

# Family Composition of Workers Represented in Old-Age and Survivors Insurance Claims

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THE DATA relating to claims under the old-age and survivors insurance program in 1940 include information on the family composition of the workers with respect to whose wages these claims for benefits or payments were awarded. These workers constitute a select group and are not altogether representative of the entire body of workers insured under the program, since, as will be seen, some differentials have been introduced by the factors of retirement, of mortality, and of non-filing for potential benefits or payments. These differentials are of particular importance in the first year of operations of the program. Moreover, the family composition data with respect to these claims are not so satisfactory as would be desired, both because they are limited in volume and because it was necessary to draw them from sources not primarily designed for general statistical purposes.

Nevertheless, the data should be of considerable interest, since, together with corresponding data for 1941 and subsequent years, they will form a basis for studying the extent to which the insurance program meets the needs arising from dependency of family members in at least a segment of the insured population. Moreover, while in many respects the data are less representative of the insured population as a whole than are other available data on urban population, in a few respects they improve upon or supplement these other data. The latter, which include the 1930 census and the family composition data recorded in the National Health Survey of 1935-36,<sup>1</sup> are less recent and less accurately enumerated and are not designed to meet as many of the needed statistical requirements, and they include portions of the urban population who would not come within the protection of the insurance program.

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<sup>1</sup> These family composition data have been presented and analyzed in several articles in the Bulletin. See Sanders, Barkev S., "Family Composition in the United States," Vol. 2, No. 4 (April 1939), pp. 9-13, and related articles in subsequent issues. Only the urban data are used here, since the inclusion of rural data would probably render the study less representative of the population covered by the old-age and survivors insurance program.

During 1940, claims for monthly benefits were awarded to 132,335 retired workers (workers who became entitled to primary benefits) and to 122,649 family members, of whom 42,804 were wives and children of the retired workers and 79,845 were children, widows, or parents of 33,073 deceased insured workers. In addition, claims for lump-sum death payments were awarded with respect to 61,080 insured workers who died in 1940 leaving no survivors immediately eligible for monthly benefits. Summary information on these claims, showing the family classification of the workers and other beneficiaries represented, was carried in the April Bulletin (pp. 86-89). It is now possible to present additional detail on the age and other characteristics of the workers and certain of the family members, including not only some to whom monthly benefits were awarded but also some to whom no monthly benefit awards were made. The data presented here relate only to initial entitlements.<sup>2</sup> They refer to the age, marital status, and other characteristics of the worker and his dependents as of the month when the worker became entitled to primary benefits or died, and make no adjustment for subsequent developments, such as the entitlement of additional family members or changes in marital status or in family composition.

## *Retired Married Male Workers*

Of the 117,433 male workers to whom primary benefits were awarded in 1940, 75 percent were married at the time of entitlement (tables 1 and 3). Of these, 36 percent had wives who became entitled to wife's benefits in the same month, and 6 percent had children who became entitled to child's benefits. The following comparison with 1930 census data shows that the proportion of male retired workers who are married is higher at each age than the corresponding proportion

<sup>2</sup> See the Bulletin, January 1941, p. 68, for definition of initial and subsequent entitlements, and the April 1941 issue, pp. 86-87, for distribution by initial and subsequent entitlement of the family members to whom dependents' or survivors' monthly benefits were awarded in 1940.

among the urban population as a whole in 1930, the difference increasing with age:

Age of worker at last birthday	Married as percent of total	
	Male retired workers	Urban males, 1930 census <sup>1</sup>
65.....	76	73
66.....	76	72
67.....	77	71
68.....	77	70
69.....	77	68
70.....	76	67
71.....	74	65
72.....	73	64
73.....	72	62
74.....	71	60

<sup>1</sup> Interpolation of published figures.

The data of the family composition study show that at these ages the proportions of men in urban areas who were married were only one or two percentage points higher than the proportions in the 1930 census data.<sup>3</sup> It is possible that there was an increase, between 1930 and 1940, in the proportions married at these ages, but such increase could hardly account for the differences between the two columns of percentages shown in the tabulation. Of possibly more importance is the probability that married men are more likely to be employed and insured under the old-age and survivors insurance program than are nonmarried<sup>4</sup> men. As may be seen from the tabulation

<sup>1</sup> For a more detailed comparison of the two sets of data, see Myers, Robert J., and Rasor, Eugene A., "Marital and Parental Status According to Age," *Social Security Bulletin*, Vol. 4, No. 11 (November 1941), p. 8.

<sup>4</sup> Single, widowed, divorced, or of unknown marital status.

on page 23, the proportions of married men among the male deceased insured workers aged 65-74 represented in the claims data were fully as high as the proportions among male retired workers.

Moreover, the relative adequacy of the different benefits available to the worker and his family has probably affected the marital-status distribution of primary beneficiaries. This factor may account for the increasing differential between the two sets of percentages at the higher ages. Most of the wives of married male workers 65 years of age are themselves under 65. On the other hand, the wife of the married male worker over 70 has probably attained age 65. Only a primary benefit is available in the former case, whereas the combination of primary and wife's benefits is available in the latter. In consequence, as compared with that of nonmarried men, the relative incentive to married men to apply for primary benefits increases with increasing age.

A detailed distribution of male married retired workers according to age of wife appears in table 2. That the age of the wife was a significant factor in affecting the probability of retirement of the husband may be seen by comparing data in this table with those derived from the family composition study, assuming the latter study to be fairly representative of insured workers generally in regard to relative ages of husband and wife. No comparable data are available from the 1930 census. About 44 percent of the retired workers

Table 1.—Workers to whom primary benefits were awarded, by age and sex of worker and family classification of beneficiaries<sup>1</sup> initially entitled, 1940

Age <sup>2</sup> at entitlement	All workers	Male workers							Female workers				
		Total	Married				Other <sup>3</sup>			Total	Worker only entitled	Worker and 1 or more children entitled	
			Total	Worker only entitled	Worker and wife entitled	Worker and 1 or more children entitled	Worker, wife, and 1 child entitled	Total	Worker only entitled				Worker and 1 or more children entitled
Total.....	132,335	117,433	87,073	50,909	31,763	5,259	52	20,400	28,881	670	14,002	14,808	4
65.....	40,316	40,402	30,739	22,323	5,827	2,677	12	9,603	9,383	280	5,914	5,912	2
66.....	28,427	24,882	18,816	12,557	4,942	1,303	14	6,060	5,916	150	3,545	3,543	2
67.....	15,009	13,949	10,695	6,423	3,021	643	8	3,254	3,187	67	1,760	1,760	0
68.....	7,271	6,502	4,970	2,592	2,127	249	8	1,520	1,503	23	769	769	0
69.....	5,034	5,038	3,891	1,680	2,078	132	4	1,144	1,127	17	590	590	0
70.....	5,912	5,382	4,090	1,624	2,352	122	1	1,283	1,273	10	530	530	0
71.....	4,482	4,052	2,996	1,001	1,919	74	2	1,050	1,040	10	430	430	0
72.....	3,903	3,577	2,608	801	1,765	51	1	909	956	13	326	326	0
73.....	3,246	2,991	2,130	542	1,507	29	1	852	851	1	255	255	0
74.....	2,744	2,540	1,804	401	1,374	28	1	736	735	1	204	204	0
75-79.....	6,894	6,400	4,220	806	3,380	43	0	2,171	2,104	7	494	494	0
80 and over.....	1,807	1,718	1,078	169	811	8	0	740	740	0	89	89	0

<sup>1</sup> Including persons to whom wife's or child's benefits were awarded with respect to worker's wages.

