

made a great number of decisions on a tremendously broad range of complex subjects. These decisions initiated specific plans for significant work on many diverse problems that in time will contribute to the greater well-being of the peoples of the world. Sir Ramaswami Mudaliar, President of the Council, in emphasizing the importance of the Council's work, said, "the resolution of economic and social problems is the most important and

vital task which would lead ultimately to the establishment of pacific conditions throughout the world."

The fourth session ended on an encouraging note of increased harmony among the members. Mr. Stinebower, United States representative, said at one of the final meetings, "It seems that there has been a wider area of agreement and more unanimity on fundamental points than we have ever enjoyed in this Council before."

Workers in Employment Covered by Old-Age and Survivors Insurance in 1944

By Marie Correll*

In 1944, the last full year of war, an estimated 46.3 million persons earned wage credits in employment covered by old-age and survivors insurance¹ (table 1). For the first time since the war started, the number of covered workers was smaller than in the preceding year, the decrease being 3 percent. The 28.1 million men in covered jobs at some time during 1944 represented slightly more than half the male population 14 years of age and over on January 1, 1944; the 18.2 million women were a third of all women aged 14 and over. Because of the large proportion of men in the armed forces, the number of men with wage credits in 1944 was 7 percent less than in 1943 and 12 percent less than the wartime peak of 31.8 million in 1942. The number of women in covered jobs, by contrast, increased steadily in the war years, reaching in 1944 a total that was 4 percent

above the 1943 level and 86 percent above that in 1940.

Among persons in covered employment in 1944, an estimated 78 percent of the men and 59 percent of the women—approximately 32.6 million workers in all—were either fully or currently insured² under the program on January 1, 1945. The other 13.7 million workers were uninsured on that date. The number of insured workers among persons with wage credits in 1944 was 20 percent larger at the beginning of 1945 than at the beginning of 1944—a gain, due to employment in 1944, of 12 percent for men and 37 percent for women.

The workers who were insured at the beginning of 1945 included persons who had acquired wage credits prior to but not in 1944 as well as persons in covered jobs in 1944. The latter, however, comprised 78 percent of all who were fully insured and 94

percent of all who were currently but not fully insured. Of all uninsured persons who had held covered jobs at some time during 1937-44, only 40 percent got wage credits in 1944.

The estimated \$63.4 billion in wage credits reported under the insurance program in 1944 represented approximately two-fifths of the national income and nearly four-fifths of the estimated total wages and salaries paid in nonagricultural and non-governmental employments. Total wage credits earned under the insurance program in 1944 were 3 percent larger than in 1943 and 93 percent larger than in 1940. Average wage credits per worker rose continuously from \$926 in 1940 to \$1,369 in 1944, chiefly because of increases in wage rates, lengthened hours of work, and overtime wage payments.

Of the total wage credits earned in 1944, it is estimated that 95 percent were received by workers insured at the beginning of 1945. In other words, the 29 percent of the workers in covered employment in 1944 who were uninsured earned only about 5 percent of the wage credits.

This article contrasts the employment and earnings characteristics of the insured and the uninsured workers who held covered jobs at some time during 1944³ and indicates some of the factors that must be considered in appraising the operation of the insurance system with respect to currently employed persons.

³The latest year for which detailed tabulations are available.

Table 1.—Workers with wage credits in 1944, by sex and age

[Estimated totals (in thousands) based on 1-percent and 3-percent sample data. Most percentages in tables and text are computed from sample data and hence may differ slightly from percentages derived from inflated totals, which are adjusted for employment and wages reported too late for inclusion in sample. Age represents age at birthday in 1944. Figures in italics represent data for less than 100 workers and may be unreliable because of the large probable sampling error]

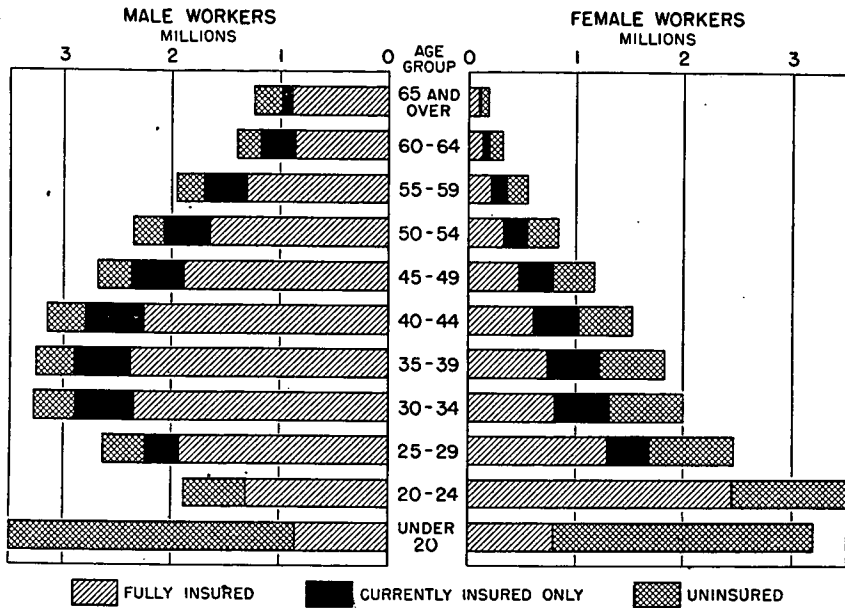
Age	Total	Male	Female
Total.....	46, 296	28, 072	18, 224
Under 20.....	6, 890	3, 610	3, 280
20-24.....	5, 656	1, 956	3, 700
25-29.....	5, 256	2, 721	2, 535
30-34.....	5, 434	3, 342	2, 092
35-39.....	5, 208	3, 325	1, 883
40-44.....	4, 806	3, 237	1, 569
45-49.....	3, 987	2, 780	1, 207
50-54.....	3, 304	2, 431	873
55-59.....	2, 567	1, 990	577
60-64.....	1, 740	1, 418	322
65 and over.....	1, 448	1, 262	186

*Bureau of Old-Age and Survivors Insurance, Analysis Division.

¹Employment covered under the act includes any services performed by a worker for an employer within the United States, including Alaska and Hawaii, or on or in connection with an American vessel, with certain exceptions. The major exclusions are self-employment, agricultural labor, domestic service in a private home, employment by the Federal Government or a State or local government, railroad employment, employment in certain types of nonprofit organizations, family employment, and casual employment not in the course of the employer's trade or business.

²To be fully insured a worker must have had at least 1 quarter of coverage for each 2 of the quarters elapsing after 1936, or after the quarter in which he attained age 21, whichever was later, and up to but excluding the quarter in which he attained age 65 or died, whichever occurred first. A quarter of coverage is a calendar quarter in which the worker has been paid not less than \$50 in taxable wages. At least 6—and no more than 40—quarters of coverage are required for fully insured status. To be currently insured on January 1, 1945, a worker must have been paid wages of not less than \$50 for services in each of not less than 6 of the immediately preceding 12 calendar quarters.

Chart 1.—Workers with wage credits in 1944, by sex, age, and insurance status as of January 1, 1945



large proportion of the men aged 20-29 were serving in the armed forces, fewer of the men with wage credits in 1944 were in the ages 20-24 and 25-29 than in ages under 20 or in any 5-year age group from 30 to 49. In each of the years from 1937 to 1942, by contrast, more of the men in covered employment were in the age group 20-24 than in any other, and the number decreased gradually in each succeeding age group. In 1944, only 4.7 million men aged 20-29 received wage credits, in comparison with 8.1 million in 1940. As a proportion of all men receiving wage credits, those aged 20-24 dropped from 16 percent in 1940 to 6.9 percent in 1944; for those aged 25-29 the corresponding decline was from 16 percent to 9.7 percent.

As older men and boys replaced men of draft age, the proportion of all men in covered jobs who were in ages under 20 increased from 7.1 percent in 1940 to 13 percent in 1944, while the proportion aged 35 and over rose from 47 percent to 59 percent. On the average, the men in covered jobs were older in 1944 than in 1940, the median age having risen from 34.0 to 38.6 years. The 1.3 million men aged 65 and over receiving wage credits in 1944 were nearly twice the number in 1940 and 8.8 percent more than in 1943. The wartime demand for marginal workers had given many men who were past retirement age and had withdrawn from the labor force the

Personal Characteristics of Covered Workers in 1944

Sex.—Two-fifths of the workers in covered jobs in 1944 were women—a larger proportion than in any preceding year. During the war, as a result of the continued increase in the number of women with wage credits plus the decline after 1942 in the number of men in covered jobs, the proportion of covered workers who were women rose from 28 percent in 1940 to 31 percent in 1942 and 39 percent in 1944.

Women comprised 55 percent of the workers uninsured at the beginning of 1945, as against 31 percent of those fully insured and 42 percent of those only currently insured. The proportion of workers with wage credits in 1944 who were uninsured at the beginning of 1945 was nearly twice as large for women (41 percent) as for men (22 percent).

