It would give to those already covered some future protection against the lowering of the average monthly wage because of periods of unemployment, disability, or low earnings; the 3 years (past or future) in which they have little or no earnings would be disregarded.

We recognize, however, that over the long run it may be desirable to allow persons who have been under the program for some years to disregard more than 3 years. One important reason is that the groups brought under coverage after 1953 will, in general, be unable to utilize the 3-year provision to offset future periods of low earnings or absence from the system.

Dropping out the lowest 3 years will ordinarily leave several years over which the average monthly wage could be computed. Under present law, however, some persons retiring in the near future may have their benefits based on a period as short as 1½ years. Some limitation on the dropping out of 3 years is therefore needed, and we propose that the average monthly wage be computed over a period at least as long as that required for attainment of insured status. It would be desirable, however, to make certain technical modifications of this general proposal.

The Bureau of Old-Age and Survivors Insurance advises us that, though it would be impractical to recompute individually the benefits for the 5 million persons now on the rolls, our proposal is practical for future computations.

Notes and Brief Reports

Family Benefits in Current-Payment Status, December 31, 1952

The number of families receiving monthly benefits under old-age and survivors insurance increased by almost half a million in 1952. At the end of the year, monthly benefits were being paid to at least one member of 3.6 million families (table 27, page 41). Retired worker families made up 73 percent of the total; they numbered 2,644,000—about 365,000 more than a year earlier. The number of survivor families totaled 957,000, an increase of almost 116,000 for the year.

Average family benefits at the end of 1952 showed substantial increases from the corresponding averages a year earlier because of the higher benefit rates provided by the 1952 amendments and the large number of awards in the last half of the year of "new-start formula" benefits—based on earnings after 1950 and the new benefit formula. Payments to all retired workers with no dependents receiving benefits averaged $50.70 for men and $39.10 for women, increases of 17 percent and 18 percent, respectively. The average for a retired worker and his aged wife was $81.60—16 percent more than a year earlier.

Families with benefits computed under the new-start formula had considerably higher average benefits than those whose benefits were computed by use of the conversion table. For beneficiary families that consist only of the retired worker and that are receiving benefits determined under the new-start formula, the average benefits were $71.20 for men and $50.70 for women; for families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average was $106.50. At the end of 1952, all retired-worker families receiving benefits computed under the new-start formula comprised about 9 percent of the total; the proportion will increase, however, since this formula is used for about two-thirds of the current old-age benefit awards.

For survivor families the average benefits ranged from $41.00 for a family in which only one child was receiving benefits to $106.00 for a family consisting of a widowed mother and two children. The average benefit for aged-widow families was $40.70 and for one-parent families, $41.50.

The average family payment at the end of 1952 to a widowed mother and two children was greater than the average paid to a widowed mother and three or more children because of the maximum provisions. Under these provisions the presence of more than two child beneficiaries results in a higher family benefit only when the benefit is based on primary insurance amounts within a limited range ($64.00–84.40). The effect of the higher amounts payable to families of this size is more than offset by the heavier concentration of larger families in the group receiving benefits based on a low primary insurance amount.

A distribution of the number of families by amount of the family benefit (table 31, page 43; table 34, page 46) shows the greatest concentration for retired-worker-only families at $25 for both men and women; likewise, of the families composed of a retired worker and his wife, the largest number are receiving $37.50. The percentage distributions for families receiving benefits computed under the new-start formula were marked by the heavy concentration at the higher benefit amounts. For families in which only the retired worker was receiving benefits, 28 percent of the men were receiving the maximum of $85.00; for women, the greatest concentration was at $55–60. Nearly 30 percent of the families consisting of a retired worker and wife aged 65 or over were being paid the maximum family benefit of $127.50.

The maximum amount of $168.75 was being paid to nearly 10,000 families, more than double the number receiving the former maximum of $150 at the end of 1951. Under the 1952 amendments, the $168.75 maximum can be paid to families consisting of a retired worker and two or more dependents, or of a widowed mother and two or more children, or of four or more children, if the primary insurance amount is $71.60 or higher.

The distribution of all retired workers receiving benefits by amount of old-age benefit and by benefit computation method is shown in table 25, page 40. The proportion of old-age beneficiaries receiving the $25 minimum was almost 20 percent, about the same as the proportion receiving the $20 minimum a year earlier. For men, the proportion receiving the minimum in 1952 was about 15 percent, and for women, 35 percent. Only 3 percent of the old-age benefits computed under the new-start formula were at the $25 minimum, while 22 percent were at the $85 maximum.

*Recent Publications**

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE and CHILDREN'S BUREAU. *Public Social Welfare Personnel.* Washington: U. S. Govt. Print. Off., 1953. No paging. $1.

A study of State and local public assistance and public child welfare workers—their education, experience, workloads, salaries, and working conditions—as of mid-1950.

General

BRACKMANN, KURT. *Handbuch der Sozialversicherung: Eine Systematische Darstellung Unter Besonderer Beruecksichtigung der Rechtsprechung.* 1st–3d editions. Bad Godesberg: Asgard Verlag, 1953. 2 vols., looseleaf.

