

**COMMITTEE ON FINANCE
UNITED STATES SENATE**

Walter F. George, *Chairman*

OCTOBER 10, 1950

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**OLD-AGE AND SURVIVORS INSURANCE
COVERAGE, ELIGIBILITY REQUIREMENTS
AND BENEFIT PAYMENTS**

**(Compiled by F. F. Fauri, Specialist in Social Legislation, Legislative Reference Service, Library of Congress
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Old-age and survivors insurance—Coverage, eligibility requirements, and benefit payments

I. COVERAGE

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
A. Self-employed.....	Covered, if self-employment yields annual net income of at least \$400, except for services performed by an individual as a farmer, minister, physician, lawyer, dentist, osteopath, veterinarian, chiropractor, optometrist, Christian Science practitioner, architect, naturopath, funeral director, professional engineer, or certified, registered, licensed, or full-time practicing public accountant.	Not covered.
B. Domestic workers.....	<p>Services performed in a calendar quarter in a private home (but not on a farm operated for profit) are covered if—</p> <p>(1) the worker is employed 24 days or more in the calendar quarter by 1 employer or was so employed on 24 days during the immediately preceding calendar quarter, and</p> <p>(2) the worker is paid at least \$50 in cash wages during the calendar quarter.</p> <p>Domestic services performed on a farm operated for profit are covered only if the requirements for agricultural labor are met. (See C below.)</p> <p>Domestic services performed by nonstudent workers in local college clubs or local chapters of college fraternities or sororities are covered without regard to the number of days worked if the pay received by the worker during a calendar quarter is at least \$50. Domestic service performed by student workers in the afore-mentioned clubs or fraternities or sororities continue to be excluded from coverage.</p>	Not covered if services are performed in a private home, local college club, or local chapter of a college fraternity or sorority.
C. Agricultural labor.....	<p>A regularly employed (as defined below) agricultural worker (including a domestic servant on a farm operated for profit) is covered if he earns at least \$50 cash wages in a calendar quarter except that the following services continue to be excluded from coverage:</p> <p>(1) services in connection with the ginning of cotton; and</p> <p>(2) services in connection with the production of crude gum from a living tree or the processing of such crude gum into gum spirits of turpentine and gum rosin if the processing is carried on by the original producer.</p> <p align="center"><i>Regularly employed defined</i></p> <p>Whether a worker is regularly employed is determined as follows:</p> <p>(1) the worker must be "continuously employed" by the employer during the first or</p>	<p>Not covered. Certain borderline agricultural services also excluded, even though not performed on a farm, as follows:</p> <p>(1) services in connection with the production or harvesting of maple sirup or maple sugar;</p> <p>(2) services in connection with raising or harvesting of mushrooms, hatching of poultry, ginning of cotton, or irrigation;</p> <p>(3) postharvesting services (packing, processing, etc., of any agricultural or horticultural commodity) performed for farmers or farmers' cooperatives and for commercial handlers of fruits and vegetables (but services in connection with commercial canning or commercial freezing or with a commodity after delivery to terminal market for distribution for consumption are covered); and</p> <p>(4) services in connection with the production of crude gum from a living tree or the</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
C. Agricultural labor— Continued	<p data-bbox="459 349 834 376"><i>Regularly employed defined—Continued</i></p> <p data-bbox="439 404 875 506">qualifying calendar quarter (this employment need not be in agriculture and the qualifying quarter may be the October-December quarter of 1950);</p> <p data-bbox="439 511 875 690">(2) in the next calendar quarter (which is the first quarter in which the agricultural labor may be covered) the worker must work for the same employer (the employer for whom he worked during the qualifying quarter) on a full-time basis for 60 days and earn at least \$50 in cash wages;</p> <p data-bbox="435 694 875 1248">(3) in the next calendar quarter the worker is regularly employed (and the services performed are covered) if he earns at least \$50 in cash wages from the same employer (the employer for whom he worked in meeting the requirements in (1) and (2) during the two immediately preceding calendar quarters) without regard to the number of days worked. If, however, the worker does not meet the requirement of 60 days' employment for the same employer during the third calendar quarter, he must, to be covered in a subsequent quarter, again fulfill all the requirements in (1) and (2) above, even though he remains in the employment of the same employer. In other words the worker must again be employed continuously by the employer for 1 calendar quarter and in the next calendar quarter work for the same employer on a full-time basis for 60 days and earn at least \$50 in cash wages.</p> <p data-bbox="495 1275 785 1302"><i>Border-line agricultural services</i></p> <p data-bbox="413 1328 868 1483">Certain border-line agricultural services formerly excluded from coverage are covered without regard to the number of days worked or the amount of wages earned in the calendar quarter. The services that are newly covered are—</p> <p data-bbox="431 1488 863 1667">(1) services performed on or off the farm in connection with the processing of maple sap into maple sirup or maple sugar (but not the gathering of maple sap on a farm—such services are covered only if the regular employment and cash wages tests referred to above are met);</p> <p data-bbox="431 1671 863 1851">(2) services performed off the farm in connection with the raising or harvesting of mushrooms, or the hatching of poultry, or irrigation services performed by employees of companies operating for profit (irrigation services performed in connection with an irrigation system operating on a nonprofit basis are covered only</p>	<p data-bbox="918 349 1365 425">processing of such crude gum into gum spirits of turpentine and gum rosin if the processing is carried on by the original producer.</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
C. Agricultural labor— Continued	<p><i>Border-line agricultural services</i>—Continued</p> <p>if the regular employment and cash wages tests referred to above are met); and</p> <p>(3) post harvesting services performed for farmer cooperatives (any group of 20 or more farmers) or for commercial handlers of fruits and vegetables (but <i>not</i> if the services are performed for a farmer who produced more than $\frac{1}{4}$ the commodity processed or for an informal group of farmers which produced all the commodity processed—such services are covered only if the regular employment and cash wages tests referred to above are met).</p> <p><i>Employment by farmer cooperatives prior to 1951</i></p> <p>Services performed for farmer cooperatives prior to 1951 for which old-age and survivors insurance tax payments have been made in good faith are covered retroactively, provided such tax payments have not been refunded.</p>	
D. Nonprofit organization employees.	<p>The employees of nonprofit organizations formerly excluded from coverage are now covered either on a voluntary or a compulsory basis if the wages paid the employee in a calendar quarter are \$50 or more except that services performed by the following <i>are excluded</i>:</p> <p>(1) ministers and members of religious orders;</p> <p>(2) students employed by a school, college, or university if the student is regularly attending class;</p> <p>(3) student nurses employed by a hospital or nurses training school if the student nurse is regularly attending classes in an approved nurses training school; and</p> <p>(4) interns employed by a hospital if the intern has completed a 4-year course in an approved medical school.</p> <p><i>Voluntary coverage</i></p> <p>Coverage on a voluntary basis is provided for employees of organizations exempt from income tax under sec. 101 (6) of the Internal Revenue Code, i. e., corporation, community chest, fund, or foundation, organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals, no part of the net earnings of which inures to the benefit of any private shareholder or individual, and no substantial part of the activities of which is carrying on propaganda, or otherwise attempting, to influence legislation.</p>	<p>In general, not covered. The services excluded are those performed by—</p> <p>(1) employees of a corporation, community chest, fund, or foundation, organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals, no part of the net earnings of which inures to the benefit of any private shareholder or individual, and no substantial part of the activities of which is carrying on propaganda, or otherwise attempting, to influence legislation;</p> <p>(2) employees of organizations exempt from income tax under sec. 101 of the Internal Revenue Code if the employee (a) receives \$45 or less in a calendar quarter for such services, or (b) is employed by a fraternal beneficiary society, order, or association, and is either employed collecting dues or premiums away from the home office, or is performing ritualistic service, or (c) is a student who is regularly attending classes at a school, college, or university;</p> <p>(3) employees of agricultural or horticultural organizations exempt from income tax under sec. 101 (1) of the Internal Revenue Code;</p> <p>(4) employees of nonprofit voluntary employees' beneficiary associations providing benefits for members if 85 percent or more of the income of the association consists of amounts collected from members for the purpose of paying such benefits and meeting expenses, or membership is limited to officers and employees of the United States;</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
D. Nonprofit organization employees—Con.	<p style="text-align: center;"><i>Voluntary coverage—Continued</i></p> <p>Employees of such nonprofit organizations who are paid \$50 or more in a calendar quarter are covered provided—</p> <p>(1) the employer organization certifies that it desires to have the old-age and survivors insurance system extended to its employees; and</p> <p>(2) at least $\frac{3}{4}$ of the organization's employees concur in the filing of the certificate.</p> <p>Employees who do not concur in the filing of the certificate will not be covered except that all employees hired <i>after</i> a certificate becomes effective will be covered.</p> <p style="text-align: center;"><i>Compulsory coverage</i></p> <p>Employees of other nonprofit organizations formerly exempt from coverage are now covered on a compulsory basis provided the wages paid the employee in a calendar quarter are \$50 or more.</p>	<p>(5) employees of a school, college, or university which is not exempt from Federal income tax if the employee is a regular student at such institution and receives less than \$45 in a calendar quarter;</p> <p>(6) student nurses employed by a hospital or a nurses' training school if the student nurse is regularly attending classes in an approved nurses' training school; and</p> <p>(7) interns employed by a hospital if the intern has completed a 4 years' course in an approved medical school.</p>
E. State and local government employees.	<p style="text-align: center;"><i>Voluntary coverage</i></p> <p>Coverage on a voluntary basis is provided for employees of State and local governments <i>other than those covered by a retirement system</i> by means of Federal-State agreements entered into between the States and the Federal Security Administrator except that such agreements cannot include—</p> <p>(1) employees on work relief projects; and</p> <p>(2) patients and inmates of institutions who are employed by such institutions.</p> <p style="text-align: center;"><i>Compulsory coverage</i></p> <p>Coverage on a compulsory basis is provided for employees of certain publicly owned transportation systems as shown below:</p> <p>1. <i>A transportation system that acquired a private system prior to 1951.</i>—All employees of a transportation system owned by a State or local unit of government, any part of which is acquired from a private company after 1936 and before 1951, are covered by old-age and survivors insurance unless the employees are covered as of Dec. 31, 1950, by a general retirement system (applicable on a city-wide or State-wide basis) under which the benefits are protected from diminution or impairment by express provision of the State constitution. If the transportation system owned by a State or local unit of government has a retirement system applicable to its employees and ac-</p>	Not covered.