<sup>2</sup> Age of worker at last birthday.

<sup>3</sup> Single, widowed, divorced, or of unknown marital status.

(excluding those whose wives' ages were unknown) had wives who were 65 or over, while in the family composition study married men of these ages had wives of 65 or over in only 35 percent of the cases. (Wherever necessary in this article to ensure the validity of comparisons between the two sets of data, age distributions in the family composition data have been standardized to conform to those of the claims data.) As expected, the proportion of husbands whose wives had attained age 65 increases rapidly with increasing age of the husband, as shown below:

Age of husband at last birthday	Workers with wives 65 or over as percent of total	
	Male married retired workers	Married men, family composition study
65 and over.....	44	35
65.....	28	18
66.....	36	26
67.....	42	32
68.....	51	41
69.....	61	46
70-74.....	72	63
75 and over.....	86	81

Relatively, the difference between the two sets of percentages is greatest at the youngest ages. At ages 75 and over, so large a proportion of husbands have wives over 65 that the age of wife is seldom a factor affecting probability of retirement. The percentages of retired workers with wives aged 65 or over may be slightly overstated, since the wives of unknown age, who were excluded in obtaining the percentages, were presumably under 65 in the great majority of cases.

Also, the percentages for retired workers might possibly have been affected by some overstatement of the wife's age, while the percentages for the family composition study probably were affected by understatement of the wife's age.

The greater prevalence of men whose wives are over 65 among the retired workers than among those represented in the family composition study is also revealed by the following comparison of average ages of wives corresponding to given ages of the husband. As before, the data exclude wives of unknown age.

Age of husband at last birthday	Average age of wives at last birthday	
	Retired worker data	Family composition study
65.....	60.5	59.0
66.....	61.3	60.0
67.....	62.2	60.9
68.....	63.1	61.8
69.....	64.2	62.7
70-74 (average age 71.6).....	66.2	65.2
75 and over (average age 77.4).....	70.3	69.6

It is of interest, incidentally, to note the gradual increase, with advancing age of husband, of the average seniority of the husband over his wife. Taking the family composition study data as a basis, as probably the more representative of insured workers as a whole, it may be seen that the average seniority of the husband increases from 6.0 years for husbands aged 65 and 66 to 7.8 years for husbands aged 75 and over. As will be seen later, this increase in average seniority with increasing age of husband is a characteristic in all

**Table 2.—Married male workers to whom primary benefits were awarded, by age of worker, age of wife, and entitlement of wife to wife's benefits, 1940<sup>1</sup>**

Age <sup>2</sup> of worker at entitlement	All married male workers <sup>2</sup>	Age <sup>2</sup> of wife at worker's entitlement																					
		Under 60	60-64	65-69	70	71	72	73	74	75	76	77	78	79	80 and over	Not entitled to wife's benefits	65 and over						
																	Total	65	66	67	68	69	70-74
Total.....	87,973	4,188	5,889	10,573	4,329	4,601	5,212	5,798	6,106	5,585	31,805	6,258	5,243	4,341	3,405	2,757	7,534	2,267					
65.....	30,739	1,949	2,819	5,113	2,050	2,118	2,271	2,450	2,358	2,250	5,839	1,968	1,277	834	502	390	736	132					
66.....	18,816	1,027	1,438	2,621	1,040	1,140	1,281	1,448	1,445	1,376	4,956	1,423	1,208	806	501	299	623	96					
67.....	10,695	527	700	1,264	525	558	606	759	852	680	3,620	905	705	676	452	242	472	87					
68.....	4,976	199	243	506	207	235	268	295	389	271	2,135	450	432	386	292	206	309	51					
69.....	3,894	114	157	266	127	134	186	235	257	211	2,082	368	349	359	297	242	417	50					
70-74.....	13,646	322	423	664	313	360	431	510	681	594	8,973	956	978	1,063	1,110	1,074	3,247	545					
75-79.....	4,229	40	87	114	58	44	60	84	107	160	3,380	166	184	188	217	266	1,481	878					
80 and over.....	978	10	16	25	9	12	10	11	17	43	811	13	20	29	34	38	240	428					

<sup>1</sup> Data relate to initial entitlements only.  
<sup>2</sup> Age at last birthday.

<sup>3</sup> Includes 3,887 workers with wives of unknown age, none of whom became entitled to wife's benefits.

Table 3.—Workers to whom primary benefits were awarded, by marital status, sex, and age, 1940

Sex and age <sup>1</sup> of worker	Total	Married		Single		Widowed		Divorced		Unknown marital status	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Male, total.....	117,433	87,073	74.9	6,183	5.3	20,282	17.3	2,048	1.7	947	0.8
65-69.....	90,773	69,120	76.1	5,233	5.8	13,818	15.2	1,802	2.0	805	.9
70-74.....	18,642	13,646	73.0	671	3.6	3,933	21.2	188	1.0	104	.6
75-79.....	6,400	4,229	66.1	224	3.5	1,870	29.2	50	.8	27	.4
80 and over.....	1,718	978	56.9	55	3.2	660	38.8	8	.5	11	.6
Female, total.....	14,002	2,707	18.6	4,201	28.8	7,185	48.2	480	3.3	173	1.1
65-69.....	12,674	2,587	20.0	3,447	27.4	5,940	47.2	441	3.5	159	1.3
70-74.....	1,745	147	8.4	627	35.9	922	52.9	39	2.2	11	.6
75-79.....	404	29	5.9	186	37.6	269	54.5	7	1.4	8	.6
80 and over.....	80	4	4.5	31	34.8	54	60.7	0	0	0	0

<sup>1</sup> Age last birthday at entitlement.

age groups and results from a number of factors. Perhaps the most important of these is the fact that the older the husband at time of marriage, the greater, on the average, is his seniority.<sup>5</sup> Another reason may be the fact that, for any given age of the husband at time of marriage, the probability that the marriage will be terminated by the death of the wife—if not terminated by divorce or by death of the husband—increases with the wife's age at time of marriage.

