

# Notes and Brief Reports

## Family Benefits in Current-Payment Status, June 30, 1949

At least one member of an estimated 1.8 million families was receiving monthly benefits under the old-age and survivors insurance program at the end of June 1949. A distribution of these families by family classification and the average family benefit for each classification as of June 30, 1949, 1948,<sup>1</sup> and 1947, are shown in the accompanying table.

Two-thirds of the families receiving benefits were retired worker families. Survivor families, which on June 30, 1947, had made up 35.1 percent of all beneficiary families, were 33.3 percent of the total at the end of June 1949. While the proportion of other types of survivor families decreased, the proportion of families in which only an aged widow was receiving benefits increased from 11.9

<sup>1</sup> Estimates as of June 30, 1948, published in the October 1948 *Bulletin*, have been revised on the basis of tabulated data as of December 31, 1948.

percent on June 30, 1947, to 13.4 percent at the end of June 1949.

Payments to retired workers with no dependents receiving benefits averaged \$26.20 for men and \$20.40 for women. The average for a retired worker and his wife was \$41.00. For survivor families the average benefits ranged from \$13.50 for a family in which only one child was receiving benefits to \$53.30 for a family consisting of a widowed mother and three or more children receiving benefits.

A comparison of family benefits in current-payment status at the end of June 1949, 1948, and 1947 shows that for most family classifications the average benefit increased, mainly because each year the average award was larger.

## Employment Covered by Social Insurance

Monthly data on the labor force and on employment covered by old-age and survivors insurance and unemployment insurance, shown each month in the *Bulletin*, reflect seasonal changes. Figures averaged over a 12-month period are more useful in an-

alyzing employment covered by the two insurance programs, however, and are presented in the accompanying table, with some detail on employment in selected industries not covered by old-age and survivors insurance.

In the 12 months ended June 30, 1949, the civilian labor force averaged 61.8 million persons and the number of employed persons, 59.2 million. Workers covered by old-age and survivors insurance made up 59.1 percent of all employed persons, compared with 59.4 percent for the preceding 12-month period. The proportion covered by State unemployment insurance (53.2 percent) was 1 percent less than during the 12 months ended June 30, 1948. During the year ended June 30, 1949, both the employment covered by old-age and survivors insurance and that covered by State unemployment insurance were lowest as a percent of total employment in June 1949—57.2 and 52.7 percent, respectively; employment under old-age and survivors insurance was highest in January (60.1 percent of total employment), and that under State unemployment insurance was highest in December (56.7 percent).

*Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status by family group, end of June 1949, 1948, and 1947*

[Corrected to Oct. 4, 1949]

