

Notes and Brief Reports

Social Security Benefits for Students, 1965-75*

The 1965 amendments to the Social Security Act provided benefits for unmarried student children, aged 18-21, of retired, disabled, or deceased workers. Presented here are selected social security program data about such beneficiaries for the period 1965-75. The data have been derived, on a 100-percent basis, from the social security master beneficiary record, which contains detailed benefit statistics for all beneficiaries.

BENEFIT ENTITLEMENT

To be eligible for benefits, a student must be the child of a currently entitled retired- or disabled-worker beneficiary or of an insured deceased worker. He or she must also be in full-time attendance at an educational institution, which can be a high school, junior college, college, university, or a technical or vocational school. Benefits are terminated when the student marries, ceases full-time attendance, or reaches the end of the semester or quarter in which age 22 is attained.¹ Student benefits are subject to the annual earnings test and are reduced and possibly withheld if the student is substantially self-employed or has earnings from employment that exceed the monthly and yearly exempt amounts allowed. The benefit of a student in a retired-worker family can also be reduced or withheld if the retired-worker beneficiary has earnings from employment or self-employment that exceed the exempt amounts.² Students usually are not affected by the earnings of other family members, such as a widowed mother or other children.

* By Barbara A. Lingg, Division of OASDI Statistics, Office of Research and Statistics.

¹ Before 1973, student benefits were terminated upon attainment of age 22.

² In 1975, the earnings test provided that a beneficiary could receive as much as \$2,520 without losing any benefits. Above \$2,520, \$1 was withheld for every \$2 in earnings, but no benefits were lost for any month in which the beneficiary earned \$210 or less or did not render any substantial services in self-employment. The annual and monthly exempt amounts rose to \$2,760 and \$230, respectively, in 1976, and will go to \$3,000 and \$250 in 1977.

The monthly benefit payable to a student is related to the primary insurance amount (PIA) of the retired, disabled, or deceased worker. The PIA is related by law to the average monthly earnings of the worker and is the amount payable monthly to a retired worker upon entitlement to full benefits at age 65 and to a disabled worker upon entitlement to disability benefits. It also serves as the basis for computing all other benefits based on an earnings record.

Spouses and children of retired and disabled workers can each receive up to 50 percent of the PIA, while children and spouses of deceased workers can each receive up to 75 percent. Total benefits payable to a family, however, are subject to a statutory maximum amount, which normally ranges from 150 percent to 188 percent of the PIA. If the benefits for all family members exceed this maximum, the amount for each survivor or dependent beneficiary is proportionately reduced. Generally, when more than two beneficiaries are receiving benefits on a single earnings record, the combined benefit amounts exceed the family maximum and are subject to reduction. Thus, the more beneficiaries in a family, the greater the reduction of the monthly benefit amount for each beneficiary, including student beneficiaries.

STUDENT BENEFICIARY GROWTH, 1965-75

At the end of 1965, 206,000 student beneficiaries were on the social security rolls, by the end of 1975, the number had increased to approximately 774,000, an increase of 276 percent (table 1). The greatest growth—almost 800 percent—was for students from disabled-worker families. The growth rates for students from retired-worker families and for survivor students were 290 percent and 218 percent, respectively. The unusually large rise in the number of student beneficiaries from disabled-worker families can be attributed directly to the dramatic expansion of the disability insurance program during this period. From the end of 1965 to the end of 1975, the number of disabled workers and their dependents increased from 1.7 million to 4.4 million (150 percent), while the number of persons receiving benefits based on the earnings records of retired or de-

TABLE 1—Student benefits in current-payment status Number, percentage distribution, and average monthly amount, by benefit-family group and race, end of 1965-75

