

fective January 1, 1951, and partly from the greater economic activity during the period.

The total number of workers in covered employment, excluding the self-employed, is estimated at 48 million, an increase of 1.5 percent and 14.6 percent, respectively, from the totals in the second quarter of 1951 and the third quarter of 1950.

An estimated 5 million self-employed persons had taxable earnings under the program in July-September 1951.

The usual seasonal decline is reflected in the estimate of total and average taxable wages. Total taxable wages amounted to \$27.5 billion, and the average amount per worker was \$585. Both figures were 10.1 percent less than those in the preceding quarter but were 22.9 percent and 6.4 percent higher than the amounts in the corresponding quarter of 1950. Wages in covered employment totaled an estimated \$33.0 billion, or an average of \$688 per worker. These amounts represent increases of 2.5 percent and 1.0 percent, respectively, from April-June 1951, and 17.2 percent and 2.4 percent from July-September 1950.

The estimated number of employers reporting payment of taxable wages was a little more than 3.5 million, which was 1.7 percent less than the total in the preceding quarter but 28 percent higher than that in July-September 1950.

Applicants for Account Numbers, 1951

The 4.9 million employee accounts established in 1951 brought the cumulative number by the end of the year to 102.4 million (table 1). The 1951 total exceeded that in 1950 by more than 2 million; it was also larger than the totals in any other year since 1943 (table 2). It is probable that the sizable increase in 1951 was entirely the result of the receipt of applications from persons newly covered by the 1950 amendments to the Social Security Act.

The amendments brought under the old-age and survivors insurance system on January 1, 1951, approximately 10 million persons in em-

ployments previously excluded from coverage. For the most part they were the nonfarm self-employed, workers regularly employed in domestic service and agriculture, certain Federal employees, and employees of some nonprofit organizations and State and local governments. Most of these individuals, however, apparently had obtained social security account numbers before the adoption of the amendments—usually because they had worked in covered employment at one time or another since the beginning of 1937, when the program began operating. Comparison of account-number data for 1951 with those for previous years indicates that in this year a little more than 2 million new accounts were established for persons with jobs covered for the first time by old-age and survivors insurance.

Not all workers in newly covered employments who did not have account numbers applied for them in 1951. Between 150,000 and 200,000 new account numbers were issued toward the end of 1950, right after Congress had adopted the amendments in August of that year. A large number of self-employed persons, moreover, postponed their applications until after 1951 because they were not required to report their net income for social security purposes until they filed their income-tax returns in March 1952. Those affected by the voluntary coverage provisions of the amendments probably will wait until the decision is made to bring them into coverage

before they apply for account numbers. Most of the accounts established in 1951 for the newly covered groups apparently resulted from applications received from persons in domestic service, in agricultural labor, in Federal, State, and local government employment, and in work for nonprofit organizations with large numbers of employees.

More accounts were established in 1951 than in 1950 for both men and women, but the increase was somewhat more marked for men. The 2.4 million accounts issued to men represented a rise of 72 percent from 1950, compared with a corresponding increase of 69 percent for women. Although the rise was sharper for men for the year as a whole, this situation did not prevail for every quarter of 1951. The relative increase in the number of accounts established in January-March 1951 over the corresponding quarter a year earlier was substantially larger for women applicants. In this quarter of 1951, which showed the first really substantial impact of registrations resulting from the 1950 amendments, a relatively large number of applications were received from persons employed in domestic service and nonprofit organizations, where women form a majority of all workers. In each of the remaining 3 quarters of 1951, on the other hand, the relative gains registered by men over the corresponding quarters of 1950 exceeded those for women applicants. During the spring and summer quarters particularly, it is probable that a large number of the

Table 1.—Number of applicants for account numbers and the cumulative number as of the end of each period, by sex and by year, 1940-51
[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period
1940.....	5,227	54,225	3,080	37,342	2,147	16,883
1941.....	6,678	60,903	3,702	41,044	2,976	19,859
1942.....	7,638	68,541	3,548	44,592	4,090	23,949
1943.....	7,426	75,967	2,904	47,496	4,522	28,471
1944.....	4,537	80,504	1,828	49,324	2,709	31,180
1945.....	3,321	83,825	1,504	50,828	1,817	32,997
1946.....	3,022	86,847	1,432	52,260	1,590	34,587
1947.....	2,728	89,575	1,299	53,559	1,429	36,016
1948.....	2,720	92,295	1,305	54,864	1,415	37,431
1949.....	2,340	94,635	1,113	55,977	1,226	38,657
1950.....	2,801	97,526	1,405	57,382	1,485	40,142
1951.....	4,927	102,453	2,420	59,802	2,507	42,649

Table 2.—Distribution of applicants for account numbers by race, age group, and sex, by year, 1940-51

