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Opinion Survey Towards the Extension of Old-Age and Survivors Insurance in Grand Forks, North Dakota

Theodore L. Lessard

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OPINION SURVEY TOWARDS THE EXTENSION OF
OLD-AGE AND SURVIVORS INSURANCE IN
GRAND FORKS, NORTH DAKOTA

A Thesis
Submitted to the Graduate Faculty
of the
University of North Dakota

by
Theodore L. Lessard
"

In Partial Fulfillment of
the Requirements for
the Degree of
Master of Arts

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This thesis, presented by Theodore L. Lessard in partial fulfillment of the requirements for the Degree of Master of Arts at the University of North Dakota, is hereby approved by the committee on instruction in charge of his work.

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TABLE OF CONTENTS

CHAPTER		Page
	ACKNOWLEDGMENTS	i
	TABLE OF CONTENTS	ii
	LIST OF TABLES	v
I	INTRODUCTION TO THE PROBLEM	1
	Purpose of the Study	1
	Method and Scope	1
	Delimitations	3
	Definition of Terms	3
	Introduction	4
II	STATE AND LOCAL GOVERNMENT EMPLOYEES, THEIR OPINIONS TOWARDS THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS	8
	Description of the Sample	8
	Occupations and Union Status	8
	Age, Marital Status, and Education	10
	Number of Children, Dependents, and Number of Relatives in Household	11
	Life Insurance in Force	12
	Earnings	13
	Assets	14
	Retirement Plans of State and Local Government Employees	15
	Anticipated Monthly Income Requirements after Retirement	17

TABLE OF CONTENTS (Continued)

CHAPTER		Page
	Opinions of State and Local Government Employees Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	18
III	SELF-EMPLOYED PROFESSIONAL AND BUSINESS MEN, THEIR OPINIONS TOWARDS THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS	21
	Description of the Sample	21
	Occupations and Union Status	21
	Age, Marital Status, and Education	23
	Number of Children, Dependents, and Number of Relatives in Household	25
	Life Insurance in Force	26
	Earnings	27
	Assets	28
	Retirement Plans of Self-Employed Professional and Business Men	30
	Anticipated Monthly Income Requirements after Retirement	31
	Opinions of Self-Employed Professional and Business Men Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	32
IV	PRESENTLY COVERED EMPLOYEES, THEIR OPINIONS TOWARDS THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS	36
	Description of the Sample	36
	Occupations and Union Status	36
	Age, Marital Status, and Education	38

TABLE OF CONTENTS (Continued)

CHAPTER		Page
	Number of Children, Dependents, and Number of Relatives in Household	40
	Life Insurance in Force	41
	Earnings	42
	Assets	43
	Retirement Plans of Presently Covered Employees	44
	Anticipated Monthly Income Requirements after Retirement	46
	Opinions of Presently Covered Employees Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	47
V	SUMMARY AND CONCLUSIONS	50
	Summary	50
	Conclusions	53
	APPENDIX	54
	BIBLIOGRAPHY	57

LIST OF TABLES

TABLE	Page
I Distribution of the Sample According to Occupation and Number of Years in the Occupation	8
II Age, Marital Status and Education of Local and State Government Employees	10
III Distribution of the Sample by Number of Children	12
IV Distribution of Amount of Life Insurance Now in Force	13
V Distribution of Earnings	14
VI Distribution According to Assets	15
VII Retirement Plans of State and Local Government Employees	16
VIII Anticipated Monthly Income Requirements after Retirement	17
IX Opinions of State and Local Government Employees Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	19
X Distribution of the Sample According to Occupation and Number of Years in the Occupation	21
XI Age, Marital Status and Education of Self-Employed Professional and Business Men	24
XII Distribution of the Sample by Number of Children	26
XIII Distribution of Amount of Life Insurance Now in Force	27
XIV Distribution of Earnings	28

LIST OF TABLES (Continued)

TABLE	Page
XV Distribution According to Assets	29
XVI Retirement Plans of Self-Employed Professional and Business Men	30
XVII Anticipated Monthly Income Requirements after Retirement	32
XVIII Opinions of Self-Employed Professional and Business Men Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	34
XIX Distribution of the Sample According to Occupations and Number of Years in the Occupation	37
XX Age, Marital Status and Education of Presently Covered Employees	39
XXI Distribution of the Sample by Number of Children	41
XXII Distribution of Amount of Life Insurance Now in Force	42
XXIII Distribution of Earnings	43
XXIV Distribution According to Assets	44
XXV Retirement Plans of Presently Covered Employees	45
XXVI Anticipated Monthly Income Requirements after Retirement	47
XXVII Opinions of Presently Covered Employees Towards the Extension of Old-Age and Survivors Insurance to Presently Excluded Groups	49

CHAPTER I

INTRODUCTION TO THE PROBLEM

Purpose of Study

The purpose of this survey was to secure information about state and local government employees, self-employed business men, self-employed professional persons and, persons presently covered by the Federal Government System of Old-Age and Survivors Insurance. Information was gathered on their opinions towards extending Old-Age and Survivors to presently excluded groups; their plans for financing their retirement and; their anticipated monthly income requirements after retirement.

Method and Scope

The information was obtained by the interview-questionnaire method. Each person was handed a questionnaire and the interviewee and interviewer worked through the schedule, the interviewer answering questions as they arose.

A total of fifty persons were interviewed from each of three groups: (1) state and local government employees; (2) self-employed business men and self-employed professional persons and; (3) persons presently covered by Old-Age and Survivors Insurance.