The average age of wives who became initially entitled to wife's benefits was 68.5 years at last birthday. The average age of all wives known to be 65 or over, including the 5,585 wives who did not become entitled to wife's benefits, was 68.1 years. The average age of those wives of known ages who were under 65 was 58.3 at last birthday, or almost 59 at nearest birthday, indicating that on the average these wives had about 6 years to wait from the time their husbands became entitled before they themselves could become entitled to wife's benefits. In the case of husbands 65 or over in the family composition study, the wives 65 or over averaged 68.1 years of age at last birthday, and those under 65 averaged 57.6 years. From the close agreement of these averages and those for the retired workers, it may be demonstrated that such differences as are found in the average ages of wives as a whole result from the different percentages of wives under and over 65 in the two sets of data.

Complete information is not available to explain the nonentitlement to wife's benefits of the 5,585 wives who had already attained age 65 when their

<sup>5</sup> This fact is illustrated in an article in the *Statistical Bulletin* of the Metropolitan Life Insurance Company, Vol. 18, No. 5 (May 1937), pp. 6-8; while this article relates to first marriages only, it is not believed that the inclusion of subsequent marriages would have made the tendency less pronounced.

husbands became entitled to primary benefits. Examination of a number of the cases, however, reveals a variety of reasons. In some of these cases the wife did not qualify for wife's benefits because she had not been married to the retired worker before 1939. In some cases the wife was not living with the worker at the time his application for primary benefits was filed. In others, she herself was entitled to a primary benefit equal to, or larger than, one-half her husband's primary benefit; as may be seen from table 3, nearly 3,000 married women became entitled to primary benefits in 1940, and it is believed that a considerable proportion of them were wives of men who were also primary beneficiaries. Other wives who could have become entitled to wife's benefits chose not to file application, because they were earning \$15 or more a month in covered employment or for other reasons. Finally, there were possibly some wives who failed to apply because they were unaware of their rights to benefits; the possibility of such cases has, however, been greatly reduced by efforts of the Board's field offices to apprise potential claimants of their rights under the old-age and survivors insurance provisions.

The proportion of male married retired workers with children entitled to child's benefits decreased steadily from more than 8 percent for workers aged 65 to less than 1 percent for workers aged 75 and over (table 1). These percentages are in approximate accord with trends shown in the family composition study, which are discussed by Myers and Rasor.<sup>6</sup> As their article indicated, a large proportion of the children of men of these older ages are stepchildren or adopted children. That cannot have been the case, however, for the few

<sup>6</sup> Myers, Robert J., and Rasor, Eugene A., op. cit., pp. 9-10.

children of workers aged 78 or over, because those children must have been born after the worker became 60 years of age, and because, under the act, no stepchild or adopted child could qualify as a child of the worker if his relationship to the worker had commenced after the latter had attained age 60.

Although a small number of births to mothers aged 47 or over are reported every year in the United States, it is probable that, in most of the 52 cases in which worker, wife, and child were initially entitled to benefits, the child was not the son or daughter of the wife but was either her stepchild or an adopted child.

A discussion of the number and ages of the children in families with children entitled to child's benefits appears in a later section.

### Other Retired Workers

In most other respects, the marital-status distributions of male workers shown in table 3 compare reasonably well with available data on marital status for the urban population. The distributions shown for female workers, however, differ considerably from those of the urban female population. They probably reflect rather closely the marital status of women of these ages engaged in covered employment, among whom it would be expected that a larger proportion are single and a smaller proportion married than in the urban population as a whole.

A primary benefit awarded to either a non-married male retired worker or a female retired worker can be supplemented only by child's benefits. In each case the probability of such supplementation is considerably less than in the case of the male married retired worker. More than one-fifth of the nonmarried male retired workers were single, and many of those who were widowed or divorced had been so for so long a time before their entitlement to primary benefits that their children must have attained age 18 prior to their fathers' entitlement. In consequence, only 2 percent of the nonmarried male retired workers had children entitled to child's benefits. Only 4 of the 14,902 female retired workers had children so entitled; few women of 65 or over have children under 18, other than stepchildren or adopted children, and such children as these female workers may have would, in many cases, not be dependent<sup>7</sup> and therefore could not become entitled to child's benefits with respect to their mothers' wages.

### Married Male Deceased Workers

Of the 84,674 male workers with respect to whose wages claims for survivors' monthly benefits or lump-sum death payments were awarded, 77

<sup>7</sup> Section 202 (c) of the Social Security Act provides that "a child shall be deemed dependent upon a mother, adopting mother, or stepparent . . . only if . . . no parent other than such individual was contributing to the support of such child and such child was not living with its father or adopting father."

**Table 4.—Deceased workers on whose wages survivors' monthly benefits or lump-sum death payments were awarded, by age and sex of worker and family classification of beneficiaries initially entitled, 1940**

Age <sup>1</sup> at death	All workers	Male workers								Female workers					
		Total	Married				Other <sup>2</sup>				Total	1 or more children entitled	Either or both parents entitled	No monthly beneficiary entitled <sup>3</sup>	
			Total	Widow only entitled	Widow and 1 or more children entitled	1 or more children only entitled	No monthly beneficiary entitled <sup>3</sup>	Total	1 or more children entitled	Either or both parents entitled					No monthly beneficiary entitled <sup>3</sup>
Total.....	94,163	84,674	65,323	4,330	23,022	2,540	35,431	10,351	1,010	544	16,888	0,470	518	200	8,761
Under 20.....	394	315	30	0	13	1	10	285	0	1	284	70	1	0	78
20-24.....	4,022	3,052	872	0	439	18	415	2,180	22	21	2,137	970	24	2	944
25-29.....	5,836	4,761	2,876	0	1,635	157	1,084	1,885	110	34	1,741	1,074	79	6	989
30-34.....	6,011	5,550	3,946	0	2,288	383	1,270	1,604	239	62	1,303	1,061	128	15	918
35-39.....	7,333	6,314	4,933	1	3,023	526	1,383	1,381	297	100	984	1,010	103	37	879
40-44.....	8,566	7,538	6,209	1	3,567	520	2,121	1,329	292	111	926	1,028	81	44	903
45-49.....	11,071	9,938	8,357	10	4,163	440	3,744	1,581	269	98	1,214	1,133	58	38	1,037
50-54.....	13,019	12,028	10,090	51	3,778	271	5,900	1,938	299	67	1,572	991	33	34	924
55-59.....	14,000	13,055	10,667	210	2,535	148	7,774	2,388	233	35	2,120	945	10	20	915
60-64.....	12,587	11,850	9,526	751	1,264	55	7,456	2,363	118	9	2,230	698	1	3	694
65-69.....	7,635	7,248	5,675	1,841	277	15	3,542	1,573	33	4	1,530	387	0	1	388
70-74.....	1,984	1,924	1,442	928	75	1	484	462	0	2	474	60	0	0	60
75-79.....	804	774	528	394	10	0	124	246	0	0	245	30	0	0	30
80 and over.....	292	288	172	143	1	0	28	116	0	0	110	4	0	0	4

<sup>1</sup> Age of worker at last birthday.

