Promptness in taking final action on hearing requests, essential in all States, is of greatest importance in those States that make no provision for retroactive payments. Obviously the value of a hearing is limited if the claimant must wait for months to learn whether he is eligible for assistance or what the amount of his payment will be.

## Civil-Service Refunds

In the fiscal year 1947-48, the number of refunds of contributions to employees who left the Federal civil service fell 54 percent below that in the preceding fiscal year, while payments declined by 37 percent. During the first half of 1948, there were 148,800 refunds to former Federal employees-48 percent fewer than in the preceding 6 months-while the \$38 million disbursed represented a decline of 49 percent from the amount in July-December 1946.

The number of refunds to former Federal employees increased from 17,800 in 1940 to a high of 1,599,500 in 1946, then declined to 683,000 in

Number and amount of civil-service refunds, by specified period, 1940-48 1

Period	Refunds	
	Number	Amount
Calendar year: 1940 1941 1942 1943 1944 1945 2 1946 3 1947 January-June July-December 1948: January-June January-February February March April May June	17. 8 32. 4 67. 3 704. 2 858. 1 1, 599. 5 683. 0 398. 3 284. 7 148. 8 29. 7 20. 5 21. 4 25. 5 26. 6	\$3, 277 4, 616 6, 357 10, 809 238, 594 155, 892 81, 130 74, 762 38, 369 7, 703 5, 079 5, 281 6, 484 6, 552 7, 290

<sup>&</sup>lt;sup>1</sup> Refunds principally from civil-service retirement and disability fund but also from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. <sup>1</sup> Excludes War Department refunds for July-

Source: Civil Service Commission.

1947. There were 148,800 refunds during the first half of 1948 as compared with 398,300 for January-June 1947. The liquidation of wartime agencies and functional curtailments in many permanent departments and agencies account for the large number of refunds in 1945 and 1946; they were less important factors in 1947. The comparatively small number in the first half of 1948 indicates that the postwar adjustments in Federal Government employment have been largely completed.

The average refund for January-June 1947 was \$204; the average for the comparable period of 1948 was \$258. Averages in the first 6 months of 1948 ranged from \$247 in March to \$274 in June.

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tion and size. In most States the changes in July were small. In Louisiana, however, a major change in the old-age assistance law and a greatly increased appropriation for public welfare led to program changes that raised the number of recipients by more than half and more than doubled the average payment. The present law specifies that, for any person entitled to old-age assistance, minimum need shall be considered to be not less than \$50 for one person and not less than \$45 each for two or more eligible persons in a household. A recipient's income and resources, if any, are to be taken into consideration. In carrying out the law, the State agency issued rules and regulations liberalizing the real and personal property provisions governing eligibility. Some 32,000 recipients were added to the rolls during July as a result of the changes, bringing the proportion of all aged persons in the State receiving old-age assistance to the highest in the Nation-63 percent.

The Louisiana Legislature did not change the provisions relating to need for the other types of assistance. These programs shared, howeverthough to a smaller extent-in the increased appropriations for public welfare. For these types of assistance, also, assistance standards were liberalized by bringing the cost figures up to date for certain consumption items. An earlier cut of \$3 a person in payments for aid to dependent children and aid to the blind as well as for old-age assistance was eliminated; payments for general assistance were made for the amount of need as established, instead of for 50 percent of such need. Louisiana had ranked forty-second among the States in the size of its average old-age assistance payment and forty-first for

aid to dependent children and aid to the blind; within the month it rose to eleventh for old-age assistance, thirtieth for aid to dependent children, and twenty-fifth for aid to the blind. From a ranking of thirtyfifth for general assistance, it rose to sixteenth.

The flat amount established in Colorado for total income was again raised (to \$83) to enable the State to distribute all earmarked funds during the calendar year. The average payment rose \$15, and the case load was increased by 200 persons, many of whom were made eligible by the change in the amount of total income assured to recipients.

In contrast, Maryland and Texas reduced by about 16 percent and 7 percent, respectively, the case loads for aid to dependent children. In Maryland this action was taken to avoid a reduction in payments; in Texas, to avoid cutting payments further. The average payment in this program rose somewhat in each of these States.

In the Nation the total number of recipients of old-age assistance rose 1.7 percent in July, and the number of persons receiving aid to the blind, 0.6 percent. The total case load for aid to dependent children dropped very slightly; the case load for general assistance decreased 2 percent. Largely because of the increases in payments in Louisiana and Colorado. total expenditures for assistance were \$4 million, or 3 percent, higher than in June 1948.

Bureau of Federal Credit Unions Established in the Social Security Administration

On June 29, 1948, President Truman signed Public Law No. 813, which transferred supervision of all Federal credit unions from the Federal

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December; see footnote 3.

Includes \$13,926,000 refunded during the fiscal year ended June 30, 1946, to 183,500 civilian employees of the War Department, calendar-year data are not