752	1,944	1,332	3,276	75.0	68.9
DIB.....	M	62	1	4/58	5,200	5,200	5,470	1,800	1,920	3,720	71.5	68.0
DIB.....	M	52	0	7/52	4,560	3,600	4,010	1,680	1,044	2,724	75.7	67.9
DIB.....	F	58	0	5/44	( <sup>5</sup> )	1,886	3,170	1,296	720	2,016	106.9	63.6
DIB.....	M	60	0	5/42	1,920	1,800	3,205	1,200	876	2,076	115.3	63.6
DIB.....	M	60	0	10/55	4,320	4,320	4,769	1,728	1,260	2,988	69.2	62.7
DIB.....	M	59	0	12/42	( <sup>5</sup> )	1,525	2,766	792	912	1,704	111.7	61.6
Freeze.....	F	42	1	9/55	7,020	5,618	6,202	1,728	2,004	3,732	66.4	60.2
DIB.....	M	62	0	10/57	7,800	5,040	5,302	1,764	1,392	3,156	62.6	59.5
DIB.....	M	63	0	3/54	2,132	2,130	2,345	468	912	1,380	64.8	58.8
DIB.....	M	60	0	7/57	5,720	5,200	5,470	1,800	1,392	3,192	61.4	58.4
DIB.....	M	64	0	4/55	4,368	4,368	4,809	1,452	1,260	2,712	62.1	56.4
Freeze.....	M	33	0	8/53	3,600-4,200	3,694	4,115	1,044	1,248	2,292	62.0	55.7
Freeze.....	F	42	0	5/49	2,080	2,044	2,514	480	912	1,392	68.1	55.4
DIB.....	M	63	0	1/53	4,800	4,800	5,304	1,668	1,260	2,928	61.0	55.2
Freeze.....	M	47	0	8/58	10,192	6,300	6,451	2,064	1,392	3,456	54.9	53.6
DIB.....	M	59	0	6/55	5,200	5,040	5,564	1,650	1,260	2,940	58.3	52.8
DIB.....	M	53	0	10/54	4,680	4,680	5,153	1,440	1,260	2,700	57.7	52.4
DIB.....	M	62	0	2/45	3,240	3,100	5,093	1,452	1,080	2,532	81.7	49.7
DIB.....	M	61	0	3/47	3,380	3,380	4,475	1,032	1,092	2,124	62.8	47.4
DIB.....	M	51	0	4/48	5,200	4,900	6,027	1,344	1,092	2,436	49.7	40.4
DIB.....	M	53	0	3/48	2,400	2,400	2,952	120	924	1,044	43.5	35.3
DIB.....	M	57	0	12/58	( <sup>5</sup> )	8,416	8,618	1,584	1,392	2,976	35.4	34.5

<sup>1</sup> At time of survey.  
<sup>2</sup> First date on which worker was disabled, as determined by the Social Security Administration, and met insured-status requirements (except for 2 persons who had worked at reduced rates after disablement until they became severely and totally disabled).  
<sup>3</sup> Annual earnings as reported by the worker if corroborated by his social

security earnings record or the amount of his workmen's compensation; otherwise, as reconciled with these sources. See text for explanation.  
<sup>4</sup> Earnings rate shown in column at left, adjusted to 1960 dollars by using the Bureau of Labor Statistics consumer price index.  
<sup>5</sup> Not reported.

sisted of about 3 percent of the approximately 80,000 disability beneficiaries and of about 6 percent of the approximately 21,000 persons allowed a "disability freeze."

Completed questionnaires were obtained from 2,191 disability beneficiaries and 1,060 persons who had been allowed a freeze. Fifty persons—32 (1.5 percent) of the beneficiaries and 18 (1.7 percent) of the persons allowed a freeze—were receiving workmen's compensation benefits. All but two of those who had been allowed a freeze became

disability beneficiaries in November 1960 as a result of the 1960 amendments providing cash disability benefits for workers under age 50. There was thus a total of 48 concurrently receiving both types of benefits in December 1960. No information was obtained on whether any persons in the sample had ever received, under workmen's compensation, either a lump-sum settlement or weekly payments that had since ceased.

The 48 persons represented 1.5 percent of the survey sample; the 11 persons who had a wage-

loss replacement of 100 percent or more represented  $\frac{3}{10}$  of 1 percent of the sample. These sample estimates can probably be used with a fair degree of reliability for estimating the comparable values for the universe: The chances are 95 in 100 that 1.0–1.9 percent of the disability beneficiaries described above were also receiving workmen's compensation benefits in 1960 and that 0.1–0.5 percent were receiving benefits equal to 100 percent or more of their annual earnings rate.

