

being paid as well as a percentage distribution of the beneficiaries by size of benefit.

The average old-age benefit was \$75.65 at the end of 1961; 12 months earlier it had been \$74.04. Increases during the first 8 months of 1961 brought the average to a high of \$75.77 in August. The large number of awards made in the last 4 months of the year to men aged 62-64 tended to reduce the amount of the average benefit, which dropped slightly in September, October, and November. (The average remained unchanged in December.)

A factor in the \$1.61 increase for the year was the greater proportion of benefits computed on the basis of earnings after 1950. Another factor was the rise in the proportion of beneficiaries whose benefits were computed under the provisions that permit up to 5 years of lowest earnings and periods of disability to be excluded in calculating the average monthly wage. The increase from \$4,200 to \$4,800 in maximum annual earnings creditable for years after 1958 also contributed slightly to the higher average.

As shown in the table, 11.5 percent of all old-age beneficiaries were receiving monthly benefits of \$115.00-\$123.00 at the end of 1961. Benefits in the \$100.00-\$114.90 range were going to 14.4 percent of the total, and benefits of \$85.00-\$99.90 to 13.2 percent.

Old-age beneficiaries living in Connecticut were, as in past years, receiving the highest monthly benefits being paid in any of the 51 States—an average of \$84.18. Those in Mississippi were receiving the lowest, \$57.84. The three States with the highest average benefits and the three with the lowest average benefits were the same at the end of both 1961 and 1960. Twenty-three States retained the same position in the ranking in 1961 as in 1960. Only five changed by three positions, and only 12 by two positions.

The average old-age benefit increased during the year in each of the 51 States. The greatest increase was reported for beneficiaries living in Mississippi (\$2.08) and the smallest for those in North Dakota (96 cents). Almost 70 percent of the old-age beneficiaries in Connecticut and only 26 percent of those in Mississippi were receiving monthly benefits of \$70.00-\$123.00. Only 17 percent of Connecticut's beneficiaries but 56 percent of those living in Mississippi were receiving benefits of \$32.00-\$54.90.

## Disability Insurance Benefits in Current-Payment Status, by State, December 31, 1961\*

As 1961 ended, disability insurance benefits under the old-age, survivors, and disability insurance program were going to 618,000 disabled workers under age 65. The December total was more than a third greater than that in December 1960. In the accompanying table the disabled-worker beneficiaries have been classified by their State of residence at the end of the year; the table also shows the average monthly benefit being paid as well as a percentage distribution of the beneficiaries by size of benefit.<sup>1</sup>

In December 1961 the average disability insurance benefit being paid amounted to \$89.59—28 cents more than the average in December 1960. The higher average resulted chiefly from the continuing rise in the proportion of benefits computed on the basis of earnings after 1950. The average benefit was a few cents smaller in the first 2 months of 1961 than it had been at the end of 1960; it increased slightly in March and continued to rise each month of the year.

For 15 percent of the disabled-worker beneficiaries the monthly benefit was \$115.00-\$121.00; for 23 percent it was in the \$100.00-\$114.90 range. The benefit was as low as \$40 for only 1 percent of the disabled-worker beneficiaries. Those with benefits of \$70.00-\$84.90 represented the largest proportion (25 percent).

As in preceding years, disability insurance beneficiaries living in Michigan were receiving the highest monthly benefits—an average of \$97.57—and those in Mississippi were receiving the lowest, \$78.16. Fifteen States retained the same position in the ranking by size of average benefit that they held a year earlier, and 18 States changed more than two positions. The average disability benefit payable in all but two States increased during the year. The average for beneficiaries in Alaska showed the greatest increase—\$3.73—and the average for those who lived in the only States where there was a decline—Florida and Illinois—went down 3 cents. Benefits of \$100 or more were being paid to 56 per-

\* Prepared in the Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup> Data for American Samoa, Puerto Rico, the Virgin Islands, and foreign countries are excluded from the State comparisons.

