

Old-Age Benefit Awards, 1951

During 1951, old-age benefits were awarded to 703,000 persons, an increase of 24 percent from the previous high established a year earlier. Almost 49 percent of these persons were new eligibles—persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments to the Social Security Act (table 1). Women represented 34 percent of the new eligibles and 18 percent of the 1939 eligibles.

Of the awards to 1939 eligibles, almost 24 percent (slightly less than in 1950) were to persons who attained age 65 during the year; the proportion was slightly higher for women than for men. Likewise, 24 percent of the awards to new eligibles were made to persons who reached age 65 in 1951. The percentages of new eligibles awarded benefits show a steady decline at the older ages since the liberalization in the insured-status requirements was greatest for persons aged 65 (from 28 or 29 quarters of coverage to only 6) and was less at each successive age. For persons reaching their seventy-sixth birthday in the first 6 months of 1951 or earlier, there was no liberalization at all, since they needed only 6 quarters of coverage to be fully insured under the 1939 amendments.

Persons aged 75 or over represented almost 23 percent of the 1939 eligibles; this age group represented only 16 percent in 1950 and only 9 percent in 1949. The large increase resulted chiefly from the provision in the 1950 amendments that permits beneficiaries aged 75 or over to receive monthly benefits even though they are earning more than \$50 a month in covered employment.

For persons awarded old-age benefits who were eligible under the 1939 legislation, the average ages were 70.1 for men and 69.5 for women—an increase of about three-fourths of a year in each case from 1950. These older average ages resulted chiefly from the large number of awards to persons aged 75 or over. About 41 percent of the 1939 eligibles awarded benefits in 1951 were aged 70 or over, an increase from the 35 percent in 1950 and equal to the all-time high set in 1946. Among the new eligibles, the average

ages were 68.2 for men and 67.7 for women, only slightly higher than in 1950. These average ages reflect the larger percentage of awards to newly eligible persons at ages 65–69 and the absence from the group of persons

Table 1.—Number, percentage distribution, and average monthly amount of old-age benefits awarded in 1951, by eligibility status, age, and sex of beneficiary

[Based partly on 20-percent sample]