### Estimates of Wage-Loss Replacement

Table 1 presents the data on the characteristics of the 48 beneficiaries used in estimating the proportion of wage-loss replacement. The data on earnings were obtained from three sources: (1) the person's initial application for disability benefits or a freeze, on which he was asked to give information on his employment and his average weekly earnings before he became disabled; (2) his social security earnings record, which contains annual totals of earnings filed with his employers' social security tax returns; and (3) the amount of his workmen's compensation benefits, which were computed as 60–67 percent of his weekly earnings at the time he was injured.

Each of these sources has its advantages and its limitations. The application is probably a good source for the type of information wanted in this study—that is, the person's annual rate of earnings at the time of disability. The person's statement, however, was simply entered in the application by a field representative of the Social Security Administration and was not verified at any time. The social security earnings record is a verified source, but it could understate an individual's annual earnings if he had some employment that was not covered by old-age, survivors, and disability insurance or had been earning more than the maximum that was taxable and creditable.<sup>3</sup>

An additional problem connected with the social security earnings record is that, although the figures are annual totals for calendar years, the worker could have changed to a different job

between the time of injury and the last full calendar year. For this reason, both the last full calendar year's earnings and the annual rate of earnings for the year of disability were obtained from the earnings record. The earnings rate was computed on the basis of the individual's earnings reported for the part of the year in which he was disabled. If he had become injured in September 1956, for example, the reported earnings for 1956 would have been multiplied by  $\frac{12}{9}$  to obtain the annual figure.

The main problem in using the rate of workmen's compensation benefits as a source is that most jurisdictions have relatively low maximum benefit amounts, and consequently this method could be used only for the low-income workers. There are also two methodological problems. First, most jurisdictions base benefits on weekly earnings at the time of disability, but the objective of this study was to estimate an annual rate of earnings that would, for example, take into account seasonal unemployment when that was the normal situation for the individual. Second, the amount of earnings used as a basis for workmen's compensation could understate a person's annual earnings because it might not include non-covered employment or employment in a job unrelated to the one in which he was injured.

These three sources were used to obtain the most reasonable annual earnings rate, with the preference given to the person's statement. In brief, when his statement was corroborated either by the information in the social security earnings record or by his rate of workmen's compensation, the amount in the statement was used as his annual earnings rate at the time of disability. Five persons made no statement as to their earnings; for these persons the estimated annual rate of earnings is based primarily on the social security earnings record, and the rate of workmen's compensation was used only to reconcile differences between annual earnings rates. The annual earnings rate at time of disability for each person was then converted into 1960 dollars by using the Department of Labor consumer price index. This figure becomes the "adjusted earnings rate."

### SUMMARY OF RESULTS

One and one-half percent of the 3,251 persons in the survey sample, or 48 in all, were concu-

<sup>3</sup> The maximum taxable and creditable annual earnings were \$3,000 through 1950, \$3,600 during 1951–54, and \$4,200 during 1955–58; the maximum has been \$4,800 since 1959.

TABLE 2.—Persons in the eight largest metropolitan areas receiving old-age, survivors, and disability insurance and workmen's compensation benefits in December 1960, by proportion of wage-loss replacement

Percent of adjusted earnings rate received	Number receiving both old-age, survivors, and disability insurance and workmen's compensation
Total.....	48
Less than 60.....	15
60-79.....	12
80-99.....	10
100-119.....	7
120-139.....	1
140 or over.....	3

rently receiving disability insurance benefits under the Social Security Act and workmen's compensation during December 1960.<sup>4</sup> Table 2 shows the extent of wage-loss replacement for these beneficiaries—that is, the relation of the worker's total income from old-age, survivors, and disability insurance benefits (including dependents' benefits) and workmen's compensation to his adjusted earnings rate. No estimate was made of the effect of the rise in real wages or of what the person would have been earning in 1960 had he not become disabled. The year of onset of disability ranged from 1942 to 1959. During the period from 1942 to the present there have been significant changes in wage levels that should be kept in mind in interpreting the study findings.

On the average (median) the 48 persons were receiving from the combination of benefits 74 percent of their adjusted earnings rate; the range was from 35 to 162 percent. Eleven persons or  $\frac{3}{10}$  of 1 percent of the 3,251 persons in the survey sample were receiving 100 percent or more of their adjusted earnings rate; 15 persons or  $\frac{1}{2}$  of 1 percent of the total were receiving less than 60 percent.