<sup>2</sup> Single, widowed, divorced, or of unknown marital status.

<sup>3</sup> Represents workers with respect to whose wages lump-sum death payments were awarded.

percent were married at the time of death (tables 4 and 6). Of these married workers, 54 percent were not survived by either a widow or children who could qualify for survivors' monthly benefits in the month of the worker's death, with the result that only a lump-sum death payment was awarded. In 39 percent of the cases the married worker was survived by children who became entitled to child's benefits, and in all but about one-tenth of these cases the widow also became entitled to either widow's current or widow's benefits. In the remaining 7 percent—4,330 cases—only the widow became entitled to monthly benefits.<sup>8</sup>

Comparison of the proportion of married men among deceased male workers, age by age, with similar data of the 1930 census and the family composition study would indicate that, except at ages 30-49, there were relatively more married men among deceased workers than among the urban population as a whole and that the differences were greatest at the higher ages:

Age of worker at last birthday	Married as percent of total		
	Male deceased workers	Urban males, 1930 census	Family composition study
20-24.....	20	20	22
25-29.....	60	59	59
30-34.....	71	75	76
35-39.....	78	80	82
40-44.....	82	82	84
45-49.....	84	82	84
50-54.....	84	81	83
55-59.....	82	79	81
60-64.....	80	76	78
65-69.....	78	71	73
70-74.....	75	64	65

Distribution into their correct classification of all deceased male workers of unknown marital status would probably have increased significantly the proportion married in the age groups 30-49, since many of the former were fathers of children (see discussion below and table 9).

As in the case of retired male workers, no exact explanation of the differences shown in this comparison can be given. As some studies have indicated a lower mortality for married men than for nonmarried, it might have been expected that

<sup>8</sup> In 93 of these cases widow's current benefits only were awarded; these were cases in which the deceased worker had already attained age 65 and become entitled to primary benefits; since his children had become entitled to child's benefits while the worker was living and continued to be so entitled upon the worker's death, the widow's current benefits were the only benefits awarded as survivor benefits.

among a group of deceased men there would be a smaller proportion married than among a group of living men of like age. On the other hand, a greater probability that married men will be insured undoubtedly tended to raise the percentages of married men among the workers. Another factor may be the greater likelihood that claims will result from the deaths of the married male workers than from those of nonmarried workers. The former generally have more dependents, and their dependents would more probably be able to qualify for survivors' monthly benefits, whereas in general only relatively small lump-sum amounts are payable to survivors of nonmarried male workers.

The proportion of male married workers survived by dependents who could become entitled to survivors' monthly benefits in the month of the worker's death varied considerably with the age of the worker. Such benefits would be payable only if the worker had either an unmarried dependent child under age 18 or a wife aged 65 or over.<sup>9</sup> The probability that a worker will have a child under 18 is greatest at ages 25-49, while the probability that his wife will be 65 or over is not significant until after the worker himself has attained age 65. In consequence, the probability that the married male worker is survived by dependents who become entitled to survivors' monthly benefits increases until about age 40, then decreases to about age 65, and increases again after age 65. The proportion of widows entitled to widow's current benefits varies with the age of the widow (table 5) in much the same manner as the proportion of workers whose widows are so entitled varies with the age of the worker (table 4). These proportions are as follows:

Age of widow (last birthday at death of worker)	Percent of widows entitled to widow's current benefits	Age of widow (last birthday at death of worker)	Percent of widows entitled to widow's current benefits
Under 20.....	45	40-44.....	55
20-24.....	56	45-49.....	42
25-29.....	64	50-54.....	28
30-34.....	65	55-59.....	13
35-39.....	64	60-64.....	3

<sup>9</sup> An aged dependent parent of a deceased male married worker who is not survived by unmarried children under 18 might become entitled to parent's monthly benefits, provided the worker's surviving wife does not qualify as a widow under section 209 (j) of the act. Such cases must have been relatively few in number, and their occurrence has been ignored in the tabulation of claims data by treating as nonmarried all male deceased workers whose parents became entitled to parent's benefits.

The percentages may understate, for many ages, the proportion of widows with unmarried children under 18, since the data do not include cases in which a child but not the widow herself became entitled to benefits. On the other hand, the likelihood that there is less nonfiling of claims when the worker is survived by unmarried children under 18 than when he is not so survived introduces a factor tending to raise the proportion. Despite these limitations, the proportions do indicate the general trend in the probability that widows of various ages will have children under 18. The children, of course, may include stepchildren or adopted children of the worker, or stepchildren of the widow. Despite this fact, the percentage of widows entitled to widow's current benefits drops to about 3 percent for widows aged 60-64,

while practically none of the widows 65 or over had in their care children entitled to child's benefits.

All but about 1 percent of the widows 65 and over became entitled to widow's benefits. Those who did not become so entitled were probably in most cases women who failed to qualify as widows under section 209 (j) of the act or who were not living with their husbands at the time of their husbands' death.

Failure to file claims for potential monthly benefits or lump-sum death payments with respect to the wages of deceased workers was naturally much less dependent upon the relative ages of worker and widow than the factor of nonretirement was upon the relative ages of primary beneficiary and wife. This fact may be seen from the close

**Table 5.—Deceased married male workers on whose wages survivors' monthly benefits or lump-sum death payments were awarded, by age of worker, age of widow, and entitlement of widow to widow's or widow's current benefits, 1940<sup>1</sup>**