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
E. State and local government employees— Continued	<p style="text-align: center;"><i>Compulsory coverage—Continued</i></p> <p><i>quires a private transportation system after 1950, the employees taken over with such acquisition are covered by old-age and survivors insurance if the employer has provided for integration of the general retirement system with old-age and survivors insurance.</i></p> <p><i>2. A transportation system no part of which was acquired from a private company prior to 1951.—As to a transportation system owned by a State or local unit of government, no part of which was acquired from a private company after 1936 and before 1951, but which acquires a private transportation company after 1950, the employees taken over with the acquisition are covered by old-age and survivors insurance unless they are covered by a general retirement system which does not provide for integration with old-age and survivors insurance.</i></p> <p><i>3. A transportation system beginning operation after December 1950.—If a State or local unit of government does not operate a transportation system on Dec. 31, 1950, but acquires a system after such date, all employees of the transportation system are covered by old-age and survivors insurance unless at the time the first part of the transportation system is acquired from private ownership the State or local unit of government has a general retirement system that covers the employees of the transportation system.</i></p>	
F. Federal employees.....	<p>Coverage is extended to the following services performed in the employ of the United States or its instrumentalities provided that the services are not covered by another retirement system established by Federal law or are not contained in the exclusions from coverage listed subsequently:</p> <p>(1) services performed by temporary employees of the United States whether they are awaiting permanent or indefinite appointment or are in positions not intended to be permanent or indefinite;</p> <p>(2) services performed in the employ of a corporation wholly owned by the United States (includes services performed by employees of the Tennessee Valley Authority— if not covered by the TVA retirement system);</p> <p>(3) services performed in the employ of a national farm loan association, a Federal Reserve bank, a Federal credit union, a production credit association, or a State, county, or community committee under the Production and Marketing Administration; and</p>	<p>Not covered if services are performed—</p> <p>(1) in the employ of the United States; or</p> <p>(2) for an instrumentality of the United States which is either wholly owned by the United States or exempt from the employer's tax for old-age and survivors insurance.</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
F. Federal employees— Continued	<p>(4) services performed by a civilian employee, not compensated from funds appropriated by the Congress, in the Army and Air Force Exchange Service and similar organizations.</p> <p><i>Services specifically excluded from coverage</i></p> <p>In addition to the exclusion of all services covered by another retirement system established by Federal law the following services are specifically excluded from coverage:</p> <p>(1) in the field service of the Post Office Department unless performed by an employee serving under a temporary appointment pending determination of eligibility for permanent or indefinite appointment;</p> <p>(2) by temporary employees employed in the Bureau of the Census for the taking of a census;</p> <p>(3) in the legislative branch;</p> <p>(4) by the President, Vice President, or Members of Congress;</p> <p>(5) by individuals excluded from the Civil Service Retirement Act because paid on a contract or fee basis or because they are subject to another retirement system;</p> <p>(6) by student employees, patients, or inmates in Government hospitals;</p> <p>(7) by individuals serving on a temporary basis in case of fire, earthquake, or similar emergency;</p> <p>(8) by workers on Federal relief projects;</p> <p>(9) by individuals paid \$12 or less per year;</p> <p>(10) by a member of a State, county, or community committee under the Production Marketing Administration or any similar board, council, or committee; and</p> <p>(11) by consular agents.</p>	
G. Life-insurance salesmen.	<p>Life-insurance salesmen who have been covered as employees under the usual common-law rules continue to be covered. In addition, coverage as employees is provided for full-time insurance salesmen if the contract of service contemplates that substantially all of the services are to be performed personally by the salesman, except that he is not covered as an employee if—</p> <p>(1) he has a substantial investment in the facilities used in performing the services (other than in transportation facilities); or</p> <p>(2) the services are in the nature of a single transaction which is not part of a continuing relationship with the person for whom the services are performed.</p>	<p>Not covered unless the services are performed by an individual who can qualify as an employee under the usual common-law rules for determining the employer-employee relationship. Generally such relationship exists when the person for whom the services are performed has the right to control and direct the individual who performs the services, not only as to the result to be accomplished by the work but also as to the details and means by which that result is accomplished.</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
H. Wholesale salesmen . . .	<p>Salesmen who have been covered as employees under the usual common-law rules continue to be covered. In addition, coverage as employees is provided for certain full-time traveling or city salesmen engaged in the solicitation, for their principals, of orders from wholesalers, retailers, contractors, or operators of hotels, restaurants, or other similar establishments for merchandise for resale or supplies for use in their business operations. Such salesmen are covered as employees if the contract of service contemplates that substantially all of the services are to be performed personally by the salesman, except that he is <i>not</i> covered as an employee if—</p> <p>(1) he solicits orders for more than 1 principal (except for side-line sales activities); or</p> <p>(2) he has a substantial investment in the facilities used in performing the services (other than in transportation facilities); or</p> <p>(3) the services are in the nature of a single transaction which is not part of a continuing relationship with the person for whom the services are performed.</p>	<p>Not covered unless the services are performed by an individual who can qualify as an employee under the usual common-law rules for determining the employer-employee relationship. Generally such relationship exists when the person for whom the services are performed has the right to control and direct the individual who performs the services, not only as to the result to be accomplished by the work but also as to the details and means by which that result is accomplished.</p>
I. Agent-drivers and commission-drivers.	<p>Agent-drivers and commission-drivers who have been covered under the usual common-law rules continue to be covered. In addition, coverage as employees is provided for agent-drivers or commission-drivers engaged in distributing, for their principals, meat, vegetable, fruit, or bakery products, beverages (other than milk), or laundry or dry-cleaning services. Such drivers are covered as employees if the contract of service contemplates that substantially all of the services are to be performed personally by the driver, except that he is <i>not</i> covered as an employee if—</p> <p>(1) he has a substantial investment in the facilities used in performing the services (other than in transportation facilities); or</p> <p>(2) the services are in the nature of a single transaction which is not part of a continuing relationship with the person for whom the services are performed.</p>	<p>Not covered unless the services are performed by an individual who can qualify as an employee under the usual common-law rules for determining the employer-employee relationship. Generally such relationship exists when the person for whom the services are performed has the right to control and direct the individual who performs the services, not only as to the result to be accomplished by the work but also as to the details and means by which that result is accomplished.</p>
J. Industrial home workers.	<p>Home workers who have been covered under the usual common-law rules continue to be covered. In addition, coverage as employees is provided for those home workers who—</p> <p>(1) are licensed under State law;</p> <p>(2) perform work on materials furnished by the employer in accordance with the em-</p>	<p>Not covered unless the services are performed by an individual who can qualify as an employee under the usual common-law rules for determining the employer-employee relationship. Generally such relationship exists when the person for whom the services are performed has the right to control and direct the individual who performs the services, not only as</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
J. Industrial home workers—Continued	<p>ployer's specifications and the materials are to be returned to the employer;</p> <p>(3) are paid \$50 or more in a calendar quarter by the employer; and</p> <p>(4) perform work under a contract of service that contemplates substantially all of the services are to be performed personally by the home worker;</p> <p><i>Except that a home worker is not covered as an employee if—</i></p> <p>(1) he has a substantial investment in the facilities used in performing the services (other than in transportation facilities); or</p> <p>(2) the services are in the nature of a single transaction which is not part of a continuing relationship with the person for whom the services are performed.</p>	to the result to be accomplished by the work but also as to the details and means by which that result is accomplished.
K. Casual labor.....	<p>Casual labor not in the course of the employer's trade or business is covered if the worker—</p> <p>(1) earns cash wages of at least \$50 for the services rendered in a calendar quarter; and</p> <p>(2) is employed on 24 days or more in the calendar quarter by 1 employer or was so employed on 24 days in the preceding calendar quarter.</p>	Casual labor not in the course of the employer's trade or business is excluded from coverage.
L. Employment in Puerto Rico and the Virgin Islands.	Employment and self-employment in Puerto Rico and the Virgin Islands are covered.	Not covered (coverage extends only to services in the 48 States, the District of Columbia, Hawaii, and Alaska except as shown in M below).
M. Employment outside the United States.	<p>Services performed outside the 48 States, the District of Columbia, Hawaii, Alaska, Puerto Rico, and the Virgin Islands by <i>citizens of the United States for an American employer</i> are covered as well as employment on or in connection with an American vessel or an <i>American aircraft</i> under a contract of service entered into within the United States, or employment on and in connection with an American vessel or American aircraft that touches at a port in the United States.</p>	<p>Services performed outside the 48 States, the District of Columbia, Hawaii, and Alaska are not covered except for employment on or in connection with an American vessel under a contract of service entered into within the United States or employment on and in connection with an American vessel that touches at a port in the United States.</p>
N. Employees engaged in fishing.	<p>Exclusion from coverage of certain services performed by employees in fishing and fish culture is continued by the 1950 amendments. (See next column.)</p>	<p>Services performed by employees in fishing and fish culture are excluded from coverage except that services performed in connection with the catching or taking of salmon or halibut for commercial purposes and services performed on or in connection with a vessel of more than 10 net tons are covered.</p>
O. Newsboys.....	<p>Exclusion from coverage of services performed by newsboys under 18 years of age and news vendors is continued by the 1950 amendments (see next column), but news vendors 18 years of age and older who perform services described in par. (2) in the next column are covered as self-employed individuals.</p>	<p>Services performed by certain newsboys and vendors of newspapers and magazines are excluded from coverage as follows:</p> <p>(1) services performed by an individual under the age of 18 in the delivery or distribution of newspapers or shopping news, not including delivery or distribution to any point for subsequent delivery or distribution; or</p>

