

fit payments took place in the States of the Deep South, the Great Plains, and the Far West. The smallest relative gains occurred in the Rocky Mountain and New England States.

Payments in each of eight States—California, Illinois, Michigan, New Jersey, New York, Ohio, Pennsylvania, and Texas—amounted to more than \$40 million, and together these States accounted for 55 percent of the total amounts expended in 1958 and 1959. Six States—Alaska, Delaware, North Dakota, South Dakota, Vermont, and Wyoming—made payments of less than \$3 million each; these payments in the aggregate were less than 1 percent of all 1959 payments.

## COST RELATIONSHIPS

Despite increased benefit payments, employers in 1959 spent a smaller proportion of their payrolls to insure or self-insure their risks under workmen's compensation. The 1959 estimate of \$1,860 million spent by employers was more than \$110 million higher than the amount estimated for 1958; the total represented about 93 cents per \$100 of covered payroll, a drop of 2 cents from the 95 cents per \$100 reported in 1958. The 1959 total consists of (a) \$1,321 million in premiums paid to private insurance carriers; (b) \$394 million in premiums paid to State funds (for the Federal programs financed through congressional appropriations, these "premiums" are the sum of the benefit payments and the costs of the administrative agency); and (c) about \$145 million as the cost of self-insurance (benefits paid by self-insurers, with the total increased 5–10 percent to allow for administrative costs).

Benefits as a percent of premiums reached new heights in 1959. Almost two-thirds of the \$1.86 billion expended by employers was returned to workers in the form of cash payments and medical services. The proportions had been 64 percent in 1958, 61 percent in 1957, and as low as 57 percent in 1953. For private carriers alone, the ratio (direct losses incurred as a percentage of direct premiums earned) amounted to 64 percent in 1959, an increase of 1 percentage point from 1958. State funds (with the Federal fund excluded) also experienced an increase of 1 percentage point in the ratio of benefits paid to premiums and reached a new high of 76 percent. The ratios for

private carriers and, to some extent, for State funds do not take into account the amount of premium income that is returned to employers in the form of dividends or retrospective rating credits.

## Applicants for Account Numbers, 1959\*

From the beginning of the old-age, survivors, and disability insurance program to the end of 1959, a total of 131.7 million social security account numbers have been issued (table 1). Almost 3.4 million accounts were established during

TABLE 1.—Number of applicants for account numbers during year and cumulative number at end of year, by sex, 1950–59

Period	Total		Male		Female	
	Total during period	Cumula- tive total at end of period	Total during period	Cumula- tive total at end of period	Total during period	Cumula- tive total at end of period
1950.....	2,891	97,526	1,405	57,382	1,485	40,142
1951.....	4,927	102,453	2,420	59,802	2,507	42,649
1952.....	4,363	106,816	2,292	62,094	2,071	44,720
1953.....	3,464	110,280	1,664	63,758	1,800	46,520
1954.....	2,743	113,023	1,299	65,057	1,444	47,964
1955.....	4,323	117,346	2,304	67,361	2,019	49,983
1956.....	4,376	121,722	2,391	69,752	1,985	51,968
1957.....	3,639	125,361	1,793	71,545	1,845	53,813
1958.....	2,920	128,281	1,384	72,929	1,536	55,349
1959.....	3,388	131,669	1,645	74,574	1,742	57,091

1959—an increase of 16 percent from the 2.9 million established in the recession year 1958 (table 2) but a drop of 7 percent from the 3.6 million of 1957.

One of the reasons for the rise from 1958 was an upturn in the number of job opportunities in 1959. Another was an increase in the "reserve" of persons without account numbers—an increase resulting in part from the relatively few account numbers issued in 1958.

