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SELECTED GOVERNMENT PROGRAMS WHICH AID THE UNEMPLOYED AND LOW-INCOME FAMILIES

MATERIALS ASSEMBLED BY THE STAFFS OF THE
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AND THE
SUBCOMMITTEE ON LOW-INCOME FAMILIES
JOINT COMMITTEE ON THE ECONOMIC REPORT

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NOVEMBER 9, 1949.

Hon. JOSEPH C. O'MAHONEY,
Chairman, Joint Committee on the Economic Report,
United States Senate, Washington, D. C.

DEAR SENATOR O'MAHONEY: Transmitted herewith is a report, discussing briefly some of the more significant Federal, State, and local government programs which are concerned, some directly and others indirectly, with the problems of the unemployed and of low-income families.

The purpose of this joint report is to summarize and briefly describe some of the major programs which are currently attempting to deal with the two broad subjects under study. No attempt has been made here to evaluate these programs. It was felt that such a report, bringing together these diverse programs into one place, would be useful to members of the committee and others who are concerning themselves with the problems of the unemployed and low-income families.

In preparing this report the committee's staff has had the invaluable assistance of technicians of those agencies whose programs are described. This report does not necessarily represent the views of the members of the joint committee individually, or of the subcommittees.

Sincerely yours,

EDWARD J. HART,
Chairman, Subcommittee on Unemployment.
JOHN SPARKMAN,
Chairman, Subcommittee on Low-Income Families.

SUMMARY OF SELECTED FEDERAL, STATE, AND LOCAL GOVERNMENT PROGRAMS WHICH AID THE UNEMPLOYED AND LOW-INCOME FAMILIES

INTRODUCTION

The Joint Committee on the Economic Report, established under the provisions of the Employment Act of 1946, is charged with the responsibility of studying the broad economic trends of the Nation, with particular reference to policies promoting maximum employment, production, and purchasing power. As part of this continuous program, the joint committee currently has four subcommittees undertaking investigations in the fields of investment; monetary, credit, and fiscal policies; unemployment; and low-income families. While there is a broad interrelation among these four fields of study, there exists a more direct relationship between the low-income-families study and that of the unemployed, with the result that much information developed in one is of equal significance to the other.

In the initial stages of studying these two interrelated problems, the questions naturally arose: What is now being done by government to aid the unemployed and low-income families? What programs are specifically directed toward improving the status of these groups? Early investigation revealed that while there are a number of such programs, as, for example, public assistance, minimum-wage legislation, etc., which are designed specifically to aid low-income families, there are an even larger number of programs which, while their provisions were designed to meet a general economic problem, nevertheless have a direct bearing on the economic status of low-income families. To cite an example, payments made under unemployment insurance provide income to persons who have suffered a temporary wage loss and thus prevent their falling into a lower-income group than would otherwise be the case. Similarly, old-age and survivors insurance and retirement plans, such as that administered by the United States Civil Service Commission, are designed primarily to provide a continuing source of income when a worker is no longer able to earn. Without such insurance most workers would not be able to accumulate sufficient savings during their working years to maintain a reasonable level of security and well-being in their old age. While some of the beneficiaries of these programs are in quite high income levels, many would require assistance from other sources were it not for these benefits and a large number would be classified as members of low-income families. Such programs are of major economic significance to a sizable portion of the low-income families in our population.

A number of other programs which have an important bearing on the status of low-income families have not been included in this report. Perhaps the most important of these are the agricultural price support programs which were designed to attack such maladjustments as existed between farm and industrial prices. The automatic result of these programs, although not specifically directed to that end, has been to reduce sharply the number of low-income farm families. Of almost equal importance to the agricultural community is the Extension Service, which is available to all income levels but which probably makes, proportionally, a larger contribution to the low-income farm population. In the field of agriculture only two programs have been included for description here, namely, the operations of the Farmers Home Administration and the national school lunch program. This, of course, does not imply that other agricultural programs are not of major significance to low-income families. Neither does this report cover such broad general programs as public education or public health, which provide services that are of great significance to low-income families but which are also available to the community as a whole.

All major veterans' programs have been included here, but it is recognized that some were designed to benefit all veterans and their dependents regardless of income, while others are specifically intended to meet the needs of the low-income veterans.

While this report brings together under one cover, and briefly describes, a number of major programs, some of which directly and others indirectly aid low-income families and the unemployed, it should be emphasized that no attempt has been made here to evaluate the various programs described. It is intended that later studies of the Subcommittees on Unemployment and Low-Income Families will attempt to evaluate the effects of these programs in terms of how much of the low-income problem is already being handled, and conversely, what segments of our population are still in need of assistance to bring them above the very lowest of living levels. This report is being issued in conjunction with the committee print, Low-Income Families and Economic Stability, and the introduction to that publication gives a more complete discussion of the definition and criteria of low-income families used in the joint committee's current studies. It is believed that these staff reports will be useful tools not only to members of the joint committee and Members of Congress but to other interested persons who are concerning themselves with the problems of low-income families and the unemployed.

NATURE AND COVERAGE OF THE PROGRAMS

(A summary)

Social insurance and related programs [1]

In our money economy, programs which provide individuals and families with a continuing source of income when earnings are interrupted, or cease, play an important role in preventing dependency.

The two social insurance programs established by the Social Security Act provide protection against wage loss resulting from old age or death (Federal old-age and survivors insurance) and from unemployment (Federal-State unemployment insurance). Three States

[1] Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940, 1945-48, table 1, appendix, pp. 51-52.

—Rhode Island, California, and New Jersey—administer temporary disability programs coordinated with and covering workers subject to the State unemployment insurance law; in the State of Washington a similar program has been enacted but cannot become effective without approval through a referendum. New York has established a program of temporary disability insurance, administered by the workmen's compensation board, with benefit payments to begin in July 1950.

The largest of the various insurance programs is that of old-age and survivors insurance. During an average week in the first 6 months of 1949, there were approximately 34,000,000 persons working in industries where this program applied, or almost 60 percent of total civilian employment; during 1948 the total number of persons with insured employment was about 50,000,000, and approximately 80,000,000 living workers have acquired some wage credits under old-age and survivors insurance.

Closely approximating the coverage of the old-age insurance program is the coverage of the State unemployment insurance laws. For an average week in the first 6 months of 1949, employment in covered industries under this program was approximately 31,000,000, or about 68 percent of the total wage and salary employment in the country. (See tabulation following.)

Estimated civilian labor force by employment covered under selected social insurance programs and by employment in selected noncovered industries, continental United States, January to June, inclusive, 1949

[In millions; data corrected to September 2, 1949]

Employment in an average week:	
Civilian labor force	61.2
Unemployed	3.2
Employed, total	58.1
Covered by old-age and survivors insurance	34.1
Covered by State unemployment insurance	[1] 30.6
Not covered by old-age and survivors insurance	24.0
Railroad	1.6
Government	5.3
Federal	1.7
State and local	3.5
Agriculture	7.9
Wage and salary workers	1.6
Self-employed	4.7
Unpaid family workers	1.6
Nonagricultural self-employed	6.1
Domestic service	1.8
Other	1.4

[1] Preliminary estimate.

Source: Data on employment in an average week (based on population count): civilian labor force, unemployed and total employed, from Monthly Report on the Labor Force, Bureau of the Census; employment covered and not covered by old-age and survivors insurance, from Bureau of the Census, adjusted by the Analysis Division, Bureau of Old-age and Survivors Insurance; employment covered by unemployment insurance estimated by the Bureau of Employment Security.

Railroad employment, which enjoys the broadest of all social protection, is covered by separate acts, the Railroad Retirement Act and the Railroad Unemployment Insurance Act, providing retirement annuities for aged or disabled workers, monthly and lump-sum survivor benefits, unemployment and sickness benefits. During an average week in the first 6 months of 1949, employment in this segment of the work force was 1.6 million, and it is estimated that approximately 2,000,000 persons earned enough in railroad work during the calendar year 1948 to be insured against periods of unemployment and sickness during the next benefit year.

Average Government employment during the first 6 months of the year was approximately 5.3 million, but only a small fraction [2] of this group is covered by any type of unemployment insurance. Most of the close to 2,000,000 civilian Federal Government employees have retirement protection under the civil service and other special retirement systems. Some 200,000 persons have left the Government with vested rights. About three-fifths (approximately 2.1 million) of the persons currently employed by State and local governments are covered by a variety of retirement systems. It is estimated that beneficiaries of State and local retirement systems totaled about 267,000 during the fiscal year 1949.

Among those occupations not covered by any type of unemployment or old-age insurance are the following:

	Employment in average week (in millions)
Agricultural workers	7.9
Nonagricultural self-employed	6.1
Domestic service	1.8
Other	1.4
Total	17.2

Inability to engage in gainful work because of illness or injury ranks high among the economic hazards of workers in the United States. As mentioned previously, only the States of Rhode Island, California, and New Jersey now administer temporary disability programs providing cash benefits in case of nonoccupational disability. State workmen's compensation laws, now established in all 48 States, provide protection against on-the-job injury or death in many types of industries. Federal Government employees, private employees in the District of Columbia, and longshoremen and harbor workers are covered by Federal workmen's compensation laws. Most of the State workmen's compensation laws exempt such employment as agriculture, domestic service, and casual labor; and exempt all employers who have fewer than a specified number of employees. It has been estimated that in 1948 total payments of over $500 million were distributed in the form of medical aid, cash benefits to injured workers, and periodic or lump-sum payments to survivor families under the State and Federal workmen's compensation programs.

In the field of unemployment the most important service rendered unemployed workers and their families is performed by the United States Employment Service, whose first objective is to find jobs for workers. In a dynamic economy subject to continuous technological advancements, job displacements on the one hand and expanding job opportunities on the other are constantly present and constitute the main problems of the Employment Service. At the present time there are 1,750 permanent full-time and 2,400 part-time offices located throughout the country, and during last June, a seasonal peak, these offices filled approximately 2 million jobs. Of these, about 400,000 were nonfarm placements. The chief functions of the Employment

[2] Only Wisconsin and New York automatically cover State and local workers, but six other States permit election of coverage.

Service are maintaining an active placement service, special employment service to veterans, employment counseling, labor market analyses, rendering industrial services to employers, and cooperating with community groups in all activities in the field of employment. Probably one of the most important services which the Employment service can perform for the country as a whole is that of shortening the period of job hunting, and matching more effectively the skills of the applicant and the requirements of the job. Through a shorter period of unemployment, production is stimulated, unemployment lowered, and the social costs of unemployment lessened. Through a better matching of men and jobs, turn-over, absenteeism, and problems of adjustment are lessened while efficiency at work, and therefore productivity, are increased.

The services of the Employment Service are not compulsory. However, in order to obtain unemployment benefits a worker must register with the Employment Service, and only after that Service has been unable to provide suitable employment is he eligible for unemployment benefits. Because of the expanding status of the Service, a larger and larger proportion of workers have found it advantageous to use its facilities.

Minimum-wage legislation

Since October 24, 1938, the Fair Labor Standards Act has placed a floor under the level of wages of workers in those industries engaged in commerce, or in production of goods for commerce, and has also laid down broad restrictions as to child labor and overtime provisions of pay.

The recent amendment to this statute, raising the minimum wage from an obsolete 40 cents to a realistic 75 cents an hour, will directly affect the pay checks of approximately 1.5 million workers, nearly all of whom are to be found among the low-income groups of our population. Because of certain changes in the coverage of the act, there will be some net reduction in the areas in which the minimum wage and overtime exemptions apply.

Public assistance programs

In contrast to the insurance and related programs in which certain specified benefits are available as a right, there are a number of other programs which are available to low-income groups and the unemployed on the basis of need. At the present time the Federal Government provides funds, through grants-in-aid, to the States for assistance to the aged, to dependent children, and to the blind. During the full-employment years of the war, case loads for the various types of assistance were exceptionally low; however, gradual but steady increases have been in evidence since VJ-day. At mid-1949 there were over 2.6 million persons receiving old-age assistance and almost 1.4 million children receiving aid under the dependent-children program.

The Federal Government does not participate in the cost of assistance to needy persons other than the three categories mentioned above. However, in all States some provision is made for general assistance, but in many the financial burden rests entirely or mainly with the localities. Moreover, in many localities assistance is granted only to unemployables, or only for short-time emergency needs. At mid-1949 there were over 460,000 cases on the general assistance rolls, a number which has been increasing steadily since the end of the war and is now almost double the level of June 1945.

Other grant-in-aid programs

Vocational rehabilitation.—It has been estimated that there are over 1.5 million disabled men and women in the United States today who require rehabilitation services to enable them to become self-supporting. Moreover, each year accidents, diseases, and other causes disable some 250,000 persons who will need some form of rehabilitation. Obviously a large proportion of this number, for various reasons, do not receive the services of the State rehabilitation offices. However, at the present time the Office of Vocational Rehabilitation, which operates in partnership with the various States, is rehabilitating individuals at the rate of approximately 58,000 a year.

Child health and welfare.—The Social Security Act (title V) authorizes Federal grants to the States to improve and extend their health and welfare services for mothers and children. The annual grants authorized are $11,000,000 for maternal and child-health services, $7,500,000 for services for crippled children, and $3,500,000 for child-welfare services. All 48 States, the District of Columbia, Virgin Islands, Alaska, Hawaii, and Puerto Rico receive grants for all three programs.

National school-lunch program.—Another important grant-in-aid program is the national school-lunch program, administered through the Department of Agriculture. In the fiscal year ended June 30, 1949, there was a maximum of 6.7 million children, or about 25 percent of the school population, participating in this program. While the lunches are available to all children regardless of their ability to pay, the apportionment of funds from the Federal Government is so designed as to make available a greater share of assistance to the less wealthy States where school attendance is heavy.

Federal housing program

With the Housing Act of 1949, the Federal Government for the first time has taken steps to encourage, by direct financial aid, adequate housing for a large segment of the low-income population. In the slum clearance and redevelopment program an unprecedented opportunity is afforded for a joint attack on the evils of slums by local communities, the Federal Government, and private enterprise. Federal financial assistance, however, is limited to the assembly and clearance of areas which either were predominantly residential in character prior to clearance or which may be redeveloped primarily for residential use. Title III of the Housing Act of 1949 also permits the extension of the Federal Government's program of financial assistance to communities for the erection of approximately 810,000 units of public low-rent housing. This program, which is to be undertaken at the rate of 135,000 units per year over the next 6 years, is designed directly for the housing of low-income families, and it is expected to house over 3.2 million individuals.

The Housing Act of 1949 was signed on July 15, and as of September 16 applications had already been received from 136 localities in the United States, requesting approximately 239,000 dwelling units.

While not all of these applications can be granted, the large volume received in this short period is a clear indication of the need for low-rent public housing and the interest of local authorities and governments.

For the low-income farmer to have adequate housing, it is almost axiomatic that he must have a reasonably satisfactorily operated farm, and it is through the avenue of farm ownership and operation that the Farmers Home Administration attempts to aid the farmer indirectly in his housing needs. While the Farmers Home Administration is primarily designed to make farm ownership, operating, and flood and disaster loans, housing needs for the low-income farmers are not ignored. While loans provide the immediate stimulus to better farm operations, better housing and living on the farm is often directly related to what the farmer himself can do, and the guidance provided by the FHA supervisors and county agents has been a major factor toward improving the housing and living standards of the low-income farmers.

In the 1950 fiscal year the Farmers Home Administration's housing functions will be expanded under the authorities of title V of the Housing Act of 1949. Under this authority, $25,000,000 has been made available to the Farmers Home Administration for building loans to farmers unable to obtain credit at terms which they can reasonably be expected to fulfill. These loans will be made to construct, improve, alter, repair or replace dwellings and other farm buildings. An additional $2,000,000 has been made available in the 1950 fiscal year for grants and for farm enlargement and development loans. Grants and combination loans and grants are to be made for repairs and improvements necessary for safety and sanitation. Farm enlargement and development loans will also be used in conjunction with building loans and grants to assist in providing income to support safe and sanitary housing.

Federal programs for veterans

Major Federal programs for veterans which provide direct cash payments and services are: Readjustment allowances, education and training, vocational rehabilitation, loan guaranty, service-connected disability and death compensation and non-service-connected disability and death pensions, hospitalization and domiciliary care, outpatient medical and dental care, and burial allowances. Although most programs are designed for the benefit of all veterans and their dependents, others are specifically intended to meet the needs of the low-income veterans and their surviving dependents. Programs which require that the beneficiary have income below a certain level, or be unemployed or unable to support himself, tend to show greater increases in participation during periods of general unemployment. Even those programs which do not have such conditions attached are affected by the economic status of the veteran. For example, claims filed by veterans who have had slight service-connected disabilities tend to increase when there is a reduction in income through unemployment.

CHAPTER I

SOCIAL INSURANCE AND RELATED PROGRAMS FOR INDUSTRIAL AND COMMERCIAL WORKERS

FEDERAL OLD-AGE AND SURVIVORS INSURANCE

Coverage

The national system of old-age and survivors insurance covers wage and salary workers in industry and commerce. The principal excluded groups are farmers and farm workers, the urban self-employed, Government and railroad employees, domestic service workers, and persons employed by nonprofit organizations.

Under the present provisions of the law, roughly three-fifths of the country's gainfully occupied population is covered at any one time. The number covered by the program at some time or other is, of course, much higher. In 1948, while only 35 million individuals were engaged in insured employment in an average week, about 50 million persons worked in insured employment during the course of the year. Approximately 80 million living workers have acquired some wage credits under old-age and survivors insurance; of these, over 13 million are permanently insured and another 30 million have some insured status, the maintenance of which depends on their continuing to work in covered employment.

Benefits

The program provides monthly retirement benefits to fully insured workers (as defined below) at age 65 or over, and supplementary monthly benefits to their wives aged 65 or over and dependent children under age 18. Monthly survivor benefits are payable to certain dependents of fully or currently insured workers—children under age 18, and widows who have in their care a child beneficiary of the deceased insured worker. If the deceased worker was fully insured, survivor benefits are payable to his widow at age 65 or, if he leaves no widow or unmarried child immediately or potentially eligible for benefits, to parents aged 65 or over who were chiefly dependent on him. If no monthly benefits are payable for the month in which the wage earner dies, a lump sum is paid to the spouse who was living with the worker at the time of death or, if there is no such spouse, as reimbursement for burial expenses to a person or persons equitably entitled to such payment. Survivor benefits were also established in 1946 for survivors of World War II veterans who die within 3 years of their discharge from military service, if pension or compensation is not payable by the Veterans' Administration with respect to the death of the veteran.

A worker is fully insured if he has received at least $50 in wages from covered employment in 40 quarters or in one-half the quarters that elapse between the end of 1936—or since attainment of age 21 if later—and his attainment of age 65 or death, with a minimum of 6 quarters of coverage. A worker is currently insured if he has had wages of $50 or more from covered employment in at least 6 of the last 13 quarters, including the quarter in which he dies.

The primary benefit payable to a retired worker amounts to 40 percent of the first $50 of his average monthly wage and 10 percent of the next $200, and is increased by 1 percent for each year of coverage. By legal definition, the average wage used in the benefit formula is determined by dividing the worker's total wage credits by the total number of months he could have been under the system, and is thus reduced by periods of noncoverage. The benefit payable to the wife or the child of a retired worker is one-half his primary benefit; widows' benefits are equal to three-fourths the primary benefit and other monthly survivor benefits, to one-half. Benefits are suspended for any month in which the beneficiary, or the person on whose wage record benefits are based, earned $15 or more in covered employment.

On June 30, 1949, approximately 2.6 million persons were drawing monthly benefits, including 1.2 million retired workers, 0.4 million dependents of retired workers, and 1 million survivors of deceased workers. Monthly benefits averaged about $25 to a retired worker with no qualified dependents; $40 to a family consisting of a retired worker and a qualified wife; $21 to an aged widow; $36 to a widowed mother and 1 child; $50 to a widowed mother and 2 children; $53 to a widowed mother and 3 or more children.

Financing

Covered workers and their employers each pay a Federal contribution of 1 percent of the worker's wages, not counting amounts above the first $3,000 in a year. The rate is scheduled to rise to 1.5 percent on January 1, 1950, and to 2 percent on January 1, 1952. An amount equal to the contributions collected is appropriated for deposit in the old-age and survivors insurance trust fund, from which benefits and administrative costs are paid. The wage credits of a worker—the amounts of wages up to the maximum of $3,000 a year—are recorded in individual employee accounts maintained by the Bureau of Old-Age and Survivors Insurance.

STATE UNEMPLOYMENT INSURANCE

Financing

The Social Security Act of 1935 encouraged the States, through a tax-offset device, to establish systems of unemployment compensation conforming to a few broad Federal standards. The Federal Government levies a tax on employers of 8 or more in industry or commerce amounting to 3 percent of pay roll, not counting wages above the first $3,000 a year paid to an employee. Against this Federal tax, employers credit—up to 90 percent of their Federal liability—contributions they have paid under approved State laws or would have paid had they been assessed at a standard rate of 2.7 percent. All States now adjust employer contribution rates in accordance with "experience rating," which is based in general on their experience with respect to unemployment or other factors bearing a direct relation to unemployment risk. In contrast to the standard rate of 2.7 percent, the effective tax rate on employers averaged, in 1948, 1.2 percent of taxable pay roll for the country as a whole. In two States, employees also contribute for unemployment insurance. Contributions collected by States are deposited to State accounts in the Federal unemployment trust fund, from which States withdraw amounts needed for benefit payments. The 0.3 percent of taxable pay rolls collected by the Federal Government goes into the general funds of the Treasury; from the general funds, appropriations are made to the States to cover the necessary administrative costs of the systems.

Coverage

About 7 out of 10 persons employed in an average week in wage or salary employment are covered by unemployment insurance. Generally speaking, coverage is similar to that of the old-age and survivors insurance program except that small firms are not covered in many States. Twenty-nine States have extended coverage beyond the Federal act limitation of 8 or more employees, and 17 of them cover some firms with only 1 employee. Thirty-four States now have legal provisions for automatically broadening their coverage to the extent that the Federal size-of-firm coverage is broadened.