I. COVERAGE—Continued

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
O. Newsboys—Continued		<p>(2) services performed by an individual in, and at the time of, the sale of newspapers or magazines to ultimate consumers, under an arrangement under which the newspapers or magazines are to be sold by him at a fixed price over the amount at which the newspapers or magazines are charged to him, whether or not he is guaranteed a minimum amount of compensation for such service, or is entitled to be credited with the unsold newspapers or magazines turned back.</p>
P. Family employment—...	<p>Exclusion from coverage of services performed under a family employment relationship is continued by the 1950 amendments. (See next column.)</p>	<p>Services performed by an individual in the employ of his son, daughter, or spouse or services performed by a child under the age of 21 in the employ of his father or mother are excluded from coverage.</p>
Q. Railroad employees—...	<p>Exclusion from coverage of employees subject to the Railroad Retirement Act is continued by the 1950 amendments. (See next column.)</p>	<p>Services performed by employees subject to the Railroad Retirement Act are excluded from old-age and survivors insurance coverage.</p>
R. Employees of foreign governments and international organizations.	<p>Exclusion from coverage of services performed in the employ of foreign governments and international organizations is continued by the 1950 amendments. (See next column.)</p>	<p>Services performed in the employment of any foreign government including services as a consular or other officer or employee or a non-diplomatic representative are excluded from coverage.</p> <p>Employees of instrumentalities wholly owned by a foreign government are also excluded from coverage if—</p> <p>(1) the services are of a character similar to those performed in foreign countries by employees of the United States Government or instrumentalities thereof, and</p> <p>(2) the Secretary of State certifies to the Secretary of the Treasury that the foreign government, with respect to whose instrumentality and employees thereof exemption is claimed, grants an equivalent exemption with respect to similar service performed in the foreign country by employees of the United States Government and of instrumentalities thereof.</p> <p>Also excluded from coverage are services performed in the employ of an international organization entitled to enjoy privileges, exemptions, and immunities as an international organization under the International Organizations Immunities Act (59 Stat. 669).</p>
S. Other employment—...	<p>Services performed by an individual as an employee (under the usual common law rules for determining the employer-employee relationship) are covered unless shown as excluded opposite the various occupational groups above. Also, services performed by an individual as an officer of a corporation are covered.</p>	<p>Services performed by an individual as an employee (under the usual common law rules for determining the employer-employee relationship) are covered unless shown as excluded opposite the various occupational groups above. Also, services performed by an individual as an officer of a corporation are covered.</p>

II. TAXES ON WAGES AND SELF-EMPLOYMENT INCOME

Item	Under Social Security Act amendments of 1950 (effective Jan. 1, 1951)	Under Social Security Act prior to effective date of 1950 amendments
A. Maximum amount taxable.	Wages and self-employment income up to \$3,600 per year are taxable. If an individual works in covered employment for more than 1 employer during the course of a year and taxes are paid on more than \$3,600, the employee is entitled to a refund of his share of the tax paid on the wages he received in excess of \$3,600. The claim for such refund must be made within 2 years after the calendar year in which the wages were received.	Wages up to \$3,000 per year are taxable. If an individual works in covered employment for more than 1 employer during the course of a year and taxes are paid on more than \$3,000, the employee is entitled to a refund of his share of the tax paid on the wages he received in excess of \$3,000. The claim for such refund must be made within 2 years after the calendar year on which the wages were received.
B. Employer and employee tax rates.	Taxable wages are subject to the following tax rates: For 1951 through 1953, 1½ percent on employer and 1½ percent on employee, increased to 2 percent in 1954, to 2½ percent in 1960, to 3 percent in 1965, and to 3½ percent in 1970. These rates apply not only to wages paid to workers under age 65 but also to wages paid to workers 65 years of age or older.	Tax rates through 1950 are 1½ percent on the employer and 1½ percent on the employee, applicable not only to wages paid to workers under age 65 but also to wages paid to workers age 65 or older.
C. Self-employment tax rates.	Self-employment income is taxed at rates 1½ times the employee rates, or as follows: For 1951 through 1953, 2½ percent, increased to 3 percent in 1954, to 3½ percent in 1960, to 4½ percent in 1965, and 4½ percent in 1970. These rates apply not only to self-employed individuals under age 65 but also to those 65 years of age or older.	Self-employment not covered.

III. BENEFIT PAYMENTS TO RETIRED WORKERS AND THEIR DEPENDENTS

Item	Eligibility requirements	Amounts payable																		
A. Worker.....	<p>Old-age insurance benefit is payable at age 65, upon filing application, if worker is fully insured and does not earn in excess of \$50 per month in covered employment. Upon attainment of age 75 benefit is payable regardless of amount of earnings in covered employment.</p> <p><i>Fully insured defined—for individual who is living on or after Sept. 1, 1950</i></p> <p>Such individual is fully insured if he or she has 1 quarter of coverage for each 2 calendar quarters elapsing after 1950 (or after attainment of age 21, if later) and before death or attainment of age 65, but in no case is less than 6 or more than 40 quarters required. <i>Quarters of coverage earned any time after 1938 count toward meeting the requirement, including those earned after worker attains age 65. (A quarter of coverage is acquired if individual has at least \$50 taxable wages or \$100 taxable self-employment income for a calendar quarter.)</i></p>	<p><i>Primary insurance amount—for retired workers on benefit rolls prior to Sept. 1, 1950</i></p> <p>For such individual the primary insurance amount under the new law is determined by means of a conversion table. Examples of the increase in benefits resulting under the conversion table are shown below:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">If primary insurance benefit under old law was—</th> <th style="text-align: left;">The primary insurance amount under new law is—</th> </tr> </thead> <tbody> <tr> <td>\$10.....</td> <td>\$20. 00</td> </tr> <tr> <td>\$15.....</td> <td>30. 00</td> </tr> <tr> <td>\$20.....</td> <td>37. 00</td> </tr> <tr> <td>\$25.....</td> <td>46. 50</td> </tr> <tr> <td>\$30.....</td> <td>54. 00</td> </tr> <tr> <td>\$35.....</td> <td>59. 20</td> </tr> <tr> <td>\$40.....</td> <td>64. 00</td> </tr> <tr> <td>\$45 or over.....</td> <td>68. 50</td> </tr> </tbody> </table>	If primary insurance benefit under old law was—	The primary insurance amount under new law is—	\$10.....	\$20. 00	\$15.....	30. 00	\$20.....	37. 00	\$25.....	46. 50	\$30.....	54. 00	\$35.....	59. 20	\$40.....	64. 00	\$45 or over.....	68. 50
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III. BENEFIT PAYMENTS TO RETIRED WORKERS AND THEIR DEPENDENTS—Continued

