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**Employment and
Economic Status of
Older Men and Women**

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(Bulletin No. 1213)

December 1956

(Revision of Bulletin No. 1092)

UNITED STATES DEPARTMENT OF LABOR

JAMES P. MITCHELL, Secretary

U.S. **BUREAU OF LABOR STATISTICS**
EWAN CLAGUE, Commissioner



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INTRODUCTORY NOTE

At the request of the Senate Committee on Labor and Public Welfare of the 84th Congress, the Department of Labor through its Bureau of Labor Statistics has brought up to date, and in certain sections, amplified a bulletin of that Bureau originally published in 1952. It presents current and historical data on the employment and economic status of older men and women in the United States. It is designed to contribute to informed understanding of the effect of population, employment, and economic trends on the older age groups in the population, and especially in the labor force.

The data have been selected with a view to providing background information for persons concerned with the economic and employment problems of the aging in our 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 adult women, particularly those aged 45 and over, 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Published and unpublished materials from a variety of sources have been used in the compilation.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.

This edition of *Employment and Economic Status of Older Men and Women* was produced in the Division of Manpower and Employment Statistics, under the direction of Raymond D. Larson, Chief, Branch of Employment and Labor Force Analysis, assisted by Samuel H. Thompson, Sophia Cooper, Stuart H. Garfinkle, and Margaret S. Thompson. The first edition (May 1952) was prepared by Helen H. Ringe with the assistance of Sophia Cooper.

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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 12½ million, or about 1 out of 12. By 1955 they numbered more than 14 million.

In 1900, persons between 45 and 64 numbered nearly 10½ million, or about 14 percent of the total population. By 1955, this age group had increased to nearly 33½ million, about one-fifth of the total population.

Between 1900 and 1955, the proportion of persons in the total population 45 years of age and over had increased from 18 to 29 percent.

In 1950, for the first time, there were more women than men in the total population. By 1955, the excess of women over men totaled 1.2 million. Women 65 years and over, because of their greater longevity, exceeded men of the same ages by a million. In 1955, there were 111 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 and 1955, together with projections for 1960, 1965, and 1975, are presented in tables 1 through 3.

TABLE 1.—*Total population including Armed Forces overseas, by age and sex, June 1900 and July 1950 to 1975*

[Millions]

Age and sex	Actual			Projected ¹		
	1900	1950	1955	1960	1965	1975
Total, all ages.....	76.0	151.7	165.2	177.8	190.3	221.5
Under 14.....	24.6	38.6	46.4	51.5	53.1	62.7
14 and over.....	51.4	113.1	118.8	126.3	137.2	158.8
14 to 19.....	9.2	12.8	13.6	16.1	20.9	22.5
20 to 24.....	7.4	11.6	10.8	11.3	13.5	19.3
25 to 44.....	21.3	45.5	46.9	46.6	46.4	53.2
45 and over.....	13.5	43.1	47.6	52.3	56.5	63.8
45 to 54.....	6.4	17.4	18.9	20.9	22.1	23.3
55 to 64.....	4.0	13.4	14.5	15.6	17.0	19.9
65 and over.....	3.1	12.3	14.1	15.8	17.4	20.7
Male, all ages.....	38.8	75.5	82.0	88.0	93.9	109.1
Under 14.....	12.4	19.7	23.7	26.3	27.1	32.0
14 and over.....	26.4	55.9	58.3	61.7	66.8	77.1
14 to 19.....	4.6	6.5	6.9	8.2	10.6	11.5
20 to 24.....	3.6	5.8	5.4	5.7	6.8	9.8
25 to 44.....	11.1	22.4	23.1	23.0	23.0	26.7
45 and over.....	7.0	21.2	23.0	24.8	26.4	29.2
45 to 54.....	3.4	8.7	9.3	10.2	10.7	11.3
55 to 64.....	2.1	6.7	7.1	7.5	8.1	9.2
65 and over.....	1.6	5.8	6.6	7.1	7.6	8.7
Female, all ages.....	37.2	76.2	83.2	89.9	96.4	112.4
Under 14.....	12.2	18.9	22.7	25.2	26.0	30.7
14 and over.....	25.0	57.2	60.5	64.7	70.4	81.7
14 to 19.....	4.6	6.4	6.7	7.9	10.2	11.0
20 to 24.....	3.7	5.9	5.4	5.6	6.7	9.5
25 to 44.....	10.2	23.1	23.9	23.7	23.4	26.5
45 and over.....	6.5	21.9	24.6	27.5	30.1	34.6
45 to 54.....	3.0	8.7	9.6	10.7	11.4	12.0
55 to 64.....	1.9	6.7	7.4	8.1	9.0	10.7
65 and over.....	1.5	6.5	7.6	8.7	9.7	12.0

¹ Series A projections which assume a continuation of the 1950-53 level of birth rates.

NOTE.—Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census, U. S. Census of Population: 1900 and Current Population Reports, series P-25, Nos. 121 and 123.

TABLE 2.—*Percent distribution of the total population including Armed Forces overseas, by age and sex, June 1900, and July 1950 to 1975*

Age and sex	Actual			Projected		
	1900	1950	1955	1960	1965	1975
Total, all ages.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 14.....	32.4	25.5	28.1	29.0	27.9	28.3
14 and over.....	67.6	74.5	71.9	71.0	72.1	71.7
14 to 19.....	12.0	8.4	8.2	9.1	11.0	10.2
20 to 24.....	9.7	7.7	6.5	6.3	7.1	8.7
25 to 44.....	28.1	30.0	28.4	26.2	24.4	24.0
45 and over.....	17.8	28.4	28.8	29.4	29.6	28.8
45 to 54.....	8.4	11.5	11.4	11.7	11.5	10.5
55 to 64.....	5.3	8.8	8.8	8.8	9.0	9.0
65 and over.....	4.1	8.1	8.6	8.9	9.1	9.3
Male, all ages.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 14.....	34.1	26.0	28.9	29.9	28.9	29.4
14 and over.....	65.9	74.0	71.1	70.1	71.1	70.6
14 to 19.....	9.7	8.6	8.4	9.3	11.3	10.5
20 to 24.....	9.4	7.6	6.6	6.5	7.2	9.0
25 to 44.....	28.7	29.7	28.1	26.1	24.5	24.4
45 and over.....	18.1	28.1	28.0	28.2	28.1	26.7
45 to 54.....	8.8	11.5	11.4	11.6	11.4	10.3
55 to 64.....	5.3	8.9	8.6	8.5	8.6	8.4
65 and over.....	4.0	7.7	8.0	8.1	8.1	8.0
Female, all ages.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 14.....	34.8	24.9	27.3	28.0	27.0	27.3
14 and over.....	65.2	75.1	72.7	72.0	73.0	72.7
14 to 19.....	10.3	8.3	8.0	8.8	10.6	9.8
20 to 24.....	10.0	7.7	6.5	6.3	6.9	8.5
25 to 44.....	27.5	30.3	28.7	26.3	24.3	23.6
45 and over.....	17.4	28.8	29.5	30.6	31.2	30.8
45 to 54.....	8.1	11.5	11.5	11.9	11.8	10.7
55 to 64.....	5.2	8.8	8.9	9.0	9.3	9.5
65 and over.....	4.1	8.5	9.1	9.7	10.1	10.6

NOTE.—Figures may not add to totals because of rounding. Percents based on unrounded figures.

Source: Based on table 1.

TABLE 3.—Population changes, by age and sex, 1955 to projected 1960, 1965, and 1975

Age and sex	Popula- tion July 1955 (millions)	Net change (millions) 1955 to—			Percent change 1955 to—		
		1960	1965	1975	1960	1965	1975
Total, all ages.....	165.2	12.6	25.0	56.3	8	15	34
Under 14.....	46.4	5.1	6.7	16.3	11	14	35
14 and over.....	118.8	7.5	18.3	40.0	6	15	34
14 to 19.....	13.6	2.6	7.3	9.0	19	54	66
20 to 24.....	10.8	.5	2.7	8.5	5	25	79
25 to 44.....	46.9	—3	—6	6.3	—1	—1	13
45 and over.....	47.6	4.7	8.9	16.3	10	19	34
45 to 54.....	18.9	2.0	3.2	4.4	10	17	23
55 to 64.....	14.5	1.1	2.5	5.3	8	17	37
65 and over.....	14.1	1.7	3.2	6.5	12	23	46
Male, all ages.....	82.0	6.0	11.9	27.1	7	15	33
Under 14.....	23.7	2.6	3.5	8.4	11	15	35
14 and over.....	58.3	3.3	8.4	18.8	6	14	32
14 to 19.....	6.9	1.3	3.7	4.6	19	54	67
20 to 24.....	5.4	.3	1.4	4.4	5	26	81
25 to 44.....	23.1	—1	—1	3.6	(¹)	(¹)	16
45 and over.....	23.0	1.8	3.4	6.2	8	15	27
45 to 54.....	9.3	.8	1.3	1.9	9	14	21
55 to 64.....	7.1	.4	1.0	2.1	6	14	30
65 and over.....	6.6	.6	1.1	2.1	9	16	32
Female, all ages.....	83.2	6.6	13.2	29.1	8	16	35
Under 14.....	22.7	2.5	3.2	7.9	11	14	35
14 and over.....	60.5	4.2	9.9	21.2	7	16	35
14 to 19.....	6.7	1.3	3.5	4.4	19	53	65
20 to 24.....	5.4	.2	1.3	4.1	4	24	77
25 to 44.....	23.9	—2	—5	2.7	—1	—2	11
45 and over.....	24.6	2.9	5.5	10.1	12	23	41
45 to 54.....	9.6	1.1	1.8	2.5	12	19	26
55 to 64.....	7.4	.7	1.5	3.2	9	21	43
65 and over.....	7.6	1.1	2.2	4.4	15	29	58

¹ Less than 0.05 percent.

NOTE.—Figures may not add to totals because of rounding. Changes from 1955 are based on unrounded data.

Source: Based on table 1.

POPULATION ESTIMATES, 1955–75

Population growth during the next generation is expected to continue to be accompanied by substantial increases in the number of older persons. (See table 3.) The number of persons 45 and over is expected to increase to about 64 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 46 percent over about 14 million in 1955. Because of their increasing longevity, as compared with men, women aged 65 and over may exceed men of the same ages by over 3 million, more than tripling the comparable excess of 1 million in 1955. Women 45 years and over may exceed men of the same ages by almost 5½ million.

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

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 tables 4 and 5. In 1900, about one-fourth of the working population was aged 45 and over. In 1955 this age group constituted more than a third of the labor force. The number will increase in future years but the proportion is not likely to increase because of the expected growth in the number of workers under 25 years of age.