Benefits

In theory, weekly benefits are intended to represent about 50 percent of wages, but the maximum limits on individual payments—which range from $15 to $26 under the various State laws—cut down the proportion for many workers in many States. The laws of 11 States now take account of the unemployed worker's dependents in determining the weekly amount of benefits payable to him.[3] With dependents' allowances, the maximum weekly benefits range from $20 to $40 or more. The average weekly benefit in fiscal year 1949 was $19.89, almost double the $10.56 average payment in 1940. But because wages have risen even more sharply in this period, the proportion of the wage loss which is replaced by the benefit has fallen. In May 1949, when average weekly benefits of $20.08 were exactly one-third of wages in covered employment, benefits were less than 30 percent of wages in 18 States and were over 40 percent in only 4 States.

Benefits are payable, under certain qualifications,[4] (after a waiting period of 1 or 2 weeks) for a maximum duration which amounts to 20 weeks in 21 States and ranges from 12 to 26 weeks among the others. In August 1949, a total of 43 States provided a maximum duration of 20 to 26 weeks, but in only 10 of these States do the higher maxima apply to all eligible workers; in the others, an unemployed worker's duration of benefits depends upon the amount of his prior earnings or the length of his prior employment.

The average weekly number of beneficiaries under the State unemployment insurance laws was 1.6 million in the period January-June 1949.

SOCIAL INSURANCE FOR RAILROAD WORKERS

The programs established under the Railroad Retirement Act and the Railroad Unemployment Insurance Act cover social insurance for employees of railroads (including the Railway Express Agency and the Pullman Co.) subject to part I of the Interstate Commerce Act, affiliated companies such as refrigerator-car loan companies which perform services in connection with railroad transportation, organizations such as railroad and traffic associations maintained by two or more covered employers, and standard railway-labor organizations which are national in scope. During the calendar year 1948, an estimated 2.3 million persons worked in covered employment. All of them built up credits toward retirement and survivor benefits;

[3] "Significant Provisions of State Unemployment Insurance Laws, Aug. 16, 1949," table 2, appendix, pp. 53-56.

[4] "Summary of disqualification provisions for three major causes," table 3, appendix, p. 57.

about 2,000,000 of them earned enough in railroad work during the year—$150 or more—to be insured against periods of unemployment and sickness in the benefit year which began on July 1, 1949.

Railroad retirement and survivor benefits

The Railroad Retirement Act provides retirement annuities for aged or disabled workers and monthly and lump-sum survivor benefits for the families of deceased railroad workers. Old-age annuities are payable at age 65 or over, or at reduced rates (full rates for women employees) at ages 60 to 64 after 30 years of service. Disability annuities are payable (1) at age 60 or after 10 years of service, in case of total and permanent disability, and (2) at age 60 or after 20 years of service, in case of permanent disability for employment in the worker's regular occupation, provided he is currently connected with the railroad industry.

Retirement annuity payments are made monthly and are equal to 2.4 percent of the first $50 of the worker's average monthly earnings, 1.8 percent of the next $100, and 1.2 percent of the next $150, the sum multiplied by the number of his years of service (up to a maximum of 30, if service before 1937 is included). Under certain conditions, military service is also creditable toward an annuity. Retirement is not compulsory at any age.

At present, the maximum annuity is $144 a month. Workers who have at least 5 years of service and are connected with the railroad industry receive a minimum monthly benefit which is equal to $60, $3.60 times the years of service, or the average monthly compensation, whichever is the least.

Pensions are paid to retired workers who were on the private pension rolls of the carriers on July 1, 1937, and who were not eligible for annuities.

Survivor benefits consist of four types of monthly annuities and a lump-sum death benefit to certain dependents of "completely insured" workers who die either before or after retirement as follows: (1) Widows at age 65, if they do not remarry; (2) dependent unmarried children under 16 (18, if attending school); widows with dependent, unmarried children under 18 in their care; and (4) dependent parents aged 65, when the worker is not survived by a widow or eligible children. If the deceased worker leaves no survivor entitled to immediate monthly benefits, a lump-sum death benefit is payable to the widow, widower, children (including persons entitled to share with children under State intestacy laws), parents, or persons who paid the funeral expenses (in that order of precedence). If a worker dies partially insured, all of the benefits listed above except those to widows at age 65 and to parents are payable.

If no benefits, or no further benefits, are payable with respect to an employee's death, a final residual payment may be made to the person designated by the employee or, in the absence of a designation to the widow (or widower), the children (or persons entitled to share with children under State intestacy laws), or the parents. If no person is alive to receive the payment, it is payable to the worker's estate. A widow (or parent) entitled to monthly benefits on reaching age 65 may elect, sometime before attaining that age, to waive all rights to future monthly benefits and thereby make the residual payment available immediately.

A worker is completely insured at death if he has a specified amount of service after 1936 or if he has been receiving a retirement annuity or a pension under the Railroad Retirement Act (if receiving an annuity, it must have begun before 1948 and have been based on at least 10 years of service). In the former case, he must, in general, have worked under the Railroad Retirement Act or the Social Security Act, or both, for a period equal to approximately one-half the time from 1937 (or age 21, if later) until he dies, retires, or becomes 65. A worker is partially insured if he worked in the railroad industry approximately 1½ years in the period beginning with the third year before his death.

In June 1949 retirement annuities for age, averaging $84 per month, were paid to 160,700 former railroad workers; disability annuities, at an average rate of $82, were paid to 63,700 persons. The number of pensioners taken over from the private pension rolls of carriers had dropped to 9,800, with an average payment of $71. A total of 121,900 survivors of railroad workers received monthly benefits in that month. The average benefit paid to aged widows was $29; widowed mothers received an average of $27 and children an average of almost $17.

The funds for the retirement system come from a tax on compensation (exclusive of earnings over $300 a month) and are collected under the Railroad Retirement Tax Act. The total tax rate, divided equally between the employer and the employee, is 12 percent and is scheduled to rise to 12½ percent in 1952. Appropriations for benefit payments and administration and for establishing a reserve in the railroad retirement account are made by Congress annually on the basis of anticipated tax collections.

Railroad unemployment and sickness benefits

The Railroad Unemployment Insurance Act provides unemployment and sickness benefits (including maternity benefits) payable during a benefit year to qualified railroad workers. An employee is qualified if he earned at least $150 in compensation from a covered employer in the base year, which is the calendar year preceding the beginning of the benefit year. A benefit year begins on July 1 of each year and ends on June 30 of the following year. Benefits, ranging from $1.75 to $5, are payable for each day of unemployment or sickness (other than maternity) over 7 in the first 14-day registration period and for each day over 4 in subsequent registration periods up to a maximum of 130 days in the benefit year. Days of unemployment and days of sickness cannot be combined in the same registration period.

Maternity benefits are payable to women workers for a maximum period of 116 days beginning 57 days before the date of childbirth at the same daily benefit rate as for unemployment and sickness. Benefits, however, are paid for every day in a maternity period; in addition, the first 14 days of the maternity period and the first 14 days following childbirth are compensated at 50 percent above the regular daily rate.

The average number of persons receiving unemployment benefits under the railroad program in a 14-day registration period was 91,000 and the average number receiving sickness or maternity benefits was 33,000 in the period January–June 1949.

The railroad unemployment-insurance program is financed entirely by contributions paid directly to the Railroad Retirement Board by covered employers; the contribution rate (exclusive of individual earnings in excess of $300 a month) is one-half percent of pay rolls but, depending on the size of the account, may vary up to 3 percent.

The Board also operates a free employment service for railroad employees under this act.

RETIREMENT SYSTEMS FOR GOVERNMENT EMPLOYEES.

Federal systems

The basic system for Federal civilian employees, administered by the Civil Service Commission, has expanded its coverage in recent years by absorbing the special systems of the Smithsonian Institution, the Office of the Comptroller of the Currency, the Panama Railroad Company and Canal Zone, and the Alaska Railroad. In addition, there are separate retirement systems, some contributory and others noncontributory, for special classes of Federal employees and for the armed forces.

The Civil Service Retirement Act, as passed in 1920 and amended subsequently, provides for age, optional, disability and discontinued service annuities for employees in the executive, judicial, and legislative branches of the United States Government not subject to another retirement system, except those employees excluded by Executive order because the tenure of employment is intermittent or of uncertain duration. It also covers those employees in the municipal government of the District of Columbia not subject to special retirement systems for teachers, firemen, and policemen. The amendment of February 28, 1948, provided annuities for the widows and minor children of deceased employees, and, under certain conditions, to the survivors of deceased annuitants. Roughly 2,000,000 persons are covered by the system, including some 200,000 nonactive members who have left the Government with vested rights.

The employee contribution rate, computed on base pay, has been 6 percent since July 1948. The rate had been 5 percent from July 1942 to June 1948, 3½ percent from July 1926 to June 1942, and 2½ percent from August 1920 to June 1926. The act does not require specific payments from the Government as employer, but implies that the Government will furnish the amounts necessary to finance the fund and to continue the act in full force and effect. Beginning shortly after the system was enacted, appropriations have been made annually by the Congress to the fund.

At the end of June 1949, the systems administered by the Civil Service Commission (at that time, including separate systems for the Alaska Railroad and Panama Canal Zone) were paying annuities to 100,000 retirants for age or service, to 39,000 disability retirants and to 9,400 survivors. The benefit rolls of the other Federal contributory systems totaled about 1,500 and of the noncontributory systems, almost 74,700; almost all of these were persons retired for age or length of service.

State and local systems

Retirement systems administered by States or local governmental units are in effect for more than three-fifths of the persons employed by State and local governments. The great majority of the systems are contributory. The benefits provided and conditions for receipt of benefits vary widely. The retirement benefit is usually weighted heavily by years of coverage. Most of the systems include provisions for retirement from disability as well as from age. Survivor protection under State and local systems other than those for policemen and firemen is usually provided only for survivors of annuitants who have elected a reduced benefit, or consists of a refund of contributions only.

Beneficiaries of State and local retirement systems totaled 267,000 at the end of the fiscal year 1949; of the total, 200,000 were retired for age or service, 29,000 were disability annuitants and 38,000 were survivor annuitants.

WORKMEN'S COMPENSATION

As a result of enactment in 1948 of a Mississippi workmen's compensation law, all States now have programs providing protection against work-connected injuries and deaths. In addition to the State laws, there are Federal workmen's compensation laws covering employees of the Federal Government, private employees in the District of Columbia, and longshoremen and harbor workers. Most of the State workmen's compensation laws exempt such employments as agriculture, domestic service and casual labor; the majority exempt employers who have fewer than a specified number of employees. Occupational diseases, or at least specified diseases, are compensable under most laws.

In general, compensation is based on a proportion of wages; for total disability the proportion is commonly between three-fifths and two-thirds. However, all States but one place a maximum amount on the weekly benefit payment—between $18 to $25 in most laws, although several are as high as $30 or more. In most States, total payments to injured workers or to survivor families are limited as to time, amount, or both. All compensation acts require that medical aid be furnished to injured employees; in almost half the States, there are either duration or cost limitations—or both—on the amount of medical benefits provided.

To ensure that compensation will be paid when due, workmen's compensation laws require that a covered employer obtain insurance or give proof of his qualifications to carry his own risk (self-insurance). In most of the States the employer is permitted to insure with private insurance companies, but in 7 of the 18 States which have State insurance funds employers are required to insure their risks in the State fund.

Total payments of all types of insurers in 1948 are estimated at about $510 million, of which approximately $140 million was in the form of medical aid, about $310 million in cash benefits to injured workmen, and the remaining $60 million in periodic or lump-sum payments to survivor families.

THE FUNCTIONS OF THE UNITED STATES EMPLOYMENT SERVICE

Organization and administration

In 1933, the Wagner-Peyser Act was passed, creating the United States Employment Service in the Department of Labor. The act established Government responsibility for finding work for unemployed workers, assisting youth, veterans, agricultural workers, and other special groups in solving their employment problems; and, through the coordinating functions of the Federal bureau, the act established a network of services linked together so that information on employment opportunities and on work seekers could be readily exchanged among the States.

The act provided further that, upon the passage of necessary State legislation and the establishment of State employment services, they would be financed in part by the Federal Government if they met certain standards and minimum conditions. Thus the act created a Nation-wide network of public employment exchanges administered primarily by the States and coordinated, and in part financed, by the Federal Government.

Since 1933, the Employment Service has undergone a number of changes. In 1939, it was transferred to the Federal Security Agency, so that its work could be closely coordinated with the unemployment-insurance program. During the war, the Service became the operating arm of the War Manpower Commission, carrying out the manpower programs of the Government. To facilitate this activity, the whole system was federalized, so that full administrative responsibility for the whole program was lodged with the Federal bureau; and the Federal Government, in turn, provided all of the funds necessary for the operation of the program. In addition, the War Manpower Commission coordinated all of the manpower programs of the Government, including, for example, the Selective Service System and the Apprenticeship Training Service. Thus, the Employment Service was brought closer to a number of separate programs, thereby broadening its own activities. Through the operations of the manpower-control programs, the Employment Service, for the first time, was brought into close working contact with practically every major employer in the country, while regulations requiring workers to register with the Service prior to placement brought the Employment Service to the attention of practically the entire labor force of the country.

Shortly after the war, the administration of State employment services was returned to the States, and the United States Employment Service itself was transferred from the War Manpower Commission to the Department of Labor. However, Federal financing of the total program continued. The close tie between the Employment Service and the unemployment-insurance functions of the Federal Security Agency resulted in a transfer of the Employment Service from the Department of Labor to the Federal Security Agency in July 1948. In the Federal Security Agency, the Service was placed, together with the unemployment-insurance program, in the Bureau of Employment Security, just as it had been before the war (July 1939 to 1941). In August 1949, the whole Bureau of Employment Security was transferred to the Department of Labor, where it is now located.

Program

The development of the Employment Service program during the war was not lost during the organizational and administrative changes that followed. The Employment Service today offers much more to a job applicant than it did in its early days before the war. Its development, while hastened by the war, has followed that of the public placement services in other industrial nations of the world. First and foremost, the Employment Service is a placement service—it looks for jobs for applicants and workers for employers. This is its basic function. While the emphasis shifts from placement to recruitment as the labor market changes, there are always areas, industries, and occupations for which workers have to be found because they are not locally available; and, conversely, there are work seekers for whom jobs at full skill are not available in their community. As part of the placement process, the Employment Service applies the "work test" to claimants for unemployment insurance. In most States, it also does the work necessary for the filing of initial and continued claims. In addition to this basic function, the Employment Service has developed its counseling program, so that new workers, veterans, and others who have been displaced from their usual employment, and workers who are seeking a better adjustment, receive employment counseling. As part of this process, the local office provides tests that applicants may take, or that employers may use in selecting applicants. The aptitudes indicated through these tests are matched against the employment opportunities in the home community and in industries and occupations throughout the country so that the most satisfactory job adjustment can be made by the work seeker.

Veterans secure special service. Not only do veterans, especially handicapped ones, get a priority of service, but the Veterans' Employment Service, originally created by the Wagner-Peyser Act, has developed into an organization which has State and local representatives devoting full time to the employment problems of veterans. These men assist veterans in finding work and keep in continuous contact with employers to see that employment opportunities for veterans are adequately filled. Through employer contacts and the exchange of experience obtained in assisting employers to solve their employment problems, the Employment Service has built up a wealth of practical information that it offers to employers as a special service to industry. The applicant testing previously referred to is an example of the service offered; in addition, the wealth of occupational information obtained through the placement process is made available, so that employers may improve their job specifications, clarifying the skills they need in their workers, the interrelationships of jobs, and promotional or transfer opportunities for workers.

The intimate knowledge of employment and unemployment conditions in every major city and town of the country is put to good use through some 500 or more news letters published by local and State offices for their home communities. Thus, on a regular basis, employers and employer organizations, unions, civic groups, and local governments know the employment and unemployment trends in their town, so that appropriate planning and action can be undertaken to solve such employment problems as arise. This same information is brought together at State levels to guide State legislators in the planning of unemployment compensation, public assistance, public construction, and other programs that affect employed and unemployed workers. The data are also forwarded to Washington, where they are summarized and used in the work of planning, coordinating, and budgeting the activities of the Employment Service system. In addition, the Bureau of Employment Security uses the information to develop working tools, such as the Dictionary of Occupational Titles for the Employment Services in the States. The data are also furnished to all interested branches of government and to interested private citizens and organizations.

Volume of work[5]

While many of these services are not susceptible to numerical summarization, the volume of work performed by the public Employment Service has no known parallel in any other nation. In part, this is because ours is the largest industrial Nation; in part, because the Employment Service in the United States has developed to this level. During July 1949, for example, the employment services had over 16 million visits. Approximately 1 in 10 of the visits resulted in a placement, there having been 1,513,300 jobs filled during the month. Even though this was a summer slack period, accentuated by a slight recession, nearly 400,000 nonfarm jobs were filled during the month. Local office representatives made over 200,000 visits to employers; local office staffs recorded 1.4 million initial claims and handled the work in connection with 8,824,000 weeks of unemployment covered by continued claims.

In the appendix,[6] chart 2 shows the volume of nonfarm placements during 1948 and 1949, the industry and occupation of the jobs filled, and the sex of the persons placed in nonagricultural activities; charts 3 and 4 indicate the variations by State in the concentration of insured unemployment, as related to average monthly covered employment. Table 4 (appendix, pp. 58–59) indicates the extent of State-by-State activities of the Employment Service.

Chapter II

Federal Minimum-Wage Legislation

The Fair Labor Standards Act of 1938, which embodies Federal minimum-wage legislation, was recently amended (October 18, 1949) to provide, among other things, for an increase in the minimum wage from 40 cents to 75 cents an hour.

Viewed as a measure designed to improve the economic status of a large segment of the low-income population of the country, this increase was by far the most significant of the several changes recently made in the law. The previous rate of 40 cents had long been obsolete, as the prevailing wage structures for most industries had moved even the lowest entrance rates above this figure. The new rate of 75 cents per hour will again provide a national minimum of real and significant value and place a floor under the hourly earnings of a large segment of our low-income workers. Direct wage increases to the level of 75 cents per hour will result for nearly 1,500,000 workers, or for about 7 percent of the more than 20 million workers who are protected by this provision of the act. The amounts of the wage increases which workers will receive will vary, depending on their hourly wage rates prior to the amendment.

Included among the changes made by the recent amendment of the Fair Labor Standards Act was the broadening of the application of the minimum-wage provisions in two significant directions—for employees engaged in canning fish and other forms of aquatic life,

[5] Selected Employment Service Activities, Continental United States (1948–49), chart 1, appendix, p. 71.
[6] Pages 72–74.

and for employees of air lines. However, the applicability of the minimum-wage provisions (and of the overtime provisions) was materially narrowed in a number of other directions: the dividing line between covered and noncovered employment has been moved back in connection with activities necessary to production of goods for interstate commerce, by requiring that such activities must be both "closely related" and "directly essential" to such production; employees of small logging camps and of small forestry operations are exempted if no more than 12 employees are engaged in such operations; and new or expanded exemptions are provided for certain small telegraph agencies, nonprofit and share-crop irrigation systems, small newspapers, taxicab companies, and operators of small telephone agencies. Also, a new overtime exemption was provided for the first processing of buttermilk, and for outside buyers of certain farm products.

In the child-labor provisions of the act, the most significant change concerns broader coverage and the recasting of the exemption of child labor in agriculture. A direct prohibition of the employment of oppressive child labor in commerce or in the production of goods for commerce is now included, and the provisions for the exemption of child labor in agriculture have been modified.

Other provisions have been incorporated in the law which substantially improve the administrative and enforcement provisions of the law. A significant modification was in respect to annual employment agreements. The present provisions are more flexible than those which prevailed under the existing law, and it is expected that the new provisions will materially encourage the stabilization of employment and income through the development of annual employment plans.

In summary, the recent changes in the Federal minimum-wage legislation have, on the positive side, eliminated the obsolete 40-cents-an-hour minimum and substituted a realistic 75-cent level. On the other hand, the changes in coverage of the Fair Labor Standards Act represent some restrictions in the areas in which the minimum-wage and overtime exemptions apply, rather than the broad expansion proposed by the administration.

Chapter III

Public-Assistance Programs Administered by State and Local Governments

OLD-AGE ASSISTANCE, AID TO DEPENDENT CHILDREN, AID TO THE BLIND, GENERAL ASSISTANCE

Under the Social Security Act (titles I, IV, and X), the Federal Government makes grants to the States with plans approved by the Social Security Administration for the three special types of public assistance—old-age assistance, aid to dependent children, and aid to the blind. To be approved, a State plan must meet certain requirements: it must be in operation in all political subdivisions of the State; a single State agency must be responsible for administering the program or for supervising its administration by local units; and the State must assume some financial responsibility for the program. Whether

In aid to dependent children, the total case load more than doubled from August 1945 to June 1949. In the later month, 1,366,000 children in 537,000 families received aid, as compared with 647,000 children in 255,000 families in August 1945. But the number of children aided has remained small in relation to the number under 18 years of age in the population, and in this program the recipient rate has risen somewhat less than has the total case load. The rapid postwar rise in the number of children receiving aid to dependent children meant, for the country as a whole, an increase from 1.5 percent of all children under 18 in June 1945 to 2.9 percent in June 1949.

The general assistance case load also slightly more than doubled, rising from about 229,000 in August 1945 to 461,000 in June 1949 (see appendix, tables 13 and 14 for State detail). Meanwhile, the number of persons per general assistance case had increased somewhat—from an average of 1.8 in August 1945 to 2.2 in June 1949. By mid-1949, the recipient rate had reached 7.6 per 1,000 civilian population for the 42 States (including Hawaii and the District of Columbia) for which data are available on the number of persons aided (see chart 8, appendix, p. 78).