Item	Eligibility requirements	Amounts payable																												
A. Worker—Continued...	<p data-bbox="365 308 823 363"><i>Fully insured defined—for individual who is living on or after Sept. 1, 1950—Continued</i></p> <p data-bbox="365 390 823 492">The number of quarters of coverage required at various ages for fully insured status to be eligible for old-age insurance benefits at age 65 or later is shown below:</p> <table data-bbox="389 498 823 711"> <thead> <tr> <th data-bbox="389 498 575 547">Age in first half of 1951:</th> <th data-bbox="613 498 823 547">Number of quarters required:</th> </tr> </thead> <tbody> <tr> <td data-bbox="431 553 575 580">62 or over.....</td> <td data-bbox="795 553 823 580">6</td> </tr> <tr> <td data-bbox="431 580 575 607">61.....</td> <td data-bbox="795 580 823 607">8</td> </tr> <tr> <td data-bbox="431 607 575 633">60.....</td> <td data-bbox="795 607 823 633">10</td> </tr> <tr> <td data-bbox="431 633 575 660">55.....</td> <td data-bbox="795 633 823 660">20</td> </tr> <tr> <td data-bbox="431 660 575 686">50.....</td> <td data-bbox="795 660 823 686">30</td> </tr> <tr> <td data-bbox="431 686 575 713">45 or under.....</td> <td data-bbox="795 686 823 713">40</td> </tr> </tbody> </table> <p data-bbox="365 737 823 793"><i>Fully insured defined—for individual who died prior to Sept. 1, 1950</i></p> <p data-bbox="365 819 823 977">Such individual was fully insured if he or she had 1 quarter of coverage for each 2 calendar quarters elapsing after 1936 (or after attainment of age 21, if later) and before death or attainment of age 65, but in no case is less than 6 or more than 40 quarters required.</p>	Age in first half of 1951:	Number of quarters required:	62 or over.....	6	61.....	8	60.....	10	55.....	20	50.....	30	45 or under.....	40	<p data-bbox="851 308 1325 390"><i>Primary insurance amount—for individual who retires or dies after Aug. 31, 1950, without 6 quarters of coverage acquired after 1950</i></p> <p data-bbox="851 416 1325 758">For such individual the primary insurance amount is based on his "average monthly wage" after 1936 (computed over the entire period since 1936 or attainment of age 22, if later) under the following formula: 40 percent of the first \$50 of the average monthly wage, plus 10 percent of the remainder, plus 1 percent of the sum thus obtained for each year of coverage acquired prior to 1951. The amount obtained under this formula is the primary benefit under the old law which is increased by means of the conversion table referred to above. The minimum primary insurance amount is \$20.</p> <p data-bbox="851 784 1325 866"><i>Primary insurance amount—for individual who retires or dies with 6 quarters of coverage acquired after 1950</i></p> <p data-bbox="851 893 1325 948">For such individual the primary insurance amount may be computed either on—</p> <p data-bbox="851 948 1325 1105">(1) the average monthly wage after 1950 (computed over the entire period since 1936 or attainment of age 22, if later) under the following formula: 50 percent of the first \$100 of the average monthly wage, plus 15 percent of the next \$200; or</p> <p data-bbox="851 1105 1325 1316">(2) the "average monthly wage" after 1936 under the formula and the conversion table as shown above in the case of the individual who does not have 6 quarters of coverage after 1950, whichever results in the higher primary insurance amount. (The latter method may not be used, however, if the individual attained age 22 after 1950.)</p> <p data-bbox="851 1316 1325 1398">When the "average monthly wage" after 1950 (as in (1) above) is less than \$50 the primary insurance amount based thereon is as follows:</p> <table data-bbox="851 1398 1325 1620"> <thead> <tr> <th data-bbox="851 1398 1037 1453">If average monthly wage is—</th> <th data-bbox="1125 1398 1325 1453">Primary insurance amount is—</th> </tr> </thead> <tbody> <tr> <td data-bbox="893 1453 1037 1479">\$30 or less.....</td> <td data-bbox="1265 1453 1325 1479">\$20</td> </tr> <tr> <td data-bbox="893 1479 1037 1506">\$31.....</td> <td data-bbox="1265 1479 1325 1506">21</td> </tr> <tr> <td data-bbox="893 1506 1037 1533">\$32.....</td> <td data-bbox="1265 1506 1325 1533">22</td> </tr> <tr> <td data-bbox="893 1533 1037 1559">\$33.....</td> <td data-bbox="1265 1533 1325 1559">23</td> </tr> <tr> <td data-bbox="893 1559 1037 1586">\$34.....</td> <td data-bbox="1265 1559 1325 1586">24</td> </tr> <tr> <td data-bbox="893 1586 1037 1612">\$35 to \$49.....</td> <td data-bbox="1265 1586 1325 1612">25</td> </tr> </tbody> </table>	If average monthly wage is—	Primary insurance amount is—	\$30 or less.....	\$20	\$31.....	21	\$32.....	22	\$33.....	23	\$34.....	24	\$35 to \$49.....	25
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III. BENEFIT PAYMENTS TO RETIRED WORKERS AND THEIR DEPENDENTS—Continued