Age.—The age distribution of the men receiving wage credits in 1944 (chart 1), had changed considerably from that in earlier years. Because a

Table 2.—Percentage distribution of workers with wage credits in 1944, by age, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Age	Total					Male				Female					
	Total	Insured			Un-insured	Total	Insured			Un-insured	Total	Insured			Un-insured
		Total	Fully insured	Currently insured only			Total	Fully insured	Currently insured only			Total	Fully insured	Currently insured only	
Number (In thousands).....	46,296	32,637	28,096	6,541	13,659	28,072	21,863	18,070	3,793	6,209	18,224	10,774	8,026	2,748	7,450
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	14.9	5.2	6.5	.....	38.4	12.8	4.0	4.9	.....	44.3	18.1	7.6	10.1	.....	33.5
20-24.....	12.2	11.9	14.8	.....	13.0	6.9	6.2	7.4	.....	9.5	20.3	23.4	31.2	.....	15.9
25-29.....	11.3	12.3	12.6	11.4	9.0	9.7	10.5	10.9	8.7	6.7	14.0	16.1	16.4	15.1	10.9
30-34.....	11.7	13.2	12.3	16.8	8.1	12.0	13.6	13.3	14.9	6.4	11.3	12.6	10.2	19.6	9.5
35-39.....	11.3	13.0	12.2	16.1	7.3	11.9	13.6	13.4	14.4	5.9	10.3	11.7	9.3	18.6	8.4
40-44.....	10.4	12.0	11.2	15.5	6.5	11.6	13.1	12.8	14.9	5.8	8.7	9.8	7.6	18.4	7.0
45-49.....	8.6	9.9	9.2	12.9	5.3	9.8	11.1	10.7	13.3	5.2	6.7	7.5	5.9	12.2	5.4
50-54.....	7.1	8.2	7.7	10.5	4.3	8.6	9.7	9.3	11.8	4.6	4.7	5.2	4.1	8.7	4.0
55-59.....	5.6	6.4	5.9	8.5	3.5	7.1	8.0	7.4	10.8	4.1	3.1	3.3	2.6	5.4	2.9
60-64.....	3.8	4.3	3.9	6.1	2.5	5.1	5.5	4.9	8.5	3.5	1.8	1.9	1.5	2.8	1.6
65 and over.....	3.1	3.5	3.8	1.9	2.3	4.5	4.6	5.0	2.8	4.0	1.0	1.1	1.2	.8	1.0

Table 3.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and age group

[See headnote, table 1]

Age	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	56.7	14.2	29.2	100.0	64.6	13.6	21.8	100.0	44.4	15.0	40.5
Under 20.....	100.0	24.8	.....	75.2	100.0	24.7	.....	75.3	100.0	24.9	.....	75.1
20-24.....	100.0	68.7	.....	31.1	100.0	69.8	.....	30.0	100.0	68.2	.....	31.6
25-29.....	100.0	62.8	14.2	23.0	100.0	72.8	12.2	15.0	100.0	52.2	16.3	31.5
30-34.....	100.0	59.6	20.3	20.1	100.0	71.6	16.8	11.6	100.0	40.0	26.0	34.0
35-39.....	100.0	61.1	20.2	18.7	100.0	72.9	16.3	10.8	100.0	40.0	27.1	32.9
40-44.....	100.0	60.8	21.1	18.1	100.0	71.5	17.5	11.0	100.0	38.8	28.5	32.7
45-49.....	100.0	60.7	21.2	18.1	100.0	70.1	18.4	11.5	100.0	39.4	27.5	33.1
50-54.....	100.0	61.4	21.0	17.6	100.0	69.7	18.6	11.7	100.0	38.1	27.8	34.1
55-59.....	100.0	60.3	21.6	18.1	100.0	67.0	20.4	12.6	100.0	36.7	26.0	37.3
60-64.....	100.0	57.9	22.8	19.3	100.0	62.3	22.5	15.2	100.0	38.4	24.1	37.5
65 and over.....	100.0	69.5	8.7	21.8	100.0	72.3	8.3	19.4	100.0	50.7	11.6	37.7

opportunity to qualify for old-age benefits.

Compared with men, the women in covered jobs in 1944, as in previous years, were relatively young. Only about a third of the women as against nearly three-fifths of the men were 35 years of age and over. Like the men, however, both in 1943 and in 1944 relatively more of the women than in prewar years were under age 20 or in ages 35 and over, while relatively fewer were in the 20-34 age group. This change in the age distribution of women workers is explained by the wartime employment of young girls under 20 and of married women aged 35 and over, many of whom had not been in the labor force before the war. At ages 65 and over, the 186,000 women with wage credits in 1944 represented an increase of 24 percent over the 1943 figure and of 166 percent over the number in 1940. The median age of women in covered jobs was only slightly higher in 1944 than 1940, however, having risen from 28.8 to 29.2 years.

As might be expected because of their recent entrance into covered employment, young people under 20 years of age comprised a much larger proportion of the 1944 workers who were uninsured on January 1, 1945 (38 percent) than of all workers (15 percent) or of insured workers (5.2 percent) (table 2). Young adults aged 20-24 also made up a substantial proportion (13 percent) of the uninsured workers. Among men with wage credits in 1944, workers under 25 years of age formed only 10 percent of the insured but 54

percent of the uninsured. The proportion of uninsured workers who were under 25 years of age was nearly as large for women (49 percent) as for men. On the other hand, 31 percent of the insured women, as against only 10 percent of the insured men, were under age 25.

The proportion of insured workers who were in the older age groups was markedly larger for men than for women. Whereas workers at ages 65 and over comprised 4.6 percent of the insured men they were only 1.1 percent of the insured women.

These significant differences in the age composition of insured men and women reflect, in part, the fact that in all the age groups over 25 substantially larger proportions of women than men were uninsured (table 3). Among men with wage credits in 1944, the proportion uninsured fell as low as 11 percent for those aged 35-44 and rose no higher than 19 percent for those 65 and over; among women workers, on the other hand, the smallest proportion uninsured in any age group was 32 percent at ages 25-29 and the proportion was as high as 38 percent at ages 60 and over. The relatively large influx of women into covered jobs for the first time in 1943 and 1944, as well as the greater amount of irregular employment among women, accounts for the relatively large percentage of women uninsured in these ages as compared with men.

Among young workers under 25 years of age, by contrast, the difference between the sexes in the propor-

tion uninsured was small. In the 20-24-year group, 30 percent of the men and 32 percent of the women were uninsured at the beginning of 1945; among both boys and girls under age 20, 75 percent were uninsured. Many of the uninsured, particularly among these younger workers, undoubtedly will gain insured status by continuing to work in covered jobs.

Workers Entitled to Benefits

Of the workers aged 65 and over in covered jobs in 1944, slightly more than a million were permanently fully insured at the beginning of 1945. Nine percent of them became entitled to primary insurance benefits in 1944;⁴ another 11 percent had become entitled before 1944. Thus a total of 20 percent of the fully insured workers aged 65 and over who worked in covered employment in 1944 were entitled to monthly benefits before January 1, 1945. Some of them had never drawn benefits; they had become entitled to them only to "freeze" their benefit amount.⁵ Others had withdrawn from covered employment and

⁴ As shown by benefits awarded before October 1, 1945.

⁵ Formerly workers aged 65 and over who intended to continue in covered employment sometimes filed applications for benefits merely to make sure that their benefit amounts would not be decreased by reduced earnings. The provision in the 1946 amendments making it possible, beginning in August 1946, to compute the benefit amount as of the time that would yield the highest monthly benefit does away with any advantage that would have been obtained from "freezing" the benefit amount.

received benefits, but when they returned to covered jobs their benefits had been suspended. Many became entitled when they withdrew from covered jobs in 1944.

Some workers who had never been entitled to primary benefits were insured at the time of their death in 1944, and their survivors received benefits. This group comprised 1.5 percent of the insured workers aged 65 and over and 0.4 percent of the insured under 65 years of age.

Pattern and Duration of Covered Employment

Year of entrance.—Nearly 4.6 million persons got their first wage credits in covered jobs in 1944. The 1.9 million men who were new entrants were only about two-thirds the number in 1940 and about half the number in the peak year, 1942. Among women, the nearly 2.6 million new entrants represented a 69-percent increase over the number in 1940 but, as in the case of men, a marked decrease from the peak of nearly 4.4 million in 1943.

The new workers comprised 10 percent of all 1944 workers—7.1 percent of the men and 15 percent of the women (table 4). Nearly half the women with wage credits in 1944, in contrast to only a fourth of the men, had entered covered jobs after 1941—an important factor in causing the relatively large proportion of uninsured workers among women.