Old-age, survivors, and disability insurance: Number and average monthly amount of disability insurance benefits<sup>1</sup> in current-payment status and percentage distribution by amount of benefit,<sup>2</sup> by State, December 31, 1961

State <sup>3</sup> (ranked by size of average benefit)	Average disability benefit	Number of disability benefi- ciaries	Percent of disability beneficiaries receiving—							
			Total	\$40.00 <sup>4</sup>	\$40.10- 54.90	\$55.00- 69.90	\$70.00- 84.90	\$85.00- 99.90	\$100.00- 114.90	\$115.00- 121.00 <sup>5</sup>
Total.....	\$89.59	618,075	100.0	1.3	3.4	13.1	24.6	19.8	22.7	15.1
Michigan.....	97.57	24,529	100.0	.4	1.4	7.4	17.4	17.3	31.0	25.1
Alaska.....	97.48	192	100.0	0	2.1	8.9	14.1	18.8	33.2	22.9
Nevada.....	95.11	716	100.0	0	2.1	9.9	18.9	19.3	30.7	19.1
West Virginia.....	94.84	12,449	100.0	.6	2.1	9.0	20.0	18.9	28.5	20.9
Arizona.....	94.71	5,242	100.0	.2	1.9	9.1	20.8	19.6	28.0	20.4
California.....	94.54	47,144	100.0	.3	1.7	9.2	20.9	19.8	27.9	20.2
Ohio.....	94.24	31,136	100.0	.6	2.1	9.6	20.7	19.2	27.7	20.1
Oregon.....	94.09	5,884	100.0	.3	1.9	9.4	21.2	20.3	29.9	17.0
Washington.....	93.90	8,344	100.0	.3	1.8	9.8	21.0	19.9	30.4	16.8
Indiana.....	93.84	14,870	100.0	.7	2.2	9.9	20.4	20.4	27.1	19.3
Connecticut.....	93.47	7,878	100.0	.2	1.5	9.7	23.4	21.1	26.3	17.8
Utah.....	93.47	1,528	100.0	.7	2.5	9.5	22.5	18.5	28.4	17.9
New Jersey.....	93.23	19,963	100.0	.5	2.0	10.8	22.5	19.7	24.4	20.1
Pennsylvania.....	92.68	45,517	100.0	.6	2.1	10.2	22.1	21.2	27.5	16.3
Montana.....	92.27	1,839	100.0	.8	2.8	11.1	22.5	18.4	28.3	16.1
Illinois.....	92.26	32,680	100.0	.6	2.3	11.5	23.0	19.7	24.4	18.5
Wisconsin.....	92.16	11,047	100.0	1.3	2.5	11.6	21.9	18.6	25.3	18.8
Idaho.....	91.61	1,578	100.0	.6	2.4	12.0	23.1	20.4	27.2	14.3
New York.....	90.61	60,696	100.0	.6	2.4	12.7	25.2	20.4	22.1	16.6
Colorado.....	90.57	4,396	100.0	.7	2.8	12.5	23.3	22.0	24.8	13.9
Florida.....	90.31	22,041	100.0	1.2	3.9	12.5	23.4	19.0	23.0	17.0
Delaware.....	90.18	1,471	100.0	1.2	2.9	12.6	23.1	18.8	20.8	17.6
Wyoming.....	81.96	749	100.0	.7	2.4	14.4	25.6	18.0	24.3	14.6
Minnesota.....	89.34	7,266	100.0	1.2	3.4	14.6	23.8	19.4	22.6	15.0
Kansas.....	89.24	5,757	100.0	1.4	3.6	13.2	24.0	21.1	23.1	13.6
Massachusetts.....	88.95	18,060	100.0	.4	2.2	13.5	28.9	21.2	20.8	13.0
Maryland.....	88.76	8,670	100.0	1.1	3.4	14.4	25.4	19.9	21.2	14.6
New Hampshire.....	88.53	1,947	100.0	.5	2.2	12.1	29.3	24.5	21.5	9.9
Hawaii.....	88.50	1,420	100.0	.8	2.3	11.1	29.7	26.3	19.0	10.8
Iowa.....	88.34	6,688	100.0	1.5	3.9	14.0	24.9	20.3	23.0	12.4