Item	Eligibility requirements	Amounts payable
B. Wife.....	<p>When a worker receives old-age benefits, wife's insurance benefits are payable upon filing application if the wife of the retired worker has been married to him for not less than 3 years, or she is the mother of his son or daughter, and</p> <p>(1) has reached age 65 or, if under 65, has in her care (individually or jointly with her husband) at the time of filing the application, a child entitled to a child's insurance benefit on the basis of the wages and self-employment income of her husband;</p> <p>(2) is not entitled to an old-age benefit based on her own earnings equal to or greater than the amount she would be entitled to as the wife of the worker;</p> <p>(3) neither she nor her husband earn in excess of \$50 per month in covered employment (upon attainment of age 75 this limitation on earnings is not applicable); and</p> <p>(4) has been living with the husband at the time the application is filed. (Wife is deemed to be living with her husband if they are both members of the same household, or she is receiving regular contributions from him for her support, or he has been ordered by a court to contribute to her support.)</p>	<p>Wife's monthly insurance benefit amount is one-half her husband's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>
C. Dependent husband...	<p>When a woman worker receives old-age benefits and in addition is <i>currently insured</i> (defined in A, p. 14) husband's insurance benefits are payable upon filing application if the husband of the retired woman worker is the father of her son or daughter, or has been married to her for not less than 3 years, and</p> <p>(1) has reached age 65;</p> <p>(2) has been receiving at least $\frac{1}{2}$ of his support from his wife at the time she became entitled to old-age benefits and filed proof of such support within 2 years after she became so entitled;</p> <p>(3) is not entitled to an old-age benefit based on his own earnings equal to or greater than the amount he would be entitled to as the dependent husband of the worker;</p> <p>(4) neither he nor his wife earn in excess of \$50 per month in covered employment (upon attainment of age 75 this limitation on earnings is not applicable); and</p> <p>(5) has been living with the wife at the time the application is filed. (Husband is deemed to be living with his wife if they are both members of the same household, or he is receiving regular contributions from her for his support, or she has been ordered by a court to contribute to his support.)</p>	<p>Husband's monthly insurance benefit amount is $\frac{1}{4}$ his wife's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>

III. BENEFIT PAYMENTS TO RETIRED WORKERS AND THEIR DEPENDENTS—Continued

Item	Eligibility requirements	Amounts payable
D. Child.....	<p>When a worker receives old-age benefits, child insurance benefits are payable to the child of the retired worker (including stepchild or adopted child as defined below) upon filing application if—</p> <ol style="list-style-type: none"> (1) the child is unmarried and under age 18; (2) the child is dependent (as defined below) on the retired worker; and (3) neither the retired worker nor the child earn in excess of \$50 per month in covered employment (as to the earnings of the worker this limitation is not applicable after attainment of age 75). <p><i>Stepchild or adopted child—of retired worker</i></p> <p>The term "child" includes a stepchild or adopted child who has been such for at least 3 years immediately preceding the day on which the application for child benefits is filed (if a stepchild of the worker is later adopted by the worker, the child is considered to be an adopted child during the period the stepchild relationship existed).</p> <p><i>Definition of dependency—on father, adopting father, stepfather, mother, adopting mother, and stepmother</i></p> <p>A child is considered dependent upon the <i>father</i> if the father is living with or contributing to the support of the child. However, even if the father is not living with the child or contributing to his support, the child, if legitimate, is considered dependent upon the father unless the child—</p> <ol style="list-style-type: none"> (1) has been adopted by some other individual, or (2) is living with and receiving more than $\frac{1}{2}$ of his support from his stepfather. <p>An adopted child is considered dependent upon his <i>adopting father</i> under the same conditions as those which apply to a father and his natural child.</p> <p>A child is considered dependent upon his <i>stepfather</i> at the time of filing application for child benefits if the child was—</p> <ol style="list-style-type: none"> (1) living with his stepfather; or (2) receiving at least $\frac{1}{2}$ his support from his stepfather. <p>A child is considered dependent upon his <i>natural mother</i> or <i>adopting mother</i> at the time of filing application for child benefits if such mother was <i>currently insured</i> (defined in A, p. 14) when she became entitled to old-age benefits,</p>	<p>A child's monthly insurance benefit amount is $\frac{1}{2}$ the retired worker's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>

III. BENEFIT PAYMENT TO RETIRED WORKERS AND THEIR DEPENDENTS—Continued

Item	Eligibility requirements	Amounts payable
D. Child—Continued.....	<p><i>Definition of dependency—on father, adopting father, stepfather, mother, adopting mother, and stepmother—Continued</i></p> <p>regardless of presence of or support furnished the child by the father.</p> <p>Also a child is considered dependent upon his <i>natural, adopting, or stepmother</i> at the time of filing application for child benefits if—</p> <p>(1) she was living with the child or contributing to the support of the child and provided the child was—</p> <p>(a) neither living with, nor receiving contributions from, his father or adopting father, or</p> <p>(b) receiving at least $\frac{1}{2}$ of his support from her.</p>	
E. Maximum family benefits.		<p>The total amount of monthly benefits based upon 1 worker's wages and self-employment income may not exceed the smaller of either—</p> <p>(1) 80 percent of the worker's monthly wage; or</p> <p>(2) \$150.</p> <p>This provision is not applicable, however, to reduce total family benefits to less than \$40 per month.</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS

Item	Eligibility requirements	Amounts payable
A. General requirements..	<p>Monthly benefits are payable to certain survivors of a deceased worker who at the time of his or her death met the insured status requirements (shown below in the discussion of the respective benefit categories), provided the survivor does not earn more than \$50 per month in covered employment and meets the other requirements specified below. Upon attainment of age 75 the monthly benefit is payable regardless of the amount of earnings in covered employment. For some survivor benefits the worker must have died either fully or currently insured, for other survivor benefits he or she must have been fully insured, and for still others both a fully and a currently insured status is required.</p> <p><i>Currently insured defined</i></p> <p>An individual is currently insured if he or she has 6 quarters of coverage out of the 13 calendar quarter period ending with the quarter of death or the quarter in which the worker became entitled to old-age insurance benefits.</p>	<p>The amounts payable as monthly benefits to survivors of a deceased worker is a percentage of the deceased worker's primary insurance amount. (The various percentages are shown opposite the respective benefit categories.)</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
A. General requirements— Continued	<i>Fully insured defined</i>	
B. Widow aged 65.....	<p>(See A, pp. 10-11.)</p> <p>Widow's insurance benefits are payable at age 65 if the deceased worker died after 1939 and was fully insured at the time of his death and the widow (as defined below)—</p> <ol style="list-style-type: none"> (1) has not remarried; (2) is not entitled to an old-age benefit based on her own earnings equal to or greater than the amount she would be entitled to as the widow of the deceased worker; and (3) was living with the husband at the time of his death. (Widow is deemed to have been living with her husband at the time of his death if they were both members of the same household on the date of his death, or she was receiving regular contributions from him toward her support on such date, or he had been ordered by a court to contribute to her support.) <p style="text-align: center;"><i>Widow defined</i></p> <p>The term "widow" means the surviving wife of a deceased worker, but only if she meets one of the following conditions:</p> <ol style="list-style-type: none"> (1) was married to him for not less than 1 year immediately prior to the day on which he died; or (2) is the mother of his son or daughter; or (3) legally adopted his son or daughter while married to him and while such son or daughter was under age 18; or (4) was married to him at the time both of them legally adopted a child under the age of 18. 	<p>Widow's monthly insurance benefit amount is $\frac{1}{4}$ her deceased husband's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>
C. Widow with children ..	<p><i>Mother's insurance benefits</i> are payable, upon filing application, to the widow (see "Widow," defined above) of a deceased worker who died after 1939 if he was <i>currently or fully insured</i> at time of death and the widow—</p> <ol style="list-style-type: none"> (1) has in her care a child of the deceased worker entitled to child insurance benefits; (2) has not remarried; (3) is not entitled to a widow's insurance benefit (as in B above); (4) is not entitled to an old-age benefit based on her own earnings equal to or greater than the amount she would be entitled to as the widow with children of the deceased worker; and (5) was living with the husband at the time of his death. (Widow is deemed to have been living with her husband at the time of his death if they were both members of the same household on the date of his death, or she was receiving regular contributions from him toward her support on such date, or he had been ordered by a court to contribute to her support.) 	<p>Monthly mother's insurance benefit amount payable to a widow with children is $\frac{1}{4}$ her deceased husband's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
D. Former wife divorced..	<p><i>Mother's insurance benefits</i> are payable, upon filing application, to the former wife divorced (as defined below) of a deceased worker who died after 1939 if he was <i>currently</i> or <i>fully insured</i> at time of death and the former wife divorced—</p> <ol style="list-style-type: none"> (1) has in her care a child of the deceased worker who is her son, daughter, or legally adopted child entitled to child insurance benefits payable on the basis of the deceased worker's wages or self-employment income; (2) was receiving from the deceased worker (pursuant to agreement or court order) at least $\frac{1}{2}$ of her support at the time of his death; (3) has not remarried; (4) is not entitled to a widow's insurance benefit (as in B above); and (5) is not entitled to an old-age benefit based on her own earnings equal to or greater than the amount she would be entitled to as the former wife divorced of the deceased worker. <p style="text-align: center;"><i>Former wife divorced defined</i></p> <p>The term "former wife divorced" means a woman divorced from a deceased worker, but only if she meets 1 of the following conditions:</p> <ol style="list-style-type: none"> (1) is the mother of his son or daughter; (2) legally adopted his son or daughter while married to him and while such son or daughter was under age 18; or (3) was married to him at the time both of them legally adopted a child under the age of 18. 	<p>Monthly mother's insurance benefit amount payable to a former wife divorced is $\frac{1}{4}$ the deceased former husband's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>
E. Child.....	<p><i>Child insurance benefits</i> are payable, upon filing application, to the child (including stepchild or adopted child as defined below) of a deceased worker who died after 1939 if he or she was <i>currently</i> or <i>fully insured</i> and the child—</p> <ol style="list-style-type: none"> (1) is unmarried and under age 18; and (2) was dependent (as defined below) upon the worker at the time of his or her death. <p style="text-align: center;"><i>Stepchild or adopted child defined—of the deceased worker</i></p> <p>The term "child" includes a stepchild of a deceased worker who has been such a stepchild for at least 1 year immediately preceding the day on which the worker died; the term "child" also includes an adopted child of a deceased worker without regard to the length of time the child has been adopted.</p>	<p>If only 1 child is entitled to benefits on the basis of the deceased worker's wages or self-employment income, the child's monthly insurance benefit amount is $\frac{1}{4}$ the deceased worker's primary insurance amount. If more than 1 child is entitled to benefits on the deceased worker's wages or self-employment income, <i>each child's</i> benefit is calculated as follows: $\frac{1}{4}$ the deceased worker's primary insurance amount, plus $\frac{1}{4}$ of the primary insurance amount divided by the number of entitled children. (For primary insurance amount, see Amount Payable, pp. 10-11.)</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