Year and race	Total		Children of retired workers			Children of deceased workers			Children of disabled workers		
	Number	Percent	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
1965	205,677	100 0	34,152	100 0	\$46 75	155 088	100 0	\$72 98	16,437	100 0	\$49 33
White	187 571	91 2	30 293	88 7	48 36	142,138	91 6	68 43	15,140	92 1	50 27
Black and other	18 106	8 8	3,859	11 8	34 14	12 950	8 4	54 48	1 297	7 9	38 39
1966	375,873	100 0	67,079	100 0	45 05	266 910	100 0	71 71	41 884	100 0	43 88
White	333 736	88 8	57,972	86 4	47 14	239 248	89 6	73 91	36,516	87 2	45 68
Black and other	42 137	11 2	9 107	13 6	31 73	27,662	10 4	52 67	5,368	12 8	31 62
1967	427,267	100 0	72,087	100 0	45 07	303 338	100 0	72 33	51 842	100 0	43 57
White	375 618	87 9	61 724	85 6	47 23	269,219	88 8	74 75	44,675	86 2	45 38
Black and other	51,649	12 1	10,363	14 4	32 21	34 119	11 2	53 21	7,167	13 8	32 27
1968	474,056	100 0	79,643	100 0	51 08	332,791	100 0	81 76	61,622	100 0	48 12
White	412,418	87 0	67,480	84 7	53 56	292,578	87 9	84 62	52 355	83 3	50 40
Black and other	61 638	13 0	12,158	15 3	37 31	40 213	12 1	60 95	9,267	16 7	35 27
1969	498 015	100 0	81 340	100 0	51 33	349 907	100 0	81 93	66,768	100 0	47 69
White	428,444	86 0	68 060	83 7	54 00	304,157	86 9	84 99	56,222	84 2	50 07
Black and other	69,571	14 0	13,270	16 3	37 35	45,750	13 1	61 67	10,546	15 8	34 98
1970	537,170	100 0	89 994	100 0	59 46	371 982	100 0	94 77	75,194	100 0	54 11
White	406 671	80 0	74 510	82 8	62 70	319 533	85 9	98 51	62,628	83 3	56 92
Black and other	80 499	15 0	15,484	17 2	43 90	52 449	14 1	71 96	21,566	16 7	40 11
1971	583 374	100 0	97,518	100 0	65 93	400,397	100 0	104 80	85,459	100 0	58 69
White	489 836	84 0	80,123	82 2	69 60	339 496	84 8	109 18	70 217	82 2	62 00
Black and other	93 538	16 0	17 395	17 8	49 03	60 901	15 2	80 39	15,242	17 8	43 47
1972	634 481	100 0	100 425	100 0	80 13	426,796	100 0	126 63	102 260	100 0	69 66
White	523,410	82 5	85,316	80 9	84 85	350,597	83 3	132 34	82,502	80 7	73 87
Black and other	111,066	17 5	20,109	19 1	60 13	76,199	16 7	98 11	19,758	19 3	52 08
1973	651,540	100 0	113,918	100 0	82 70	434,269	100 0	128 50	103,303	100 0	71 40
White	534,401	82 0	92,165	80 9	87 40	308,993	82 7	134 40	83,243	80 5	75 60
Black and other	117 139	18 0	21,753	19 1	63 03	70,267	17 3	100 36	20,110	19 5	54 01
1974	679 101	100 0	117 993	100 0	94 21	433 012	100 0	144 79	118 096	100 0	80 06
White	551 993	81 3	94 779	80 3	99 64	363 088	82 0	151 54	94,126	79 7	84 90
Black and other	127,108	18 7	23,214	19 7	72 00	79 924	18 0	114 13	23,970	20 3	61 05
1975	774 261	100 0	133 189	100 0	103 88	493 819	100 0	157 81	147,253	100 0	86 89
White	618,354	79 9	100 442	79 2	110 26	397 070	80 4	165 87	115,842	78 7	92 88
Black and other	105,907	20 1	27 747	20 8	79 64	96,749	19 6	124 76	31,411	21 3	66 62

ceased workers rose from 19 1 million to 27 7 million (only 45 percent) ³

As the following tabulation indicates, the num-

Benefit-family group	Percentage increase, 1968-75		
	All	Children of male workers	Children of female workers
Total	63	55	168
Retired worker	67	59	311
Survivor	48	42	132
Disabled worker	139	127	241

ber of black and other minority student beneficiaries increased more rapidly than the number of white student beneficiaries during the 11-year period under consideration In December 1975, minority students comprised 20 percent of all student beneficiaries, compared with less than 10