All workers entering covered employment for the first time in 1944 were, of course, uninsured at the beginning of 1945 because they could not have earned the minimum of 6 quarters of coverage required for in-

sured status. In addition, 69 percent of those who entered covered jobs in 1943 and then worked in 1944 were still uninsured at the beginning of 1945. The proportion uninsured decreased for the earlier year-of-entry groups, falling from 32 percent of the workers in covered jobs in 1944 who had entered in 1942 to only 6.1 percent of those who got their first wage credits in 1937.

There was a marked difference between the fully insured, the currently insured only, and the uninsured with respect to the year they first entered covered jobs. Of the fully insured workers with wage credits in 1944, slightly more than two-thirds had entered in 1937, the first year of the program; among the uninsured, on the other hand, nearly two-thirds had entered in 1943 or 1944, the 2 most recent years. The majority of workers who were only currently insured had also entered covered jobs in recent years, although a significant proportion of them had received their first wage credits in the early years of the insurance program. Most of these persons had withdrawn from covered jobs in the prewar years and reentered in the war period.

Pattern of years in covered employment.—Among workers in covered employment in 1944, persons who had worked in each of the 8 years 1937-44 comprised 59 percent of those fully insured at the beginning of 1945 but only 2.6 percent of those currently but not fully insured and less than 1 percent of those uninsured (table 5). In contrast to the fully insured, the great majority of the workers who were only currently insured or uninsured had

entered covered jobs after 1937 and received wage credits in every year following their entry; workers in this group of patterns may be called "entrants." They accounted for only 28 percent of the fully insured workers in comparison with 69 percent of those only currently insured and 78 percent of the uninsured.

Workers with wage credits in each year since the beginning of the program, as well as those who started earning wage credits after 1937 but were likewise employed in consecutive years, accounted for 83 percent of the workers with wage credits in 1944; the remaining 17 percent had held covered jobs in nonconsecutive years. These intermittent workers included persons with a great variety of combinations of years in and out of covered employment before 1944; many of them had reentered covered jobs after 1941. All these intermittent patterns combined accounted for only 13 percent of the fully insured, 29 percent of the only currently insured, and 21 percent of the uninsured. In this group of patterns the fully insured workers were mainly persons with wage credits in 6 or 7 years, the majority of those only currently insured had held covered jobs in 4 or 5 years, while approximately half the uninsured had wage credits in only 2 or 3 years.

Men and women workers with wage credits in 1944 show marked differences in their patterns of years in covered employment. Persons who had covered employment in every year from 1937 to 1944 comprised 44 percent of the men but only 19 percent of the women. On the other hand,

Table 4.—Percentage distribution of workers with wage credits in 1944, by year of entry into covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Year of entry	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1937.....	44.9	69.4	20.1	9.3	55.9	77.8	23.7	10.9	28.0	50.6	15.2	8.0
1938.....	4.0	4.4	5.6	2.6	4.0	3.9	6.4	3.0	4.1	5.5	4.6	2.3
1939.....	4.7	5.3	6.1	2.7	4.6	4.6	7.0	3.2	4.7	6.9	4.8	2.4
1940.....	4.9	5.2	7.6	3.0	4.6	4.1	8.7	3.5	5.4	7.6	6.2	2.7
1941.....	7.6	5.8	18.6	5.7	6.7	3.8	20.8	6.8	8.9	10.4	15.6	4.7
1942.....	11.4	6.8	27.6	12.3	8.7	3.9	24.0	13.1	15.5	13.2	32.5	11.7
1943.....	12.3	3.1	14.3	29.1	8.3	1.9	9.4	26.8	18.3	5.8	21.0	31.0
1944.....	10.3	-----	-----	35.2	7.1	-----	-----	32.6	15.1	-----	-----	37.3

Table 5.—Percentage distribution of workers with wage credits in 1944, by pattern of years in covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Years in covered employment	Total				Male				Female			
	Total	Fully insured	Current-ly insured only	Unin-sured	Total	Fully insured	Current-ly insured only	Unin-sured	Total	Fully insured	Current-ly insured only	Unin-sured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Continuous patterns:												
8-year:												
1937, '38, '39, '40, '41, '42, '43, '44.....	34.1	59.2	2.6	.9	43.8	66.9	2.8	1.0	19.2	41.7	2.4	.7
Other continuous patterns:												
1940, '41, '42, '43, '44.....	48.4	28.0	68.5	78.3	37.9	20.1	63.7	74.8	64.5	45.7	75.3	81.1
1938, '39, '40, '41, '42, '43, '44.....	2.2	3.4	1.3	.3	2.2	3.0	1.4	.3	2.2	4.2	1.1	.3
1939, '40, '41, '42, '43, '44.....	3.0	4.5	2.4	.5	3.0	4.0	2.7	.5	3.0	5.7	2.0	.4
1940, '41, '42, '43, '44.....	3.7	4.8	5.6	.8	3.6	3.8	6.5	.9	4.0	6.8	4.3	.7
1941, '42, '43, '44.....	6.4	5.5	17.5	2.6	5.6	3.6	19.7	3.1	7.5	10.0	14.5	2.2
1942, '43, '44.....	10.6	6.8	27.5	9.8	8.1	3.9	23.9	10.4	14.5	13.1	32.4	9.4
1943, '44.....	12.3	3.1	14.3		8.3	1.9	9.4	26.9	18.3	5.8	21.0	31.0
1944.....	10.3			35.2	7.1			32.6	15.1			37.3
Intermittent patterns (by number of years employed).....	17.5	12.9	28.9	20.9	18.2	13.0	33.5	24.2	16.3	12.6	22.4	18.1
7.....	4.5	6.5	3.2	1.2	5.4	7.0	3.8	1.5	3.1	5.4	2.2	.9
6.....	3.3	3.4	5.8	2.1	3.8	3.5	7.2	2.6	2.7	3.2	4.0	1.6
5.....	3.2	1.8	9.0	3.1	3.4	1.6	10.9	3.7	2.9	2.2	6.4	2.5
4.....	2.7	.8	7.8	4.1	2.6	.6	8.7	4.7	3.0	1.2	6.6	3.5
3.....	2.2	.4	2.9	5.5	1.9	.3	2.8	6.2	2.7	.6	3.1	4.9
2.....	1.5	(¹)	.1	5.0	1.2	(¹)	.1	5.5	1.9	.1	.1	4.6

¹ Less than 0.05 percent.

chiefly because of the unusually large increase in the number of women employed after the beginning of the war, 65 percent of the women, in contrast to only 38 percent of the men, had entered covered employment after 1937 and received wage credits in each year from their year of entry. About the same proportion of the men (18 percent) as of the women (16 percent) had been employed in nonconsecutive years. The men in this group, however, tended to have reentered covered employment sooner than the women and to have held covered jobs in more years.

Number of years in covered employment.—Because of their recent en-

trance into covered jobs or because of employment in nonconsecutive years, many workers with wage credits in 1944 had been in covered jobs for only a brief period. Slightly more than half the women and a fourth of the men had wage credits in only 1, 2, or 3 years (table 6). Only about half the men and a fourth of the women had wage credits in as many as 7 or 8 years.

Obviously, the number of years in which wage credits were received is far from a precise measure of the duration of covered employment; persons with wage credits in a year may have held covered jobs the entire calendar year or for as little as a day.

Nevertheless, data on the number of years with wage credits give some indication of the importance of the duration of employment in the acquisition of insured status.

The three insurance-status groups differed markedly in the number of years in which they had worked in covered jobs. Among workers in covered employment in 1944, nearly 7 of every 10 who were fully insured had received wage credits in 7 or 8 years; nearly 7 of 10 who were currently but not fully insured had wage credits in just 2, 3, or 4 years; and 7 of 10 uninsured workers had wage credits in only 1 or 2 years. Slightly less than a tenth of the uninsured workers had

Table 6.—Percentage distribution of workers with wage credits in 1944, by number of years in covered employment, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Number of years	Total				Male				Female			
	Total	Fully insured	Current-ly insured only	Unin-sured	Total	Fully insured	Current-ly insured only	Unin-sured	Total	Fully insured	Current-ly insured only	Unin-sured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
8.....	34.1	59.2	2.6	.9	43.8	66.9	2.8	1.0	19.2	41.7	2.4	.7
7.....	6.7	9.9	4.4	1.5	7.6	10.0	5.2	1.8	5.3	9.6	3.3	1.2
6.....	6.4	7.9	8.2	2.5	6.8	7.4	9.9	3.1	5.7	8.9	6.0	2.0
5.....	6.9	6.6	14.6	3.9	6.9	5.5	17.4	4.7	6.9	9.0	10.6	3.2
4.....	9.1	6.3	25.4	6.7	8.2	4.1	28.5	7.8	10.4	11.1	21.1	5.7
3.....	12.8	7.1	30.4	15.4	10.0	4.2	26.7	16.6	17.3	13.8	35.5	14.3
2.....	13.7	3.1	14.4	34.1	9.6	1.9	9.6	32.3	20.2	5.9	21.1	35.6
1.....	10.3			35.2	7.1			32.6	15.1			37.3

Table 7.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and number of quarters in covered employment in 1944

[See headnote, table 1]

Number of quarters	Total					Male					Female				
	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured
Total.....	46,296	100.0	56.7	14.2	29.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
1.....	6,476	100.0	22.4	5.1	72.6	3,453	100.0	28.9	6.3	64.8	3,023	100.0	15.0	3.6	81.4
2.....	5,858	100.0	26.5	8.7	64.8	2,983	100.0	32.6	10.6	56.8	2,875	100.0	20.2	6.9	73.0
3.....	5,483	100.0	40.3	15.1	44.6	2,875	100.0	46.7	16.0	37.3	2,608	100.0	33.1	14.1	52.8
4.....	28,479	100.0	74.9	17.3	7.9	18,761	100.0	79.9	15.0	5.1	9,718	100.0	65.1	21.6	13.3

wage credits in 5 or more years. Seasonal, casual, or incidental employment within these years probably was characteristic of most of these workers who were uninsured even though they had received wage credits in more than half the years since the beginning of the program.