A brief explanation was given of Old-Age and Survivors Insurance and then each person was asked to indicate whether he strongly agreed, agreed, was undecided, disagreed, or strongly disagreed in extending Old-Age and Survivors Insurance to the following presently excluded groups:

1. Self-employed business men and women
2. Self-employed professional people
3. Self-employed agricultural workers
4. Hired agricultural workers
5. Clergymen and members of religious orders
6. Employees of charitable and non-profit organizations
7. Members of the armed forces
8. Domestic servants
9. Employees of the Federal Government
10. Employees of state and local government
11. Railroad employees
12. Americans employed outside the United States
13. Salesmen
14. Taxi-drivers
15. Nurses

The number assigned to these groups shall correspond with the statement numbers in the tables used throughout this study. An original schedule is also included in the appendix for reference.

Delimitations

Social Security covers many different phases or programs. This study, however, was limited to the Old-Age and Survivors Insurance Program of the Federal Social Security Act. Interviewees were restricted to males over 21 years of age. Another limitation of the study was the relatively small size of the sample interviewed from the various groups.

Definitions of Terms

Assets: Estimated value of all real and personal property to which the person has title to.

Dependent: Any person other than wife and children receiving part or whole support from the interviewed person.

Earnings: Total estimated earnings in employment for 1949

Questionnaire: Questionnaire and schedule are used synonymously

Social Security: Unless otherwise indicated, this term shall refer to the Federal Old-Age and Survivors Insurance Program of the Social Security Act.

Union Member: A person belonging to any voluntary or

compulsory association within his occupation, organized to further or maintain their rights and interests.

INTRODUCTION

A good deal of interest has developed at the present time on the extension of Social Security because of the recommendation of Congress that a larger group of workers be included in this program. The original Social Security Act of 1935 excluded certain workers from this program because of the administrative difficulties involved and for various other reasons, although it was recognized that some of these excluded groups were as much in need of protection as commercial and industrial employees. These excluded groups face the same insecurities as any other worker. Such emergencies as illness and poor health, accidents and resulting disability, and death of the breadwinner may sharply decrease or completely wipe out their lifetime savings, usually their only security for old age.

The main issue of extending Old-Age and Survivors Insurance to these presently excluded groups is not simply a question of protection or no protection for they are already covered by certain phases of the Social Security Act. The question arises whether the Federal Government

has a responsibility in assuring everyone of its citizens to a maximum freedom in economic life and in providing the individual and his family the desired security. The question arises, also, as to whether these groups favor to be included in this program. Research into these problems and on the needs and retirement plans of these groups has been rather limited. To the author's knowledge, only two studies have been done on this topic.¹

The New York Joint Legislative Committee on Problems of the Aging² has listed the following elderly wants: (a) a chance to be useful, (b) a chance to earn, (c) a chance to obtain decent shelter, (d) social security and assistance grants, (e) a chance to be free human beings with dignity and respect, (f) a chance to obtain up-to-date medical and psychiatric advice and care to prolong their vigor as well as their lives, (g) a chance to obtain guidance, in work, recreation, and living in general, (h) adequate insitu-

¹ T. N. Hurd, OLD AGE PLANS AND PROGRAMS OF FARMERS, Cornell University, Ithica, New York, April 1949, and Lowry Nelson, FARM RETIREMENT IN MINNESOTA, University of Minnesota, Minneapolis, Minnesota, Agricultural Experiment Station, Bulletin 394, March 1947.

² New York State Joint Legislative Committee on Problems of the Aging, NEVER TOO OLD, Legislative Document No. 32, 1949.

tional care free of prison atmosphere, (i) housekeeping and nursing service whenever reasonably possible, and (j) a chance to obtain companionship and take part in community leisure-time activities.

Security programs are by no means a new method of providing protection from the insecurities of old age. Private and public groups and agencies have tried many methods of providing security to their groups and workers. Insurance companies of all types have shown phenomenal growth, although only persons meeting certain qualifying conditions can ordinarily obtain such insurance or have sufficient income to pay the high premiums. Various organizations such as religious groups and educational institutions provide pensions for some or all of their workers. Special groups of workers have exerted pressure for the establishment of various funds and retirement pensions. Some states initiated workmen's compensation, old-age pensions, and retirement systems for their career employees. Local governments have also been active in providing security for old persons. The Federal Government in 1935 initiated the broadest social security program of all. This program includes public-supported old-age assistance, self-contributing retirement and survivors insurance; unemployment compensation, aid to dependent children, and other benefits for special dependent groups.

These various developments have been undertaken to provide a basic minimum of security with attempts of stabilizing the conditions of life in old age, unemployment, illness and disability, premature death, and other insecurities. Some of these programs have been pretty successful, others have not. Certain large elements of the population have been left out or do not participate in these programs to the same extent as do other groups. Nevertheless, the existence of these programs shows that people have been concerned about security for a long time and have tried in various ways to obtain it.

CHAPTER II

STATE AND LOCAL GOVERNMENT EMPLOYEES, THEIR OPINIONS
TOWARDS THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS

DESCRIPTION OF THE SAMPLE

Occupations and Union Status

A total of 52 local and state government employees were contacted but two persons refused to fill out the schedule leaving a total of 50 persons interviewed.

TABLE I shows the distribution of the various occupations of this group and the number of years spent in the occupation. High school teachers had the biggest representation because of their easy accessibility and great number in comparison to the rest of the represented occupations. Only 22 per cent belonged to a union.

Table 1.