³ See table M-9, *Social Security Bulletin*, April 1976, page 39

percent in December 1965 This large increase can be attributed to the disproportionate growth of black and other minority benefit families, especially among disabled-worker families Moreover, black and other minority families tend to have more children than do white families ⁴ The existence of the student benefit program undoubtedly has helped many minority students to continue their education

Although student beneficiaries of minority origin have increased substantially in number, the average benefit of those in both retired- and disabled-worker families rose only slightly as a proportion of the average for white students—from 70 percent at the end of 1968 to 72 percent at the end of 1975 Similarly, for black and other minority survivor students, the average benefit as

⁴ For a detailed comparison of black and white social security beneficiaries, see Gayle B Thompson, "Blacks and Social Security Benefits Trends, 1960-73," *Social Security Bulletin*, April 1975

a proportion of that payable to whites increased from 72 percent to 75 percent over the same period. Benefits for minority students tend to be lower than those for white students because the minority students tend to come from larger families and their benefits are more likely to be reduced by the family maximum provision.

The most important reason for the differences in benefit levels, however, is the earnings differential between white and minority workers. In 1973, for example, 54 percent of the white men but only 32 percent of the black men had earnings of \$7,200 or more in covered employment.⁵ Among women, the proportions were 16 percent and 11 percent, respectively. Since the PIA is based on average lifetime earnings, lower earnings of minority workers result in lower PIA's and lower monthly benefits for students.

The number of students entitled to benefits on their mothers' earnings records increased by 168 percent between December 1968 and December 1975, as shown in the tabulation below. (The

Race	Percentage increase, 1965-75			
	Total	Children of retired workers	Children of deceased workers	Children of disabled workers
All students	276	290	218	796
White	230	248	179	665
Black and other.	761	619	647	2,422

year 1968, rather than 1965, is used because mothers previously had to be both fully and currently insured to provide student-benefit eligibility, while fathers qualified with either status.⁶ At the end of 1968, about 31,000 student beneficiaries, or 8 percent of the total, were receiving payments based on their mothers' earnings records. By the end of 1975, this number had grown to 91,000, or 12 percent of all student beneficiaries. The number of students entitled on their fathers' earnings records also rose in the period—from 440,000 to 683,000—but by only 55 percent (table 2).

⁵ *Ibid.*, table 8, page 39.

⁶ Fully insured status requires 1 quarter of coverage (usually acquired with covered earnings of \$50 or more in a calendar quarter) for each year after 1950 up to the year age 62 is attained. Currently insured status requires at least 6 quarters in the 13-quarter period ending with the quarter in which the worker dies or becomes entitled to retirement or disability benefits.

TABLE 2—Student benefits in current-payment status. Number and percent, by sex of worker and benefit-family group, end of 1965-75

Year and benefit-family group	All students	Children of male workers		Children of female workers	
		Number	Percent	Number	Percent
1965	205 677	194 268	94 5	11 409	5 5
Retired worker --	34 152	33 343	87 6	809	2 4
Survivor	155 088	146 251	94 3	8 837	5 7
Disabled worker	16 437	14 674	89 3	1 763	10 7
1968	474 056	439 979	92 8	34 077	7 8
Retired worker --	79 643	76 979	96 7	2 667	3 3
Survivor	332 791	308 058	92 6	24 733	7 4
Disabled worker	61 622	54 945	89 2	6 677	10 8
1971	583 484	526 459	90 2	57 025	9 8
Retired worker	97 624	93 276	95 5	4 348	4 5
Survivor	400 399	358 681	89 6	41 718	10 4
Disabled worker	85 461	74 502	87 2	10 959	12 8
1973	651 540	580 798	89 1	70 742	10 9
Retired worker --	113 918	108 023	94 8	5 895	5 2
Survivor	434 269	384 167	88 5	50 102	11 5
Disabled worker	103 353	88 608	85 7	14 745	14 3
1975	774 261	683 062	88 2	91 199	11 8
Retired worker --	133 189	122 225	91 8	10 964	8 2
Survivor	493 819	436 384	88 4	57 435	11 6
Disabled worker	147 253	124 453	84 5	22,800	15 5