E. Child—Continued-----	<p><i>Definition of dependency—on father, adopting father, stepfather, mother, adopting mother, and stepmother</i></p> <p>A child is considered dependent upon the <i>father</i> if the father at the time of his death was living with or contributing to the support of the child. However, even if the father at the time of his death was not living with the child or contributing to his support, the child, if legitimate, is considered dependent upon the father unless the child—</p> <ol style="list-style-type: none"> (1) had been adopted by some other individual; or (2) was living with and receiving more than $\frac{1}{2}$ of his support from his stepfather. <p>An adopted child is considered dependent upon his <i>adopting father</i> under the same conditions as those which apply to a father and his natural child.</p> <p>A child is considered dependent upon his <i>stepfather</i> at the time of the stepfather's death if the child was—</p> <ol style="list-style-type: none"> (1) living with his stepfather; or (2) receiving at least $\frac{1}{2}$ of his support from his stepfather. <p>A child is considered dependent upon his <i>natural mother</i> or <i>adopting mother</i> at the time of her death if such mother was currently insured when she died regardless of presence of or support furnished the child by the father.</p> <p>Also a child is considered dependent upon his <i>natural, adopting, or stepmother</i> at the time of death of such mother if—</p> <ol style="list-style-type: none"> (1) she was living with or contributing to the support of the child and provided the child— <ol style="list-style-type: none"> (a) was neither living with nor receiving contributions from his father or adopting father; or (b) was receiving at least $\frac{1}{2}$ of his support from her. 	
F. Dependent widower-----	<p><i>Widower's insurance benefits</i> are payable to the widower of a deceased woman worker who died after August 1950 and was <i>currently</i> and <i>fully insured</i> at the time of death and the widower (as defined below)—</p> <ol style="list-style-type: none"> (1) has reached age 65; (2) has not remarried; (3) is not entitled to an old-age benefit based on his own earnings equal to or greater than the amount he would be entitled to as the dependent widower of the deceased wife; (4) was living with the wife at the time of her death (widower is deemed to have been living with his wife at the time of her death if they were both members of the same household on the date of her death, or he was re- 	<p>Widower's monthly insurance benefit amount is $\frac{1}{2}$ his deceased wife's primary insurance amount. (For primary insurance amount, see Amounts Payable pp. 10-11.)</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
<p>F. Dependent widower— Continued</p>	<p>ceiving regular contributions from her toward his support on such date, or she had been ordered by a court to contribute to his support); and</p> <p>(5) either—</p> <p>(a) was receiving at least $\frac{1}{2}$ of his support from the wife at the time of her death and filed proof of such support within 2 years of the date of death; or</p> <p>(b) was receiving at least $\frac{1}{2}$ of his support from the wife and she was currently insured at the time she became entitled to old-age benefits and filed proof of such support within 2 years after the month in which she became so entitled.</p> <p style="text-align: center;"><i>Widower defined</i></p> <p>The term "widower" means the surviving husband of a deceased woman worker, but only if he meets one of the following conditions:</p> <p>(1) was married to her for not less than 1 year immediately prior to the date on which she died; or</p> <p>(2) is the father of her son or daughter; or</p> <p>(3) legally adopted her son or daughter while married to her and while such son or daughter was under age 18; or</p> <p>(4) was married to her at the time both of them legally adopted a child under the age of 18.</p>	
<p>G. Dependent parent.....</p>	<p><i>Parent's insurance benefits</i> are payable, upon filing application, to the parent or parents (as defined below) of a deceased worker who died after 1939, and was fully insured at the time of death if the worker did not leave a widow, widower, or child who could ever qualify for monthly insurance benefits on the worker's wages and self-employment income and the parent—</p> <p>(1) has reached age 65;</p> <p>(2) has not remarried after the death of the worker;</p> <p>(3) was receiving at least $\frac{1}{2}$ of his or her support from the worker at the time of the worker's death and filed proof of such support within 2 years of the date of death; and</p> <p>(4) is not entitled to an old-age benefit based on his or her own earnings equal to or greater than the amount he or she would be entitled to as the dependent parent of the deceased worker.</p>	<p>Each parent's monthly insurance benefit amount is $\frac{1}{2}$ the deceased son's or daughter's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
G. Dependent parent— Continued	<p style="text-align: center;"><i>Parent defined</i></p> <p>The term "parent" means—</p> <p>(1) the mother or father of a deceased worker;</p> <p>(2) a stepparent of the deceased worker by a marriage contracted before the worker attained the age of 16; or</p> <p>(3) an adopting parent who adopted the deceased worker before he or she reached age 16.</p>	
H. Maximum family benefits.	-----	<p>The total amount of monthly benefits based upon 1 worker's wages and self-employment income may not exceed the smaller of either—</p> <p>(1) 80 percent of the worker's monthly wage; or</p> <p>(2) \$150.</p> <p>This provision is not applicable, however, to reduce the total family benefits to less than \$40 per month.</p>
I. Lump-sum death payments.	<p style="text-align: center;"><i>Deaths after August 1950</i></p> <p>Upon the death after August 1950 of a worker who died <i>currently or fully insured</i> a lump-sum death payment is payable to the person whom the Federal Security Administrator determines to be the widow or widower of the deceased and to have been living with the deceased at the time of death. If there is no such person, an amount is payable to any person or persons to the extent and in the proportion that he or they have paid the burial expenses for the deceased insured individual. No payment is made, however, unless application is filed within 2 years after the date of death.</p> <p style="text-align: center;"><i>Deaths prior to September 1950</i></p> <p>In case of death prior to September 1950 of a worker who died <i>currently or fully insured</i> a lump-sum death payment is payable to the widow or widower or to the person or persons who have paid the burial expenses (as in the case of death after August 1950), but is payable only when no survivor of the deceased could immediately become entitled to monthly benefits. No payment is made, however, unless application is filed within 2 years after the date of death, except that if the worker died outside the 48 States and the District of Columbia after Dec. 6, 1941, and prior to Aug. 10, 1946, the application may be filed any time prior to September 1952.</p>	<p style="text-align: center;"><i>Deaths after August 1950</i></p> <p>If the insured worker dies after August 1950 the lump-sum payment equals 3 times the deceased worker's primary insurance amount. (For primary insurance amount, see Amounts Payable, pp. 10-11.)</p> <p style="text-align: center;"><i>Deaths prior to September 1950</i></p> <p>If the insured worker died prior to September 1950 the lump-sum payment equals 6 times the deceased worker's primary insurance benefit as computed under the provisions of law prior to the enactment of the Social Security Act amendments of 1950.</p>

