

Notes and Brief Reports

Disability and Old-Age Benefits, by State, December 31, 1962*

At the end of 1962 about 741,000 disabled workers under age 65 were receiving disability

* Prepared in the Division of the Actuary—Baltimore.

benefits and 9,739,000 retired workers aged 62 or over were receiving old-age benefits under the old-age, survivors, and disability insurance program. In the accompanying tables, these beneficiaries have been classified by their State of residence¹ at the end of the year. The tables also

¹ Data for American Samoa, Guam, Puerto Rico, the Virgin Islands, and foreign countries are excluded from the State comparisons made later in this note.

TABLE 1.—Old-age, survivors, and disability insurance: Number and average monthly amount of disability insurance benefits¹ in current-payment status and percentage distribution by amount of benefit,² by State, at end of December 1962

State ³ (ranked by size of average benefit)	Average disability benefit	Number of disability beneficiaries	Percent of disability beneficiaries receiving—							
			Total	\$40.00 ⁴	\$40.10-54.90	\$55.00-69.90	\$70.00-84.90	\$85.00-99.90	\$100.00-114.90	\$115.00-123.00 ⁵
Total.....	\$89.99	740,867	100.0	1.5	3.5	12.8	24.3	19.5	21.8	16.6
Michigan.....	98.20	29,305	100.0	.6	1.5	7.2	17.1	16.8	29.4	27.4
Alaska.....	97.36	222	100.0	0	1.8	9.5	14.4	22.1	28.8	23.4
Arizona.....	95.58	6,649	100.0	.4	1.9	9.1	19.7	19.5	26.2	23.2
California.....	95.48	56,834	100.0	.4	1.7	8.9	20.0	19.3	26.8	22.9
West Virginia.....	95.36	14,820	100.0	.7	2.1	8.8	19.8	18.3	27.5	22.8
Oregon.....	95.12	7,080	100.0	.4	2.1	8.8	19.8	19.8	29.2	19.9
Nevada.....	95.08	849	100.0	0	2.5	8.7	20.0	19.9	29.3	19.6
Ohio.....	94.73	37,137	100.0	.7	2.3	9.4	20.3	18.7	26.7	21.9
Washington.....	94.72	9,728	100.0	.5	1.9	9.3	20.2	19.9	28.7	19.5
Indiana.....	94.41	17,260	100.0	.8	2.3	9.8	19.8	20.0	26.1	21.2
Connecticut.....	94.00	8,939	100.0	.4	1.5	9.5	23.1	20.7	25.2	19.6
New Jersey.....	93.88	22,747	100.0	.6	2.0	10.3	22.3	19.6	23.1	22.1
Pennsylvania.....	93.16	52,914	100.0	.8	2.2	10.1	21.9	20.4	26.6	18.0
Illinois.....	92.96	38,641	100.0	.6	2.3	11.1	22.5	19.4	24.0	20.1
Utah.....	92.91	1,900	100.0	.8	2.8	10.2	23.1	18.0	26.4	18.7
Wisconsin.....	92.88	13,051	100.0	1.4	2.6	11.4	21.0	18.3	24.3	21.0
Montana.....	92.45	2,189	100.0	1.1	2.6	11.6	21.6	18.6	26.0	18.5
Idaho.....	91.96	1,932	100.0	.6	2.4	12.0	21.9	21.4	26.5	15.2
Colorado.....	91.46	5,492	100.0	.7	3.1	12.1	22.5	21.0	23.9	16.7