Distribution of the Sample According to Occupation
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Pre-sent Occupation
Electrician	1	2	3
Fireman	4	8	17
Recreation Director	1	2	21
Janitor	5	10	26
Policeman	2	4	30

Table 1 (Continued)

Distribution of the Sample According to Occupation
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Pre-sent Occupation
Soil Conservationist	1	2	5
High School Teacher	13	26	68
Superintendent of Schools	2	4	12
High School Principal	2	4	10
Laborer	2	4	12
Tax Assessor	1	2	1
School Counselor	1	2	4
Packer	1	2	27
College Instructor	2	4	14
Stoker	2	4	9
Highway Department	2	4	26
Caretaker	2	4	15
Extension Agent	1	2	1
Judge	1	2	26
Auditor	2	4	27
Clerk	1	2	24
Shipper	<u>1</u>	<u>2</u>	<u>12</u>
Total	50	100	390

Age, Marital Status, and Education

TABLE II gives the age, marital status, and education of the persons included in this group. Only one person was over 65 years old. All but three persons or six per cent were married. There were 48 per cent who had completed college. This high percentage is due to the fact that some of the occupations represented in this group demand college training.

TABLE II

Age, Marital Status and Education of Local and State Government Employees

	Number of Respondents	Per Cent of Total
Age		
Less than 25 years	3	6
25 - 34	21	42
35 - 44	13	26
45 - 54	6	12
55 - 64	6	12
65 and more	<u>1</u>	<u>2</u>
Total	50	100

Table II (Continued)
Age, Marital Status and Education
of Local and State Government Employees

	Number of Respondents	Per Cent of Total
Marital Status		
Married	47	94
Single	<u>3</u>	<u>6</u>
Total	50	100
Education		
Eighth grade or less	9	18
Not finishing high school	5	10
High school graduate	4	8
Not finishing college	8	16
College graduate	14	28
Graduate college work	<u>10</u>	<u>20</u>
Total	50	100

Number of Children, Dependents,
and Number of Relatives in Household

Information was also gathered on the number of children that each person had, the number of other relatives in the household, and the number of persons that were partly or

wholly dependent upon the worker other than the wife and children. The total number of married employees (94 per cent) had a total of 85 children. The average number of children was 1.8 per person. TABLE III shows the resultant distribution. Only one person reported a relative living in the household, and only one other person reported someone partly dependent upon him.

TABLE III

Distribution of the Sample by Number of Children

Number of Children	Number of Children under 18		Number of Children over 18	
	At Home	Not at Home	At Home	Not at Home
1	13	0	3	3
2	12	0	1	1
3	6	0	1	1
4 or more	<u>2</u>	<u>0</u>	<u>0</u>	<u>1</u>
Total Number of Children	62	0	8	13

Life Insurance in Force

Among the 50 persons interviewed in this group, there were seven respondents who had no life insurance in force.

A total of 14 per cent had insurance policies of \$10,000 or more. This insurance was on the lives of the persons interviewed. No information was gathered on the amount of insurance on the wives and children. TABLE IV shows the distribution of insurance.

TABLE IV
Distribution of Amount of Life Insurance
Now in Force

Amount of Insurance	Number of Respondents	Per Cent of Total
None	7	14
Under \$2000	8	16
2000 - 3999	9	18
4000 - 5999	10	20
6000 - 7999	5	10
8000 - 9999	4	8
10,000 or more	<u>7</u>	<u>14</u>
Total	50	100

Earnings

Each person was asked to estimate his total earnings for 1949. Exact amounts were not kept but were tabulated

in \$1000 groups. (See schedule in Appendix) The resultant distribution is given in TABLE V. The biggest percentage of the group earned between \$3000 and \$4000. Only one person earned under \$2000. A total of 22 per cent earned \$4000 or more.

TABLE V
Distribution of Earnings

Amount of Insurance	Number of Respondents	Per Cent of Total
Under \$2000	1	2
\$2000 - 2999	17	34
\$3000 - 3999	21	42
\$4000 or more	<u>11</u>	<u>22</u>
Total	50	100

Assets

Estimates of all real and personal property to which the person had title to gave a range of \$100 to \$20,000. Nearly half of the group (44 per cent) had assets of less than \$5000. Another 42 per cent had assets between \$5000 and \$9999. Only 12 per cent had assets of \$10,000 or more. See TABLE VI for this distribution.

TABLE VI
Distribution According to Assets

Amount of Assets	Number of Respondents	Per Cent of Total
No answer	1	2
Under \$5,000	22	44
5,000 - 9,999	21	42
10,000 - 14,999	2	4
15,000 - 19,999	2	4
20,000 or more	<u>2</u>	<u>4</u>
Total	50	100

Retirement Plans of State
and Local Government Employees

All of the persons interviewed in this group were asked how they planned to finance their retirement. A total of five employees or ten per cent of the group had no plans for retirement. (See TABLE VII) The greatest number, 36 per cent, mentioned their government pensions as their plan for retirement. Another 24 per cent mentioned pension plus savings. A total of 82 per cent mentioned pensions either as a single plan of retirement or with a combination of other plans. Only three persons mentioned

work when they retire. One of these mentioned operating a small farm and the other two did not specify what type of work they would do.

TABLE VII
Retirement Plans of State
and Local Government Employees

Type of Plan	Number of Respondents	Per Cent of Total
No Plan	5	10
Pension	18	36
Pension and Savings	12	24
Annuities	1	2
Pension and Insurance	5	10
Pension and operate small farm	1	2
Bonds and Savings	2	4
Pension and Investments	1	2
Pension, Insurance and Savings	2	4
Go to Old Soldiers' Home	1	2
Pension and Work	<u>2</u>	<u>4</u>
Total	50	100

Anticipated Monthly Income Requirements
after Retirement

In answer to the question, "How much income per month do you believe you will need for your retirement, at the present level of living?" only two persons out of the 50 interviewed said that they did not know. The range of estimates was \$60 to \$350. Half of the group (50 per cent) estimated \$200 or more. Only one person or two per cent of the group estimated less than \$100. TABLE VIII shows the resultant distribution.