Age ¹	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
	Total								
Total...	702,984	100.0	\$37.54	521,366	100.0	\$40.34	181,618	100.0	\$29.49
65.....	165,314	23.5	41.20	117,124	22.5	45.37	48,190	26.5	31.07
66.....	114,006	16.2	39.34	82,362	15.8	42.85	31,644	17.4	30.22
67.....	74,454	10.6	36.30	53,146	10.2	39.44	21,308	11.7	28.47
68.....	59,002	8.4	35.28	42,035	8.1	38.29	16,967	9.3	27.81
69.....	51,391	7.3	33.90	37,399	7.2	36.42	13,992	7.7	27.14
70.....	42,298	6.0	33.91	31,274	6.0	36.30	11,024	6.1	27.12
71.....	37,542	5.3	32.64	28,032	5.4	34.59	9,510	5.2	26.89
72.....	28,840	4.1	32.48	21,802	4.2	34.32	7,038	3.9	26.79
73.....	23,122	3.3	32.52	17,908	3.4	34.10	5,214	2.9	27.11
74.....	17,479	2.5	32.99	13,913	2.7	34.26	3,566	2.0	28.04
75.....	23,399	3.3	41.85	19,691	3.8	43.40	3,708	2.0	33.62
76.....	16,325	2.3	40.86	13,718	2.6	41.98	2,607	1.4	34.94
77.....	11,766	1.7	40.75	9,981	1.9	41.70	1,785	1.0	35.42
78.....	9,454	1.3	40.67	8,109	1.6	41.42	1,345	.7	36.15
79.....	8,022	1.1	39.71	6,898	1.3	40.44	1,124	.6	35.19
80-84.....	16,791	2.4	39.15	14,606	2.8	39.77	2,185	1.2	35.03
85-89.....	3,308	.5	40.53	2,949	.6	40.80	359	.2	38.32
90 and over.....	471	.1	44.12	419	.1	44.24	52	(²)	43.11
	1939 eligibles								
Total...	361,437	100.0	\$49.17	295,764	100.0	\$50.84	65,673	100.0	\$41.61
65.....	84,835	23.5	53.49	68,725	23.2	55.52	16,110	24.5	44.85
66.....	53,371	14.8	52.93	43,270	14.6	54.91	10,101	15.4	44.44
67.....	31,288	8.7	51.81	25,322	8.6	53.67	5,966	9.1	43.92
68.....	24,147	6.7	51.38	19,321	6.5	53.58	4,826	7.3	42.60
69.....	20,215	5.6	50.02	16,269	5.5	52.11	3,946	6.0	41.43
70.....	17,144	4.7	49.84	13,651	4.6	52.27	3,493	5.3	40.38
71.....	14,981	4.1	48.25	11,890	4.0	50.45	3,091	4.7	39.78
72.....	12,389	3.4	46.48	9,869	3.3	48.64	2,520	3.8	38.00
73.....	10,922	3.0	45.25	8,863	3.0	47.10	2,059	3.1	37.29
74.....	9,780	2.7	42.39	7,955	2.7	44.02	1,825	2.8	35.26
75.....	18,085	6.0	47.48	15,453	5.2	48.96	2,632	4.0	38.79
76.....	14,468	4.0	42.76	12,214	4.1	43.84	2,254	3.4	36.93
77.....	11,766	3.3	40.75	9,981	3.4	41.70	1,785	2.7	35.42
78.....	9,454	2.6	40.67	8,109	2.7	41.42	1,345	2.0	36.15
79.....	8,022	2.2	39.71	6,898	2.3	40.44	1,124	1.7	35.19
80-84.....	16,791	4.6	39.15	14,606	4.9	39.77	2,185	3.3	35.03
85-89.....	3,308	.9	40.53	2,949	1.0	40.80	359	.5	38.32
90 and over.....	471	.1	44.12	419	.1	44.24	52	.1	43.11
	New eligibles								
Total...	341,547	100.0	\$25.23	225,602	100.0	\$26.57	115,945	100.0	\$22.62
65.....	80,479	23.6	28.24	48,399	21.5	30.95	32,080	27.7	24.14
66.....	60,635	17.8	27.38	39,092	17.3	29.50	21,543	18.6	23.55
67.....	43,166	12.6	25.06	27,824	12.3	26.49	15,342	13.2	22.46
68.....	34,855	10.2	24.12	22,714	10.1	25.29	12,141	10.5	21.93
69.....	31,176	9.1	23.44	21,130	9.4	24.35	10,046	8.7	21.52
70.....	25,154	7.4	23.04	17,623	7.8	23.93	7,531	6.5	20.97
71.....	22,561	6.6	22.28	16,142	7.2	22.92	6,419	5.5	20.69
72.....	16,451	4.8	21.94	11,933	5.3	22.46	4,518	3.9	20.54
73.....	12,200	3.6	21.13	9,045	4.0	21.36	3,155	2.7	20.47
74.....	7,699	2.3	21.06	5,958	2.6	21.23	1,741	1.5	20.47
75.....	5,314	1.6	22.68	4,238	1.9	23.11	1,076	.9	20.97
76 ³	1,857	.5	26.03	1,504	.7	26.93	353	.3	22.21

¹ Age on birthday in 1951.

² Less than 0.05 percent.

³ Only persons reaching their 76th birthday during July–December 1951 can qualify as new eligibles.

Table 2.—Number and percentage distribution of old-age benefits awarded in 1951, by eligibility status, amount of benefit, and sex of beneficiary

[Based on 20-percent sample]