The increase in the number of students entitled to benefits on their mothers' earnings records reflects the growing labor-force participation of women. In 1950, 18 million women, or 34 percent of the female population of working age, were in the labor force. By 1965, this number had risen to 26 million, and the labor-force participation rate for women had increased to 39 percent. By 1975, 37 million women, or 46 percent of all those of working age, were in the labor force.⁷ This growth in labor-force participation has enabled more women to acquire insured status and thus has allowed more dependents and survivors to draw benefits based on women's earnings records.⁸

BENEFICIARIES AT END OF 1975

Of the 774,000 individuals receiving student benefits at the end of 1975, 494,000 or nearly two-thirds, were children of deceased workers. The remainder were divided almost equally between students from retired- and disabled-worker

⁷ Bureau of Labor Statistics, *Employment and Earnings*, January 1976, page 25. Data are annual averages.

⁸ For a discussion of the effects of the increasing labor-force participation of women on the types of social security benefits to which women become entitled and the number of children entitled on the basis of their mothers' earnings, see Barbara A. Lingg, *Women Social Security Beneficiaries Aged 62 and Older, 1960-74* (Research and Statistics Note No. 13), Office of Research and Statistics, 1975.

families As table 3 shows, relatively more students were aged 20 and over among retired-worker families (45 percent) than among survivor families (39 percent) and disabled-worker families (33 percent) The age differences among students could be expected since retired workers are generally older than disabled workers or workers insured at the time of their death

Average PIA's were higher for retired and disabled-worker families with student beneficiaries than for survivor families with such stu-

dents Perhaps the earnings records of relatively more living workers included recent and therefore higher earnings than did the earnings records of deceased workers The average PIA was larger for families with older students Among retired-worker families, for example, the average PIA was \$237 21 for those with 18-year-old students and \$253 42 for those with 21-year-old students The corresponding average PIA's for survivor and disabled-worker families with student beneficiaries followed the same pattern—\$232 59 and \$239 47 for the former, and \$244 07 and \$252 34 for the latter It may be that relatively more students from families with higher PIA's are able to continue their education through age 21 or later, while relatively more students from families with lower PIA's have to terminate their education at ages 18, 19, or 20⁹

Regardless of the basis for entitlement, both the average monthly benefit amounts for students and the ratio of the average monthly benefit amounts to the average PIA were higher for older than for younger students As noted earlier, because of the family maximum provision, the more benefits that are payable on one earnings record, the greater the reduction of the monthly benefit amount for each beneficiary and, similarly, the lower the ratio of the individual monthly

TABLE 3—Student benefits in current-payment status Number, percentage distribution, average primary insurance amount, and average monthly benefit amount by benefit-family group, and age, end of 1975

Benefit family group and age	Number	Percent	Average primary insurance amount	Average monthly benefit amount	Ratio of average monthly benefit amount to average primary insurance amount
Retired worker	133 180	100 0	\$245 33	\$103 88	0 423
18	39 187	29 4	237 21	95 67	403
19	33 280	25 2	243 70	101 67	417
20	29 263	22 0	249 24	108 00	433
21	26 978	20 3	253 42	112 46	444
22	4 181	3 1	254 84	114 37	449
Survivor	493 819	100 0	235 67	157 81	670
18	168 503	34 1	232 59	111 70	652
19	130 398	26 5	235 20	156 52	665
20	100 621	20 4	237 78	161 77	680
21	82 694	16 7	239 47	166 19	694
22	11 603	2 3	240 25	167 83	699
Disabled worker	147 253	100 0	247 01	86 89	352
18	59 549	40 4	244 07	80 74	331
19	39 186	26 6	246 40	85 94	349
20	26 140	17 8	249 84	92 57	371
21	19 502	13 2	252 34	98 08	389
22	2 876	2 0	254 46	99 69	392