A guide to postwar social insurance in Germany as of January 1953; includes data for the miners' system.

ELDRIDGE, SEBA. *The Dynamics of Social Action.* Washington: Public Affairs Press, 1952. 119 pp. $2.50. A guide and handbook.

GREENFIELD, MARGARET. *Unemployment Insurance for Farm Workers.* (1953 Legislative Problems, No. 8.) Berkeley: University of California, Bureau of Public Administration, May 1953. 49 pp. Processed. $1.25.

Considers problems involved, types of coverage proposed, and costs, and discusses the action taken in California.

NEUMEYER, MARTIN H. *Social Problems and the Changing Society.* New York: D. Van Nostrand Co., Inc., 1953. 477 pp. $4.25.

"Public Employment Service System, 1933–53: A Brief History." *Employment Security Review,* Vol. 20, June 1953, entire issue. 20 cents.

Describes how the "U. S. Employment Service and the Federal-State system of public employment offices have met each new situation and how administration, procedures, and operation were adapted to fit the changing demands of a changing economy."

Retirement and Old Age

Administration of Homes for the Aged: Selected Papers on Management and Program Planning. Kurt G. Herz and Morris Zelditch, editors. New York: Council of Jewish Federations and Welfare Funds, 1952. 116 pp. Processed. $2.25.

Includes papers describing the medical and social service programs.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. *Weaknesses in Federal Programs for the Aged. National Social Security Conference . . . Proceedings, March 27, 1953.* Washington: The Chamber, 1953. 27 pp. Processed.

Includes Discriminations in Coverage, by E. J. Eberling; Dangers in Federal Relief, by D. Russell Bontrager; and Unrealistic Financing, by Dorrance C. Bronson.

CIVIC, MIRIAM. "Social Security Reappraised." *Conference Board Business Record,* New York, Vol. 10, June 1953, pp. 234–241.

Considers proposals for revising old-age assistance and old-age and survivors insurance.

HAYMAN, DONALD B. *Social Security and State and Local Retirement in North Carolina.* (Law and Administration Series, Vol. 8.) Chapel Hill: University of North Carolina, Institute of Government, 1953. 171 pp. $2.

HERZ, KURT G. *The Jewish Home for the Aged, Troy, New York: Survey Report.* New York: Council of Jewish Federations and Welfare Funds, Mar. 1953. 58 pp. Processed.

Analyzes administration, management, personnel, and financial policies and practices, and evaluates the institutional program.

KUBIE, SUSAN H., and LANDAU, GERTRUDE. *Group Work with the Aged.* New York: International Universities Press, Inc., 1953. 214 pp. $3.50.

Experience in a recreational day center for the aged.

SPECIAL SURVEYS. *They Tell About Retirement: A Special Survey of Retired Men in Cleveland.* Cleveland: Special Surveys, 1952. 50 pp., tables, and questionnaires. Processed. $5.

SPEYER, GERARD W. "Your Job After 40: A Detailed Report on Employment Prospects for Older Workers Plus Advice on How to Get that New Job." *Lifetime Living,* New York, Vol. 2, July 1953, pp. 43–49 ff. 25 cents.

Public Welfare and Relief

CONNECTICUT PUBLIC EXPENDITURE COUNCIL. *The State Welfare Survey.* Hartford: The Council, 1952. 74 pp.

Includes a summary of the Council's findings and recommendations.

COUNCIL ON SOCIAL WORK EDUCATION. *Education for Social Work. Proceedings for First Annual Program Meeting . . . St. Louis, Missouri, January 21–24, 1953.* New York: The Council, 1953. 105 pp. $3.

Papers on priorities, recruitment, and the international field.

Psychoanalysis and Social Work. Marcel Heiman, editor. New York: International Universities Press, Inc., 1953. 346 pp. $5.

Includes articles on the medical social worker in a hospital setting, foster home placement, and the contribution of psychoanalysis in treatment of the aged and of adolescents and in the work of adoption and family agencies.

Research Programs and Projects in Social Work. (Articles reprinted from *Social Casework.*) New York: Family Service Association of America, 1953. 64 pp. 90 cents.

SCHEIDLINGER, SAUL. "The Concepts of Social Group Work and of Group Psychotherapy." *Social Casework,* New York, Vol. 34, July 1953, pp. 292–297. 50 cents.

Some major differences and similarities between social group work and group psychotherapy.

Selected Readings for the Public Assistance Worker. Saul Kasman, editor. Chicago: Illinois Public Aid Commission, Staff Development Services, 1953. 174 pp. Processed.

TAYLOR, ALICE L. "Case Recording: An Administrative Responsibility." *Social Casework,* New York, Vol. 34, June 1953, pp. 240–246. 50 cents.

VASEY, WAYNE. "Impact of Times on Public Assistance." *Minnesota Welfare,* St. Paul, Vol. 8, May 1953, pp. 8–12.

WALTON, ELOISE. *Let's Work Together in Community Service.* New York: Public Affairs Committee, Inc., 1953. 28 pp. 25 cents.

A summary of *Community Planning*

(Continued on page 17)

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