New York.....	91.34	70,951	100.0	.7	2.4	12.2	24.9	20.0	21.3	18.5
Florida.....	90.33	27,289	100.0	1.5	4.1	12.5	23.0	19.2	21.8	17.9
Minnesota.....	90.03	8,654	100.0	1.5	3.5	13.8	23.6	18.7	21.9	17.0
Delaware.....	90.03	1,773	100.0	1.5	2.9	13.5	25.8	18.5	18.8	19.0
Wyoming.....	90.00	928	100.0	.9	2.9	13.6	24.9	19.2	23.4	15.1
Kansas.....	89.82	6,854	100.0	1.5	3.6	13.2	23.6	20.2	22.8	15.1
Massachusetts.....	89.67	19,985	100.0	.5	2.3	12.7	28.3	21.2	20.5	14.5
Hawaii.....	89.45	1,658	100.0	1.1	2.4	10.7	28.1	25.1	19.9	12.7
New Hampshire.....	89.02	2,166	100.0	.6	2.0	12.3	28.3	24.7	20.6	11.5
Iowa.....	88.92	7,874	100.0	1.7	4.0	13.9	24.0	19.9	22.0	14.5
Maryland.....	88.89	9,900	100.0	1.3	3.5	14.1	25.8	19.6	20.0	15.7
Oklahoma.....	88.47	10,027	100.0	1.5	4.6	13.0	25.7	20.1	21.0	14.1
New Mexico.....	88.35	2,625	100.0	1.2	4.2	14.5	26.1	19.4	20.2	14.4
Missouri.....	88.15	18,375	100.0	1.5	4.2	14.7	25.5	19.4	20.3	14.4
Rhode Island.....	87.73	4,138	100.0	.5	2.2	14.1	30.1	23.6	19.4	10.1
Kentucky.....	87.18	17,602	100.0	2.2	4.8	14.5	24.8	20.2	21.6	11.9
Vermont.....	86.99	1,717	100.0	1.7	3.6	15.0	26.5	22.4	20.7	10.1
Texas.....	86.78	33,324	100.0	2.1	5.2	14.8	26.0	19.5	18.7	13.7
Nebraska.....	86.05	3,774	100.0	1.8	4.4	16.4	26.8	20.6	18.6	11.4
Maine.....	85.90	3,852	100.0	1.6	3.7	14.5	29.2	24.5	17.8	8.7
Virginia.....	84.92	18,764	100.0	2.4	5.3	16.5	27.6	19.7	17.6	10.9
Louisiana.....	84.39	14,325	100.0	2.9	6.4	17.1	26.5	18.5	16.4	12.2
Alabama.....	84.28	17,641	100.0	3.5	5.6	16.1	28.0	18.9	16.8	11.1
South Dakota.....	84.05	1,626	100.0	1.8	4.8	19.2	26.5	21.3	18.0	8.4
Tennessee.....	83.80	17,856	100.0	3.1	6.3	17.0	27.4	18.6	16.8	10.8
District of Columbia.....	83.59	3,190	100.0	1.6	3.6	18.0	33.5	20.7	14.9	7.7
North Dakota.....	83.03	1,328	100.0	2.4	6.9	18.2	28.5	18.6	15.5	9.9
Arkansas.....	82.27	9,220	100.0	3.2	7.2	18.2	28.4	18.3	15.4	9.3
Georgia.....	80.44	21,969	100.0	3.2	6.5	19.6	32.4	19.3	12.1	6.9
South Carolina.....	80.18	13,211	100.0	3.5	5.9	19.3	31.8	22.7	11.9	4.9
North Carolina.....	79.77	23,782	100.0	2.7	6.7	20.8	32.6	20.3	11.5	5.4
Mississippi.....	78.48	10,470	100.0	6.2	8.4	19.7	30.2	15.9	12.2	7.4
Virgin Islands.....	77.23	31	100.0	6.5	3.2	22.6	32.2	25.8	6.5	3.2
American Samoa.....	76.00	1	100.0	0	0	0	100.0	0	0	0
Puerto Rico.....	63.50	4,109	100.0	26.1	16.8	18.3	22.7	8.6	5.4	2.1
Guam.....	44.00	1	100.0	0	100.0	0	0	0	0	0
Abroad.....	96.00	2,188	100.0	.6	1.0	6.9	20.2	22.0	28.8	20.5

