

Older workers (1952)

**EMPLOYMENT and
ECONOMIC STATUS of
OLDER MEN and WOMEN**

MAY 1952

Bulletin No. 1092

UNITED STATES DEPARTMENT OF LABOR

Maurice J. Tobin, Secretary

BUREAU OF LABOR STATISTICS

Ewan Clague, Commissioner

**INSTITUTE OF
INDUSTRIAL RELATIONS**

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LETTER OF TRANSMITTAL

UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS
Washington, D. C., May 28, 1952

The SECRETARY OF LABOR:

I have the honor to transmit herewith a report on the Employment and Economic Status of Older Men and Women. This publication has been designed to contribute to informed understanding of questions arising from the effect of population, employment, and economic trends on the older age groups in our population.

The data have been selected with a view to providing background information for persons concerned with the economic and employment problems of an aging population. Data have been presented separately for men and women, wherever possible, in order to reveal significant similarities and differences in their economic status and employment experience. The long-term trend toward higher labor force participation among women, particularly those aged 45 to 54, requires increasing awareness of their special problems.

Published and unpublished materials from a variety of sources have been used in the compilation. The principal sources, in addition to the Bureau of Labor Statistics, were the Bureau of the Census, the Social Security Administration, the Railroad Retirement Board, and the Department of Labor's Bureau of Employment Security. The cooperation and suggestions of the Women's Bureau have been particularly helpful. The Bureau of Labor Statistics acknowledges with appreciation the data made available by other agencies.

There are serious gaps in available information on significant aspects of the problems of older workers. The lack of this information emphasizes the importance of still further research needed to clarify existing knowledge.

"Employment and Economic Status of Older Men and Women" is a current and more comprehensive presentation of material included in the "Fact Book on Employment Problems of Older Workers," issued by the Bureau of Labor Statistics in August 1950. It was produced in the Division of Manpower and Employment Statistics, under the direction of C. R. Winegarten, Chief, Manpower Studies. Helen H. Ringe planned and prepared the publication, with the assistance of Sophia Ceepor, who provided the statistical services.

Evan Clagus, Commissioner.

Hon. Maurice J. Tobin,
Secretary of Labor.

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EMPLOYMENT AND ECONOMIC STATUS OF OLDER MEN AND WOMEN

POPULATION TRENDS

Increases in Number and Proportion of Older Persons

Profound changes in the age structure of the population of the United States have accompanied the growth of the total population, which almost doubled between 1900 and 1950. One of the most significant changes has been the increase in the number and proportion of persons 45 years of age and over.

In 1900, about 3 million persons, or 1 in 25, were aged 65 and over. In 1950, those aged 65 and over totaled almost 12-1/2 million, or about 1 out of 12.

In 1900, persons between 45 and 64 numbered nearly 10-1/2 million, or about 14 percent of the total population. By 1950, this age group had increased to 30-1/2 million, about one-fifth of the total population.

Between 1900 and 1950, the proportion of persons in the total population 45 years of age and over had increased from 18 to 28 percent.

In 1950, for the first time, there were more women than men in the total population. The excess of women over men totaled 1.5 million. Women 65 years and over, because of their greater longevity, exceeded men of the same ages by almost a million. In 1950, there were 116 women aged 65 and over in the population for every 100 men of the same ages. In 1900 there were 98 women for every 100 men in this age group.

Underlying these changes in the age structure of the population have been: the long-term decline in the birth rate, the cessation of large-scale immigration, and the increases in longevity resulting from improvement of living standards and advances in medical science, particularly the effective control of epidemic infectious diseases.

Population changes, by age group, from 1900 to 1950, are presented in tables 1 and 2 and charts 1 and 2.

Table 1.—Population of the United States by Age and Sex,
1900-1950

Age and sex	1900	1910	1920	1930	1940	1950	Percent change 1900-1950
	(In millions)						
Total	76.0	92.0	105.7	122.8	131.7	150.7	98
Under 10	18.1	20.4	23.0	24.1	21.3	29.6	64
10-19	15.7	18.2	20.1	23.6	24.1	22.1	41
20-34	19.5	24.2	26.5	29.9	32.9	35.0	79
35-44	9.2	11.7	14.2	17.2	18.3	21.2	130
45-54	6.4	8.4	10.5	13.0	15.5	17.3	170
55-64	4.0	5.1	6.5	8.4	10.6	13.2	230
65 and over	3.1	4.0	4.9	6.6	9.0	12.3	297
Male	38.8	47.3	53.9	62.2	66.1	74.6	92
Under 10	9.1	10.3	11.6	12.2	10.8	15.1	66
10-19	7.9	9.1	10.1	11.9	12.1	11.0	39
20-34	9.9	12.5	13.2	14.8	16.2	17.1	73
35-44	4.9	6.2	7.4	8.8	9.2	10.5	114
45-54	3.4	4.5	5.7	6.8	8.0	8.6	153
55-64	2.0	2.7	3.4	4.4	5.4	6.6	230
65 and over	1.6	2.0	2.5	3.3	4.4	5.7	256
Female	37.2	44.7	51.8	60.6	65.6	76.1	105
Under 10	9.0	10.1	11.4	11.9	10.5	14.5	61
10-19	7.8	9.1	10.0	11.7	12.0	11.1	42
20-34	9.6	11.7	13.3	15.1	16.7	17.9	86
35-44	4.3	5.5	6.8	8.4	9.1	10.7	149
45-54	3.0	3.9	4.8	6.2	7.5	8.7	190
55-64	2.0	2.4	3.1	4.0	5.2	6.6	230
65 and over	1.5	2.0	2.4	3.3	4.6	6.6	340

Data for 1900 to 1930 adjusted to include persons of unknown age.

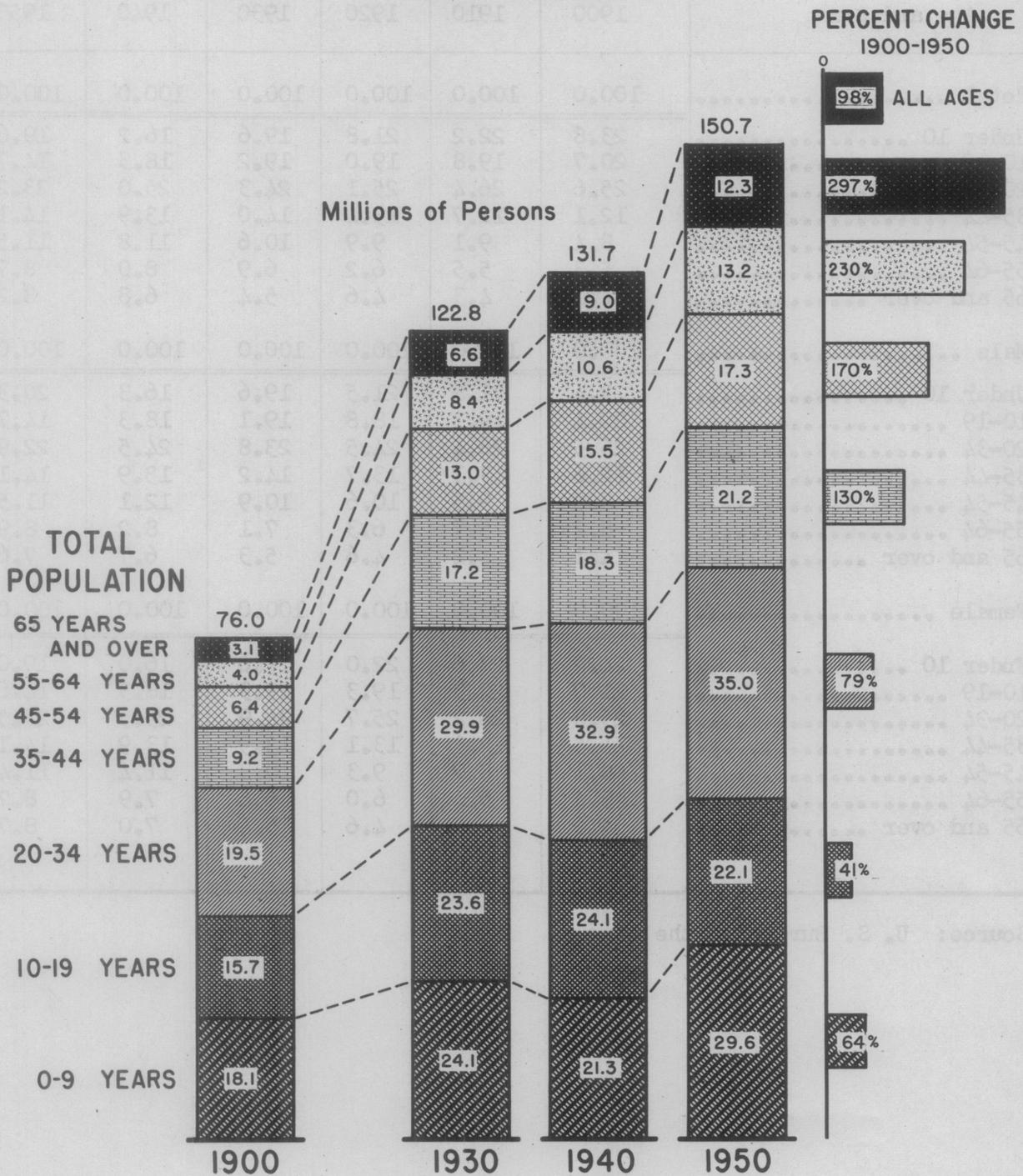
Source: U. S. Bureau of the Census, Historical Statistics of the United States, 1789-1945 and 1950 Census of Population, Preliminary Reports, Series PC-7, No. 1.

Table 2.—Percent Distribution of the Population of the United States by Age and Sex, 1900-1950

Age and sex	1900	1910	1920	1930	1940	1950
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 10	23.8	22.2	21.8	19.6	16.2	19.6
10-19	20.7	19.8	19.0	19.2	18.3	14.7
20-34	25.6	26.4	25.1	24.3	25.0	23.2
35-44	12.1	12.7	13.4	14.0	13.9	14.1
45-54	8.4	9.1	9.9	10.6	11.8	11.5
55-64	5.3	5.5	6.2	6.9	8.0	8.7
65 and over	4.1	4.3	4.6	5.4	6.8	8.2
Male	100.0	100.0	100.0	100.0	100.0	100.0
Under 10	23.4	21.8	21.5	19.6	16.3	20.3
10-19	20.4	19.3	18.8	19.1	18.3	14.7
20-34	25.5	26.4	24.5	23.8	24.5	22.9
35-44	12.6	13.1	13.7	14.2	13.9	14.1
45-54	8.8	9.5	10.6	10.9	12.1	11.5
55-64	5.2	5.7	6.3	7.1	8.2	8.9
65 and over	4.1	4.2	4.6	5.3	6.7	7.6
Female	100.0	100.0	100.0	100.0	100.0	100.0
Under 10	24.2	22.6	22.0	19.6	16.0	19.0
10-19	21.0	20.3	19.3	19.3	18.3	14.6
20-34	25.8	26.2	25.7	24.9	25.5	23.5
35-44	11.5	12.3	13.1	13.9	13.9	14.1
45-54	8.1	8.7	9.3	10.3	11.4	11.4
55-64	5.4	5.4	6.0	6.6	7.9	8.7
65 and over	4.0	4.5	4.6	5.4	7.0	8.7

Source: U. S. Bureau of the Census.

POPULATION CHANGES, BY AGE GROUP 1900-1950



UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS

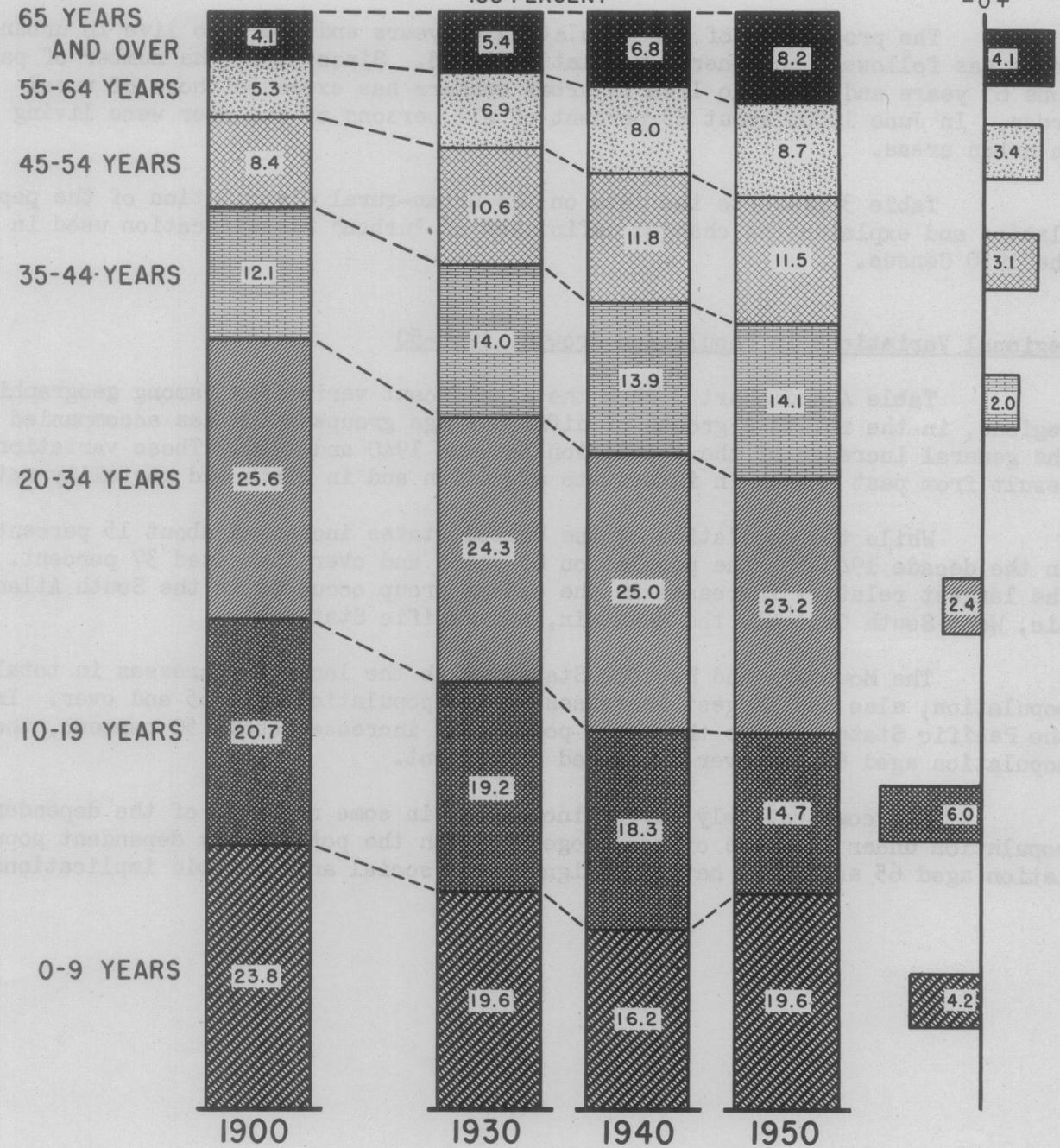
Figures for 1900 and 1930 adjusted
to include persons of unknown age.