Since 1900, the most significant changes in the age composition of the labor force are found in the decline from 31 percent to less than 19 percent of the proportion of persons 14 to 24 years of age, and the increase from 20 percent to over 31 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 since 1948.

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 (table 2).

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 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 6 and chart 1 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 4.—*Age distribution of the labor force by sex, June 1900, and annual averages, 1950-75*

[Millions]

Age and sex	Actual			Projected ¹		
	1900	1950	1955	1960	1965	1975
Total, 14 and over	27.6	64.6	68.9	72.8	78.3	91.4
14 to 19	4.1	5.4	5.4	6.1	7.5	7.6
20 to 24	4.5	7.9	7.3	7.6	9.0	12.7
25 to 34	7.1	15.1	15.7	14.9	14.9	21.1
35 to 44	5.3	14.1	15.6	16.8	17.2	16.5
45 and over	6.7	22.1	24.9	27.4	29.7	33.5
45 to 54	3.6	11.5	13.0	14.6	15.7	17.2
55 to 64	2.0	7.6	8.5	9.3	10.2	12.3
65 and over	1.1	3.0	3.3	3.5	3.7	4.1
Male, 14 and over	22.6	45.9	48.0	49.8	52.6	60.1
14 to 19	2.8	3.4	3.4	3.8	4.7	4.6
20 to 24	3.3	5.2	4.8	5.0	5.9	8.3
25 to 34	5.9	11.0	11.5	10.9	10.8	15.1
35 to 44	4.6	9.9	10.8	11.4	11.5	10.7
45 and over	5.9	16.4	17.5	18.8	19.8	21.4
45 to 54	3.2	8.1	8.9	9.7	10.2	10.8
55 to 64	1.8	5.8	6.1	6.5	7.0	7.9
65 and over	1.0	2.5	2.5	2.6	2.6	2.7
Female, 14 and over	5.0	18.7	20.9	23.0	25.8	31.3
14 to 19	1.2	2.0	2.0	2.3	2.9	3.0
20 to 24	1.2	2.7	2.5	2.6	3.1	4.4
25 to 34	1.1	4.1	4.3	4.1	4.1	6.0
35 to 44 .....	.7	4.2	4.8	5.4	5.8	5.8
45 and over .....	.8	5.8	7.3	8.6	9.9	12.1
45 to 54 .....	.4	3.3	4.2	4.9	5.6	6.4
55 to 64 .....	.2	1.8	2.4	2.8	3.3	4.3
65 and over .....	.1	.6	.8	.9	1.1	1.4

¹ Projection III. For males 14 to 24 years and females 14 to 34 years of age, projection of average annual rates of change in labor force participation rates from 1950 to 1955. For other age groups, projection of rates of change in labor force participation rates from 1920 to the average of April 1954, 1955, and 1956.

NOTE.—Figures may not add to totals because of rounding.

Source: 1900: John D. Durand; The Labor Force in the United States, 1890-1960. 1950-75: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-50, Nos. 31 and 69.

TABLE 5.—Percent distribution of the labor force, by age and sex, June 1900 and annual averages, 1950–75

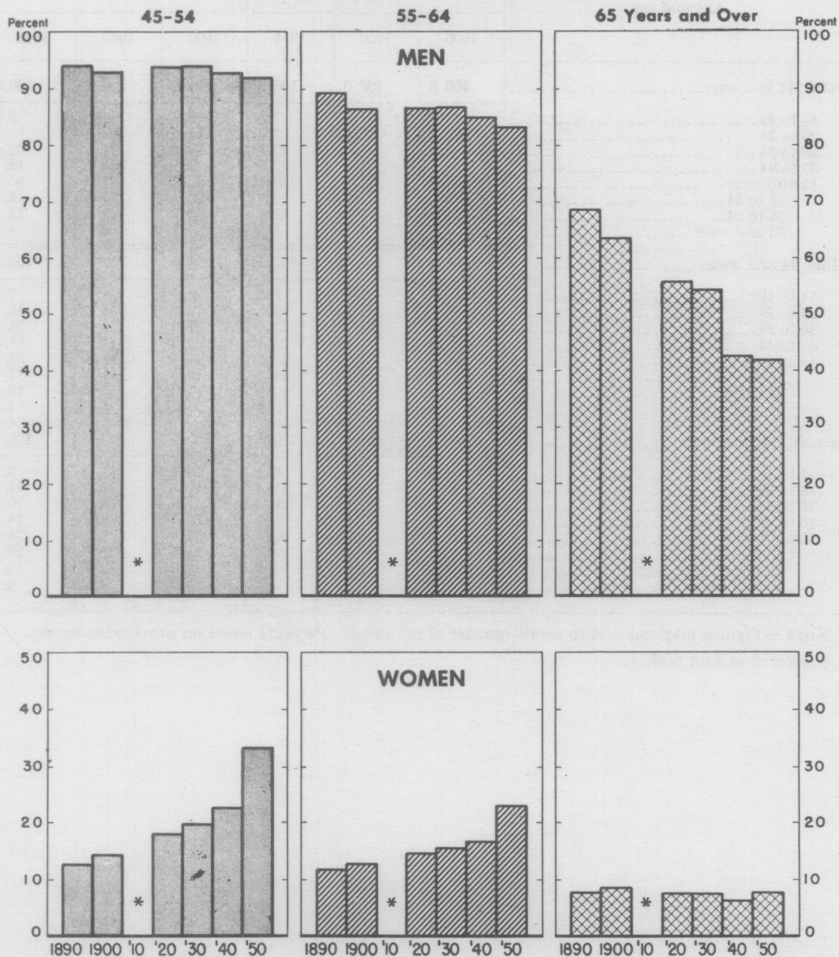
Age and sex	Actual			Projected		
	1900	1950	1955	1960	1965	1975
Total, 14 and over.....	100.0	100.0	100.0	100.0	100.0	100.0
14 to 19.....	14.7	8.4	7.8	8.3	9.6	8.3
20 to 24.....	16.2	12.2	10.6	10.5	11.5	13.9
25 to 34.....	25.6	23.4	22.8	20.5	19.0	23.1
35 to 44.....	19.1	21.8	22.7	23.0	22.0	18.0
45 and over.....	24.4	34.3	36.1	37.6	37.9	36.7
45 to 54.....	13.0	17.8	18.9	20.1	20.1	18.8
55 to 64.....	7.3	11.8	12.4	12.7	13.1	13.4
65 and over.....	4.0	4.7	4.8	4.8	4.7	4.4
Male, 14 and over.....	100.0	100.0	100.0	100.0	100.0	100.0
14 to 19.....	12.5	7.5	7.0	7.6	8.8	7.7
20 to 24.....	14.6	11.3	10.1	10.1	11.2	13.7
25 to 34.....	26.2	24.0	23.9	21.8	20.5	25.1
35 to 44.....	20.4	21.6	22.6	22.8	21.8	17.9
45 and over.....	26.3	35.7	36.5	37.7	37.6	35.6
45 to 54.....	14.0	17.7	18.5	19.5	19.4	17.9
55 to 64.....	7.9	12.6	12.8	13.0	13.2	13.2
65 and over.....	4.4	5.3	5.2	5.2	5.0	4.5
Female, 14 and over.....	100.0	100.0	100.0	100.0	100.0	100.0
14 to 19.....	24.6	10.6	9.5	9.9	11.2	9.6
20 to 24.....	23.6	14.4	11.8	11.3	12.1	14.1
25 to 34.....	22.8	22.0	20.5	17.8	15.9	19.2
35 to 44.....	13.0	22.3	23.1	23.5	22.3	18.4
45 and over.....	16.0	30.8	35.2	37.5	38.4	38.7
45 to 54.....	8.5	17.8	19.9	21.4	21.6	20.5
55 to 64.....	4.9	9.8	11.5	12.2	12.7	13.9
65 and over.....	2.5	3.1	3.7	4.0	4.1	4.4

NOTE.—Figures may not add to totals because of rounding. Percents based on unrounded figures.

Source: Based on table 4.

CHART 1

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 6.—Percent of population 45 years and over in the labor force, by age and sex, 1890 to 1950

Age and sex	1890	1900	1920	1930	1940	1950
MEN						
45 and over.....	86.7	84.3	83.2	82.5	77.7	75.3
45 to 54.....	93.9	92.8	93.5	93.8	92.7	92.0
55 to 64.....	89.0	86.1	86.3	86.5	84.6	83.4
65 and over.....	68.2	63.2	55.6	54.0	42.2	41.5
WOMEN						
45 and over.....	11.1	12.3	14.3	15.4	16.3	22.5
45 to 54.....	12.5	14.2	17.9	19.7	22.4	32.9
55 to 64.....	11.5	12.6	14.3	15.3	16.6	23.4
65 and over.....	7.6	8.3	7.3	7.3	6.0	7.8

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

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

1950: U. S. Bureau of the Census, *1950 Census of Population*. 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 2½ million extra workers in the labor force, 45 years and over, above the number that would have been expected had prewar trends continued. About 1½ 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 7 shows the labor force status of older men and women in the civilian noninstitutional population in April 1956, 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 1956 were well below wartime levels. The decline in the rate for men 65 years of age and over, with only 41 percent of men of these ages in the labor force as compared with 51 percent in April 1945, has been particularly sharp. The current data reflected the continuation of a longtime 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 1956 almost 45 percent of women aged 45 to 54, and about 37 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 throughout the post-World War II period has been about 10 percent but it appears to be increasing somewhat.

TABLE 7.—*Labor force status of older age groups in the civilian noninstitutional population, April 1956 and April 1945*

Age and sex	Civilian noninstitutional population, April 1956 (in thousands)			Percent of population in labor force ¹	
	Total	In labor force	Not in labor force	April 1956	April 1945 (wartime)
Total 45 and over.....	47,402	25,681	21,721	54.2	55.1
Men 45 and over.....	22,782	17,824	4,958	78.2	84.0
45 to 54.....	9,282	8,981	301	96.8	97.3
55 to 64.....	7,004	6,177	827	88.2	92.0
65 and over.....	6,496	2,666	3,830	41.0	51.2
Women 45 and over.....	24,622	7,857	16,764	31.9	26.6
45 to 54.....	9,639	4,301	5,337	44.6	37.0
55 to 64.....	7,444	2,721	4,724	36.6	27.4
65 and over.....	7,539	835	6,703	11.1	9.6

¹ Not comparable with dates in table which are based on total population and total labor force.

Source: U. S. Department of Commerce, Bureau of the Census.