Age <sup>2</sup> of worker at death	Age <sup>2</sup> of widow at death of worker													
	Total <sup>3</sup>	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 and over
All deceased married male workers														
Total.....	65,323	416	2,343	3,950	4,717	5,933	7,557	9,364	9,773	8,647	5,930	3,013	978	306
Under 20.....	30	15	14	0	0	0	0	0	0	0	0	0	0	0
20-24.....	872	212	536	95	7	1	0	0	0	1	0	0	0	0
25-29.....	2,870	130	1,169	1,216	200	24	8	0	0	0	0	0	0	0
30-34.....	3,946	36	375	1,525	1,378	252	43	11	4	3	1	0	0	0
35-39.....	4,933	10	143	652	1,635	1,587	374	51	18	7	2	0	1	0
40-44.....	6,209	8	54	258	791	2,047	2,028	446	112	23	6	0	1	0
45-49.....	8,357	4	28	101	392	1,106	2,070	2,841	635	122	27	9	4	0
50-54.....	10,090	1	10	50	174	535	1,454	3,380	3,256	736	158	30	11	1
55-59.....	10,667	2	9	33	88	216	651	1,726	3,578	3,236	686	167	42	8
60-64.....	9,526	0	4	14	35	107	227	678	1,603	3,244	2,748	624	116	22
65-69.....	5,675	0	1	6	16	20	84	185	487	1,108	1,916	1,506	213	37
70-74.....	1,442	0	0	0	1	8	8	33	55	123	272	539	312	48
75-79.....	528	0	0	0	0	0	3	10	21	32	66	104	178	112
80 and over.....	172	0	0	0	0	0	1	3	4	2	18	25	40	78
Deceased married male workers whose widows became entitled to widow's or widow's current benefits <sup>4</sup>														
Total.....	27,352	187	1,321	2,518	3,079	3,775	4,102	3,976	2,711	1,166	155	2,077	963	306
Under 20.....	13	9	4	0	0	0	0	0	0	0	0	0	0	0
20-24.....	439	96	292	49	2	0	0	0	0	0	0	0	0	0
25-29.....	1,635	51	680	776	114	10	2	0	0	0	0	0	0	0
30-34.....	2,288	17	221	1,014	888	132	11	1	0	0	0	0	0	0
35-39.....	3,024	7	77	412	1,175	1,116	204	16	5	1	0	0	1	0
40-44.....	3,568	4	27	154	524	1,366	1,238	213	28	2	0	0	1	0
45-49.....	4,173	2	11	54	216	697	1,642	1,367	229	31	4	7	4	0
50-54.....	3,829	0	4	30	97	288	750	1,427	1,005	159	0	39	11	1
55-59.....	2,745	1	3	16	45	115	284	649	934	456	24	101	41	8
60-64.....	2,015	0	2	9	14	44	97	228	403	379	85	616	114	22
65-69.....	2,118	0	0	4	4	5	29	63	91	128	29	1,480	238	37
70-74.....	957	0	0	0	0	2	3	10	10	7	4	538	335	48
75-79.....	404	0	0	0	0	0	1	2	5	3	0	103	178	112
80 and over.....	144	0	0	0	0	0	1	0	1	0	0	24	40	78

<sup>1</sup> Data relate to initial entitlements only.

<sup>2</sup> Age at last birthday.

<sup>3</sup> Includes 2,396 workers with widows of unknown age, 56 of whom became entitled to widow's current benefits but none of whom became entitled to widow's benefits.

<sup>4</sup> All the widows under age 65 included here and 3 of those aged 65-69 became entitled to widow's current benefits; the remainder of the widows aged 65 or over became entitled to widow's benefits.

agreement between average ages of the widows of the deceased workers and average ages derived from the family composition study:

Age group of husband <sup>1</sup>	Average age of husband <sup>1</sup>	Average age of wives <sup>1</sup>	
		Deceased worker data <sup>2</sup>	Family composition study
20-24.....	22.8	21.5	21.3
25-29.....	27.2	24.9	25.0
30-34.....	32.1	29.3	29.2
35-39.....	37.1	33.8	33.0
40-44.....	42.1	38.7	38.4
45-49.....	47.1	43.5	42.9
50-54.....	52.1	48.1	47.0
55-59.....	57.0	52.5	52.1
60-64.....	61.9	57.0	56.5
65-69.....	66.7	61.0	60.6
70-74.....	71.3	65.4	64.9
75 and over.....	77.9	69.0	69.0

<sup>1</sup> At last birthday.

<sup>2</sup> Excludes cases in which the age of the widow was unknown. It is believed that this exclusion does not affect the averages significantly.

This tabulation clearly indicates that the average seniority of the husband increases steadily with advancing age of the husband. The reasons for this increase have been indicated. Since the probability of a worker's having children under 18

is so largely dependent upon the age of his wife, it was to be expected that the average age of widows corresponding to each given age group of deceased workers would vary somewhat as between widows entitled to widow's current benefits and other widows. This variation becomes significant with respect to workers over age 40. With respect to workers aged 65-69, for example, the average age of all widows, regardless of type of claim awarded, was 61 years, but the average age of widows who were entitled to widow's current benefits was only 52 years.

### Other Deceased Workers

Corresponding to the fact that the proportions of married men among the male deceased workers are generally higher than in the urban male data of the 1930 census, the proportions of single men and widowers (table 6) are generally lower. On the other hand, the proportions divorced are appreciably greater than among the urban males in the 1930 census. It is expected, however, that the 1940 census data will also show higher proportions of divorced than did the 1930 data; it is

Table 6.—Deceased workers on whose wages survivors' monthly benefits or lump-sum death payments were awarded, by marital status, sex, and age, 1940

Sex and age <sup>1</sup>	Total	Married		Single		Widowed		Divorced		Unknown marital status	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Male, total.....	84,074	65,323	77.2	9,682	11.4	5,100	6.0	2,097	2.5	2,472	2.9
Under 20.....	315	30	0.5	282	89.5	0	0	0	0	3	1.0
20-24.....	3,052	872	28.6	2,088	68.4	13	.4	21	.7	58	1.9
25-29.....	4,701	2,876	60.4	1,606	33.7	33	.7	81	1.7	105	2.2
30-34.....	5,550	3,940	71.1	1,090	19.0	53	1.0	185	3.3	270	5.0
35-39.....	6,314	4,933	78.1	767	12.0	70	1.2	187	3.0	361	5.7
40-44.....	7,538	6,209	82.4	610	8.2	147	1.9	203	2.7	363	4.8
45-49.....	9,038	8,357	92.4	667	7.4	206	2.3	287	3.2	301	3.3
50-54.....	12,028	10,090	83.9	996	8.3	548	4.5	324	2.7	370	3.1
55-59.....	13,055	10,667	81.7	819	6.3	926	7.1	348	2.7	295	2.3
60-64.....	11,889	9,520	80.1	633	5.3	1,306	11.0	270	2.3	154	1.3
65-69.....	7,248	5,675	78.3	320	4.4	1,054	14.5	160	2.1	49	.7
70-74.....	1,924	1,442	74.9	99	5.2	375	19.5	27	1.4	11	.6
75-79.....	774	528	68.2	30	3.9	201	26.0	12	1.5	3	.4
80 and over.....	288	172	59.7	9	3.1	102	35.4	2	.7	3	1.1
Female, total.....	9,470	3,984	42.0	2,800	30.3	1,300	13.7	640	6.8	686	7.2
Under 20.....	79	13	16.5	64	81.0	0	0	0	0	2	2.5
20-24.....	970	331	34.1	633	65.1	16	1.6	14	1.4	27	2.8
25-29.....	1,074	546	50.9	388	36.1	24	2.2	47	4.4	69	6.4
30-34.....	1,061	556	52.4	283	26.7	44	4.2	62	5.8	116	10.9
35-39.....	1,019	624	61.4	223	21.9	65	6.4	76	7.5	131	12.8
40-44.....	1,028	518	50.4	204	19.8	93	9.0	90	8.8	123	12.0
45-49.....	1,133	609	53.8	251	22.2	162	14.3	111	9.8	100	8.8
50-54.....	991	404	40.8	247	24.9	178	18.0	97	9.8	65	6.5
55-59.....	945	302	32.0	249	26.3	201	21.3	67	7.1	36	3.8
60-64.....	698	194	27.8	217	31.1	230	32.9	48	6.9	9	1.3
65-69.....	387	75	19.4	132	34.1	149	38.5	24	6.2	7	1.8
70-74.....	60	9	15.0	17	28.3	31	51.7	3	5.0	0	0
75-79.....	30	3	10.0	10	33.3	16	53.4	1	3.3	0	0
80 and over.....	4	0	0	1	25.0	2	50.0	0	0	1	25.0

<sup>1</sup> Age last birthday at death.