¹ Payable to disabled workers under age 65.

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

³ Beneficiary's State of residence, based on the monthly benefit check

address.

⁴ About 60 beneficiaries receiving less than \$40 are included in the figures on which the percentages are based.

⁵ About 900 beneficiaries receiving more than \$123 are included in the figures on which the percentages are based.

show the average monthly benefits being paid, as well as the percentage distribution of the beneficiaries by size of benefit.

The number of disabled-worker beneficiaries at the end of 1962 was greater by 123,000 (20 percent) than in December 1961; the average monthly benefit (\$89.99) was 40 cents higher than the average a year earlier. The higher average resulted chiefly from the steadily rising proportion

of benefits computed on the basis of earnings after 1950—83 percent at the end of 1962, 80 percent at the end of 1961, and 62 percent in December 1957.

The number of old-age (retired-worker) beneficiaries increased by 814,000 (9 percent) in 1962. The average old-age benefit amount went up each month during 1962 except November (when it dropped 1 cent), from \$75.65 in December 1961 to

TABLE 2.—Old-age, survivors, and disability insurance: Number and average monthly amount of old-age insurance benefits in current-payment status and percentage distribution by amount of benefit,¹ by State, at end of December 1962

State ² (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—								
			Total	\$32.00- 39.90 ³	\$40.00	\$40.10- 54.90	\$55.00- 69.90	\$70.00- 84.90	\$85.00- 99.90	\$100.00- 114.90	\$115.00- 125.00 ⁴
Total.....	\$76.19	9,738,500	100.0	5.1	11.9	11.3	15.8	15.9	13.4	14.1	12.5
Connecticut.....	85.02	150,978	100.0	2.6	5.5	8.7	13.2	16.2	16.5	19.5	17.8
Michigan.....	84.37	399,745	100.0	3.3	7.8	9.5	13.0	13.2	13.2	19.2	20.8
New Jersey.....	83.49	347,992	100.0	3.1	6.8	9.1	13.9	15.8	15.7	18.3	17.3
New York.....	81.56	1,031,139	100.0	3.2	7.8	9.5	14.8	17.1	15.6	16.4	15.6
Pennsylvania.....	81.09	643,266	100.0	3.6	8.7	9.2	14.4	16.7	14.9	17.3	15.2
Illinois.....	81.04	557,805	100.0	3.6	9.1	9.7	14.2	15.8	14.9	16.5	16.2
Ohio.....	80.73	501,089	100.0	3.8	9.6	10.2	14.5	14.8	13.0	16.7	17.4
Massachusetts.....	79.65	333,497	100.0	3.2	7.4	10.1	16.4	19.2	16.0	15.3	12.4
Washington.....	78.44	169,201	100.0	3.9	10.4	11.4	15.3	15.3	13.5	16.6	13.6
Rhode Island.....	78.15	58,394	100.0	3.7	6.6	10.8	17.3	20.0	17.3	15.0	9.3
Arizona.....	77.96	58,798	100.0	5.2	10.9	11.0	14.6	14.6	13.8	15.6	14.3
Wisconsin.....	77.89	247,839	100.0	4.2	10.9	11.1	16.1	15.2	13.1	15.2	14.2
Florida.....	77.86	369,480	100.0	5.2	10.0	11.4	14.7	15.2	14.2	16.2	13.1
Indiana.....	77.74	268,166	100.0	4.2	11.3	11.0	15.3	15.5	14.0	15.2	13.5
Utah.....	77.02	34,224	100.0	4.5	11.1	10.8	15.3	16.0	14.1	15.3	12.9
California.....	77.60	829,690	100.0	4.5	10.2	12.0	15.6	15.5	13.7	15.0	13.5
