

Notes and Brief Reports

Workers With Insured Status on January 1, 1952

A total of approximately 62.3 million persons were fully insured under the old-age and survivors insurance program at the beginning of 1952.¹ There were no persons currently but not fully insured on that date, nor can there be such insured individuals before the middle of 1954, when 7 quarters of coverage will, in general, be needed for fully insured status.

An estimated 22.6 million workers had permanently insured status on January 1, 1952, an increase of 1.7 million over the number permanently insured on January 1, 1951. To be permanently insured, workers must have the number of quarters of coverage required for fully insured status when they reach age 65. Once they are permanently insured, they can, regardless of their future employment, qualify for old-age benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits and/or lump-sum death payments. By sex, age, and quarters-of-coverage requirement, the distribution of workers who were permanently insured at the beginning of 1952 is shown in the following tabulation.

Age at beginning of 1952	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1952 (in millions)		
		Total	Male	Female
Total.....	6-40	22.6	17.6	5.1
Under 46.....	40	8.4	6.6	1.9
At least 46 but less than 62 1/2.....	7-39	9.6	7.3	2.3
62 1/2 and over.....	6	4.6	3.7	.9

¹ Includes 3.3 million workers at least 65 years of age, of whom about 2.3 million were receiving benefits at the end of 1951.

² The estimates presented in this note are based on data through the calendar year 1949, derived from the 1-percent continuous work-history sample; none of the estimates of the insured population has been adjusted to reflect changes in insurance status arising from (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs; and (2) military service in World War II.

More than one-third of the workers who were fully insured at the beginning of 1952 were permanently insured. The effect of the more liberal requirements for permanently insured status at the older ages is illustrated in the following comparison, by age, of the number of fully insured workers and permanently insured workers.

Age at beginning of 1952	Workers fully insured as of Jan. 1, 1952 (number in millions)		
	Total	Workers permanently insured	
		Number	Percent of fully insured
Total.....	62.3	22.6	36
Under 46.....	43.2	8.4	19
At least 46 but less than 62 1/2.....	14.7	9.6	66
62 1/2 and over.....	4.6	4.6	100

Table 1 shows a comparison of the permanently insured group with the total fully insured population at the beginning of each year since 1940.

The marked increase during the calendar year 1950 in the numbers of persons fully insured and permanently insured was due primarily to the "new start" in insured-status requirements for old-age and survivors insurance, contained in the 1950 amendments. The revision in the eligibility provisions made it possible for individuals to be fully insured with only 6 quarters of coverage. Furthermore, persons born between 1875 and 1905 could become permanently insured with fewer quarters of coverage than were formerly required.

Until 1971, the number of quarters of coverage required for fully insured status will, in general, increase each year and thus narrow the difference between the number of quarters of coverage required for permanently insured status and for fully insured status. In the long run, therefore, the permanently insured group will constitute an increasing proportion of the entire fully insured population. For those workers whose elapsed period exceeds 20 years, the requirement for permanently insured status

will be easier to fulfill than the requirement of 1 quarter of coverage for every 2 elapsed quarters. Consequently, all persons who are over 41 years of age at any time after 1970 and who are fully insured will also be permanently insured. Many of the younger fully insured workers—that is, those with less than 10 years of employment—will not be permanently insured.

Table 1.—Workers fully insured at the beginning of each year, 1940-52

Year	Fully insured workers				
	Total	Permanently insured workers			
		Total	Requiring less than 40 quarters of coverage	Requiring 40 quarters of coverage	Percent of fully insured
1940.....	22.9	0.6	0.6	2.6	
1941.....	24.2	1.1	1.1	4.5	
1942.....	25.8	1.4	1.4	5.4	
1943.....	28.1	1.8	1.8	6.4	
1944.....	29.9	2.3	2.3	7.7	
1945.....	31.9	2.8	2.8	8.8	
1946.....	33.4	3.4	3.4	10.2	
1947.....	35.4	8.6	3.8	24.3	
1948.....	37.3	11.6	4.0	31.1	
1949.....	38.9	13.2	4.0	33.9	
1950.....	40.1	14.9	4.0	37.2	
1951.....	59.6	20.9	14.0	35.1	
1952.....	62.3	22.6	14.2	36.3	

Recent Publications*

Social Security Administration

Compilation of Social Security Laws, Including the Social Security Act, as Amended, and Related Enactments Through December 31, 1951. (S. Doc. 27, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 201 pp. 45 cents.

General

Conference on Research in Income and Wealth. (Studies in Income and Wealth, Vol. 13.) New York: National Bureau of Economic Re-

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