TABLE VIII
Anticipated Monthly Income Requirements
after Retirement

Income Requirements	Number of Respondents	Per Cent of Total
Do not know	2	4
Less than \$100	1	2
100 - 149	8	16
150 - 199	14	28
200 - 249	20	40
250 and more	<u>5</u>	<u>10</u>
Total	50	100

Opinions of State and Local Government Employees
Towards the Extension of Old-Age and Survivors Insurance
to Presently Excluded Groups

An analysis of TABLE IX reveals that this group of employees were in favor of extending Old-Age and Survivors Insurance to five groups by 90 per cent or more. (See page 2 or Appendix for reference to statement numbers.) These groups were hired agricultural workers, domestic servants, salesmen, taxi-drivers, and nurses. A total of 84 per cent of the state and local government employees wanted to be included in this program. The group which received the highest percentage of agreement to extension were the taxi-drivers with a total of 96 per cent. Other groups which received a high percentage in favor of extension were the employees of charitable and non-profit organizations (82 per cent); employees of the Federal Government (78 per cent); self-employed agricultural workers (72 per cent); clergymen and members of religious orders (74 per cent); self-employed business men and women (68 per cent); Americans employed outside the United States (66 per cent); railroad employees (60 per cent); and members of the armed forces (54 per cent).

TABLE IX

Opinions of State and Local Government Employees
Towards the Extension of Old-Age and Survivors Insurance
to Presently Excluded Groups

Statement Number	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	No.*	%**	No.	%	No.	%	No.	%	No.	%
1	8	16	26	52	10	20	5	10	1	2
2	5	10	15	30	14	28	13	26	3	6
3	11	22	25	50	6	12	7	14	1	2
4	22	44	23	46	4	8	0	0	1	2
5	11	22	26	52	8	16	4	8	1	2
6	12	24	29	58	8	16	1	2	0	0
7	10	20	17	34	7	14	14	28	2	4
8	19	38	26	52	4	8	1	2	0	0
9	11	22	28	56	8	16	2	4	1	2
10	15	30	27	54	6	12	1	2	1	2
11	9	18	21	42	6	12	11	22	3	6
12	11	22	22	44	10	20	7	14	0	0
13	12	24	35	70	2	4	1	2	0	0
14	13	26	35	70	2	4	0	0	0	0
15	12	24	35	70	2	4	1	2	0	0

*Number of Respondents

**Per Cent of Total

Further analysis of TABLE IX shows that there was a very small percentage who strongly disagreed for extending coverage to any of the groups. The highest percentage reported for strong disagreement was six per cent against the professional group. The hired agricultural workers received the highest per cent (44 per cent) of strong agreement. We may draw the conclusion that these employees were pretty much in favor of extending the Old-Age and Survivors Insurance to several presently excluded groups.

CHAPTER III

SELF-EMPLOYED PROFESSIONAL AND BUSINESS MEN, THEIR OPINIONS
TOWARDS THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS

DESCRIPTION OF THE SAMPLE

Occupations and Union Status

A total of 55 persons were contacted in this group but five persons refused to fill out the schedule leaving a total of 50 persons interviewed. The reason for the larger number of dentists, doctors, and lawyers was to give better representation to the professional group. TABLE X shows the distribution by occupations and number of years in occupations. There were only 12 per cent who belonged to a union in this group.

TABLE X

Distribution of the Sample According to Occupation
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Pre-sent Occupation
Garage Owner	2	4	12
Plumber	1	2	20
Insurance Agent	2	4	15

Table X (Continued)

Distribution of the Sample According to Occupation
and Number of Years in the Occupation

Occupation	Respondents	Per Cent of Total	Years in Pre- sent Occupation
Jeweler	2	4	25
Hardware Store Owner	1	2	26
Electrician	1	2	18
Real Estate Agent	1	2	2
Office Equipment Retail Dealer	1	2	24
Electric Appliance Dealer	1	2	1
Paint Merchant	1	2	18
Food Market Owner	1	2	20
Cafe Owner	2	4	10
Photographer	1	2	4
Travel Agent	1	2	4
Barber	1	2	40
Clothing Store Owner	1	2	15
Tavern Owner	2	4	26
Florist	1	2	25
Sports Goods Store Owner	1	2	4
Contractor	1	2	11

Table X (Continued)

Distribution of the Sample According to Occupation
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Pre-sent Occupation
Loan Company Owner	1	2	15
Certified Public Acct.	2	4	34
Dentist	7	14	160
Pharmacist	3	6	99
Lawyer	6	12	129
Doctor	<u>6</u>	<u>12</u>	<u>93</u>
Total	50	100	860

Age, Marital Status, and Education

TABLE XI gives the age, marital status and education of the persons included in this group. Only one person was under 25 years old. One person was single and one person was divorced. There were 46 per cent who had college training or more. This high percentage is due to the fact that some of the occupations represented in this group demand college training. The State and local government employees exceeded this group by ten per cent in college training.

