IF YOU THINK WELFARE COSTS ARE HIGH IN THE UNITED STATES

As Social Security costs mount in the United States, official Washington is taking a close look at what other countries are doing in this field.

What's found is that, by comparison, the U.S. is only a beginner in the effort to provide cradle-to-grave security.

In major countries of Europe, for example, where welfare is an old story, these programs have been expanded over the years to provide far more types of aid than does the U.S.

In some countries, welfare costs dominate national budgets and claim a major share of all the taxes collected.

A question raised in Washington: Is the same thing going to happen in U.S.?

Here is a report on latest developments in the welfare system of some other principal nations:

France. It's the employer who bears the brunt of Social Security costs in France, paying a tax of more than 40 per cent on payrolls. The employe contributes about 6 per cent of earnings. These contributions pay for a welfare system regarded as setting standards for other countries of the Common Market.

A married worker who turns 60 can keep working full time and collect a pension equal to about 30 percent of his regular pay. If he waits till 65, the pension amounts to 60 per cent.

Health insurance pays up to 80 per cent of medical expenses, including dental care, for young and old, with no time limit. Then there are disability insurance, sick pay and family allowances that can add 50 per cent to the income of a typical worker with three children.

Germany. Spending on social welfare amounts to 18 per cent of Germany's gross national product, or nearly double the proportion spent in the U.S.

Generous pensions for retired workers are being raised by 9 per cent in 1967 for more than 8 million beneficiaries to keep pace with inflation. Sick-pay benefits now provide up to 85 per cent of regular earnings for a family man. That's in addition to medical care for all ages.

Growing in popularity among German workers is a periodic "health" trip to a spa, with social insurance picking up the bill, including $2 a day for pocket money.

Plans now are to slow down growth of Government spending on welfare, currently at 6 billion dollars a year, or one third of the federal budget.

Italy. The trend in Italy is away from payroll taxes to bigger Government contributions from other revenues.

Social insurance is being liberalized up and down the line. A worker can collect an old-age pension at any age after 35 years of coverage. Otherwise, men begin collecting at age 60, women at 55. Old-age pensions are being boosted substantially. So are payments to widows and disabled workers, as well as family allowances.

As the Government takes on more of the load, payroll taxes on employes have been reduced. Still, employers are taxed about 45 per cent of payrolls, among the highest rates in the world.

Sweden. "A classic example of an overambitious welfare state," is the way one economist describes Sweden.

Welfare spending on cradle-to-grave programs has doubled in five years. Further rises in pensions, to cover higher costs of living, are on the way. Maternity benefits have been doubled for many, including unwed mothers.

Payroll taxes for old-age and health insurance are soaring. Most welfare expenditures are financed out of other revenues, however. This means more tax boosts. In March, the sales tax goes up to 11 percent from 10 percent, and extra levies on taxis and motor cars will also be raised.

Complaints over tax increases are spreading in Sweden. Even so, as tax receipts grow, more costly welfare schemes are proposed.

Britain. Spending on social services, up nearly 65 per cent in the last five years, is taking a growing share of Britain's resources.

Costliest part of the system is sickness insurance, now running into trouble as demand for free care strains the supply of doctors and hospital space.

A flat pension of only about $11 a week is paid to retired workers, though a supplementary plan will gradually raise payments to those who retire in the future. Sick pay, maternity benefits and family allowances are also provided for British workers.

Canada. This country, once lagging far behind the U.S., now is in the midst of an explosion in social insurance.