Delaware.....	77.44	22,241	100.0	5.0	10.6	10.5	15.9	16.6	13.9	14.3	13.2
Oregon.....	77.16	121,904	100.0	3.9	10.6	12.3	16.2	15.6	13.4	16.1	11.9
Montana.....	76.86	38,026	100.0	3.6	12.5	10.6	16.3	16.7	13.2	14.3	12.8
Nevada.....	76.69	11,950	100.0	4.7	10.6	11.7	15.6	17.2	13.5	15.6	11.1
New Hampshire.....	75.39	44,069	100.0	3.8	10.2	11.7	17.7	19.2	16.0	13.0	8.4
Maryland.....	75.06	127,096	100.0	5.4	12.1	11.5	16.7	16.6	13.3	12.9	11.5
Wyoming.....	74.90	15,705	100.0	4.6	12.3	10.8	17.1	18.3	13.6	14.0	9.3
Colorado.....	74.69	82,974	100.0	4.7	12.8	11.8	16.3	16.9	13.9	13.4	10.2
Minnesota.....	74.67	203,882	100.0	4.7	12.9	11.7	17.1	16.5	13.0	13.1	11.0
Iowa.....	74.59	181,333	100.0	4.2	12.6	11.5	17.4	17.3	14.4	13.2	9.4
Alaska.....	74.28	3,443	100.0	4.6	13.6	12.5	16.9	14.7	13.0	15.8	8.9
Idaho.....	73.94	35,617	100.0	4.2	13.0	12.3	16.9	17.9	13.7	13.0	9.0
West Virginia.....	73.82	96,837	100.0	5.4	14.5	11.1	15.6	17.0	12.6	13.9	9.9
Missouri.....	73.33	272,479	100.0	5.4	13.1	12.4	17.2	17.1	12.9	11.8	10.1
Kansas.....	72.68	129,384	100.0	4.6	14.3	12.8	17.4	16.7	13.2	11.9	9.1
North Dakota.....	72.60	34,707	100.0	5.0	13.8	12.0	18.2	17.5	13.4	11.3	8.8
Nebraska.....	72.38	90,909	100.0	4.3	14.1	12.4	17.9	18.0	14.3	11.1	7.9
Hawaii.....	72.28	19,953	100.0	6.5	14.3	11.5	15.2	17.8	16.0	10.9	7.8
Vermont.....	72.27	25,879	100.0	4.7	13.1	12.7	18.7	18.0	13.6	11.3	7.9
South Dakota.....	71.59	40,529	100.0	4.8	14.6	12.2	18.2	18.2	13.8	11.1	7.1
Maine.....	71.31	67,050	100.0	5.2	13.5	13.1	18.6	18.2	13.6	10.8	7.0
District of Columbia.....	71.06	34,329	100.0	6.1	15.6	12.1	17.4	17.5	12.1	10.7	8.5
Oklahoma.....	69.87	121,742	100.0	7.2	16.1	13.4	17.0	15.9	11.5	10.3	8.6
New Mexico.....	69.16	27,617	100.0	7.0	18.0	13.3	16.6	15.3	11.1	10.8	7.9
Texas.....	68.49	388,215	100.0	8.1	16.8	13.8	17.4	15.6	10.8	9.5	8.0
Louisiana.....	67.60	108,210	100.0	9.5	17.6	13.6	16.8	15.0	10.4	9.2	7.9
Virginia.....	67.51	162,062	100.0	7.6	19.1	13.4	17.1	15.6	10.8	9.3	7.1
Kentucky.....	67.06	161,064	100.0	7.3	18.4	14.3	18.4	15.8	10.2	9.2	6.4
Alabama.....	64.96	132,760	100.0	10.2	21.1	13.5	16.8	14.3	9.3	8.0	6.8
North Carolina.....	64.35	191,601	100.0	9.3	18.5	15.2	19.6	15.9	9.8	6.8	4.9
Georgia.....	63.81	149,292	100.0	10.8	19.4	14.7	18.2	15.5	9.4	6.6	5.4
South Carolina.....	63.65	84,574	100.0	10.4	20.4	14.1	17.8	15.3	10.6	7.0	4.4
Tennessee.....	63.09	168,961	100.0	10.3	21.8	15.3	17.6	13.9	8.6	7.1	5.4
Arkansas.....	62.13	103,714	100.0	10.1	22.9	15.2	18.0	14.7	8.1	6.4	4.6
Virgin Islands.....	59.00	803	100.0	10.5	29.8	15.6	15.4	12.1	6.6	6.1	3.9
Mississippi.....	57.59	97,981	100.0	12.8	28.3	15.1	17.6	12.2	6.2	4.5	3.3
Guam.....	53.41	27	100.0	18.5	33.4	11.1	11.1	18.5	3.7	0	3.7
American Samoa.....	50.33	3	100.0	0	33.3	33.3	33.4	0	0	0	0
Puerto Rico.....	49.15	67,392	100.0	19.0	42.9	13.3	11.0	7.0	3.2	2.2	1.4
Abroad.....	78.11	70,883	100.0	1.6	8.6	9.2	18.7	22.2	15.7	15.8	8.2