⁹ A 1969 study of schools attended by student beneficiaries found that students from families with high PIA's were more likely to be in college than students from families with low PIA's See Barbara A Lungg *School Attendance of Student Beneficiaries in 1969* (Research and Statistics Note No 4), Office of Research and Statistics, 1974

TABLE 4—Student benefits in current-payment status Number, percentage distribution, and average monthly amount, by race, benefit-family group, and age, end of 1975

Benefit family group and age	White			Black			Other			Ratio of average monthly benefit amount	
	Number	Percent	Average monthly benefit amount	Number	Percent	Average monthly benefit amount	Number	Percent	Average monthly benefit amount	Black to white	Other to white
Retired worker	105 442	100 0	\$110 26	21 809	100 0	\$79 95	5 938	100 0	\$78 48	0 725	0 712
18	29 705	28 2	102 58	7 683	35 2	74 65	1 799	30 3	71 36	728	696
19	25 925	24 6	108 56	6 025	27 6	78 88	1 630	27 5	76 27	727	703
20	23 511	22 3	114 03	4 418	20 3	84 05	1 334	22 5	81 03	737	711
21-22	26 301	24 9	117 23	3 683	16 9	87 81	1 175	19 8	89 51	749	764
Survivor	397 070	100 0	165 87	87 662	100 0	124 33	9 087	100 0	128 87	750	777
18	133 031	33 5	160 59	32 601	37 2	118 10	2 871	31 6	121 38	735	756
19	103 224	26 0	165 15	24 706	28 2	123 53	2 468	27 1	125 37	748	760
20	82 015	20 7	169 03	16 675	19 0	129 26	1 931	21 3	134 14	765	794
21-22	78 800	19 8	172 42	13 680	15 6	134 63	1 817	20 0	139 61	781	810
Disabled worker	115 842	100 0	92 38	28 490	100 0	66 72	2 921	100 0	65 63	722	710
18	46 536	40 2	85 14	11 884	41 7	61 58	1 129	38 7	59 83	715	695
19	30 333	26 2	91 62	8 037	28 2	66 79	816	27 9	63 39	729	692
20	20 634	17 8	98 22	4 974	17 5	71 66	532	18 2	69 28	730	705
21-22	18 339	15 8	102 92	3 595	12 6	76 76	444	15 2	80 12	746	778

TABLE 5—Student benefits in current-payment status Number and average amount, by geographic division and State and benefit-family group, end of 1975