Source: U.S. BUREAU OF THE CENSUS

CHANGING PROPORTION OF AGE GROUPS IN THE POPULATION, 1900-1950

POPULATION

NET CHANGE 1900-1950



The Trend Toward Urbanization

Increasing urbanization of the population has accompanied its growth. In 1900, the people of the United States were predominantly rural. By 1920, about half the population was living in urban centers. By 1940, the urban population had reached almost 60 percent of the total, compared with 40 percent in 1900. In 1950, with a changed urban-rural definition, almost two-thirds of the total population lived in urban areas.

The proportion of the population 65 years and over who live in urban areas has followed the general population trend. Since 1930, the number of persons 65 years and over who live in urban centers has exceeded those of rural areas. In June 1950, about 65 percent of all persons 65 and over were living in urban areas.

Table 3 presents the data on the urban-rural distribution of the population and explains the changed definition of "urban" classification used in the 1950 Census.

Regional Variations in Population Growth, 1940-50

Table 4 and chart 3 show the significant variations, among geographic regions, in the relative growth of different age groups which has accompanied the general increase of the population between 1940 and 1950. These variations result from past trends in interstate migration and in birth and mortality rates.

While the population of the United States increased about 15 percent in the decade 1940-50, the population 65 years and over increased 37 percent. The largest relative increases in the oldest group occurred in the South Atlantic, West South Central, the Mountain, and Pacific States.

The Mountain and Pacific States, with the largest increases in total population, also had largest increases in the population aged 65 and over. In the Pacific States, where the total population increased about 50 percent, the population aged 65 and over increased 56 percent.

The comparatively larger increases, in some regions, of the dependent population under 15 years of age, together with the potentially dependent population aged 65 and over, have had significant social and economic implications.

**Table 3.—Urban-Rural Distribution of the Total Population
and of the Population 65 Years and Over,
1900-1950**

Year and age	Total (thousands)	Urban		Rural	
		Number (thousands)	Percent of total	Number (thousands)	Percent of total
All ages:					
1900	75,995	30,160	39.7	45,835	60.3
1910	91,972	41,999	45.7	49,973	54.3
1920	105,711	54,158	51.2	51,553	48.8
1930	122,775	68,955	56.2	53,820	43.8
1940	131,669	74,424	56.5	57,246	43.5
1950 <u>1/</u>	150,697	96,028	63.7	54,669	36.3
65 and over:					
1900	3,080	(2/)	(2/)	(2/)	(2/)
1910	3,950	1,693	42.9	2,257	57.1
1920	4,933	2,339	47.4	2,594	52.6
1930	6,634	3,524	53.1	3,110	46.9
1940	9,019	5,073	56.2	3,946	43.8
1950 <u>1/</u>	12,322	7,973	64.7	4,349	35.3

1/ The urban and rural population data for 1950 are not comparable with data for earlier periods because of changes in the definition of urban residence which added densely settled urban fringe areas and unincorporated places of 2,500 inhabitants or more. As a result of the changed definition, the figure for the urban population in 1950 is about 8 million larger than it would have been under the 1940 definition.

2/ Not available.

Source: U. S. Bureau of the Census.

1900-1940: All ages, Historical Statistics of the U. S., 1789-1945; 65 years and over, Sixteenth Census of the U. S., 1940 Population, Volume II, Characteristics of the Population.

1950: 1950 Census of Population, Preliminary Reports, Series PC-7, No. 1.

Table 4.—Percent Changes in Population Growth by Region and Age Group, 1940-50

Region	All ages	Under 15 years	15 to 44 years	45 to 64 years	65 years and over
United States.....	14.5	24.1	5.4	16.7	36.6
New England.....	10.4	19.9	2.7	10.9	27.0
Middle Atlantic.....	9.5	17.4	-1	15.6	35.2
East North Central...	14.2	26.8	5.1	14.6	31.8
West North Central...	4.0	12.1	-4.9	6.3	23.6
South Atlantic.....	18.9	21.6	12.0	26.2	44.3
East South Central...	6.5	8.6	-8	14.3	34.1
West South Central...	11.3	14.6	2.1	21.6	43.8
Mountain.....	22.3	31.5	15.6	18.8	43.0
Pacific.....	48.8	84.6	38.9	35.7	56.4

Source: U. S. Bureau of the Census, 1950 Census of Population, Preliminary Reports, Series PC-12, PC-7, No. 1, and unpublished data.

Interstate Differences in Population 65 Years and Over

In April 1950, 8.2 percent of the total population was 65 years of age and over, as compared with 6.8 percent in 1940. In six States, about 10 percent of the total population was aged 65 and over.

In general, as table 5 indicates, the highest proportion of persons aged 65 and over are found in New England, the Great Plains States, and the West Coast. In the Southern States, the proportion of persons 65 and over tends to be relatively low.

These differences result from geographic variations in birth rates and in mortality conditions, as well as from the effects of interstate migration.

Changes in Age Distribution in Selected Metropolitan Areas, 1940-50

Since 1940, the growth of certain metropolitan areas has been accompanied by more extreme changes in age distribution than has been true of the country as a whole. Table 6 shows the wide variation among selected metropolitan areas in the degree to which the age structure of the population has changed in the last decade.

Although the total population aged 65 and over has increased 37 percent since 1940, this older age group increased 50 percent or more in 24 out of 57 metropolitan areas. In 15 areas, the increase was 60 percent or more.

The economic implications of significant changes in the age distribution of the population in certain metropolitan areas may be drawn from the data presented in table 6. In some communities there have been disproportionate increases among the older age groups and children under 10, resulting in a comparative decline in the proportion of persons aged 25 to 64, who characteristically constitute almost 80 percent of the productive work force. Examples of this are found in the metropolitan areas of New York and northeastern New Jersey, Rochester, St. Louis, and Toledo.

Table 5.—Population 65 Years and Over, by State, April 1950
and Percent of Total Population, 1940 and 1950

Geographic division and State	Total population	Population 65 years and over		
		Number	Percent of total population	
	(In thousands)		1950	1940
Continental U. S.	150,697	12,322	8.2	6.8
New England:				
Maine	914	94	10.2	9.5
New Hampshire	533	58	10.9	9.9
Vermont	378	40	10.5	9.6
Massachusetts	4,691	469	10.0	8.5
Rhode Island	792	70	8.9	7.6
Connecticut	2,007	177	8.8	7.5
Middle Atlantic:				
New York	14,830	1,299	8.5	6.8
New Jersey	4,835	394	8.1	6.7
Pennsylvania	10,498	887	8.4	6.8
East North Central:				
Ohio	7,947	709	8.9	7.8
Indiana	3,934	361	9.2	8.4
Illinois	8,712	794	8.7	7.2
Michigan	6,372	462	7.3	6.3
Wisconsin	3,435	310	9.0	7.7
West North Central:				
Minnesota	2,982	269	9.0	7.6
Iowa	2,621	273	10.4	9.0
Missouri	3,955	407	10.3	8.6
North Dakota	620	48	7.8	6.1
South Dakota	653	55	8.5	6.9
Nebraska	1,326	130	9.8	8.0
Kansas	1,905	194	10.2	8.7
South Atlantic:				
Delaware	318	26	8.3	7.7
Maryland	2,343	164	7.0	6.8
District of Columbia	802	57	7.1	6.2
Virginia	3,319	215	6.5	5.8
West Virginia	2,006	139	6.9	5.3
North Carolina	4,062	225	5.5	4.4
South Carolina	2,117	115	5.4	4.3
Georgia	3,445	220	6.4	5.1
Florida	2,771	237	8.6	6.9
East South Central:				
Kentucky	2,945	235	8.0	6.7
Tennessee	3,292	235	7.1	5.9
Alabama	3,062	199	6.5	4.8
Mississippi	2,179	153	7.0	5.3
West South Central:				
Arkansas	1,910	149	7.8	5.5
Louisiana	2,684	177	6.6	5.0
Oklahoma	2,233	194	8.7	6.2
Texas	7,711	514	6.7	5.4
Mountain:				
Montana	591	51	8.6	6.5
Idaho	589	44	7.4	6.0
Wyoming	291	18	6.3	5.0
Colorado	1,325	116	8.7	7.7
New Mexico	681	33	4.9	4.4
Arizona	750	44	5.9	4.8
Utah	689	42	6.2	5.5
Nevada	140	11	6.9	6.2
Pacific:				
Washington	2,379	211	8.9	8.3
Oregon	1,521	133	8.7	8.5
California	10,586	895	8.5	8.0

Source: U. S. Bureau of the Census, 1950 Census of Population, Preliminary Reports, Series PC-12, PC-7, No. 1, and unpublished data.

Table 6.—Age Distribution of the Population for Selected Standard Metropolitan Areas, 1950, and Percent Change Since 1940 ^{1/}

Standard metropolitan area	Percent distribution by age					Percent change, 1940-50			
	All ages	Under 10 years	10 to 24 years	25 to 64 years	65 years and over	Under 10 years	10 to 24 years	25 to 64 years	65 years and over
United States, total	100	20	22	50	8	39	-6	15	37
Akron, Ohio	100	20	21	53	7	69	-10	20	63
Albany-Schenectady-Troy, N. Y.	100	18	20	54	9	55	-7	7	21
Allentown-Bethlehem-Easton, Pa.	100	17	20	54	9	54	-19	16	36
Atlanta, Ga.	100	20	22	51	6	65	6	27	68
Baltimore, Md.	100	18	22	53	7	60	...	23	44
Birmingham, Ala.	100	20	23	50	6	50	-4	21	69
Boston, Mass.	100	17	20	52	10	36	-11	8	30
Buffalo, N. Y.	100	18	21	54	8	45	-11	15	40
Charleston, W. Va.	100	23	24	47	5	31	-8	22	49
Chicago, Ill.	100	17	20	57	8	47	-11	14	48
Cincinnati, Ohio	100	17	20	53	9	45	-2	13	24
Cleveland, Ohio	100	18	18	57	8	68	-18	15	61
Columbus, Ohio	100	18	21	52	9	69	8	26	54
Dallas, Texas	100	18	22	53	6	108	29	49	94
Dayton, Ohio	100	20	22	51	7	97	20	32	24
Denver, Colo.	100	20	21	52	8	97	15	34	35
Detroit, Mich.	100	20	22	53	6	64	2	25	78
Duluth, Minn.—Superior, Wis.	100	19	19	51	10	36	-28	-2	48
Harrisburg, Pa.	100	19	22	51	8	60	-5	14	18
Hartford, Conn.	100	17	18	56	9	65	-17	25	56
Houston, Texas	100	21	22	53	5	101	28	48	85
Indianapolis, Ind.	100	18	20	53	8	59	-3	19	31
Johnstown, Pa.	100	20	24	47	8	10	-25	4	39
Kansas City, Mo.	100	17	19	55	9	59	-3	16	38
Los Angeles, Calif.	100	18	17	55	9	120	16	46	63
Louisville, Ky.	100	21	21	50	8	86	5	22	34
Memphis, Tenn.	100	20	22	51	6	90	14	28	54
Miami, Fla.	100	15	17	59	9	125	37	88	146
Milwaukee, Wis.	100	17	20	56	7	37	-9	15	35
Minneapolis-St. Paul, Minn.	100	19	20	53	9	68	-4	14	35
Nashville, Tenn.	100	19	23	52	7	54	8	23	45
New Orleans, La.	100	19	22	53	7	70	...	21	52
New York-Northeastern New Jersey	100	16	20	56	7	46	-12	10	40
New York portion	100	16	20	56	7	47	-10	7	38
New Jersey portion	100	17	19	57	8	46	-17	17	47
Norfolk-Portsmouth, Va.	100	19	25	50	5	131	52	67	63
Omaha, Nebr.	100	19	22	51	8	44	-6	10	29
Philadelphia, Pa.	100	17	21	55	8	45	-10	17	26
Pittsburgh, Pa.	100	17	21	54	8	24	-23	13	51
Portland, Oreg.	100	18	18	54	10	114	15	34	51
Providence, R. I.	100	17	21	52	9	38	-15	11	28
Richmond, Va.	100	18	20	55	7	68	-5	26	56
Rochester, N. Y.	100	17	18	55	10	55	-19	10	39
St. Louis, Mo.	100	16	20	53	10	45	-1	12	69
San Antonio, Texas	100	23	24	47	6	112	20	41	63
San Diego, Calif.	100	21	20	51	8	203	61	86	56
San Francisco-Oakland, Calif.	100	19	16	58	8	165	17	47	50
Scranton, Pa.	100	17	22	53	10	-5	-38	-10	41
Seattle, Wash.	100	19	17	54	10	136	14	36	65
Springfield-Holyoke, Mass.	100	16	19	55	10	45	-21	16	42
Syracuse, N. Y.	100	17	22	52	9	50	...	13	28
Tampa-St. Petersburg, Fla.	100	15	18	52	13	78	10	50	129
Toledo, Ohio	100	18	21	53	9	50	-5	11	48
Utica-Rome, N. Y.	100	18	19	52	11	49	-20	8	28
Washington, D. C.	100	19	20	55	6	104	30	47	64
Wheeling, W. Va.—Stuebenville, Ohio	100	18	22	50	9	13	-26	...	38
Wilkes-Barre—Hazleton, Pa.	100	17	23	53	8	-3	-36	-3	38
Worcester, Mass.	100	18	19	52	10	49	-19	9	25
Youngstown, Ohio	100	19	21	53	8	45	-22	18	41

^{1/} Includes standard metropolitan areas of 250,000 inhabitants or more in 1940. Percent change, 1940 to 1950, not shown where less than 1.

Source: U. S. Bureau of the Census.

Population Estimates, 1950-75

Population growth during the next generation is expected to continue to be accompanied by substantial increases in the number and proportion of older persons. (See table 7.) The number of persons 45 and over is expected to increase to about 63 million by 1975, when they may constitute nearly half of all persons over 20 years of age. Persons 65 and over may number about 21 million, an increase of 69 percent over about 12 million in 1950. Because of their increasing longevity, as compared with men, women aged 65 and over may exceed men of the same ages by about 3-1/2 million, more than tripling the comparable excess of 1 million in 1950. Women 45 years and over may exceed men of the same ages by almost 6 million.

