

remains in the traditional role of homemaker or is, instead, the breadwinner.

There has been one other area of frequent dissatisfaction with the insurance program on the part of women workers, particularly those whose husbands are disabled or otherwise dependent on them. Since the 1939 amendments, which added benefits for dependents, the wife has been deemed dependent on the husband and at the age of 65 is eligible for a benefit as a wife or widow on the husband's wage record, without inquiry as to whether or not she was actually dependent on him. The presumption of her dependency is overcome only if she is entitled to an insurance benefit on her own wage record greater than that she might receive as his wife. The earlier legislation made no provision for benefits to a husband or widower on a woman's wage record. Often a woman is in the labor force because her husband is dependent on her as the breadwinner. Such a woman pays the same contribution as the man whose wife or widow is included in the insurance program, and she naturally feels that her contributions should purchase the same degree of family protection.

The 1950 amendments have resolved this inequity. The new law retains the concept of deemed dependency of the wife on the husband, which fits the usual family situation, but it also permits the husband or widower to become a beneficiary on the basis of the wife's wage record if he has in fact been dependent on her. The procedure for determining dependency is similar to that followed since 1939 for parents. The benefits for a wife and for a dependent husband are the same proportion of the insured worker's primary insurance amount; similarly, there is no difference between the benefit rate for a widow and that for a dependent widower.

These amendments affecting the dependents of women workers might be said to be justified by qualitative rather than quantitative considerations. No one provision will result in large numbers of additional benefits, and hence none will add much to the cost of the insurance program. The amendments affecting children are important only if the mother dies prematurely, since few women aged 65 or older will have children under age 18. The number of benefit payments to the children of women workers is thus limited by the death

rate, which is low for women at the ages at which they are likely to have young children. There will also be few dependent widowers. The average husband is a few years older than his wife, and the life expectancy of women is higher than that for men. In most cases, a wife who has been in the labor force will outlive a dependent husband, particularly since the dependency in most cases will have been because of the man's disability.

It is probable that the actual number of benefits paid on women workers' wage records will remain far lower than the ratio for women to men in the covered labor force would indicate. These amendments make it possible, however, to pay benefits in situations in which the former exclusion from benefits could not be justified from considerations of social utility or equity. They remove the grievance often voiced that the insurance program has treated many women with family obligations as though they were "pin-money" workers.

The best justification for these amendments lies in the feeling of security that they give a woman worker with respect to her dependents.

Notes and Brief Reports

Applicants for Account Numbers, 1950

The 2,891,000 employee accounts established in 1950 brought the aggregate number by the end of the year to 97,526,000 (table 1). The 1950 total sharply reversed the downward movement in the annual number of accounts established that had persisted since 1942; it represented a rise of 24 percent over the 1949 level and was larger than in any other year since 1946 (table 2).

The increase is attributable in part to the sizable expansion of job opportunities in 1950; many persons who could not find jobs during 1949, when employment opportunities were relatively scarce, postponed their application for account numbers until 1950. In addition, during October-

the Social Security Act adopted in August of that year.¹

¹ For a discussion of the coverage provisions, see George J. Leibowitz, "Old-Age and Survivors Insurance: Coverage Under the 1950 Amendments," *Social Security Bulletin*, December 1950.

December 1950, account numbers were issued to a substantial number of persons in employments newly covered by the 1950 amendments to

Table 1.—Number of applicants for account numbers and the cumulative number as of the end of each period, by sex and by year, 1940-50

[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.....	2,891	97,526	1,405	57,382	1,485	40,142

Table 2.—Distribution of applicants for account numbers by race, age group, and sex, by year, 1940-50

Year	Total			Negro			Under 20 years			20 years 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.....	6,677,584	3,701,467	2,976,117	786,668	508,079	277,689	3,174,241	1,885,858	1,288,383	3,503,343	1,815,609	1,687,734
1942.....	7,637,416	3,547,376	4,090,040	905,238	457,145	448,093	3,720,963	2,013,325	1,707,338	3,916,753	1,534,051	2,382,702
1943.....	7,415,294	2,901,273	4,514,021	1,058,178	355,341	702,837	3,649,172	1,835,939	1,813,233	3,766,122	1,065,334	2,700,788
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	583,277	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	861,092	819,145	1,107,573	498,000	609,573
1948.....	2,719,842	1,304,625	1,415,017	309,790	150,628	159,162	1,770,613	912,189	858,424	949,029	392,436	556,593
1949.....	2,339,502	1,113,006	1,226,496	259,620	125,342	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

¹ Includes a small number of applicants of unknown age.