The fully insured workers with wage credits in fewer than 4 years were chiefly persons in the older or younger ages who needed comparatively few quarters of coverage to be fully insured;° they also included deceased workers at other ages, fully insured at the time of their death, on whose wage records survivor benefits were awarded. The proportion of fully insured persons who had wage credits in only 2, 3, or 4 years was 31 percent for women as against only 10 percent for men, because relatively more women than men under age 29 had entered covered jobs in the war years.

As the number of years in covered employment increases, the proportion of workers who are uninsured decreases. All workers with wage credits in just the 1 year 1944 were of course uninsured; the great majority (72 percent) of those with wage credits in only 2 years also were uninsured. Uninsured persons, however, comprised only 35 percent of the 1944 workers with wage credits in 3 years; 21 percent of the 4-year workers; 16 percent of the 5-year workers; 12 per-

cent of the 6-year workers; 6.4 percent of the 7-year workers; and 0.7 percent of the 8-year workers.

It is apparent that short-term covered employment was the major factor causing workers with wage credits in 1944 to be uninsured at the beginning of 1945. This conclusion is supported by the available data on the number of quarters these workers had been in covered jobs and on the quarters of coverage that they had acquired during 1937-44. For workers in covered jobs in 1944, the average (mean) number of calendar quarters with wage credits during 1937-44 was 24.6 for persons fully insured at the beginning of 1945, 11.7 for persons only currently insured, and 4.7 for the uninsured. The average number of quarters of coverage they had acquired during these 8 years was correspondingly 23.5, 10.1, and 3.0.

Quarterly employment in 1944.—Approximately 6 of every 10 workers in covered jobs in 1944 got wage credits in each of the 4 calendar quarters of the year (table 7). Relatively fewer women than men and fewer new entrants than persons with wage credits in an earlier year were 4-quarter workers. There was little difference between the proportions in covered jobs in just 1, 2, and 3 quarters, but a slightly larger proportion got wage credits in only 1 quarter chiefly because of the large number of 1-quarter workers among the new entrants.

Of the 4-quarter workers, 95 percent of the men and 87 percent of the women were insured at the beginning of 1945. This proportion was larger than corresponding percentages for workers with fewer than 4 quarters in covered employment because, to a

considerable extent, the 4-quarter workers had been in covered jobs regularly from year to year, while the persons with wage credits in fewer than 4 quarters in 1944 included most of the new entrants and the irregular, casual, and seasonal workers. Nearly 79 percent of the 4-quarter workers, as against only 27 percent of the persons with fewer than 4 quarters in 1944, had wage credits in 4 quarters in 1943.

Nearly three-fourths of the persons with wage credits in only 1 quarter in 1944 were uninsured. Slightly more than two-fifths of these uninsured 1-quarter workers were persons who entered covered jobs in 1944; the majority, however, had been in covered employment in 2 or more years but had failed to gain sufficient quarters of coverage for insured status.

Since it is probable that few workers who are in covered jobs an entire calendar quarter fail to earn the minimum of \$50 in wage credits required for a quarter of coverage, failure to earn a quarter of coverage usually indicates a short period in employment within the quarter. Of the workers with wage credits in only 1 quarter during 1944, 43 percent did not earn a quarter of coverage. Workers who failed to acquire a single quarter of coverage in 1944 also included 12 percent of the 2-quarter workers, 2.9 percent of the 3-quarter workers, and 0.3 percent of the 4-quarter workers. On the average, for 1-quarter workers 57 percent of all quarters in employment in 1944 were quarters of coverage; the corresponding proportions were 73 percent for 2-quarter workers, 84 percent for 3-quarter workers, and 97 percent for 4-quarter workers. Thus,

° To be fully insured at the beginning of 1945, all workers under 24 years of age or aged 70 and over at their birthday in 1944 needed only the minimum of 6 quarters of coverage; workers aged 24-28 or 65-69 needed 6-15 quarters of coverage, depending on the year and quarter of their birth; and workers aged 29-64 needed 16 quarters of coverage.

Table 8.—Percentage distribution of workers with wage credits in 1944, by geographic region, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Region	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
New England.....	7.4	8.8	6.4	5.2	7.1	8.2	5.7	4.9	7.8	10.2	7.3	5.4
Middle Atlantic.....	24.1	27.4	22.1	18.6	23.7	26.6	21.1	17.0	24.5	29.2	23.6	19.8
East North Central.....	23.4	24.7	23.1	20.6	23.5	25.4	21.6	19.2	22.9	23.1	25.1	21.9
West North Central.....	7.3	6.3	7.7	9.0	6.9	6.0	7.9	9.1	7.9	7.0	7.6	8.9
South Atlantic.....	11.5	10.7	10.8	13.4	11.5	10.7	11.4	13.7	11.6	10.7	9.9	13.1
East South Central.....	5.3	4.1	5.5	7.4	5.5	4.3	6.5	8.4	4.9	3.9	4.1	6.5
West South Central.....	7.3	5.4	8.0	10.6	7.6	4.8	9.4	11.9	6.8	4.6	6.2	9.6
Mountain.....	2.4	1.9	2.4	3.3	2.5	2.0	2.7	3.6	2.2	1.6	1.9	3.0
Pacific.....	10.9	10.3	13.7	11.6	11.3	10.6	13.3	11.8	11.0	9.6	14.2	11.5
Alaska.....	.1	.1	.1	.1	.1	.1	.1	.1	(¹)	(¹)	(¹)	.1
Hawaii.....	.2	.2	.2	.2	.3	.3	.2	.3	.2	.2	.1	.2

¹ Less than 0.05 percent.

in 1944, persons with wage credits in only 1 or 2 quarters worked in covered jobs for only brief periods within quarters more frequently than did workers with wage credits in 3 or 4 quarters.

Of all 1944 workers, only 8.2 percent failed to earn a single quarter of coverage during the year while 55 percent earned 4 quarters of coverage. Only 1 quarter of coverage was earned by 13 percent, 2 by 11 percent, and 3 by 12 percent.

Geographic Distribution of Covered Workers in 1944

Thirteen percent of all workers with wage credits during 1944 were employed in New York State.⁷ Three

⁷ Workers were classified by the State reported on the first wage item in the file

other States—California with 7.9 percent, Pennsylvania with 7.8 percent, and Illinois with 7 percent—accounted for another 23 percent of the 1944 workers. Between 6.2 percent and 3.8 percent were concentrated in each of 5 additional States;⁸ in 21 States, in-

for the last quarter in which wage credits were received in 1944. For 73 percent of the workers this was the fourth quarter; for 11 percent it was the third; for 6.3 percent, the second; for 4.9 percent, the first. Ninety percent of the workers employed in 1944 worked in only one State during the year; the remaining 10 percent worked in at least one other State at some time during the year. Since there is no prescribed sequence for filing wage items, some persons who worked in more than one State during their last quarter may not be classified in the last State in which they were employed during the year.

⁸ Ohio, Michigan, Texas, Massachusetts, and New Jersey.

cluding the District of Columbia, Alaska, and Hawaii, the corresponding proportion was less than 1 percent. Nearly half of all 1944 workers were in the highly industrialized Middle Atlantic and East North Central regions (table 8).

The geographic distribution of men and women and of all 4-quarter workers differed little from that of all workers with wage credits in 1944. Slightly more of the 4-quarter workers (61 percent) than of all workers (55 percent) were concentrated in the New England, Middle Atlantic, and East North Central regions. Evidently in the less highly industrialized areas relatively more persons shift between covered and noncovered jobs and so are absent from covered jobs for 1 or more quarters of the year.