Population growth among persons 14 and over will bring the smallest relative increases in the group aged 25-44 years. It is this age group which has the highest rate of participation in the productive work force.

Table 7.—Population 14 Years of Age and Over by Age and Sex, 1950 and Projected 1975

Age and sex	1950 actual	1975 projected	Percent change
	(In thousands)		
Total, 14 and over	111,915	149,551	33.6
14-19	12,876	16,486	28.0
20-24	11,327	15,553	37.3
25-44	44,945	54,093	20.4
45-64	30,445	42,593	39.9
65 and over	12,321	20,826	69.0
Male, 14 and over	54,923	72,313	31.7
14-19	6,398	8,357	30.6
20-24	5,457	7,813	43.2
25-44	22,164	27,272	23.0
45-64	15,193	20,237	33.2
65 and over	5,711	8,634	51.2
Female, 14 and over	56,991	77,238	35.5
14-19	6,478	8,129	25.5
20-24	5,870	7,740	31.9
25-44	22,781	26,821	17.7
45-64	15,251	22,356	46.6
65 and over	6,611	12,192	84.4

Source: 1950—U.S. Bureau of the Census, 1950 Census of Population, Preliminary Reports, Series PC-7, No. 2. 1975—Estimated by the Bureau of Labor Statistics, based on assumptions of medium rates of fertility, mortality and immigration implicit in Census Bureau's release P-25, No. 43, "Illustrative Projections of the Population of the United States, 1950 to 1960."

TRENDS IN THE LABOR FORCE

Aging of the Labor Force

Accompanying the aging of the population has been a similar change in the age distribution of the labor force, as shown in table 8. In 1890, about one-fourth of the working population was aged 45 and over. Today this age group constitutes more than a third of the labor force. This proportion is likely to increase significantly in future years.

Since 1890, the most significant changes in the age composition of the labor force are found in the decline from 31 percent to 19 percent of the proportion of persons 14 to 24 years of age, and the increase from 20 percent to almost 30 percent of the proportion of those aged 45 to 64. The latter age group has registered especially large gains in the female labor force, much of the change occurring in the last decade. Between 1940 and 1950, the proportion of women workers 45 to 64 years of age rose from 20 to 27 percent. This increase in one decade was as large as had occurred in the period 1890 to 1940.

There has been little significant change in the extent to which persons 65 and over are represented in the labor force, although the proportion of this age group in the population doubled between 1900 and 1950.

Changes in Labor Force Participation of Older Persons

Long-Term Trends -- The rise in the proportion of the labor force made up of persons 45 years of age and over has been somewhat slower, however, than in the population as a whole. This has resulted from the declining trend in labor force participation among older men, 55 years and over, and particularly among men past 65. Among women over 45, the trend has been in the opposite direction; since 1890 the percentage of all women of these ages who are in the labor force has doubled from 11 to 22. Table 9 and chart 4 present the changes from 1890 to 1950.

Men -- In 1890 about two-thirds of all men aged 65 and over were in the labor force. By 1940 this rate had dropped to slightly over two-fifths. A number of industrial and occupational trends (discussed below) contributed to the long-term decline in employment opportunities for older men. Superimposed upon these trends were the effects of the depression of the 1930's, which largely accounted for the particularly sharp drop in labor force participation among men 65 years of age and over between 1930 and 1940.

Women -- Among women aged 45 to 64, the trend in work activity has been upward. Between 1890 and 1950, the participation of these older women in the labor force increased sharply. The most significant increase is found among women aged 45 to 54, of whom 33 percent were in the labor force in 1950. These trends reflect the social and economic forces which have led to increased employment of women outside the home. However, the participation of women 65 years and over in the labor force remains quite low; fewer than 10 percent of the women in this age group were working or seeking work in April 1950.

Table 8.—Age Distribution of the Labor Force by Sex,
1890-1950

Age and sex	1890	1900	1920	1930	1940	1950
Number (in thousands)						
Total, 14 and over	21,833	27,640	40,282	47,404	53,299	59,857
14-24	6,755	8,545	10,452	11,449	11,737	11,107
25-44	9,729	12,351	18,667	21,902	24,924	28,154
45-64	4,413	5,630	9,600	12,015	14,504	17,714
65 and over	936	1,114	1,563	2,038	2,134	2,882
Male, 14 and over	18,129	22,641	32,053	37,008	40,284	43,533
14-24	4,833	6,136	7,027	7,542	7,654	7,157
25-44	8,513	10,560	15,353	17,498	18,817	20,644
45-64	3,937	4,958	8,290	10,173	11,954	13,353
65 and over	846	987	1,383	1,795	1,859	2,379
Female, 14 and over	3,704	4,999	8,229	10,396	13,015	16,323
14-24	1,922	2,409	3,425	3,907	4,083	3,950
25-44	1,216	1,791	3,314	4,404	6,107	7,510
45-64	476	672	1,310	1,842	2,550	4,361
65 and over	90	127	180	243	275	503
Percent distribution						
Total, 14 and over	100.0	100.0	100.0	100.0	100.0	100.0
14-24	30.9	30.9	25.9	24.2	22.0	18.6
25-44	44.6	44.7	46.3	46.2	46.8	47.0
45-64	20.2	20.4	23.8	25.3	27.2	29.6
65 and over	4.3	4.0	3.9	4.3	4.0	4.8
Male, 14 and over	100.0	100.0	100.0	100.0	100.0	100.0
14-24	26.7	27.1	21.9	20.4	19.0	16.4
25-44	47.0	46.6	47.9	47.3	46.7	47.4
45-64	21.7	21.9	25.9	27.5	29.7	30.7
65 and over	4.7	4.4	4.3	4.9	4.6	5.5
Female, 14 and over	100.0	100.0	100.0	100.0	100.0	100.0
14-24	51.9	48.2	41.6	37.6	31.4	24.2
25-44	32.8	35.8	40.3	42.4	46.9	46.0
45-64	12.9	13.4	15.9	17.7	19.6	26.7
65 and over	2.4	2.5	2.2	2.3	2.1	3.1

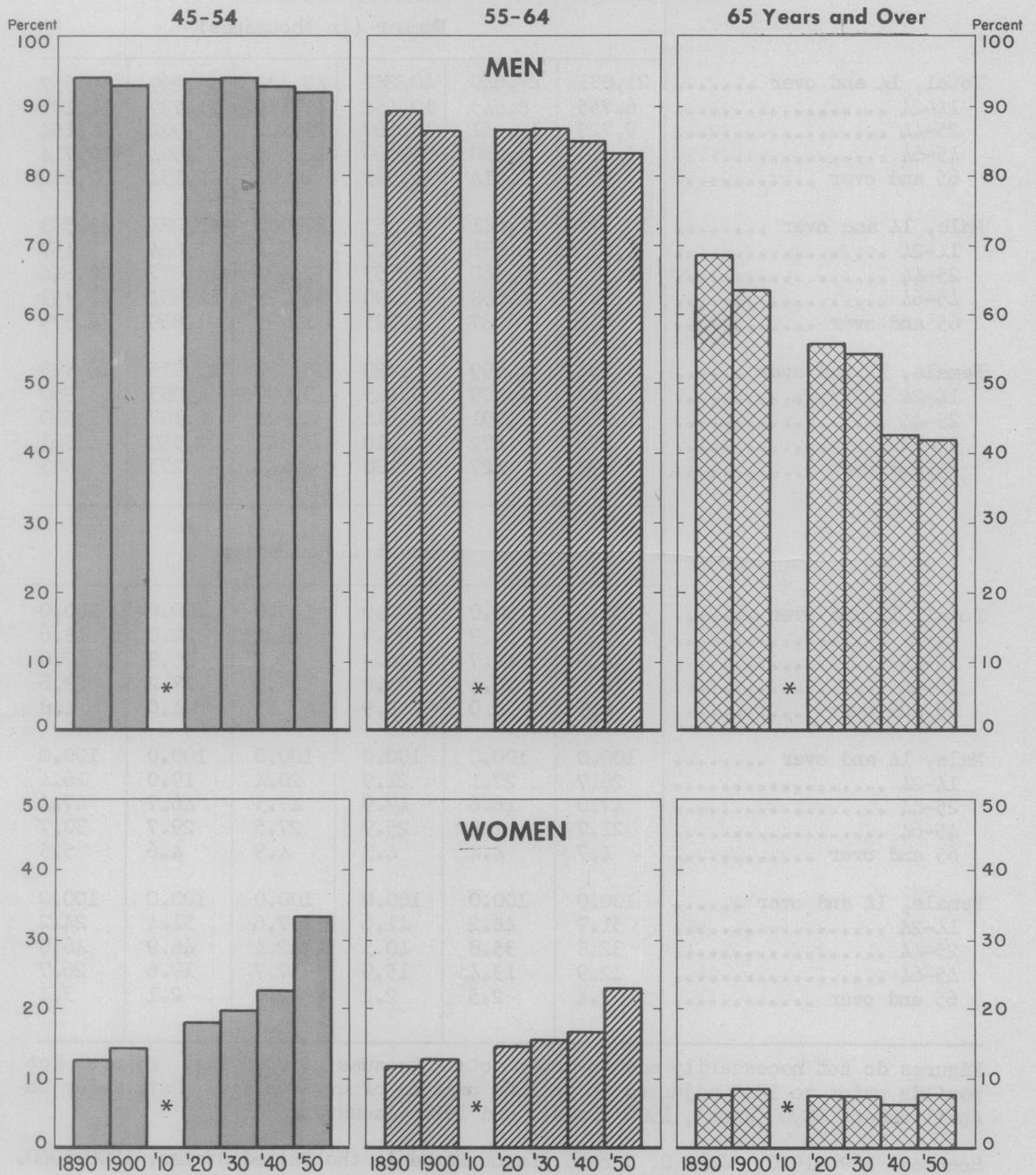
Figures do not necessarily add to group totals because of rounding. Figures for periods prior to 1940 adjusted to include persons of unknown age. Data refer to April, except 1890 (June), 1900 (June), and 1920 (January).

Source: 1890-1940: John D. Durand, Labor Force in the United States, 1890-1960. New York, Social Science Research Council, 1948.

1950: U. S. Bureau of the Census, 1950 Census of Population, Preliminary Reports, Series PC-7, No. 2. Data adjusted to include Armed Forces overseas.

Chart 4.

PERCENT OF MEN AND WOMEN AGED 45 YEARS AND OVER IN THE LABOR FORCE, 1890-1950



UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS

SOURCE: U.S. BUREAU OF THE CENSUS

*1910 DATA NOT COMPARABLE
TO OTHER YEARS

**Table 9.—Percent of Population 45 Years and Over
in the Labor Force, by Age and Sex,
1890 - 1950**

Age and sex	1890	1900	1920	1930	1940	1950
<u>Men</u>						
45 and over	86.7	84.3	83.2	82.5	77.7	75.2
45-54	93.9	92.8	93.5	93.8	92.7	91.7
55-64	89.0	86.1	86.3	86.5	84.6	82.9
65 and over	68.2	63.2	55.6	54.0	42.2	41.6
<u>Women</u>						
45 and over	11.1	12.3	14.3	15.4	16.3	22.2
45-54	12.5	14.2	17.9	19.7	22.4	33.0
55-64	11.5	12.6	14.3	15.3	16.6	22.8
65 and over	7.6	8.3	7.3	7.3	6.0	7.6

Figures for periods prior to 1940 adjusted to include persons of unknown age. Data refer to April, except 1890-1900 (June) and 1920 (January).

Source: 1890-1940: John D. Durand, *The Labor Force in the United States, 1890-1960*, New York, Social Science Research Council, 1948.

1950: U. S. Bureau of the Census, *1950 Census of Population, Preliminary Reports, Series PC-7, No. 2*. Data adjusted to include Armed Forces overseas.

Recent Trends — The expansion in employment opportunities during World War II brought a significant increase in labor force activity among persons over 45, as well as for other population groups. In April 1945, there were about 2-1/2 million "extra" workers in the labor force, 45 years and over, above the number that would have been expected had prewar trends continued. About 1-1/2 million of these "extra" older workers were women and about 1 million were men.

However, even under the pressure of a wartime labor market, there was evidence of reluctance by employers to hire older workers until supplies of younger men were exhausted. Moreover, in the first 2 years of the war, employment discrimination against older women was especially persistent.

Table 10 shows the labor force status of older men and women in the civilian noninstitutional population in April 1952, with the comparative rates at the peak of World War II employment in April 1945.

The rates of labor force participation among men 55 years of age and over in April 1952 were well below wartime levels. The decline in the rate for men 65 years of age and over, with only 42 percent of men of these ages in the labor force as compared with 51 percent in April 1945, has been particularly sharp. In fact, the rate for men 65 and over in April 1952 is below the rate of 46 percent for this age group for April 1950, prior to the expansion in employment which followed the outbreak of hostilities in Korea. The current data reflect the continuation of a long-time trend that was temporarily reversed during the extreme manpower shortages of World War II.

By April 1950 women between the ages of 45 and 64 had again attained their high wartime rate of labor force participation which had declined after 1945. In April 1952 almost 40 percent of women aged 45 to 54, and about 27 percent of women aged 55 to 64, were in the labor force. Their increased participation continues a long-term trend which was accelerated by manpower demands of World War II. Among women past 65 years of age the proportion in the labor force has remained at about the level in April 1952 — 8.2 percent — throughout the post-World War II period.

Table 10.—Labor Force Status of Older Age Groups in the Civilian Noninstitutional Population, April 1952 and April 1945

Age and sex	Civilian noninstitutional population, April 1952			Percent of population in labor force ^{1/}	
	Total	In labor force	Not in labor force	April 1952	April 1945 (wartime)
	(In thousands)				
Total 45 and over....	43,536	22,564	20,972	51.8	55.1
Men 45 and over.....	21,044	16,562	4,482	78.7	84.0
45-54.....	8,632	8,288	344	96.0	97.3
55-64.....	6,784	5,920	864	87.3	92.0
65 and over.....	5,628	2,354	3,274	41.8	51.2
Women 45 and over....	22,492	6,002	16,490	26.7	26.6
45-54.....	9,028	3,558	5,470	39.4	37.0
55-64.....	7,064	1,920	5,144	27.2	27.4
65 and over.....	6,400	524	5,876	8.2	9.6

^{1/} Not comparable with data in table 9, which are based on total population and total labor force. Beginning with January 1951, data on total labor force (including Armed Forces) are not available for publication.

Source: U. S. Bureau of the Census.