Whether these figures are representative of the country as a whole or would represent the situation today is not known. Disability beneficiaries could have substantially different characteristics today than they did in 1960, since the disability

<sup>4</sup> Some possible explanations for the difference between this percent and the 2.7 percent that was mentioned earlier are (1) lump-sum benefits were not included in this study, (2) the eight largest metropolitan areas are not necessarily representative of the Nation, and (3) this study includes persons under age 50 whose concurrent pattern may be different from that of disability beneficiaries aged 50-64.

program was then relatively new and disabled persons under age 50 did not receive cash benefits until November 1960.

The replacement proportions found apply, of course, only to December 1960. Since that time an individual's benefits could have been reduced or terminated because he returned to work, he was no longer eligible for workmen's compensation, or his disabling condition improved. Benefits paid to a person's dependents may have also been reduced or terminated because his marital status changed, his child reached his majority, or his dependent began working.

### VARIATIONS IN REPLACEMENT PROPORTIONS

Examination of the characteristics of beneficiaries who were receiving the highest proportions of their adjusted earnings rate and those receiving the lowest proportions shows that three factors are important in helping to explain the variations: (1) the length of time the person had been disabled, (2) the number of dependents who were also receiving old-age, survivors, and disability insurance benefits, and (3) the person's adjusted earnings rate at the time of disability.

The beneficiaries who were receiving the highest proportion of their adjusted earnings rate were those who had several dependents also receiving old-age, survivors, and disability benefits in 1960 or had been earning low wages at the time they were disabled, or who had both several dependents and low earnings. The following tabulation shows the distribution, by number of dependents, of the 48 persons in the sample and of the 11 receiving combined benefits representing 100 percent or more of their adjusted earnings rate.

Number of beneficiary's dependents receiving OASDI benefits	Number receiving both OASDI and workmen's compensation	Number receiving 100 percent or more of adjusted earnings rate
Total.....	48	11
None.....	32	5
1.....	3	0
2.....	8	2
3.....	3	3
4 or more.....	2	1

Six of the 16 beneficiaries with dependents were receiving 100 percent or more of their former adjusted earnings rate, in contrast to only five of

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**TABLE 9.—Number of recipients of public assistance in the United States, by month, July 1962–July 1963<sup>1</sup>**

[Except for general assistance, includes cases receiving only vendor payments for medical care]

Year and month	Old-age assistance <sup>2</sup>	Medical assistance for the aged <sup>2</sup>	Aid to the blind <sup>2</sup>	Aid to the permanently and totally disabled <sup>2</sup>	Aid to families with dependent children			General assistance <sup>4</sup>	
					Families	Total recipients <sup>3</sup>	Children	Cases	Recipients
Number of recipients									
1962									
July.....	2,233,379	101,921	100,183	418,980	930,037	3,638,447	2,811,352	330,000	798,000
August.....	2,228,434	109,312	100,018	420,476	928,503	3,635,693	2,808,942	329,000	797,000
September.....	2,225,954	105,217	100,010	423,385	925,179	3,633,155	2,810,053	320,000	778,000
October.....	2,229,059	114,657	99,928	427,312	926,851	3,732,081	2,869,210	326,000	790,000
November.....	2,227,041	111,828	99,808	434,735	931,408	3,771,844	2,838,650	333,000	821,000
December.....	2,226,194	109,732	99,583	437,453	942,635	3,825,317	2,871,760	354,000	897,000
1963									
January.....	2,221,593	116,587	99,509	439,405	959,258	3,911,515	2,927,402	384,000	1,006,000
February.....	2,217,499	116,682	99,136	442,251	967,355	3,957,218	2,960,451	390,000	1,038,000
March.....	2,214,441	117,508	98,845	445,854	975,629	3,990,393	2,984,095	387,000	1,020,000
April.....	2,211,016	127,412	98,588	448,448	977,739	4,004,001	2,995,563	371,000	941,000
May.....	2,202,503	129,493	98,457	459,236	972,468	3,976,318	2,978,716	348,000	852,000
June.....	2,198,896	136,220	98,390	461,537	962,597	3,934,542	2,952,013	329,000	775,000
July.....	2,190,856	140,159	98,084	466,357	957,795	3,918,326	2,938,506	325,000	769,000
Percentage change from previous month									
1962									
July.....	-0.1	-0.6	-0.2	+0.5	-1.4	-1.3	-1.3	-3.2	-1.9
August.....	-0.2	+7.3	-0.2	+0.4	-0.2	-0.1	-0.1	-0.2	-0.2
September.....	-0.1	-3.7	( <sup>5</sup> )	+0.7	-0.4	-0.1	( <sup>5</sup> )	-2.7	-2.4
October.....	+0.1	+9.0	-0.1	+0.9	+0.2	+2.7	( <sup>5</sup> )	+1.6	+1.7
November.....	-0.1	-2.5	-0.1	+1.7	+0.5	+1.1	+1.0	+2.3	+3.9
December.....	( <sup>5</sup> )	-1.9	-0.2	+0.6	+1.2	+1.4	+1.2	+6.2	+9.5
1963									
January.....	-0.2	+6.2	-0.1	+0.4	+1.8	+2.2	+1.9	+8.7	+11.9
February.....	-0.2	+0.1	-0.4	+0.6	+0.8	+1.2	+1.1	+1.4	+3.2
March.....	-0.1	+0.7	-0.3	+0.8	+0.9	+0.8	+0.8	-0.6	-1.7
April.....	-0.2	+8.4	-0.3	+0.6	+0.2	+0.3	+0.4	-4.2	-7.8
May.....	-0.4	+1.6	-0.1	+2.4	-0.5	-0.7	-0.6	-6.1	-9.4
June.....	-0.2	+5.2	-0.1	+0.9	-1.0	-1.1	-0.9	-5.6	-9.0
July.....	-0.4	+2.9	-0.3	+1.0	-0.5	-0.4	-0.5	-1.2	-0.8