War production was so widely dis-

Table 9.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and geographic region

[See headnote, table 1]

Region	Total				Male				Female						
	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured	Number (in thousands)	Total	Fully insured	Currently insured only	Uninsured
Total.....	46,296	100.0	56.7	14.2	29.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
New England.....	3,427	100.0	67.5	12.2	20.4	1,999	100.0	74.3	10.8	14.9	1,428	100.0	57.8	14.1	28.0
Middle Atlantic.....	11,164	100.0	64.5	13.0	22.5	6,691	100.0	72.3	12.1	15.7	4,473	100.0	52.8	14.5	32.8
East North Central.....	10,841	100.0	60.1	14.0	25.8	6,667	100.0	69.8	12.5	17.7	4,174	100.0	44.9	16.5	38.7
West North Central.....	3,388	100.0	48.8	15.1	36.1	1,955	100.0	55.8	15.5	28.7	1,433	100.0	39.5	14.5	46.0
South Atlantic.....	5,338	100.0	52.8	13.2	33.9	3,232	100.0	60.4	13.5	26.0	2,106	100.0	41.2	12.8	46.0
East South Central.....	2,438	100.0	44.5	14.7	40.8	1,536	100.0	50.3	16.1	33.6	902	100.0	34.7	12.4	53.0
West South Central.....	3,397	100.0	42.1	15.6	42.3	2,152	100.0	49.3	16.7	34.0	1,245	100.0	29.7	13.6	56.7
Mountain.....	1,107	100.0	45.5	14.3	40.3	700	100.0	53.5	15.0	31.5	407	100.0	31.7	13.0	55.2
Pacific.....	5,047	100.0	52.3	17.4	30.4	3,034	100.0	61.1	16.1	22.9	2,013	100.0	38.4	19.4	42.1
Alaska.....	41	100.0	51.6	15.7	32.7	33	100.0	56.1	15.9	27.9	8	(¹)	(¹)	(¹)	(¹)
Hawaii.....	108	100.0	58.1	10.8	31.1	73	100.0	65.1	10.8	24.0	35	100.0	43.6	10.8	45.6

¹ Not computed; sample base included less than 100 persons.

Table 10.—Percentage distribution of workers with wage credits in 1944, by industry division, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Industry division	Total			Male			Female		
	Total	Insured	Uninsured	Total	Insured	Uninsured	Total	Insured	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mining.....	2.4	2.9	1.2	3.9	4.2	2.5	.3	.3	.2
Contract construction.....	3.4	3.7	2.0	5.4	5.2	6.0	.5	.5	.5
Manufacturing.....	49.5	53.4	40.2	51.7	54.5	41.6	46.3	51.2	39.0
Transportation, communication, and other public utilities.....	5.5	6.2	3.8	6.8	7.1	5.7	3.4	4.2	2.2
Wholesale and retail trade.....	25.1	21.0	35.3	20.6	18.2	29.1	32.1	26.5	40.2
Finance, insurance, and real estate.....	3.9	4.4	2.7	3.2	3.5	2.0	5.0	6.2	3.2
Service industries.....	9.7	8.2	13.4	8.0	6.9	12.3	12.3	10.9	14.3
All others.....	.3	.3	.5	.4	.3	.8	.2	.2	.3

tributed geographically that the regional concentration of workers in covered jobs in 1944 differed only slightly from that in 1940. The most marked changes were an increase from 8.5 percent in 1940 to 10.9 percent in 1944 in the proportion of all workers with wage credits who were in the Pacific area and a decrease from 35 to 32 percent in the proportion in the New England and Middle Atlantic States combined. These regional shifts probably reflect population trends as well as increased industrialization of certain areas.

As compared with all workers, workers with wage credits in 1944 who were insured at the beginning of 1945 were more largely concentrated in the New England, Middle Atlantic, and East North Central regions. These three regions accounted for 55 percent of all 1944 workers, 61 percent of the fully insured, 52 percent of those currently but not fully insured, but only 44 percent of the uninsured. The remaining regions each accounted for relatively

more of the uninsured than of all workers.

As in former years, the proportion of workers insured at the beginning of 1945 was largest in the industrialized Northeastern and Pacific regions, where a large proportion of all covered workers were employed, and smallest in the more rural Western, Central, and Southwest regions, which accounted for relatively few workers with wage credits in 1944. The proportion insured ranged from 80 percent in New England to 58 percent in the West South Central region (table 9). These two regions also represented the limits of the range in the proportion of insured workers among men—from 85 percent to 66 percent—and also among women—from 72 percent to 43 percent. In every region the proportion insured was considerably smaller for women than for men.

The great majority of insured workers in every region were fully insured. The proportion of all workers who

were currently but not fully insured ranged from 11 percent in Hawaii and 12 percent in New England to 17 percent in the Pacific region.

Industry of Last Employment in 1944

Persons whose last covered job in 1944 was in one of the manufacturing industries comprised nearly half of all workers, slightly more than half of the insured workers, but only about two-fifths of the uninsured (table 10). Another fourth of all 1944 workers were in wholesale and retail trade. In contrast to the manufacturing industries, however, wholesale and retail trade accounted for relatively fewer of the insured workers and for more of the uninsured workers than of all workers. Only about a fifth of the insured workers as against slightly more than a third of the uninsured were in wholesale and retail trade.

The next largest industry division, the service industries, with nearly one-tenth of all 1944 workers, also

Table 11.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and industry division

[See headnote, table 1]

Industry division	Total			Male			Female					
	Number (in thousands)	Total	Insured	Uninsured	Number (in thousands)	Total	Insured	Uninsured	Number (in thousands)	Total	Insured	Uninsured
Total.....	46,296	100.0	70.8	29.2	28,072	100.0	78.2	21.8	18,224	100.0	59.5	40.5
Mining.....	1,090	100.0	85.1	14.9	1,043	100.0	85.9	14.1	47	100.0	67.3	32.7
Contract construction.....	1,636	100.0	75.3	24.7	1,536	100.0	76.1	23.9	100	100.0	61.8	38.2
Manufacturing.....	22,028	100.0	76.5	23.5	13,921	100.0	82.7	17.3	8,107	100.0	65.9	34.1
Transportation, communication, and other public utilities.....	2,607	100.0	80.0	20.0	1,954	100.0	82.0	18.0	653	100.0	73.6	26.4
Wholesale and retail trade.....	11,629	100.0	59.3	40.7	5,303	100.0	69.6	30.4	5,826	100.0	49.3	50.7
Finance, insurance, and real estate.....	1,668	100.0	80.0	20.0	821	100.0	86.3	13.7	847	100.0	73.9	26.1
Service industries.....	4,332	100.0	60.1	39.9	2,160	100.0	67.2	32.8	2,172	100.0	53.0	47.0
All others.....	1,306	100.0	69.3	30.7	834	100.0	75.6	24.4	472	100.0	58.6	41.4

accounted for proportionately more of the uninsured than of the insured workers. The other four significant industry divisions—mining; contract construction; transportation, communication, and other public utilities; and finance, insurance, and real estate—each of which included between 2.4 percent and 5.5 percent of all workers, had larger proportions of the insured than of the uninsured workers with wage credits in 1944.

Approximately two-thirds of the workers with wage credits in 1944 were employed in one of the five industry divisions—mining; contract construction; manufacturing; transportation, communication, and other public utilities; and finance, insurance, and real estate—in which between 75 and 85 percent of the workers were insured at the beginning of 1945 (table 11). The remaining third of the 1944 workers were in the two industry divisions—wholesale and retail trade and the service industries⁹—in which approximately 60 percent of the workers were insured. In every industry division, the proportion insured was larger for men than for women.

It must be borne in mind that the workers were classified on the basis of the industry that appeared on the first wage report in the file for the last quarter in which they received wage credits in 1944. Since there is no prescribed sequence for filing quarterly wage reports, only the comparatively few workers who worked in more than one industry group during their last quarter with wage credits may have been classified in an industry other than their last industry during the year. It is estimated that of all 1944 workers at least three-fourths worked in only one industry group in that year. Thus for a large majority of the workers their last industry was the only covered industry in which they worked during the year. Some of the wage credits earned and quarters of coverage acquired in 1944 by workers who were employed in more than one industry, however, cannot be ascribed to the last industry in which they were employed.

A more serious limitation of these

⁹ The proportion in agriculture, forestry, and fishing and in establishments not elsewhere classified was insignificant.

data in evaluating the operation of the insurance program is that they do not show how many years or quarters before 1944 the workers had been employed in the particular industry group in which they last received wage credits in 1944. It is probable that the insurance status of many workers does not reflect employment over a period of years in the industry in which they are classified. Until more detailed tabulations of continuous work history sample data are available, the extent to which workers are able to gain insured status by employment in any one of the various industry groups cannot be determined. Nevertheless, it is likely that the num-

ber of workers who are attached to the same industry group over a period of several years is considerable; therefore, differences in the extent to which workers in the chief industry divisions and groups have gained insured status, as shown by the data available for 1944, probably have some significance.

Because of the small size of the sample the data on the insured status of workers by industry group are more subject to errors than are the data by broad industry division. For this reason and also because of the limitations of the data previously noted, any conclusions about the proportion of insured workers within industry groups must be regarded as tentative.