Year	Total			Negro			Under age 20			Aged 20 and over ¹		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1940.....	5,226,688	3,080,032	2,146,656	630,337	413,984	216,353	2,137,542	1,264,299	873,243	3,089,146	1,815,733	1,273,413
1941.....	6,677,884	3,701,407	2,976,117	786,668	508,979	277,689	3,174,241	1,885,858	1,288,383	3,508,343	1,815,609	1,687,734
1942.....	7,637,416	3,547,376	4,090,040	905,238	457,145	448,093	2,013,325	1,707,538	1,707,538	3,916,753	1,534,051	2,382,702
1943.....	7,415,294	2,901,273	4,514,021	1,058,178	355,941	702,237	3,049,172	1,835,939	1,813,233	3,786,122	1,005,334	2,780,788
1944.....	4,528,578	1,826,179	2,702,399	738,739	253,197	485,542	2,444,995	1,213,002	1,231,993	2,083,583	613,177	1,470,406
1945.....	3,321,384	1,505,839	1,815,545	504,321	195,313	309,008	1,851,854	922,562	929,292	1,469,530	553,277	886,253
1946.....	3,022,057	1,431,760	1,590,297	388,489	185,709	202,780	1,600,260	746,796	853,464	1,421,797	684,964	736,833
1947.....	2,727,810	1,299,092	1,428,718	314,788	154,975	159,813	1,620,237	801,092	819,145	1,107,573	498,000	609,573
1948.....	2,719,642	1,304,625	1,415,017	309,790	150,628	159,182	1,770,613	912,189	858,424	949,629	392,436	556,893
1949.....	2,339,502	1,113,006	1,226,496	259,620	125,542	134,278	1,518,152	773,289	744,863	821,350	339,717	481,633
1950.....	2,890,570	1,405,349	1,485,221	319,272	157,739	161,533	1,885,658	1,001,757	883,901	1,004,912	403,592	601,320
1951.....	4,927,120	2,420,488	2,506,632	708,533	282,037	426,496	2,537,114	1,373,921	1,163,193	2,390,006	1,046,567	1,343,439

¹ Includes a small number of applicants whose ages were not reported.

Table 3.—Distribution of applicants for account numbers, by sex and age, 1951 and 1950

Age group	Total			Male			Female		
	1951	1950	Percentage change	1951	1950	Percentage change	1951	1950	Percentage change
Total ¹	4,923,429	2,890,211	+70.3	2,418,052	1,405,063	+72.1	2,505,377	1,485,148	+68.7
Under 20.....	2,537,114	1,885,658	+34.5	1,373,921	1,001,757	+37.2	1,163,193	883,901	+31.6
20-59.....	2,001,182	923,607	+116.7	846,462	358,674	+136.0	1,154,720	564,933	+104.4
20-29.....	617,150	359,638	+71.6	295,322	172,961	+70.7	321,828	186,677	+72.4
30-39.....	454,530	218,664	+107.9	181,703	66,432	+173.5	272,836	152,232	+79.2
40-49.....	503,726	208,022	+142.2	189,116	65,118	+190.4	314,610	142,904	+120.2
50-59.....	425,767	137,283	+210.1	180,321	54,163	+232.9	245,446	83,120	+195.3
60 and over.....	385,133	80,946	+375.8	197,669	44,632	+342.9	187,464	36,314	+416.2
60-64.....	175,248	42,356	+313.8	84,289	20,834	+304.6	90,959	21,822	+322.6
65-69.....	121,180	23,237	+421.5	62,366	13,367	+366.6	58,814	9,870	+405.9
70 and over.....	88,705	15,353	+477.8	51,014	10,431	+389.1	37,691	4,922	+665.8

¹ Excludes 3,691 applicants in 1951 (2,436 men and 1,255 women) and 359 applicants in 1950 (286 men and 73 women) whose ages were not reported.

accounts established were for men regularly employed in agriculture who met the coverage requirements¹ of the act for the first time during this period.

Because many newly covered applicants were in the older age groups when the 1950 amendments were enacted, the median age of account-number applicants rose to 20 years in 1951, as compared with a median age of 18 in 1950 when most of the applicants consisted of young persons normally entering the labor market. The absolute number of accounts established in 1951 increased for all age groups, but the rise was relatively marked for those past age

20. Although the number of account numbers issued to persons under age 20 was 35 percent larger in 1951 than in 1950, this age group formed only 51 percent of all applicants in that year, compared with 65 percent in 1950 (tables 3 and 5). The total of 2.4 million applications received from persons over age 20, on the other hand, was more than double the number in the preceding year.

By far the largest relative increase in the number of accounts established occurred for the group aged 60 and over. The 385,000 applications received from persons in this age group represented almost a four-fold increase over the number in 1950; they formed 7.8 percent of all applications, the highest proportion on record. Contributing materially to the increase were elderly

Table 4.—Distribution of applicants for account numbers by sex, race, and age group, 1951

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total.....	4,927,120	4,218,587	708,533	2,420,488	2,138,451	282,037	2,506,632	2,080,136	426,496
Under 15.....	232,900	205,253	27,647	162,668	141,117	21,551	70,232	64,136	6,096
15-19.....	2,304,214	2,043,026	261,188	1,211,253	1,065,110	146,143	1,092,961	977,916	115,045
20-39.....	1,071,689	861,013	210,676	477,025	414,355	62,670	594,664	446,658	148,006
40-59.....	929,493	764,455	165,038	369,437	333,362	36,075	560,056	431,093	128,963
60-64.....	175,248	154,299	20,949	84,289	78,177	6,112	90,959	76,122	14,837
65-69.....	121,180	106,853	14,327	62,366	57,248	5,118	58,814	49,605	9,209
70 and over.....	88,705	80,903	7,802	51,014	47,113	3,901	37,691	33,790	3,901
Unknown.....	3,691	2,785	906	2,436	1,969	467	1,255	816	439

¹ Represents all races other than Negro.