<sup>1</sup> All data subject to revision.  
<sup>2</sup> Represents data for recipients of the specified type of assistance both under separate State programs and under combined State programs for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged.  
<sup>3</sup> Before October 1962, includes as recipients the children and 1 parent or caretaker relative other than a parent in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance; beginning October 1962, may include both parents or 1 caretaker relative other than a parent.  
<sup>4</sup> Partly estimated. Excludes Idaho and Indiana; data not available.  
<sup>5</sup> Decrease of less than 0.05 percent.  
<sup>6</sup> Increase of less than 0.05 percent.

**OASDI AND WORKMEN'S COMPENSATION**

(Continued from page 21)

the 32 without dependents. The distribution of the same persons, according to their adjusted earnings rate, is shown below.

Annual adjusted earnings rate	Number receiving both OASDI and workmen's compensation	Number receiving 100 percent or more of adjusted earnings rate
Total.....	48	11
\$1,499 or less.....	0	0
\$1,500-2,995.....	14	7
\$3,000-4,499.....	15	4
\$4,500 or more.....	19	0

Seven of the 14 persons who had been earning less than \$3,000, but only four of the 34 persons who had earned \$3,000 or more, were receiving 100 percent or more of their adjusted earnings

rate. Beneficiaries whose wages had been low were more likely to be receiving an amount greater than 100 percent of their adjusted earnings rate because both old-age, survivors, and disability insurance and workmen's compensation pay a higher proportion of former earnings to low-wage workers than to workers with high wages. Both programs have a maximum benefit amount, and the benefit formula under the Social Security Act is weighted to pay a larger percentage of the average monthly wage to low-paid workers.

Of 20 beneficiaries receiving less than two-thirds of their adjusted earnings rate, only one had any dependents also receiving old-age, survivors, and disability insurance. These were the beneficiaries who had been disabled the longest time. A comparison of these 20 persons with all 48 persons getting both types of payment is shown

TABLE 10.—Amount of public assistance payments in the United States, by month, July 1962–July 1963<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care]