TABLE XI
Age, Marital Status and Education
of Self-Employed Professional and Business

	Number of Respondents	Per Cent of Total
Age		
Less than 25 years	1	2
25-- 34	8	16
35 - 44	18	36
45 - 54	11	22
55 - 64	8	16
65 and more	<u>4</u>	<u>8</u>
Total	50	100
Marital Status		
Married	48	96
Single	1	2
Divorced	<u>1</u>	<u>2</u>
Total	50	100
Education		
Eighth grade or less	2	4
Not finishing high school	3	6
High school graduate	12	24
Not finishing college	10	20

Table XI (Continued)
Age, Marital Status and Education
of Self-Employed Professional and Business

Education	Number of Respondents	Per Cent of Total
College graduate	7	14
College graduate work	<u>16</u>	<u>32</u>
Total	50	100

Number of Children, Dependents,
and Number of Relatives in Household

Information was also gathered on the number of children that each person had, the number of relatives living in the household, and the number of persons that were partly or wholly dependent upon the worker other than the wife and children. The total number of married persons (96 per cent) had a total of 108 children or an average of 2.2 children per person. TABLE XII shows the distribution of children. Only two persons reported relatives living in the household. Ten persons reported persons dependent upon them. Six of these persons reported one dependent, three reported three dependents, and one reported five dependents.

TABLE XII

Distribution of the Sample by Number of Children

Number of Children	Number of Children under 18		Number of Children over 18	
	At Home	Not at Home	At Home	Not at Home
1	12	0	10	5
2	11	0	1	5
3	5	0	0	2
4 or more	<u>2</u>	<u>0</u>	<u>1</u>	<u>1</u>
Total Number of Children	57	0	16	35

Life Insurance in Force

Two of the persons in this group had no life insurance. A total of 72 per cent had insurance for \$10,000 or more. Eight persons had insurance under \$6,000. TABLE XIII gives the resultant distribution.

TABLE XIII

Distribution of Amount of Life Insurance Now in Force

Amount of Insurance	Number of Respondents	Per Cent of Total
None	2	4
Under \$2000	1	2
2000 - 3999	3	6
4000 - 5999	4	8
6000 - 7999	1	2
8000 - 9999	3	6
10,000 or more	<u>36</u>	<u>72</u>
Total	50	100

Earnings

TABLE XIV shows that only one person earned under \$3,000 in this group. A total of 80 per cent earned \$5,000 or more whereas in the group of State and local government employees no one reported earnings of \$5,000 or more. The group of self-employed business and professional persons had fourteen persons earning \$10,000 or more.

TABLE XIV
Distribution of Earnings

Amount of Earnings	Number of Respondents	Per Cent of Total
Under \$2000	0	0
2000 - 2999	1	2
3000 - 3999	5	10
4000 - 4999	4	8
5000 - 5999	10	20
6000 - 6999	7	14
7000 - 7999	5	10
8000 - 8999	3	6
9000 - 9999	1	2
10,000 or more	<u>14</u>	<u>28</u>
Total	50	100

Assets

The lowest amount of assets reported for this group was \$5,000. The highest amount reported was \$250,000. A total of 54 per cent had assets of \$20,000 or more whereas the State and local government employees had only four per cent who had assets of \$20,000 or more. Only two per

cent had assets under \$5,000 whereas the State and local government employees had 44 per cent who had assets under \$5,000.

TABLE XV
Distribution According to Assets

Amount of Assets	Number of Respondents	Per Cent of Total
No answer	8	16
Under \$5,000	1	2
5,000 - 9,999	5	10
10,000 - 14,999	3	6
15,000 - 19,999	6	12
20,000 - 24,999	6	12
25,000 - 29,999	5	10
30,000 - 34,999	3	6
35,000 - 39,000	2	4
40,000 or more	<u>11</u>	<u>22</u>
Total	50	100

Retirement Plans of Self-Employed
Professional and Business Men

A total of 24 per cent had no plans at all for retirement. Many combinations and varieties were reported. Savings and Insurance were the most frequently mentioned. Insurance was mentioned by 30 persons and savings was mentioned 20 times. TABLE XVI gives the retirement plan for the self-employed professional and business men.

TABLE XVI
Retirement Plans of Self-Employed
Professional and Business Men

Type of Plan	Number of Respondents	Per Cent of Total
No Plans	12	24
Savings	4	8
Savings and Insurance	9	18
Insurance	7	14
Investments	3	6
Insurance and Investments	3	6
Savings and Investments	1	2
Insurance, Savings, Bonds, Stocks	1	2
Insurance and Annuities	2	4
Savings, Insurance, Inheritance	1	2

Table XVI (Continued)
 Retirement Plans of Self-Employed
 Professional and Business Men

Type of Plan	Number of Respondents	Per Cent of Total
Savings, Insurance, Rental Income	2	4
Insurance, Investments, Savings	2	4
Insurance and Rental Income	1	2
Bonds	1	2
Insurance, Bonds, Rental Income	<u>1</u>	<u>2</u>
Total	50	100

Anticipated Monthly Income Requirements
 after Retirement

Over one-half of the self-employed professional and business men reported that they would need \$250 or more as a monthly income after retirement. No person estimated less than \$100. A total of 76 per cent estimated \$200 or more whereas the state and local government employees had 50 per cent reporting \$200 or more for retirement income. The lowest amount reported was \$125 and the highest was \$600. TABLE XVII shows the distribution of estimates.

TABLE XVII
 Anticipated Monthly Income Requirements
 after Retirement

Anticipated Monthly Income Requirements	Number of Respondents	Per Cent of Total
Do not know	4	8
Less than \$100	0	0
100 - 149	2	4
150 - 199	6	12
200 - 249	12	24
250 or more	<u>26</u>	<u>52</u>
Total	50	100

Opinions of Self-Employed Professional and Business Men
 Towards the Extension of Old-Age and Survivors Insurance
 to Presently Excluded Groups

An analysis of TABLE XVIII reveals that only two groups were favored for extension by 75 per cent or more. These two groups were the hired agricultural workers with seventy-eight per cent and the domestic servants with seventy-six per cent. Only eight groups were favored by 50 per cent or more for coverage whereas the State and local government employees favored extension to 14 groups

by 50 per cent or more. These eight groups were the hired agricultural workers (78 per cent); clergymen and members of religious orders (64 per cent); employees of charitable and non-profit organizations (64 per cent); domestic servants (76 per cent); employees of state and local governments (56 per cent); salesmen (68 per cent); taxi drivers (72 per cent) and; nurses (72 per cent).