Although there is not a consistent relationship for all States between per capita income and the proportions of the aged and the children receiving old-age assistance and aid to dependent children, recipient rates for both programs have tended to rise in low-income States and to fall in high-income States. In June 1949 recipient rates for old-age assistance were above the United States average of 232 per 1,000 population 65 years and over in all of the 12 lowest-income States except West Virginia; furthermore, 8 of these were among the 12 highest in recipient rates (chart 8, appendix, p. 78). In all of these 12 lowest-income States, recipient rates were higher in June 1949 than in 1945—in almost all, substantially higher.

Conversely, the rates dropped in 7 of the 12 highest-income States, and in only 3 of these 12 States were they above the national average in June 1949. Recipient rates for 6 of these highest-income States were among the 12 lowest in the country.

In aid to dependent children 8 of the 12 lowest-income States had above-average recipient rates, and 7 of these rates were among the 12 highest in the country. On the other hand, 9 of the 12 highest-income States had below-average recipient rates, 6 of which ranked among the 12 lowest. The recipient rates in aid to dependent children rose from 1945 to 1949 in both the low- and the high-income States, with the exception of Nevada, where a limited program is financed solely from local funds. The increases were, however, generally greater in the low-income States.

In contrast with the pattern for old-age assistance and aid to dependent children, the States with low per capita income, and thus with low fiscal capacity, tend to fall into the lower brackets in recipient rates for general assistance (see chart 9 for recipient rates for selected groups of States, 1940–49). Thus below-average recipient rates are reported for all but one of the 10 lowest-income States for which data are available on the number of persons receiving general assistance in June 1949 (chart 8, appendix, p. 78). For these 9 States, the rates ranged from 0.4 per 1,000 civilian population in Mississippi to 4.3

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in New Mexico, as compared with the United States average of 7.6 and the high of 14.5 in Rhode Island. Of the 10 highest-income States for which data could be computed, half had rates above the national average for general assistance.

The percentage increase in general assistance case loads from August 1945 to June 1949 was 125 in the 12 States with highest per capita income, but was considerably less—about 78 percent—in the 12 poorest States. The unequal availability of general assistance to needy people in the fourth of the States with lowest per capita income shows also in the following comparisons. These 12 States in June 1949 had 20 percent of the total population of the Nation, about 32 percent of all cases of aid to dependent children, and 28 percent of all cases of old-age assistance. But in the same month these 12 States had only 13 percent of all general assistance cases, and made only 7 percent of all general assistance payments.

Further sharp increases in the need for general assistance would probably create serious problems, both administrative and financial, in many States, especially the low-income States. All States have administrative machinery for State-wide programs of the special types of public assistance, but in many a consistent pattern of responsibility for general assistance remains to be established.

Where only local funds are currently being spent for general assistance and there is no provision for State financial participation when local funds are insufficient, major difficulties would probably arise unless the financial base is broadened. This financial problem might extend to the need for developing new sources of State or State and local revenue, especially where the reliance is now chiefly on property tax levies or on earmarked tax revenues that are unusually sensitive to business fluctuations. An increased burden of general assistance expenditures due to a decline in the economy would undoubtedly be accompanied by increased need also for the special types of public assistance, particularly aid to dependent children. Even though Federal funds are available for these programs, the States would be faced with the necessity of increasing expenditures from State (or State and local) funds, cutting assistance payments, or both.

Although some States have been able to maintain the same standards for the special types of public assistance and general assistance, when funds are inadequate to meet total need the States can be expected to spend most of their assistance money for the programs in which there is Federal participation. Even if the States did spend a larger portion of their available funds for general assistance, such a shift might decrease the total funds that would otherwise be available for all assistance programs, unless provision were made for Federal financial participation in general assistance.

Chapter IV

Other Grant-in-Aid Programs

VOCATIONAL REHABILITATION PROGRAM

The Office of Vocational Rehabilitation was established in 1943, following passage of amendments to the Vocational Rehabilitation Act of 1920. These amendments became Public Law 113 (78th Cong.), popularly known as the Barden-La Follette Act. Responsibility for administration of the new law was assigned by the Federal

Security Administrator to the Director of the Office of Vocational Rehabilitation.

Under provisions of Public Law 113, the mentally as well as the physically handicapped may be served; the blind may be rehabilitated on the same terms as other groups of the disabled; and there is specific provision for war-disabled civilians. The last-named group is defined as merchant seamen and members of the aircraft warning service, the civil air patrol, and the citizens' defense corps who were injured in line of duty. A disabled veteran belongs to the general class of disabled civilians, and as such he may be entitled to service under the same conditions as any other disabled civilian.

The program of vocational rehabilitation for civilians is financed by State funds and by Federal grants-in-aid to the States. The grant-in-aid provisions were considerably liberalized under the new law of 1943. The Federal Government now assumes necessary State administrative costs and the cost of vocational counseling and placement. The cost of medical treatment, vocational training, and similar services for handicapped persons generally is shared by State and Federal Governments; while the total cost of services to war-disabled civilians is paid by the Federal Government.

With the Office of Vocational Rehabilitation as the Federal unit, the State-Federal partnership program is operated in all States, the District of Columbia, Hawaii, and Puerto Rico. Alaska also has an approved plan which is not now in active operation because of a lack of Territorial funds. The Federal Government thus has 87 separate partnership arrangements, all on the same pattern, including 35 with agencies whose rehabilitation activities are directed exclusively to the blind and those with visual impairments. Where there is no special State rehabilitation agency for the blind, the general rehabilitation agency serves the blind, as well as persons with all other types of disability. The States provide all the services to individuals. The record of progress is largely a record of State progress. The Federal Government, through the Office of Vocational Rehabilitation, is responsible for certifying grants to the States, approving State plans and insuring conformity to these plans, providing technical assistance to the States, developing public understanding of the program and stimulating establishment of adequate facilities and services.

Underlying the administration of the State-Federal system of vocational rehabilitation is the policy of preserving, restoring, or developing the fullest possible working ability of the disabled, to help the impaired person select and attain the right job objective. All the medical services, all the training, counseling and guidance, all the necessary tools, equipment, and artificial appliances, such as limbs, trusses, and hearing aids, that are provided are marshaled for one purpose—placement on a job compatible with the impaired person's physical and mental capacities. In addition, there is a follow-up adjustment service to make sure that the rehabilitated man or woman makes good on the job.

The States are charged with determining the eligibility of disabled individuals, in accordance with provisions of Public Law 113 and the regulations. The State agency staff provides directly the services of vocational diagnosis, counseling, guidance, and placement, and makes use of the existing facilities in the community and surrounding area for other necessary services. The State agency purchases or makes arrangements to obtain the other essential services from existing facilities, such as schools, hospitals, clinics, and social agencies, and also from the medical and other professions.

A determination of economic need is not required for a disabled person to receive medical examination, medical and vocational diagnosis, counseling, guidance, training, or placement. These are provided without cost to the individual. To the extent that his financial condition will permit, however, he is expected to pay for such services as medical, surgical, or psychiatric care, hospitalization, nursing care, drugs, appliances, tools and licenses, travel, and living expenses.

A recent analysis made by the Office of Vocational Rehabilitation reveals the fact that the rehabilitated person, if employed only 85 percent of full time during the rest of his working life, will pay over $10 in Federal income taxes for every one Federal dollar expended upon his rehabilitation.

Economic status of rehabilitants

There are at least 1,500,000 disabled men and women in the United States who require rehabilitation services to enable them to become self-supporting. Each year accidents, disease, and congenital causes produce 250,000 disabled persons who need to be rehabilitated and whose rehabilitation could be more effective and more economical if provided promptly, before the weakening and disintegrating effects of protracted disablement have made the job more difficult and more costly.

Nearly all of the clients of the vocational rehabilitation program are members of low-income families. At the time their applications were accepted, 3 out of 4 of the 1948 rehabilitants were unemployed, and only 1 out of 10 earned over $30 a week. In this latter group were those in jobs hazardous to the employee or to others; or in temporary jobs; or threatened with loss of a job because their disability was a handicap to continued employment.

About 77 percent of the persons rehabilitated in 1948 were unemployed at the time the process of rehabilitation started. Some of the persons who were working were not able to live on their earnings but were receiving assistance from friends, relief organizations, and other sources. Others who were earning wages were in danger of losing their jobs because of their disabilities. The annual earnings before rehabilitation were at the rate of $17 million for the group. After rehabilitation, 46,818 of the 53.131 persons were in jobs with total annual earnings at the rate of $86 million. Of the remaining 6,313, the earnings of 6,157 farmers or family workers were not estimated, and the wages of 156 rehabilitants were not reported.

Employment after rehabilitation

Occupation:	Percentage
Skilled (such as watchmakers, jewelers, and automobile mechanics)	16
Clerical (such as typists, stenographers, general office workers, and bank clerks)	15
Semiskilled	15
Service	14
Unskilled	9
Professional or semiprofessional (such as teachers, engineers, accountants, and draftsmen)	8
Managerial, sales and related positions, agricultural, and family workers	23
Total	100

Men constituted 72 percent and women 28 percent of the 53,131 persons rehabilitated during the 1948 fiscal year. Eleven percent of the 1948 rehabilitants were Negroes. The median age at the time of the survey of the disabled who were rehabilitated in 1948 was 31. The age of the individual was recorded at the time his case history was taken. The process of rehabilitation, on the average, takes about a year to complete; the average age for a 1948 rehabilitant, therefore, was 32.

More than two-fifths of the rehabilitants were married, approximately the same proportion had dependents, and about 66 percent of those with dependents had more than one.

CHILD HEALTH AND WELFARE SERVICES

Maternal and child-health services

In all States, maternal and child-health programs are administered by State departments of health, through divisions or bureaus of maternal and child health. In 40 States, such divisions are directly under the State health officer. Other States vary in their administrative organization.

The function of the State division or unit is to develop and provide, with the help of local health departments, State-wide health services for children from birth through school age, and for mothers before and after childbirth. The staff may include obstetricians, pediatricians, psychiatrists, psychologists, dentists, nutritionists, public-health nurses, medical social workers, and health educators; a physician is in charge. Through financing postgraduate education and through consultation, the division helps professional workers in private practice or public service to improve the care they give mothers and children.

Services provided by local health departments are primarily for the promotion of health and the prevention of illness. Many health departments also furnish medical, dental, nursing, and hospital care to a limited number of mothers and children, in special circumstances or in particular areas.

In general, the services which mothers and children received through federally aided State maternal and child-health programs showed an increase in 1948 over 1947. Reporting of services provided by many hundreds of local health units has never been complete. The figures that follow must be taken as general evidence.

Postpartum nursing services were provided to 223,000 mothers in 1948; about 153,000 expectant mothers attended medical clinics; public-health nursing services were provided to 229,000 mothers during pregnancy. Infants and preschool children who received health supervision at medical conferences totaled 643,000 in 1948; over 1,072,000 received public-health nursing services; and 53,000 preschool children were inspected by dentists or dental hygienists.

School hygiene services showed significant increases in 1948. Physicians' examinations of school children totaled 2,072,000 and public-health nursing visits to school children, 2,427,000. There were 2,038,000 inspections by dentists or dental hygienists.

Some 1,403,000 persons were immunized in 1948 for smallpox and 1,545,000 for diphtheria.

Crippled children's services

All States have legislation authorizing an official State agency to provide treatment of and care for crippled children. In 31 States, the agency is the State health department; in 10 it is the department of public welfare; in the remaining 12 jurisdictions other agencies are used.

Through their crippled children's agencies, States seek to provide services that include locating all crippled children; diagnosing their crippling conditions; maintaining a register of all crippled children in the State; providing or locating skilled care for crippled children in hospitals, in convalescent and foster homes, and in their own homes; and cooperating with agencies and professional groups concerned with the care and training of crippled children.

There has been a steady increase in the number of crippled children registered since Federal grants for crippled children's services, under the Social Security Act, first went into effect in 1935. At the close of 1948, well over 500,000 crippled children were registered in all States. No State lists all its eligible children. While a few State registers are fairly comprehensive, more of them simply list children who are now receiving or have received service in the past. The proportion of children under 21 years of age on registers varies all the way from 4.9 out of every 1,000 children in Texas to 27.1 in the District of Columbia. A low ratio usually represents incomplete registration, rather than a low prevalence of crippling conditions among children.

Throughout the country about 175,000 children received diagnostic or treatment service under State crippled children's programs in 1948. One-third of these children received service in 1948 for the first time from these State agencies. Nine out of every ten children cared for were attended by physicians either at clinics, hospitals, convalescent homes, offices, or at home. At least 7 out of every 10 children received follow-up care by physicians, surgery, hospitalization, or convalescent-home care, in addition to medical diagnosis.

Some 130,000 children made 275,000 visits to clinics for diagnosis or treatment during the year; 30,000 children were hospitalized. These children spent, in total, well over 1¼ million days in hospitals. Nearly 5,000 children were provided over 450,000 days' care in convalescent homes.

In May 1949, State crippled children's agencies reported to the Children's Bureau of the Social Security Administration that they knew of 30,000 children needing care for whom no funds were available to purchase that care.

Child-welfare services

The Federal child-welfare service program provides for grants to State public-welfare agencies to establish, extend, or strengthen social services designed to assure the welfare of children and to help them overcome problems resulting from parental neglect or other circumstances likely to result in dependency, neglect, or juvenile delinquency. The funds are to be used especially in predominantly rural areas and other areas of special need. Child-welfare services provided in communities can be described best by listing the types of service given in various localities. These services, which all require the skills of qualified social workers, are (1) counseling on problems of children in or out of their own homes; (2) arranging for foster-home or institutional care for children who need care away from their own homes, either temporarily or permanently; (3) finding and securing the necessary attention for children who have physical, mental, and emotional handicaps and who are not receiving the care they need; (4) safeguarding children of illegitimate birth; (5) assisting courts handling children's cases; (6) cooperating with State institutions caring for children; (7) working with mental hygiene clinics; and (8) assisting schools in handling attendance and conduct problems. Child-welfare workers also help organize community services for children, including services for the prevention of juvenile delinquency.

At the close of 1948, some 223,000 children were reported as receiving service from State and local departments of welfare. For the country as a whole, this means about 5 out of every 1,000 were getting some kind of help from these agencies. In continental United States, the proportions varied from 1 to 15 per 1,000, in individual States. States with lowest rates of children served were concentrated in the southern region of the country which, as a group, reported 3 per 1,000 as compared with 5 in the West and 6 in the North.

Children living in public institutions for dependent and neglected children, at the end of 1947, were estimated at 14,000. An earlier study, made in 1943, indicated that all children in public and private institutions for dependent and neglected children totaled 103,000. About 13 percent of these were in public institutions. Whether in 1947 the same proportion held as between the two categories of institutions is not known.

The most recent figures on adoptions in the United States come from a Children's Bureau study of adoption petitions filed in 1944. On the basis of data obtained from 22 States, it was estimated that such petitions were filed for approximately 50,000 children throughout the country in that year. Scattered reports from individual States since 1944 suggest that adoption petitions have increased considerably in recent years.

NATIONAL SCHOOL-LUNCH PROGRAM

In the fiscal year ending June 30, 1949, there was a maximum of 6.7 million children, or 25 percent of the school population,[8] participating in the national school-lunch program. Under the provisions of this program, the Federal Government, through a system of grants-in-aid to the various States and Territories, provides funds for serving nutritious school lunches to children. The educational agencies of each of the various States and Territories enter into an agreement with the United States Department of Agricutlure to administer the program in accordance with certain requirements designated in the act. The funds are apportioned among the States in accordance with two criteria; namely, need and school attendance. The criterion used to determine need is the relationship between the per capita income of a particular State and the per capita income for the entire United States, thus providing a greater share of assistance to the less wealthy States where school attendance is heavy.

The schools participating in the program agree to serve nutritious lunches according to standards set up by the Department of Agriculture, without cost or at a reduced cost for children who are de-

[8] See table 15, appendix, pp. 69–70.

termined by local school authorities to be unable to pay the full cost of the lunch.

According to the provisions of the act, payments made to any State during the fiscal years 1947 to 1950, inclusive, shall be made on condition that each State match from sources within the State, dollar for dollar, the Federal funds received. The matching requirement is increased to $1.50 in relation to each Federal dollar from 1951 through 1955, and thereafter to $3 for each Federal dollar. As a further aid to the less wealthy States, a provision in the act states that "in the case of any State whose per capita income is less than the per capita income of the United States, the matching required for any fiscal year shall be decreased by the percentage which the State per capita income is below the per capita income of the United States."

Chapter V

Federal Low-Income Housing Programs

SLUM CLEARANCE AND REDEVELOPMENT IN URBAN AREAS

Scope of the program

With the enactment of the Housing Act of 1949, the Federal Government for the first time is in a position to extend financial aid to communities for the clearance of their slums and blighted areas so that those areas can be soundly redeveloped in a manner that will contribute to improved living conditions for American families and to the healthy growth of American communities.

The authority for this new program is contained in title I of the Housing Act of 1949. Its approval by the Congress followed more than 4 years of intensive investigation and study by congressional committees, leading to the conclusion that Federal financial assistance is essential if progress is to be made by communities and private enterprise in overcoming the obstacles that have blocked the clearance and redevelopment of slum areas on any sizable scale during the past.

This legislation affords an unprecedented opportunity for a joint attack on the social and economic evils of the slums by communities and the Federal Government, with the active participation of private enterprise. It also presents an unprecedented challenge to local governments and to the Federal Government to carry out this pioneering program in a manner that will effectively accomplish the objectives laid down by the Congress. This challenge is high-lighted by the fact that actual operating experience in this field has of necessity been extremely limited. American communities have been devoting increasing attention to the problems created by their slums and blighted areas and to possible ways and means of eradicating these areas. While many of them have eliminated some slum housing as an incident to the provision of low-rent public housing and other public improvements, with but few exceptions they have been unable to proceed with programs directed to the clearance of slums for general redevelopment because they have lacked the resources necessary for such undertakings. Likewise, while there has been intensive study within the Federal Government of the basic principles and problems of slum clearance and urban redevelopment, until now there has been no agency charged with operating responsibility and authority in this field.

Since this is an entirely new Federal program, the development of definitive operating policies and procedures, rules and regulations, and application forms and contract forms for financial assistance must necessarily await action on the necessary appropriations for the administration of the program and on the subsequent recruiting and organization of an administrative staff. At the same time, there is much preliminary work which must be done by communities before formal application for financial aid can be submitted in accordance with the provisions of title I.

Basic authority provided in title I

Title I authorizes the Housing and Home Finance Administrator to make loans and grants to assist communities in eliminating their slums and blighted areas through the assembly, clearance, preparation, and sale or lease of land for redevelopment at its fair value for the uses specified in local plans. This financial assistance would not be available for new construction of buildings on the cleared sites except for loans for public buildings and facilities needed to serve or support land which is open or predominantly open.

To obtain funds for loans, the Administrator is authorized, with the approval of the President, to borrow from the Treasury up to a total of $1,000,000,000 outstanding at any one time. This loan authorization is available over a 5-year period at the following rate: $25,000,000 on and after July 1, 1949; an additional $225,000,000 on and after July 1, 1950; and additional amounts of $250,000,000 on and after July 1 in each of the years 1951, 1952, and 1953. Subject to the over-all limit of $1,000,000,000, the President is authorized to increase the loan authorization in any one year by up to $250,000,000 if he finds such action to be in the public interest after receiving advice from the Council of Economic Advisers respecting the general effect of such increase.

A total of $500,000,000 in Federal capital grants is authorized; and the Administrator, with the approval of the President, is authorized to enter into capital-grant contracts aggregating not more than $100,000,000 on and after July 1, 1949. This limit is increased by further amounts of $100,000,000 on and after July 1, 1950, 1951, 1952, and 1953. The President also is authorized to increase the contractual authority becoming available in any year by up to an additional $100,000,000, subject to the over-all limitation of $500,000,000 and subject to his receiving advice from the Council of Economic Advisers respecting the general effect of such increase.

Participation by local agencies

Contracts for loans and grants can be entered into only with duly authorized local public agencies with the necessary powers under State and local law to carry out the functions and fulfill the obligations of a slum clearance and redevelopment program as provided for under title I. The act defines "local public agency" as meaning "any State, county, municipality, or other governmental entity or public body which is authorized to undertake the project for which assistance is sought." Thus, depending on the requirements of State law or on local designation, the local agency may be a specially created local redevelopment agency or a local housing authority or a city or county itself. The program also includes the District of Columbia and the Territories, dependencies, and possessions of the United States.

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Types of eligible local projects

The provisions of title I and of the declaration of national housing policy contained in the Housing Act of 1949, together with the reports of the congressional committees which considered this legislation, make it clear that the basic purpose of Congress in authorizing the title I program was to help remove the impact of the slums on human lives and that, therefore, the projects assisted should all be related to the improvement of housing conditions in the localities involved. Accordingly, Federal financial assistance is limited to the assembly and clearance of areas which either are predominantly residential in character prior to clearance or which will be redeveloped primarily for residential use.

Within this basic framework, the provisions of title I will permit assistance to a considerable variety of projects, in accordance with local plans for the development and redevelopment of communities. The four broad categories contained in title I are as follows:

1. *Slums or blighted residential areas.*—Any slum area or any deteriorated or deteriorating area which is predominantly residential in character prior to redevelopment may be eligible for loan and grant assistance without restriction as to the types or categories of new uses for which such an area is to be redeveloped. Accordingly, such areas may be redeveloped for whatever new uses are considered most appropriate by the community, whether they be housing, public uses, commercial or industrial uses, or any combination or mixture of such uses.

Eligible projects in this category will permit a high degree of flexibility in the types of redevelopment activity that can be carried out under the program. It is to be noted also that the test of eligibility is whether the area is predominantly residential in "character" rather than predominantly residential in "use." For example, any eligible area under this criterion could include a number of old residential structures converted in whole or in part to commercial uses as well as other structures used for commercial purposes, provided the area as a whole was predominantly residential in character. Likewise, such an area could include blighted industrial or commercial tracts within their boundaries if the area as a whole met the above test.

2. *Nonresidential blighted areas.*—Any deteriorated or deteriorating area which, prior to redevelopment, may or may not be predominantly residential in character is eligible for loan and grant assistance provided it is to be redeveloped for predominantly residential uses. This category of eligible projects may include blighted commercial or industrial areas which are isolated from residential slum areas and hence must be redeveloped separately. While the new uses of such tracts must be predominantly residential, some commercial, public, or other uses could also be included.