PROJECTIONS OF THE LABOR FORCE TO 1975

Projections of the labor force for the next two decades indicate about a 10-million rise between 1955 and 1965 and perhaps another 12 or 13 million in the following decade (table 4).

About half the increase by 1965 will be provided by persons 45 years and over. This will result from increases in population in these ages and also from the expected continuation of increasing labor force participation of adult women. The number of workers in ages 25 to 44, on the other hand, will increase very little since the population in these ages will actually decline. The modest increment will result from the continued increase in labor force participation rates of women 25 to 44 years.

In the next decade, the group aged 20 to 34 will make the major contribution to labor force growth—about 10 million of the expected increase of 13 million. Almost all of the 10 million will result from population growth alone. The expected continued rise in labor force participation rates of older women, together with population growth, will bring an addition of about 4 million workers in ages 45 and over (table 8).

If these differential contributions to labor force growth on the part of the various age groups of men and women occur as expected, the age structure of the labor force in 1975 will be quite changed. The group between ages 20 and 34, which has been a declining portion of the labor force, will increase from 33 percent in 1955 to 37 percent of the labor force in 1975. The proportion aged 35 to 44 will decline to 18 percent from about 23 percent, while teenagers and those 45 and over will remain about the same proportion of the total labor force (table 5).

TABLE 8.—*Labor force changes, by age and sex, annual averages, 1955 to projected 1960, 1965, and 1975*

Age and sex	Total labor force, 1955 (millions)	Net change (millions) 1955 to—			Percent change 1955 to—		
		1960	1965	1975	1960	1965	1975
Total, 14 and over.....	68.9	3.9	9.4	22.5	6	14	33
14 to 19.....	5.4	.7	2.2	2.3	13	40	42
20 to 24.....	7.3	.3	1.7	5.4	4	24	74
25 to 34.....	15.7	-.8	-.9	5.4	-5	-6	34
35 to 44.....	15.6	1.1	1.6	.8	7	10	5
45 and over.....	24.9	2.5	4.8	8.6	10	19	35
45 to 54.....	13.0	1.6	2.7	4.1	12	21	32
55 to 64.....	8.5	.7	1.7	3.7	9	20	44
65 and over.....	3.3	.2	.4	.8	7	12	23
Male, 14 and over.....	48.0	1.7	4.5	12.0	4	9	25
14 to 19.....	3.4	.4	1.3	1.3	12	38	37
20 to 24.....	4.8	.2	1.1	3.4	4	22	71
25 to 34.....	11.5	-.6	-.7	3.6	-5	-6	32
35 to 44.....	10.8	.5	.6	-.1	5	6	-1
45 and over.....	17.5	1.2	2.3	3.9	7	13	22
45 to 54.....	8.9	.8	1.3	1.9	9	15	21
55 to 64.....	6.1	.3	.8	1.8	6	14	29
65 and over.....	2.5	.1	.1	.2	3	4	7
Female, 14 and over.....	20.9	2.2	4.9	10.4	10	23	50
14 to 19.....	2.0	.3	.9	1.0	15	45	51
20 to 24.....	2.5	.1	.7	2.0	6	27	80
25 to 34.....	4.3	-.2	-.2	1.8	-4	-4	41
35 to 44.....	4.8	.6	.9	.9	12	20	20
45 and over.....	7.3	1.3	2.6	4.8	18	35	65
45 to 54.....	4.2	.8	1.4	2.2	18	33	54
55 to 64.....	2.4	.4	.9	2.0	17	37	82
65 and over.....	.8	.1	.3	.6	18	36	75

NOTE.—Figures may not add to totals because of rounding. Percents based on unrounded figures.

Source: Based on table 4.

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 9 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 10 and chart 2 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 36 percent. The largest relative increases in the oldest group occurred in the South Atlantic, West South Central, the Mountain, and Pacific States.

The Pacific States, with the largest increase in total population, also had the largest increase in the population aged 65 and over. In this region the total population increased about 50 percent, while 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 9.—*Urban-rural distribution of the total population and of the population 65 years and over, 1900-1950*

Year and age	Total	Urban		Rural	
		Number	Percent of total	Number	Percent of total
All ages:	<i>Thousands</i>	<i>Thousands</i>		<i>Thousands</i>	
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 ¹	150,697	96,468	64.0	54,230	36.0
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 ¹	12,270	7,826	63.8	4,443	36.2

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 total urban population in 1950 is about 8 million larger than it would have been under the 1940 definition.

² Not available.

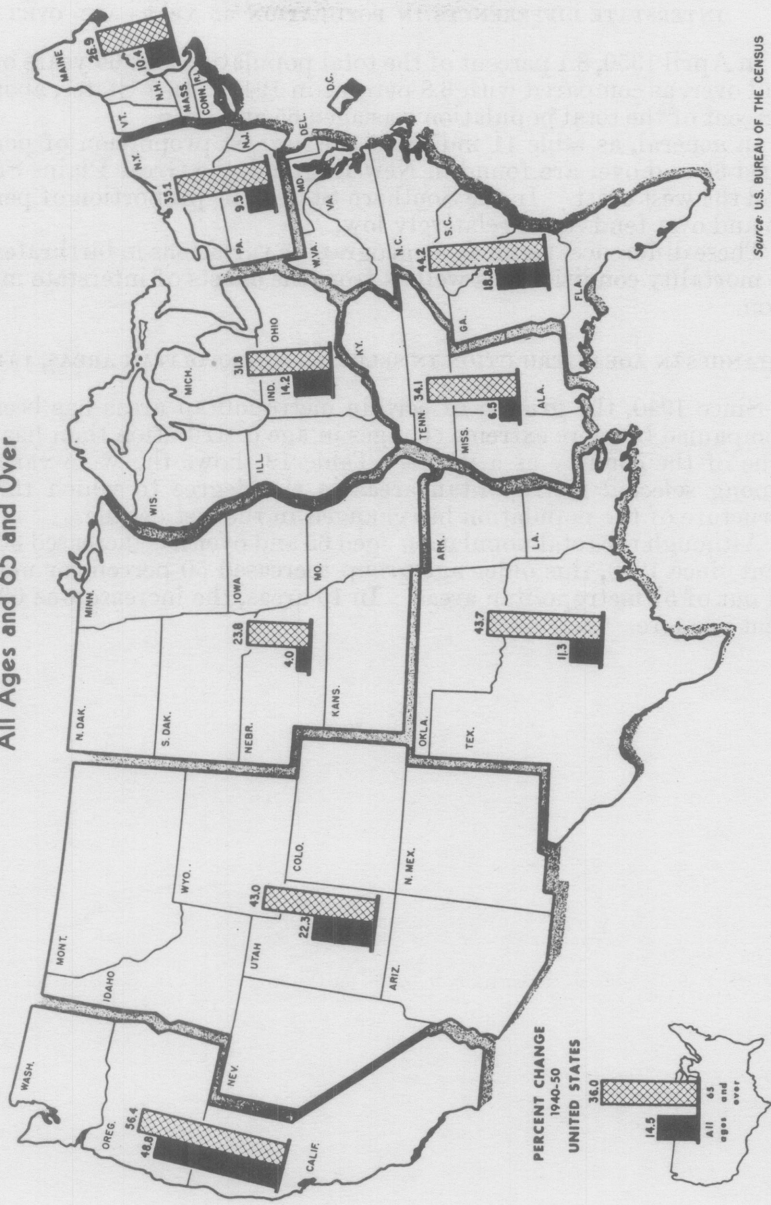
Source: U. S. Department of Commerce, Bureau of the Census: 1900-1940, all ages, Historical Statistics of the United States, 1789-1945; 65 years and over, Sixteenth Census of the United States, 1940 Population, vol. II, Characteristics of the Population. 1950, 1950 Census of Population, vol. II, pt. 1, United States Summary, table 38.

TABLE 10.—*Percent changes in population by age group, for regions, 1940-50*

Region	All ages	Under 15 years	15 to 44 years	45 to 64 years	65 years and over
United States.....	14.5	22.8	5.8	17.5	36.0
New England.....	10.4	19.9	2.7	10.9	26.9
Middle Atlantic.....	9.5	17.4	-1	15.6	35.1
East North Central.....	14.2	26.8	5.1	14.6	31.8
West North Central.....	4.0	12.2	-4.9	6.3	23.8
South Atlantic.....	18.8	21.6	12.0	26.2	44.2
East South Central.....	6.5	8.6	-9	14.3	34.1
West South Central.....	11.3	14.7	2.1	21.6	43.7
Mountain.....	22.3	31.5	15.6	18.6	43.0
Pacific.....	48.8	84.7	38.9	35.7	56.4

Source: U. S. Department of Commerce, Bureau of the Census, United States Census of Population: 1940 and 1950.

CHART 2
REGIONAL VARIATIONS IN POPULATION GROWTH, 1940-50
All Ages and 65 and Over



Source: U.S. BUREAU OF THE CENSUS

INTERSTATE DIFFERENCES IN POPULATION 65 YEARS AND OVER

In April 1950, 8.1 percent of the total population was 65 years of age and over, as compared with 6.8 percent in 1940. In 7 States, about 10 percent of the total population was aged 65 and over.

In general, as table 11 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 birthrates 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 12 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 36 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.

TABLE 11.—Population 65 years and over, by State, April 1950 and percent of total population, 1940 and 1950

Geographic division and State	Total population (in thousands)	Population 65 years and over		
		Number (in thousands)	Percent of total population	
			1950	1940
Continental United States.....	150,697	12,270	8.1	6.8
New England:				
Maine.....	914	94	10.2	9.5
New Hampshire.....	533	58	10.8	9.9
Vermont.....	378	40	10.5	9.6
Massachusetts.....	4,691	468	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	1,258	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	754	8.7	7.2
Michigan.....	6,372	462	7.2	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	513	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.....	160	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. Department of Commerce, Bureau of the Census, 1950 Census of Population, vol. II, pt. 1, United States Summary, table 63.

TABLE 12.—*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	38	-7	15	36
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	34	-19	16	36
Atlanta, Ga.....	100	20	22	51	6	65	6	27	68
Baltimore, Md.....	100	18	22	53	7	60	-----	21	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	69	-18	15	61
Columbus, Ohio.....	100	18	21	52	9	69	8	26	54
Dallas, Tex.....	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, Tex.....	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	19	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	19	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, Tex.....	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.-Steubenville, 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. Based on preliminary data.

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 14 and 15.)

Table 13 and chart 3 show the changes in the occupational composition of the experienced labor force from 1910 to 1950.

