

ure the size of age groups is undoubtedly most reliable when applied to estimates of aged populations. Aged persons are subject to higher mortality rates than younger people; in estimating the number of persons in the population, therefore, deaths provide a larger "sample" of aged than of younger persons. As a result, a chance variation of a few deaths among persons 65 years and over makes less difference in a population estimate than a like variation in the deaths of younger persons.

Care has been taken to make the estimates of aged population as accurate as possible. It is characteristic of these figures, however, as of most population estimates, that the smaller numbers and the extrapolated numbers are relatively less reliable than other figures. Thus, for any given year, the estimates for States with small numbers of aged persons tend to be less reliable than those for States with large aged populations. The estimates for 1947 and 1948, which represent extrapolations for years for which mortality data were not available, are less reliable than the estimates for 1940 through 1946.

Aged Beneficiaries of Old-Age and Survivors Insurance and the Aged Population

Twenty or more aged persons in every 100 living in Rhode Island and Connecticut in June 1948 were receiving benefits under old-age and survivors insurance. At the other extreme, fewer than 5 per 100 aged persons were on the benefit rolls in Mississippi, North Dakota, and South Dakota. This wide range in the beneficiary rate largely reflects State differences in the proportion of employment covered under the program.

Table 7 on page 30 presents State data on the number of aged beneficiaries whose benefits were in current-payment status on June 30, 1947, and June 30, 1948, as well as on the relative number of such beneficiaries in the total aged population.

The aged insurance beneficiary rates, as well as the old-age assistance recipient rates that appeared in the

October 1948 BULLETIN, are based on the estimates of aged population made by the Social Security Administration and described above.

Workers With Permanently Insured Status on January 1, 1949

An estimated 13.2 million workers had permanently insured status¹ under old-age and survivors insurance on January 1, 1949, an increase of 1.9 million over the estimated 11.3 million permanently insured workers on January 1, 1948. These workers can, regardless of their future employment, qualify for primary benefits either when or after they reach age 65; in the event of their death, their survivors can qualify for monthly benefits or lump-sum death payments.

A distribution of this estimated total of 13.2 million workers according to the quarter-of-coverage requirement for permanently insured status—that is, the quarters of coverage necessary to be fully insured at age 65—is shown below:

Quarters of coverage required for permanently insured status	Year of attainment of age 65	Workers permanently insured on Jan. 1, 1949 (in millions)
Total.....		13.2
40.....	After 1956 (program in operation at least 20 years).	9.2
6-39.....	Before 1957 (program in operation less than 20 years).	4.0
6-23.....	Before 1949.....	2.0
24-39.....	After 1948 but before 1957.....	2.0

The number of permanently insured persons on January 1, 1949, classified by sex, age, and quarter-of-coverage requirement, was as follows:

Age at birthday in 1948	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1949 (in millions)		
		Total	Male	Female
Total.....	6-40	13.2	10.8	2.4
Under 57.....	40	9.2	7.4	1.8
57-64.....	24-39	2.0	1.7	0.3
65 and over.....	6-23	2.0	1.7	0.3

¹ About 1,048,000 of these workers were in current-payment status at the end of 1948.

² The estimates are based on data through the calendar year 1946, derived from the 1-percent continuous work-history sample.

At the beginning of 1949, slightly more than 1 out of every 3 fully insured workers was permanently insured. The effect of the more liberal requirement for permanently insured status at the older ages is illustrated in a comparison, by age, of the number of fully insured and permanently insured workers:

Age at birthday in 1948	Workers fully insured ¹ as of January 1, 1949 (number in millions)		
	Total	Workers permanently insured	
		Number	Percent of fully insured
Total.....	38.2	13.2	35
Under 57.....	33.7	9.2	27
57-64.....	2.5	2.0	80
65 and over.....	2.0	2.0	100

¹ Not adjusted to reflect changes in insured status for (1) workers with combined earnings under coordinated survivor provisions of the old-age and survivors insurance and railroad retirement programs; and (2) veterans deemed to be fully insured only as a result of section 210 of title II of the Social Security Act, as amended in 1946.

As the program matures, the permanently insured group will constitute a growing proportion of the entire fully insured population. The progressive yearly growth of this group is indicated in the following tabulation:

Year	Workers fully insured at beginning of year (number in millions)				
	Total	Workers permanently insured			Percent of fully insured
		Total	With less than 40 quarters of coverage	With 40 quarters of coverage	
1940.....	22.9	0.6	0.6	2.6	
1941.....	24.2	1.1	1.1	4.5	
1942.....	25.8	1.4	1.4	5.4	
1943.....	28.1	1.8	1.8	6.4	
1944.....	29.9	2.3	2.3	7.7	
1945.....	31.9	2.8	2.8	8.8	
1946.....	33.4	3.4	3.4	10.2	
1947.....	35.2	8.7	3.9	4.8	
1948.....	36.8	11.3	3.9	7.4	
1949.....	38.2	13.2	4.0	9.2	

The sharp increase of more than 5 million in the number of permanently insured workers from the beginning of 1946 to 1947 is due to the fact that workers who will attain age 65 after 1956 could first acquire permanently insured status in the fourth quarter of 1946. In other words, they

could then for the first time complete the 40 quarters of coverage needed for permanently insured status.