Geographic Division and State	Total number	Children of retired workers		Children of deceased workers		Children of disabled workers	
		Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount
Total	774,261	133,189	\$103 88	493,819	\$107 81	147,253	\$96 89
New England	41,607	6,789	114 34	27,570	161 30	7,248	89 78
Connecticut	10,662	1,791	112 32	7,207	168 90	1,664	90 51
Maine	3,678	610	102 25	2,263	155 78	815	75 24
Massachusetts	20,325	3,226	113 24	13,637	158 53	3,462	90 40
New Hampshire	2,268	400	112 96	1,480	163 41	388	91 44
Rhode Island	3,218	483	113 14	2,073	159 01	662	89 33
Vermont	1,466	279	106 34	920	158 22	257	77 10
Middle Atlantic	136,481	22,242	118 82	88,583	165 10	25,656	94 56
New Jersey	26,714	3,948	121 98	17,816	166 10	4,980	94 77
New York	71,682	12,444	117 41	45,581	163 98	13,757	93 42
Pennsylvania	38,065	5,900	119 63	25,186	166 41	6,919	96 69
East North Central	136,384	22,122	116 64	90,388	165 27	23,874	92 79
Illinois	37,111	5,856	114 23	25,940	161 69	5,315	92 91
Indiana	15,461	2,453	119 68	10,272	167 10	2,736	92 23
Michigan	32,783	3,356	120 00	20,847	169 17	6,380	93 65
Ohio	34,762	5,214	116 28	22,830	165 45	6,718	93 19
Wisconsin	16,467	3,243	113 74	10,499	164 18	2,725	90 10
West North Central	55,948	10,909	107 16	35,796	159 23	9,243	87 63
Iowa	8,526	1,785	110 31	5,476	152 40	1,455	89 45
Kansas	6,768	1,207	110 48	4,596	163 84	965	89 55
Minnesota	14,460	3,217	106 62	9,060	158 90	2,183	89 83
Missouri	16,353	2,833	106 95	10,404	159 65	3,116	87 50
Nebraska	4,384	810	107 21	3,071	155 73	703	83 93
North Dakota	2,674	677	103 30	1,655	153 23	392	77 54
South Dakota	2,583	770	99 87	1,584	146 97	429	81 68
South Atlantic	119,812	17,992	100 14	78,844	149 30	22,976	85 47
Delaware	1,945	255	121 09	1,366	159 25	324	88 83
District of Columbia	2,878	391	89 23	2,079	126 23	408	78 25
Florida	27,770	5,050	107 01	17,561	157 65	5,159	94 16
Georgia	16,839	2,149	91 86	11,264	144 42	3,426	79 97
Maryland	11,760	1,645	107 92	8,469	155 58	1,646	93 21
North Carolina	21,408	2,942	95 05	14,254	143 68	4,212	80 08
South Carolina	12,461	1,656	91 60	8,302	137 53	2,593	76 78
Virginia	17,603	2,687	97 66	11,579	150 01	3,337	83 60
West Virginia	7,148	1,217	104 22	3,970	164 30	1,961	92 48
East South Central	54,811	9,952	86 13	33,435	144 64	11,424	79 75
Alabama	17,003	3,070	87 88	10,680	143 68	3,253	83 32
Kentucky	11,057	1,821	98 08	6,717	156 77	2,519	82 99
Mississippi	12,760	2,675	87 28	7,262	126 48	2,823	68 52
Tennessee	13,991	1,386	95 88	8,776	151 56	2,829	83 96
West South Central	73,683	13,005	88 30	45,743	150 08	14,935	79 58
Arkansas	8,213	1,753	80 72	4,506	143 79	1,954	77 83
Louisiana	15,681	2,490	85 73	9,424	142 27	3,767	75 39
Oklahoma	8,553	1,384	96 19	5,351	156 48	1,818	85 87
Texas	41,236	2,378	89 50	26,462	152 64	7,396	80 63
Mountain	31,139	5,589	102 97	20,217	159 97	5,303	87 89
Arizona	7,933	1,367	103 41	5,075	160 86	1,491	92 44
Colorado	7,319	1,216	107 16	5,000	162 33	1,103	89 90
Idaho	2,575	529	106 96	1,655	165 26	441	83 34
Montana	3,037	583	104 81	1,955	159 64	499	96 21
Nevada	1,355	200	108 65	955	164 76	200	93 69
New Mexico	4,400	841	85 72	2,638	144 75	921	73 70
Utah	3,427	670	109 36	2,260	163 94	497	92 44
Wyoming	1,083	183	104 12	749	163 17	151	81 56
Pacific	100,405	17,466	108 79	63,479	164 61	19,460	93 52
Alaska	555	110	80 99	382	144 15	63	81 13
California	76,061	12,668	107 91	48,159	163 60	15,234	93 13
Hawaii	3,154	894	100 59	1,800	156 73	460	90 69
Oregon	7,941	1,527	114 37	5,006	171 39	1,408	95 65
Washington	12,694	2,267	114 58	8,132	169 13	2,295	95 71
Outlying areas	18,920	5,497	51 54	6,688	105 25	6,735	40 79
American Samoa	66	19	25 26	40	66 00	7	12 86
Guam	109	27	53 30	66	103 86	16	57 56
Puerto Rico	18,556	5,401	51 29	6,457	105 35	6,698	46 81
Virgin Islands	189	50	87 26	125	113 50	14	42 86
Abroad	5,071	1,626	62 11	3,046	117 07	399	74 20

benefit amount to the PIA. The fact that the ratio of the average monthly benefit amount to the average PIA is higher for older than for

younger students suggests that, on the average, fewer eligible beneficiaries were in families with older students. It is possible that among families

with older students, relatively more of the other children were too old to receive benefits. More older students may also come from smaller families and thus have greater resources with which to continue their education.