3. *Predominantly open areas.*—Any land which is predominantly open and which because of obsolete platting, diversity of ownership, deterioration of structures of site improvements, or otherwise, substantially impairs or arrests the sound growth of the community is eligible for loan and grant assistance provided it is to be developed for predominantly residential uses. Defunct or arrested subdivisions are typical of the areas which will be eligible for assistance in this category. While both loans and grants are available for such projects, it is

anticipated that both the acquisition and write-down costs for this type of project will generally be much less than for a built-up slum area.

4. *Open areas.*—Any open land which is necessary for sound community growth and which is to be acquired and developed for predominantly residential uses is eligible for loan assistance but not for capital grants. The inclusion of open and predominantly open sites within the categories of eligible projects under title I was predicated primarily on recognition of the fact that the clearance of congested slum areas and their redevelopment either for housing at decreased densities or for other uses will necessarily involve a considerable displacement of the families now living in such areas, and consequently the development of new areas may be necessary to provide the housing required for the families displaced by such clearance.

Relationship to other programs

Quite apart from the social values obtained by eliminating slums and blighted areas, this program will generate a substantial amount of useful construction activity in connection with the redevelopment of these areas.

The problem of eliminating slums and blighted areas and making the land therein available for redevelopment cannot be separated from the problems of providing the housing necessary for those families now living in the slums. Any slum-clearance program which tends to minimize that essential fact or which fails to meet adequately that basic problem seems foredoomed to failure.

The Housing Act of 1949 clearly recognizes this. The slum-clearance program is set in the context of an act which has as one of its major objectives the elimination of slums and the provision of adequate housing for families who live in the slums. It contains provisions to assure that no slum-clearance project shall be undertaken by a local public agency unless there is a feasible means for the temporary relocation of the families to be displaced and unless adequate permanent housing is available or is being made available to them.

The act also provides that contracts for Federal assistance shall prohibit the demolition of dwellings in connection with a project prior to July 1, 1951, unless the local governing body determines that no undue housing hardship would result in the locality. This latter provision will enable slum clearance to proceed as rapidly as feasible in the light of the current housing situation in each locality.

Under the law every effort will be made to encourage private enterprise to serve as much of the needs as it can. There is a specific provision in the law to the effect that contracts for Federal aid shall require the purchasers or lessees of the land in the project area to begin the building of their improvements (in accord with the redevelopment plan) on such land within a reasonable time. In addition, the clearing and the preparation of the project areas may involve the demolition of buildings and other structures and the construction of streets, sidewalks, water and sewer lines, and other site improvements. This title I program, therefore, should generate a considerable volume of construction work when the program has attained its full momentum.

PUBLIC LOW-RENT HOUSING

The United States Housing Act of 1937, as amended by title III of the Housing Act of 1949, permits an extension of the Federal Government's program of financial assistance to communities for approximately 810,000 units of public low-rent housing for families of low income. This program, administered by the Public Housing Administration, is to be undertaken at the rate of 135,000 units per year over the next 6-year period. The President may determine, however, upon the advice of the Council of Economic Advisers, that conditions in the building industry and in the national economy indicate that in the public interest a different construction rate is desirable. In such cases the President may decrease the number of units authorized to 50,000 per year or increase it to 200,000.

Under this program the Federal Government may make loans to local housing authorities for up to 90 percent of the capital cost of the projects. Actually it is expected, based on experience to date, that local authorities will be able to finance substantially all of the capital cost of the projects by loans from private lenders.

The principal financial assistance of the Federal Government is by way of annual contributions to local authorities to make up the difference between the actual operating costs and debt service of the projects and the rents that low-income families can afford to pay. Under the new program annual contributions in the maximum amount of $308,000,000 per year are authorized for the next 40 years. Although the Public Housing Administration must contract for the maximum contribution, the actual contributions paid have proven to be substantially less. It is expected that, instead of the maximum of $308,000,000 per year of annual contributions, they will average but $238,000,000. Furthermore, instead of extending over a period of 40 years, it is believed that very favorable financing will permit a reduction in the term of annual contributions to 29 years.

Low-rent public housing projects are developed, owned, and managed by local housing authorities which are formed pursuant to State laws. The localities are required to make a substantial contribution toward reduction of rent by way of complete exemption of the projects from all real and personal property taxes. To compensate the communities partially for the services rendered, the law provides that the local authorities may make small payments in lieu of taxes up to 10 percent of the shelter rent charged the tenants. The following table gives a brief summary of operations under the existing program and of expected operation under the new program:

State laws and local housing authorities:	
States with low-rent housing laws	42
Active local housing authorities with public housing experience	472
Localities served by these local authorities (63 percent below 25,000 population, 86 percent below 100,000 population)	582
Localities with present low-rent projects	268
Size and capital cost of low-rent programs:	
Actual number of dwellings in present urban program	191, 700
Capital cost per dwelling in present program	$4, 649
Maximum number of units authorized in new program	810, 000
Total capital cost possible in new program	$6, 844, 000, 000
Capital cost per dwelling if maximum authorizations used	$8, 450
Loan fund authorization increased from $800,000,000 to	$1, 500, 000, 000

Estimated monthly operating costs, rents, and contributions, new program (per unit):

Operating costs, including repairs, maintenance, and replacements		$13.50
Heat and all other utilities		7.00
Payments in lieu of taxes (10 percent of $23 shelter rent)		2.30
Debt service (amortization in 29 years and interest at 1⅞ percent		31.69
Total monthly cost		54.49
Less amounts paid by tenants:		
Shelter rent	$23.00	
Utilities	7.00	
		30.00
Actual Federal contributions, estimated average per month		$24.49
Maximum Federal contribution per month, average at 4.5 percent		$31.69
Actual Federal contributions as estimated percent of maximum (percent)		77.3
Total cost of new program to the Federal Government:		
Maximum contributions per year		$308,000,000
Maximum contributions, total for maximum of 40 years		$12,320,000,000
Actual contributions, estimated average per year		$238,000,000
Actual contributions, estimated total for 29 years		$6,902,000,000
Present estimated value of such total actual contributions		$4,868,000,000
Present value as percent of maximum capital cost (percent)		71
Families and persons served by new program:		
At any given time:		
Total families		810,000
Total persons (one-half children)		3,200,000
During 40-year period:		
Total families		4,000,000
Total persons (one-half children)		16,000,000

The low-rent public-housing program is restricted to families of low-income (see table, p. 40). Furthermore, in order to assure that in no event will there be competition with privately owned standard housing, the law provides that a gap of at least 20 percent must be left between the upper rental limits for admission to public housing and the lowest rents at which private industry, unaided by public subsidy, is providing (through new construction and available existing structures) a substantial supply of decent, safe, and sanitary housing toward meeting the need of an adequate volume thereof.

Explicit provisions of the law require local authorities to set maximum income limits for admission and for continued occupancy in their projects. All income limits are subject to the approval of the Public Housing Administration, which may also require local authorities to set new income limits in the light of changed conditions in the localities.

The law further provides that admission to low-rent public housing is restricted to families whose net family income (less an exemption of $100 for each minor member) does not exceed five times the annual rent to be charged them, including all utilities.

Recent experience in the existing low-rent public-housing projects is a guide to what might be expected in the new program.

The actual annual income of families in the existing low-rent housing projects for the first 6 months of 1948 are shown in the following table:

Annual incomes of families in low-rent housing projects, percent distribution and median—Public Law 412 and PWA projects, first 6 months of 1948

Annual income	New admissions	Reexamination for continued occupancy		
		All tenants reexamined	Eligible to continue	Ineligible to continue
	Percent	*Percent*	*Percent*	*Percent*
Under $500	0.9	1.3	1.3	
$500 to $999	11.5	10.4	10.4	
$1,000 to $1,499	39.7	21.0	21.0	
$1,500 to $1,999	38.6	22.6	21.6	1.0
$2,000 to $2,499	8.2	18.6	14.1	4.5
$2,500 to $2,999	1.1	11.9	5.3	6.6
$3,000 to $3,499		6.0	.3	5.7
$3,500 to $3,999		3.4		3.4
$4,000 and over		4.8		4.8
Total	100.0	100.0	74.0	26.0
Median income	$1,481	$1,884	$1,594	$3,047

The incomes of the families admitted to the projects during the first half of 1948 are shown in the first column of this table. Over 52 percent of the families admitted had incomes of less than $1,500, while only 9.3 percent had incomes in excess of $2,000.

The incomes of all the families living in the projects in the first half of 1948 (as shown by reexaminations of income) averaged $1,884 per year. This average covers a substantial number of ineligible families then living in the projects whom it had been impossible to remove because of acute housing shortages, and because of a congressional prohibition against eviction where hardship was involved. The incomes of the families who were eligible for continued occupancy averaged $1,594, while those of the ineligible tenants averaged $3,047. These ineligible families include families of higher income who had been admitted as war workers, and other families whose incomes since admission had increased beyond the maximum income limits for continued occupancy. All ineligible tenants are being required to move from low-rent housing projects under a plan for gradual removal, pursuant to which they will all have received notice to vacate by the end of the current year.

In order to realize how far down in the income scale public housing has actually reached, the average incomes of tenants should be compared with figures as to the incomes of all urban families recently released by the Bureau of the Census. In 1947, a figure of $2,630 per year marked the top of the lowest income third of city families, while the average income of these families in the lowest third was $1,789. The average income of $1,481 of families admitted to low-rent projects at about the same time was 17 percent below the average income of all families in the lowest income third, while the income of eligible families living in the projects averaged 11 percent below the same figure. In other words, it is clearly apparent that, as a result of the income limits established by the local housing authorities, the families admitted to, and the families living in, public housing not only come from the lowest income third, but from the lower segments of that income group.

The President signed the Housing Act of 1949 on July 15. On August 8, the Public Housing Administration began to accept applications from local housing authorities for programs to cover the next

2 years. As of September 16, applications had been received from 136 localities in the United States for a total of 238,831 dwelling units. An application was also received from Puerto Rico for 12,500 units in 21 localities. As of the same date, program reservations had been issued by the PHA for 146,595 units; this represented a reduction of 29,246 in the number of units applied for. In general, the reduction was made solely to distribute fairly the number of units available, not because there was any question concerning the need for low-rent housing in the localities.

The large volume of applications actually received in this short period, plus the number of applications which are known to be in process, is a clear indication of the need for public housing and the intense interest on the part of local authorities and local governments.

FEDERAL ASSISTANCE FOR LOW-INCOME FARM FAMILIES

Through a program of supervised credit, the Farmers Home Administration is designed to aid small farmers who cannot obtain needed financial assistance from banks, cooperative credit institutions, or other responsible sources at reasonable rates and terms. In addition to credit, borrowers receive practical on-farm guidance, as required, to assist them in planning and carrying out sound farm and home operations.

Many applicants for Farmers Home Administration assistance are to be found among the low-income farm groups who are handicapped by poor land and farming methods, inexperience, lack of equipment, inadequate numbers or poor quality of livestock, or by a combination of such problems. To help borrowers overcome their management problems and improve their chances of success at farming, the credit extended by the Farmers Home Administration is supplemented with supervisory assistance. Borrowers are provided practical on-farm guidance in analyzing and planning their farm and home operations to make the best use of their land, labor, capital, and skills on their particular farms. County supervisors advise with and guide the borrowers in carrying out their planned operations, including the adoption of improved farm and home practices, such as proper soil-conservation measures, use of proper seed varieties, proper fertilization practices, control of insects and diseases, and the production and conservation of the family food supply. Such supervision contributes directly to the success of the borrowers and is a protection of the financial interests of the Government.

To make sure that borrowers everywhere were provided with the most up-to-date information and practical guidance, the agency brings them the results of new experiments and research conducted by the Department and the State agricultural colleges, and coordinates its services with those offered all farmers through the Extension Service, the Production and Marketing Administration, the Soil Conservation Service, and other agencies.

Group supervision techniques are used effectively. Borrowers and their wives are encouraged to meet in small groups for demonstrations conducted by county supervisors, home supervisors, representatives of the Soil Conservation Service, county agents, and home demonstration agents. Farm ownership borrowers' business and educational meetings are held in most counties in the late winter and early spring for the analysis of each family's farming business and to make new plans for the future crop season. In many counties, groups of borrowers visit other farms and experiment stations to see the results of new methods of handling crops, developing pastures, and raising livestock and poultry.

During the calendar year 1948, there was a decrease in net farm income for the first time in 10 years. The index of prices received by farmers continued to decline through June 30, 1949, and at a much more rapid rate than prices paid by farmers. The impact of this situation is particularly serious among farmers in the lower-income groups who have very limited reserves, if any, to help them meet changing economic conditions. There are also many family-sized farms in the Nation on which gross production is too limited to provide a reasonably satisfactory living for the families operating them. Also, increasing numbers of veterans and other young farmers are finding it impossible to obtain the type of credit necessary to enable them to engage successfully in farming. The only source of credit adapted to the needs of this large group of farmers who are unable to obtain credit from private sources is that available through the Farmers Home Administration.

Programs

During 1949, four types of credit assistance were available to applicants:

1. *Direct and insured farm-ownership loans* are made for the purchase, enlargement, or improvement of family-type farms. Funds for insured loans are supplied by private lenders, and the mortgages are insured for the full amount of such loans by the Farmers Home Administration. Direct loans are made with funds authorized by the Congress, and bear 4-percent interest. Insured loans bear 3-percent interest, and in addition, borrowers are required to pay a 1-percent mortgage-insurance charge, which makes the cost to the borrower the same as that for a direct loan. Both direct and insured loans are repayable over a 40-year period.

During the 1949 fiscal year, direct farm-ownership loans were made to 1,906 new borrowers, of which 1,489 were veterans. The number of insured loans increased from 352 in 1948 to 1,181 last year. Veterans received 326 of the insured loans made in 1949. Seventy percent of the insured loans last year were made by rural banks. Increasing numbers of banks and insurance companies are investing in these insured mortgages, and many owners who are selling farms prefer this type of investment to all-cash settlement. Farmers obtaining insured loans are given the same supervisory assistance through the Farmers Home Administration as those who borrow directly from the Government. From the borrower's standpoint, the main difference between an insured loan and a direct loan is the requirement that an insured-loan borrower must establish at least a 10-percent equity in the farm to be purchased. Many applicants are not in a position to meet this requirement.

2. *Operating loans* are made for the purchase of livestock, farm equipment, feed, seed, fertilizer, and to meet other necessary farm and home operating expenses. These loans bear 5-percent interest and are repayable in a period of 1 to 5 years. Operating loans are of types: (*a*) adjustment loans made to those farmers who need credit to enable

them to adjust, expand, or to make other improvements necessary to place their operations on a sound and efficient basis; and (*b*) annual loans made to applicants whose primary credit needs are of a seasonal or emergency nature, to provide necessary credit for the production of cash crops or for the purchase or growing of feed for livestock. Annual operating loans are usually repayable in 1 year or when the income from crops and livestock normally is received. Adjustment loans are based on individual farm and home plans developed by borrower families with the advice and assistance of the county supervisor. These plans indicate the adjustments and improvements each individual borrower intends to make in his farm and home operations and how and when they will be made. Adjustment loans may be repaid over a period not to exceed 5 years, depending on the borrower's ability to repay.

Of the 125,354 operating loans made during the 1949 fiscal year, 45,558 were adjustment loans to new borrowers, 31,954 were annual loans, and 47,842 loans were made to present borrowers who needed additional financing to continue with their planned operations. There was a considerable increase in the proportion of adjustment loans last year. As in the case of farm-ownership loans, applications from eligible veterans for operating loans are given preference over applications from nonveterans. Veterans received 51 percent of the funds advanced for operating loans in 1949.

3. *Water-facilities loans* are made in the 17 Western States for the installation, repair, or improvement of farmstead facilities or irrigation systems. These loans are authorized under the Water Facilities Act of August 28, 1937, as amended, and may be made to individuals and to nonprofit water associations. Water-facilities loans to individuals usually do not exceed $5,000, and not more than $100,000 may be expended in connection with one project. Such loans bear 3-percent interest and are repayable over a period not to exceed 20 years. Water-facilities loans were made to 838 individuals and 19 associations during the 1949 fiscal year.

4. *Flood and disaster loans.*—New activities of the agency were the making of flood loans to farmers who suffered losses from the floods of 1948, and the disaster-loan program. Flood loans from a special appropriation were made to 835 families in Georgia, Florida, Kansas, Oklahoma, Minnesota, Montana, Idaho, Washington, and Oregon, in the amount of $1,863,005. Disaster loans were made following passage of Public Law 38 on April 18, 1949, which dissolved the Regional Agricultural Credit Corporation of Washington, D. C., and made its revolving fund available for this purpose. By June 30, all or parts of nine States in which storms, floods, drought, or other disasters had reduced agricultural production had been designated for loans—216 counties in Wisconsin, Texas, Nebraska, Wyoming, Colorado, Idaho, Utah, Nevada, and California. Loans had been made to 266 farmers, totaling $781,522.

Programs in 1950 will include the four types of credit assistance available to applicants in the 1949 fiscal year and will, in addition, include the making of loans and grants for farm housing and other farm buildings as authorized by title V (farm housing) of the Housing Act of 1949. Under the farm-housing program, $250,000,000 has been authorized for building loans over a 4-year period. An additional $25,000,000 is authorized for grants and farm enlargement and development loans where the money will be used for correction of safety and sanitation defects and to provide resources for additional income to repay the loans.

Repayments

Repayments held to the good records of the past. On production and subsistence (operating) loans, payments were 92 percent of the maturities as of June 30, 1949, and on water-facilities loans total repayments were in excess of the maturities. Active farm-ownership borrowers, as a group, had paid 44 percent more on their long-term loans than their amortization schedules required. Nearly 13,000 of the 63,000 real-estate loans made since 1938 have been paid in full from income, many years before final payments were due, and the paid-up borrowers are in possession of their farms.

The financial success of these borrowers is largely attributable to the supervisory assistance provided them by the Farmers Home Administration. As a result of this practical guidance offered by the county supervisors, the majority of Farmers Home Administration borrowers are adopting improved farm and home practices. The farm and home plans for the 1949 fiscal year show that 173,000 families planned crop and livestock improvements in accordance with recommendations of Farmers Home Administration supervisors and other agricultural agencies. Approximately 35,000 families planned for new sources of farm income last year; 68,000 planned improved livestock practices such as breeding to purebred sires or purchasing improved female stock, and 42,000 planned for improved pasture and hay crops. Over 108,000 borrowers planned home and family improvements such as producing and storing more food, improving sanitation around their homes, and participating in prepaid health services. These examples of progress among Farmers Home Administration borrowers show that low-income farmers generally can and will improve their circumstances when provided the opportunity through reasonable credit and sound supervisory assistance.

Insurance of real-estate loans

The sum of $1,000,000 was provided in the Department of Agriculture Appropriation Act, 1948, to establish a farm-tenant mortgage-insurance fund, as authorized by the Bankhead-Jones Farm Tenant Act, as amended. This act provides that "moneys in the fund not needed for current operations shall be deposited with the Treasurer of the United States to the credit of the fund or invested in direct obligations of the United States or obligations guaranteed as to principal and interest by the United States." Accordingly, the $1,000,000 appropriated for this purpose has been invested in the Treasury. By June 30, 1949, interest on this investment received and deposited to the fund totaled $25,714; mortgage-insurance collections were $25,207, and mortgage-insurance charges receivable were $20,207, making total assets of $1,071,128. During the 1949 fiscal year, loans insured and commitments to insure totaled $8,116,154. Payments to lenders on behalf of delinquent borrowers amounted to $1,141. As of June 30, 1949, total contingent liabilities against the fund were $6,873,595, exclusive of commitments to insure pending advances by lenders to borrowers amounting to $3,535,857.

Chapter VI

Federal Programs for Veterans

The Veterans' Administration, through its programs of benefits for veterans and their dependents, contributes substantially to their income and resources. The major programs, which provide direct cash payments and services, include readjustment allowances, education and training, vocational rehabilitation, loan guaranty, service-connected disability and death compensation and non-service-connected disability and death pensions, hospitalization and domiciliary care, out-patient medical and dental care, and burial allowances. (Life insurance programs administered by Veterans' Administration, while not strictly analogous to these benefit programs, are an important means of enabling veterans to provide for their dependents in the event of death and to accumulate savings for use in time of need.)

Some of the benefits administered by the Veterans' Administration (education and training; vocational rehabilitation; loan guaranty; compensation for service-connected disability and death to veterans, their widows and children; hospitalization for service-connected disabilities; medical and dental care; and burial allowances) are available to all eligible persons regardless of economic condition or employment status. Other benefits (readjustment allowances, compensation for service-connected death to dependent parents; pension for non-service-connected disability and death to veterans and dependents; hospitalization for non-service-connected disabilities; and domiciliary care) are restricted to eligible persons who also meet certain standards relating to employment or income. This classification is admittedly arbitrary: the description of each program which follows will indicate that a few programs, like on-the-job training, are difficult to classify according to this scheme. The one generalization which might be made concerning Veterans' Administration programs is this: Although some are designed for the benefit of all veterans and their dependents, others are specifically intended to meet the needs of the low-income veterans and their dependents.

Past experience has indicated that during periods of general unemployment, veterans and their dependents are inclined to rely more heavily on all Veterans' Administration programs, even those not specifically designed as a form of assistance to low-income groups. For example, during the 1930 depression, applications for hospitalization increased about 10 percent above the anticipated demand for this service. Many veterans who would normally have been hospitalized in private institutions were unable to pay the cost and became patients in Veterans' Administration hospitals. Similarly, claims for compensation were filed by veterans who had slight service-connected disabilities and to whom the small monthly payment became significant only when there was a reduction in income through unemployment. The programs which require that the beneficiary have income below a certain level, or be unemployed, or unable to support himself, would show even greater increases in participation. Unemployment and loss of income creates eligibles for these benefits.