Year and month	Total <sup>2</sup>	Old-age assistance <sup>3</sup>	Medical assistance for the aged <sup>3</sup>	Aid to the blind <sup>3</sup>	Aid to the permanently and totally disabled <sup>3</sup>	Aid to families with dependent children	General assistance <sup>4</sup>
Amount of assistance							
1962							
July.....	\$367,422,000	\$163,387,430	\$21,099,730	\$7,763,255	\$29,930,692	\$114,305,460	\$22,046,000
August.....	370,598,000	162,742,516	23,431,488	7,848,529	30,314,645	114,946,953	22,429,000
September.....	365,417,000	161,920,146	21,240,639	7,678,694	30,390,687	114,373,330	21,091,000
October.....	378,265,000	167,937,837	24,225,415	7,920,447	31,664,230	116,120,821	21,813,000
November.....	376,922,000	167,138,102	22,712,013	7,942,394	31,862,827	116,451,727	22,314,000
December.....	381,944,000	167,969,978	22,514,900	7,992,058	32,148,952	118,745,316	23,657,000
1963							
January.....	391,209,000	168,828,792	25,036,154	7,970,875	32,589,133	121,309,540	26,354,000
February.....	389,906,000	168,448,837	22,696,442	7,971,860	32,893,149	122,423,346	26,198,000
March.....	396,449,000	169,787,562	23,824,718	8,045,621	33,436,893	125,231,254	26,357,000
April.....	399,198,000	170,660,914	26,441,100	8,044,895	34,071,522	125,534,737	25,298,000
May.....	399,349,000	171,464,001	28,870,692	8,049,211	34,529,977	124,204,346	23,236,000
June.....	390,941,000	169,416,085	26,592,866	8,040,719	34,523,871	121,770,120	21,313,000
July.....	390,476,000	168,081,430	28,426,914	8,043,679	35,105,811	120,616,307	21,403,000
Percentage change from previous month							
1962							
July.....	+0.5	+0.6	+20.0	-0.3	-0.5	-1.8	-1.6
August.....	+9	-4	+11.1	+1.1	+1.3	+6	+1.7
September.....	-1.4	-5	-9.4	-2.2	+3	-5	-6.0
October.....	+3.5	+3.7	+14.1	+3.1	+4.2	+1.5	+3.4
November.....	-4	-5	-6.2	+3	+6	+3	+2.3
December.....	+1.3	+5	-9	+6	+9	+2.0	+6.0
1963							
January.....	+2.4	+5	+11.2	-3	+1.4	+2.2	+11.4
February.....	-3	-2	-9.3	(b)	+9	+9	-6
March.....	+1.7	+8	+5.0	+9	+1.7	+2.3	+6
April.....	+7	+5	+11.0	(c)	+1.9	+2	-4.0
May.....	(d)	+5	+9.2	+1	+1.3	-1.1	-8.1
June.....	-2.1	-1.2	-7.9	-1	(e)	-2.0	-8.3
July.....	-1	-8	+6.9	(f)	+1.7	-9	+4

<sup>1</sup> All data subject to revision.  
<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance and from special medical funds; data for such expenditures partly estimated for some States.  
<sup>3</sup> Represents data for payments to recipients of the specified type of assistance both under separate State programs and under combined State programs

for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged.  
<sup>4</sup> Partly estimated. Excludes Idaho and Indiana; data not available.  
<sup>5</sup> Increase of less than 0.05 percent.  
<sup>6</sup> Decrease of less than 0.05 percent.

below, distributed by date of onset of disability.

Date of onset of disability	Number receiving both OASDI and workmen's compensation	Number receiving less than 2/3 of adjusted earnings rate
Total.....	48	20
1956 or later.....	21	4
1950-55.....	15	8
1949 or earlier.....	12	8

Sixteen of the 27 persons who had become disabled before 1956 were receiving less than two-thirds of their adjusted earnings, in contrast to only four of the 21 who became disabled in 1956 or later. Those who were disabled in the early 1950's or in the 1940's were receiving workmen's compensation payments computed on the basis of their earnings at the time of disability. The payments were probably never increased to compensate for price and wage increases that took place

after the award was granted.<sup>5</sup> In short, the proportion of wage-loss replacement varied directly with the number of dependents also receiving old-age, survivors, and disability insurance benefits, inversely with the amount of the adjusted earnings, and inversely with the length of time the person had been disabled.

<sup>5</sup> Only five States—Michigan, Nevada, Ohio, Oregon, and Washington—and the Federal system have ever increased benefit levels for persons already awarded benefits. See Alfred M. Skolnik, "New Benchmarks in Workmen's Compensation," *Social Security Bulletin*, June 1962, page 12. Since none of the persons in the survey sample was a Federal employee or was residing in one of these States, it is most unlikely that they were receiving workmen's compensation from one of these sources. Benefit levels under old-age, survivors, and disability insurance for persons already receiving benefits were increased in 1950, 1952, 1954, and 1958 to compensate for price and wage increases. See, for example, the following reports of the Committee on Ways and Means: *Social Security Act Amendments of 1949*, page 16; *Social Security Amendments of 1954*, page 15; and *Social Security Amendments of 1958*, page 4.