¹ To qualify for coverage, a farm worker must have been employed continuously by a farmer for a full calendar quarter. After he has met this requirement, the worker is covered by the system for the first time in the quarter following the qualifying quarter provided that he continues to work for the same employer at least 60 days on a full-time basis and earns cash wages of \$50 or more.

Table 5.—Percentage distribution of applicants for account numbers, by age, 1951 and 1950

Age group	Total		Male		Female	
	1951	1950	1951	1950	1951	1950
Total...	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.	51.5	65.2	56.8	71.3	46.4	59.5
20-59.....	40.6	32.0	35.0	25.5	46.1	38.0
20-29.....	12.5	12.4	12.2	12.3	12.8	12.6
30-39.....	9.2	7.6	7.5	4.7	10.9	10.3
40-49.....	10.2	7.2	7.8	4.6	12.6	9.6
50-59.....	8.6	4.7	7.5	3.9	9.8	5.6
60 and over....	7.8	2.8	8.2	3.2	7.5	2.4
60-64.....	3.6	1.5	3.5	1.5	3.6	1.4
65-69.....	2.5	.8	2.6	1.0	2.3	.7
70 and over..	1.8	.5	2.1	.7	1.5	.3

women, who accounted for 49 percent of all applicants in this age group in 1951 as against 41 percent during the period 1947-50.

The extension of coverage to domestic employment under the 1950 amendments resulted in an unusually large increase in the number of accounts established for Negroes, particularly Negro women. The number of applications received from Negroes, which did not exceed 161,000 in any of the years 1947-50, rose to 709,000 in 1951 (tables 2 and 4). Negroes represented 14 percent of all applicants, a percentage that was larger than for any other year since 1945. Accounts established for Negro women comprised 60 percent of all accounts issued to Negroes in 1951, compared with 51 percent in the preceding year.

Recent Publications*

Social Security Administration

OFFICE OF THE COMMISSIONER. DIVISION OF RESEARCH AND STATISTICS. *Major Changes in Social Security Legislation, 1951 (with Supplementary Information to May 1952)*. Washington: The Division, May 1952. 59 pp. Processed.

*Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Second supplement to *Social Security Legislation Throughout the World*, published in 1950 as Report 16 of the Division of Research and Statistics. Limited free distribution; apply to the Division of Research and Statistics, Social Security Administration, Washington 25, D. C.

STANTON, MARY. *The Citizens' Adoption Committee of Los Angeles: Highlights from Eleven Months of Activity*. Washington: Children's Bureau, 1952. 15 pp. Processed. Limited free distribution; apply to the Bureau, Social Security Administration, Washington 25, D. C.

General

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GREGG, PAULINE. *A Social and Economic History of Britain, 1760-1950*. London: George G. Harrap & Co., 1950. 584 pp. 18s.

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KNAPP, EUNICE M. "City Worker's Family Budget for October 1951." *Monthly Labor Review*, Washington, Vol. 74, May 1952, pp. 520-522. 55 cents.

SAYMEN, FERIT H. "Social Security Trends in the Countries of the Near and Middle East." *Bulletin of the International Social Security Association*, Geneva, Mar. 1952, pp. 89-109. \$2.50 a year.

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A survey of laws and administrative regulations in various countries.

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EDWIN SHIELDS HEWITT AND ASSOCIATES. *Company Practices Regarding Older Workers and Retirement*. Libertyville, Ill.: Edwin Shields Hewitt and Associates, 1952. 34 pp.

A study, based on the experience of 657 companies representing all major industrial classifications, describing retirement programs and discussing company policies on retention of older workers, preparation of workers for retirement, and rehiring of retired workers.

JOHNSON, RALPH J., and POND, M. ALLEN. "Health Standards of Housing for the Aging Population." *Journal of Gerontology*, Baltimore, Vol. 7, Apr. 1952, pp. 254-258. \$2.

PARRAN, THOMAS. "The Consequences of Retirement." U.S.A. (National Association of Manufacturers), Chicago, Vol. 1, June 1952, pp. 19-25. 25 cents.

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"Pension Problems in a Defense Economy." *Management Record*, New York, Vol. 14, May 1952, pp. 173-176 ff.

A round table conference on pension problems held by the National Industrial Conference Board in January 1952. Includes discussions of compulsory retirement and its alternatives, preparation for retirement, and adjusting the pension plan to new conditions.

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