READJUSTMENT ALLOWANCE PROGRAM

This program, established by Public Law 346 (78th Cong.), Servicemen's Readjustment Act of 1944, provides direct monetary assistance to unemployed or self-employed World War II veterans.

Unemployment allowances

In general, a veteran is entitled to payment of up to $20 a week for a maximum of 52 weeks, if he had served in the armed forces at any time between September 16, 1940, and July 25, 1947, and (1) had at least 90 days of service and had been discharged under conditions other than dishonorable, or (2) had less than 90 days of service and had been discharged for service-incurred injury or disability. Basic eligibility requirements are that he be fully unemployed, or if partially unemployed that his earnings during a week be less than $23; that he register and report to a public employment office in accordance with its regulations; and that he be available for and able to accept suitable work, unless his failure to comply with this requirement is due to illness or disability which occurs after the commencement of his unemployment. The number of weeks of unemployment during which the veteran may receive readjustment allowances, up to a maximum of 52 weeks, is determined by the length of his armed forces service.

From September 1944 through July 1949, almost 8.9 million of the 15.5 million World War II veterans with some entitlement had received at least one payment, and in the same period about 900,000 veterans had drawn these allowances to the limit of their entitlement. The 8.9 million veterans received approximately $3.1 billion—an average of about $348 per veteran—from the beginning of the program in September 1944 through July 1949, and were on the rolls for an average of about 18 weeks.

Self-employment allowances

A World War II self-employed veteran is entitled to payment of up to $100 a month for a maximum of 10⅘ months. Entitlement to self-employment allowances is determined on the basis of the period and length of service and type of discharge, as for the unemployment allowances, but basic elibigility requirements are that the veteran be fully engaged in an independent trade or business for profit and that his net monthly earnings from such trade or business be less than $100. The specific monthly allowance is the difference between his net earnings and $100. From September 1944 through July 1949, approximately 700,000 self-employed veterans received about $600 million—an average of about $860 to each participant—and were on the rolls for an average of about 9 months.

Termination of readjustment allowance program

Public Law 239 (80th Cong.) established July 25, 1947, as the termination date of World War II for this and several other veterans' aid programs. Since readjustment allowances would be payable to qualified veterans until 2 years after their discharge or after the termination of World War II, whichever was later, and since more than 90 percent of all eligible veterans had left the service prior to July 25, 1947, the final date for receipt of these allowances by the great majority of all veterans was July 24, 1949. Thus, only a small proportion of World War II veterans are still entitled to benefits under this program, and the program for all veterans will end on July 25, 1952 (except for a very small number who would be eligible under the terms of the Voluntary Recruitment Act of 1945, Public Law 190, 79th Cong.).

EDUCATION AND TRAINING PROGRAM

The education and training benefits established under Public Law 346 are available to essentially the same group of World War II veterans as are the readjustment allowances. A course of education or training at any approved institution or establishment must be initiated before July 26, 1951, for those veterans who were discharged from the armed forces prior to July 26, 1947 (termination date of World War II). Persons who were in the service after July 25, 1947, including those who enlisted or reenlisted between October 6, 1945, and October 5, 1946, inclusive, must initiate their courses within 4 years from the date of their first discharge from the service after July 25, 1947. Training may not be pursued beyond July 25, 1956, except that for those veterans who enlisted or reenlisted between October 6, 1945, and October 5, 1946, inclusive, all training must be concluded within 9 years from the termination of such persons' enlistment or reenlistment. The amount of education or training to which the veteran is entitled depends on the length of his service in the armed forces, with a minimum entitlement of one and a maximum of four calendar years. A veteran may not pursue courses of training which are avocational or recreational in character.

During the period of education or training (which may be in an educational institution, on-the-job, or a combination of institutional on-farm training) all tuition, supplies, and equipment costs, up to a limit of $500 a year, are paid by the Veterans' Administration. In addition, a veteran pursuing institutional training receives a subsistence allowance of $75, $105, and $120 a month depending upon the number of his dependents, if his subsistence allowance and compensation earned for productive labor do not exceed $210 per month if he has no dependents, $270 if he has one dependent, or $290 if he has two or more dependents. A veteran pursuing on-the-job training may receive subsistence allowance at the rate of $65 per month if without dependents, and $90 per month with one or more dependents, with the same limitation as to earnings and subsistence allowance. In addition, an on-the-job trainee's subsistence allowance plus the wages due from his training establishment may not exceed the wage which he will receive from his trainer upon completion of training. Thus, while the entitlement to education or training is not dependent on the veteran's income, if he is otherwise qualified, the receipt of the subsistence allowances is directly related to the amount of his earnings while taking a course of education or training.

By July 31, 1949, more than 6.2 million World War II veterans (about 40 percent of all those who are entitled to this benefit) had participated in the education and training program. Of these, approximately 119,000 had exhausted their entitlement. At the end of July 1949, almost 1.7 million World War II veterans were enrolled in education or training courses—over 1.0 million in schools, 300,000 in institutional on-farm training, and 316,000 in job training.

VOCATIONAL REHABILITATION PROGRAM

Under the Vocational Rehabilitation Act (Public Law 16, 78th Cong.) the Veterans' Administration administers a program designed to restore the employability of World War II veterans who have service-incurred compensable disabilities and are vocationally handicapped therefrom. The program includes physical rehabilitation, vocational counseling and guidance, training, and placement. Training may be for as long as necessary, without regard to length of service, but exceeding 4 years only in extraordinary cases.

By July 31, 1949, over 500,000 World War II veterans had participated in the vocational rehabilitation program. Of these, approximately 126,000 had been rehabilitated. At the end of July 1949, 173,000 World War II veterans were enrolled under this program—64,000 in schools, 43,000 in institutional on-farm training, and 66,000 in job training.

LOAN GUARANTY PROGRAM

Under the loan guaranty program, established by the Servicemen's Readjustment Act (Public Law 346, 78th Cong.), World War II veterans who satisfy the same service requirements as for other benefits under this act, may have home, farm, or business loans from private lenders guaranteed or insured by Veterans' Administration. Loans are guaranteed to up to 50 percent of the principal, but the guaranteed portion may not exceed $4,000 for real estate or $2,000 for non-real-estate loans. To be eligible for the guaranty or insurance, the loan interest rate may not exceed 4 percent and the loan must mature in 40 years if a farm loan, in 25 years if a real estate loan, or in 10 years if a non-real-estate loan. On loans made under this program, the Veterans' Administration pays to the lender an amount equal to 4 percent of the guaranteed portion to be applied toward repayment of the loan. Veterans may obtain loans under terms of this act until July 25, 1957.

Over 1.6 million loans (1.5 million for home, 50,000 for farms, and 100,000 for business purposes) had been guaranteed or insured by Veterans' Administration by July 25, 1949. The total amount loaned to veterans was almost $8.9 billion, of which about $8.4 billion was for home purchases.

COMPENSATION AND PENSION PROGRAM

Under various acts of Congress, monetary benefits are paid by Veterans' Administration to disabled veterans and certain of their dependents. Although of a generally similar nature, compensation payments are made on account of service-connected disabilities and deaths, while pensions relate to non-service-connected disabilities and deaths. The eligibility requirements, as well as the amount of the payment, under the compensation provisions differ from those under the pension acts. Compensation, being directly related to service-incurred disabilities and deaths, is paid to eligible persons regardless of the beneficiary's income (except death compensation which is paid to parents only, if they are dependent), while the receipt of a pension is usually contingent upon the beneficiary's having an income below a specified level.

Compensation

Veterans of any war whose disabilities are determined to be the result of service in the armed forces and are disabling from 10 percent to 100 percent may receive monthly payments ranging from $15 to $150, plus additional fixed amounts for certain specific disabilities up to a possible maximum of $360. (Compensation payments to ex-servicemen who had peacetime duty only and who have similar disabilities are 80 percent of these amounts, except that if such service was extra hazardous, the war rates for disability are applicable.) These benefits are available to all qualified veterans without reference to other income or earnings. If the veteran has dependents, however, and is disabled to at least a 50-percent degree, a special dependency grant is added to the usual compensation payment.

For example, the widows and surviving children of World War II veterans whose deaths occurred in service or are directly traceable to injuries or diseases incurred in service receive monthly compensation; e. g., $75 for a widow alone, $100 for a widow and one child, $82 for two children only. Dependent parents receive compensation of $60 a month for both mother and father or $35 a month for mother or father, if the veteran's death occurred in service or was directly traceable to injuries or disease incurred in service, provided they have an income insufficient to provide reasonable maintenance.

Pensions

Benefits under the pension acts are available to some war veterans who have disabilities not resulting from service, or who have attained a specific age. In addition, pensions are available to dependents of certain deceased war veterans whose deaths are not service connected. As to World War I and II veterans and their dependents, pension payments are limited by statute to persons whose incomes do not exceed specified amounts.

For example, a World War II veteran, who is permanently and totally disabled from non-service-connected injury or disease, may receive a basic monthly pension of $60 (upon attaining age 65 or having been rated permanently and totally disabled for a continuous period of 10 years, the pension is increased to $72) provided his annual income is less than $1,000, if single, or $2,500 if married or having minor children.

As another example, a widow and child of a deceased World War II veteran whose death is not traceable to service-incurred injury or disease but who at time of death had a service-connected disability may receive a monthly pension of $54 provided their annual income does not exceed $2,500.

In July 1949, the number of beneficiaries of compensation and pension for all wars and peacetime service was as follows:

Type of payment:	Number of payees
Compensation to veterans	1, 992, 833
Compensation to widows and children	245, 306
Compensation to dependent parents	227, 549
Pension to veterans	295, 840
Pension to widows and children	428, 857

HOSPITAL AND DOMICILIARY CARE

Hospital care

Hospitalization, including all medical and surgical services, is provided for both service-connected and non-service-connected disabled veterans. A veteran requesting hospitalization for a non-service-connected condition, however, must state that he is unable to pay for hospitalization and he is admitted to a Veterans' Administration hospital only if there is an available bed. Hospitalization for a service-connected condition is provided under all circumstances.

On July 31, 1949, there were almost 107,000 veterans of all wars in all hospitals operated or used by Veterans' Administration. Of these, 53,000 were World War II veterans, 47,000 were World War I veterans, and the others were veterans of previous wars or of peacetime service. Of all patients, 36,000 were hospitalized for service-connected conditions.

Domiciliary care

Domiciliary care in a Veterans' Administration home, including medical and dental treatment, is available under certain conditions to all veterans. However, no veteran may be admitted to a domiciliary home unless he is unable to earn a living because of disability and he is without adequate means of support.

There were approximately 17,000 veterans of all wars and peacetime service in Veterans' Administration domiciliary homes on July 31, 1949. Of these, less than 1,200 were veterans of World War II, and approximately three-fourths of all home members did not have service-connected disabilities.

OUT-PATIENT MEDICAL AND DENTAL CARE

Out-patient medical and dental care by Veterans' Administration physicians and dentists or by non-VA fee-basis physicians and dentists (including pharmaceuticals) are provided when required for the treatment of service-connected disabilities, without regard to ability to pay. Out-patient medical and dental care is not available for the treatment of non-service-connected disabilities.

During July 1949, nearly 146,000 veterans received out-patient medical treatment by Veterans' Administration and by non-Veterans' Administration physicians. In the same month, there were about 36,000 completed out-patient dental-treatment cases.

BURIAL ALLOWANCES PROGRAM

This benefit is available in an amount not to exceed $150 for the purpose of defraying funeral and burial expenses of certain veterans. To qualify for this payment, the deceased veteran (1) must have served in the armed forces during a period of war and been discharged other than dishonorably; or (2) must have been discharged for disability incurred in line of duty; or (3) must have been receiving compensation for disability at the time of death.

In July 1949, 6,385 burial-allowance claims were approved for payment.

Region VI:															
Alabama	320,430	+6.6	15,120	−12.1	1,432	482	−13.2	17,839	−34.9	120	13,489	−39.5	8	5,552	−14.5
Florida	330,536	+.2	15,850	−10.7	717	359	−32.4	15,910	−35.8	2,147	9,747	−16.7	33	4,243	−5.6
Georgia	230,642	−9.5	12,357	−13.2	1,001	444	−19.7	23,010	−21.9	247	15,970	−32.0	29	5,910	−7.5
Mississippi	140,369	+2.8	11,192	+6.3	1,608	940	−12.6	222,034	−17.7	613	217,682	−18.0	322	5,663	−27.0
South Carolina	155,836	+10.3	9,484	+6.3	1,380	1,057	−8.2	24,113	+6.7	17	17,368	+3.3	32	6,339	+2.9
Tennessee	438,040	−9.0	8,882	−16.9	1,142	540	−39.4	198,335	−13.9	187	178,205	−14.3	1,066	6,304	+1.3
Region VII:															
Iowa	135,571	+18.7	11,099	+13.8	395	323	−19.7	30,834	+153.8	383	25,234	+214.1	342	3,085	+39.3
Kansas	100,056	−18.4	3,944	−20.7	495	207	−1.4	17,686	−48.2	49	13,016	−51.8	456	3,557	−11.3
Missouri	187,673	−10.3	15,699	−28.7	930	697	+13.1	33,959	−41.3	3,514	29,406	−43.9	6,066	3,388	−17.0
Nebraska	60,858	+36.2	4,574	+6.1	209	135	−38.1	16,423	+119.6	135	13,999	+178.5	57	2,484	−11.6
North Dakota	31,997	+14.3	2,290	+17.0	86	34		6,371	+2.1	15	3,291	+30.8	9	942	+1.5
South Dakota	26,473	+14.5	1,083	−26.9	106	41		6,923	+41.8	143	5,371	+48.0	128	1,000	+3.3
Region VIII:															
Arkansas	157,202	−22.4	6,599	−14.4	647	272	−22.3	116,440	−24.5	595	110,238	−26.1	226	5,654	−1.3
Louisiana	140,747	−2.5	11,253	−8.9	1,207	414	−14.8	17,170	−31.2	951	15,788	−33.4	3,765	4,005	−2.8
New Mexico	60,824	+6.2	2,851	−13.0	131	104	+5.1	14,383	+6.5	101	12,105	+11.5	48	2,181	−.2
Oklahoma	134,650	−6.4	9,114	−17.0	1,777	735	−17.1	77,955	−59.6	377	73,595	−60.9	15	8,095	−23.1
Texas	420,003	−10.9	34,192	−16.3	6,098	2,590	−7.8	176,778	+28.4	4,850	149,594	+32.4	858	22,216	+7.1
Region IX:															
Colorado	121,933	+.5	5,676	−23.9	390	211	−22.1	52,606	+147.3	937	48,559	+177.8	317	4,885	+19.2
Idaho	55,504	−9.4	1,828	+8.7	200	101	+17.4	9,238	−57.5	225	7,531	−60.9	228	1,286	+3.5
Montana	61,258	+2.6	1,423	−10.1	175	114	−23.0	6,374	+1.2	122	4,736	−.9	53	2,138	+1.6
Utah	59,201	+10.6	4,214	−13.6	281	206	−35.2	10,844	−1.0	110	9,694	+1.8	266	2,182	−3.1
Wyoming	24,369	+11.4	686	−24.9	44	36		2,910	+21.0	50	2,182	+27.1	45	531	+6.0
Region X:															
Arizona	65,961	−7.2	4,224	−21.0	818	406	−9.2	5,065	−14.7	63	3,674	−10.9	22	2,346	−3.7
California	1,997,738	−7.0	72,739	−14.6	4,976	3,702	−11.6	76,450	−25.9	6,096	49,532	−27.7	4,550	14,232	−14.5
Nevada	30,349	+8.7	2,016	+34.0	153	118	+37.2	2,225	+6.6	59	1,780	+12.9	50	495	−7.8
Oregon	188,507	−3.7	9,693	+14.8	740	499	+56.4	30,293	−40.1	115	27,634	−40.4	122	3,020	+8.0
Washington	356,693	+7.4	11,319	+10.7	1,464	758	0	45,446	−25.4	784	41,829	−24.7	846	3,811	+32.5
Territories	75,647	−4.9	3,757	−23.9	273	145	+64.8	3,290	−19.1	21	1,881	−23.8	11	1,607	+13.9
Alaska	10,834	−18.9	1,258	−13.5	48	18		1,442	−27.6	17	883	−23.9	11	268	−20.0
Hawaii	49,379	−2.7	2,220	−32.7	152	99		969	−11.5	0	430	−33.2	0	596	+118.3
Puerto Rico	15,434	−.1	279	+51.6	73	28		879	−10.3	4	568	−14.6	0	743	−7.5

[1] The number of applications taken should not be interpreted as a measure of the total number of job applicants at Employment Service offices, since there are some types of applicants for whom written applications are not taken.

[2] Computed only for States reporting 50 or more initial counseling interviews in either period.

Source: U. S. Department of Labor, Bureau of Employment Security, United States Employment Service, Office of Reports and Analysis.

TABLE 5.—*Financial responsibility for the non-Federal share of public assistance, by State, as of June 1949*

Financial responsibility for general assistance payments	Non-Federal share of special types of public assistance financed from—		
	State funds only	State and local funds	State funds only, 1 or more programs; State and local funds, other programs [1]
State funds only	Arizona, Pennsylvania, Utah.		
State and local funds	Arkansas, Illinois, Louisiana, Michigan, Missouri, New Mexico, Oklahoma, Rhode Island, South Carolina, Washington, West Virginia.	Alabama, Kansas, Maryland, Montana, New Jersey, New York, Oregon, Virginia, Wisconsin.	Colorado, Connecticut, Delaware, Maine, Massachusetts, Minnesota, Ohio, Vermont, Wyoming.
Local funds only	Florida, Idaho, Kentucky, Mississippi, South Dakota, Texas.	Georgia, Nevada,[2] North Carolina, Tennessee.	California, Indiana, Iowa, Nebraska, New Hampshire, North Dakota.

[1] In the listed States, programs financed from State or State and local funds as follows:

State	State funds only	State and local funds	State	State funds only	State and local funds
Colorado	OAA	ADC, AB.	Vermont	OAA, AB	ADC.
Connecticut	OAA, AB	ADC.	Wyoming	AB	OAA, ADC.
Delaware	OAA, AB	ADC.	California	OAA, AB	ADC.
Maine	OAA, AB	ADC.	Indiana	AB	OAA, ADC.
Massachusetts	AB	OAA, ADC.	Iowa	OAA	ADC, AB.
Minnesota	AB	OAA, ADC.	Nebraska	OAA, AB	ADC.
Ohio	OAA, AB	ADC.	New Hampshire	ADC, AB	OAA.
			North Dakota	AB	OAA, ADC.

[2] State and local funds for old-age assistance and aid to the blind, local funds only for aid to dependent children.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 6.—*Old-age assistance: Expenditures for assistance to recipients, by source of funds and State, calendar year ended Dec. 31, 1948*

[Amounts in thousands]

State	Total	Federal funds		State funds		Local funds	
		Amount	Percent	Amount	Percent	Amount	Percent
Total, 51 States under plans approved by the Social Security Administration	$1,128,190	$598,068	53.0	$469,041	41.6	$61,081	5.4
Alabama	15,716	10,305	65.6	2,712	17.3	2,698	17.2
Alaska	753	386	51.2	367	48.8		
Arizona	6,273	3,327	53.0	2,946	47.0		
Arkansas	10,886	7,259	66.7	3,627	33.3		
California	131,523	58,384	44.4	62,730	47.7	10,410	7.9
Colorado	39,193	13,460	34.3	25,733	65.7		
Connecticut	9,074	4,365	48.1	4,709	51.9		
Delaware	420	260	62.0	159	38.0		
District of Columbia	1,186	638	53.8	548	46.2		
Florida	27,078	15,744	58.1	11,334	41.9		
Georgia	19,255	12,787	66.4	5,506	28.6	963	5.0
Hawaii	839	473	56.3	367	43.7		
Idaho	5,411	2,820	52.1	2,591	47.9		
Illinois	62,198	33,700	54.2	28,498	45.8		
Indiana	19,908	11,713	58.8	4,917	24.7	3,278	16.5
Iowa	25,247	13,315	52.7	11,931	47.3		
Kansas	17,293	9,291	53.7	5,461	31.6	2,541	14.7
Kentucky	11,365	7,636	67.2	3,730	32.8		
Louisiana	36,460	20,863	57.2	15,597	42.8		
Maine	5,280	3,134	59.4	2,145	40.6		
Maryland	4,732	2,733	57.8	1,210	25.6	789	16.7

TABLE 6.—*Old-age assistance: Expenditures for assistance to recipients, by source of funds and State, calendar year ended Dec. 31, 1948*—Continued

State	Total	Federal funds		State funds		Local funds	
		Amount	Percent	Amount	Percent	Amount	Percent
Massachusetts	$60,307	$26,289	43.6	$23,925	39.7	$10,092	16.7
Michigan	43,459	24,699	56.8	18,759	43.2	--------	--------
Minnesota	29,256	14,798	50.6	9,015	30.8	5,442	18.6
Mississippi	8,690	5,961	68.6	2,729	31.4	--------	--------
Missouri	54,379	31,547	58.0	22,832	42.0	--------	--------
Montana	5,327	3,070	57.6	1,527	28.7	730	13.7
Nebraska	11,588	6,505	56.1	5,082	43.9	--------	--------
Nevada	1,312	682	52.0	315	24.0	315	24.0
New Hampshire	3,305	1,790	54.2	689	20.8	826	25.0
New Jersey	11,746	6,123	52.1	4,218	35.9	1,406	12.0
New Mexico	3,626	2,079	57.3	1,546	42.7	--------	--------
New York	67,789	31,684	46.7	22,589	33.3	13,515	19.9
North Carolina	9,992	6,696	67.0	1,841	18.4	1,455	14.6
North Dakota	4,304	2,291	53.2	1,718	39.9	295	6.9
Ohio	62,800	33,898	54.0	28,903	46.0	--------	--------
Oklahoma	52,683	28,945	54.9	23,738	45.1	--------	--------
Oregon	11,951	6,055	50.7	4,127	34.5	1,768	14.8
Pennsylvania	38,826	22,042	56.8	16,785	43.2	--------	--------
Rhode Island	4,563	2,327	51.0	2,236	49.0	--------	--------
South Carolina	8,352	5,441	65.1	2,911	34.9	--------	--------
South Dakota	4,873	2,885	59.2	1,988	40.8	--------	--------
Tennessee	14,976	9,464	63.2	4,410	29.4	1,102	7.4
Texas	77,735	46,542	59.9	31,192	40.1	--------	--------
Utah	6,160	3,147	51.1	3,012	48.9	--------	--------
Vermont	2,511	1,489	59.3	1,023	40.7	--------	--------
Virginia	3,742	2,493	66.6	781	20.9	469	12.5
Washington	44,129	19,070	43.2	25,060	56.8	--------	--------
West Virginia	5,438	3,551	65.3	1,887	34.7	--------	--------
Wisconsin	21,875	12,727	58.2	6,616	30.2	2,532	11.6
Wyoming	2,404	1,182	49.1	769	32.0	453	18.9

