

Many Americans Don't Receive Full Amount of Pay Due From Social Security

Washington — (U.P.) — Thousands of Americans don't get what's due them from the Social Security system because they fail to file benefit claims or file them late.

The actual number of these persons and the amount of money they lose are not known and cannot be estimated with any certainty, Social Security spokesmen say.

But the people who manage the vast old-age and survivors insurance program believe that the great bulk of Americans entitled to lump sum or monthly benefit payments are getting them.

The number who are not, or who lost some monthly payments because of belated claim filing, may run to "several thousand," one spokesman said. But whatever it is, he added, Social Security officials are confident it is "an extremely small fraction of the number of persons who do get what's coming to them."

54,000,000 Pay
At the start of this year about 70,400,000 persons were insured under the Social Security Law. This number varies considerably from month to month as people leave the labor pool or become temporarily unemployed.

About 54,000,000 workers are paying steadily into the insurance fund. Payments to the fund for the fiscal year ending next June 30, including those by employers, will total about \$6,200,000,000. Total benefit disbursements will hit about \$5,391,000,000. Current assets of the trust fund from which payments are made total about \$21,417,000,000.

As of August, 1955, some 7,724,000 persons were receiving monthly benefit checks. For August these payments totaled \$395,000,000. In addition, lump sum payments of about \$100,000,000 will be paid during the year to survivors on the death of insured persons.

Although Social Security officials cannot accurately estimate

the number of persons who don't file claims, or lose money by filing them too late, they do know the approximate number of insured persons past 65 who, for one reason or another, are not entitled to benefits.

Some Won't Accept
It runs close to 2,000,000, the bulk of them being persons who stay on the job past the retirement age and earn enough money to make them ineligible for Social Security payments.

There is another far smaller but not precisely known number of persons who are entitled to payments but won't accept them. These include persons who have income from property and just don't want anything from the government and some who—"mistakenly, of course," a spokesman said—consider Social Security payments a demeaning kind of relief.

There have been isolated cases

of persons who filed claims, received a dozen or so monthly checks, and then mailed them back. The government accepts such returns without demur.

One reason the federal insurance people feel they are getting payments to all but a tiny fraction of those entitled to them is that the system's 534 district offices are constantly laboring to "get the Social Security story across."

Three Ways To Lose
In the early days of Social Security officials worried lest widows or other survivors lost out through ignorance of the law.

So they solicited the help of funeral directors and ministers in "spreading the word." Now, one spokesman said, "99 per cent of the undertakers in the country conscientiously notify widows of their rights."

This official believes that the suddenly bereaved young widow

has a better chance of getting what's due her than insured workers who reach the retirement age of 65. That is because "so many people look out for her."

There are three ways of losing social insurance money: failure to file for the lump sum death payment (of \$90 to \$225) in the two-year statutory period; failure to file for monthly benefit checks at age 65 or on death of an insured person; failure to file before the one-year limit on retroactive monthly payments.

Make Inquiries
Such claims should be filed with the nearest Social Security district office. If you don't know where it is, look in the telephone book under U. S. Government, Department of Health, Education and Welfare, or Social Security.

If the office isn't listed,

because your district office is in another town, inquire at the post office. Inquiries may be by mail, in person or by telephone.

District offices receive an average of 36,000 claims a week. In addition they receive scores of thousands of inquiries. For the week ended last Oct. 6 the number of inquiries was 154,715.

Those figures supply another reason, a spokesman for the system said, for believing that Americans "definitely are more aware of and better informed about" social security than they were 10 or 15 years ago. Employers also do a far better job of reporting than they used to, he said, although it is suspected a considerable number of eligible domestics are not yet on the rolls.

Nine of Ten
Another spokesman said nine out of 10 persons are now cov-

ered by Social Security, more than one-half of all aged persons without income from jobs or self-employment receive old age benefits and more than one-half of all children whose fathers have died are getting monthly payments. He said 1,000,000 beneficiaries are added to the rolls every year.

Monthly payments have been rising steadily because income on which payments are based has gone up, and because Congress from time to time has boosted benefits.

The average retired worker with no dependents, for example, now gets about \$88 a month compared with an average since the early 1940's of \$62.

fewer than one-fourth of them a year in addition to their security had an assured income of \$100 a payments.



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