Average monthly benefits for both black and other minority students were considerably lower than those for white students (table 4). Black and other minority students, however, differed little in benefit level, both had averages between 20 and 30 percent lower than the amounts payable to whites. Among both minority groups, the ratio of their average benefit to the average for white students was somewhat higher for the older than the younger students. The proportion of students under age 20 was highest for blacks.

Table 5 shows the number of student beneficiaries and average monthly benefits for each State at the end of 1975. Almost one-fourth of all student beneficiaries lived in three States: California and New York (with more than 70,000 each) and Texas (with 41,000). Eighteen percent lived in four other States having more than 30,000 student beneficiaries each—Illinois, Michigan, Ohio, and Pennsylvania. By contrast, 17 States had fewer than 5,000 students each and together accounted for only 6 percent of all student beneficiaries. Since students may receive their benefit checks directly, the State distribution, in some instances, reflects the location of the school rather than the student's home State.

Average benefit amounts tended to be higher in the Middle Atlantic, East North Central, and Pacific States than in the other geographic divisions. They were lowest in the South, Connecticut, Michigan, New Jersey, Oregon, Pennsylvania, and Washington were among the 10 States with the highest average monthly benefits for each of the student-family groups. Similarly, Arkansas, Georgia, Louisiana, Mississippi, New Mexico, and South Carolina were consistently among the 10 States with the lowest average monthly benefits for each of the student-family groups.

The average benefit for students from retired-worker families was highest in Connecticut (\$122.32) and New Jersey (\$121.98) and lowest in Mississippi (\$67.28) and Arkansas (\$80.72).¹⁰ For students from survivor families, the average

¹⁰ These ranges are for the 50 States and exclude the District of Columbia, outlying areas, and foreign countries.

was highest in Oregon (\$171.39) and Michigan (\$169.17) and lowest in Mississippi (\$126.48) and South Carolina (\$137.53). The average benefit payable to students from disabled-worker families was highest in Pennsylvania (\$96.69) and Washington (\$95.71) and lowest in Mississippi (\$68.52) and New Mexico (\$73.70).

Social Security Numbers Issued To Indochina Refugees in 1975*

On April 18, 1975, President Ford established a Federal interagency task force to coordinate all U.S. Government activities concerned with the evacuation, reception, and resettlement of Indochina refugees. By the end of 1975, approximately 130,000 refugees from Vietnam and Cambodia and a small number from Laos had been resettled in the United States.¹

By the end of 1975, social security numbers had been issued and processed for 124,015 of these refugees from Indochina. The age and sex characteristics of those for whom the numbers were processed are noted below.

AGE OF REFUGEES

The Indochina refugees are young. The majority of the numbers (about 74 percent) were issued to individuals under age 30. Persons in this age group made up only 52 percent of the total U.S. population.² Among the age groups shown in table 1, children under age 15 constituted the largest proportion (38 percent) issued numbers. This age group was also the largest in the U.S. population but accounted for only 25 percent of the total.

Both in the total population and among the Indochina refugees issued social security numbers, about half were persons aged 20-59, generally the most productive years. Slightly less than 2 percent of those issued numbers were aged 65 or

* Prepared by Harold A. Grossman, Division of OASDI Statistics, Office of Research and Statistics.

¹ Report to the Congress by the HEW (Department of Health, Education, and Welfare) Task Force for Indochina Refugees, March 15, 1976.

² Bureau of the Census, *Current Population Reports*, unpublished estimates consistent with Series P-25, No. 614, adjusted to agree with Series P-25, No. 268.