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 7.—*Aid to dependent children: Expenditures for assistance to recipients, by source of funds and State, calendar year ended Dec. 31, 1948*

[Amounts in thousands]

State	Total	Federal funds		State funds		Local funds	
		Amount	Percent	Amount	Percent	Amount	Percent
Total, 51 States	$362,795	$144,458	39.8	$175,951	48.5	$42,386	11.7
Total, 50 States under plans approved by the Social Security Administration	362,776	144,458	39.8	175,951	48.5	42,367	11.7
Alabama	4,316	2,818	65.3	744	17.2	754	17.5
Alaska	95	60	62.8	35	37.2	--------	--------
Arizona	1,758	955	54.3	803	45.7	--------	--------
Arkansas	3,945	2,516	63.8	1,429	36.2	--------	--------
California	21,577	5,243	24.3	10,295	47.7	6,039	28.0
Colorado	4,360	1,638	37.6	1,631	37.4	1,090	25.0
Connecticut	3,302	1,001	30.3	1,305	39.5	996	30.2
Delaware	327	145	44.3	91	27.9	91	27.9
District of Columbia	1,291	534	41.3	758	58.7	--------	--------
Florida	8,601	5,238	60.9	3,363	39.1	--------	--------
Georgia	3,871	2,451	63.3	1,226	31.7	194	5.0
Hawaii	1,494	549	36.7	945	63.3	--------	--------
Idaho	1,927	638	33.1	1,288	66.9	--------	--------
Illinois	23,505	7,483	31.8	16,022	68.2	--------	--------
Indiana	5,159	2,744	53.2	1,449	28.1	966	18.7
Iowa	3,736	1,471	39.4	1,133	30.3	1,133	30.3
Kansas	4,327	1,607	37.1	1,398	32.3	1,322	30.5
Kentucky	6,095	3,851	63.2	2,244	36.8	--------	--------
Louisiana	8,936	4,852	54.3	4,084	45.7	--------	--------
Maine	2,329	939	40.3	959	41.2	431	18.5
Maryland	4,797	1,996	41.6	2,490	51.9	310	6.5
Massachusetts	12,982	3,494	26.9	4,329	33.3	5,159	39.7
Michigan	20,744	6,867	33.1	13,060	63.0	817	3.9
Minnesota	5,624	2,330	41.4	1,646	29.3	1,647	29.3

TABLE 7.—*Aid to dependent children: Expenditures for assistance to recipients, by source of funds and State, calendar year ended Dec. 31, 1948*—Continued

[Amounts in thousands]

State	Total	Federal funds		State funds		Local funds	
		Amount	Percent	Amount	Percent	Amount	Percent
Mississippi	$1,941	$1,319	68.0	$622	32.0		
Missouri	12,516	7,445	59.5	5,071	40.5		
Montana	1,597	636	39.8	613	38.4	$347	21.7
Nebraska	2,970	1,028	34.6	1,700	57.2	242	8.1
Nevada	[1] 19					[1] 19	[1] 100.0
New Hampshire	1,194	408	34.2	786	65.8		
New Jersey	4,578	1,602	35.0	1,351	29.5	1,625	35.5
New Mexico	2,837	1,451	51.2	1,385	48.8		
New York	56,729	14,755	26.0	30,964	54.6	11,010	19.4
North Carolina	4,096	2,656	64.8	788	19.2	652	15.9
North Dakota	1,715	572	33.3	618	36.1	525	30.6
Ohio	8,787	3,748	42.7	[2] 2,612	29.7	[2] 2,427	27.6
Oklahoma	12,762	7,676	60.1	5,086	39.9		
Oregon	3,251	929	28.6	1,625	50.0	697	21.4
Pennsylvania	39,892	14,008	35.1	25,884	64.9		
Rhode Island	2,600	893	34.4	1,706	65.6		
South Carolina	2,231	1,525	68.4	706	31.6		
South Dakota	1,013	586	57.8	427	42.2		
Tennessee	8,822	5,371	60.9	2,761	31.3	690	7.8
Texas	7,776	4,831	62.1	2,945	37.9		
Utah	3,728	1,046	28.0	2,682	72.0		
Vermont	428	257	60.1	117	27.4	53	12.5
Virginia	2,690	1,550	57.6	713	26.5	427	15.9
Washington	9,917	2,746	27.7	7,171	72.3		
West Virginia	5,439	3,407	62.6	2,032	37.4		
Wisconsin	7,731	2,443	31.6	2,664	34.5	2,624	33.9
Wyoming	442	151	34.2	190	43.0	101	22.8

[1] Program administered under State law from local funds without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska.
[2] State-local distribution partly estimated.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 8.—*General assistance: Expenditures for assistance to cases, by source of funds and State, calendar year ended Dec. 31, 1948*

[Amounts in thousands]

State	Total	State funds		Local funds	
		Amount	Percent	Amount	Percent
Total, 51 States	$198,232	$121,519	61.3	$76,713	38.7
Alabama	1,188	584	49.1	604	50.9
Alaska	44	44	100.0		
Arizona	734	734	100.0		
Arkansas	[1] 388	388	100.0	(1)	(1)
California	17,552			17,552	100.0
Colorado	2,218	900	40.6	1,318	59.4
Connecticut [2]	1,998	769	38.5	1,229	61.5
Delaware	393	[2] 196	50.0	[2] 196	50.0
District of Columbia	643	643	100.0		
Florida	[2] 826			826	100.0
Georgia	609			609	100.0
Hawaii	614	614	100.0		
Idaho	272			272	100.0
Illinois	16,240	10,150	62.5	6,089	37.5
Indiana	1,929			1,929	100.0
Iowa	1,271			1,271	100.0
Kansas	2,523	1,012	40.1	1,511	59.9
Kentucky	442			442	100.0
Louisiana	[1] 4,702	4,459	94.8	[1] 243	5.2
Maine	1,386	453	32.7	934	67.3
Maryland	2,053	1,026	50.0	1,027	50.0
Massachusetts	9,102	2,066	22.7	7,036	77.3
Michigan	15,782	8,109	51.4	7,673	48.6
Minnesota	3,460	762	22.0	2,698	78.0

See footnotes at end of table, p. 63.

TABLE 8.—*General assistance: Expenditures for assistance to cases, by source of funds and State, calendar year ended Dec. 31, 1948*—Continued

[Amounts in thousands]

State	Total	State funds		Local funds	
		Amount	Percent	Amount	Percent
Mississippi	$64			$64	100.0
Missouri	4,689	$4,606	98.2	83	1.8
Montana	468	109	23.3	358	76.7
Nebraska	564			564	100.0
Nevada	85			85	100.0
New Hampshire	576			576	100.0
New Jersey	3,938	[2] 1,575	40.0	[2] 2,363	60.0
New Mexico	[1] 505	493	97.6	[1] 12	2.4
New York	49,965	40,283	80.6	9,682	19.4
North Carolina	611			611	100.0
North Dakota	318			318	100.0
Ohio	12,816	12,815	100.0	1	(3)
Oklahoma	922	507	55.0	415	45.0
Oregon	3,523	2,466	70.0	1,057	30.0
Pennsylvania	16,132	16,132	100.0		
Rhode Island	1,620	1,134	70.0	486	30.0
South Carolina	799	728	91.1	71	8.9
South Dakota	223			223	100.0
Tennessee	268			268	100.0
Texas	[2] 924			924	100.0
Utah	1,231	1,231	100.0		
Vermont [2]	208	6	3.0	202	97.0
Virginia	1,014	599	59.1	415	40.9
Washington	6,876	[2] 5,469	79.5	[2] 1,407	20.5
West Virginia	659	185	28.0	474	72.0
Wisconsin	2,623	73	2.8	2,550	97.2
Wyoming	243	199	81.8	44	18.2

[1] For Arkansas, data on expenditures from local funds not available; for Louisiana and New Mexico, data on expenditures from local funds incomplete.
[2] Estimated.
[3] Less than 0.05 percent.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 9.—*Special types of public assistance: Expenditures for assistance to recipients by program and source of funds, third and fourth quarters of calendar year 1948*

Source of funds	Old-age assistance		Aid to dependent children		Aid to the blind	
	Fourth quarter	Third quarter	Fourth quarter	Third quarter	Fourth quarter	Third quarter
Total	$310,574,000	$285,917,000	$99,884,000	$90,118,000	$11,062,000	$10,387,000
Federal	178,239,000	145,293,000	44,438,000	34,153,000	4,862,000	4,001,000
State	117,507,000	125,098,000	44,731,000	45,241,000	5,532,000	5,708,000
Local	14,828,000	15,526,000	10,715,000	10,724,000	668,000	678,000
	Percentage distribution by source of funds					
Total	100.0	100.0	100.0	100.0	100.0	100.0
Federal	57.4	50.8	44.5	37.9	44.0	38.5
State	37.8	43.8	44.8	50.2	50.0	55.0
Local	4.8	5.4	10.7	11.9	6.0	6.5

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 10—*Special types of public assistance: Percentage distribution of expenditures for assistance to recipients, by source of funds and State, quarterly period ended Dec. 31, 1948* [1]

State	Old-age assistance			Aid to dependent children			Aid to the blind		
	Federal funds	State funds	Local funds	Federal funds	State funds	Local funds	Federal funds	State funds	Local funds
Total	57.4	37.8	4.8	44.5	44.8	10.7	44.0	50.0	6.0
Total under plans approved by Social Security Administration	57.4	37.8	4.8	44.5	44.8	10.7	54.2	38.4	7.4
Alabama	72.3	13.8	13.8	72.3	13.7	14.0	70.2	14.9	14.9
Alaska	55.0	45.0	------	70.9	29.1	------	------	------	------
Arizona	58.9	41.1	------	46.8	53.2	------	47.5	52.5	------
Arkansas	73.8	26.2	------	70.7	29.3	------	70.5	29.5	------
California	48.1	44.5	7.4	27.9	45.2	26.9	36.0	48.6	15.4
Colorado	36.2	63.8	------	43.0	32.0	25.0	50.7	24.3	25.0
Connecticut	50.7	49.3	------	32.8	36.6	30.6	55.5	44.5	------
Delaware	68.3	31.7	------	52.2	23.9	23.9	64.4	35.6	------
District of Columbia	58.6	41.4	------	46.6	53.4	------	56.3	43.7	------
Florida	62.6	37.4	------	67.6	32.4	------	62.1	37.9	------
Georgia	74.7	20.3	5.0	70.0	25.0	5.0	71.0	24.0	5.0
Hawaii	62.2	37.8	------	42.6	57.4	------	59.1	40.9	------
Idaho	56.4	43.6	------	36.6	63.4	------	51.7	48.3	------
Illinois	59.9	40.1	------	35.8	64.2	------	59.2	40.8	------
Indiana	63.9	21.6	14.4	61.3	23.2	15.5	63.3	36.7	------
Iowa	57.0	43.0	------	52.0	24.0	23.9	52.3	22.7	25.0
Kansas	58.3	32.6	9.1	41.9	34.0	24.1	55.7	37.0	7.4
Kentucky	74.2	25.8	------	69.8	30.2	------	72.7	27.3	------
Louisiana	60.5	39.5	------	58.6	41.4	------	57.7	42.3	------
Maine	64.7	35.3	------	47.5	39.1	13.3	64.6	35.4	------
Maryland	62.6	20.7	16.7	46.4	47.4	6.2	62.3	2.7	35.0
Massachusetts	46.9	37.5	15.6	30.4	33.4	36.2	48.4	51.6	------
Michigan	61.5	38.5	------	37.4	58.8	3.8	60.7	39.3	------
Minnesota	55.5	27.9	16.6	48.8	25.6	25.6	50.6	49.4	------
Mississippi	75.0	25.0	------	75.0	25.0	------	70.6	29.4	------
Missouri	61.8	38.2	------	64.2	35.8	------	------	*100.0*	------
Montana	61.2	26.3	12.6	46.8	34.2	19.1	60.8	27.8	11.4
Nebraska	61.8	38.2	------	38.2	55.0	6.9	55.2	44.8	------
Nevada	55.1	22.4	22.4	------	------	*100.0*	------	*46.5*	*53.5*
New Hampshire	58.9	16.1	25.0	39.3	60.7	------	57.5	42.5	------
New Jersey	57.1	32.2	10.7	41.4	24.5	34.1	56.3	2.4	41.3
New Mexico	65.3	34.7	------	61.2	38.8	------	64.0	36.0	------
New York	50.7	29.3	20.0	28.5	51.9	19.5	46.8	33.2	19.9
North Carolina	74.8	12.9	12.3	71.7	14.4	13.8	67.2	16.4	16.4
North Dakota	56.6	37.1	6.4	37.1	34.1	28.8	54.4	45.6	------
Ohio	57.6	42.4	------	48.4	[2] 27.4	[2] 24.3	59.6	40.4	------
Oklahoma	55.6	44.4	------	64.2	35.8	------	54.9	45.1	------
Oregon	54.7	31.7	13.6	32.1	47.5	20.4	50.3	34.8	14.9
Pennsylvania	61.7	38.3	------	38.9	61.1	------	------	*100.0*	------
Rhode Island	56.4	43.6	------	40.1	59.9	------	51.9	48.1	------
South Carolina	70.8	29.2	------	73.9	26.1	------	67.9	32.1	------
South Dakota	63.6	36.4	------	63.8	36.2	------	64.8	35.2	------
Tennessee	68.8	24.9	6.2	66.7	26.7	6.7	64.1	28.7	7.2
Texas	64.8	35.2	------	67.1	32.9	------	63.1	36.9	------
Utah	56.0	44.0	------	32.0	68.0	------	51.9	48.1	------
Vermont	64.4	35.6	------	63.5	24.0	12.5	62.8	37.2	------
Virginia	75.0	15.6	9.4	65.4	21.7	13.0	69.5	19.1	11.4
Washington	47.0	53.0	------	32.6	67.4	------	40.4	59.6	------
West Virginia	74.4	25.6	------	70.2	29.8	------	70.9	29.1	------
Wisconsin	62.4	30.2	7.3	35.9	34.7	29.4	59.8	30.2	10.0
Wyoming	51.2	40.9	7.9	37.8	54.2	8.0	51.0	49.0	------

[1] Figures in italics represent programs administered under State laws without Federal participation.
[2] State-local distribution partly estimated.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 11.—*Old-age assistance: Recipients and payments to recipients, by State, June 1949* [1]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from May 1949 in— Number	May 1949 in— Amount	June 1948 in— Number	June 1948 in— Amount
Total	2,625,594	$114,463,261	$43.60	+0.8	+1.0	+10.9	+26.6
Alabama	73,344	1,658,372	22.61	+.8	+1.0	+13.3	+31.9
Alaska	1,497	83,782	55.97	+1.6	+2.0	+10.0	+40.9
Arizona	11,316	620,759	54.86	+4.4	+3.2	+5.0	+20.7
Arkansas	55,242	1,157,431	20.95	−.6	−.5	+14.5	+31.9
California	245,294	17,306,223	70.55	+2.5	+2.4	+30.3	+61.0
Colorado	47,104	3,159,710	67.08	+.1	+.1	+4.7	+10.6
Connecticut	16,846	909,874	54.01	+1.2	(2)	+8.0	+19.7
Delaware	1,509	42,340	28.06	+.5	+1.0	+14.8	+23.6
District of Columbia	2,629	109,559	41.67	+2.0	−1.9	+10.2	+13.9
Florida	64,946	2,609,986	40.19	+1.0	+1.2	+11.0	+16.8
Georgia	93,962	1,930,080	20.54	+1.0	+1.6	+11.4	+19.6
Hawaii	2,306	81,482	35.33	+.2	+1.6	+13.5	+21.5
Idaho	10,473	487,698	46.57	−.5	−.7	+.4	+6.8
Illinois	126,417	5,671,881	44.87	+.3	+.9	+.6	+9.5
Indiana	49,938	1,758,904	35.22	+.2	+.6	−.8	+6.0
Iowa	48,465	2,329,988	48.08	+.2	+.7	−.3	+11.1
Kansas	37,275	1,867,331	50.10	+.4	+15.2	+4.3	+32.2
Kentucky	59,182	1,232,774	20.83	+1.6	+1.8	+14.5	+25.2
Louisiana	118,239	5,563,731	47.05	+.7	+.8	+107.8	+327.4
Maine	13,714	566,956	41.34	+1.7	+3.6	+4.0	+28.3
Maryland	11,786	434,712	36.88	+1.3	+.5	−.5	+10.6
Massachusetts	93,230	5,699,209	61.13	+.3	−.2	+5.0	+16.2
Michigan	94,632	4,058,242	42.88	+.7	+.8	+4.1	+15.0
Minnesota	55,060	2,595,994	47.15	+.1	−.9	+1.2	+8.4
Mississippi	58,051	1,091,088	18.80	+2.0	+2.0	+41.6	+68.6
Missouri	123,883	5,273,367	42.57	+.7	+.9	+6.1	+20.3
Montana	11,128	500,016	44.93	−.3	−.2	+2.5	+15.9
Nebraska	23,767	998,285	42.00	−.2	(2)	−.6	+4.4
Nevada	2,420	130,803	54.05	+1.6	+1.5	+12.8	+25.2
New Hampshire	7,111	309,185	43.48	+.3	+.9	+4.5	+13.5
New Jersey	23,653	1,130,561	47.80	+.1	+.8	+2.1	+13.7
New Mexico	9,416	322,236	34.22	+2.0	+1.0	+6.1	+1.5
New York	116,465	6,142,370	52.74	+.1	−.3	+4.4	+11.4
North Carolina	54,278	1,169,599	21.55	+1.3	+1.5	+23.1	+46.5
North Dakota	8,770	408,317	46.56	+.4	−.6	+1.0	+15.9
Ohio	125,638	5,869,799	46.72	+.2	(3)	+2.3	+13.6
Oklahoma	100,415	5,231,420	52.10	+.5	+.6	+3.7	+20.8
Oregon	22,980	1,107,934	48.21	+.3	+.4	+2.4	+12.5
Pennsylvania	87,785	3,512,025	40.01	+.4	+.3	+.3	+9.9
Rhode Island	9,653	434,806	45.04	+.5	+1.1	+8.9	+15.4
South Carolina	37,674	930,526	24.70	+1.3	+1.6	+12.6	+40.4
South Dakota	11,979	455,414	38.02	+.1	+.4	−.3	+12.7
Tennessee	59,751	1,622,142	27.15	+1.5	+1.8	+15.3	+36.2
Texas	215,723	7,384,492	34.23	+.5	+.6	+6.1	+15.7
Utah	10,058	505,648	50.27	−.3	−.1	+3.5	+9.4
Vermont	6,562	210,824	32.13	−1.0	−11.0	+10.1	+4.2
Virginia	17,952	364,121	20.28	+1.1	+2.3	+9.4	+19.4
Washington	69,133	4,639,678	67.11	+.9	+.5	+8.6	+27.4
West Virginia	23,539	502,621	21.35	+.9	+1.2	+6.0	+10.7
Wisconsin	49,316	2,051,538	41.60	+.3	+.7	+3.2	+13.8
Wyoming	4,088	227,428	55.63	−1.2	−1.9	+4.2	+18.1

[1] For definitions of terms see Social Security Bulletin, January 1948, pp. 24-26. All data subject to revision.
[2] Decrease of less than 0.05 percent.
[3] Increase of less than 0.05 percent.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 12.—*Aid to dependent children: Recipients and payments to recipients, by State, June 1949* [1]