**Table 7.—Deceased nonmarried<sup>1</sup> male workers on whose wages lump-sum death payments were awarded, by age of worker and relationship of known survivors, 1940**

Age <sup>2</sup> of worker	Workers survived by—					
	Total	1 or more children <sup>3</sup>	No children <sup>3</sup> but by—			No known children <sup>3</sup> or parents
			Male parents	Female parents	Both parents	
Total.....	16,888	63	940	2,241	3,674	9,070
Under 20.....	284	0	17	47	215	5
20-24.....	2,137	2	198	400	1,432	105
25-29.....	1,741	3	187	424	983	144
30-34.....	1,303	10	167	383	510	233
35-39.....	984	12	117	274	250	331
40-44.....	926	7	91	205	129	494
45-49.....	1,214	10	98	185	75	876
50-54.....	1,572	10	52	149	43	1,318
55-59.....	2,120	2	30	115	22	1,951
60-64.....	2,236	5	12	46	12	2,161
65-69.....	1,536	2	1	12	2	1,519
70-74.....	474	0	0	1	1	472
75-79.....	245	0	0	0	0	245
80 and over.....	116	0	0	0	0	116

<sup>1</sup> Single, widowed, divorced, or of unknown marital status.

<sup>2</sup> Age last birthday at death.

<sup>3</sup> Represents unmarried children under age 18 who did not come within the definition of the term "child" or were not, by definition, dependent on worker at time of his death. No lump-sum death payment could be awarded if an unmarried dependent child under age 18 survived the worker. However, workers represented in any column of this table may have been survived by children aged 18 or over or by married children under age 18.

also probable that census data generally understate the proportion divorced. The relative frequencies of the various marital-status groups may be distorted somewhat by the large proportion of workers of unknown marital status. As will be shown later, a large proportion of the workers of unknown marital status had children and were married, widowed, divorced, or separated. Generally, separated workers were tabulated as married, but it is believed that many of those of unknown status were actually separated and should also have been tabulated as married.

As in the case of female primary beneficiaries, the marital-status distribution of deceased female workers is more nearly a reflection of the distribution of females in covered employment than of urban females generally.

Survivorship by dependents who can become entitled to monthly benefits is much less common among deceased nonmarried male or deceased female workers than among deceased married male workers. Married men are naturally much more likely to have unmarried children under 18 who are dependent upon them. Moreover, if they are fully insured, their widows, if over 65, may become entitled to monthly benefits even when they have no children who can be entitled to child's

benefits. On the other hand, parent's benefits may be awarded with respect to a deceased nonmarried male worker or a deceased female worker who is not survived by unmarried children under 18, but only if the parent has been wholly dependent upon the worker and has attained age 65. Child's benefits were awarded with respect to 10 percent of the nonmarried male workers and about 5 percent of the female workers, and parent's benefits were awarded with respect to about 3 percent of the nonmarried male workers and about 2 percent of the female workers (table 4). In the remaining cases, lump-sum death payments were awarded. The proportion of the nonmarried male workers with respect to whose wages child's benefits were awarded was highest—22 percent—for workers in the age groups 35-39 and 40-44. The latter age group had also the highest proportion of workers—about 8 percent—with respect to whose wages parent's benefits were awarded; parents of workers in the younger age groups were less likely to have attained age 65, while the parents of workers in the older age groups were less likely to have survived.

A more complete account of the survivorship of the nonmarried deceased male workers by their parents (including, in some cases, stepparents and adopting parents) may be obtained by referring to table 7 as well as to table 4. A total of 17,369 such workers (544 shown in table 4 and 16,825 in table 7) were not survived by any known unmarried children under age 18, and, of these, 7,399 or 43 percent were survived by at least one parent. It is estimated that about 3,800 or roughly 22 percent were survived by both parents. The proportions of nonmarried male workers in each age group survived by at least one or by both parents are as follows:

Age of worker at last birthday	Percent of workers survived by—	
	At least 1 parent	Both parents <sup>1</sup>
Under 20.....	98	76
20-24.....	95	67
25-29.....	92	56
30-34.....	83	39
35-39.....	60	26
40-44.....	52	14
45-49.....	33	7
50-54.....	10	
55-59.....	9	
60-64.....	4	
65-69.....	1	( <sup>1</sup> )
70 and over.....	( <sup>1</sup> )	( <sup>1</sup> )

<sup>1</sup> Partly estimated.

<sup>2</sup> Less than 0.5 percent.

Table 8.—Number of workers on whose wages primary and child's benefits were awarded, and number and average age of children<sup>1</sup> of these workers, by sex, age, and marital status of worker, 1940<sup>2</sup>

Sex and age <sup>3</sup> of worker	Marital status of worker														
	Total			Married			Widowed			Divorced			Unknown		
	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>
Male, total.....	6,800	9,767	12.8	5,311	8,907	12.7	464	698	13.9	83	121	13.3	32	41	13.7
65-69.....	5,487	9,081	12.8	4,950	8,287	12.7	430	643	13.0	79	117	13.3	28	34	13.6
70-74.....	345	584	12.8	310	532	12.7	28	44	13.0	4	4	14.0	3	4	14.0
75-79.....	50	85	13.1	43	71	12.8	0	11	15.0	0	0	-----	1	3	13.8
80 and over.....	8	17	11.0	8	17	11.0	0	0	-----	0	0	-----	0	0	-----
Female, total (65-69).....	4	9	11.0	1	1	10.0	3	8	11.1	0	0	-----	0	0	-----

<sup>1</sup> Unmarried children under age 18 regardless of entitlement to child's benefits.  
<sup>2</sup> Data relate to initial entitlements only and include 52 cases in which wife's benefits as well as primary and child's were awarded.

<sup>3</sup> Age last birthday at worker's entitlement to primary benefits.

It is of interest that three workers aged 70 or over were each survived by one parent, and a fourth by both parents.