The least favored group were the members of the armed forces with only 36 per cent favoring their coverage and 52 per cent disfavoring. A total of 48 per cent wanted the self-employed business men included and 40 per cent were in favor of extending coverage to the professional group.

TABLE XVIII

Opinions of Self-Employed Professional and Business Men
Towards the Extension of Old-Age and Survivors Insurance
to Presently Excluded Groups

Statement Number	Strongly Agree		Agree		Undecided		Disagree		Strongly Disagree	
	No.*	%**	No.	%	No.	%	No.	%	No.	%
1	9	18	15	30	7	14	11	22	8	16
2	4	8	16	32	8	16	13	26	9	18
3	4	8	20	40	8	16	10	20	8	16
4	9	18	30	60	5	10	3	6	3	6
5	8	16	24	48	8	16	5	10	5	10
6	8	16	24	48	8	16	4	8	6	12
7	5	10	13	26	6	12	16	32	10	20
8	15	30	23	46	4	8	3	6	5	10
9	5	10	18	36	11	22	6	12	10	20
10	6	12	22	44	9	18	5	10	8	16
11	3	6	19	38	8	16	10	20	10	20
12	4	8	18	36	8	16	11	22	9	18
13	6	12	28	56	5	10	2	4	9	18
14	7	14	29	58	5	10	4	8	5	10
15	7	14	29	58	5	10	3	6	6	12

There were 46 per cent of the professional group who strongly agreed or agreed to extending coverage to their group. (Not shown in tables.) There were 50 per cent of the business men who strongly agreed or agreed to extending coverage to their own group. (Not shown in tables.)

WAMMERMILL
BOARD
MAY 1917

CHAPTER IV

PRESENTLY COVERED EMPLOYEES, THEIR OPINIONS TOWARDS
THE EXTENSION OF SOCIAL SECURITY AND RETIREMENT PLANS

DESCRIPTION OF THE SAMPLE

Occupations and Union Status

Three persons out of 53 persons contacted refused to fill out the schedule. TABLE XIX gives a distribution of the sample by occupations and number of years in occupations. The city of Grand Forks, North Dakota presented a problem in selecting a wide variety of occupations because of a lack of different industries. This is the reason why such a large number of clerks are represented in comparison to the other occupations. A total of 20 per cent belonged to a union.

TABLE XIX

Distribution of the Sample According to Occupations
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Pre-sent Occupation
Clerk, Liquor Store	2	4	40
Clerk, Clothing Store	6	12	58
Clerk, Hardware Store	3	6	11
Clerk, Dept. Store	4	8	14
Clerk, Shoe Store	2	4	8
Clerk, Photo. Equip. Store	1	2	2
Clerk, Furniture Store	1	2	2
Carpenter	3	6	33
Bookkeeper	2	4	29
Florist	1	2	12
Janitor	2	4	10
Plumber	1	2	2
Bus Driver	2	4	33
Truck Driver	1	2	1
Mechanic	2	4	17
Laborer	1	2	1
Printer	1	2	7
Filling Station Attendant	2	4	5

Table XIX (Continued)

Distribution of the Sample According to Occupations
and Number of Years in the Occupation

Occupation	Number of Respondents	Per Cent of Total	Years in Present Occupation
Barber	2	4	15
Bartender	3	6	35
Manager, Hardware Store	2	4	14
Manager, Dept. Store	3	6	63
Manager, Clothing Store	2	4	16
Credit Manager	<u>1</u>	<u>2</u>	<u>2</u>
Total	50	100	430

Age, Marital Status, and Education

Only one person was over 65 years old in this group. The greater number were between the ages of 25 to 44. The married persons numbered 42 while seven were single and one was widowed. Only 18 per cent of the total had completed college. A total of 30 per cent had less than a high school education. TABLE XX shows the distribution.

TABLE XX
Age, Marital Status and Education
of Presently Covered Employees

	Number of Respondents	Per Cent of Total
Age		
Less than 25 years	7	14
25 - 34	17	34
35 - 44	11	22
45 - 54	8	16
55 - 64	6	12
65 and more	<u>1</u>	<u>2</u>
Total	50	100
Marital Status		
Married	42	84
Single	7	14
Widowed	<u>1</u>	<u>2</u>
Total	50	100
Education		
Eighth grade or less	8	16
Not finishing high school	7	14
High school graduate	15	30
Not finishing college	11	22

Table XX (Continued)
Age, Marital Status and Education
of Presently Covered Employees

Education	Number of Respondents	Per Cent of Total
College graduate	8	16
Graduate college work	<u>1</u>	<u>2</u>
Total	50	100

Number of Children, Dependents, and
Number of Relatives in Household

None of the persons in this group reported a relative living in the household. Five persons reported dependents other than the wife and children. Three persons reported one dependent and two others reported two dependents. The total number of married employees had a total of 68 children or an average of 1.6 children per person. This was the smallest average for the three groups. The distribution of children for this group is shown in TABLE XXI.