TABLE 13.—*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	7.3
Proprietors, managers, and officials.....	23.0	22.3	19.9	17.8	16.0
Farmers (owners and tenants).....	16.5	15.5	12.4	10.1	7.3
Proprietors, managers, and officials (except farm).....	6.5	6.8	7.5	7.6	8.7
Clerks and kindred workers.....	10.2	13.8	16.3	17.2	21.0
Skilled workers and foremen.....	11.7	13.5	12.9	11.7	13.6
Semiskilled workers.....	14.7	16.1	16.4	21.0	22.8
Unskilled workers.....	36.0	29.4	28.4	25.9	19.3
Farm laborers.....	14.5	9.4	8.6	7.1	4.5
Laborers, except farm.....	14.7	14.6	12.9	10.7	7.6
Service workers.....	6.8	5.4	6.9	8.0	7.2

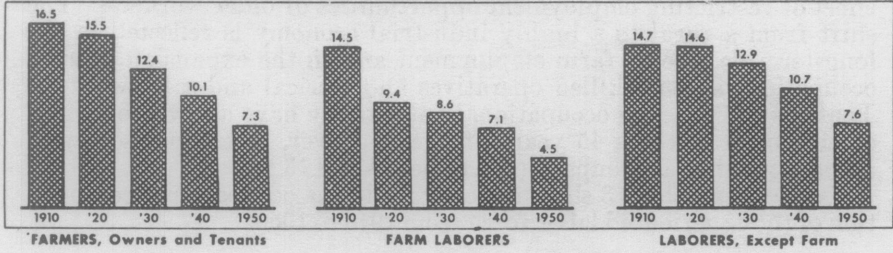
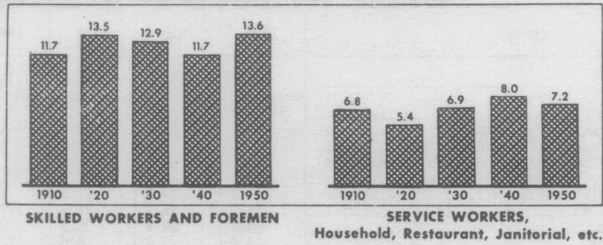
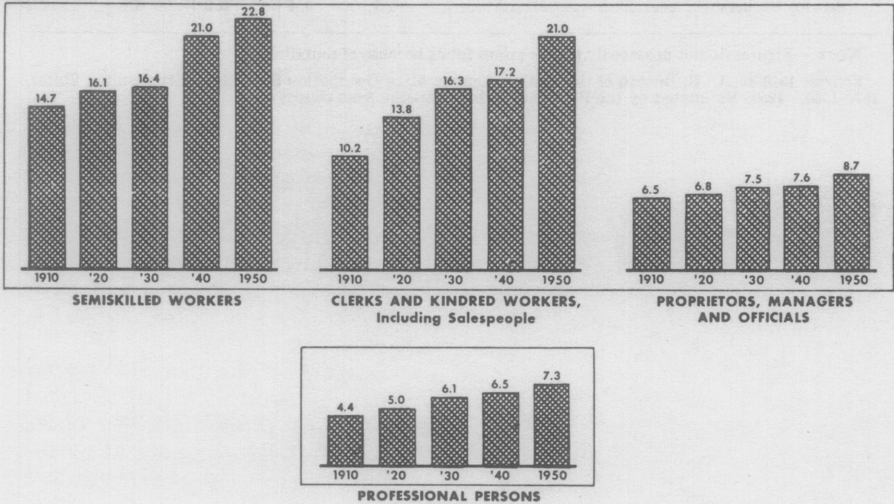
NOTE.—Figures do not necessarily add to group totals because of rounding.

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.

CHART 3

OCCUPATIONAL TRENDS, 1910-1950

Percent of Total Workers Engaged in Each Field

FARM AND UNSKILLED LABOR OCCUPATIONS DECLINED...**SKILLED WORKERS AND SERVICE WORKERS HELD THEIR OWN...****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 14 and 15 show the occupational distribution of men and women in various age groups who were employed in April 1956. 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 to 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 to 44 work as operatives, less than 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 to 44 are employed as service workers, and more than 10 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 to 44 years of age, 20 percent work in these occupations. The proportion increases to almost 28 percent of all employed women 55 to 64, and to nearly 44 percent of those 65 years and over.

About 30 percent 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 20 to 24 are clerical workers; less than a fifth of the employed women 55 to 64 years of age are engaged in clerical or related work.

About a fifth of employed women between the ages of 25 and 44 work as semiskilled factory workers and other operatives. However, the proportion declines with age and, among employed women 65 and over, less than 1 out of 10 works in this occupational field.

Industry

As shown in table 16, there were wide variations in the age distribution of men employed, in 1953, in industries covered by old-age and survivors insurance.

The proportion of employed men 45 years and over ranged from a high of about 53 percent in anthracite mining, and 49 percent in finance, insurance, and real estate, to less than 15 percent in the air-transportation industry. Among major manufacturing industries, the largest proportion of older men was found in apparel, tobacco, and leather industries.

TABLE 14.—*Number of employed persons by major occupation group, age, and sex, April 1956*

[Thousands]

Major occupation group	Age						
	Total, 14 and over	14 to 19	20 to 24	25 to 44	45 to 54	55 to 64	65 and over
Total employed.....	63,990	4,205	5,378	29,580	12,869	8,551	3,404
Professional, technical, and kindred workers.....	6,053	82	556	3,280	1,102	762	271
Farmers and farm managers.....	3,882	58	99	1,342	873	793	717
Managers, officials, and proprietors, except farm.....	6,295	9	152	2,773	1,824	1,095	442
Clerical and kindred workers.....	9,056	809	1,416	4,274	1,524	834	200
Sales workers.....	4,002	538	235	1,732	827	487	183
Craftsmen, foremen, and kindred workers.....	8,490	107	455	4,494	1,927	1,185	322
Operatives and kindred workers.....	12,861	739	1,288	6,746	2,384	1,401	304
Private household workers.....	2,142	324	125	665	408	383	337
Service workers, except private household.....	5,309	527	398	2,082	1,022	892	389
Farm laborers and foremen.....	2,381	602	198	722	389	297	173
Laborers, except farm and mine.....	3,520	413	458	1,472	590	421	166
Total employed males.....	43,718	2,553	3,137	20,771	8,724	5,948	2,586
Professional, technical, and kindred workers.....	3,928	38	257	2,357	622	468	186
Farmers and farm managers.....	3,683	56	97	1,296	825	739	670
Managers, officials, and proprietors, except farm.....	5,363	9	128	2,423	1,528	908	367
Clerical and kindred workers.....	2,952	182	304	1,484	489	364	129
Sales workers.....	2,522	342	132	1,197	467	257	127
Craftsmen, foremen, and kindred workers.....	8,237	102	443	4,734	1,856	1,152	310
Operatives and kindred workers.....	9,313	583	998	4,893	1,665	931	243
Private household workers.....	31	6	-----	16	2	7	2
Service workers, except private household.....	2,712	266	182	926	520	553	265
Farm laborers and foremen.....	1,549	555	156	386	174	155	123
Laborers, except farm and mine.....	3,427	413	441	1,419	576	414	164
Total employed females.....	20,272	1,654	2,241	8,809	4,146	2,604	818
Professional, technical, and kindred workers.....	2,125	44	299	923	490	294	85
Farmers and farm managers.....	199	2	2	46	48	54	47
Managers, officials, and proprietors, except farm.....	932	-----	24	350	296	187	75
Clerical and kindred workers.....	6,104	627	1,112	2,790	1,035	470	71
Sales workers.....	1,480	196	103	535	360	230	56
Craftsmen, foremen, and kindred workers.....	253	5	12	120	71	33	12
Operatives and kindred workers.....	3,548	156	290	1,853	719	470	61
Private household workers.....	2,111	318	125	649	406	378	235
Service workers, except private household.....	2,597	261	216	1,156	502	339	124
Farm laborers and foremen.....	832	47	42	336	215	142	50
Laborers, except farm and mine.....	93	-----	17	53	14	7	2

NOTE.—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. Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census. Based on unpublished data.

TABLE 15.—Percent distribution of employed persons by major occupation group, age, and sex, April 1956

Major occupation group	Age						
	Total, 14 and over	14 to 19	20 to 24	25 to 44	45 to 54	55 to 64	65 and over
Total employed.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers.....	9.5	2.0	10.3	11.1	8.6	8.9	8.0
Farmers and farm managers.....	6.1	1.4	1.8	4.5	6.8	9.3	21.1
Managers, officials, and proprietors, except farm.....	9.8	.2	2.8	9.4	14.2	12.8	13.0
Clerical and kindred workers.....	14.2	19.2	26.3	14.4	11.8	9.8	6.9
Sales workers.....	6.3	12.8	4.4	5.9	6.4	5.7	5.4
Craftsmen, foremen, and kindred workers.....	13.3	2.5	8.5	15.2	15.0	13.9	9.5
Operatives and kindred workers.....	20.1	17.6	23.9	22.8	18.5	16.4	8.9
Private household workers.....	3.3	7.7	2.3	2.2	3.2	4.5	7.0
Service workers, except private household.....	8.3	12.5	7.4	7.0	7.9	10.4	11.4
Farm laborers and foremen.....	3.7	14.3	3.7	2.4	3.0	3.5	5.1
Laborers, except farm and mine.....	5.5	9.8	8.5	5.0	4.6	4.9	4.9
Total employed males.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers.....	9.0	1.5	8.2	11.3	7.1	7.9	7.2
Farmers and farm managers.....	8.4	2.2	3.1	6.2	9.5	12.4	25.9
Managers, officials, and proprietors, except farm.....	12.3	.4	4.1	11.7	17.5	15.3	14.2
Clerical and kindred workers.....	6.8	7.1	9.7	7.1	5.6	6.1	5.0
Sales workers.....	5.8	13.4	4.2	5.8	5.4	4.3	4.9
Craftsmen, foremen, and kindred workers.....	18.8	4.0	14.1	21.1	21.3	19.4	12.0
Operatives and kindred workers.....	21.3	22.8	31.8	23.6	19.1	15.7	9.4
Private household workers.....	.1	.2	-----	.1	(1)	.1	.1
Service workers, except private household.....	6.2	10.4	5.8	4.5	6.0	9.3	10.2
Farm laborers and foremen.....	3.5	21.7	5.0	1.9	2.0	2.6	4.8
Laborers, except farm and mine.....	7.8	16.2	14.1	6.8	6.6	7.0	6.3
Total employed females.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Professional, technical, and kindred workers.....	10.5	2.7	13.3	10.5	11.6	11.3	10.4
Farmers and farm managers.....	1.0	.1	.1	.5	1.2	2.1	5.7
Managers, officials, and proprietors, except farm.....	4.6	-----	1.1	4.0	7.1	7.2	9.2
Clerical and kindred workers.....	30.1	37.9	49.6	31.7	25.0	18.0	8.7
Sales workers.....	7.3	11.8	4.6	6.1	8.7	8.8	6.8
Craftsmen, foremen, and kindred workers.....	1.2	.3	.5	1.4	1.7	1.3	1.5
Operatives and kindred workers.....	17.5	9.4	12.9	21.0	17.3	18.0	7.5
Private household workers.....	10.4	19.2	5.6	7.4	9.8	14.5	28.7
Service workers, except private household.....	12.8	15.8	9.6	13.1	12.1	13.0	15.2
Farm laborers and foremen.....	4.1	2.8	1.9	3.8	5.2	5.5	6.1
Laborers, except farm and mine.....	.5	-----	.8	.6	.3	.3	.2

¹ Less than 0.05 percent.