That only about 5 percent of the surviving parents became initially entitled to parent's benefits arises from the fact that the parent must not only have been wholly dependent on and supported by the worker at the time of the work-

er's death but he must also have attained age 65. About 60 percent of the surviving parents were parents of workers who died before attaining age 30, and probably only a small proportion of these parents had then reached age 65. In cases in which the worker had reached 45 before he died, it can be assumed that practically all the surviving parents had attained age 65, and in more than

Table 9.—Number of deceased workers on whose wages child's benefits were awarded, and number and average age of children<sup>1</sup> of these workers, by sex, age, and marital status of worker, 1940<sup>2</sup>

Sex and age <sup>3</sup> of worker	Marital status of worker														
	Total			Married			Widowed			Divorced			Unknown		
	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>	Number of workers	Number of children <sup>1</sup>	Average age <sup>2</sup> of children <sup>1</sup>
Male, total.....	27,481	54,735	10.0	25,562	51,458	9.9	211	381	11.0	272	422	10.6	1,436	2,474	11.6
Under 20.....	14	14	.5	14	14	.5	0	0	-----	0	0	-----	0	0	-----
20-24.....	479	641	1.7	457	615	1.7	1	1	1.0	5	6	2.8	16	19	1.8
25-29.....	1,902	3,223	3.4	1,792	3,001	3.3	6	11	6.5	10	26	5.4	88	125	4.4
30-34.....	2,915	5,853	5.9	2,676	5,489	5.8	12	20	8.1	57	80	7.7	170	204	8.2
35-39.....	3,846	8,732	8.5	3,540	8,104	8.3	16	38	10.4	58	92	10.3	223	438	10.9
40-44.....	4,379	10,091	10.4	4,087	9,519	10.3	29	64	11.0	56	100	12.1	207	408	11.9
45-49.....	4,872	10,111	11.5	4,603	9,633	11.4	32	57	12.8	35	59	13.3	202	302	13.0
50-54.....	4,348	8,270	12.3	4,049	7,759	12.2	45	77	12.9	22	31	13.1	232	403	13.5
55-59.....	2,916	5,017	12.9	2,683	4,653	12.8	39	63	12.4	13	18	12.5	184	283	13.9
60-64.....	1,437	2,251	13.2	1,319	2,007	13.2	24	39	14.2	5	5	14.5	89	140	13.6
65-69.....	325	471	13.0	292	431	12.9	8	9	13.5	5	5	15.0	20	20	14.3
70 and over.....	48	61	13.7	41	53	13.5	2	2	15.5	0	0	-----	5	6	14.5
Female, total.....	518	772	11.4	40	74	9.1	77	120	12.8	32	46	11.8	363	532	11.3
Under 20.....	1	1	0.0	0	0	-----	0	0	-----	0	0	-----	1	1	0
20-24.....	24	32	4.4	3	5	2.9	1	2	5.5	1	1	1.0	19	24	4.7
25-29.....	79	112	7.0	12	19	6.1	8	11	6.5	5	7	7.6	54	75	7.2
30-34.....	128	190	10.4	20	29	10.2	12	22	10.5	7	10	11.3	89	129	10.3
35-39.....	103	168	12.7	3	8	12.2	20	31	13.6	8	15	12.3	72	114	12.5
40-44.....	81	127	13.6	5	9	10.5	10	15	14.2	6	8	15.3	60	95	13.6
45-49.....	58	91	13.8	2	3	13.8	14	24	15.1	3	3	12.5	30	61	13.3
50 and over.....	44	51	14.9	1	1	10.0	12	15	14.8	2	2	15.5	29	33	15.0

<sup>1</sup> Unmarried children under age 18 regardless of entitlement to child's benefits.  
<sup>2</sup> Data relate to initial entitlements only and include cases in which both

widow's current (or widow's) and child's benefits were awarded as well as those in which child's benefits only were awarded.  
<sup>3</sup> Age last birthday at worker's death.

one-fifth of these cases one parent at least did become entitled to parent's benefits.

Although data of similar detail are not available for female workers with respect to whose wages lump-sum death payments were awarded, it was found that of 8,761 such workers 12 percent had unmarried children under 18 who were not dependent upon them; for nonmarried male workers, by contrast, the proportion was less than 0.4 percent. To a large extent, this situation arises from the fact that many of the female workers were married, and the conditions under which, by definition, a child may be deemed dependent on its mother are not met when the child and both its parents have been living in the same household.

### Children in Families of Retired and Deceased Workers

Supplementary data on workers with respect to whose wages claims for child's benefits were awarded in 1940 are presented in tables 8-11. It should be noted that these data relate only to workers with at least one child entitled to child's benefits. However, the data include all unmarried children under 18 of such workers, whether or not they became entitled to child's benefits. Thus, there were 5,894 primary beneficiaries each having at least one child entitled to child's benefits. These workers had 9,776 unmarried children under age 18 (table 8), of whom 8,204 became entitled to child's benefits. The remaining 1,572 children, while coming from families in which some children were entitled to child's benefits, did not become entitled themselves, probably because it was not deemed advantageous to file application in their behalf or because they did not meet the conditions of dependency prescribed in the act. Similarly, there were 27,999 deceased workers each of whom was survived by at least one child who became entitled to child's benefits. These workers had 55,507 unmarried children under 18 (table 9), of whom 50,730 became entitled to child's benefits.<sup>10</sup>

The workers represented in tables 8-11 include all but a very small proportion of the total number of workers (tables 1 and 4) who had unmarried children under 18. So far as can be ascertained, there were but 2,530 workers, of whom 1,212 were retired and 1,318 were deceased, who had unmarried children under 18 none of whom became entitled to child's benefits. These deceased workers,

<sup>10</sup> See the Bulletin, April 1941, p. 87, table 3.

Table 10.—Married male workers on whose wages primary and child's benefits were awarded, by number of children<sup>1</sup> and age of worker, and total number of children, by age of worker, 1940<sup>2</sup>

Age <sup>3</sup> of worker	Total workers	Number of workers with—					Total children <sup>1</sup>
		1 child <sup>1</sup>	2 children <sup>1</sup>	3 children <sup>1</sup>	4 children <sup>1</sup>	5 or more children <sup>1</sup>	
Total...	5,311	3,260	1,237	423	219	172	8,007
65-69.....	4,950	3,048	1,153	388	200	101	8,267
70-74.....	310	187	68	20	18	11	432
75-79.....	43	23	13	6	1	0	71
80 and over.....	8	2	3	3	0	0	17

<sup>1</sup> See table 8, footnote 1.

<sup>2</sup> See table 8, footnote 2.

<sup>3</sup> See table 8, footnote 3.

the majority of whom were married women, were in practically every case workers whose only unmarried children under 18 did not meet the required dependency conditions. On the other hand, the retired workers, most of whom were married men, included a considerable number whose children did meet these conditions and could have become entitled to child's benefits, but no application was made in their behalf. These cases were generally in families which had only one or two children under 18, and these were usually children 16 or 17 years of age and either out of school or earning \$15 or more a month in covered employment; to have filed application in their behalf would have been to no purpose, since the entitlement of these children would not result in an increase in benefits payable to the family. The exclusion from tables 8 and 10 of the many families of this type probably results in a disproportionately large weighting of the figures in favor of families with a considerable number of children whose average ages were several years below 18.