¹ For persons receiving both an old-age (retired-worker) benefit and a secondary survivor benefit, or an old-age and survivors insurance secondary life benefit that was awarded, reinstated, or adjusted after Sept. 13, 1956, the old-age benefit amount includes the reduced secondary benefit.

² Beneficiary's State of residence, based on the monthly benefit check

address.

³ About 800 beneficiaries receiving less than \$32 are included in the figures on which the percentages are based.

⁴ About 70 beneficiaries receiving more than \$125 are included in the figures on which the percentages are based.

\$76.19 in December 1962. The large number of actuarially reduced benefits awarded to men aged 64 tended to hold down the amount of the average benefit. A factor in the 54-cent increase for the year was the greater proportion of benefits based on earnings after 1950—74 percent in December 1962 in comparison with 72 percent in December 1961 and 58 percent at the end of 1957. Another factor was the rise in the proportion of beneficiaries whose benefits were computed under the provisions that permit as many as 5 years of lowest earnings and periods of disability to be excluded in calculating the average monthly wage. These beneficiaries made up 78 percent of the total at the end of 1962, 74 percent at the end of 1961, and 49 percent in December 1957. The increase from \$4,200 to \$4,800 in the maximum amount of annual earnings creditable for years after 1958 contributed slightly to the higher average amount for both old-age and disability benefits.

As shown in table 1, 38 percent of all disabled-worker beneficiaries were receiving monthly benefits of \$100.00–\$123.00 at the end of 1962. Benefits in the \$70.00–\$99.90 range were going to 44 percent of the total, and benefits of \$40.10–\$69.90 to 16 percent. Minimum benefits of \$40.00 were being paid to about 1½ percent of the disabled-worker beneficiaries.

For 27 percent of the old-age beneficiaries the monthly benefit was \$100.00–\$125.00, for 29 percent it was in the \$70.00–\$99.90 range, and for 27 percent it was \$40.10–\$69.90. About 12 percent of the old-age beneficiaries were receiving monthly benefits of exactly \$40.00; for 5 percent the benefit was in the \$32.00–\$39.90 range because of actuarial reduction for retirement before age 65.

As in past years, beneficiaries living in Michigan were receiving the highest disability benefits—an average of \$98.20—and those living in Connecticut the highest old-age benefits—\$85.02. Beneficiaries living in Mississippi were receiving the lowest benefits, on the average—\$78.48 for disability and \$57.59 for old-age. Most of the States retained approximately the same relative position in the ranking by size of average benefit that they had held a year earlier.

Benefits of \$100.00–\$123.00 were being paid to 57 percent of the disabled-worker beneficiaries in Michigan and to 20 percent of those in Mississippi. Only 9 percent of Michigan's beneficiaries were receiving less than \$70.00, but for 34 percent

of the beneficiaries living in Mississippi the amount of the disability benefit was \$40.00–\$69.90. About 37 percent of the old-age beneficiaries in Connecticut and 8 percent of those in Mississippi were receiving benefits of \$100.00–\$125.00. Benefits of less than \$70.00 were going to only 30 percent of Connecticut's old-age beneficiaries but to 74 percent of those in Mississippi.

Recent Publications*

WELFARE ADMINISTRATION

CHILDREN'S BUREAU. *Social Services for Unmarried Mothers and Their Children Provided Through Public and Voluntary Child Welfare Agencies*, by Hannah M. Adams. Washington: The Bureau, 1962. 44 pp. (Child Welfare Report No. 12.) Limited free distribution; apply to the Children's Bureau, Welfare Administration, Washington 25, D.C.

BUREAU OF FAMILY SERVICES. DIVISION OF MEDICAL CARE STANDARDS. *Organization and Administration*. (Medical Care in Public Assistance, Guides and Recommended Standards.) Washington: U.S. Govt. Print. Off., 1962. 26 pp.

The first in a series of Federal guides and standards relating to medical care in public assistance. Limited free distribution; apply to the Bureau of Family Services, Welfare Administration, Washington 25, D.C.

JOINT CONFERENCE ON CHILDREN AND YOUTH. *Creating Experience Opportunities for Youth to Achieve a More Responsible Role in Society for Self and Social Identity for Realizing American Goals. Report of the Joint Conference . . . April 10–12, 1962*. Washington: Children's Bureau, 1962. 102 pp. Limited free distribution; apply to the Children's Bureau, Welfare Administration, Washington 25, D.C.

MEAD, MARGARET. *A Creative Life for Your Children*. Washington: U. S. Govt. Print. Off., 1962. 41 pp. (Children's Bureau Headliner Series, No. 1.) 35 cents.

Elaboration of the theme of the Golden Anniversary White House Conference on Children and Youth.

GENERAL

ORMSBY, RALPH. "Family Life Education: Some Administrative Considerations." *Social Casework*, vol. 44, Jan. 1963, pp. 29–33. 65 cents.

Describes the program of the Family Service of Philadelphia.

PALMER, GLADYS L., and others. *The Reluctant Job*

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