Table 3.—Distribution of account-number applicants under 20 years of age, by sex and age, 1950 and 1949

Age	Total			Male			Female		
	1950	1949	Percentage change	1950	1949	Percentage change	1950	1949	Percentage change
Under 20, total.....	1,885,658	1,518,152	+24.2	1,001,757	773,289	+29.5	883,901	744,863	+18.7
Under 14.....	41,897	44,607	- 6.1	32,697	34,385	- 4.9	9,200	10,222	-10.0
14.....	99,318	97,143	+ 2.2	64,714	61,409	+ 5.4	34,604	35,734	- 3.2
15.....	237,127	206,925	+14.6	136,844	115,916	+18.1	100,283	91,009	+10.2
16.....	525,546	410,417	+28.1	267,059	199,309	+34.0	258,487	211,108	+22.4
17.....	442,668	354,992	+24.7	230,797	174,050	+32.6	211,871	180,942	+17.1
18.....	363,213	265,678	+36.7	182,147	123,678	+47.3	181,066	142,000	+27.5
19.....	175,889	138,390	+27.1	87,499	64,542	+35.6	88,390	73,848	+19.7

Although the number of accounts established was larger in 1950 than in 1949 for both men and women, the rise was more marked for men. The 1,405,000 accounts issued to men represented an increase of 26 percent over 1949. It was the second year-to-year increase for men since 1941, the other being a 0.4-percent rise in 1948. The 1,485,000 accounts established for women exceeded the number in 1949 by 21 percent; this increase was the first since 1943, when the number of women applicants reached its wartime peak. Because the increase was sharper for men than for women, men formed a larger proportion of all applicants in 1950 than in the preceding 3 years—49 percent as against 48 percent.

The number of account numbers issued to persons under 20 years of age, which had declined 14 percent from 1948 to 1949, rose 24 percent during 1950 to 1,886,000. The increases, which occurred for each age group from 14 to 19, were particularly sharp at ages 16-19 (table 3). The 1,005,000 applications received in 1950 from persons aged 20 and over exceeded the 1949 figure by 22 percent, the first increase since 1942.

In that year the largest number of middle-aged and older persons obtained jobs in industries engaged in military production during World War II.

The sharp increase for the age group 20 and over reflected chiefly the heavy volume of account-number applications received in October-December 1950 from persons in this age group who were working in employments covered under the 1950 amendments for the first time on January 1, 1951. The rise may be attributable to some extent also to the entrance into covered employment of a relatively large number of

women—normally outside the labor force—who found seasonal employment in retail establishments in the fourth quarter when consumer purchasing was abnormally high. While the number of account numbers issued to persons aged 20 and over rose by 4 percent in January-September as compared with the corresponding period in 1949, the increase was 68 percent in October-December (75 percent for women and 58 percent for men). The fourth-quarter increase was especially marked for the age group 60 and over. During this 3-month period, the number of accounts established for women aged

Table 4.—Distribution of applicants for account numbers by sex, race, and age group, 1950

Age group	Total			Male			Female		
	Total	White ¹	Negro	Total	White ¹	Negro	Total	White ¹	Negro
Total.....	2,890,570	2,571,298	319,272	1,405,349	1,247,610	157,739	1,485,221	1,323,688	161,533
Under 15.....	141,215	126,842	14,373	97,411	85,645	11,766	43,804	41,197	2,607
15-19.....	1,744,443	1,572,180	172,263	904,346	802,004	102,342	840,097	770,176	69,921
20-39.....	578,302	483,469	94,833	239,393	208,581	30,812	338,909	274,888	64,021
40-59.....	345,305	313,053	32,252	119,281	109,320	9,961	226,024	203,733	22,291
60-64.....	42,356	39,615	2,741	20,834	19,622	1,212	21,522	19,593	1,929
65-69.....	23,237	21,448	1,789	13,367	12,410	957	9,870	9,038	832
70 and over.....	15,353	14,425	928	10,431	9,792	639	4,922	4,633	289
Unknown.....	359	266	93	286	236	50	73	30	43

¹ Represents all races other than Negro.

60 or over was more than four times as large as in the corresponding quarter of 1949; for men, it was about three times as large.

The absolute and relative number of elderly applicants, which had been declining steadily since 1943, swung sharply upward in 1950. The 81,000 applications received from persons aged 60 and over represented a rise of 62 percent over 1949; they formed 2.8 percent of all applications, a proportion larger than in any other year since 1946. Although more men than women aged 60 and over applied for account numbers, the proportion of women applicants in this age group increased to 45 percent, as against 40 percent and 39 percent, respectively, in 1949 and 1948.

During 1950, account numbers were issued to 319,000 Negroes—158,000 men and 161,000 women (tables 2 and 4). This total represented an increase of 23 percent over 1949, as compared with a decline of 16 percent from 1948 to 1949. Negroes formed 11 percent of all applicants—the same as in the preceding year.

Aged OASI Beneficiaries Outnumber OAA Recipients

During February 1951 the number of aged persons receiving old-age and survivors insurance benefits caught up with and passed the number receiving old-age assistance. The event is significant, marking as it does the long-awaited emergence of the insurance system as the larger of the two programs under the Social Security Act that provide income to aged persons. This goal, a major objective of Congress in the enactment of the Social Security Act Amendments of 1950, was attained 6 months after the new legislation was approved and 5 months after the coming into effect of the liberalized eligibility and benefit conditions.