Industrial and Occupational Trends

Effect of Long-Term Occupational Trends — Changes in the occupational and industrial distribution of employment in the United States, over a period of decades, have had the net effect of restricting employment opportunities of older workers. The shift from a rural to a highly industrial economy is reflected in the long-term decline of farm employment and in the expansion of such occupations as semiskilled operatives and clerical and sales workers. These two expanding occupational fields today have a low proportion of employed workers 45 years of age and over, in comparison with other occupational groups. (See tables 12 and 13.)

Table 11 and chart 5 show the changes in the occupational composition of the experienced labor force from 1910 to 1950.

Table 11.—Percent Distribution of the Labor Force by Occupational Group, 1910-50

Group	1910	1920	1930	1940	1950
Total	100.0	100.0	100.0	100.0	100.0
Professional persons	4.4	5.0	6.1	6.5	7.5
Proprietors, managers, and officials	23.0	22.3	19.9	17.8	16.3
Farmers (owners and tenants)	16.5	15.5	12.4	10.1	7.5
Proprietors, managers, and officials (except farm)	6.5	6.8	7.5	7.6	8.8
Clerks and kindred workers	10.2	13.8	16.3	17.2	20.2
Skilled workers and foremen	11.7	13.5	12.9	11.7	13.8
Semiskilled workers	14.7	16.1	16.4	21.0	22.4
Unskilled workers	36.0	29.4	28.4	25.9	19.8
Farm laborers	14.5	9.4	8.6	7.1	4.6
Laborers, except farm	14.7	14.6	12.9	10.7	7.8
Service workers	6.8	5.4	6.9	8.0	7.4

Figures do not necessarily add to group totals because of rounding.

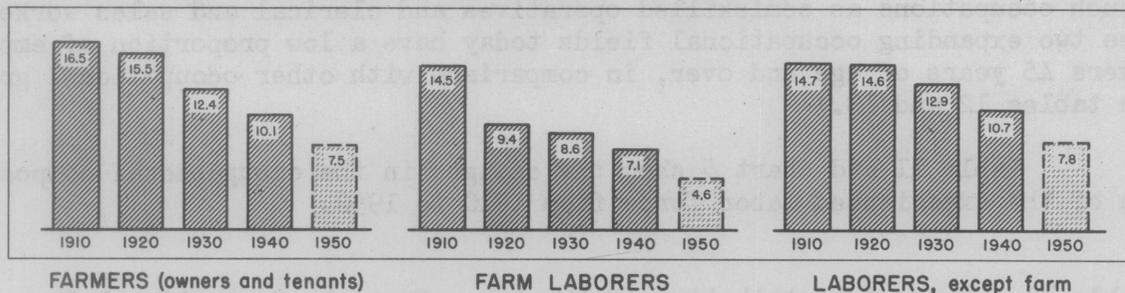
Source: 1910-40: U. S. Bureau of the Census, Comparative Occupation Statistics for the United States, 1870-1940.

1950: Estimated by the Bureau of Labor Statistics from Census data.

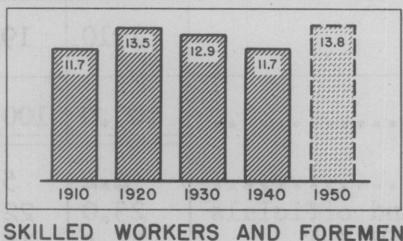
OCCUPATIONAL TRENDS, 1910 - 1950

PERCENT OF TOTAL WORKERS ENGAGED IN EACH FIELD

FARM AND UNSKILLED LABOR OCCUPATIONS DECLINED...

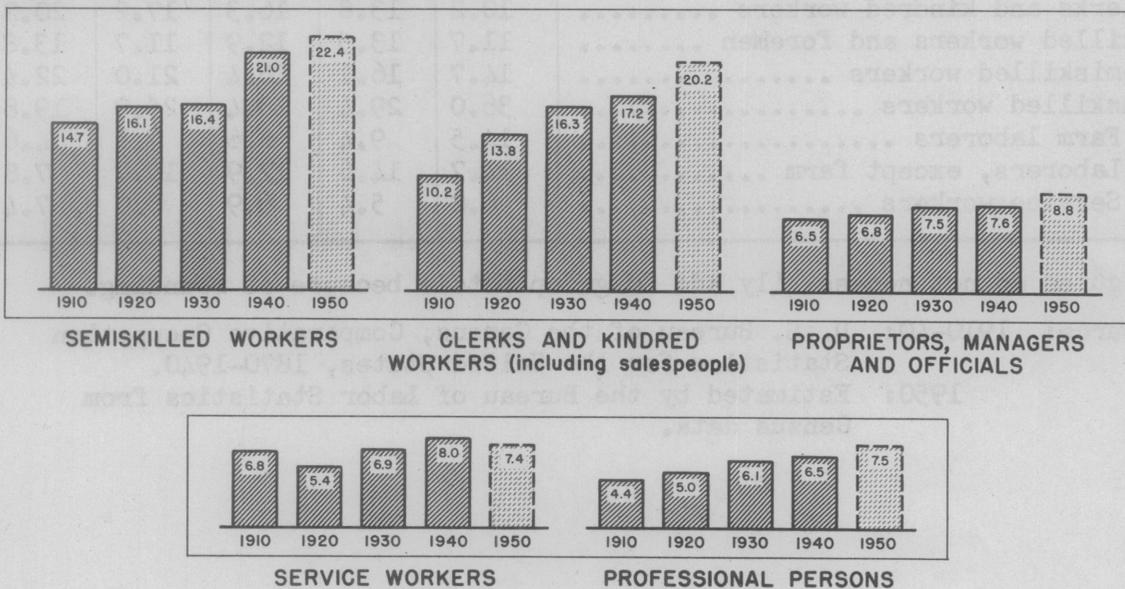


SKILLED WORKERS HELD THEIR OWN...



SKILLED WORKERS AND FOREMEN

ALL OTHER FIELDS INCREASED...



Employment by Occupation, Industry, and Class of Worker

The relative proportions of older workers in various industries and occupations offer a guide as to the types of work in which they find employment opportunities. Differences in the age distribution of workers by industry and occupation may be due to a wide range of factors including: past employment trends, the relative age of an industry, the proportion of women employed, and the amount of training or experience required in a given field of work.

Occupation. Tables 12 and 13 show the occupational distribution of men and women in various age groups who were employed in April 1951. The data show that the occupational distribution of workers varies considerably with age for both men and women. Among men, there is a marked increase in the relative proportion of those employed at ages 45 and over in the occupational groups of service workers and farm and nonfarm managers and proprietors. Older women, in comparison with younger age groups, are concentrated to a large extent in service occupations.

Men — The largest proportion of employed men aged 45-64 years are found among craftsmen, nonfarm managers and proprietors, and operatives. These are the occupational groups in which the largest relative proportions of employed men of all ages are found. At age 65 and over, the largest proportion of men are employed as farmers and farm managers, nonfarm proprietors and managers, and craftsmen.

Operatives and kindred workers constitute the occupational group showing the sharpest decrease in the proportion of older men employed. Although about one-fourth of all employed men aged 14-44 work as operatives, only 10 percent of those 65 and over work in this occupational field. The proportion of men employed as service workers increases markedly with age. Less than 5 percent of men aged 25-44 are employed as service workers, and more than 11 percent of those 65 and over are found in this occupational field.

Women — The largest proportion of employed older women are private household and service workers. Among employed women 25-44 years of age, less than a fifth work in these occupations. The proportion increases to almost 30 percent of all employed women 45 to 64, and to more than 40 percent of the women 65 years and over who are working.

More than a quarter of all employed women work in clerical and related jobs. But the proportion of women in each age group who are clerical workers indicates that these jobs are relatively unavailable to older women. Almost half the employed women under 24 are clerical workers; less than a fifth of the employed women 45 to 64 years of age are engaged in clerical or related work.

Almost a fourth of employed women between the ages of 25 and 44 work as semiskilled factory workers and other operatives. However, in the age group 45-64 years, the proportion declines and, among employed women 65 and over, only 1 out of 10 works in this occupational field.

Industry. As shown in table 14, there were wide variations in the age distribution of workers employed, in 1948, in industries covered by old-age and survivors insurance.

The proportion of employed workers 45 years and over ranged from a high of about 50 percent in real estate firms, and 44 percent in anthracite mining, to less than 20 percent in the telephone and telegraph and automobile repair industries. Among major manufacturing industries, the largest proportion of older workers was found in: ordnance, leather and leather products, lumber and wood products, apparel, primary metal, and machinery (except electrical) industries.

Table 12.—Number of Employed Persons by Major Occupational Group,
Age, and Sex, April 1951

(In thousands)

Major occupational group	Age				
	Total, 14 and over	14-24	25-44	45-64	65 and over
Total employed	60,044	10,445	27,813	18,875	2,911
Professional, technical, and kindred workers	4,771	560	2,633	1,387	192
Farmers and farm managers	4,149	296	1,636	1,728	490
Managers, officials, and pro- priators, except farm	6,241	203	2,804	2,773	462
Clerical and kindred workers .	7,574	2,279	3,530	1,634	131
Sales workers	3,618	799	1,672	978	169
Craftsmen, foremen, and kindred workers	8,491	784	4,332	3,003	374
Operatives and kindred workers	12,570	2,336	6,632	3,310	293
Private household workers	1,921	414	633	729	147
Service workers, except pri- vate household	4,520	778	1,709	1,677	357
Farm laborers and foremen	2,339	959	725	534	118
Laborers, except farm and mine	3,850	1,038	1,510	1,124	179
Total employed males	42,154	6,352	19,753	13,697	2,352
Professional, technical, and kindred workers	2,987	230	1,771	846	139
Farmers and farm managers	3,944	288	1,558	1,627	471
Managers, officials, and pro- priators, except farm	5,202	161	2,336	2,326	380
Clerical and kindred workers .	2,643	555	1,268	729	91
Sales workers	2,354	476	1,152	595	131
Craftsmen, foremen, and kindred workers	8,280	745	4,224	2,954	359
Operatives and kindred workers	8,833	1,674	4,674	2,250	236
Private household workers	49	13	10	18	8
Service workers, except pri- vate household	2,377	349	832	933	264
Farm laborers and foremen	1,731	861	450	324	95
Laborers, except farm and mine	3,753	1,001	1,478	1,095	179
Total employed females	17,890	4,093	8,060	5,178	559
Professional, technical, and kindred workers	1,784	330	862	540	53
Farmers and farm managers	205	8	78	101	19
Managers, officials, and pro- priators, except farm	1,039	42	468	446	82
Clerical and kindred workers .	4,931	1,724	2,262	905	40
Sales workers	1,264	323	520	383	38
Craftsmen, foremen, and kindred workers	211	39	108	49	15
Operatives and kindred workers	3,737	662	1,959	1,059	57
Private household workers	1,872	401	623	711	139
Service workers, except pri- vate household	2,143	429	877	744	93
Farm laborers and foremen	608	98	275	211	23
Laborers, except farm and mine	97	37	32	29	...

Estimates are subject to sampling variation which may be large in cases where the quantities shown are relatively small. Therefore, the smaller estimates should be used with caution.

Source: U. S. Bureau of the Census.

Table 13.—Percent Distribution of Employed Persons by Major Occupational Group, Age, and Sex, April 1951

Major occupational group	Age				
	Total, 14 and over	14-24	25-44	45-64	65 and over
Total employed	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers	7.9	5.4	9.5	7.3	6.6
Farmers and farm managers	6.9	2.8	5.9	9.2	16.8
Managers, officials, and proprietors, except farm	10.4	1.9	10.1	14.6	15.9
Clerical and kindred workers .	12.6	21.8	12.7	8.7	4.5
Sales workers	6.0	7.6	6.0	5.2	5.8
Craftsmen, foremen, and kindred workers	14.1	7.5	15.6	15.9	12.8
Operatives and kindred workers	20.9	22.4	23.8	17.5	10.1
Private household workers	3.2	4.0	2.3	3.9	5.0
Service workers, except private household	7.5	7.4	6.1	8.9	12.2
Farm laborers and foremen	3.9	9.2	2.6	2.8	4.1
Laborers, except farm and mine	6.4	9.9	5.4	6.0	6.1
Total employed males	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers	7.1	3.6	9.0	6.2	5.9
Farmers and farm managers	9.4	4.5	7.9	11.9	20.0
Managers, officials, and proprietors, except farm	12.3	2.5	11.8	17.0	16.2
Clerical and kindred workers .	6.3	8.7	6.4	5.3	3.9
Sales workers	5.6	7.5	5.8	4.3	5.6
Craftsmen, foremen, and kindred workers	19.6	11.7	21.4	21.6	15.3
Operatives and kindred workers	21.0	26.4	23.7	16.4	10.0
Private household workers ....	.1	.2	.1	.1	.3
Service workers, except private household	5.6	5.5	4.2	6.8	11.2
Farm laborers and foremen	4.1	13.6	2.3	2.4	4.0
Laborers, except farm and mine	8.9	15.8	7.5	8.0	7.6
Total employed females	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers	10.0	8.1	10.7	10.4	9.5
Farmers and farm managers	1.1	.2	1.0	2.0	3.4
Managers, officials, and proprietors, except farm	5.8	1.0	5.8	8.6	14.7
Clerical and kindred workers .	27.6	42.1	28.1	17.5	7.2
Sales workers	7.1	7.9	6.5	7.4	6.8
Craftsmen, foremen, and kindred workers	1.2	1.0	1.3	.9	2.7
Operatives and kindred workers	20.9	16.2	24.3	20.5	10.2
Private household workers	10.5	9.8	7.7	13.7	24.9
Service workers, except private household	12.0	10.5	10.9	14.4	16.6
Farm laborers and foremen	3.4	2.4	3.4	4.1	4.1
Laborers, except farm and mine	.5	.9	.4	.6	...

Estimates are subject to sampling variation which may be large in cases where the quantities shown are relatively small. Therefore, the smaller estimates should be used with caution.

Source: U. S. Bureau of the Census.