NOTE.—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. Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census. Based on unpublished data.

TABLE 16.—Percent distribution by age of male workers in industries covered by OASI, 1953

Industry	Total, all ages ¹	Under 45 years			45 years and over			
		Total	Under 25	25 to 44	Total	45 to 54	55 to 64	65 and over
Total ²	100.0	65.5	17.1	48.4	34.5	17.7	11.8	5.0
Mining.....	100.0	64.0	11.6	52.4	36.0	20.3	13.1	2.6
Metal mining.....	100.0	64.8	14.4	50.3	35.2	19.8	11.8	* 3.7
Anthracite mining.....	100.0	47.0	* 2.1	44.8	53.0	29.7	20.6	* 2.8
Bituminous and other soft-coal mining.....	100.0	59.5	6.2	53.4	40.5	22.4	15.9	* 2.2
Crude petroleum and natural gas production.....	100.0	72.3	17.5	54.8	27.7	16.7	9.0	* 2.1
Nonmetallic mining and quarrying.....	100.0	63.4	13.9	49.4	36.6	19.3	13.1	* 4.2
Contract construction.....	100.0	64.1	15.1	49.0	35.9	19.0	12.1	4.8
Manufacturing.....	100.0	67.3	16.5	50.8	32.7	17.1	11.3	4.3
Apparel and other finished products.....	100.0	58.0	18.5	39.6	42.0	16.5	17.1	8.3
Tobacco manufacturers.....	100.0	59.7	* 19.3	40.5	40.3	* 19.3	* 15.1	* 5.9
Leather and leather products.....	100.0	59.8	21.2	38.7	40.2	15.8	15.2	9.1
Textile mill products.....	100.0	62.9	15.6	47.2	37.1	18.9	13.2	5.0
Printing, publishing, and allied industries.....	100.0	63.1	18.3	44.8	36.9	17.4	12.8	6.6
Lumber and wood products (except furniture).....	100.0	63.7	18.0	45.7	36.3	19.1	12.0	5.3
Miscellaneous manufacturing industries.....	100.0	64.3	20.4	44.0	35.7	15.6	13.6	6.5
Products of petroleum and coal.....	100.0	64.5	8.8	55.7	35.5	21.4	12.2	* 1.9
Machinery (except electrical).....	100.0	64.6	13.1	51.5	35.4	17.8	12.6	5.0
Primary metal industries.....	100.0	64.9	11.7	53.1	35.1	18.3	12.9	4.0
Stone, clay, and glass products.....	100.0	66.4	16.9	49.6	33.6	18.1	11.0	4.5
Furniture and fixtures.....	100.0	66.6	19.2	47.4	33.4	16.5	10.7	6.2
Rubber products.....	100.0	67.0	13.5	53.5	33.0	18.9	11.3	* 2.8
Fabricated metal products.....	100.0	68.8	17.6	51.2	31.2	16.3	10.6	4.4
Food and kindred products.....	100.0	68.9	21.8	47.1	31.1	16.5	10.6	4.0
Chemicals and allied products.....	100.0	69.4	12.3	57.1	30.6	17.8	9.7	3.1
Instruments and related products.....	100.0	69.6	14.1	55.4	30.4	16.2	10.0	* 4.2
Paper and allied products.....	100.0	70.0	18.6	51.4	30.0	15.6	10.3	4.1
Transportation equipment.....	100.0	73.2	15.6	57.6	26.8	15.7	8.8	2.3
Electrical machinery, equipment, and supplies.....	100.0	73.8	19.1	54.7	26.2	15.1	8.6	2.5
Ordinance and accessories.....	100.0	75.1	15.1	60.1	24.9	14.0	9.1	* 1.8
Transportation, communication, and other public utilities ⁴	100.0	68.3	12.4	55.9	31.7	19.0	10.2	2.5
Local railways and bus lines.....	100.0	57.5	* 4.0	53.5	42.5	22.8	16.5	* 3.2
Trucking and warehousing.....	100.0	74.8	13.5	61.3	25.2	15.8	7.1	2.4
Highway transportation, not elsewhere classified.....	100.0	61.3	7.9	53.4	38.7	23.1	12.4	* 3.2
Water transportation.....	100.0	59.4	9.6	49.8	40.6	22.5	13.9	4.2
Transportation by air.....	100.0	86.8	14.2	72.6	13.2	* 9.8	* 2.9	* 5.5
Pipeline transportation.....	100.0	58.9	* 4.9	54.1	41.1	* 24.0	* 15.0	* 2.0
Services incidental to transportation.....	100.0	65.2	* 15.9	49.3	34.8	* 17.6	* 11.4	* 5.8
Telecommunications.....	100.0	71.5	18.0	53.5	28.5	18.3	8.7	* 1.5
Utilities and sanitary services.....	100.0	64.0	13.1	51.0	36.0	21.5	12.4	2.1
Wholesale and retail trade.....	100.0	67.0	21.9	45.1	33.0	17.0	11.0	5.0
Finance, insurance, and real estate.....	100.0	50.6	8.9	41.8	49.4	20.7	18.1	10.5
Service industries.....	100.0	60.1	18.1	42.0	39.9	18.1	13.9	7.9

¹ Excludes age not reported. Figures may not add to totals because of rounding.² Includes workers covered under OASI in agriculture, forestry, and fishing, government, and establishments not classified or nonclassifiable.³ Fewer than 100 persons in sample.⁴ Excludes interstate railroads.

Source: U. S. Department of Health, Education, and Welfare, Social Security Administration, Bureau of Old-Age and Survivors Insurance. Based on tabulation of 1 percent sample.

Class of worker

Table 17 shows that the relative importance of self-employment rises sharply with age. About 1 of 7 employed men under age 45 was classed as self-employed in April 1956, compared with 1 in 4 aged 45-64 and 1 in 2 for men past 64.

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 17.—*Employed persons by class of worker, age, and sex, April 1956*

Age and sex	Number (thousands)			Percent of total	
	Total	Wage and salary workers	Self-employed and unpaid family workers	Wage and salary workers	Self-employed and unpaid family workers
MALES					
Total employed, 14 and over.....	43, 720	34, 569	9, 151	79. 1	20. 9
14 to 24.....	5, 690	4, 892	798	86. 0	14. 0
25 to 44.....	20, 771	17, 500	3, 271	84. 3	15. 7
45 to 54.....	8, 724	6, 541	2, 183	75. 0	25. 0
55 to 64.....	5, 949	4, 216	1, 733	70. 9	29. 1
65 and over.....	2, 586	1, 420	1, 166	54. 9	45. 1
Agriculture, 14 and over.....	5, 346	1, 185	4, 161	22. 2	77. 8
14 to 24.....	896	299	597	33. 4	66. 6
25 to 44.....	1, 724	418	1, 306	24. 2	75. 8
45 to 54.....	1, 008	218	790	21. 6	78. 4
55 to 64.....	910	137	773	15. 1	84. 9
65 and over.....	808	113	695	14. 0	86. 0
Nonagricultural industries, 14 and over.....	38, 374	33, 384	4, 990	87. 0	13. 0
14 to 24.....	4, 794	4, 593	201	95. 8	4. 2
25 to 44.....	19, 047	17, 082	1, 965	89. 7	10. 3
45 to 54.....	7, 716	6, 323	1, 393	81. 9	18. 1
55 to 64.....	5, 039	4, 079	960	80. 9	19. 1
65 and over.....	1, 778	1, 307	471	73. 5	26. 5
FEMALES					
Total employed, 14 and over.....	20, 275	17, 794	2, 481	87. 8	12. 2
14 to 24.....	3, 898	3, 791	107	97. 3	2. 7
25 to 44.....	8, 807	7, 804	1, 003	88. 6	11. 4
45 to 54.....	4, 146	3, 503	643	84. 5	15. 5
55 to 64.....	2, 606	2, 067	539	79. 3	20. 7
65 and over.....	818	629	189	76. 9	23. 1
Agriculture, 14 and over.....	1, 041	140	901	13. 4	86. 6
Nonagricultural industries, 14 and over.....	19, 234	17, 654	1, 580	91. 8	8. 2

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

Source: U. S. Department of Commerce, Bureau of the Census, unpublished data

DURATION OF EMPLOYMENT

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 layoffs, etc.) with a single employer, even though the person may have worked at several different occupations while working for that employer.

Table 18 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 to 54 years

In 1951 in the age group 45 to 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 to 64 years

The data for men and women workers aged 55 to 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 5½ 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 nearly 55 percent of the women. The data indicate that war workers of those ages who stayed in the labor force after V-J 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 to 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 0.5 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 18.—*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

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

Source: U. S. Department of Commerce, 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. 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 al-

most twice as severe among men 55 years of age and over as among younger adult workers between 25 and 44 years of age (table 19). 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. 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 6.)

TABLE 19.—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 to 24.....	100.0	14.5	7.5	3.4	3.6
25 to 34.....	100.0	8.9	4.4	1.8	2.7
35 to 44.....	100.0	8.5	3.8	1.8	2.9
45 to 54.....	100.0	10.3	4.1	2.1	4.1
55 to 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 16th Census of Population, 1940: The Labor Force, Employment and Personal Characteristics, U. S. Bureau of the Census.

Recent experience

Even in 1953, a period of minimum unemployment, unemployment rates for wage and salary workers aged 45 and over were higher than for younger adults (25 to 44), and appreciably so for workers 65 and over. Moreover, the average duration of unemployment for workers aged 65 and over was about twice as great as for younger adults, according to unpublished census data.

With the rise in unemployment beginning in late 1953, older workers were hit harder than younger adults, but at a later stage of the downturn. Between the first quarter of 1953 and the corresponding period of 1954 the unemployment rates of workers 25 to 44 and 45 to 54 increased more than those of older workers. But between the first quarters of 1954 and 1955 the unemployment rates of older workers continued to rise, while those of workers under 55 declined. 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.