State	Number of recipients		Payments to recipients		Percentage change from—					
					May 1949 in—			June 1948 in—		
					Number of—		Amount	Number of—		Amount
	Families	Children	Total amount	Average per family	Families	Children		Families	Children	
Total	536,758	1,365,813	$39,027,499	$72.71	+1.4	+1.2	+0.9	+19.5	+19.2	+31.5
Total, 50 States [2]	536,714	1,365,715	39,025,893	72.71	+1.4	+1.2	+.9	+19.5	+19.2	+31.5
Alabama	13,194	35,949	478,728	36.28	+1.6	+1.3	+.8	+24.1	+24.3	+36.2
Alaska	450	1,078	31,339	69.64	+5.1	+5.7	+6.6	+97.4	+101.1	+333.2
Arizona	3,158	8,930	292,744	92.70	+2.8	+2.7	+2.2	+28.2	+24.8	+137.1
Arkansas	11,458	29,517	425,879	37.17	−1.2	−1.2	−1.2	+21.4	+20.0	+27.9
California	24,160	53,898	2,747,065	113.70	+3.9	+3.6	+4.0	+46.9	+42.0	+51.9
Colorado	5,052	13,748	387,039	76.61	−1.3	−1.6	−9.7	+10.2	+9.5	+9.8
Connecticut	3,499	8,493	351,230	100.38	+4.3	+3.5	−.1	+22.0	+17.9	+21.6
Delaware	526	1,556	38,233	72.69	+4.2	+3.8	+3.0	+44.1	+46.1	+43.9
District of Columbia	1,753	5,311	139,806	79.75	+1.2	+1.1	+2.0	+29.5	+29.4	+37.0
Florida	22,342	54,706	937,332	41.95	+2.6	+2.4	+2.5	+36.1	+35.5	+36.0
Georgia	12,316	31,739	503,104	40.85	+2.7	+2.7	+2.7	+40.0	+40.0	+55.2
Hawaii	2,081	6,184	191,868	92.20	+2.9	+2.2	+11.1	+43.2	+42.3	+57.5
Idaho	2,089	5,277	198,386	94.97	−2.7	−2.6	−3.0	+10.2	+9.1	+20.0
Illinois	25,003	63,509	2,532,143	101.27	+.8	+.8	+1.5	+14.2	+14.2	+32.3
Indiana	9,331	23,068	521,903	55.93	+1.2	+1.1	+4.6	+10.5	+10.0	+21.0
Iowa	4,652	11,920	[3] 292,053	62.78	+.3	+.1	+.6	−6.5	−6.1	−19.1
Kansas	5,130	13,242	424,763	82.80	−1.3	−1.2	−1.3	+4.1	+6.5	+21.2
Kentucky	19,027	47,875	731,121	38.43	+2.5	+2.6	+2.7	+40.1	+39.2	+43.7
Louisiana	24,323	63,104	1,437,104	59.08	+4.8	+4.6	+4.7	+65.0	+64.3	+140.3
Maine	3,414	9,419	277,237	81.21	+1.3	+.1	+1.9	+36.6	+31.2	+41.6
Maryland	5,297	16,040	439,398	82.95	+5.7	+4.3	+2.3	−7.6	−3.6	+5.8
Massachusetts	11,790	28,754	1,330,383	112.84	+1.5	+1.7	+1.6	+14.1	+12.4	+25.7
Michigan	24,841	57,494	2,137,657	86.05	+1.7	+1.4	+1.9	+12.2	+10.6	+24.2
Minnesota	7,566	19,180	523,353	69.17	−.7	−.4	−1.0	+11.7	+10.6	+12.3
Mississippi	8,194	22,172	217,075	26.49	+1.4	+2.0	+1.8	+44.2	+46.8	+45.3
Missouri	23,762	60,549	1,271,186	53.50	−.5	−1.0	−.9	+16.1	+14.7	+34.5
Montana	2,120	5,447	153,539	72.42	+2.1	+2.2	+2.7	+9.1	+7.2	+11.1
Nebraska	3,342	7,978	280,748	84.01	+.4	+.4	−.5	+3.4	+4.2	+16.4
Nevada	*44*	*98*	*1,606*	[4]	[4]	[4]	[4]	[4]	[4]	[4]
New Hampshire	1,433	3,622	125,340	87.47	+1.8	+2.2	+1.9	+19.5	+20.3	+28.0
New Jersey	5,154	13,361	433,964	84.20	−.2	−.4	+.4	+7.6	+6.1	+10.2

New Mexico	4,963	12,727	260,686	52.53	−.2	−.2	−.4	+5.2	+1.9	+1.2
New York	53,106	123,126	5,692,863	107.20	+.9	+.6	+.2	+17.0	+16.4	+24.1
North Carolina	12,178	34,314	505,132	41.48	+.3	−.3	(5)	+30.9	+29.1	+52.0
North Dakota	1,723	4,630	168,803	97.97	−1.8	−1.5	−2.0	+5.3	+3.7	+18.2
Ohio	12,482	33,864	772,942	61.92	+.8	+.8	−11.3	+14.8	+14.5	+7.4
Oklahoma	24,140	61,103	1,260,015	52.20	+.4	+.5	+.7	+2.6	+4.1	+21.2
Oregon	3,244	8,160	348,676	107.48	+.1	−.1	−.6	+16.1	+14.3	+24.6
Pennsylvania	46,098	119,196	4,210,379	91.34	+1.5	+1.4	+1.0	+15.0	+15.0	+28.5
Rhode Island	3,249	8,040	278,675	85.77	+.5	+.9	+.8	+18.8	+18.2	+28.7
South Carolina	7,690	21,914	273,055	35.51	+1.6	+1.5	+1.7	+25.1	+26.7	+64.5
South Dakota	2,033	5,006	112,556	55.36	+1.4	+1.9	+2.1	+13.4	+10.7	+34.4
Tennessee	18,943	51,005	911,918	48.14	+2.0	+1.9	+1.9	+21.5	+22.1	+26.3
Texas	16,912	46,942	797,924	47.18	+.9	+.9	+.9	−3.3	+4.9	+26.8
Utah	3,311	8,407	353,208	106.68	−.3	−.7	+.1	+11.5	+8.2	+15.0
Vermont	940	2,554	45,463	48.36	−2.5	−2.9	−12.8	+11.6	+12.9	+12.2
Virginia	6,618	18,792	292,170	44.15	+.7	+.4	+1.5	+26.3	+24.7	+34.2
Washington	11,047	26,079	1,496,227	135.44	+2.9	+2.5	+1.7	+29.1	+27.6	+76.3
West Virginia	12,803	34,622	557,296	43.53	+1.5	+1.4	+1.7	+14.4	+11.9	+21.9
Wisconsin	8,308	20,843	790,641	95.17	(6)	(5)	−.4	+9.9	+10.1	+22.0
Wyoming	469	1,271	45,544	97.11	−4.3	−4.0	−3.7	+19.0	+14.4	+28.7

[1] For definitions of terms see Social Security Bulletin, January 1948, pp. 24–26. Figures in italic represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.
[2] Under plans approved by the Social Security Administration.
[3] Excludes cost of medical care, for which payments are made to recipients quarterly.
[4] Average payment not calculated on base of less than 50 families; percentage change on less than 100 families.
[5] Decrease of less than 0.05 percent.
[6] Increase of less than 0.05 percent.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 13.—*General assistance: Cases and payments to cases, by State, June 1949* [1]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	May 1949 in—		June 1948 in—	
				Number	Amount	Number	Amount
Total [2]	461,000	$22,085,000	$47.92	−0.9	−0.1	+26.1	+39.7
Alabama	6,481	109,397	16.88	+1.5	+3.8	+5.0	+9.0
Alaska	85	2,389	28.11	(3)	(3)	(3)	(3)
Arizona	1,592	58,483	36.74	−7.9	−6.7	−25.1	−4.7
Arkansas [4]	2,633	32,336	12.28	+.6	+.9	−.2	−.2
California	37,007	1,852,429	50.06	−6.0	−8.1	+23.3	+30.9
Colorado	4,284	163,171	38.09	−7.4	−7.3	−1.1	−7.2
Connecticut	[5] 5,368	[5] 270,809	50.45	+3.0	+2.5	+54.2	+80.0
Delaware	1,105	38,789	35.10	−5.4	−7.2	+30.5	+30.7
District of Columbia	1,387	64,457	46.47	+.8	+1.1	+19.5	+23.6
Florida	[6] 4,700	[6] 72,900					
Georgia	3,185	49,568	15.56	−2.6	−.4	+3.9	+.9
Hawaii	1,938	105,217	54.29	+15.1	+13.1	+88.9	+120.6
Idaho [7]	493	15,764	31.98	−.8	−.7	−3.7	+1.0
Illinois	35,361	1,965,563	55.59	(8)	+.1	+32.4	+47.4
Indiana [9]	12,301	329,669	26.80	−2.0	−.6	+25.4	+36.0
Iowa	4,175	110,886	26.56	−.7	+1.3	+18.3	+24.5
Kansas	5,088	228,770	44.96	−1.4	−4.3	+9.5	+17.1
Kentucky	2,984	63,043	21.13	+2.1	+.2	+47.9	+89.9
Louisiana	22,841	892,167	39.06	+4.4	+4.3	+129.3	+287.1
Maine	3,209	125,248	39.03	−8.5	−10.5	+13.3	+13.9
Maryland	4,318	183,999	42.61	+9.9	+4.8	+1.4	+8.6
Massachusetts	20,362	999,636	49.09	−1.5	+.1	+25.4	+42.7
Michigan	33,062	1,625,431	49.16	−1.0	+7.2	+20.3	+22.1
Minnesota	7,745	350,566	45.26	−3.7	−4.5	+23.5	+40.3
Mississippi	564	6,145	10.90	+.7	+1.3	+3.9	+11.2
Missouri	15,624	486,598	31.14	+1.2	+2.2	+26.3	+16.7
Montana	1,401	43,091	30.76	−4.6	−4.8	+2.6	+22.4
Nebraska	1,510	46,016	30.47	−.7	−3.1	+4.8	+7.0
Nevada	361	8,644	23.94	−.6	+8.0	+29.4	+47.9
New Hampshire	1,588	62,690	39.48	−6.8	−7.0	+29.6	+38.1
New Jersey [9]	10,409	579,858	55.71	+2.3	+.4	+53.1	+58.9
New Mexico	1,836	42,014	22.88	−2.1	−1.5	−3.5	+3.8
New York	[10] 75,480	5,522,254	73.16	+1.7	+1.7	+20.0	+35.0
North Carolina	3,864	56,987	14.75	−3.0	−1.1	+18.3	+24.7
North Dakota	704	25,229	35.84	−7.4	−8.3	+3.1	+11.6
Ohio	30,742	1,404,777	45.70	+.3	−4.7	+31.9	+30.6
Oklahoma	[11] 5,600	[11] 68,407	(11)	(11)	−18.4	(11)	−24.6
Oregon	5,815	315,176	54.20	−8.9	−9.4	+20.0	+28.3
Pennsylvania	37,258	1,988,325	53.37	+1.0	+6.0	+26.5	+53.7
Rhode Island	4,486	233,400	52.03	+7.2	+.9	+74.4	+107.6
South Carolina	4,874	78,798	16.17	+2.4	+.8	+18.7	+25.9
South Dakota	733	17,470	23.83	−2.7	−13.0	+9.1	+2.9
Tennessee	[12] 1,867	[12] 25,624	13.72	+.9	+3.7	+10.0	+17.3
Texas	4,800	80,000					
Utah	2,048	111,844	54.61	−.8	+1.5	+11.9	+14.5
Vermont	[13] 1,050	[13] 31,000					
Virginia	4,523	103,965	22.99	+1.4	+1.7	+16.2	+25.3
Washington	13,081	884,013	67.58	−8.1	−5.9	+46.0	+67.4
West Virginia	3,720	56,363	15.15	+1.7	+1.2	+.2	+2.1
Wisconsin	6,719	293,665	43.71	−3.6	−6.6	+42.2	+58.1
Wyoming	550	20,138	36.61	+18.0	−10.1	+40.3	+12.7

[1] For definition of terms see Social Security Bulletin, January 1948, pp. 24-26. All data subject to revision.
[2] Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.
[3] Percentage change not calculated on base of less than 100 cases.
[4] State program only; excludes program administered by local officials.
[5] About 7 percent of this total is estimated.
[6] Partly estimated.
[7] Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.
[8] Increase of less than 0.05 percent.
[9] Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.
[10] Includes cases receiving medical care only.
[11] Excludes estimated duplication between programs; 1,532 cases were aided by county commissioners and 4,459 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.
[12] Estimated.
[13] Estimated on basis of reports from a sample of cities and towns.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 14.—*Percentage change in number of cases receiving general assistance, August 1945-June 1949, by State*

State (ranked by 1948 per capita income)	Percentage change	State (ranked by 1948 per capita income)	Percentage change
Total	100.4	Indiana	120.1
Total, 12 highest-income States	125.4	Missouri	92.9
Total, 12 lowest-income States	77.6	Minnesota	69.2
		Oregon	69.8
New York	120.2	Kansas	61.1
Illinois	58.0	New Hampshire	52.8
Montana	44.9	Idaho	0
Delaware	226.9	Utah	49.5
Connecticut	124.1	Vermont	(1)
District of Columbia	88.2	Maine	86.6
Nevada	125.6	Texas	(1)
California	222.3	Arizona	−9.9
New Jersey	137.3	Virginia	54.0
South Dakota	−2.3	Florida	(1)
Rhode Island	124.9	West Virginia	−1.1
Ohio	191.1	New Mexico	73.4
Maryland	−12.7	Oklahoma	(1)
Massachusetts	67.2	Louisiana	182.7
Wyoming	68.7	Georgia	26.3
Iowa	16.7	Tennessee	(2)
Michigan	209.3	North Carolina	63.2
Nebraska	−5.6	Kentucky	(2)
North Dakota	22.6	Alabama	100.0
Washington	168.8	South Carolina	71.8
Pennsylvania	88.2	Arkansas	.6
Wisconsin	54.7	Mississippi	70.9
Colorado	46.7		

[1] Not computed; only estimated data available.
[2] Not computed; only estimated data available for August 1945.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

TABLE 15.—*National school-lunch program—Percentage of schools and children participating, fiscal year 1949*

State	Elementary and secondary schools			Children in elementary and secondary schools		
	Total by State [1]	Number participating [2]	Percent participation	Total enrollment [3]	Number participating [2]	Percent participation
Alabama	4,070	1,242	30.5	663,287	206,744	31.2
Arizona	606	190	31.4	122,473	37,285	30.4
Arkansas	4,259	914	21.5	418,244	135,061	32.3
California	4,702	2,048	43.6	1,680,401	361,778	21.5
Colorado	2,353	348	14.8	221,199	44,468	20.1
Connecticut	1,162	338	29.1	312,249	47,669	15.3
Delaware	249	73	29.3	50,049	13,575	27.1
District of Columbia	189	141	74.6	115,620	34,883	30.2
Florida	2,277	774	34.0	398,275	146,104	36.7
Georgia	4,906	1,344	27.4	709,544	226,140	31.9
Idaho	1,130	236	20.9	105,214	32,902	31.3
Illinois	11,126	2,382	21.4	1,394,176	375,076	26.9
Indiana	3,769	1,026	27.2	707,600	145,971	20.6
Iowa	9,584	917	9.6	508,681	121,621	23.9
Kansas	6,203	655	10.6	357,685	61,282	17.1
Kentucky	6,487	1,072	16.5	585,630	164,611	28.1
Louisiana	3,256	1,413	43.4	512,196	279,185	54.5
Maine	1,930	449	23.3	178,238	33,525	18.8
Maryland	1,364	582	42.7	355,927	95,071	26.7
Massachusetts	2,802	1,701	60.7	757,034	219,486	29.0
Michigan	9,288	1,485	16.0	1,125,256	249,111	22.1
Minnesota	6,994	1,088	15.6	530,352	150,961	28.5
Mississippi	5,349	1,178	22.0	534,086	154,213	28.9
Missouri	7,987	1,342	16.8	709,476	158,383	22.3
Montana	1,714	192	11.2	103,695	22,707	21.9
Nebraska	6,515	374	5.7	250,962	43,781	17.4
Nevada	241	44	18.3	28,267	4,465	15.8
New Hampshire	1,797	328	18.3	91,847	26,419	28.8
New Jersey	2,326	1,060	45.6	757,702	156,879	20.7
New Mexico	890	226	25.4	142,356	27,983	19.7

See footnotes at end of table, p. 70.

TABLE 15.—*National school-lunch program—Percentage of schools and children participating, fiscal year 1949*—Continued

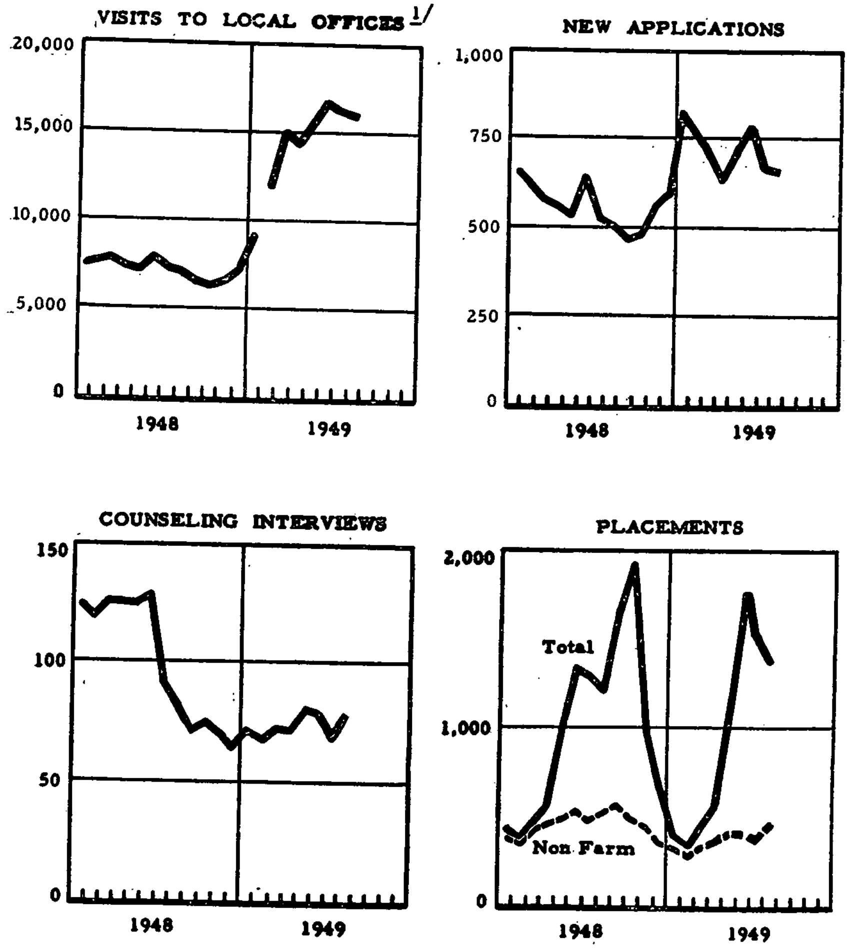
State	Elementary and secondary schools			Children in elementary and secondary schools		
	Total by State [1]	Number participating [2]	Percent participation	Total enrollment [3]	Number participating [2]	Percent participation
New York	9,086	2,565	28.2	2,302,895	631,223	27.4
North Carolina	4,458	1,256	28.2	842,838	287,539	34.1
North Dakota	3,666	430	11.7	123,344	25,227	20.5
Ohio	5,471	1,418	25.9	1,314,645	244,674	18.6
Oklahoma	4,546	1,393	30.6	462,280	115,561	25.0
Oregon	1,666	438	26.3	230,712	53,760	23.3
Pennsylvania	10,371	2,036	19.6	1,831,887	259,155	14.1
Rhode Island	493	204	41.4	127,996	24,796	19.4
South Carolina	3,969	1,394	35.1	461,858	168,788	36.5
South Dakota	3,772	[4] 20	.5	121,708	[4] 2,684	2.2
Tennessee	5,526	1,735	31.4	629,152	192,373	30.6
Texas	9,259	2,342	25.3	1,314,328	320,455	24.4
Utah	526	309	58.7	143,085	48,565	33.9
Vermont	1,087	221	20.3	67,269	18,176	27.0
Virginia	3,865	1,061	27.5	580,743	167,351	28.8
Washington	1,635	729	44.6	408,218	106,397	26.1
West Virginia	4,668	1,413	30.3	425,502	104,887	24.7
Wisconsin	7,357	1,445	19.6	612,646	138,766	22.7
Wyoming	752	169	22.5	54,831	13,081	23.9
Total United States	197,698	45,740	23.1	26,483,658	6,700,797	25.3
Alaska	(5)	6		9,674	858	8.9
Hawaii	(5)	154		99,517	58,581	58.9
Puerto Rico	(5)	1,820		383,787	190,886	49.7
Virgin Islands	(5)	32		6,051	3,575	59.1
Total territories		2,012		499,029	253,900	50.9
United States and territories		47,752		26,982,687	6,954,697	25.8

[1] Source: U. S. Office of Education. Data is for 1945-46.
[2] November 1948. The number of schools was higher in some States in subsequent months during the school year, but November was the peak month in terms of children participating nationally.
[3] Source: U. S. Office of Education. Data is a combination of 1946-47 figures for public schools and 1945-46 for private schools.
[4] Private schools only. Public schools did not participate in this State in fiscal 1949.
[5] Data not available.

Source: U. S. Department of Agriculture, Production and Marketing Administration.

CHART 1.—*Selected Employment Service activities (Continental United States)*

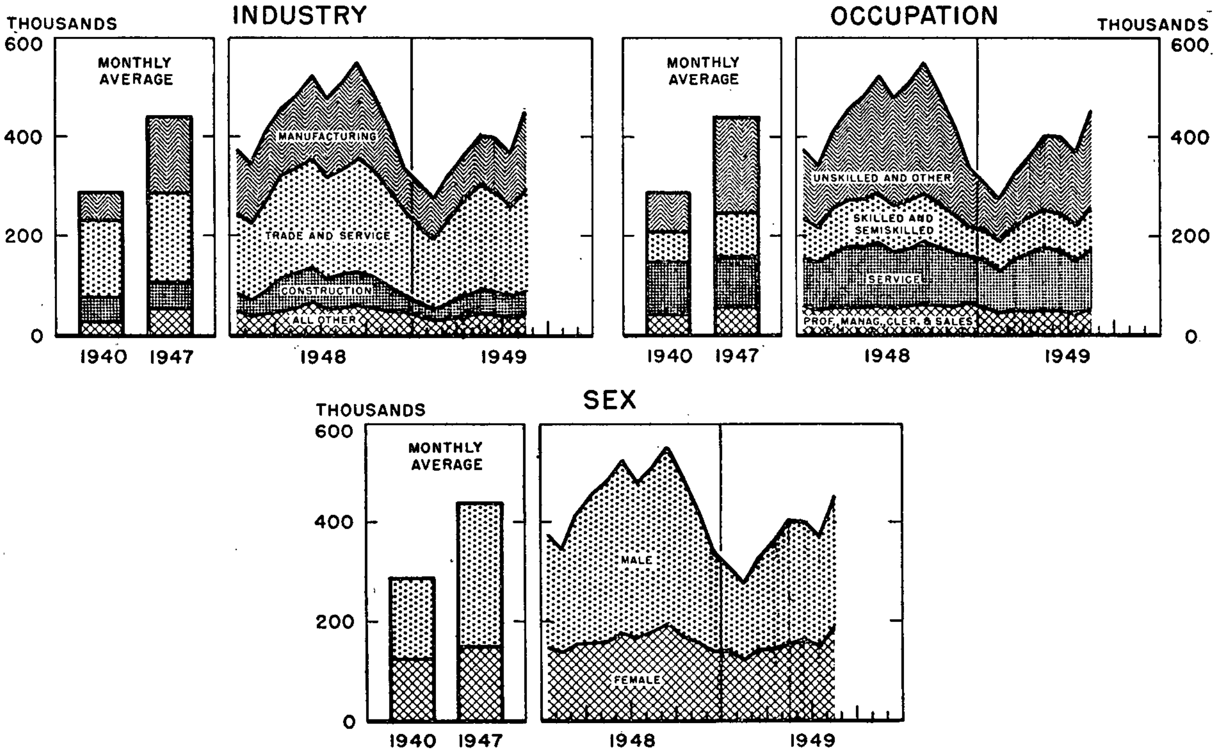
[In thousands]



[1] Beginning February 1949, includes visits to all Employment Security offices. Formerly reported as reception contacts which excluded visits to separate claims offices.