Oklahoma.....	88.18	7,969	100.0	1.2	4.6	13.2	26.1	20.2	22.0	12.7
New Mexico.....	87.96	2,032	100.0	1.0	4.3	14.6	26.2	19.5	21.5	12.9
Missouri.....	87.61	15,551	100.0	1.3	4.2	15.4	25.5	19.6	21.0	13.0
Rhode Island.....	87.32	3,593	100.0	.5	2.1	14.6	29.8	24.1	19.6	9.3
Kentucky.....	86.73	13,966	100.0	2.0	4.9	15.2	24.7	20.4	22.0	10.8
Vermont.....	86.71	1,546	100.0	1.9	3.2	15.2	26.4	23.4	20.7	9.2
Texas.....	86.49	27,060	100.0	1.9	5.0	15.3	26.3	19.6	19.3	12.6
Nebraska.....	85.81	3,176	100.0	1.7	4.3	17.4	25.8	21.1	19.6	10.1
Maine.....	85.48	3,525	100.0	1.4	3.8	15.2	29.7	23.6	18.5	7.8
Virginia.....	84.71	15,262	100.0	2.1	5.1	17.2	27.6	19.8	18.4	9.8
Alabama.....	83.97	14,565	100.0	3.1	5.5	16.5	28.8	18.8	17.5	9.8
South Dakota.....	83.91	1,401	100.0	1.6	4.6	19.4	27.0	22.4	18.0	7.0
Louisiana.....	83.59	11,558	100.0	2.8	6.6	17.8	27.1	18.3	16.9	10.5
District of Columbia.....	83.49	2,617	100.0	1.3	4.0	18.7	32.5	20.2	16.0	7.3
Tennessee.....	83.49	14,228	100.0	2.6	6.2	17.9	27.8	18.5	17.4	9.6
North Dakota.....	83.12	1,016	100.0	2.4	6.8	17.3	29.4	18.5	16.4	9.2
Arkansas.....	81.84	7,276	100.0	2.8	7.0	19.5	28.9	17.9	15.8	8.1
Georgia.....	80.20	17,554	100.0	3.0	6.7	20.2	32.2	19.1	12.5	6.3
South Carolina.....	79.71	10,690	100.0	3.1	6.0	20.5	32.0	22.3	11.8	4.3
North Carolina.....	79.53	19,183	100.0	2.2	6.3	21.8	33.4	20.2	11.3	4.8
Mississippi.....	78.16	8,268	100.0	5.6	8.5	20.7	30.0	16.4	12.6	6.2
Virgin Islands.....	77.38	21	100.0	9.5	4.8	19.0	33.4	14.3	9.5	9.5
Puerto Rico.....	64.39	2,499	100.0	23.6	16.8	18.8	23.8	9.3	5.5	2.2
Guam.....	44.00	1	100.0	0	100.0	0	0	0	0	0
American Samoa.....	0	0	0	0	0	0	0	0	0	0
Foreign.....	95.09	1,812	100.0	.7	1.2	8.2	18.8	22.3	30.9	17.9

<sup>1</sup> Payable to disabled workers under age 65.

<sup>2</sup> For persons receiving both a disability (disabled-worker) benefit and a disability secondary benefit, the disability benefit amount includes the reduced secondary benefit.

<sup>3</sup> Beneficiary's State of residence, based on the monthly benefit check

address.

<sup>4</sup> About 50 beneficiaries receiving less than \$40 are included in the figures on which the percentages are based.

<sup>5</sup> About 400 beneficiaries receiving more than \$121 are included in the figures on which the percentages are based.

cent of the disabled-worker beneficiaries in Michigan and to 19 percent in Mississippi. Only 9 percent of the beneficiaries in Michigan were receiving

less than \$70, but for 35 percent of the beneficiaries in Mississippi the amount of the benefit was from \$40 to \$69.90.