Table 12.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each industry group, and percent of workers in each industry group with wage credits in 4 quarters in 1944

[See headnote, table 1]

Industrial classification	Number (in thousands)	Total	Insured	Uninsured	Percent with wage credits in 4 quarters in 1944
Total.....	46,296	100.0	70.8	29.2	59.7
Mining.....	1,090	100.0	85.1	14.9	71.8
10 Metal mining.....	134	100.0	85.1	13.9	70.5
11 Anthracite mining.....	93	100.0	94.3	5.7	84.6
12 Bituminous and other soft-coal mining.....	500	100.0	88.9	11.1	75.7
13 Crude-petroleum and natural-gas production.....	261	100.0	77.3	22.7	66.8
14 Nonmetallic mining and quarrying.....	102	100.0	75.5	24.5	56.2
Contract construction.....	1,636	100.0	75.3	24.7	51.3
15 Building construction—general contractors.....	509	100.0	73.5	26.5	49.3
16 General contractors, other than building.....	459	100.0	67.5	32.5	45.3
17 Construction—special-trade contractors.....	668	100.0	81.4	18.6	56.9
Manufacturing.....	22,028	100.0	76.5	23.5	64.7
19 Ordnance and accessories.....	601	100.0	75.8	24.2	64.8
20 Food and kindred products.....	2,471	100.0	57.2	42.8	45.8
21 Tobacco manufacturers.....	132	100.0	71.8	28.2	63.0
22 Textile-mill products.....	1,605	100.0	77.7	22.3	66.5
23 Apparel and other finished products made from fabrics and similar materials.....	1,410	100.0	73.4	26.6	61.6
24 Lumber and timber basic products.....	840	100.0	63.6	36.4	47.0
25 Furniture and finished lumber products.....	500	100.0	67.3	32.7	56.6
26 Paper and allied products.....	526	100.0	74.3	25.7	63.7
27 Printing, publishing, and allied industries.....	699	100.0	74.4	25.6	66.8
28 Chemicals and allied products.....	1,005	100.0	77.6	22.4	65.0
29 Products of petroleum and coal.....	259	100.0	86.1	13.9	76.5
30 Rubber products.....	322	100.0	78.6	21.4	65.2
31 Leather and leather products.....	448	100.0	74.9	25.1	65.6
32 Stone, clay, and glass products.....	517	100.0	75.8	24.2	63.6
33 Iron and steel and their products.....	2,145	100.0	83.5	16.5	72.8
34 Transportation equipment (except automobiles).....	3,726	100.0	83.2	16.8	69.4
35 Nonferrous metals and their products.....	613	100.0	82.6	17.4	71.1
36 Electrical machinery.....	1,344	100.0	81.1	18.9	69.4
37 Machinery (except electrical).....	1,651	100.0	84.7	15.3	71.9
38 Automobiles and automobile equipment.....	452	100.0	85.4	14.6	72.8
39 Miscellaneous manufacturing industries.....	672	100.0	76.0	24.0	65.4
Transportation, communication, and other public utilities.....	2,607	100.0	80.0	20.0	65.6
40-41 Railways and bus lines.....	186	100.0	90.5	9.5	75.8
42 Trucking and warehousing for hire.....	688	100.0	73.8	26.2	57.3
43 Other transportation (except water transportation).....	295	100.0	81.8	18.2	65.6
44 Water transportation.....	287	100.0	76.9	23.1	55.9
45 Services allied to transportation, not elsewhere classified.....	235	100.0	74.5	25.5	57.0
46 Communication: telephone, telegraph, and related services.....	511	100.0	80.2	19.8	72.1
48 Utilities: electric and gas.....	379	100.0	88.2	11.8	79.1
49 Local utilities and local public services, not elsewhere classified.....	26	100.0	77.3	22.7	64.2

Insured persons comprised 80 percent or more of the workers in approximately a third of the 68 industry groups (table 12). Practically all these industry groups either were industries whose output was essential for the war—mining coal and metals, producing gasoline and other petroleum and coal products, and the heavy metal and machinery manufacturing industries—or were public utilities and finance, insurance, and real estate businesses which are largely nonseasonal. None of the industry groups in wholesale and retail trade or in the service industries were among the groups with the largest proportions of insured workers.

The proportion of insured workers tended to be largest in industries that employed relatively large numbers of

skilled workers and in industries in which two-thirds or more of the workers had been in covered jobs in 4 quarters in 1944. By contrast, in the nine industry groups¹⁰ with the smallest proportions of insured workers (in each case less than 60 percent) only half or less than half the workers were 4-quarter workers. All but one of these nine industry groups were in wholesale and retail trade or among the service industries; for the most part, they were highly seasonal. Several employed a large proportion of

¹⁰ Food and kindred products; retail general merchandise; retail food and liquor stores; eating and drinking places; hotels, rooming houses, camps, and other lodging places; personal services; motion pictures; amusement and recreation and related services not elsewhere classified; educational institutions and agencies.

women workers, many of whom probably were not in the labor force except during periods of food processing or canning, resort operation, Christmas or Easter trade, or other short periods.

Wage Credits of 1944 Workers

Wage credits earned in 1944.—The average annual wage credits of men in covered jobs in 1944 were at a wartime high of \$1,680. This average was 6.4 percent larger than that in 1943 and 57 percent above the 1940 figure. The 1944 average of \$885 for women was 13 percent above their 1943 average and 60 percent larger than that in 1940. Wage credits under the insurance program exclude all earnings of more than \$3,000 in covered jobs and also, of course, all earnings in non-covered employment. The increases during the war in the average amount of wage credits, therefore, do not indicate the entire extent of wartime wage increases.

Furthermore, per capita wage credits are not representative of the earnings of full-time employees in covered jobs because, as previously shown, a large proportion of the workers were so employed in fewer than 4 calendar quarters in 1944 and many held such jobs for only brief periods in the quarters in which wage credits were received. Even the average wage credits of the 4-quarter workers, while more nearly representative of the taxable earnings of regular workers in

Table 12.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each industry group, and percent of workers in each industry group with wage credits in 4 quarters in 1944—Continued

Industrial classification	Number (in thousands)	Total	Insured	Uninsured	Percent with wage credits in 4 quarters in 1944
Wholesale and retail trade.....	11,629	100.0	59.3	40.7	51.9
50 Full-service and limited-function wholesalers.....	1,520	100.0	72.7	27.3	60.8
51 Wholesale distributors, other than full-service and limited-function wholesalers.....	1,351	100.0	75.5	24.5	65.1
52 Wholesale and retail trade combined, not elsewhere classified.....	370	100.0	67.4	32.6	54.7
53 Retail general merchandise.....	2,265	100.0	45.9	54.1	43.8
54 Retail food and liquor stores.....	1,391	100.0	55.6	44.4	50.4
55 Retail automotive.....	384	100.0	74.7	25.3	61.3
56 Retail apparel and accessories.....	781	100.0	61.1	38.9	54.4
57 Retail trade, not elsewhere classified.....	1,392	100.0	60.6	39.4	52.3
58 Eating and drinking places.....	1,971	100.0	53.2	46.8	42.5
59 Retail filling stations.....	204	100.0	60.0	40.0	48.9
Finance, insurance, and real estate.....	1,668	100.0	80.0	20.0	70.4
60 Banks and trust companies.....	383	100.0	82.4	17.6	74.6
61 Security dealers and investment banking.....	47	100.0	86.0	14.0	75.6
62 Finance agencies, not elsewhere classified.....	82	100.0	82.2	17.8	69.8
63 Insurance carriers.....	426	100.0	84.1	15.9	76.6
64 Insurance agents, brokers, and services.....	103	100.0	81.5	18.5	69.3
65 Real estate.....	510	100.0	73.2	26.8	62.8
66 Real estate, insurance, loans, law offices: any combination.....	57	100.0	79.8	20.2	63.9
67 Holding companies (except real estate holding companies).....	60	100.0	80.0	20.0	67.3
Service industries.....	4,332	100.0	60.1	39.9	49.0
70 Hotels, rooming houses, camps, and other lodging places.....	739	100.0	50.9	49.1	41.6
72 Personal services.....	1,193	100.0	59.3	40.7	49.0
73 Business services, not elsewhere classified.....	470	100.0	69.8	30.2	57.7
74 Employment agencies and commercial and trade schools.....	53	100.0	70.0	30.0	42.5
75 Automobile repair services and garages.....	200	100.0	73.2	26.8	55.7
76 Miscellaneous repair services and hand trades.....	127	100.0	73.9	26.1	60.2
78 Motion pictures.....	331	100.0	55.5	44.5	47.9
79 Amusement and recreation and related services, not elsewhere classified.....	442	100.0	43.5	56.5	35.5
80 Medical and other health services.....	288	100.0	60.8	39.2	50.5
81 Law offices and related services.....	88	100.0	78.0	22.0	67.6
82 Educational institutions and agencies.....	26	100.0	55.3	44.7	39.4
83 Other professional and social service agencies and institutions.....	119	100.0	68.6	31.4	56.0
86 Nonprofit membership organizations.....	256	100.0	74.7	25.3	59.6
All others.....	1,306	100.0	69.3	30.7	54.8