Table 14.—Percent Distribution of Workers with Wage Credits Under OASI, by Age Group and Last Industry Employed, 1948

Industry	Total, ^{1/} all ages	Under 45 years	45 years and over		
			Total	45-64 years	65 years and over
Total ^{2/}	100.0	73.0	27.0	23.9	3.1
Mining	100.0	66.9	33.1	30.0	3.1
Metal mining	100.0	65.7	34.3	30.4	3.9
Anthracite mining	100.0	55.2	44.8	41.1	3.8
Bituminous and other soft-coal mining	100.0	65.1	34.9	31.6	3.3
Crude petroleum and natural-gas production	100.0	73.6	26.4	24.6	1.8
Nonmetallic mining and quarrying	100.0	68.2	31.8	27.5	4.3
Contract construction	100.0	70.3	29.7	26.5	3.2
Manufacturing	100.0	71.5	28.5	25.2	3.3
Ordnance and accessories	100.0	67.9	32.1	30.1	2.0
Food and kindred products	100.0	73.8	26.2	23.3	2.9
Tobacco manufactures	100.0	73.1	26.9	23.4	3.5
Textile mill products	100.0	71.2	28.8	25.4	3.4
Apparel and other finished products	100.0	69.5	30.5	27.1	3.4
Lumber and wood products (except furniture)	100.0	68.8	31.2	26.6	4.6
Furniture and fixtures	100.0	71.4	28.6	23.8	4.8
Paper and allied products	100.0	73.5	26.5	23.4	3.2
Printing, publishing, and allied industries	100.0	71.9	28.1	23.9	4.2
Chemicals and allied products	100.0	72.9	27.1	24.5	2.6
Products of petroleum and coal	100.0	71.2	28.8	27.8	1.0
Rubber products	100.0	74.2	25.8	23.9	1.9
Leather and leather products	100.0	69.5	30.5	26.0	4.5
Stones, clay, and glass products	100.0	72.1	27.9	24.4	3.5
Primary metal industries	100.0	67.7	32.3	29.2	3.1
Fabricated metal products	100.0	73.3	26.7	23.5	3.2
Machinery (except electrical)	100.0	68.7	31.3	27.3	4.0
Electrical machinery	100.0	77.8	22.2	20.5	1.7
Transportation equipment	100.0	70.4	29.6	27.0	2.6
Instruments and related products	100.0	75.0	25.0	22.1	2.9
Miscellaneous manufacturing industries	100.0	71.8	28.2	24.3	3.9
Transportation, communication, and public utilities ^{3/}	100.0	76.2	23.8	22.0	1.8
Local railways and bus lines	100.0	66.2	33.8	30.9	2.9
Trucking and warehousing for hire	100.0	78.3	21.7	19.7	2.0
Water transportation	100.0	70.9	29.1	25.8	3.3
Other transportation and allied services	100.0	76.5	23.5	21.6	1.8
Communication: telephone, telegraph, and related services	100.0	82.8	17.2	16.4	.8
Utilities and other public services	100.0	68.9	31.1	29.1	2.1
Wholesale and retail trade	100.0	76.6	23.4	20.8	2.6
Wholesale trade ^{4/}	100.0	73.2	26.8	23.8	3.0
Retail trade	100.0	77.8	22.2	19.7	2.5
Finance, insurance, and real estate	100.0	65.9	34.1	28.6	5.5
Banks and other finance agencies, and holding companies	100.0	69.8	30.2	25.6	4.6
Insurance	100.0	76.4	23.6	21.4	2.2
Real estate	100.0	50.2	49.8	39.9	9.9
Service industries	100.0	73.4	26.6	23.2	3.3
Hotels and lodging places	100.0	63.5	36.5	30.9	5.6
Personal and business services	100.0	75.2	24.8	22.3	2.5
Automobile and miscellaneous repair services	100.0	81.1	18.9	16.7	2.2
Motion pictures	100.0	78.2	21.8	18.6	3.1
Amusement, recreation, and related services	100.0	77.3	22.7	19.4	3.3
Other service industries	100.0	71.0	29.0	25.3	3.7

^{1/} Figures do not necessarily add to total because of rounding.

^{2/} Includes workers covered under OASI in agriculture, forestry, and fishing; interstate railroads; establishments not elsewhere classified; and industry not reported. Excludes workers with age not reported.

^{3/} Excludes interstate railroads.

^{4/} Includes combined wholesale and retail trade establishments.

Source: Based on tabulation of 1 percent sample. Social Security Administration, Bureau of Old-Age and Survivors Insurance.

Class of Worker. Table 15 shows that the relative importance of self-employment rises sharply with age. Only 1 of 8 employed persons under age 45, and 1 in 4 aged 45 to 64 were classed as self-employed in April 1950. However, over two-fifths of those past 65 were in the self-employed group.

Many workers tend to open their own business, or work on their own account, after they acquire the requisite experience or capital. In part, however, this pattern is also the result of curtailed opportunities for wage or salaried employment at advanced ages.

Table 15.—Distribution of Employed Persons by Age Group and Class of Worker, April 1950

Age	Total <u>1/</u>	Wage or salary workers	Self-employed workers	Unpaid family workers
Number (in thousands)				
Total, 14 and over ...	58,668	46,381	10,614	1,675
14-44	37,800	31,705	4,840	1,258
45 and over	20,872	14,679	5,776	422
45-64	17,981	13,092	4,534	358
65 and over	2,891	1,587	1,242	64
Percent distribution				
Total, 14 and over ...	100.0	79.0	18.1	2.9
14-44	100.0	83.9	12.8	3.3
45 and over	100.0	70.3	27.7	2.0
45-64	100.0	72.8	25.2	2.0
65 and over	100.0	54.8	43.0	2.2

1/ Figures do not necessarily add to group totals because of rounding.

Source: U. S. Bureau of the Census.

Duration of Employment on Current Jobs

The number of years employed on his current job is an important factor in the employment status of the older worker, with especially significant effects on seniority rights and related benefits based on length of service. These include potential benefits under private pension programs which are generally related to years of service with a particular employer.

The extent to which a large sector of the older working population has no substantial protection based on length of service is indicated by a sample survey made by the Bureau of the Census in January 1951. The study sought to ascertain the length of time the approximately 59 million persons employed in January 1951 had worked at their current jobs. For wage and salary workers, a job was defined in this survey as a continuous period of employment (except for vacations, strikes, short-term lay-offs, etc.) with a single employer, even though the person may have worked at several different occupations while working for that employer.

Table 16 shows that duration of employment tended to vary directly with age, but that, particularly in the older age groups, the average period of job tenure was significantly greater for men than for women. Much of the difference reflects the more intermittent character of the labor force participation of women because of household and family responsibilities. The presence of young children in the family group acts as a strong deterrent to continuous employment on the part of the mother.

Ages 45-54 Years — In the age group 45-54 years about two-fifths of almost 8 million men, and almost one-fourth of about 3 million employed women had been on their current jobs since before World War II. Almost half of all the workers of these ages had obtained their current jobs since September 1945 — about 40 percent of the men and almost 60 percent of the women. The median number of years on their current jobs was 7.6 for men and 4.0 for women workers in this age group.

Ages 55-64 Years — The data for men and women workers aged 55-64 reflect both the greater length of their working careers and the decreasing tendency, with advancing years, to search for new job attachments. In this age group almost 50 percent of about 5-1/2 million men and 30 percent of 1.7 million women had held their current jobs 10 years or more. Equally significant, however, is the substantial proportion of all workers of these ages

who obtained their current jobs since September 1945 — more than 35 percent of the men and more than 50 percent of the women. The data indicate that workers of those ages who stayed in the labor force after VJ-day found new jobs after the cessation of war production. However, they also reflect the extent to which men and women of this age may have been exposed in recent years to the special difficulties encountered by older workers in their efforts to find employment. In addition, the data indicate that the majority of all workers aged 55 to 64, approaching the so-called "normal" retirement age of 65, are without long-standing job attachment. For men aged 55-64, the median number of years on their current job was 9.3; for women it was 4.5 years.

Ages 65 and over — In the oldest age group the larger proportion of both men and women who have held their current jobs more than 10 years, reflects their greater stability in employment. Among workers aged 65 and over, about 55 percent of almost 2.2 million men and about 35 percent of about 1/2 million women had held their current jobs since before World War II. However, almost 30 percent of the men and 50 percent of the women obtained their current jobs since September 1945. More than a fourth of the women 65 and over had obtained their current jobs since January 1950.

Table 16.—Duration of Employment on Current Jobs by Age and Sex of Workers,
January 1951

Date current job started	Age								
	Total, 14 and over	14-17	18-19	20-24	25-34	35-44	45-54	55-64	65 and over
Both sexes									
Total (in thousands).....	59,010	1,932	1,982	6,511	14,029	13,473	11,097	7,283	2,702
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
January 1950-January 1951....	29.0	65.4	49.5	45.4	33.0	24.1	19.1	16.2	15.8
September 1945-December 1949	35.0	25.3	28.0	47.2	47.4	35.7	26.2	23.9	17.1
December 1941-August 1945....	11.6	4.2	1.6	4.7	10.8	15.0	15.0	13.0	11.0
January 1940-November 1941..	4.4	.9	.9	.5	3.8	5.7	5.9	5.7	5.6
Before 1940.....	17.6	...	.2	.2	3.4	17.3	31.4	38.8	46.4
Not reported.....	2.3	4.1	1.7	2.1	1.6	2.2	2.5	2.3	4.1
Median years on current job...	3.4	.7	.6	1.3	2.6	3.2	6.3	8.0	10+
Male									
Total (in thousands).....	41,433	1,273	1,055	3,954	10,104	9,424	7,909	5,550	2,164
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
January 1950-January 1951....	26.1	61.7	68.7	47.0	29.7	21.2	16.7	14.6	13.2
September 1945-December 1949	34.7	27.7	25.2	45.6	51.3	36.2	23.6	21.0	15.4
December 1941-August 1945....	11.6	6.0	2.8	4.4	9.8	15.3	14.6	12.8	11.0
January 1940-November 1941..	4.7	1.3	1.6	.8	3.7	6.0	6.4	5.6	5.5
Before 1940.....	20.7	...	.2	.3	3.9	19.1	36.2	43.6	50.8
Not reported.....	2.2	3.3	1.2	1.9	1.5	2.1	2.4	2.4	4.1
Median years on current job...	3.9	.8	.6	1.2	2.8	4.5	7.6	9.3	10+
Female									
Total (in thousands).....	17,577	659	927	2,557	3,925	4,049	3,188	1,733	538
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
January 1950-January 1951....	36.1	72.6	66.2	42.8	41.1	30.9	24.6	21.2	26.5
September 1945-December 1949	35.8	20.8	31.2	49.7	37.6	34.4	32.6	33.1	24.2
December 1941-August 1945....	11.7	.9	.2	5.1	13.4	14.2	16.1	13.9	10.6
January 1940-November 1941..	3.7	...	...	...	4.1	5.0	4.5	6.1	6.3
Before 1940.....	10.2	...	.2	.2	2.2	12.9	19.5	23.5	28.6
Not reported.....	2.5	5.8	2.3	2.3	1.8	2.6	2.7	2.2	3.9
Median years on current job...	2.2	.5	.6	1.4	1.8	3.1	4.0	4.5	4.9

Percent not shown where base is less than 100,000.

Source: U. S. Bureau of the Census, Series P-50, No. 36, Experience of Workers at their Current Jobs,
January 1951.

Extent and Duration of Unemployment of Older Workers

Depression Experience. Under depression conditions, the employment problems of the older workers are greatly intensified. In 1940, following a decade of depression, workers past age 45, along with the youth, had the highest rates of unemployment. (See table 17.) The pattern of duration of unemployment indicates that older workers were not being laid off at a greater rate than younger persons. However, once unemployed, the older worker experienced greater difficulty in finding another job.

About 8 million workers were unemployed at the time of the March 1940 Census, which followed a decade marked by severe depression, partial recovery, and the sharp recession of 1937-38. Long-term unemployment (as measured by the proportion of wage and salary workers seeking work 6 months or more) was almost twice as severe among men 55 years of age and over as among younger adult workers between 25 and 44 years of age. Lack of job opportunities probably led many older men to abandon the search for work, although still capable of working, and to withdraw from the labor force. The rate of labor force participation of male workers aged 65 and older dropped sharply from 54 percent in 1930 to 42 percent in 1940. (See table 9.)

Table 17.—Percent of Wage and Salary Workers in Each Age Group Seeking Work, by Duration of Unemployment, April 1940

Age	Total experienced wage and salary workers	Percent seeking work			
		Total	Under 6 months	6 to 11 months	12 months and over
14-24.....	100.0	14.5	7.5	3.4	3.6
25-34.....	100.0	8.9	4.4	1.8	2.7
35-44.....	100.0	8.5	3.8	1.8	2.9
45-54.....	100.0	10.3	4.1	2.1	4.1
55-64.....	100.0	13.6	4.5	2.8	6.3
65 and over...	100.0	13.1	3.9	2.6	6.6

Source: Adapted from Sixteenth Census of Population, 1940: The Labor Force, Employment and Personal Characteristics, U. S. Bureau of the Census.

Postwar Period. Even in 1948, a period of "minimum" unemployment generally, unemployment rates for wage and salary workers aged 45 or over were higher than for younger adults, and appreciably so for workers 65 and over. Moreover, the average duration of unemployment for workers aged 65 and over was twice as great as for the teen-age unemployed, according to unpublished Census data.

With the rise in unemployment after 1948, older workers were especially hard-hit. Between the first quarter of 1948 and the corresponding period of 1950, the unemployment rate for all wage and salary workers increased by 80 percent, and the rate for workers aged 45 and over almost doubled. (See table 18.) This was partly because most of the industries that experienced the greatest employment declines had especially large proportions of workers of mature age, particularly men. There was evidence, too, of higher average duration of unemployment for older workers.

As shown in table 18, older workers have benefited, along with other groups in the working population, from the expansion of employment opportunities that began in the spring of 1950 and gained momentum in the months following the outbreak of hostilities in Korea. However, the unemployment rates for workers 45 years and over in the first quarter of 1952 continued above the rates for younger adult workers aged 25 to 44, and the group aged 65 and over continued to show the highest rate of unemployment among workers 25 years of age and over.

Table 18.—Unemployment Rates ^{1/} for Wage and Salary Workers by Age Group, First Quarter, 1948-52

Age	1948	1949	1950	1951	1952
14 and over	5.0	6.2	8.9	4.6	3.9
14-24	8.8	10.0	13.5	6.5	6.7
25-44	3.6	4.9	7.0	3.8	3.1
45 and over	4.3	5.7	8.5	4.8	3.5
45-64	4.0	5.5	8.3	4.4	3.4
65 and over	6.0	7.9	9.8	8.1	5.0

^{1/} Percent of wage and salary workers unemployed, estimated by the Bureau of Labor Statistics from Census data. A breakdown for the unemployed by class of worker was not available, but it was assumed for this purpose that all the unemployed could be classed as wage and salary workers.

Older Workers in the Experienced Labor Reserve

Total manpower requirements for the national defense program and for expected levels of civilian output will increase by 3-1/2 million in the 2-year period 1952-53, according to estimates of the Bureau of Labor Statistics. This increase will be met, in part, by reductions in unemployment and "normal" growth of the labor force. In addition, the expected manpower needs will require the recruitment of 1.5 million "extra" workers over the 2-year period. 1/

These "extra" workers must be recruited from reserve groups not now in the labor force, such as housewives, the handicapped, and older workers. Hence, it is important to appraise the potential contribution to estimated manpower requirements which may be expected from men and women in the older age groups.