As shown in table 20, older workers have benefited, along with other groups in the working population, from the expansion of employment opportunities in 1955 and 1956. However, unemployment rates for workers 45 years and over in the first quarter of 1956 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 20.—*Unemployment rates¹ for wage and salary workers by age, 1st quarter, 1953–56*

Age	1953	1954	1955	1956
Total, 14 and over.....	3.4	6.6	6.3	5.2
14 to 24.....	5.7	11.5	9.9	9.0
25 to 44.....	2.6	5.5	5.3	4.1
45 to 64.....	3.0	5.6	5.0	4.6
65 to 64.....	3.9	5.9	6.7	5.1
65 and over.....	4.4	6.7	7.4	5.6

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.

Virtually all surveys of the unemployed show that the older the worker the longer his period of unemployment is likely to be. Older unemployed workers also have more spells of unemployment, on the average, than younger unemployed persons. For example, of men unemployed at any time during 1955, the proportion who lost 15 weeks or more, or who suffered more than 1 spell of unemployment, increased with age, after age 24, as shown in table 21.

TABLE 21.—*Extent of unemployment in 1955 of men who were unemployed at anytime during the year, by age*

Age	Percent with more than 1 spell of unemployment	Percent with 15 weeks or more of unemployment
14 to 19 years.....	44	29
20 to 24 years.....	38	24
25 to 44 years.....	44	30
45 to 64 years.....	50	41
65 years and over.....	55	55

Source: U. S. Department of Commerce, Bureau of the Census. Current Population Reports, Series P-50, No. 68, table 13.

WORK EXPERIENCE OF MEN AND WOMEN IN 1955

A study of work experience among men and women during 1955, made by the Bureau of the Census, shows that the proportion who had any employment during the year dropped markedly at age 55, and declined sharply after age 65. The prevalence of intermittent or part-time employment increased after age 65 (table 22).

The proportion of men and women in each age group who had any employment during 1955 and the distribution of these workers according to the extent of their employment during the year are shown in the accompanying table. Almost all men between the ages of 25 and 54 had some work experience in 1955 and more than three-fourths of these men worked full time the whole year (at least 35 hours a week for 50 weeks or more). Relatively fewer men 55 years old and over worked during the year and a smaller proportion of them were employed at full-time year-round jobs. This is particularly true of men 65 years old and over, of whom slightly less than half had worked at any time during 1955. Only a little over half of these older workers had full-time year-round employment and about 37 percent were on part-time jobs or worked for a half year or less at full-time jobs.

More than half of all women aged 35 to 54 years had some employment during 1955. Work experience was least common for those 55 years old and over. About two-fifths of those aged 55 to 64, and only 16 percent of those aged 65 and over, had some employment. However, the proportion of women workers 45 to 54 years of age working full time during the year (46 percent) was above that for women aged 25 to 44 years. Of women 65 years and over, who worked at some time during the year, nearly three-fifths worked only part time or had full-time jobs for a half year or less. It is pertinent to note that the proportion of nonwhite women who worked during the year characteristically exceeded that of white women by a considerable margin—60 percent, as compared with 44 percent. It is also true that nonwhite women who work have less regular employment than do white women workers.

TABLE 22.—*Work experience during 1955 of the civilian noninstitutional population,¹ by age and sex*

Age and sex	Popu- lation (thous- ands)	Worked during 1955								
		Number (thous- ands)	Percent of popu- lation	Total (per- cent)	Full-time jobs (per- cent distribution)			Part-time jobs (per- cent distribution) ²		
					Year- round	27 to 49 weeks	26 weeks or less	Year- round	27 to 49 weeks	26 weeks or less
Total, 14 and over.....	115, 164	75, 353	65. 4	100	56. 6	15. 9	10. 6	6. 3	3. 4	7. 2
Male, 14 and over.....	54, 876	47, 624	86. 8	100	67. 5	15. 5	7. 0	4. 1	2. 2	3. 8
14 to 19.....	6, 447	4, 159	64. 5	100	11. 5	8. 2	24. 9	21. 0	10. 1	24. 2
14 to 17.....	4, 659	2, 541	54. 5	100	5. 2	3. 3	21. 7	26. 1	10. 3	33. 4
18 to 19.....	1, 788	1, 618	90. 5	100	21. 5	15. 8	29. 9	13. 1	9. 9	9. 8
20 to 24.....	3, 814	3, 509	92. 0	100	47. 6	23. 1	19. 4	3. 6	3. 0	3. 4
25 to 34.....	11, 051	10, 835	98. 0	100	76. 9	16. 2	4. 1	1. 3	. 8	. 7
35 to 44.....	10, 858	10, 681	98. 4	100	79. 8	15. 4	2. 4	1. 0	. 8	. 6
45 to 54.....	9, 246	9, 008	97. 4	100	77. 6	15. 3	3. 1	1. 6	1. 2	1. 2
55 to 59.....	3, 782	3, 547	93. 8	100	74. 4	15. 6	4. 3	2. 2	1. 4	1. 9
60 to 64.....	3, 213	2, 776	86. 4	100	68. 6	18. 0	5. 5	3. 7	1. 3	3. 0
65 to 69.....	2, 555	1, 743	68. 2	100	56. 9	15. 0	10. 9	6. 9	3. 5	6. 7
70 and over.....	3, 910	1, 366	34. 9	100	43. 2	8. 7	9. 8	17. 2	7. 9	13. 1
Female, 14 and over.....	60, 288	27, 729	46. 0	100	37. 9	16. 5	16. 9	10. 3	5. 4	13. 0
14 to 19.....	6, 731	3, 171	47. 1	100	10. 8	9. 6	32. 0	9. 4	7. 9	30. 2
14 to 17.....	4, 585	1, 663	36. 3	100	1. 1	3. 8	26. 6	12. 7	10. 1	45. 7
18 to 19.....	2, 146	1, 508	70. 3	100	21. 6	16. 0	38. 0	5. 8	5. 6	13. 1
20 to 24.....	5, 311	3, 367	63. 4	100	37. 0	20. 0	27. 4	3. 2	3. 4	9. 1
25 to 34.....	12, 136	5, 688	46. 9	100	38. 7	18. 8	20. 2	7. 1	4. 1	11. 0
35 to 44.....	11, 615	6, 112	52. 6	100	42. 2	17. 6	11. 9	10. 9	5. 3	12. 0
45 to 54.....	9, 590	5, 132	53. 5	100	46. 3	16. 9	8. 6	12. 8	5. 9	9. 5
55 to 59.....	3, 991	1, 744	43. 7	100	46. 4	16. 0	10. 1	13. 9	4. 0	9. 7
60 to 64.....	3, 430	1, 323	38. 6	100	43. 6	14. 7	10. 4	15. 9	6. 5	9. 0
65 to 69.....	2, 757	714	25. 9	100	33. 6	14. 3	9. 1	18. 5	9. 1	15. 4
70 and over.....	4, 727	478	10. 1	100	25. 7	7. 7	8. 3	26. 2	10. 8	21. 1

¹ The figures relate to all persons 14 years of age and over who were in the civilian noninstitutional population in the January 1956 survey week.

² Less than 35 hours per week in a majority of the weeks in which an individual worked during 1955.

NOTE.—Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-50.

OLDER WORKERS IN THE EXPERIENCED LABOR RESERVE

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 4½ million of these experienced workers.¹

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 0.5 million were 65 years and over.

Only about 2¼ 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.

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 23 and 24 present detailed data on the previous work experience, for all age groups, of persons in the experienced labor reserve.

¹ For the purposes of this survey, experienced labor reserve 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.

TABLE 23.—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 (thou- sands)	Percent of experienced labor reserve							
		Male				Female			
		Total			Total	Married with children under 6 ²	Other		
		20 to 44 years	45 to 64 years	65 and over			20 to 44 years	45 to 64 years	65 and over
Total.....	13,284	17.5	4.3	4.5	8.7	38.5	43.9	24.7	15.1
Professional, technical, and kindred workers.....	974	14.8	4.7	3.7	6.4	42.3	42.9	23.8	14.8
Farmers and farm managers.....	274	100.0	3.6	25.5	64.2	6.6	6.6	5.1	4.3
Managers, officials, and proprietors, except farm.....	618	100.0	4.9	16.2	21.0	57.9	37.2	19.4	7.1
Clerical and kindred workers.....	3,146	100.0	4.3	1.7	1.9	95.7	25.6	8.8	1.3
Sales workers.....	1,104	100.0	4.5	2.0	4.2	89.3	50.9	16.5	3.4
Craftsmen, foremen, and kindred workers.....	634	100.0	10.7	19.2	33.8	38.4	31.0	6.0	3.9
Operatives and kindred workers.....	3,408	100.0	63.1	10.1	5.0	17.0	19.9	18.3	3.5
Private household workers.....	678	100.0	11.9	2.8	3.2	39.9	48.2	28.6	17.4
Services workers, except private household.....	1,678	100.0	13.5	2.3	8.0	99.1	70.9	33.9	5.8
Farm laborers and foremen.....	324	100.0	27.2	8.0	4.3	86.3	53.6	29.1	7.5
Laborers, except farm and mine.....	392	100.0	71.4	27.0	13.8	28.6	32.5	24.1	6.6
Occupation not reported.....	36	100.0	21.4	7.1	3.6	10.7	67.9	35.7	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 24.—*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 (thou-sands)	With work experience since beginning of World War II					With no work experience since beginning of World War II (thou-sands)
		Total		Worked during but not after war (thou-sands)	Worked both during and after war (thou-sands)	Worked after but not during war (thou-sands)	
		Number (thou-sands)	Percent of total in labor reserve				
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	. 8
65 and over.....	5. 7	8. 7	-----	7. 9	11. 9	. 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 69.6 years by 1954, an increase of over 22 years since 1900. Table 25 shows that the average expected lifetime at birth is now 73.6 years for white women and more than 67 years for white men. Average life expectancy at birth is now 61 years for nonwhite men and almost 66 years for nonwhite women.

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 25, 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 4 years between 1900 and 1954; for white women, the comparable increase was 7½ years.