At the end of February, 2,773,000 persons 65 years of age and over in the continental United States were receiving old-age and survivors insurance benefits either as retired workers, their aged wives, or aged

survivors of deceased, insured workers. Old-age assistance recipients in the 48 States and the District of Columbia in that month numbered 2,752,000. In February 1950, aged beneficiaries numbered 2,007,000 and old-age assistance recipients numbered 2,742,000.

Some beneficiaries whose income from insurance benefits and other sources was not large enough to cover their essential needs were in receipt of supplementary old-age assistance and therefore appeared on the rolls of both programs. The size

of this group is not known for February 1951, but reports to the Bureau of Public Assistance show that in September 1950 the group accounted for 13 percent of the aged old-age and survivors insurance load and 10 percent of the old-age assistance load in that month.

Since States vary considerably in opportunities to work in covered employment, large differences may be expected in the relative size of the two programs, State by State. In February 1951, assistance recipients still outnumbered aged insurance

Number of persons aged 65 and over receiving old-age and survivors insurance benefits and number of old-age assistance recipients, continental United States, by relation to aged population¹ and by State, February 1951

State	Number of persons aged 65 and over receiving old-age and survivors insurance ²	Number of old-age assistance recipients	Old-age and survivors insurance beneficiaries per 1,000 persons aged 65 and over	Old-age assistance recipients per 1,000 persons aged 65 and over	Old-age assistance recipients per 100 old-age and survivors insurance aged beneficiaries
Total	2,781,711	2,752,158	225.8	223.4	99
Alabama	31,180	81,400	173.2	452.2	261
Arizona	9,437	14,575	213.3	329.4	154
Arkansas	18,848	68,904	126.5	462.4	366
California	238,809	273,964	275.4	316.0	115
Colorado	22,062	47,743	193.5	418.8	216
Connecticut	58,069	19,983	331.8	114.2	34
Delaware	6,830	1,593	295.5	60.5	23
District of Columbia	10,189	2,842	175.7	49.0	28
Florida	61,714	69,422	289.7	325.9	112
Georgia	30,391	102,042	140.0	470.2	336
Idaho	7,940	11,450	182.4	263.0	144
Illinois	184,074	118,420	245.1	157.7	64
Indiana	82,201	50,626	208.1	128.2	62
Iowa	38,584	49,070	141.2	179.6	127
Kansas	28,097	39,019	144.7	200.9	139
Kentucky	35,280	67,270	151.4	288.7	191
Louisiana	26,682	118,591	163.7	727.6	444
Maine	26,390	15,307	282.0	163.6	58
Maryland	37,772	11,672	224.8	69.5	31
Massachusetts	146,347	102,072	323.8	225.8	70
Michigan	119,883	97,357	264.6	214.9	81
Minnesota	46,174	55,337	160.3	192.1	120
Mississippi	13,108	60,897	92.3	428.9	465
Missouri	72,179	132,318	169.4	310.6	183
Montana	8,858	11,807	174.1	232.0	133
Nebraska	16,137	23,034	123.8	176.7	143
Nevada	2,664	2,728	242.5	248.3	102
New Hampshire	16,567	7,414	286.2	128.1	45
New Jersey	122,275	23,760	300.4	58.4	19
New Mexico	4,110	10,470	128.4	327.2	255
New York	354,358	116,843	275.8	90.9	33
North Carolina	34,281	61,490	152.1	272.9	179
North Dakota	3,748	9,070	77.8	188.2	242
Ohio	182,781	121,618	241.1	160.4	67
Oklahoma	24,646	99,351	127.1	512.4	403
Oregon	37,883	23,544	284.8	177.0	62
Pennsylvania	256,915	82,994	285.1	92.1	32
Rhode Island	25,585	9,956	393.6	153.2	39
South Carolina	15,570	42,118	135.4	366.2	270
South Dakota	5,148	12,223	93.1	221.1	237
Tennessee	32,658	66,080	140.8	284.8	202
Texas	69,439	224,045	132.8	428.4	323
Utah	8,540	9,891	201.3	233.2	116
Vermont	8,683	6,965	219.6	176.2	80
Virginia	36,274	19,686	173.6	94.2	54
Washington	58,235	71,863	267.1	329.6	123
West Virginia	32,857	26,640	237.2	192.3	81
Wisconsin	67,874	62,306	219.0	168.7	77
Wyoming	3,385	4,388	186.3	241.6	130

¹ Based on Bureau of the Census data on population aged 65 and over, April 1950; partly estimated.

² Persons receiving old-age benefits, wife's or husband's benefits, widow's or widower's benefits, and

parent's benefits. Includes about 9,000 women under age 65 receiving wife's benefits; distribution not available by State.