$63.09 in December 1956 to $64.58 in December 1957.

One-fifth of all old-age beneficiaries were receiving monthly benefits of $90.00–$108.50; about 235,000 of them were receiving the maximum benefit of $108.50. Almost two-fifths (38 percent) were receiving benefits in the $60.00–$69.90 range, almost three-tenths were receiving benefits of $30.10–$59.90, and about one-seventh were receiving $30.00 or less. Actuarially reduced benefits payable to women aged 62–64 at entitlement may be represented in all the amount-of-benefit intervals except that for $110.50–$119.90.

### Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit, by State, December 31, 1957

[Percentage distribution based on sampling ratios that vary inversely with the number of beneficiaries in each State.]

<table>
<thead>
<tr>
<th>State</th>
<th>Average old-age benefit</th>
<th>Number of old-age beneficiaries</th>
<th>Percent of old-age beneficiaries receiving—</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(ranked by size of average benefit)</td>
<td>(ranked by size of average benefit)</td>
<td>Total</td>
</tr>
<tr>
<td>Total</td>
<td>$64.58</td>
<td>3,332,332</td>
<td>100.0</td>
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</tbody>
</table>

### Old-Age Benefits in Current-Payment Status, by State, December 31, 1957 *

Old-age insurance benefits under the Social Security Act were being paid on December 31, 1957, to 6.2 million persons—about 1.1 million more than in December 1956. The average monthly benefit at the end of 1957 is shown in the accompanying table, which also gives the percentage distribution of the number of beneficiaries according to the size of their benefit. The data are classified by the beneficiaries’ State of residence at the close of the year.

In December 1957 the average old-age benefit amounted to $64.58, which was $1.49 higher than the average in December 1956. The higher average resulted partly from the greater proportion of benefits computed on the basis of earnings after 1950; the proportion increased from about 50 percent in December 1956 to 58 percent in December 1957. A second factor increasing the average payment was the rise in the proportion of beneficiaries whose benefits were computed under the provision that permits up to 5 years of lowest earnings to be excluded in calculating the average monthly wage. This proportion was about 35 percent at the end of 1956 and had increased to 50 percent by the end of 1957. The average old-age benefit amount went up each month of the year; from

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* Prepared in the Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.
ially reduced benefits payable to women aged 62-64 at entitlement may be present in all the amount-of-benefit intervals except the one for $100.50, and they account for all benefits of $24.00-$29.90.

Benefits of exactly $30.00, going generally to persons entitled to the statutory minimum, were being paid to about 805,000 old-age beneficiaries—33,000 more than at the end of 1956. As a proportion of all old-age beneficiaries, however, the number of persons receiving a $30.00 benefit declined from 15.1 percent at the end of 1956 to 13.0 percent in December 1957. The proportion of old-age beneficiaries receiving a monthly benefit of $108.50, the maximum amount payable, increased from 1.2 percent in December 1956 to 3.3 percent at the end of 1957.

In December 1957, as in past years, old-age beneficiaries living in Connecticut were receiving the highest monthly benefits—an average of $71.76—and those in Mississippi were receiving the lowest, $49.67. The ranking of the States by size of average old-age benefit remained about the same. The four States with highest average benefits and the four States with lowest average benefits were the same in December 1957 as in December 1956. The other States, in general, also retained the same relative positions in the ranking. Many of the farm States in the Midwest, however, showed increases in the number of old-age beneficiaries and in the average benefit amount substantially greater than those for the Nation. The difference reflects the large number of self-employed farm operators who became entitled to benefits in 1956 for the first time.

Monthly benefits ranging in amount from $75.00 to $108.50 were being paid at the end of 1957 to almost 48 percent of the old-age beneficiaries in Connecticut but to only 12 percent of the beneficiaries in Mississippi. Only 16 percent of the old-age beneficiaries in Connecticut but 52 percent of those in Mississippi were receiving benefits of $24.00-$44.90. In Puerto Rico the average benefit was only $41.98, and 68 percent of the old-age beneficiaries were receiving less than $45.00.

Recent Publications*

Social Security Administration


General


*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.

Retirement and Old-Age


Papers presented at the University of Michigan's Tenth Anniversary Conference on Aging, on preparation for the leisure of later maturity, psychological aspects, and practical plans for the best use of free time.

FRAZIER, LOUDELL, and GEBHART, DOROTHY L. The Community and Institutions for Aged. Chicago: American Public Welfare Association, 1957. 16 pp. 50 cents. Describes the program, developed by the Kansas State Department of Social Welfare, for stimulating community interest and helping to train volunteers to work with residents of homes for the aged.


Public Welfare


BENNER, PAUL V. "The Caseworker— Backbone of Public Welfare." Pub-