TABLE 25.—Average number of years of life remaining at selected ages, by color and sex, 1900, 1940, 1950, and 1954

Age and year	White		Nonwhite	
	Male	Female	Male	Female
At birth:				
1900-1902.....	48.2	51.1	32.5	35.0
1939-41.....	62.8	67.3	52.3	55.5
1949-51.....	66.3	72.0	58.9	62.7
1954.....	67.4	73.6	61.0	65.8
At age 10:				
1900-1902.....	50.6	52.2	41.9	43.0
1939-41.....	57.0	60.8	48.5	50.8
1949-51.....	59.0	64.3	53.0	56.2
1954.....	59.8	65.6	54.8	59.1
At age 20:				
1900-1902.....	42.2	43.8	35.1	36.9
1939-41.....	47.8	51.4	39.7	42.1
1949-51.....	49.5	54.6	43.7	46.8
1954.....	50.3	55.9	45.5	49.5
At age 40:				
1900-1902.....	27.7	29.2	23.1	24.4
1939-41.....	30.0	33.2	25.2	27.3
1949-51.....	31.2	35.6	27.3	29.8
1954.....	31.8	36.7	28.7	31.9
At age 60:				
1900-1902.....	14.4	15.2	12.6	13.6
1939-41.....	15.0	17.0	14.4	16.1
1949-51.....	15.8	18.6	14.9	17.0
1954.....	16.2	19.4	15.7	18.3
At age 70:				
1900-1902.....	9.0	9.6	8.3	9.6
1939-41.....	9.4	10.5	10.1	11.8
1949-51.....	10.1	11.7	10.7	12.3
1954.....	10.5	12.4	11.9	14.0

NOTE.—For 1900 data are based upon 11 death-registration States.

Source: U. S. Department of Health, Education, and Welfare; National Office of Vital Statistics Abridged Life Tables, United States, 1954.

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 for men developed 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 55-year-old white male had an average life expectancy of 17.4 years and a work-life expectancy of 14.4 years, leaving 3 years that he could expect to spend in retirement (table 26).

By 1940, his work-life expectancy had increased almost a year—from 17.4 to 18.3—while his work-life expectancy had declined by 2 years—from 14.4 to 12.4. The sharp increase in the expected period of retirement resulted, in part, from the decrease in the importance of agriculture and, in part, from age restrictions in hiring procedures and from the availability of social security and other pensions. These figures are, of course, averages and allow for the fact that some men die before reaching retirement age, while others live substantial periods in retirement.

Between 1940 and 1950, both life expectancy and work-life expectancy increased by about the same amount with the result that the expectation of years in retirement was virtually unchanged. The increase in the length of working life was due in part to the increase in life expectancy and in part to the dramatic rise in the level of economic activity that occurred between 1940 and 1950.

Between 1950 and 1955, the expected period of retirement for a 55-year-old man increased by almost a full year—from 6.0 to 6.9—as life expectancy increased from 19.0 to 19.5² years and work-life expectancy decreased from 13.0 years to 12.6 years. The long-term trend toward earlier retirement was accelerated during this period, presumably by major liberalizations in social-security coverage and benefits and in other pension plans.³

Estimates of the length of working life for women have also been prepared by the Bureau of Labor Statistics. These tables show the extent to which marriage and the birth of children affect the work careers of women. At the younger ages, the work careers of most women are interrupted as a result of marriage and the birth of children. Many women reenter the work force as their children reach school age and family responsibilities are somewhat lessened. As a result of the discontinuous nature of the work careers of women, it is impossible to construct a measure of average work-life expectancy for women that will be meaningful during the ages when these changes are taking place. After age 50, there are virtually no shifts into and out of the labor force connected with marriage and children. As a result the work careers of women aged 50 and over are generally continuous, and a meaningful measure of working life can be computed.

The following figures are from tables of Working Life for Women presented and discussed in the June, August, and October 1956 issues of the *Monthly Labor Review*.

In 1950, a 55-year-old working woman could expect to live another 22.3 years or to age 77, and could expect to work 11.3 years leaving about 11 years in retirement. The 11.3-year work-life expectancy at age 55 for women compares with a 17-year work-life expectancy for men at this age. This shorter work-life expectancy for women combined with a longer life expectancy—22.3 years as compared with 19 years—results in an expected period of life in retirement for women that is almost twice as long as for men (table 26).

² Life expectancy figures used in the construction of the 1955 Table of Working Life are based on 1954 data.

³ 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 26.—*Total life expectancy and work-life expectancy selected ages and base years*

Age and sex	Base year ¹	Average number of years remaining		
		Total	In labor force	In retire- ment
Men in the labor force:				
Age 50.....	* 1900	20.8	17.6	3.2
	1940	21.8	16.0	5.8
	1950	22.6	16.6	6.0
	1955	* 23.1	16.2	6.9
Age 55.....	1900	17.4	14.4	3.0
	1940	18.3	12.4	5.9
	1950	19.0	13.0	6.0
	1955	* 19.5	12.6	6.9
Age 60.....	1900	14.3	11.5	2.8
	1940	15.1	9.2	5.9
	1950	15.7	9.7	6.0
	1955	* 16.1	9.2	6.9
Women in the labor force:				
Age 50.....	1940	24.4	14.0	10.4
	1950	26.4	13.8	12.6
Age 55.....	1940	20.5	11.3	9.2
	1950	22.3	11.3	11.0
Age 60.....	1940	16.9	8.4	8.5
	1950	18.5	8.9	9.6

¹ Mortality rates and worker rates as in the specified years.

* Data available for white males only in death registration States of 1900.

* Based on 1954 Life Table.

NOTE.—The figures for average number of years of life remaining differ slightly from data shown in table 25 because of minor differences in methods of computation.

Source: U. S. Department of Labor, Bureau of Labor Statistics, Bulletin No. 1001; Tables of Working Life, Length of Working Life for Men and articles in the Monthly Labor Review issues for March 1955 and October 1956.

INCOME AND SOURCES OF INCOME

INCOME OF FAMILIES

The extent to which family incomes varied in 1955 with the age of the family head is shown by data in table 27. The lowest median 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 1955 almost one-fifth of the families in which the head was 65 years of age and over received less than \$1,000 a year and 44 percent had family income of less than \$2,000. The median income was only \$2,300, compared with the highest median of \$5,100 for families in which the head was 45 to 54 years of age. The median income for all families was \$4,400.

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 fam-

ilies 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 1955 under the Social Security Act was 68.4 years.

TABLE 27.—*Percent distribution of families by total money income and age of head, 1955*

Total money income	Total	Age of family head					
		14 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500.....	3.4	5.0	2.5	2.0	3.2	3.8	7.1
\$500 to \$999.....	4.3	3.3	2.4	2.4	3.4	5.5	11.8
\$1,000 to \$1,999.....	9.8	13.3	6.7	5.8	7.1	10.4	25.1
\$2,000 to \$2,999.....	11.0	20.5	10.6	8.5	9.2	11.2	15.6
\$3,000 to \$3,999.....	14.6	21.5	17.2	15.5	11.1	14.3	11.2
\$4,000 to \$4,999.....	15.5	17.4	20.1	17.2	15.0	12.1	8.1
\$5,000 to \$5,999.....	12.7	9.1	16.2	15.7	11.4	11.1	6.3
\$6,000 to \$6,999.....	9.5	4.6	11.1	11.5	10.6	8.3	4.0
\$7,000 to \$9,999.....	12.9	4.8	10.8	15.4	17.3	13.9	7.0
\$10,000 and over.....	6.2	.2	2.3	6.0	11.5	9.3	3.8
Median income.....	\$4,421	\$3,319	\$4,495	\$4,917	\$5,088	\$4,375	\$2,326

NOTE.—Estimates are subject to sampling variation which may be large in cases where the quantities shown are relatively small. Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 24 (to be published).

INCOME OF MEN AND WOMEN

Data on income, in 1955, of men and women by age are given in table 28. The distribution of persons by income pertains only to those who received some money income. The data indicate that in 1955 about 400,000 of 61½ 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 64 there were more than 250,000 out of 7 million who received no money income.

Of about 6 million men aged 65 years and over who were income recipients, about two-thirds had incomes of less than \$2,000. The income of almost 40 percent of the men in this age group was less than \$1,000. The median income for men in this age group was \$1,300, compared with \$3,400 for men aged 55 to 64, and \$4,100 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 7.5 million women aged 65 years and over is the more than 4 million widows in the group. Of all the women 65 years and over, 2.6 million, or almost one-third, had no money income of their own. Of those receiving income, the amount was less than \$500 for one-third. About 74 percent had incomes of less than \$1,000.

SOURCES OF INCOME—JUNE 1956

Table 29 presents, for June 1956, 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 14.4 million persons in the population aged 65 and over, about 45 percent, or 6.6 million, received old-age and survivors insurance. Less than one-fifth, or 2.5 million, were on the public assistance rolls. Among all persons 65 years and over, 4.2 million, or 30 percent, had income from employment.

TABLE 28.—*Distribution of persons 14 years of age and over by total money income, age and sex, 1955*

Total money income and sex	Total	Age						
		14 to 19	20 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over
MALE								
Total (thousands).....	55,878	6,480	4,188	11,333	11,082	9,300	7,006	6,489
Total with income (thousands).....	51,446	3,360	3,942	11,215	10,946	9,151	6,749	6,083
Percent with income.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500 ¹	9.4	60.2	7.3	3.2	2.8	5.1	6.7	13.8
\$500 to \$999.....	8.8	20.2	11.2	4.5	3.5	4.8	8.4	24.4
\$1,000 to \$1,999.....	12.8	13.0	27.0	8.4	6.8	8.7	13.2	27.6
\$2,000 to \$2,999.....	13.2	5.0	20.7	14.8	11.5	12.2	13.6	13.8
\$3,000 to \$3,999.....	16.5	1.1	17.1	21.8	19.9	16.2	18.5	7.6
\$4,000 to \$4,999.....	15.8	.4	11.3	21.8	20.5	18.3	15.6	4.4
\$5,000 to \$5,999.....	10.3	.2	3.8	13.2	15.3	13.1	9.2	3.3
\$6,000 to \$6,999.....	5.4	-----	.8	6.3	8.2	7.9	5.1	1.2
\$7,000 to \$9,999.....	5.1	-----	.7	4.8	7.9	8.1	5.1	2.0
\$10,000 and over.....	2.9	-----	-----	1.2	3.8	5.7	4.6	1.9
Median income.....	\$3,354	\$416	\$2,223	\$3,886	\$4,255	\$4,138	\$3,440	\$1,337
FEMALE								
Total (thousands).....	60,415	6,762	5,307	12,120	11,635	9,626	7,441	7,524
Total with income (thousands).....	29,791	2,559	3,216	5,263	5,462	4,864	3,537	4,890
Percent with income.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500 ¹	28.0	62.3	21.8	23.3	23.2	19.8	25.0	34.1
\$500 to \$999.....	19.3	18.1	16.5	13.7	14.3	14.2	17.7	39.7
\$1,000 to \$1,999.....	20.6	13.7	24.8	21.3	20.6	22.5	23.6	16.9
\$2,000 to \$2,999.....	15.8	5.2	21.8	20.9	19.1	19.6	15.7	4.7
\$3,000 to \$3,999.....	10.7	.6	12.9	15.7	14.7	13.5	10.4	1.8
\$4,000 to \$4,999.....	3.4	.2	1.8	3.6	5.4	5.5	4.0	1.0
\$5,000 to \$5,999.....	1.2	-----	.3	1.0	1.3	2.7	1.6	.5
\$6,000 to \$6,999.....	.4	-----	-----	.1	.7	1.1	.6	.4
\$7,000 to \$9,999.....	.4	-----	-----	.3	.4	.8	.7	.3
\$10,000 and over.....	.3	-----	-----	-----	.3	.4	.7	.4
Median income.....	\$1,116	\$402	\$1,453	\$1,601	\$1,582	\$1,725	\$1,257	\$700

¹ Excludes persons with no income and includes those reporting a net loss.