The 7-percent decline from 1957 is, of course, in line with the expected long-term downward trend; year by year there will be fewer persons aged 20 or over who have not already obtained a social security account number. A further factor

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TABLE 2.—Number of applicants for account numbers and percentage change, by sex and age, 1959 and 1958

Age group	Total			Male			Female		
	1959	1958	Percentage change	1959	1958	Percentage change	1959	1958	Percentage change
Total <sup>1</sup> .....	3,387,891	2,919,513	+16.0	1,645,433	1,383,840	+18.9	1,742,458	1,535,673	+13.5
Under 20.....	2,671,392	2,143,509	+24.6	1,420,312	1,125,374	+26.2	1,251,080	1,018,135	+22.9
20-24.....	182,617	167,600	+8.9	69,494	64,985	+6.9	113,123	102,705	+10.1
25-29.....	80,692	80,432	+0.3	32,812	34,466	-4.8	47,880	45,966	+4.2
30-34.....	59,017	59,721	-1.2	22,308	23,082	-3.4	36,709	36,639	+0.2
35-39.....	56,181	57,900	-3.0	16,602	16,875	-1.6	39,579	41,025	-3.5
40-44.....	55,878	62,080	-10.0	11,332	13,264	-14.6	44,546	48,816	-8.7
45-49.....	65,388	70,882	-7.8	11,523	13,923	-17.2	53,865	56,959	-5.4
50-54.....	59,569	66,965	-11.0	10,625	14,318	-25.8	48,944	52,647	-7.0
55-59.....	52,027	58,848	-11.6	11,190	18,097	-25.9	40,837	43,751	-6.7
60 and over.....	104,135	150,383	-30.8	38,586	61,684	-37.4	65,549	88,699	-26.1
60-64.....	42,826	55,440	-22.8	12,436	17,789	-30.1	30,390	37,651	-19.3
65-69.....	26,900	38,803	-30.7	10,155	15,653	-35.1	16,745	23,150	-27.7
70 and over.....	34,409	56,140	-38.7	15,995	28,242	-43.4	18,414	27,898	-34.0

<sup>1</sup> Includes 995 applicants in 1959 (649 men and 346 women) and 1,103 applicants in 1958 (772 men and 331 women) whose ages were not reported.

TABLE 3.—Applicants for account numbers by sex, race, and age group, 1959

Age group	Total			Male			Female		
	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro
Total.....	3,387,891	3,006,960	380,931	1,645,433	1,461,928	183,505	1,742,458	1,545,032	197,426
Under 15.....	201,368	177,643	23,725	136,150	118,753	17,397	65,218	58,890	6,328
15-19.....	2,470,024	2,219,823	250,201	1,284,162	1,148,031	136,131	1,185,862	1,071,792	114,070
20-39.....	378,507	308,568	69,939	141,216	122,189	19,027	237,291	186,379	50,912
40-59.....	232,862	208,383	24,479	44,670	39,298	5,372	188,192	169,085	19,107
60-64.....	42,826	38,343	4,483	12,436	10,987	1,449	30,390	27,356	3,034
65-69.....	26,900	23,043	3,857	10,155	8,398	1,757	16,745	14,645	2,100
70 and over.....	34,409	30,375	4,034	15,995	13,763	2,232	18,414	16,612	1,802
Age not reported.....	995	782	213	649	509	140	346	273	73

<sup>1</sup> Represents all races other than Negro.

was the large number of applications in 1957 as a result of the extension of coverage in that year.

Although the rate of increase from 1958 to 1959 in the number of accounts established was greater for men (19 percent) than for women (13 percent), more account numbers were issued in 1959 to women than to men. Women have formed a majority of all account-number applicants in all but 3 of the years since 1941. In those 3 years (1952, 1955, and 1956), coverage was extended to occupational groups employing relatively large numbers of men. Women have constituted a majority of all applicants in most years because they have been entering the labor market in increasing numbers and because the reserve of persons without account numbers has been larger for women than for men. Most men obtained their account numbers during the early years of the program; more than 55 percent of all accounts for men were established before 1942 but only about 35 percent of women's accounts were established before that year.

Applications by youths under age 20 reached a record high of almost 2.7 million in 1959 and accounted for nearly four-fifths of all applications received. The 2.7 million total represented an increase of 25 percent from the number for the corresponding group in 1958. About 716,000 account numbers were issued to persons aged 20 and over—8 percent less than the preceding year's total for this group. Declines occurred in each 5-year age group over 30; the drops were proportionately greatest in the upper age brackets.

Almost 381,000 account numbers were issued to Negroes during 1959 (table 3). Although this figure represented an increase of nearly 10 percent from the corresponding total for 1958, Negro applicants formed a slightly smaller proportion of all applicants in 1959 than in 1958. Among the Negro applicants there were 184,000 men (14 percent more than in 1958) and 197,000 women (an increase of only 5 percent).