The extent to which older workers constitute a significant part of the experienced labor reserve is shown by a survey made by the Bureau of the Census in March 1951. The survey indicated that there were roughly 13 million persons aged 20 years and over who were not in the labor force at that time and not disabled for further employment but who had substantial paid work experience since our entry into World War II. Men and women 45 years of age and over constituted 4-1/2 million of these experienced workers. 2/

Among the total 13 million experienced workers, some 11 million - about 85 percent - were women. Of these, the group constituting the largest potential source of reserve manpower were the almost 6 million women without children under 6 years old. Within this group, about 2 million women were 45 to 64 years of age and an additional 1/2 million were 65 years and over.

Only about 2-1/4 million men were numbered among those in the experienced labor reserve. Among these men, 75 percent were 45 years and over and about half, or more than a million, were aged 65 and over.

About 1.2 million men and almost the same number of women who were 45 years of age and over worked both during and after World War II. Of these, almost half a million men and a million women were between the ages of 45 and 64.

1/ Manpower Report No. 14 -- Projected Manpower Requirements and Supply, 1952-53. Bureau of Labor Statistics, U. S. Department of Labor, January 1952.

2/ For the purposes of this survey, the total with work experience included those who had worked for pay or profit at least 90 days, either during World War II or since the end of the war.

Skilled craftsmen are the occupational group for which there is the most urgent current and anticipated demand. There were only an estimated 634,000 in this occupational group in the experienced labor reserve, mainly men with fairly recent work experience who could probably make an important contribution to the defense effort. About half were men past 45 years of age, and about one-third were 65 years and over.

Major needed additions to manpower supply could be achieved by bringing back into the work force qualified older men and women with previous work experience. Retraining and careful placement will contribute to their maximum utilization. Moreover, the need for additional new workers can be minimized by encouraging the retention in employment of workers who reach retirement age.

Tables 19 and 20 present detailed data on the previous work experience, for all age groups, of persons in the experienced labor reserve.

Table 19.—Major Occupational Group of Previous Job for Persons in the Experienced Labor Reserve in March 1951, by Age and Sex

Major occupational group ^{1/}	Total, 20 years of age and over (thousands)	Percent of experienced labor reserve									
		Male					Female				
		Total	20 to 44 years	45 to 64 years	65 and over	Total	Marrried with children under 6 ^{2/}	Total	20 to 44 years	45 to 64 years	65 and over
Total	13,284	17.5	4.3	4.5	8.7	82.5	38.5	43.9	24.7	15.1	4.1
Professional, technical, and kindred workers	974	14.8	4.7	3.7	6.4	85.1	42.3	42.9	23.8	14.8	4.3
Farmers and farm managers	274	100.0	93.4	25.5	64.2	6.6	***	6.6	***	5.1	1.5
Managers, officials, and proprietors, except farm	618	100.0	42.1	16.2	21.0	57.9	20.7	37.2	10.7	19.4	7.1
Clerical and kindred workers	3,146	100.0	4.3	1.7	1.9	95.7	59.9	35.8	25.6	8.8	1.3
Sales workers	1,104	100.0	10.7	4.5	2.0	89.3	38.4	50.9	31.0	16.5	3.4
Craftsmen, foremen, and kindred workers	634	100.0	63.1	10.1	19.2	36.9	17.0	19.9	12.9	6.0	.9
Operatives and kindred workers	3,406	100.0	11.9	4.0	2.8	88.1	39.9	48.2	26.4	18.3	3.5
Private household workers	678	100.0	.6	.3	***	99.4	19.5	79.9	33.9	28.6	17.4
Service workers, except private household	1,678	100.0	13.5	2.3	3.2	86.5	32.9	53.6	29.1	18.7	5.8
Farm laborers and foremen	324	100.0	27.2	8.0	4.3	72.8	20.4	52.5	24.1	21.0	7.4
Laborers, except farm and mine	392	100.0	71.4	27.6	15.8	28.6	12.2	16.3	9.2	6.6	.5
Occupation not reported	56	100.0	21.4	7.1	3.6	78.6	10.7	67.9	35.7	17.9	14.3

^{1/} Relates to last job of those who worked since the end of World War II and highest paid war job for those who worked during but not after the war.
^{2/} Excludes those separated from their husbands but not yet divorced.

Source: U.S. Bureau of the Census, Series P-50, No. 38, Work Experience of the Labor Reserve: March 1951.

Table 20.—Summary of Work Experience of Persons in the Labor Reserve in March 1951, by Age and Sex

Age and sex	Total persons in labor reserve	With work experience since beginning of World War II					With no work experience since beginning of World War II
		Total		Worked during but not after war	Worked both during and after war	Worked after but not during war	
		Number	Percent of total in labor reserve				
		(thousands)		(thousands)			
Total, 20 and over	36,394	13,284	36.5	4,796	6,478	2,010	23,110
Male, 20 and over	3,866	2,328	60.2	552	1,440	336	1,538
20 to 44	1,004	568	56.6	56	206	306	436
45 to 64	794	600	75.6	116	464	20	194
65 and over	2,068	1,160	56.1	380	770	10	908
Female, 20 and over	32,528	10,956	33.7	4,244	5,038	1,674	21,572
Married, with children							
under 6 years old	9,822	5,120	52.1	2,056	2,402	662	4,702
Other	22,706	5,836	25.7	2,188	2,636	1,012	16,870
20 to 44	7,752	3,278	42.3	1,118	1,446	714	4,474
45 to 64	10,038	2,012	20.0	848	908	256	8,026
65 and over	4,916	546	11.1	222	282	42	4,370
Percent distribution							
Total, 20 and over	100.0	100.0	...	100.0	100.0	100.0	100.0
Male, 20 and over	10.6	17.5	...	11.5	22.2	16.7	6.7
20 to 44	2.8	4.3	...	1.2	3.2	15.2	1.9
45 to 64	2.2	4.5	...	2.4	7.2	1.0	0.8
65 and over	5.7	8.7	...	7.9	11.9	0.5	3.9
Female, 20 and over	89.4	82.5	...	88.5	77.8	83.3	93.3
Married, with children							
under 6 years old	27.0	38.5	...	42.9	37.1	32.9	20.3
Other	62.4	43.9	...	45.6	40.7	50.3	73.0
20 to 44	21.3	24.7	...	23.3	22.3	35.5	19.4
45 to 64	27.6	15.1	...	17.7	14.0	12.7	34.7
65 and over	13.5	4.1	...	4.6	4.4	2.1	18.9

Source: U.S. Bureau of the Census, Series P-50, No. 38, Work Experience of the Labor Reserve: March 1951.

LIFE EXPECTANCY AND THE LENGTH OF WORKING LIFE

The Increase in Life Expectancy

The average length of life in the United States reached 68 years by 1949, an increase of about 20 years since 1900. Table 21 shows that the average expected lifetime at birth is now 71.5 years for white women and almost 66 years for white men. Average life expectancy at birth is now 58.6 years for nonwhite men and almost 63 years for nonwhite women.

Table 21.—Average Number of Years of Life Remaining at Selected Ages, by Race and Sex, 1900, 1940, and 1949

Age and year	White		Nonwhite	
	Male	Female	Male	Female
At birth:				
1900	48.2	51.1	(1/)	(1/)
1940	62.8	67.3	52.3	55.5
1949	65.9	71.5	58.6	62.9
At age 10:				
1900	50.6	52.2	(1/)	(1/)
1940	57.0	60.8	48.5	50.8
1949	58.7	63.9	52.8	56.5
At age 20:				
1900	42.2	43.8	(1/)	(1/)
1940	47.8	51.4	39.7	42.1
1949	49.3	54.2	43.5	47.1
At age 40:				
1900	27.7	29.2	(1/)	(1/)
1940	30.0	33.2	25.2	27.3
1949	30.9	35.3	27.2	30.4
At age 60:				
1900	14.4	15.2	(1/)	(1/)
1940	15.0	17.0	14.4	16.1
1949	15.5	18.3	15.3	17.7
At age 70:				
1900	9.0	9.6	(1/)	(1/)
1940	9.4	10.5	10.1	11.8
1949	9.8	11.3	11.8	14.4

1/ Information not available.

Source: U. S. National Office of Vital Statistics. 1900 and 1940—Vital Statistics of the United States, 1948, Part I. 1949—Abridged Life Tables for All Races, Both Sexes, in the United States, 1949.

The increases in life expectancy have been due largely to the control of infectious diseases, which has resulted in prolonging lives of persons who formerly would have died in infancy, childhood, or young adulthood. Consequently, average life expectancy has increased most significantly for persons under 20.

As shown in table 21, there have been less appreciable increases since 1900 in the average years of life remaining at ages 40, 50, and 60. For white men, average life expectancy at age 40 increased about 3 years between 1900 and 1949; for white women, the comparable increase was about 6 years.

The Growing Gap Between Total Life and Working-Life Span

The impact of broad population and labor force trends on the life pattern of the individual worker is illustrated by estimates of work-life expectancy developed recently by the Bureau of Labor Statistics. These estimates are derived from an application of the techniques used in construction of the conventional life table to the measurement of the length of working life.

In 1900, a white male aged 40 had an average life expectancy of slightly under 28 years, or to age 67.7; he could expect, on the average, to remain in the labor force for 24.5 years, or to age 64.5. He could anticipate, therefore, slightly over 3 years in retirement. These figures are, of course, averages, and allow for the fact that a large proportion of men die before reaching retirement age, whereas others live substantial periods in retirement. By 1940, the 40-year-old white male could expect to live for an additional 30 years, or to age 70. His working-life expectancy had declined slightly, however, so that he could anticipate nearly 6 years in retirement. Hence, the span of retirement had nearly doubled between 1900 and 1940.

For the future, a continued widening of this gap between the total life span and the working-life span seems likely. By 1975, the average retirement-life expectancy of a 40-year-old male worker will have risen to nearly 9-1/2 years (assuming a continuation of 1920-40 trends in labor force participation rates) or to almost 7 years (assuming the 1947 labor force participation rates).

Table 22 and chart 6 show the changes in life expectancy and work-life expectancy for male workers at age 60 which have occurred since 1900. The number of years in retirement to be expected for a 60-year-old doubled between 1900 and 1947 — from 2.8 to 5.6 years.

These comparisons focus attention on one of the pivotal aspects of the problems of old-age dependency. Individually and collectively, vital decisions will be made in coming decades as to the disposition of the latter years of life between retirement and continued productive activity. In turn, these decisions will have important repercussions on the size of the Nation's labor force, the national income, and on the prospective standard of living of the American population.

A full description of the construction and application of the above estimates is found in: Tables of Working Life, Length of Working Life for Men, Bureau of Labor Statistics Bulletin 1001, August 1950.

Table 22.—Total Life Expectancy and Work-Life Expectancy of Male Workers at Age 60

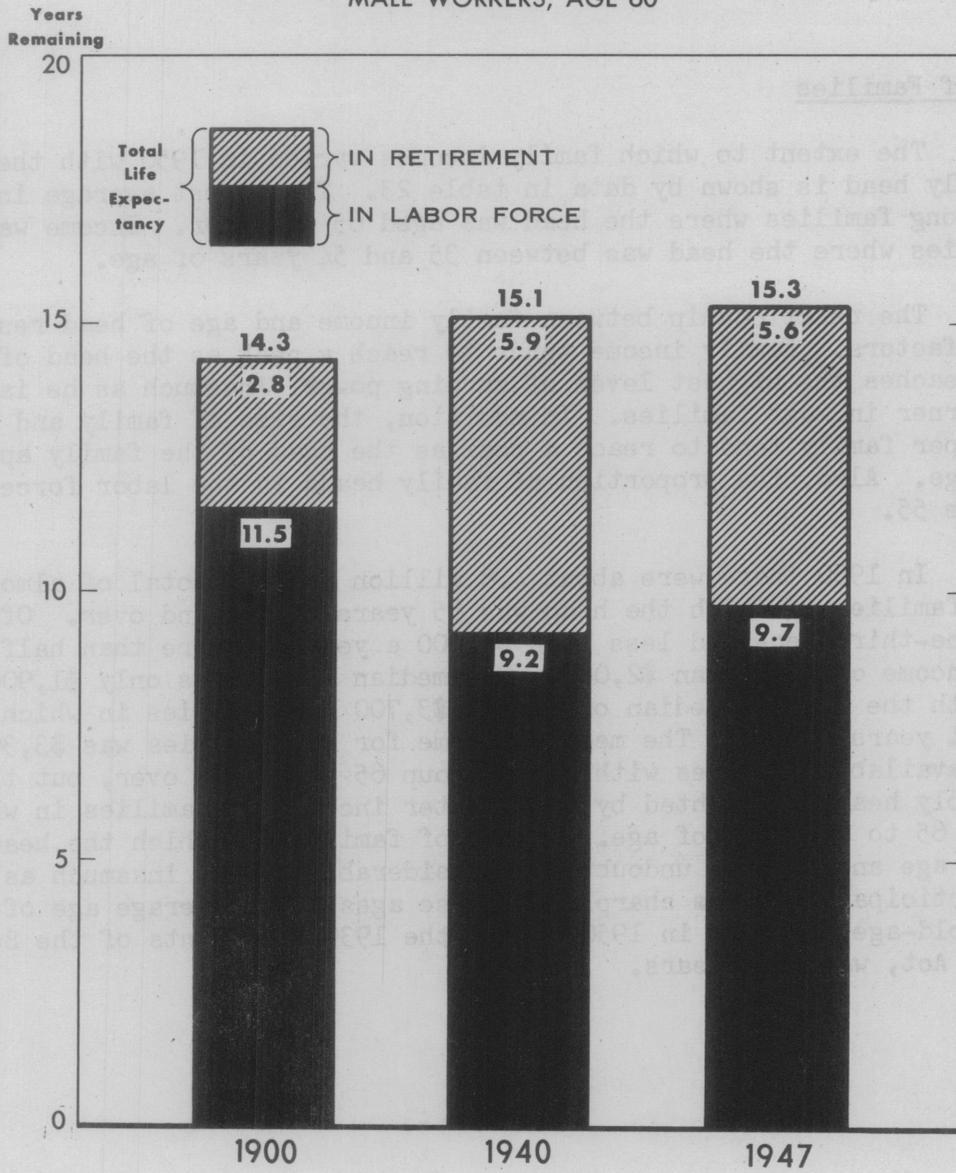
Year	Average number of years of life remaining		
	Total	In labor force	In retirement
1900 ^{1/}	14.3	11.5	2.8
1940	15.1	9.2	5.9
1947	15.3	9.7	5.6

The figures for average number of years of life remaining differ slightly from data shown in table 21 as a result of minor differences in the methods of computation.

^{1/} Data available for white males only in death registration States of 1900.

Chart 6.