TABLE XXI

Distribution of the Sample by Number of Children

Children	Number of Children under 18		Number of Children over 18	
	At Home	Not at Home	At Home	Not at Home
1	12	0	4	3
2	10	0	0	1
3	3	0	2	1
4 or more	<u>1</u>	<u>0</u>	<u>0</u>	<u>1</u>
Total Number of Children	45	0	10	13

Life Insurance in Force

Ten persons or 20 per cent of the group had no insurance in force. Another 20 per cent had insurance of \$10,000 or more. A total of 64 per cent had less than \$6,000 of insurance. This insurance was on the lives of the persons interviewed. (See TABLE XXII for the distribution.)

Earnings

Five persons or 10 per cent of the group earned under \$2,000 for the year 1949. Only six per cent earned \$5,000 or more. The biggest percentage earned between \$2,000 and \$3,000. The distribution of earnings is shown in TABLE XXIII.

TABLE XXII

Distribution of Amount of Life Insurance
Now in Force

Amount of Insurance	Number of Respondents	Per Cent of Total
None	10	20
Under \$2000	6	12
2000 - 3999	8	16
4000 - 5999	8	16
6000 - 7999	7	14
8000 - 9999	1	2
10,000 or more	<u>10</u>	<u>20</u>
Total	50	100

TABLE XXIII
Distribution of Earnings

Amount of Earnings	Number of Respondents	Per Cent of Total
Under \$2000	5	10
2000 - 2999	18	36
3000 - 3999	16	32
4000 - 4999	8	16
5000 - or more	<u>3</u>	<u>6</u>
Total	50	100

Assets

The lowest amount of assets reported was \$250 and the highest reported was \$20,000. A total of 42 per cent had assets of less than \$5,000. Only 20 per cent had assets of \$10,000 or more. (See TABLE XXIV.) The professional and business men, in contrast, had 74 per cent who reported assets of \$10,000 or more. (See TABLE XV.)

TABLE XXIV
Distribution According to Assets

Amount of Assets	Number of Respondents	Per Cent of Total
No answer	3	6
Under \$5,000	21	42
5,000 - 9,999	16	32
10,000 - 14,999	3	6
15,000 - 19,999	5	10
20,000 or more	<u>2</u>	<u>4</u>
Total	50	100

Retirement Plans of Presently Covered Employees

Twelve persons or 24 per cent of the group had no plans of retirement. (TABLE XXV.) Only three persons mentioned Social Security as a single plan of financing their retirement. A total of 16 persons or 32 per cent mentioned Social Security either as a single plan of retirement or in combination with other plans. It seems strange that such a small number indicated Social Security as a plan of retirement as they are presently covered by the program and felt pretty strongly toward extending

Social Security. The most frequently mentioned plan was savings which was mentioned by 38 per cent of the persons interviewed.

TABLE XXV

Retirement Plans of Presently Covered Employees

Type of Plan	Number of Respondents	Per Cent of Total
No Plan	12	24
Social Security	3	6
Social Security and Savings	8	16
Social Security, Savings, Insur.	1	2
Social Security and Insurance	2	4
Social Security and Property	1	2
Social Security, Savings, Bonds	1	2
Savings	4	8
Savings and Investments	1	2
Savings and Insurance	4	8
Insurance	3	6
Insurance, Investments, Property	1	2
Insurance and Investments	1	2
Investments	1	2
Property Income	1	2

Table XXV (Continued)

Retirement Plans of Presently Covered Employees

Type of Plan	Number of Respondents	Per Cent of Total
Company Profit Sharing, Bonds	1	2
Company Pension	3	6
Operate Own Business	<u>2</u>	<u>4</u>
Total	50	100

Anticipated Monthly Income Requirements
after Retirement

None of the presently covered employees estimated less than \$100 as a monthly income requirement after retirement. A total of 44 per cent estimated \$200 or more. Only two persons did not make any estimates. The lowest amount reported was \$100 and the highest amount was \$400. TABLE XXVI shows the resultant distribution for this group of employees.

TABLE XXVI
 Anticipated Monthly Income Requirements
 after Retirement

Anticipated Monthly Income Requirements	Number of Respondents	Per Cent of Total
Do not know	2	4
Less than \$100	0	0
100 - 149	9	18
150 - 199	17	34
200 - 249	18	36
250 or more	<u>4</u>	<u>8</u>
Total	50	100

Opinions of Presently Covered Employees
 Towards the Extension of Old-Age and Survivors Insurance
 to Presently Excluded Groups

A study of TABLE XXVII shows that presently covered employees favored extension to six groups by 75 per cent or more, whereas the state and local government employees favored extension to eight groups by 75 per cent or more and the professional and business men favored only two groups for extension by 75 per cent or more. For the presently covered employees, these six groups were hired

agricultural employees (80 per cent); employees of charitable and non-profit organizations (76 per cent); domestic servants (82 per cent); salesmen (86 per cent); taxi-drivers (86 per cent); and nurses who were the most favored (94 per cent). The least favored for extension were the members of the armed forces who received only 36 per cent in favor of coverage and 54 per cent in disfavor. The professional group also stood low with only 34 per cent favoring coverage and 44 per cent disfavoring extension to this group. Other groups who received less than 50 per cent for extension were self-employed agricultural workers (48 per cent), employees of the Federal Government (46 per cent), state and local government employees (44 per cent), and railroad workers (44 per cent).