| Family classification of beneficiaries <sup>1</sup> | June 30, 1949                     |  |                                   | June 30, 1948                     |  |                                   | June 30, 1947                     |  |                                   |
|---|-----------------------------------|--|-----------------------------------|-----------------------------------|--|-----------------------------------|-----------------------------------|--|-----------------------------------|
|   | Number of families (in thousands) | Number of beneficiaries (in thousands) | Average monthly amount per family | Number of families (in thousands) | Number of beneficiaries (in thousands) | Average monthly amount per family | Number of families (in thousands) | Number of beneficiaries (in thousands) | Average monthly amount per family |
| Total.....  | 1,769.2                           | 2,554.2                                | -----                             | 1,476.2                           | 2,162.7                                | -----                             | 1,229.6                           | 1,832.3                                | -----                             |
| Retired worker families.....                        | 1,180.9                           | 1,568.9                                | -----                             | 968.7                             | 1,289.3                                | -----                             | 797.9                             | 1,063.6                                | -----                             |
| Worker only.....                                    | 800.7                             | 800.7                                  | \$25.00                           | 654.5                             | 654.5                                  | \$24.40                           | 537.8                             | 537.8                                  | \$24.10                           |
| Male.....   | 631.6                             | 631.6                                  | 26.20                             | 519.4                             | 519.4                                  | 25.60                             | 431.3                             | 431.3                                  | 25.10                             |
| Female.....   | 169.1                             | 169.1                                  | 20.40                             | 135.1                             | 135.1                                  | 20.00                             | 106.5                             | 106.5                                  | 19.80                             |
| Worker and wife.....                                | 359.6                             | 719.2                                  | 41.00                             | 296.5                             | 593.0                                  | 40.00                             | 245.3                             | 490.6                                  | 39.20                             |
| Worker and 1 child.....                             | 13.2                              | 26.4                                   | 39.50                             | 11.6                              | 23.2                                   | 38.80                             | 9.6                               | 19.2                                   | 37.90                             |
| Worker and 2 or more children.....                  | 7.2                               | 22.0                                   | 49.10                             | 5.9                               | 18.0                                   | 48.20                             | 5.1                               | 15.6                                   | 47.60                             |
| Worker, wife, and 1 or more children.....           | 0.2                               | 0.6                                    | 52.90                             | 0.2                               | 0.6                                    | 53.40                             | 0.1                               | 0.4                                    | 52.60                             |
| Survivor families.....                              | 588.3                             | 985.3                                  | -----                             | 507.5                             | 873.4                                  | -----                             | 431.7                             | 768.7                                  | -----                             |
| Aged widow only.....                                | 236.3                             | 236.3                                  | 20.70                             | 188.6                             | 188.6                                  | 20.50                             | 146.1                             | 146.1                                  | 20.30                             |
| Widowed mother only <sup>2</sup> .....              | 4.9                               | 4.9                                    | 21.10                             | 4.4                               | 4.4                                    | 20.50                             | 4.3                               | 4.3                                    | 20.10                             |
| Widowed mother and 1 child.....                     | 76.4                              | 152.8                                  | 36.30                             | 72.0                              | 144.0                                  | 35.70                             | 68.7                              | 137.4                                  | 35.00                             |
| Widowed mother and 2 children.....                  | 43.3                              | 129.9                                  | 50.20                             | 40.9                              | 122.6                                  | 49.40                             | 39.1                              | 117.3                                  | 48.50                             |
| Widowed mother and 3 or more children.....          | 25.2                              | 102.7                                  | 53.30                             | 23.5                              | 95.6                                   | 52.60                             | 22.6                              | 92.0                                   | 51.80                             |
| 1 child only.....                                   | 102.4                             | 102.4                                  | 13.50                             | 89.4                              | 89.4                                   | 13.30                             | 75.7                              | 75.7                                   | 13.10                             |
| 2 children.....                                     | 46.1                              | 92.2                                   | 26.40                             | 40.6                              | 81.1                                   | 25.90                             | 33.8                              | 67.6                                   | 25.40                             |
| 3 children.....                                     | 18.4                              | 55.1                                   | 37.40                             | 16.7                              | 50.0                                   | 36.70                             | 13.8                              | 41.4                                   | 36.00                             |
| 4 or more children.....                             | 23.6                              | 96.3                                   | 48.90                             | 21.2                              | 86.6                                   | 48.10                             | 19.3                              | 77.9                                   | 47.30                             |
| 1 aged parent.....                                  | 10.7                              | 10.7                                   | 13.70                             | 9.3                               | 9.3                                    | 13.70                             | 7.6                               | 7.6                                    | 13.40                             |
| 2 aged parents.....                                 | 1.0                               | 2.0                                    | 27.00                             | 0.9                               | 1.7                                    | 26.10                             | 0.7                               | 1.4                                    | 25.60                             |

<sup>1</sup> As defined by beneficiaries in current-payment status.

<sup>2</sup> Benefits of child or children were being withheld.

**Estimated employment covered under selected social insurance programs and employment in selected non-covered industries, continental United States, 12 months ended June 30, 1948, and June 30, 1949**

[In millions; data corrected to Dec. 8, 1949]

| Type of employment   | 12 months ended June 30 |             |
|--|-------------------------|-------------|
|  | 1948                    | 1949        |
| <b>1. Employment in an average week:</b>   |                         |             |
| Civilian labor force.....  | 60.8                    | 61.8        |
| Unemployed.....  | 2.1                     | 2.6         |
| Employed, total.....   | 58.7                    | 59.2        |
| Covered by old-age and survivors insurance.....  | 34.9                    | 35.0        |
| Covered by State unemployment insurance.....   | 31.8                    | 31.5        |
| Not covered by old-age and survivors insurance.....  | 23.9                    | 24.3        |
| Railroad.....  | 1.6                     | 1.6         |
| Government.....  | 5.1                     | 5.3         |
| Federal.....   | 1.7                     | 1.7         |
| State and local.....   | 3.5                     | 3.5         |
| Agriculture.....   | 8.0                     | 8.1         |
| Wage and salary workers.....   | 1.7                     | 1.7         |
| Self-employed.....   | 4.8                     | 4.7         |
| Unpaid family workers.....   | 1.5                     | 1.7         |
| Nonagricultural self-employed.....   | 6.1                     | 6.1         |
| Domestic service.....  | 1.7                     | 1.8         |
| Other.....   | 1.4                     | 1.4         |
| <b>2. Employment in an average pay period:</b>   |                         |             |
| Covered by State unemployment insurance.....   | 32.5                    | 32.5        |
| Railroad.....  | 1.6                     | 1.5         |
| Federal Government.....  | 1.8                     | 1.9         |
| State and local government.....  | 3.7                     | 3.9         |
| <b>3. Employment during a quarter (average for 4 quarters) covered by old-age and survivors insurance.....</b> | <b>40.5</b>             | <b>40.5</b> |
| <b>4. Employment during the year:</b>  |                         |             |
| Total civilian employment <sup>1</sup> .....   | 72.0                    | 71.0        |
| Employment covered by old-age and survivors insurance.....   | 49.6                    | 48.5        |
| Employment covered by State unemployment insurance.....  | 45.9                    | 44.9        |
| Employment covered by railroad insurance programs.....   | 2.4                     | 2.3         |

<sup>1</sup> Includes persons of all ages who had any paid civilian employment during the year, even though they died, emigrated, entered the armed forces, or entered institutions before the end of the year. The figure thus includes a substantial number of persons not included in the Census survey taken in April of employment and earnings during the previous year.