The number of older workers needing less than 40 quarters of coverage to be permanently insured showed a steady increase up to January 1, 1947; since then the size of this group has remained almost stationary. This progressive growth and subsequent leveling off result from the relationship between the number of quarters

of coverage required to obtain permanently insured status for those persons in each year-of-birth group and the actual number of calendar quarters which have elapsed since 1936. At the beginning of 1941, for example, only those workers who were born before the middle of 1880 could possibly have acquired permanently insured status, since 6 to 16 quarters of coverage were needed to meet this requirement and only 16 calendar quar-

ters had elapsed since the beginning of the program. One year later the workers needed 6 to 20 quarters of coverage for permanently insured status—those born before the middle of 1882—could have acquired this status. Thus, with each advancing calendar year, up to the fourth quarter of 1946, it was possible for persons in two new year-of-birth groups to be added to the permanently insured population.

Recent Publications in the Field of Social Security*

Social Security Administration

DUNHAM, ETHEL C. *Premature Infants: A Manual for Physicians.* Washington: U. S. Govt. Print. Off., 1948. 401 pp. (Children's Bureau Publication 325, 1948.) \$1.25.

Brings together for the first time the available information in the literature on premature infants. For a detailed description of this publication, see the back cover of this issue.

RASOR, EUGENE A. *Long-Range Cost Estimates For Old-Age and Survivors Insurance Under Universal Coverage and Present Benefit Provisions.* Washington: Office of the Actuary, August 1948. 34 pp. (Actuarial Study No. 27.) Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

WOLFF, GEORGE. *Childhood Mortality From Rheumatic Fever and Heart Diseases.* Washington: U. S. Govt. Print. Off., 1948. 63 pp. (Children's Bureau Publication 322, 1948.) 25 cents.

"A statistical-epidemiological investigation into differential mortality by age, race, and sex in the United States, its geographic divisions, and individual States." For a detailed description of this publication, see the back cover of this issue.

*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

General

BINNS, K. J. *Federal Financial Relations in Canada and Australia; Report Prepared for the Government of Tasmania.* Tasmania: Govt. Printer, 1948. 74 pp.

Relates the Canadian experience in Dominion-Provincial financial relations to Australian conditions and problems.

COUNCIL OF PROFIT SHARING INDUSTRIES. *Profit Sharing Manual, Containing a Digest and Analysis of Eighty-Four Representative Profit Sharing Plans.* Columbus, Ohio: The Council, 1948. 647 pp. \$7.50.

Discusses the philosophy, economics, and operation of profit-sharing plans.

FEDERAL SECURITY AGENCY LIBRARY. *Federal Grants-In-Aid In Health, Education, and Social Security; Selected References, 1938-1948.* Washington: The Library, Dec. 1948. 19 pp. Processed. Limited free distribution; apply to the Library, Federal Security Agency, Washington 25, D. C.

GORDON, ALBAN GODWIN. *A Guide to the National Insurance Act, 1946.* London: The Labor Party. 36 pp. 6d.

Describes the sickness, unemployment, retirement, survivor, and maternity benefits under the act.

GREAT BRITAIN. CONSERVATIVE PARTY. *What Social Security Means to You.* London: Conservative Central Office, June 1948. 72 pp. 1s.

Describes in detail the National Insurance Act and related legislation.

GREAT BRITAIN. LABOR PARTY. *A Guide to the National Insurance (Industrial Injuries) Act, 1946.*

London: The Labor Party. 20 pp. 6d.

Summarizes the provisions of the act.

HOUGHTON, DOUGLAS. *The Family Circle: The Story of Britain's New Age of Social Security.* London: The Labor Party. 30 pp. 6d.

JÄNICKE, WOLFGANG. "Refugees: Bavaria, 1947." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 260, Nov. 1948, pp. 108-114. \$2.

Shows how refugees are assimilated into the Bavarian community and economy.

"Lei Orgânica da Previdência Social; Projeto No. 996, de 1947." *Trabalho e Seguro Social*, Rio de Janeiro, Vol. 17, Jan.-Mar. 1948, pp. 174-225.

Text of bill and explanatory material on Brazilian social insurance prepared by the Committee on Social Legislation of the Brazilian Chamber of Deputies. Includes information on the history and status of the existing social security programs.

LINDSEY, FRED D. "Changing Purchasing Power of Social Security Benefits." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, Oct.-Nov. 1948, pp. 30-33. 15 cents.

RIECKEN, HENRY W., JR., and WHEATEN, NATHAN L. *Rural Social Organization in Litchfield County, Connecticut.* Storrs, Conn.: University of Connecticut, College of Agriculture, Storrs Agricultural Experiment Station, May 1948. 138 pp. (Bulletin 261.)

ROBSON, WILLIAM A., ed. *Social Security.* London: Published for the Fabian Society by George Allen & Unwin, Ltd., 1948. (Rev. 3d ed.) 475 pp. 18s.

A revision of the original material in the light of the recent changes in the British social security program. Includes a note in which Lord Bever-