TOTAL LIFE EXPECTANCY AND WORK-LIFE EXPECTANCY MALE WORKERS, AGE 60



UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS

INCOME AND SOURCES OF INCOME

Income of Families

The extent to which family incomes varied in 1950 with the age of the family head is shown by data in table 23. The lowest average income is found among families where the head was aged 65 and over. Income was highest in families where the head was between 35 and 54 years of age.

The relationship between family income and age of head results from several factors. Family income tends to reach a peak as the head of the family reaches the highest level of earning power, inasmuch as he is the principal earner in most families. In addition, the size of family and number of earners per family tend to reach a peak as the head of the family approaches middle age. Also, the proportion of family heads in the labor force declines after age 55.

In 1950 there were about 4.8 million among a total of almost 40 million families in which the head was 65 years of age and over. Of these, almost one-third received less than \$1,000 a year and more than half had family income of less than \$2,000. The median income was only \$1,900, compared with the highest median of almost \$3,700 for families in which the head was 45-54 years of age. The median income for all families was \$3,300. Data are not available for ages within the group 65 years and over, but the median is probably heavily weighted by the greater incomes of families in which the head was 65 to 69 years of age. Income of families in which the head is 70 years of age and over is undoubtedly considerably lower, inasmuch as labor force participation drops sharply in these ages. The average age of men awarded old-age benefits in 1950, under the 1939 amendments of the Social Security Act, was 69.4 years.

Table 23.--Distribution of Families in the United States by Total Money Income and Age of Head, 1950

Total money income	Total	Age of family head					
		14-24	25-34	35-44	45-54	55-64	65 and over
All families (in thousands)	39,822	1,852	9,002	9,514	8,322	6,334	4,798
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500	5.8	4.9	3.8	4.0	4.7	6.6	14.7
\$500 - \$999	5.7	7.8	3.5	3.3	4.5	6.1	15.7
\$1,000 - \$1,999	13.2	21.1	11.2	10.3	11.3	14.6	21.2
\$2,000 - \$2,999	17.8	25.0	20.6	16.5	15.7	17.8	15.8
\$3,000 - \$3,999	20.7	20.4	26.3	23.3	19.4	16.8	11.5
\$4,000 - \$4,999	13.6	11.9	15.3	15.5	14.3	13.3	6.4
\$5,000 - \$5,999	9.0	5.8	9.4	11.6	10.3	7.1	4.4
\$6,000 - \$6,999	5.2	2.4	4.8	6.3	6.3	5.4	2.6
\$7,000 - \$9,999	5.8	.7	4.1	5.7	8.3	7.7	4.5
\$10,000 and over	3.3	...	1.0	3.6	5.1	4.8	3.2
Median income	\$3,319	\$2,613	\$3,365	\$3,644	\$3,684	\$3,258	\$1,903

Figures do not necessarily add to the total because of rounding.

Source: U. S. Bureau of the Census, Series P-60, No. 9, Income of Families and Persons in the United States: 1950.

Table 24.—Distribution of Persons 14 Years and Over by Total Money Income, Age, and Sex, 1950

Total money income and sex	Total	Age							
		14-19	20-24	25-34	35-44	45-54	55-64	65 and over	
Male									
Total (in thousands)	52,592	5,904	4,886	10,988	10,072	8,550	6,728	5,464	
Total with income (in thousands)	47,585	2,476	4,520	10,851	9,935	8,410	6,482	4,911	
Percent with income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under \$500 ^{1/}	11.3	63.4	11.4	3.3	3.9	6.2	10.8	25.8	
\$500 - \$999	9.4	17.7	13.5	5.8	4.3	6.1	9.3	24.9	
\$1,000 - \$1,999	16.4	12.8	27.0	15.3	12.5	14.7	17.3	20.3	
\$2,000 - \$2,999	21.6	5.1	29.2	26.7	21.5	20.5	22.4	13.8	
\$3,000 - \$3,999	20.9	.7	14.0	27.7	27.0	23.6	20.2	7.2	
\$4,000 - \$4,999	9.6	.3	3.5	12.0	14.0	12.4	8.8	2.5	
\$5,000 - \$9,999	8.6	...	1.3	8.4	13.9	12.8	8.2	3.6	
\$10,000 and over	2.0	...	...	.7	2.9	3.7	3.0	2.1
Median income	\$2,570	\$394	\$1,933	\$2,961	\$3,254	\$3,091	\$2,494	\$986	
Female									
Total (in thousands)	56,900	6,280	5,740	12,120	10,780	8,882	6,926	6,172	
Total with income (in thousands)	24,651	2,043	3,158	5,083	4,433	3,841	2,765	3,328	
Percent with income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Under \$500 ^{1/}	32.0	63.7	23.6	25.2	25.5	25.2	31.6	47.9	
\$500 - \$999	19.8	16.9	16.0	16.2	17.1	18.5	22.0	34.5	
\$1,000 - \$1,999	23.6	15.3	33.5	26.4	24.6	26.5	22.1	11.1	
\$2,000 - \$2,999	18.1	4.2	25.3	24.6	22.9	19.2	16.1	3.8	
\$3,000 - \$3,999	4.5	...	1.4	6.0	7.5	6.5	4.8	1.2	
\$4,000 - \$4,999	1.2	...	.1	1.1	1.5	2.5	2.0	.5
\$5,000 - \$9,999 .....	.6	...	.1	.3	.5	1.2	1.3	.7
\$10,000 and over .....	.2	...	...	.1	.2	.3	.3	.4
Median income	\$953	\$392	\$1,400	\$1,355	\$1,308	\$1,242	\$918	\$531	

Figures do not necessarily add to total because of rounding.

^{1/} Excludes persons with no income and includes those reporting a net loss.

Source: U. S. Bureau of the Census, Series P-60, No. 9, Income of Families and Persons in the United States: 1950

Income of Men and Women

Data on income, in 1950, of men and women by age are given in table 24. The distribution of persons by income pertains only to those who received some money income. The data indicate that in 1950 more than 1/2 million of 5-1/2 million men in the age group 65 years and over received no money income, even though money income was defined to include such receipts as pensions, governmental payments, public assistance, and even contributions for support from persons not members of the household. Even among men 55 to 65 there were almost 250,000 out of 6.7 million who received no money income.

Of about 4.9 million men aged 65 years and over who were income recipients, more than 70 percent had incomes of less than \$2,000. The income of half the men in this age group was less than \$1,000, and a fourth received incomes of less than \$500. The median income for men in this age group was \$986, compared with almost \$2,500 for men aged 55 to 64, and almost \$3,100 at ages 45 to 54.

The median income for women was much lower than for men at each age and there was less sharp variation among the age groups. It is true that many women are not entirely dependent on their own incomes. An important consideration relating to the adequacy of income among 6.2 million women aged 65 years and over is the more than 3 million widows in the group. In addition, more than a half million women of those ages are single or divorced. Of all the women 65 years and over, 2.8 million, or almost half, had no money income of their own. Of those receiving income, the amount was less than \$500 for almost half. About 82 percent had incomes of less than \$1,000.

Sources of Income -- June 1951

Table 25 presents, for June 1951, the semiannual estimate prepared by the Social Security Administration of the number of persons aged 65 and over in the population with income from employment, social insurance and related programs, and public assistance.

According to these estimates, of a total 12.7 million persons in the population aged 65 and over, about one-fourth, or 3 million, received old-age and survivors insurance. One-fifth, or 2.7 million, were on the public assistance rolls. Among all persons 65 years and over, 3.9 million, or 30 percent, had income from employment.

The trend has been toward a continuing decline in the relative number of older persons with income from employment. In 1944, when relatively more aged persons were in the labor force than at any other time since 1940, approximately 40 percent of the population aged 65 and over were in receipt of earnings. By the end of 1950 this proportion had dropped to 30 percent, reflecting, in part, a reduction in employment opportunities for older workers.

Table 25.—Estimated Number of Persons Aged 65 and Over Receiving Income from Specified Source, June 1951 ^{1/}
(In millions)

Source of income	Total	Men	Women
Total in population ^{2/}	12.7	6.0	6.7
Employment	3.9	2.4	1.4
Earners	2.9	2.4	.5
Wives of earners .....	.9	...	.9
Social insurance and related programs:			
Old-age and survivors insurance	3.0	1.7	1.3
Railroad retirement .....	.3	.2	.1
Federal employee retirement programs..	.2	.1	(^{3/})
Veterans' compensation and pension program .....	.3	.2	.1
Other ^{4/} .....	.4	.1	.3
Public assistance	^{5/} 2.7	^{5/} 1.3	^{5/} 1.4

^{1/} Continental United States only.

^{2/} Includes persons with no income and with income from sources other than those specified. Some persons received income from more than one of the sources listed.

^{3/} Less than 50,000.

^{4/} Beneficiaries of State and local government programs and wives of male beneficiaries of programs other than old-age and survivors insurance.

^{5/} Old-age assistance.

Source: Social Security Administration.

Earners aged 65 and over estimated by the Bureau of the Census.

Population aged 65 and over, number of wives of earners, and number of wives of male beneficiaries of programs other than old-age and survivors insurance estimated from Bureau of the Census data. Number of persons in receipt of payments under social insurance and related programs and from public assistance, reported by administrative agencies, partly estimated.

RETIREMENT AND PENSION PROGRAMS BASED ON EMPLOYMENT

Major Social Insurance Programs

Old-Age and Survivors Insurance Program

Coverage. The purpose of the program, established under the Social Security Act of 1935, is to provide continuing income for workers and their families as partial replacement of earnings lost through old-age retirement or death of the wage earner. Amendments in 1950 extended the law to cover more than 45 million persons in an average week. Newly covered, beginning in 1951, are self-employed people (other than farm operators and certain professional groups), regular household employees, regular farm employees, and many Federal workers not covered by the civil service retirement system. Certain employees of non-profit organizations previously excluded from coverage and certain employees of State and local governments may also be covered by the law. Monthly retirement benefits in varying amounts are payable to the workers themselves at age 65 or over; to their wives and dependent husbands aged 65 or over who are living with them and who are not entitled to equivalent benefits on their own wage records; to wives under 65 who have in their care children entitled to monthly benefits; and to unmarried dependent children under age 18.

Total monthly benefits payable with respect to the wage record of an insured worker range from a minimum of \$20 to a maximum of \$150 a month, in accordance with his past covered earnings and the number and relationship of the persons entitled to benefits. In addition to any monthly payments, upon the death of an insured person a lump sum is payable to his widow or widower or to the persons who paid the burial expenses.

Entitlement to monthly benefits or lump-sum payments depends on the insured status of the worker, the age and relationship of the worker and his dependents, and application for such benefits, or payments. Monthly benefits are not payable for any month in which the beneficiary or the wage earner on whose wage credits benefits are based earns more than \$50 from services in covered employment or in railroad employment. When a person receiving monthly old-age and survivors insurance payments renders substantial services in self-employment covered by the law and has net earnings averaging more than \$50 a month in a taxable year, payments are not made for one or more months. The number of benefits not payable depends on the amount of earnings in the year and on the number of months in which substantial services were rendered. 3/

3/ U. S. Government Organization Manual 1951-52 (p. 375).

Current Benefit Payments. At the end of June 1951, about 2.1 million retired worker families were receiving monthly benefits under old-age and survivors insurance. They constituted 73 percent of almost 2.9 million families (including survivors) receiving payments under this insurance program.

Payments to an approximate 1.5 million retired workers, with no dependents receiving benefits, averaged \$43.50 a month for men and \$33.60 for women. Of the approximate 2.1 million recipients of old-age benefits, 30 percent of the men and 6 percent of the women received monthly payments averaging from \$55 to \$68.50, the highest amounts which were paid to retired workers without dependents.

The average monthly payment for slightly more than half a million retired men with wives aged 65 and over was \$70.40. 4/

Railroad Retirement and Survivor Benefit Program

Coverage. The purpose of the program, which operates under the Railroad Retirement Act, is to provide continuing income for railroad employees and their families as partial replacement of earnings lost through the retirement or death of the employee. Approximately 1,500,000 employees are covered on an average day.

Monthly retirement annuities are payable to employees who are: (1) 65 years of age and have completed 10 years of service; (2) 60-64 years of age and have completed 30 years of service (annuity reduced for men but not for women); (3) 60-64 years of age, have completed 10 years of service, are permanently disabled for work in their regular railroad occupation, and have a current connection with the railroad industry; (4) less than 60 years of age, have completed 20 years of service, are permanently disabled for work in their regular railroad occupation, and have a current connection with the railroad industry; and (5) less than 65 years of age, have completed 10 years of service, and are permanently disabled for all regular gainful employment.

A monthly annuity is also payable, since November 1, 1951, to the wife (or dependent husband) of a retired employee who is 65 years of age. The wife must also be 65 or have in her care an employee's child who is unmarried, under 18, and dependent on the employee. The husband of a woman employee must be 65 and must be dependent upon the employee for at least half of his support. A spouse's annuity is equal to half the employee's annuity, up to \$40 a month.

These annuities are computed on the basis of the employee's years of service and average compensation. Earnings in excess of \$300 a month are not credited. At the present time, the maximum annuity payable is \$165.60.

4/ Social Security Administration.

A monthly benefit is also payable to a former pensioner of a railroad carrier if he is not eligible for a retirement annuity and was on the pension rolls of his employer on March 1 and July 1, 1937.

Special provisions govern the monthly retirement and survivor benefits payable when an employee has credited employment under both the Railroad Retirement Act and the Social Security Act.

Annuities are not payable to an employee or his spouse for any month in which the employee works for a railroad or for his last nonrailroad employer if his last employment was outside the railroad industry. A spouse's annuity is not payable for any month in which the spouse works for a railroad or her (his) last nonrailroad employer.

Entitlement to monthly and insurance lump-sum survivor benefits depends on the insured status of the employee and on the age and relationship of the survivor. Survivor benefits are based on the employee's combined railroad and social security earnings after 1936. The maximum payable to a single family is \$160. A monthly survivor benefit is not payable for any month in which the beneficiary works (1) for a railroad, or (2) for a social security employer and earns as much as \$50.

The railroad credits after 1936 of employees with less than 10 years of railroad service are transferred to the Social Security Administration when they retire or die. Also those of employees who die without having acquired an insured status for survivor benefit purposes under the Railroad Retirement Act are transferred to the Social Security Administration. 5/

Current Benefit Payments. At the end of December 1951, 264,000 retired employee families were receiving benefits. They constituted 64 percent of the 417,000 persons—retired employees, spouses, and survivors of deceased employees—on the monthly benefit rolls at that time. The average employee retirement annuity being paid on December 31, 1951, was \$93.67; the average spouse's annuity was \$39.72; the average widow's benefit was \$39.24; and the average child's was \$23.09. 5/

5/ Railroad Retirement Board.

