Estimated employment covered under selected social insurance programs and employment in selected noncovered 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
1. Employment in an average week:		
Civilian labor force	60.8	61.8
Unemployed	2.1	2.6
Employed, total	58.7	59. Ž
Covered by old-age and sur-	00.1	00
vivors insurance	34.9	35.0
Covered by State unemploy-		
ment 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 Nonagricultural self-	1.5	1.7
_ employed		6.1
Domestic service	6.1 1.7	1.8
Other	1.4	1.8
2. Employment in an average pay	1. 1	1.4
Deriod:		
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
3. Employment during a quarter		
(average for 4 quarters) covered		
by old-age and survivors insur-		
ance	40.5	40.5
4. Employment during the year:		
Total civilian employment 1	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	40.9	44.9
insurance programs	2.4	2.3
	2.1	2.0

¹ 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; employment 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, estimated by the Bu Agricultural workers made up the largest category not covered by oldage 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 status¹

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

Age at birth- day in 1949	Quarters of cover- age re-	Number of workers (in millions)		
	quired for perma- nently insured status	Total	Male	Fe- male
Total	6-40	14.9	12.2	2.7
Under 58 58-64 55 and over	40 26-39 6-25	10.9 1.9 12.1	8.8 1.6 1.8	2.1 0.3 0.3

 $^1\,\rm About$ 1,285,000 were receiving benefits at the end of 1949.

¹Estimates 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

Workers fully insured ¹ as of Jan. 1, 1950 (numbers in millions)			
	Workers perma- nently insured		
Total number	Number of fully insured		
39.5	14.9	38	
35. 2 2. 2 2. 1	10.9 1.9 2.1	31 86 100	
	Jan. 1 million Total number 39. 5 35. 2 2. 2	Jan. 1, 1950 (numerical millions) Total number 39.5 39.5 14.9 2.2 1.9	

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.

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 lumpsum 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 perma- nently insured status	Year of attainment of age 65	Workers perma- nently insured on Jan. 1, 1950 (in mil- lions)
Total		14.9
40	After 1956 (program in op- eration at least 20 years).	10.9
6–39	Before 1957 (program in op- eration less than 20 years).	4.0
6-25 26-39	Before 1950 After 1949 but before 1957	2.1 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 beginTable 3.—Fully insured and permanently insured workers at the beginning of each year, 1940-50

	Worke year	ers fully (numbe	insured a rs in mil	at beginn lions)	ing of
		Workers permanently insured			
Year	Total number	Total num- ber	With less than 40 quar- ters of cover- age	With 40 quar- ters of cover- age	Percent of fully insured
940 941 942 943 944 945 946 946 948 948 949	$\begin{array}{c} 22.9\\ 24.2\\ 25.8\\ 28.1\\ 29.9\\ 31.9\\ 33.4\\ 35.1\\ 36.8\\ 38.3\\ 39.5 \end{array}$	0.6 1.1 1.4 1.8 2.3 2.8 3.4 8.6 11.6 13.0 14.9	$\begin{array}{c} 0.6\\ 1.1\\ 1.4\\ 1.8\\ 2.3\\ 2.8\\ 3.4\\ 3.8\\ 3.9\\ 4.0\\ 4.0\\ 4.0\\ \end{array}$	4.8 7.7 9.0 10.9	$\begin{array}{c} 2.6\\ 4.5\\ 5.4\\ 6.4\\ 7.7\\ 8.8\\ 10.2\\ 24.5\\ 31.5\\ 33.9\\ 37.7 \end{array}$

ning of 1950 were permanently insured. The effect of the more liberal requirements for permanently insured status at the older ages is illustrated in the comparison, by age, of the number of fully insured workers and permanently insured workers (table 2).

The permanently insured group will constitute an increasing proportion of the entire fully insured population as the program matures. Table 3 shows the progressive yearly growth of the permanently insured group.

Workers attaining age 65 after 1956 could not acquire the 40 quarters of coverage required for permanently insured status until the last quarter of 1946. Since the beginning of 1947, this group has accounted for most of the increase in the permanently insured population.

The number of workers permanently insured with less than 40 quarters of coverage increased steadily through 1946 but has remained almost stationary since then. This progressive

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"Case materials which illustrate methods of meeting individual need."

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- ALEXANDER, ROBERT J. "Social Security in Chile." Social Forces, Baltimore, Vol. 28, Oct. 1949, pp. 53-58, \$1.50.
- AMERICAN MANAGEMENT ASSOCIATION. Welfare Issues in Collective Bargaining. (Personnel Series No. 131.) New York: The Association, 1949. 40 pp.

Includes a paper on The Effect of State Disability Laws on Company-Operated Plans.

ANDERSON, BENJAMIN M. Economics and the Public Welfare. New York:
D. Van Nostrand Company, Inc., 1949. 602 pp. \$6.

An economic and financial history of the United States from 1914 through 1946.

BEVERIDGE, WILLIAM H. B., and WELLS, A. F., editors. The Evidence for Voluntary Action. London: George Allen and Unwin, Ltd., 1949. 343 pp. \$4.75.

This supplementary volume to Lord Beveridge's study, Voluntary Action: A Report on Methods of Social Advance, gives the material on which the report was based and the statements

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 that have elapsed since 1936. At the beginning of 1941, for example, when 16 calendar quarters had clapsed since the beginning of the program, permanently insured status was possible for only those workers who needed 6-16 quarters of coverage-that is, workers born before the middle of 1880. One year later this status was possible for workers who needed 6-20 quarters of coverage-those born before the middle of 1882. Thus, up to the fourth quarter of 1946, with each advancing calendar year it was possible for persons in two additional year-of-birth groups to be added to the permanently insured population.

of experts in the fields covered by the study. Includes a bibliography.

CALIFORNIA. UNIVERSITY. INSTITUTE OF INDUSTRIAL RELATIONS. Wages, Prices and the National Welfare. Berkeley: The Institute, 1948. 47 pp. \$1.

Five addresses given at a conference held at the University of California in 1948.

- CLINE, DEAZEL. "Pay-roll Taxes and Social Security." Annals of the American Academy of Political and Social Science, Philadelphia, Vol. 266, Nov. 1949, pp. 128-135. \$2.
- CONLON, CHARLES F. "Co-ordination of Federal, State, and Local Taxation." Annals of the American Academy of Political and Social Science, Philadelphia, Vol. 266, Nov. 1949, pp. 144–151. \$2.

Recommends the development of plans for coordinating Federal, State, and local programs for the collecting of taxes.

- FORD, ROBERT S. "State and Local Finance." Annals of the American Academy of Political and Social Science, Philadelphia, Vol. 266, Nov. 1949, pp. 15–23. \$2.
- GRAVES, W. BROOKE. Facts and Figures About the Federal Government, Its Departments and Agencies and Their Activities. (Public Affairs Bulletin No. 74.) Washington: The Library of Congress, Legislative Reference Service, 1949. 71 pp. Processed.

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