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total.....	702,984	100	521,366	100	181,618	100
\$20.00.....	243,342	34	149,197	29	94,145	52
20.10-29.90.....	70,016	10	47,849	9	22,167	12
30.00-39.90.....	74,249	11	54,010	10	20,239	11
40.00-49.90.....	102,257	15	77,136	15	25,121	14
50.00-59.90.....	116,915	17	100,324	19	16,591	9
60.00-68.50.....	96,205	14	92,850	18	3,355	2
1939 eligibles.....	361,437	100	295,764	100	65,673	100
\$20.00.....	32,454	9	24,423	8	8,031	12
20.10-29.90.....	16,931	5	11,247	4	5,684	9
30.00-39.90.....	29,630	8	18,910	6	10,720	16
40.00-49.90.....	77,023	21	55,007	19	22,016	34
50.00-59.90.....	111,810	31	95,848	32	15,962	24
60.00-68.50.....	93,589	26	90,329	31	3,260	5
New eligibles.....	341,547	100	225,602	100	115,945	100
\$20.00.....	210,888	62	124,774	55	86,114	74
20.10-29.90.....	53,685	16	33,602	16	16,483	14
30.00-39.90.....	44,619	13	35,100	16	9,519	8
40.00-49.90.....	25,234	7	22,129	10	3,105	3
50.00-59.90.....	5,195	1	4,476	2	620	1
60.00-68.50.....	2,616	1	2,521	1	95	(1)

¹ Less than 0.5 percent.

Table 3.—Number and average monthly amount of old-age benefits in current-payment status at the end of each calendar quarter, by eligibility status, June 1950–December 1951

[Based partly on 20-percent sample; corrected to May 30, 1952]

Calendar quarter ending—	Total		1939 eligibles		New eligibles		As percent of all old-age beneficiaries
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	
June 1950.....	1,384,823	\$26.30	1,384,823	\$26.30	—	—	—
September 1950.....	1,444,772	46.62	1,432,558	46.79	12,214	\$26.32	1
December 1950.....	1,770,984	43.86	1,517,257	46.96	253,727	25.33	14
March 1951.....	1,971,703	43.10	1,606,073	47.14	365,630	25.31	19
June 1951.....	2,090,668	42.57	1,654,199	47.17	436,469	25.13	21
September 1951.....	2,204,016	42.23	1,703,359	47.28	500,657	25.03	23
December 1951.....	2,278,470	42.14	1,738,089	47.44	540,381	25.07	24

over age 76. For all persons, regardless of the type of eligibility, the average ages were about 69.5 for men and 68.5 for women, increases of about 1 year and ½ year, respectively, from the corresponding figures in 1949.

The average old-age benefit award in 1951 was \$37.54, an increase of \$4.30

from the average amount awarded in the previous year under the 1950 amendments. This higher average benefit was due chiefly to the decrease in the proportion of new eligibles, who in 1950 represented two-thirds of the total number of persons awarded old-age benefits under the 1950 amend-

ments and in 1951 about half the total number. The average benefit for these new eligibles was \$25.23, slightly less than in 1950. The average benefit awarded to 1939 eligibles was \$49.17, also slightly less than in 1950. The average benefit amount for women was lower than for men; the difference was \$9 for 1939 eligibles and \$4 for new eligibles.

The minimum monthly amount of \$20 was payable in 62 percent of the awards to new eligibles; for women, comprising one-third of the newly eligible group, 74 percent of the awards were for the minimum amount (table 2). In contrast, the \$20 minimum was payable in only 9 percent of the awards to 1939 eligibles, while \$50 or more was payable in 57 percent of these cases. Most of the new eligibles were persons who had worked irregularly since 1936 or who had worked for only a limited period in employment covered by the Social Security Act. Consequently, they did not have enough quarters of coverage to be insured under the 1939 amendments but did qualify as a result of the liberalized insured-status provisions in the 1950 amendments. Such persons have, on the whole, substantially lower average monthly wages, fewer increment years, and, hence, lower benefit amounts than do persons insured under the 1939 amendments, who are more likely to have worked regularly in covered employment.

The rapid growth in the number of new eligibles receiving old-age benefits is indicated in table 3; by the end of December 1951, they comprised almost one-fourth of all old-age beneficiaries.

The average monthly benefit payable at the end of December 1951 to new eligibles was \$25.07, only slightly more than half that payable to 1939 eligibles. Chiefly because of this low average for new eligibles, the increase from June 1950 to December 1951 in the average monthly amount for all old-age beneficiaries was only 60 percent, even though the average amount payable to 1939 eligibles increased during the same period by 80 percent.