NOTE.—Figures may not add to totals because of rounding.

Source: U. S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60, No. 23.

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 in recent decades, approximately 40 percent of the population aged 65 and over were in receipt of earnings.

TABLE 29.—*Estimated number of persons aged 65 and over receiving income from specified source, June 1956*¹

[In millions]

Source of income	Total	Men	Women
Total in population ²	14.4	6.7	7.8
Employment	4.2	2.6	1.7
Earners	3.3	2.6	.7
Wives of earners	1.0	.....	1.0
Social insurance and related programs: ³			
Old-age and survivors insurance	6.6	3.4	3.2
Railroad retirement .....	.5	.3	.2
Federal employee retirement programs .....	.5	.3	.2
Veterans' compensation and pension program .....	.7	.4	.3
Beneficiaries' wives not in direct receipt of benefit .....	.2	.....	.2
Public assistance ⁴	2.5	1.0	1.5

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 1 of the sources listed.³ Persons with incomes from more than 1 of programs listed are counted only once.⁴ Old-age assistance recipients and persons aged 65 and over receiving aid to the blind.

Source: Social Security Administration.

NOTE.—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

OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE PROGRAM

The program, established under the Social Security Act of 1935, provides continuing income for workers and their families as partial replacement of earnings lost through old-age retirement or death of the earner. Beginning July 1957, benefits will also be payable to severely disabled insured persons between the ages of 50 and 65.

More than nine-tenths of the Nation's paid jobs are under the contributory coverage of the program. Recent extensions of coverage have brought into the system members of the Armed Forces and all self-employed professional persons except doctors of medicine. The major groups excluded are: Most Federal civilian employees under retirement systems; in general, policemen and firemen covered by a State or local retirement system; low-income self-employed persons; and farm and domestic workers not regularly employed. As of January 1, 1956, more than 71 million persons were insured for retirement benefits, survivor benefits, or both.

Monthly benefits payable to men aged 65 and over, and to women aged 62 and over, are the old-age insurance benefit, payable to the retired worker; the wife's or dependent husband's benefit, payable to the spouse of an old-age beneficiary; and the widow's, dependent widower's, and dependent parent's benefit payable to the survivors of deceased insured workers. The retired worker's unmarried children under age 18 and their mother, regardless of her age, may also qualify for benefits. An important part of the program is the survivorship protection for young families. In the event of an insured worker's death at any age, his unmarried children under age 18 and their mother are eligible for monthly survivors' benefits. A monthly benefit

is also payable to a disabled adult child of a deceased or retired worker if the child is permanently and totally disabled and has been so disabled since before he reached age 18.

Monthly benefits payable on the record of an insured worker vary according to past covered earnings and the number and relationship of dependents entitled to benefits. A retired woman worker or wife who chooses to draw her benefit between ages 62 and 65 receives a reduced benefit; the reduction does not apply to women drawing widows' or dependent parents' benefits between 62 and 65. Payments range from \$30 to \$108.50 a month for the worker alone, from \$45 to \$162.80 for an aged couple, and from \$30 to \$81.40 for a survivor beneficiary. The maximum benefit payable to a family on any one record is \$200 a month. In addition to any monthly payments, a lump sum (up to \$255) is payable at the insured worker's death to his widow or widower or to the persons who paid the burial expenses.

Entitlement to retirement or survivorship benefits depends on the insured status of the worker, the age and relationship of the worker and his dependents, and application for such benefits. For beneficiaries aged 72 and over, monthly benefits are payable without regard to the amount of current earnings. Beneficiaries under age 72 may earn up to \$1,200 a year without loss of any monthly benefits; 1 month's benefit is withheld for each \$80 (or for each fraction of that amount) in excess of \$1,200, but the benefit would not be suspended for any month in which the individual actually did not either earn wages of more than \$80 or render substantial services as a self-employed person.

Current benefits payable.—Of the 8.3 million persons in the United States receiving old-age and survivors insurance benefits at the end of June 1956, 6.6 million were persons aged 65 and over, representing about three-fifths of the retired aged population. About 4.7 million were retired workers, 1.2 million were the aged wives or dependent husbands of retired workers, and 700,000 were aged survivors of deceased insured workers—widows, dependent widowers, and dependent parents. For retired workers with no entitled dependents, the average benefit was \$60 monthly; the payments to retired aged couples averaged \$104.80, and the average payment to aged widows was \$49.

Reflecting the more liberal computation provisions of the 1950 and 1954 amendments, under which benefits may be based on average earnings since 1950 with some years of low earnings dropped out, the benefit awards for persons now coming on the rolls for the first time are considerably higher than those given above for all beneficiaries. For persons on the rolls in June 1956 whose benefits were based on earnings since 1950, the average for a retired worker without dependents was \$72.60 a month; for an aged couple, \$122.80; and for an aged widow, \$62.70.

RAILROAD RETIREMENT AND SURVIVOR BENEFIT PROGRAM

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. During 1954, an average of 1,249,000 employees worked in employment covered by this act.

Benefits are payable to aged and permanently disabled employees and their wives, and to widows, widowers, children, and parents of deceased employees. All benefits are subject to the requirement that the employee whose earnings gave rise to the benefit must have com-

pleted at least 10 years of service. An old-age annuity is payable at age 65, or at age 60 if the employee has had 30 years of railroad service. An occupational disability annuity is payable at age 60, or before age 60 if the employee has 20 years of railroad service. In either case, the employee must be permanently disabled for work in his regular railroad occupation and have a current connection with the railroad industry. A total disability annuity is payable at any age, if the employee is permanently disabled for all regular work.

A monthly annuity is also payable 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 a maximum of \$54.30.

These annuities are computed on the basis of the employee's years of service and average compensation. Earnings in excess of \$350 per month are not credited. At the present time, the maximum annuity payable is \$184.

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.

A monthly retirement benefit is also payable to all former railroad employees who were on the private 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 and the Social Security Act.

Entitlement to monthly and 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 family benefit payable to a single family is \$176.

CURRENT BENEFIT PAYMENTS

At the end of December 1954, 296,600 retired employees were receiving benefits. Of these, 214,000 were age annuitants and 82,600 were disability annuitants. The average annuity being paid on December 31, 1954, was \$100.36.

Of the 251,700 employee annuitants aged 65 and over on the rolls at the end of 1954, 101,900 had a wife or dependent husband receiving an auxiliary railroad annuity. Of these families, the average family benefit was almost \$146. The average widow's benefit at the end of 1954 was \$48.43, the average child's was \$38.71.

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, survivors, and disability insurance system. The retirement legislation was liberalized in 1956 to provide for larger annuities for retired employees, higher annuities for survivors of deceased employees, and a lower reduction rate for persons retiring before age 60.

In October 1956, there were about 2.4 million Federal civilian employees. About 2 million of these are covered by the civil-service retirement system. As a result of the new law the average monthly annuity has been estimated by the Civil Service Commission at about \$170 as compared with \$135 under the old law.

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 statewide retirement systems for teachers, most had systems for general State employees, and a majority provided statewide 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. Roughly two-thirds of all State and local government employees were covered by these retirement systems.

Amendments to the Social Security Act in 1950 made it possible for groups of State and local employees not covered by their own systems to be brought under the Federal system of old-age and survivors insurance. Through amendments in 1954, the provision for voluntary coverage was further extended to members of State and local retirement systems (other than policemen and firemen). By the beginning of July 1956, more than 1.8 million (approximately 37 percent of all State and local employees) had been covered by the Federal system through voluntary agreements; of these, something over half were also members of State or local systems. All but about one-tenth of State and local employment had retirement protection through special systems, the Federal system, or a combination of the two.

In June 1956, the State and local systems were paying age or disability annuities to almost 400,000 retired government employees and monthly benefits to the survivors of approximately 50,000 deceased members.

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 expansion of social security and private pension programs.

OASDI EXPERIENCE

That the availability of increased pension benefits has increased the proportion of men retiring at age 65 (when they become eligible under the social security system) or soon after is clearly shown in the following tabulation, which also shows that a substantial number still continue to work past that age (table 30).

TABLE 30.—*Men in current payment status (percent of those eligible for benefits at beginning of year), by age*

Selected years	65 years and over	65 to 69	70 to 74	75 years and over
1941.....	20	22	14	19
1945.....	29	22	35	49
1949.....	52	37	63	74
1950.....	59	44	69	81
1952.....	64	49	69	94
1954.....	66	50	72	95
1955.....	71	55	77	96
1956.....	76	59	86	97

Source: U. S. Department of Health, Education, and Welfare, Social Security Administration, Social Security Bulletin, Annual Statistical Supplement, 1955, table 19, p. 18.

By the beginning of 1956, it is seen, the proportion of those eligible aged 65–69 who were actually drawing benefits had increased to 59 percent. But the proportion not drawing benefits was still 14 percent among those aged 70–74 and 3 percent of those aged 75 and over. In spite of this, the average age of men awarded benefits has ranged narrowly between 69.5 and 68.0 years during the entire period and was 68.4 at the beginning of 1956.

EXPERIENCE UNDER THE RAILROAD RETIREMENT ACT

About 100,000 railroad employees ages 65 and over performed some railroad service in 1953, and they represented 5 percent of the total number of employees of all ages in service. A total of about 252,000 former railroad employees aged 65 and over were on the annuitant rolls at the end of 1954. The average age of railroad workers awarded full-age annuities during 1954 was 68.1 years, or almost 3 years above the age at which workers become eligible for such annuities. The average monthly annuity being paid at the end of 1954 was \$100.36, considerable more than the average monthly benefit paid under the old-age, survivors and disability insurance program.⁴

⁴ Railroad Retirement Board Annual Report, 1955.