Including these 2,530 workers, the percentages of all workers in each sex and marital-status group with unmarried children under age 18 are as follows:

Sex and marital status	Percent of retired workers	Percent of deceased workers
<b>Male:</b>		
Married.....	7.2	39.5
Widowed.....	2.8	4.4
Divorced.....	5.2	14.3
Unknown status.....	6.5	59.0
<b>Female:</b>		
Married.....	.5	24.9
Widowed.....	.2	7.2
Divorced.....	0	9.8
Unknown status.....	0	55.0

**Table 11.—Deceased married male workers on whose wages child's benefits were awarded, by number of children<sup>1</sup> and age of worker, and total number of children, by age of worker, 1940<sup>2</sup>**

Age <sup>3</sup> of worker	Total workers	Number of workers with—					Total children <sup>1</sup>
		1 child <sup>1</sup>	2 children <sup>1</sup>	3 children <sup>1</sup>	4 children <sup>1</sup>	5 or more children <sup>1</sup>	
Total.....	25,562	11,828	7,230	3,453	1,595	1,450	51,458
Under 20.....	14	14	0	0	0	0	14
20-24.....	457	335	93	22	7	0	615
25-29.....	1,792	955	530	228	50	20	3,061
30-34.....	2,076	1,077	886	400	180	127	5,489
35-39.....	3,549	1,240	1,105	614	299	285	8,164
40-44.....	4,087	1,457	1,241	682	330	377	9,519
45-49.....	4,603	2,021	1,320	623	340	269	9,633
50-54.....	4,049	2,078	1,048	485	226	212	7,759
55-59.....	2,683	1,551	692	264	118	88	4,653
60-64.....	1,319	860	288	104	37	80	2,067
65-69.....	202	202	57	22	8	3	431
70 and over.....	41	32	0	3	0	0	53

<sup>1</sup> See table 9, footnote 1.  
<sup>2</sup> See table 9, footnote 2.  
<sup>3</sup> See table 9, footnote 3.

These proportions should be interpreted in the light of the age distributions of workers involved (see tables 3, 6, 8, and 9). For example, it may be seen that, age group by age group, the percentages of widowed male deceased workers with children who became entitled to child's benefits did not differ greatly from the corresponding percentages of divorced male deceased workers. Since, however, the divorced workers were concentrated at younger ages than were the widowed workers, the over-all proportion of divorced workers with chil-

dren was about three times as great as that of widowed workers.

The high proportion of deceased workers of unknown marital status who had unmarried children under 18 arises from the fact that, when the only application with respect to the wages of a deceased worker was for child's benefits, it was often impossible to determine conclusively the marital status of the worker from the application form. Most of the cases classified in table 6 as of unknown marital status arose from this situation.

For the group of male married deceased workers, which is large and embraces a wide range of ages, it is of interest to compare the data on the proportion of workers with children, average number of children, distribution by number of children, and average age of children, with corresponding data derived from the family composition study.<sup>11</sup> Such comparisons show close resemblance in most respects (table 12).

The most significant difference is the fact that, except at ages under 30, the claims data show a smaller proportion of individuals with children than does the family composition study. The reasons for this difference are not exactly known, but it is believed that the deceased workers represented in the claims data are not entirely representative of the urban population. Furthermore, it is probable that married workers with children are subject to a lower rate of mortality

<sup>11</sup> See also Myers, Robert J., and Rasor, Eugene A., op. cit., pp. 9-10.

**Table 12.—Deceased married male workers on whose wages survivors' monthly benefits or lump-sum death payments were awarded in 1940, and married male family heads in the family composition study;<sup>1</sup> proportion of each group with children<sup>2</sup> under age 18, average number of children, distribution by number of children, and average age of children, by age of worker or family head**

Age <sup>3</sup> of worker or family head	Number of—		Percent with children <sup>2</sup>		Workers and family heads with 1 or more children <sup>2</sup>									
	Deceased workers	Family heads	Deceased workers	Family heads	Average number of children of—		Percent with—						Average age <sup>3</sup> of children of—	
					Deceased workers	Family heads	1 child		2 children		3 or more children		Deceased workers	Family heads
	Deceased workers	Family heads	Deceased workers	Family heads	Deceased workers	Family heads	Deceased workers	Family heads	Deceased workers	Family heads	Deceased workers	Family heads	Deceased workers	Family heads
20-24.....	872	22,561	52	40	1.3	1.3	74	70	20	19	6	5	1.7	1.6
25-29.....	2,876	60,603	62	59	1.7	1.6	63	58	30	29	17	13	3.3	3.3
30-34.....	3,946	72,013	68	70	2.1	1.9	40	44	33	33	27	23	5.8	5.5
35-39.....	4,933	80,492	72	74	2.3	2.3	35	34	31	33	34	33	8.3	8.2
40-44.....	6,209	78,341	60	72	2.3	2.4	36	33	30	31	34	30	10.3	10.1
45-49.....	8,357	70,051	55	62	2.1	2.3	44	40	29	28	27	26	11.4	11.2
50-54.....	10,090	57,086	40	46	1.9	2.0	51	48	26	26	23	26	12.2	12.1
55-59.....	10,667	40,333	25	31	1.7	1.8	65	56	25	24	17	20	12.8	12.7
60-64.....	9,526	30,060	14	17	1.6	1.7	65	62	22	22	13	16	13.2	13.1
65-69.....	5,675	20,060	5	9	1.6	1.6	69	65	20	21	11	14	12.9	13.0

<sup>1</sup> See text, footnote 1.  
<sup>2</sup> Includes all unmarried children under age 18 of deceased workers with at least one child entitled to child's benefits, and all children under age 18 who

were included as regular household members in the family composition study.  
<sup>3</sup> Age at last birthday.

than are those without children and are therefore less likely to be included in a group of deceased workers. Long-range trends in birth rates may also have affected the comparisons.

Moreover, it should be remembered that the comparatively small volume of data on deceased workers permits a degree of error in the derived averages and distributions; the family composition study, on the other hand, was the result of less exact methods of enumeration, and it included foster children (not legally adopted) as children of the family head while it excluded many children living away from home. The data in table 12 on deceased workers with children are subject to

the same exclusions as are the data in tables 9 and 11; these exclusions, however, probably have no significant effect. It is of interest to note that in families of male married primary beneficiaries aged 65-69 with children entitled to child's benefits, the average number of children per worker was 1.7 as compared with 1.5 for deceased workers of the same age, and the average age of children was 12.7 as compared with 12.9 for children of deceased workers. Though these differences are slight, they probably result from the exclusion from the retired-worker data of many cases in which there were only one or two children in the family and these children just under age 18.