



PROVIDE SCHOLARSHIP FUNDS . . . Nellie Martinis (left), president of the student vocational nurse organization at Harbor College, is shown as she accepts a \$200 check from Alice Tristler, president of the Licensed Vocational Nurse League of Los Angeles, District 7. Looking on are Alice Wagner, league treasurer, and Isabel Beck, Harbor College counselor. The money will be used to provide scholarship funds for worthy nursing students. The Vocational Nurse League is located at 1614 Date Ave., Torrance.



SOUTH TORRANCE . . . At the home of Mr. and Mrs. David Tanner, 4256 Newton St., Mrs. Tanner (right) and family friend Arthur E. Perkins, honorary mayor of Waveria, talk to volunteer campaigners, Mrs. W. J. Templin (left) and Mrs. Lloyd L. Crowther as the Red Feather drive got under way in the South Torrance area.

Financial Status of Disability Insurance System Not Hopeful

By VINCENT THOMAS
 Financing our California social insurance programs by the proceeds of payroll taxation has frequently caused some serious head scratching for us Legislators. We have had to steer a cautious path between the maximum benefits to be paid and the revenues which could be raised under a given maximum payroll tax rate. The need for keeping benefits at least somewhat in line with the cost of living has always been a complicating factor.

Our unemployment insurance system seems to be in good shape for the foreseeable future. While we increased the maximum weekly benefit amount, effective Jan. 1, we also raised the tax base by which employers must measure the taxes they pay. A new schedule of slightly higher employer tax rates goes into effect in 1961.

BUT THE financial status of our state disability insurance system seems to be headed downhill, according to testimony given a subcommittee of the Assembly interim committee on finance and insurance at its recent hearing. Spokesman for the state agency which runs the program reported that the state disability fund will operate in the red this year. Estimated benefit payments are placed at \$92.5 million, and net revenues at only \$77.3, thus indicating a deficit of \$15.2 million for the year.

And it looks as if the downhill trend will continue until the fund is in a "precarious" shape, according to these witnesses. Taking into account a raise, effective January 1st, in the maximum weekly benefit from the present \$50 to \$65, the Committee was told that the disability fund would drop from an estimated \$110 million at the end of this year to slightly more than \$47 million by the end of 1962, only three short years from now.

OUR CALIFORNIA disability insurance system has from its beginning in 1946 been widely regarded as the particular province of the state's wage earners, largely because the state fund operations are financed entirely by the one percent payroll tax which they pay into the fund. For this reason, as well as the fact that the cost of off-the-job disability is a very heavy burden on wage earners and their families, we Legislators have been inclined to be as generous as possible in setting the rates of benefits.

To show how liberal we have been, let's take a quick look at some official statistics in comparison to disability benefits. In 1949, the average weekly wage in manufacturing was \$54.92. The latest similar figure for 1959 was \$88.70, up almost 62 percent. The maximum weekly disability benefit in 1949 was \$25.00. January 1st, it will be \$65, topping the earlier amount by 160 per cent, almost two and a half times the increase in wages.

THAT DOES NOT tell the full story of more liberal benefits. In addition to the weekly benefit raises, we granted a cash hospital benefit in 1950, and have since twice upped it, until it is now \$12 per day of hospital confinement, up to 20 days in one year.

From the facts thus given us, it is apparent that the heavy drain on the state disability fund has been caused by frequent liberalizations in benefits, not by any mishandling of the fund or malingering on the part of those drawing benefits. It was anticipated that some action would be needed to level out the situation.

Working out an equitable and adequate solution looks like it will require all of the time for study available between now and our 1961 session. There's no room for further maneuvering below the present tax rate.

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