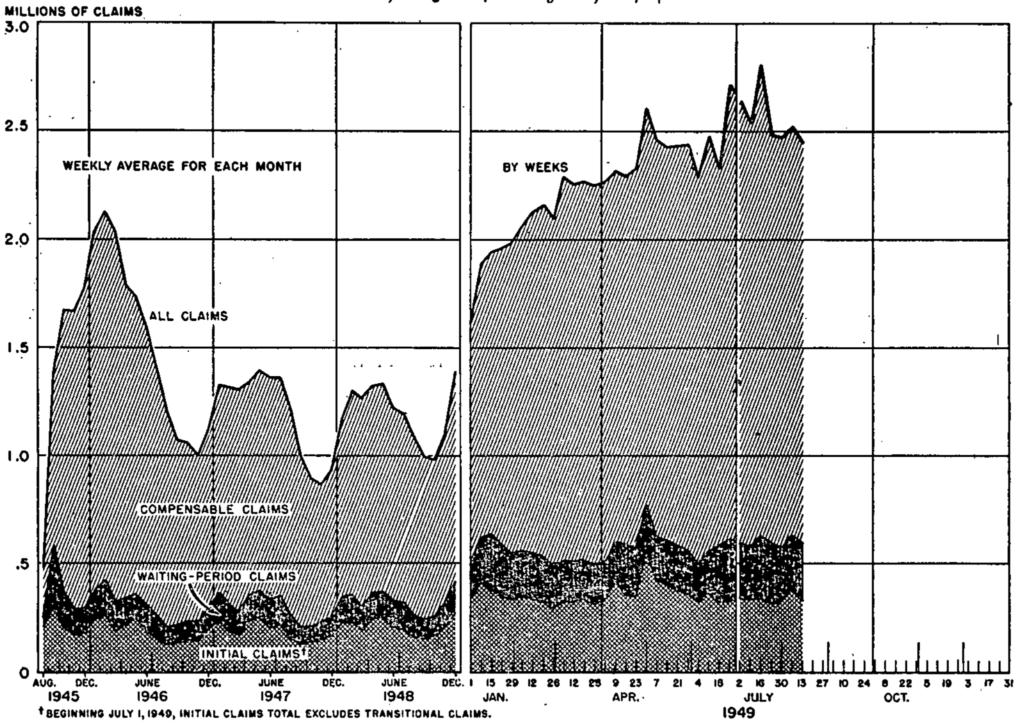
Source: U. S. Department of Labor, Bureau of Employment Security, United States Employment Service, Office of Reports and Analysis.

CHART 2.—*Nonagricultural placements (Continental United States)*



Source: U. S. Department of Labor, Bureau of Employment Security, United States Employment Service, Office of Reports and Analysis.

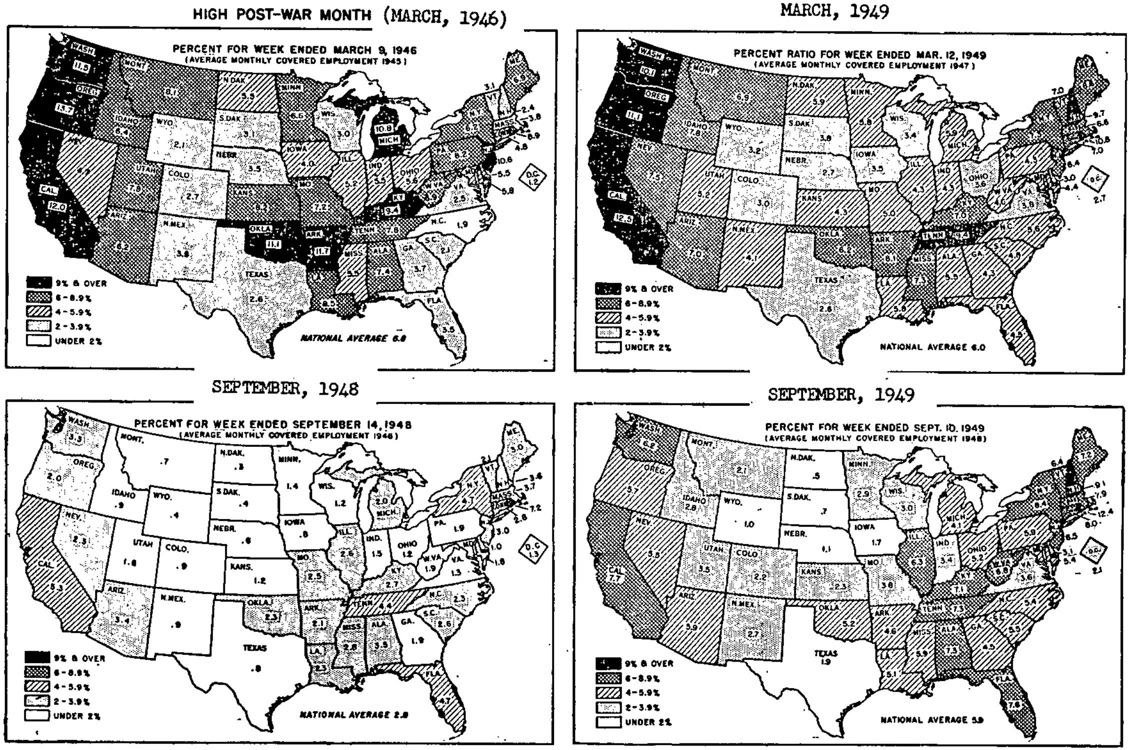
CHART 3.—*Unemployment insurance claims filed in local offices of State employment security agencies, Aug. 1945–Aug. 13, 1949*†



† BEGINNING JULY 1, 1949, INITIAL CLAIMS TOTAL EXCLUDES TRANSITIONAL CLAIMS.

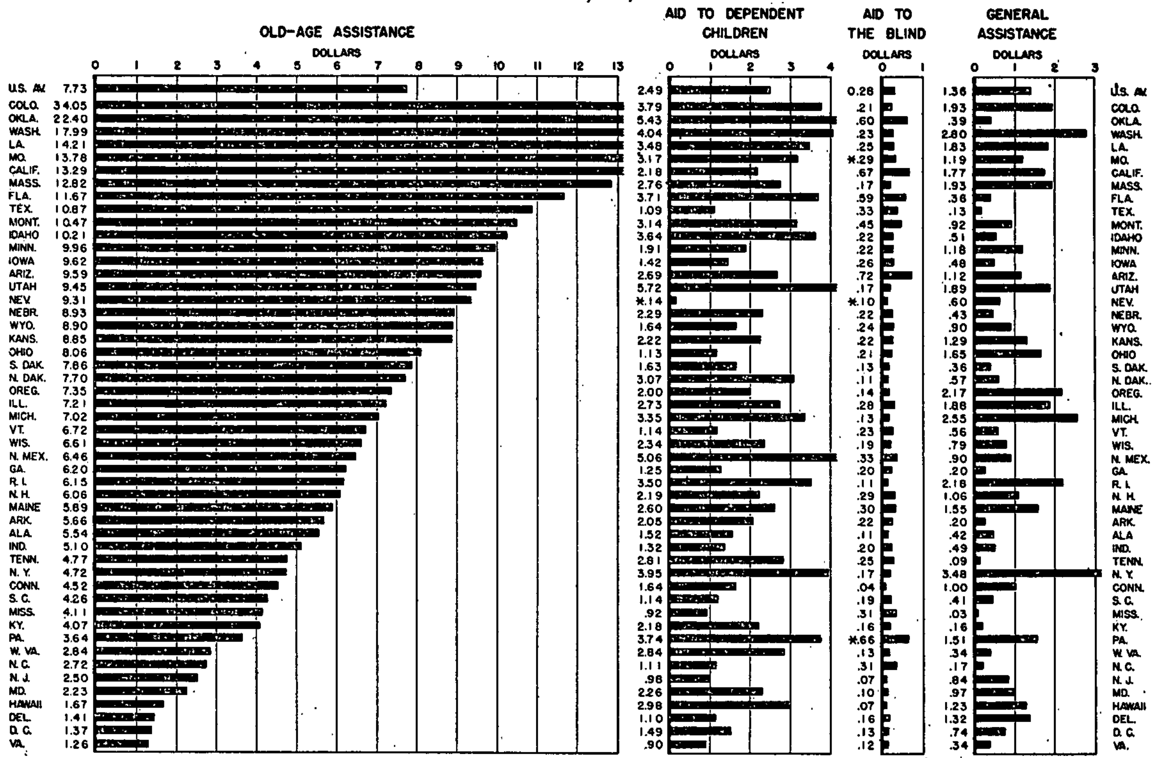
Source: U. S. Department of Labor, Bureau of Employment Security, United States Employment Service, Office of Reports and Analysis.

CHART 4.—*Percent State insured unemployment in selected week of average monthly covered employment*



Source: U. S. Department of Labor, Bureau of Employment Security, United States Employment Service, Office of Reports and Analysis.

CHART 5.—*Public assistance: Amount expended per inhabitant† for assistance payments, calendar year ended Dec. 31, 1948*

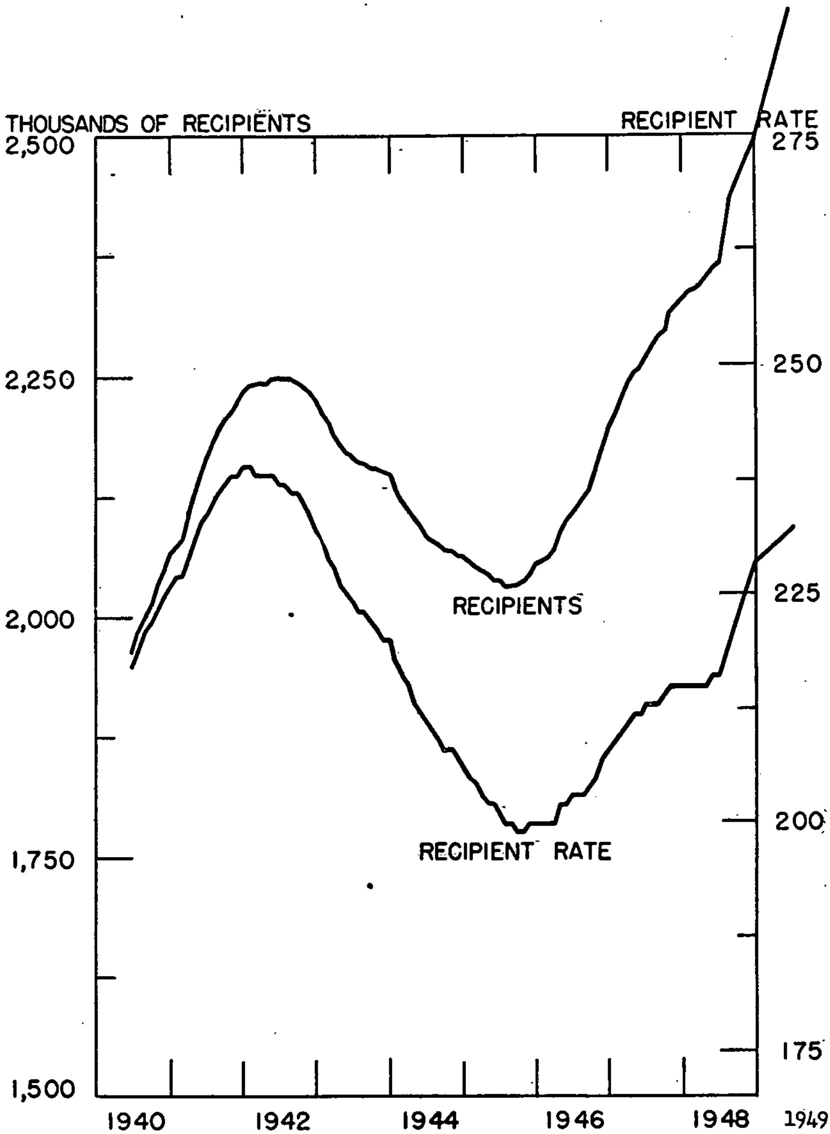


† BASED ON CIVILIAN POPULATION, AS OF JULY 1948, ESTIMATED BY THE BUREAU OF THE CENSUS. POPULATION DATA FOR ALASKA NOT AVAILABLE.

* PROGRAM ADMINISTERED UNDER STATE LAW WITHOUT FEDERAL PARTICIPATION.

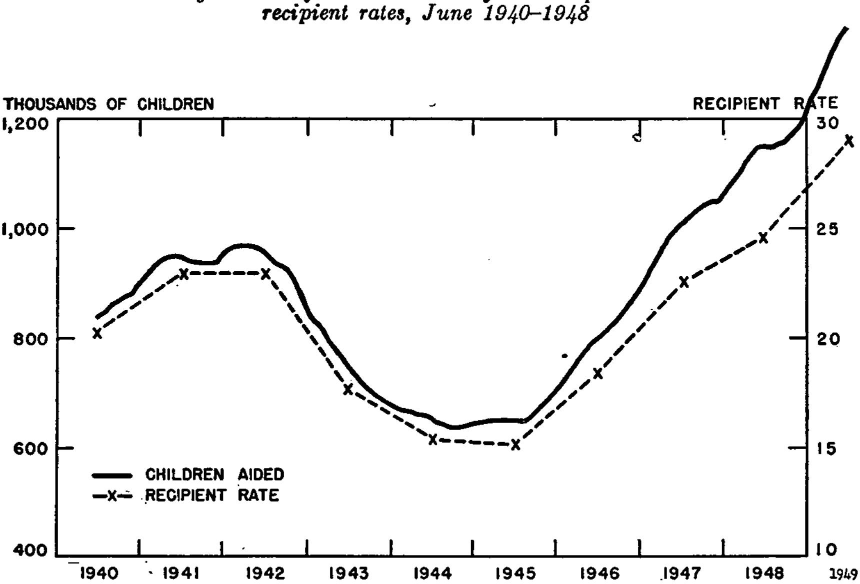
Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

CHART 6.—*Number of recipients of old-age assistance and rate per 1,000 population aged 65 and over, June 1940–48*



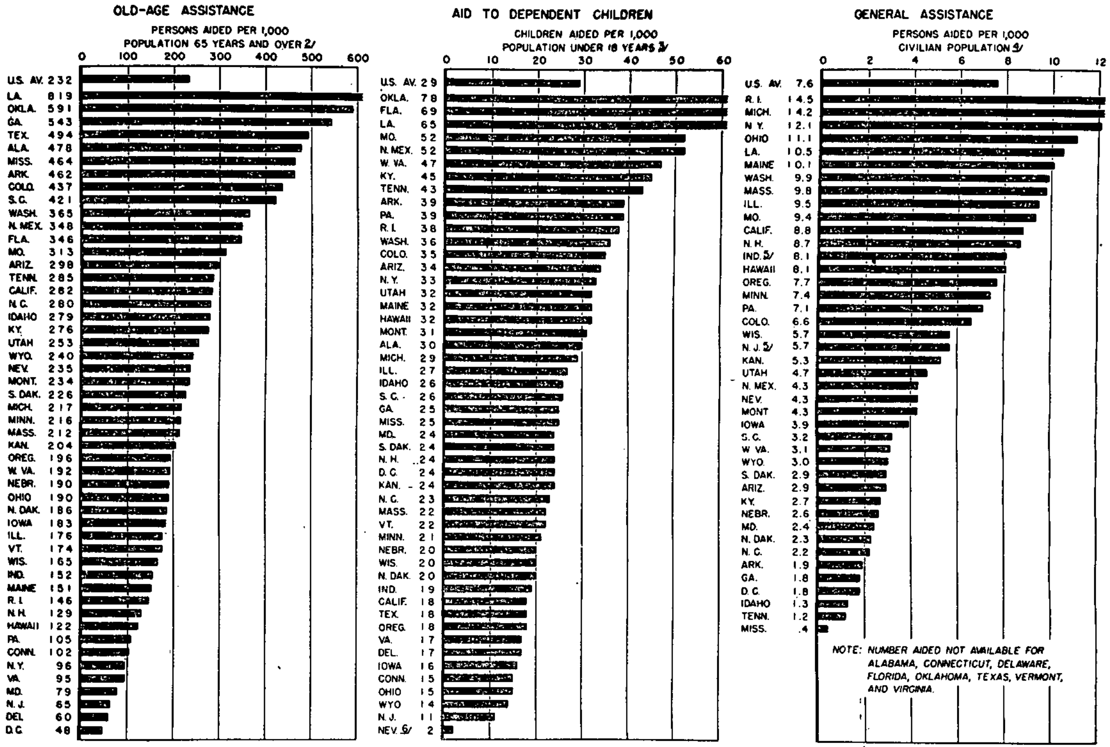
Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

CHART 7.—*Monthly number of children receiving aid to dependent children and June recipient rates, June 1940–1948*



Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

CHART 8.—*Public assistance: Recipient rates in the United States,*[1] *June 1949*

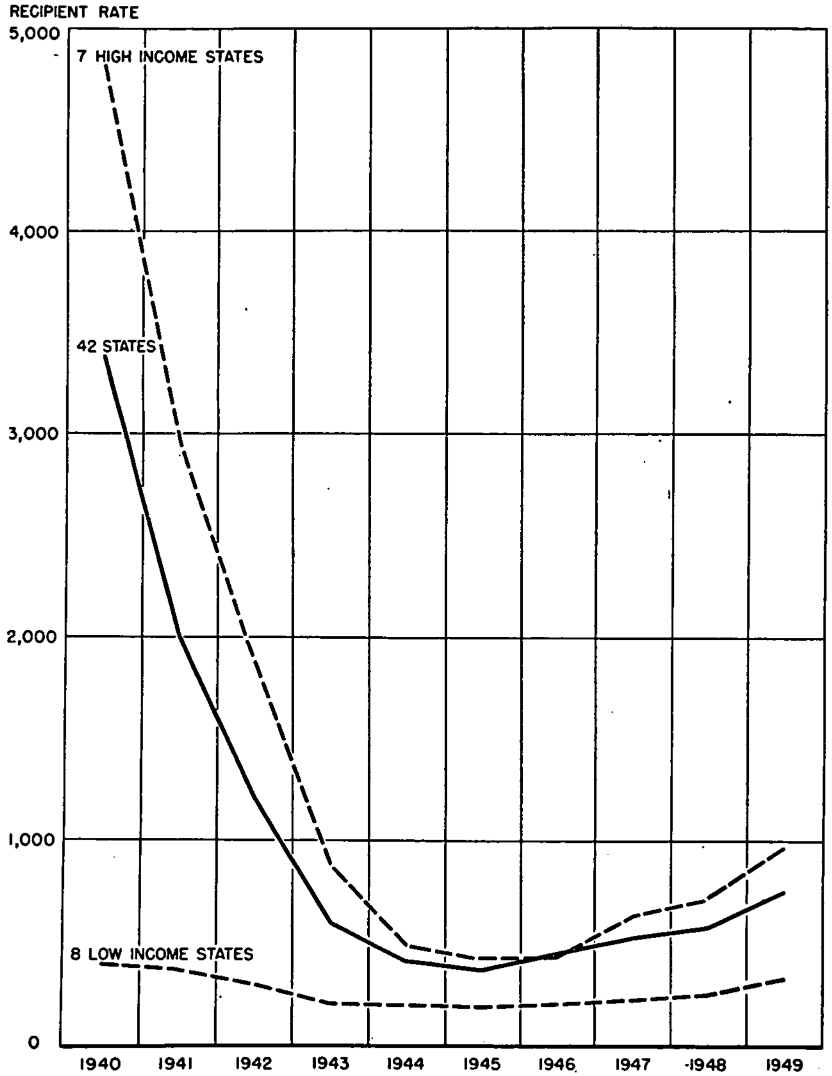


1/ POPULATION DATA FOR ALASKA NOT AVAILABLE. 2/ POPULATION AGED 65 AND OVER AS OF JULY 1949 ESTIMATED BY SOCIAL SECURITY ADMINISTRATION. 3/ POPULATION UNDER 18 AS OF JULY 1948 ESTIMATED BY THE BUREAU OF THE CENSUS. 4/ CIVILIAN POPULATION AS OF JULY 1948 ESTIMATED BY THE BUREAU OF THE CENSUS. 5/ INCLUDES UNKNOWN NUMBER RECEIVING MEDICAL CARE, HOSPITALIZATION, AND BURIAL ONLY. 6/ NO FEDERAL PARTICIPATION.

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

CHART 9.—*Number of persons receiving general assistance per 100,000 civilian population, selected groups of States,[1] for June of each year*

1940–1949



1/ EACH GROUP OF STATES EXCLUDES THOSE THAT DID NOT REPORT NUMBER OF PERSONS AIDED THROUGHOUT PERIOD. HIGH-INCOME AND LOW-INCOME STATES REPRESENT STATES IN HIGHEST AND LOWEST FOURTH ACCORDING TO PER CAPITA INCOME IN BOTH 1940 AND 1947

Source: Federal Security Agency, Social Security Administration, Bureau of Public Assistance, Division of Statistics and Analysis.

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