Table 13.—Percentage distribution of workers with wage credits in all 4 quarters by amount of wage credits, for each sex, 1944

[See headnote, table 1]

Amount of wage credits	Total	Male	Female
	Number (in thousands)	18,761	9,718
Total.....	28,479	100.0	100.0
\$1-199.....	8 ¹	.6	1.2
200-399.....	2.2	1.4	3.7
400-599.....	3.3	2.0	5.9
600-799.....	4.3	2.5	7.9
800-999.....	5.4	2.8	10.4
1,000-1,199.....	6.4	3.4	12.1
1,200-1,399.....	7.1	4.1	12.7
1,400-1,599.....	6.8	4.5	11.4
1,600-1,799.....	6.3	4.9	9.2
1,800-1,999.....	6.1	5.4	7.4
2,000-2,199.....	5.7	5.9	5.5
2,200-2,399.....	5.5	6.2	4.0
2,400-2,599.....	5.3	6.5	2.8
2,600-2,799.....	5.0	6.6	2.0
2,800-2,999.....	5.1	7.0	1.4
3,000 or more.....	24.7	36.2	2.4

Table 14.—Percentage distribution of workers with wage credits in 1944, by amount of wage credits in 1944, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Amount of wage credits	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199.....	18.0	5.2	4.9	49.2	14.4	4.8	4.9	48.8	23.5	6.2	4.9	49.5
200-399.....	8.9	3.8	6.2	20.0	6.7	2.8	5.3	19.2	12.2	6.0	7.4	20.7
400-599.....	6.6	4.2	7.3	11.0	5.1	3.0	5.8	10.8	9.0	7.0	9.3	11.2
600-799.....	5.6	4.6	7.9	6.6	4.2	3.2	5.8	6.2	7.8	7.7	10.7	6.9
800-999.....	5.3	5.1	8.2	4.2	3.7	3.2	6.0	4.0	7.6	9.3	11.3	4.3
1,000-1,199.....	5.3	5.7	8.7	2.7	3.7	3.4	6.7	2.7	7.7	10.9	11.5	2.7
1,200-1,399.....	5.2	6.2	8.5	1.9	3.8	3.7	6.9	2.1	7.5	11.6	10.7	1.7
1,400-1,599.....	4.8	6.0	7.2	1.2	3.8	4.1	6.3	1.5	6.3	10.4	8.4	1.0
1,600-1,799.....	4.3	5.6	6.1	.8	3.8	4.2	5.9	1.1	5.0	8.5	6.4	.7
1,800-1,999.....	4.1	5.5	5.5	.6	4.2	4.9	5.9	.8	3.9	6.6	4.8	.5
2,000-2,199.....	3.8	5.2	5.0	.5	4.4	5.4	5.8	.7	2.9	5.0	3.9	.3
2,200-2,999.....	13.1	19.0	14.6	.9	18.2	23.7	19.0	1.4	5.3	8.6	8.6	.4
3,000.....	15.1	24.0	9.9	.4	24.0	33.7	15.5	.7	1.3	2.1	2.1	.1

covered jobs, include also the earnings of some part-time workers.

The average wage credits of 4-quarter workers in 1944 were \$2,300 for men and \$1,400 for women. Of the men, more than a third (36 percent) earned the maximum of \$3,000 in wage credits; only 2.4 percent of the women earned that amount (table 13). Half the women 4-quarter workers earned more than \$1,339 in wage credits; half the men, by contrast, earned more than \$2,594. Thus, among the workers in covered employment in all 4 quarters of 1944, half the men averaged more than \$216 per month in wage credits, while half the women averaged more than \$112; on the other hand, 13 percent of the men and 41 percent of the women averaged less than \$100 a month. Among all persons with wage credits in 1944, by contrast, annual wage credits averaged less than \$100 a month for 38 percent of the men and 67 percent of the women.

In contrast to the 4-quarter workers, among whom only 0.8 percent received a total of less than \$200 in wage credits in 1944, persons in this lowest wage interval comprised 18 percent of all 1944 workers (table 14). Taxable earnings of less than \$200 were almost entirely the result of short-term employment, much of it, undoubtedly, incidental or casual in nature, like that of young people attending school who work only during vacations or after school hours. Among workers whose 1944 wage credits were less than \$200, 50 percent were under 25 years of age; 63 per-

cent got wage credits in only 1 quarter and 97 percent in fewer than 4 quarters; and 80 percent were uninsured at the beginning of 1945.

Insured workers earned markedly larger amounts of wage credits in 1944 than did uninsured workers. Almost half the workers in 1944 who were uninsured at the beginning of 1945 had earned less than \$200 in wage credits, while only about 1 in 20 of the insured workers had such small earnings in covered jobs. On the other hand, the maximum annual amount—\$3,000—was earned by 34 percent of the fully insured men and 2.1 percent of the fully insured women, but by only 0.4 percent of all uninsured workers. The wage distribution of fully insured workers was fairly similar to that of 4-quarter workers because about 3 out of every 4 fully insured workers were in covered jobs in 4 quarters in 1944.

Among the various age groups, fully insured workers differed widely in the amount of wage credits earned in 1944 (table 15). The earnings of young persons under 25 years of age were smallest; half the fully insured workers under age 25 had wage credits of less than \$1,081. The wage credits were largest for fully insured workers in the middle age groups from 30 to 59, half of whom received more than \$2,437. The median wage credits earned by fully insured workers past retirement age (\$1,678) were smaller than the medians for workers aged 30-59 or 60-64 but larger than the median for workers under age 30. While as many as 15 percent of the

fully insured workers at ages 65 and over received the maximum of \$3,000 in 1944, at ages 30-59 the corresponding proportion (33 percent) was more than twice as large. At the other extreme in the scale of wage credits, persons receiving less than \$800 comprised only a tenth of the fully insured workers at ages 30-59 as against a fifth of those at ages 65 and over.

Among workers only currently insured, the differences by age in the amount of wage credits received in 1944 were similar to those among the fully insured. In all age groups, however, relatively more of the workers only currently insured than of those fully insured were concentrated in the lower annual wage intervals.

Uninsured older workers earned about the same amount of wage credits in 1944 as the uninsured at ages 25-59; relatively more of the uninsured workers in age groups under 25 were in the low wage intervals. In each age class, at least 6 of every 10 uninsured workers earned less than \$400 in wage credits in 1944.

Total wage credits.—All workers who were insured and 65 percent of the uninsured had earned wage credits in at least 1 year before 1944. On January 1, 1945, the cumulative amount of the wage credits of men who had covered jobs in 1944 averaged \$11,630 for the fully insured, \$4,432 for those currently but not fully insured, and \$774 for the uninsured. The corresponding averages for women were \$5,429, \$2,706, and \$572. These amounts were related to the length of time worked in covered jobs during

Table 16.—Percentage distribution of workers with wage credits in 1944, by cumulative amount of wage credits, for each sex and insurance-status group as of January 1, 1945

[See headnote, table 1]

Cumulative amount of wage credits	Total				Male				Female			
	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured	Total	Fully insured	Currently insured only	Uninsured
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-199.....	8.6			29.5	6.0			27.5	12.7			31.2
200-299.....	2.4			8.3	1.7			7.7	3.5			8.7
300-399.....	2.9	(¹)	(¹)	10.0	2.1	(¹)	(¹)	9.4	4.2	(¹)	(¹)	10.5
400-799.....	7.5	.6	1.1	24.0	5.4	.5	.6	23.0	10.8	1.0	1.9	24.9
800-1,499.....	8.9	4.1	10.4	17.6	6.4	2.7	5.8	17.8	12.8	7.3	16.7	17.4
1,500-2,399.....	8.5	6.2	20.9	6.9	6.0	3.5	14.1	8.6	12.3	12.4	30.3	5.5
2,400-4,799.....	15.8	15.9	41.3	3.3	12.5	9.1	40.0	5.2	21.1	31.2	43.0	1.7
4,800-7,199.....	10.9	14.5	18.7	.3	10.8	10.9	26.7	.5	11.2	22.6	7.6	(¹)
7,200-9,599.....	8.3	13.0	6.6	(¹)	9.8	12.8	10.9	.1	6.0	13.3	.5	(¹)
9,600-11,999.....	6.7	11.5	1.0	(¹)	9.1	13.8	1.6	(¹)	2.9	6.4	.1	(¹)
12,000-14,399.....	5.9	10.3	.1	(¹)	8.8	13.5	.1	(¹)	1.4	3.1	(¹)	(¹)
14,400-19,199.....	8.6	15.2	(¹)	(¹)	13.7	21.2	.1	(¹)	.8	1.9	(¹)	(¹)
19,200-23,999.....	3.7	6.6	(¹)	(¹)	6.0	9.3	(¹)	(¹)	.2	.5	(¹)	(¹)
24,000.....	1.1	2.0	(²)	(¹)	1.8	2.9	(²)	(¹)	.1	.1	(²)	(²)

¹ Less than 0.05 percent.