IV. BENEFIT PAYMENTS TO SURVIVORS OF DECEASED WORKERS—Continued

Item	Eligibility requirements	Amounts payable
J. Special provisions for beneficiaries under the Railroad Retirement Act.	There is provision for joint crediting of the earnings of a worker under the Railroad Retirement Act and under the Social Security Act for benefit payments to his survivors. However, if any person would be entitled, upon filing application therefor, to an annuity or to a lump-sum payment on the death of an employee under the provisions of the Railroad Retirement Act, no monthly benefit or lump-sum death payment may be paid under the old-age and survivors insurance system on the basis of the wages and self-employment income of such employee.	

V. SPECIAL BENEFITS FOR WORLD WAR II VETERANS

Under the Social Security Act amendments of 1950 wage credits of \$160 are granted to veterans for each month of service in World War II. Also the benefits provided previously for survivors of certain deceased veterans of World War II are continued. These special provisions relating to veterans are discussed below.

Wage credits for veterans

Veterans (as defined below), including those who died in service, are granted wage credits of \$160 for each month of active military or naval service in World War II. These wage credits are used for determining whether the veteran has the required insured status for him, his dependents, or his survivors to be entitled to benefit payments. Moreover, the credits are used in computing the amount of the benefit payments as if the veteran's military or naval service had been covered employment for which he received wages of \$160 per month. Wage credits are *not* granted, however, for—

- (1) a lump-sum death payment if the veteran died prior to September 1, 1950;
- (2) any individual who died in service if his death was inflicted (other than by an enemy of the United States) as lawful punishment for a military or naval offense; or
- (3) a veteran whose period of service in World War II is credited under civil service, military, railroad or any other Federal retirement system (but pensions or compensation paid by the Veterans' Administration does not preclude the

granting of old-age and survivors insurance wage credits to veterans).

Special survivor benefits

A World War II veteran (as defined below) who dies within 3 years of discharge is deemed to have died a fully insured individual with an average monthly wage of not less than \$160. Thus the deceased veteran's widow, widower, children, or parents may be entitled to benefits even though the veteran never worked in a job covered by the old-age and survivors insurance system. This special provision is *not* applicable, however, if—

- (1) the veteran died in service;
- (2) any pension or compensation is determined by the Veterans' Administration to be payable by it because of the death of the veteran; or
- (3) the veteran has been discharged or released from active military or naval service after July 26, 1951.

World War II veteran defined

Any individual who served in the active military or naval service between September 16, 1940, and July 24, 1947, inclusive; if discharged or released, he was discharged or released under conditions other than dishonorable and served for at least 90 days (or regardless of length of service if discharged because of a service-connected disability).