Source: (1) Data on employment in an average week (based on population count): civilian labor force, unemployed, and total employed, from *Monthly Report on the Labor Force*, Bureau of the Census; employment covered and not covered by old-age and survivors insurance, from the Bureau of the Census, adjusted by the Program Analysis Division, Bureau of Old-Age and Survivors Insurance; employment covered by unemployment insurance estimated by the Bureau of Employment Security, Department of Labor. (2) Data on employment in an average pay period (based on establishment reporting): covered by unemployment insurance, estimated by the Social Security Administration; for railroads, from the Railroad Retirement Board; for Federal, State, and local governments, from the Bureau of Labor Statistics. (3) Employment during a quarter covered by old-age and survivors insurance from the Bureau of Old-Age and Survivors Insurance. (4) Total civilian employment estimated by the Bureau of Old-Age and Survivors Insurance; employment covered by old-age and survivors insurance, from the Bureau of Old-Age and Survivors Insurance; employment covered by State unemployment insurance, estimated by the Bureau of Employment Security; employment covered by railroad programs (retirement, unemployment, and temporary disability insurance), estimated by the Social Security Administration.

Agricultural workers made up the largest category not covered by old-age and survivors insurance in an average week—8.1 million or 13.7 percent of the employed labor force. The self-employed in nonagricultural pursuits averaged 6.1 million (10.3 percent) and Government employees, 5.3 million (9 percent). Neither the numbers nor the proportions in these noncovered occupations were significantly different in 1949 from those in 1948.

Because of the movement of workers between covered and noncovered employment and in and out of the labor force, the total number of workers employed in covered industries during a period of several months or a year is larger than the number so employed during a shorter interval. Thus the number of workers under old-age and survivors insurance during an average week in the year ended June 30, 1949, was 35 million, the number covered during a quarter was 40.5 million, while the number during the year was 48.5 million. Covered employment under old-age and survivors insurance during the year represented 68.3 percent of the total estimated civilian employment of 71.0 million.

**Workers With Permanently Insured Status on January 1, 1950**

An estimated 14.9 million workers had permanently insured status<sup>1</sup>

**Table 1.—Permanently insured workers on January 1, 1950, by sex, age, and quarter-of-coverage requirement**

| Age at birthday in 1949 | Quarters of coverage required for permanently insured status | Number of workers (in millions) |      |        |
|-------------------------|--|---------------------------------|------|--------|
|                         |  | Total                           | Male | Female |
| Total.....              | 6-40   | 14.9                            | 12.2 | 2.7    |
| Under 58.....           | 40   | 10.9                            | 8.8  | 2.1    |
| 58-64.....              | 26-39  | 1.9                             | 1.6  | 0.3    |
| 65 and over.....        | 6-25   | 2.1                             | 1.8  | 0.3    |

<sup>1</sup> About 1,285,000 were receiving benefits at the end of 1949.

<sup>2</sup> Estimates are based on data through the calendar year 1947, derived from the 1-percent continuous work-history sample.

**Table 2.—Fully insured and permanently insured workers, by age, January 1, 1950**

| Age at birthday in 1949 | Workers fully insured <sup>1</sup> as of Jan. 1, 1950 (numbers in millions) |                             |                          |
|-------------------------|---|-----------------------------|--------------------------|
|                         | Total number  | Workers permanently insured | Percent of fully insured |
| Total.....              | 39.5  | 14.9                        | 38                       |
| Under 58.....           | 35.2  | 10.9                        | 31                       |
| 58-64.....              | 2.2   | 1.9                         | 86                       |
| 65 and over.....        | 2.1   | 2.1                         | 100                      |

<sup>1</sup> 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.

under the old-age and survivors insurance program on January 1, 1950, an increase of 1.9 million over the number permanently insured on January 1, 1949. These workers have the number of quarters of coverage required for fully insured status at age 65. Regardless of their future employment, they can therefore qualify for primary benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits or lump-sum death payments.

The following tabulation shows the number of permanently insured workers distributed according to the quarters of coverage needed by workers in specified age groups for permanently insured status.

| Quarters of coverage required for permanently insured status | Year of attainment of age 65                           | Workers permanently insured on Jan. 1, 1950 (in millions) |
|--|--|---|
| Total.....   | -----  | 14.9  |
| 40.....  | After 1956 (program in operation at least 20 years).   | 10.9  |
| 6-39.....  | Before 1957 (program in operation less than 20 years). | 4.0   |
| 6-25.....  | Before 1950.....                                       | 2.1   |
| 26-39.....   | After 1949 but before 1957..                           | 1.9   |

Table 1 shows a distribution of the permanently insured workers, by sex, age, and quarter-of-coverage requirement.

Almost two-fifths of the workers who were fully insured at the begin-