² In 1-percent sample there were no workers in this cell.

wage credits equaled \$4,800 or more and few women who had wages of \$2,400 or more were uninsured. Among workers in covered jobs in 1944 practically three-fourths of those with cumulative wage credits of \$1,500-2,399 were insured; the proportion increased as the level of wages rose. The presence of uninsured workers in the higher cumulative wage intervals results from the fact that insurance status is determined by the duration, pattern, and recency of covered employment as well as by the amount of taxable earnings. In most intervals of cumulative wages of \$800 or more, proportionately more women than men were insured be-

cause, with their lower wage rates, the women must have been employed a longer period than the men to earn the same amount of wage credits.

Conclusion

In every study of the work history of persons with wage credits in the early years of the old-age and survivors insurance program, it is necessary to keep in mind that similar studies made when the program is mature will reflect markedly different employment and earnings characteristics. In this analysis of workers with wage credits in 1944, moreover, the data reflect wartime employment and wages. Under peacetime condi-

tions, a smaller proportion of the workers in covered jobs will be women, young people, and older workers, the representation of men aged 20-29 will be greater, and, possibly, relatively fewer of the total will be uninsured.

Of the 46.3 million persons who held a covered job at some time in 1944, 71 percent were insured and 29 percent were uninsured for old-age or survivor benefits at the beginning of 1945. Among the 1.4 million older workers who held covered jobs in 1944, nearly 7 out of 10 were permanently insured and could obtain monthly old-age benefits when they withdrew from

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Table 17.—Percentage distribution of workers with wage credits in 1944, by insurance status as of January 1, 1945, for each sex and class of cumulative amount of wage credits

[See headnote, table 1]

Cumulative amount of wage credits	Number (in thousands)	Total				Number (in thousands)	Male				Number (in thousands)	Female			
		Total	Fully insured	Currently insured only	Uninsured		Total	Fully insured	Currently insured only	Uninsured		Total	Fully insured	Currently insured only	Uninsured
Total.....	46,296	100.0	56.7	14.2	29.2	28,072	100.0	64.6	13.6	21.8	18,224	100.0	44.4	15.0	40.5
\$1-299.....	5,109	100.0			100.0	2,159	100.0			100.0	2,950	100.0			100.0
300-799.....	4,838	100.0	3.4	1.5	95.0	2,095	100.0	3.9	1.1	95.0	2,743	100.0	3.0	1.9	95.1
800-1,499.....	4,122	100.0	26.0	16.5	57.6	1,792	100.0	26.8	12.4	60.8	2,330	100.0	25.3	19.6	55.1
1,500-2,399.....	3,932	100.0	41.5	34.8	23.7	1,692	100.0	37.2	31.8	31.0	2,240	100.0	44.8	37.0	18.2
2,400-4,799.....	7,335	100.0	57.0	36.9	6.1	3,499	100.0	47.3	43.6	9.1	3,836	100.0	65.9	30.8	3.4
4,800-7,199.....	5,059	100.0	75.1	24.2	.7	3,020	100.0	65.2	33.7	1.1	2,039	100.0	89.7	10.2	.2
7,200-9,599.....	3,844	100.0	38.6	11.2	.2	2,746	100.0	84.6	16.2	.2	1,098	100.0	98.6	1.5	.1
9,600-11,999.....	3,090	100.0	97.9	2.1	.1	2,566	100.0	97.5	2.4	.1	524	100.0	99.7	.5	(¹)
12,000-14,399.....	2,714	100.0	99.8	(¹)	(¹)	2,400	100.0	99.8	.2	(¹)	254	100.0	99.8	.2	.1
14,400-19,199.....	4,001	100.0	99.9	(¹)	(¹)	3,845	100.0	99.9	.1	(¹)	156	100.0	99.7	.2	.1
19,200-23,999.....	1,724	100.0	99.9	(¹)	(¹)	1,680	100.0	100.0	(¹)	(¹)	44	100.0	99.3	.2	.5
24,000.....	528	100.0	99.9	(²)	.1	518	100.0	99.9	(²)	.1	10	100.0	99.3	(²)	(²)

¹ Less than 0.05 percent.

² Not computed; sample base included fewer than 100 persons.

³ In 1-percent sample there were no workers in this cell.

Developing Insight in Initial Interviews. New York: Family Service Association of America, 1947. 54 pp. 60 cents.

Three papers devoted to the principles and importance of the initial interview in the case-work process.

WALLING, LORRAINE D. "State Leadership in Local Staff Development." *Journal of Social Casework*, New York, Vol. 28, June 1947, pp. 228-235. 35 cents.

The experience of the Virginia Department of Public Welfare in local staff development by means of seminars.

Health and Medical Care

AMERICAN HOSPITAL ASSOCIATION and NATIONAL HEALTH AND WELFARE RETIREMENT ASSOCIATION, INC. A Na-

tional Retirement Program for Employees of Hospitals. New York: National Health and Welfare Retirement Association, Inc., 1947. 15 pp.

Indicates the reasons hospital employees need a retirement program and outlines provisions of a typical scheme.

PALMER, MARY B. "Experiment in Health." *Harper's Magazine*, New York, Vol. 194, May 1947, pp. 427-432.

Describes the Peckham experiment in England, a family settlement and recreation center that emphasizes positive health.

PERROTT, GEORGE ST. J., and MOUNTIN, JOSEPH W. "Voluntary Health Insurance in Western Europe; Its Ori-

gin and Place in a National Program." *Public Health Reports*, Washington, Vol. 62, May 23, 1947, pp. 733-767. 10 cents.

"Traces the origins and historical development of the voluntary health insurance systems from which the present programs have developed." The countries covered in the survey are England, France, Belgium, Sweden, Denmark, and the Netherlands.

STROW, CARL W. *The Extent and Economic Cost of Disability.* Chicago: Research Council for Economic Security, 1947. 12 pp. (Publication No. 23.)

U. S. BUREAU OF THE CENSUS. *Patients in Mental Institutions, 1944.* Washington: U. S. Govt. Print. Off., 1947. 248 pp. 45 cents.

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Unemployment Benefits for Seamen

With the signing of the Labor-Federal Security Appropriation Act, re-conversion unemployment benefits became payable for a limited period (to June 30, 1949) for seamen who had Federal maritime service on vessels operated by the War Shipping Administration. The Seventy-ninth Congress established the program last August as title XIII of the Social Security Act Amendments of 1946 but adjourned without appropriating funds for its operation, and under the terms of the title no benefits could be paid for unemployment occurring before the date funds were made available for the purpose. The 1948 appropriation act includes \$900,000 for

payment of these benefits, which will be paid by the State unemployment insurance agencies, acting as agents of the Federal Government. The unemployed maritime worker may file his claim in any State and receive benefits in the same amounts, on the same terms, and subject to the same conditions as if the employment had been subject to the State law.

An estimated 200,000 to 250,000 maritime workers have potential rights under the program. In the first 2 weeks of operation—that is, from July 8 to July 22—more than 4,300 maritime workers filed for benefits.

President's Proposal for USES Rejected

By concurrent resolution, Congress on June 30 rejected the President's Reorganization Plan No. 2 of 1947,

which he had transmitted on May 1. In that plan the President had proposed that the U. S. Employment Service be made a permanent unit in the Department of Labor. "Policies and operations of the Employment Service," he said, "must be determined in relation to over-all labor standards, labor statistics, labor training, and labor law—on all of which the Labor Department is the center of specialized knowledge in the Government."

By the terms of the First War Powers Act, under which the USES was transferred from the Social Security Board to the War Manpower Commission in 1942 and then to the Department of Labor in 1945, the USES is scheduled to return to the Federal Security Agency, Social Security Administration, within 6 months of the official termination of the war.

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covered employment. Many of them became beneficiaries in 1945 or 1946 after the end of the war.

Under an insurance program that makes degree of attachment to covered employment the primary determinant of insured status, the presence of uninsured workers among persons employed in any year is not, in itself, particularly significant. It would probably call for serious considera-

tion, however, if persons employed in covered jobs over a considerable period of time, or persons who have made substantial contributions to the insurance program, failed to gain insurance protection. Analysis of the employment and earnings of workers who received wage credits in 1944 shows that neither of these conditions could have characterized more than an extremely small proportion of the uninsured workers. Nevertheless,

since recency of covered employment and the pattern of such employment—that is, the extent to which wage credits earned are spread over the elapsed calendar quarters—are factors in determining insured status, the uninsured included a few workers whose wage credits, and therefore their contributions, were fairly substantial, while a few workers whose wage credits and contributions were relatively small were insured.