Public Retirement and Pension Systems

Federal Civil Service Retirement System

Since 1920, employees in the classified civil service and certain other groups of civilian employees have been covered by the first Federal contributory retirement system. This system, administered by the Civil Service Commission, was broadened in 1942 to include most Federal employees not subject to another retirement system. In 1946, the provisions of the Civil Service Retirement Act were extended to heads of executive departments and, on an optional basis, to members of the Congress. The coverage of this basic system was further broadened in 1947 to absorb employees previously covered under other separate systems. Through a 1950 amendment to the Social Security Act, many of the remaining Federal employees not serving under permanent appointments, and therefore not under civil service retirement, were brought under the old-age and survivors insurance system.

In July 1951, there were 2.5 million Federal civilian employees, including those working outside the continental United States. On June 30, 1951, the Civil Service Retirement System covered about 1.76 million persons. As of June 30, 1951, a total of 120,745 persons who had retired by reason of age or length of service were receiving average monthly payments of \$103. ^{6/}

State and Local Government Systems

Extension of the merit system in public employment and the 1920 enactment of a retirement program covering most Federal employees spurred the development of retirement planning for employees of State and local governments. By 1950, every State had legislation providing State-wide retirement systems for teachers, most had systems for general State employees, and a majority provided State-wide systems for general employees of local governments. Among some 1,200 cities of more than 10,000 population, about two-thirds had retirement or pension plans covering all types of employees, and nearly 90 percent had plans which covered certain classes of employees. The total number of systems in existence is not known. The effectiveness of some of the State and local systems has been hampered by the voluntary nature of coverage provisions.

It is estimated that in the average month in 1950, about 2.6 million persons, or not quite two out of three State and local government employees, were covered by retirement systems. At the end of the fiscal year 1950, about 213,000 retired employees of State and local governments were receiving age or service annuities. ^{7/}

^{6/} U. S. Civil Service Commission. Unpublished report of December 1, 1951.

^{7/} Bureau of Old-Age and Survivors Insurance. Unpublished report of December 1, 1951.

Pension Plans in Private Industry

Complete data are not available either on the total number of private pension plans in industry or the number of workers covered by such programs. However, the number of workers under those programs which are within the scope of collective bargaining agreements has been surveyed by the Bureau of Labor Statistics. The Bureau's latest survey as of mid-1950 revealed 5,123,000 workers were so covered. Table 26 gives an industry-by-industry breakdown of this figure.

Table 26.—Workers Covered by Pension Plans
Under Collective Bargaining Agreements
by Major Industry Groups, Mid-1950

Industry group	Total covered	
	Workers (thousands)	Percent of total
Total	5,123	100.0
Food and tobacco	87	1.7
Textile, apparel, and leather	654	12.8
Lumber and furniture	14	.3
Paper and allied products	140	2.7
Printing and publishing	17	.3
Petroleum, chemicals, and rubber	361	7.0
Metal products ^{1/}	2,011	39.3
Stone, clay, and glass	66	1.3
Mining and quarrying	466	9.1
Transportation, communications, and other public utilities ^{2/}	1,024	20.0
Trade, finance, insurance, and services	71	1.4
Unclassified	212	4.1

^{1/} Includes steel, automobiles, and machinery.

^{2/} Excludes railroads.

Source: Bureau of Labor Statistics, Employee-Benefit Plans Under Collective Bargaining, Mid-1950. Bulletin No. 1017.

EXTENT TO WHICH WORKERS ELIGIBLE FOR PENSIONS CONTINUE IN EMPLOYMENT

The increase in the older population, and the growing gap -- for individual workers -- between their total life and work-life expectancy, are basic factors underlying the establishment and recent expansion of social security and private pension programs. At the same time, there is evidence that substantial numbers of workers have preferred continued employment as an alternative to retirement under old-age insurance benefits which have been available to them in recent years.

OASI Experience

Of about 3 million workers who were eligible for old-age insurance benefits under the Social Security Act at the end of December 1950, about two-fifths were not receiving such benefits. All but a small percentage of the latter group were workers who had either continued in covered employment or returned to work after age 65. The percent of all eligible workers of different ages currently receiving old-age benefits as of December 1950 varied as follows: 8/

<u>Age</u>	<u>Percent of total</u>
65-66	35
67-68	49
69-70	57
70 and over	82

For the more than 300,000 persons awarded old-age benefits during 1950 (under the 1939 amendments of the Social Security Act) the average ages were 69.4 years for men and 68.7 years for women. About 35 percent of those awards in 1950 were to beneficiaries aged 70 or over. 9/

Studies by the Social Security Administration indicate that most people work as long as they can and retire only because they are forced to do so. Special surveys of old-age insurance beneficiary retirements between 1940 and 1947 show that only about 5 percent of the men and women in those years left their jobs of their own accord, in good health, to enjoy a life of leisure. They also show that in given years from a fourth to a half of the beneficiaries

8/ Social Security Bulletin, September 1951; Annual Statistical Supplement, 1950.

9/ Social Security Administration, BOASI Analytical Note No. 62, June 15, 1951.

had some employment after their entitlement. Of the beneficiaries studied between 1941 and 1949, those whose retirement incomes were lowest as a rule went back to work much more frequently than beneficiaries whose retirement incomes were more nearly adequate. The studies indicate that at least a fifth of the men who became entitled to insurance benefits in any year might remain at work in their regular jobs if their employers were willing to keep them or might take comparable jobs with other employers if their regular jobs were terminated. 10/

Experience Under the Railroad Retirement Act

An estimated 92,000 railroad employees aged 65 and over performed some railroad service in 1950, and they represented 4.5 percent of the total number of employees of all ages in service. A total of 203,000 former railroad employees aged 65 and over were on the annuitant rolls at the end of 1950. The average age of railroad workers awarded full-age annuities during 1950 was 67.7 years, or almost 3 years above the age at which workers become eligible for such annuities. The experience is particularly significant because the average monthly annuity being paid at the end of 1950 was \$82.75, considerably more than the average monthly benefit paid under the old-age and survivors insurance program. 11/

10/ "Beneficiaries Prefer to Work" in Social Security Bulletin, January 1951, pp. 15-17

11/ Railroad Retirement Board, Annual Report, 1951.

JOB EXPERIENCE OF OLDER WORKERS

Productivity

Statistical data are almost entirely lacking on the productivity of older workers, compared with younger adult workers employed at the same tasks. Among other reasons, such data are difficult to obtain because comparison must be based on appreciably large numbers of workers in the same or similar jobs. For small groups, such comparisons would be influenced by great differences in individual work capacities.

Absenteeism and Injury Experience

A Bureau of Labor Statistics study of work-injury and absenteeism experience by age indicates that in these respects older workers as a group fare relatively well. Table 27 shows that industrial accident rates, on the average, were lower for workers 45 years and over than for younger workers, although, once injured, the disability of older workers lasted longer. Older workers were also absent less frequently, with the lowest absenteeism rates among workers 55-64 years of age.

A report of this study of the work records of almost 18,000 employees in 109 plants representing a variety of manufacturing industries can be found in "Absenteeism and Injury Experience of Older Workers," published in the Monthly Labor Review, July 1948.

Table 27.—Work Injury and Absenteeism Rates in Manufacturing Industries by Age Group, 1945

Age group	Disabling injuries		Absenteeism rate ^{2/}
	Frequency rate ^{1/}	Average days of disability	
All age groups	9.7	14.7	3.4
Under 20	(3/)	4.0	5.5
20-24	4.0	23.4	4.9
25-29	9.2	13.3	4.3
30-34	9.0	6.5	3.6
35-39	11.4	9.0	3.4
40-44	12.4	16.5	3.5
45-49	9.8	19.4	3.4
50-54	7.8	16.2	3.3
55-59	10.1	19.1	2.8
60-64	9.5	16.2	2.9
65-69	9.1	12.4	3.3
70-74	4.9	15.0	3.2

^{1/} Per million hours worked.

^{2/} Number of days lost per 100 workdays.

^{3/} Rate based on experience of too small a group of workers to be significant.

Protective Clauses in Collective Bargaining Agreements

Of a total of 2,425 collective bargaining contracts analyzed by the Bureau of Labor Statistics, 247 contained some specific protective provision applying to older workers. In addition, nearly all the agreements included seniority provisions, which offer a substantial measure of protection to older employees in many industries by linking job security with length of service.

The number and types of clauses protecting older workers in these 247 collective bargaining agreements, some of which contained clauses falling into more than one category, were:

<u>Type</u>	<u>Number</u>
Hiring clauses: (No age limits; mandatory hiring of older workers; no discrimination for age, etc.)	23
Retention clauses: Special transfer to light work	166
Pay and hours adjustments	113
Joint study of jobs for older workers	1
Other	5

Absence of a specific "older worker" provision in a collective bargaining agreement does not necessarily mean that an employer has no program for transferring or retraining workers who have grown old in the company's service and who are no longer able to carry on their regular duties. It is known that such programs do exist on a formal or informal basis, but data are not available on their nature and extent.

Age Limits in Hiring

A number of studies in recent years have revealed that employers tend to retain older workers already on their payrolls, but many apply strict age limits in hiring new workers.

A study showing the extent of hiring restrictions based on age was conducted, during the first 6 months of 1950, by the Bureau of Employment Security in the Department of Labor in cooperation with the public employment services in five States. Studies were made in Columbus, Ohio; Houston, Tex.; Lancaster, Pa.; Los Angeles, Calif.; and New York City. These localities represented small, medium-size, and large communities with labor market conditions ranging from relatively high unemployment to virtually full employment. The studies, covering all occupational and industrial groups, included analysis of over 13,000 job openings to reveal the pattern of hiring specifications as they relate to age requirements.

All local offices participating in the study reported widespread application of age restrictions in hiring, with 50 to 70 percent of the employer orders for workers placed with the local offices, depending on the local area, carrying maximum age limitations. The majority of employers in all fields of work placed age restrictions below 35 on the hiring of women, though they might consider men of 45 or even 50. Contrasting with these requirements is the fact that, in general, applicants 45 years of age and over who register for work at public employment offices constitute about one-third of the applicants of all ages.

The study showed that age restrictions vary with the occupation, the industry, and even the locality in which the employer does his hiring. For example, an employer with openings in one occupation or industry, such as retail specialty sales, may refuse to consider any worker over age 35, whereas another employer in the wholesale field may be perfectly willing to accept qualified workers of 55 or even 60. In Lancaster, Pa., the construction industry regularly requested workers under 35; but in Houston, Tex., the same industry hired any worker capable of performing, regardless of age.

Generally, employers relax age specifications when the labor supply becomes scarce. However, the common assumption that full or expanding employment provides a complete solution to the older workers' difficulties in finding employment was, the Bureau of Employment Security concluded, completely disproved by the study.

Houston had had a tight labor market situation for a long time, yet 52 percent of employers' orders in the local office carried age restrictions. In this city more than a third of all women over 45 years of age registered with the local office were clerical and sales workers. However, four-fifths of the employers' orders for women in these occupational categories bore age restrictions below 35. In Columbus, where the labor market became stringent during the course of the study, four-fifths of the orders were for workers under 45, and two-fifths called for workers under 35.

Age limits in hiring significantly reduce the chances of success of older workers in competition for new employment. For instance, in Lancaster, the chances of placement of those over 45 were, on the average, one-sixth as great as those for younger adult workers. In clerical and sales occupations, the comparable chances were less than a fourth and even in the skilled trades they were only half as great. In Houston and Columbus, the

same pattern prevailed, in spite of more stringent labor markets. The odds against the older worker in his search for new employment cause him to undergo much longer periods of unemployment than the younger worker. Generally, the odds were greater against women than against men. In all the employment service study localities, a considerably larger proportion of older than of younger workers remained unemployed more than 20 weeks.

The Role of Counseling and Placement Services

The study by the Bureau of Employment Security proved that counseling and placement services are of significant assistance to older workers in their job seeking. Many older workers must make a vocational change because of technological or other changes in the industry in which they have gained most of their experience. Employment counseling helped such workers to analyze their employment history, to isolate their separate skills, to recognize relationships among skills, and to see how various combinations of skills make it possible to perform a number of different jobs. Another important service to older workers consisted of giving them practical, immediately useful labor market information, and in providing them with guidance in conducting an effective job search. Development of job opportunities through individual job solicitation, where necessary, was of great value.

Intensive, individualized service to older workers in public employment service offices during the course of the study vastly increased their chances of placement. The study indicated that two to three times as many of the older workers who received special assistance could be placed by the local offices, compared with applicants of the same ages who received only the services ordinarily available to them.

U.S. DEPARTMENT OF LABOR

Serves **OLDER WORKERS**

- By presenting facts on employment
- By job counseling and placement
- By advancing public understanding
- By promoting good labor standards



THESE SERVICES HELP TO...

- Promote individual well-being
- Decrease involuntary dependency
- Raise standards of living
- Conserve training resources and needed skills
- Increase national production

PERTINENT PUBLICATIONS OF THE DEPARTMENT OF LABOR

The following publications of the United States Department of Labor present facts relating to the employment and economic status of older men and women.

BUREAU OF EMPLOYMENT SECURITY

Live Longer and Like It, in *Employment Security Review*, April 1951.

Older Workers Seek Jobs, August 1951.

Workers Are Young Longer, June 1952.

BUREAU OF LABOR STANDARDS

The Influence of Age on Industrial Accidents, in *Proceedings of the President's Conference on Industrial Safety*, March 1949. Bulletin No. 112.

BUREAU OF LABOR STATISTICS

Absenteeism and Injury Experience of Older Workers, in *Monthly Labor Review*, July 1948. Also reprinted as Serial No. R. 1928.

*Budget for an Elderly Couple; Estimated Cost, October 1950, in *Monthly Labor Review*, September 1951. Also reprinted as Serial No. R. 2059. 5 cents.

Digest of Selected Health, Insurance, Welfare and Retirement
Plans Under Collective Bargaining, Mid-1950. August 1951.
Special Series No. 6.

*Employee Benefit Plans Under Collective Bargaining, Mid-1950.
Bulletin No. 1017. 15 cents.

Employment and Economic Status of Older Men and Women.
May 1952.

Manpower Report No. 14 — Projected Manpower Requirements and
Supply, 1952-53. January 1952.

*Occupational Outlook Handbook — 1951 Edition.
Bulletin No. 998. \$3.00.

*Tables of Working Life — Length of Working Life for Men.
August 1950. Bulletin No. 1001. 40 cents.

WOMEN'S BUREAU

Hiring Older Women — Suggestions to Employers. A leaflet.

Older Women in the Labor Force. 6 pp. of graphic charts.

Older Women: Some Aspects of Their Employment Problems.

*Part-Time Jobs for Women. Bulletin No. 238. 25 cents.

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