TABLE XXVII
Opinions of Presently Covered Employees
Towards the Extension of Old-Age and Survivors Insurance
to Presently Excluded Groups

Statement Number	Strongly Agree		Undecided		Disagree		Strongly Disagree			
	No.	%	No.	%	No.	%	No.	%		
1	6	12	25	50	9	18	7	14	3	6
2	3	6	14	28	11	22	18	36	4	8
3	6	12	21	42	9	18	9	18	5	10
4	20	40	20	40	2	4	5	10	2	4
5	11	22	23	46	8	16	8	16	0	0
6	10	20	28	56	10	20	1	2	1	2
7	5	10	13	26	5	10	25	50	2	4
8	14	28	32	64	1	2	2	4	1	2
9	2	4	26	52	8	16	10	20	4	8
10	5	10	27	54	10	20	5	10	3	6
11	3	6	19	38	6	12	20	40	2	4
12	7	14	21	42	10	20	11	22	1	2
13	6	12	37	74	5	10	1	2	1	2
14	5	10	38	76	4	8	2	4	1	2
15	7	14	40	80	1	2	1	2	1	2

CHAPTER V

SUMMARY AND CONCLUSIONS

SUMMARY

The state and local government employees placed much reliance on their government pensions as a plan of financing their retirement. A total of 82 per cent mentioned their pension either as a single plan of retirement or with a combination of other plans.

Savings and Insurance were the most favored plans of the self-employed professional and business men.

Persons presently covered by Old-Age and Survivors Insurance mentioned Social Security as a plan of financing their retirement in only 32 per cent of the cases.

There were 20 per cent of the 150 persons interviewed who had no plans for financing their retirement.

Of the 150 persons interviewed only one person estimated less than \$100 as an anticipated monthly cash requirement after retirement.

A total of 50 per cent of the state and local government employees estimated \$200 or more as a monthly income requirement after retirement, whereas, for the self-employed professional and business men, 76 per cent estimated \$200 or more and for the presently covered

employees there were 44 per cent who estimated \$200 or more.

A total of 84 per cent of the state and local government employees wanted to be included under the program of Old-Age and Survivors Insurance.

State and local government employees were in favor of extending Old-Age and Survivors Insurance to eight groups by 75 per cent or more. These eight groups were: (1) taxi-drivers, 96 per cent; (2) nurses, 94 per cent; (3) salesmen, 94 per cent; (4) hired agricultural workers, 90 per cent; (5) domestic servants, 90 per cent; (6) state and local government employees, 84 per cent; (7) employees of charitable and non-profit organizations, 82 per cent; and (8) employees of the Federal Government. Self-employed professional and business men were the only group who received less than 50 per cent.

The self-employed professional and business men were the least in favor of extending Old-Age and Survivors Insurance. They favored extending coverage to only two groups by 75 per cent or more. These two groups were; (1) hired agricultural workers, 78 per cent; and (2) domestic servants, 76 per cent.

There were 46 per cent of the professional group and 50 per cent of the business men who wanted to be included in this program.

Persons presently covered by Social Security favored extension to six groups by 75 per cent or more. These groups were: (1) nurses, 94 per cent; (2) salesmen, 86 per cent; (3) taxi-drivers, 86 per cent; (4) domestic servants, 82 per cent; (5) hired agricultural workers, 80 per cent; and (6) employees of charitable and non-profit organizations, 76 per cent. Six groups were favored by 50 per cent or less.

The 15 groups which follow are listed in rank order from most favored to least favored for being extended coverage as averaged from the three groups interviewed.

1. Nurses
2. Taxi-drivers
3. Salesmen
4. Domestic servants
5. Hired agricultural employees
6. Employees of charitable and non-profit organizations
7. Clergymen and members of religious orders
8. Self-employed business men
9. Americans employed outside the United States
10. Employees of the Federal Government
11. Employees of state and local government
12. Self-employed agricultural workers
13. Railroad employees

14. Members of the armed forces
15. Self-employed professional persons

Conclusions

The fact that 20 per cent of the persons interviewed had no plans for financing their retirement and that many who were quite advanced in years had not sufficient savings and insurance to be able to meet their plans of retirement, plus the relatively high percentage who wished to be included and who also favored extension of Social Security to many groups, would seem to suggest that Old-Age and Survivors Insurance should be extended to many presently excluded groups. The high estimates which were given as an anticipated monthly income requirement after retirement and the small number of presently covered employees who relied on their Social Security pension as a plan of financing their retirement, would also suggest raising the amount of old-age benefits. These suggestions, however, should receive more consideration than can be justifiably given in this study. The following points should be kept in mind:

1. The study was conducted in a rather prosperous year and anticipated monthly income requirements after

retirement were based on this year. A not so prosperous year might have given quite different estimates.

2. Since the study was made during a prosperous year, continuing study be made to meet the changing conditions of beneficiaries under the Social Security Act.

3. As a result of the many questions asked by both the covered and non-covered persons, an increased program of education regarding the benefits and the costs of the Social Security Program be made available to the general public and especially to those who are beneficiaries.

4. Because of the findings, a need for additional research in plans for retirement through the use of savings, Social Security benefits, and insurance.

A P P E N D I X

NEW YORK

BOND

HANCOCK

OPINION SURVEY TOWARDS EXTENSION OF SOCIAL SECURITY

This is a survey of opinion regarding the extension of social security to certain groups of workers who are not presently included in this program. Any information or opinion which you may express will be kept strictly confidential as you are not required to sign your name. The information furnished on this record is to be used for statistical purposes only.

Please fill in spaces or check (✓) appropriate items below.

Age last Birthday	Marital Status				Size and Makeup of Family			
					No. Children under 18		No. Child. over 18	
	Single	Married	Widowed	Divorced	At home	Not at home	At home	Not at home

No. of other Relatives in household							
No. School Years Completed			Employment Status		Type of Employment		Occupation
Grade Sch.	High Sch.	College	Unemployed	Employed	Self-employed	Hired	

No. Years in Present Occupation	Are you a Union Member?		Are you presently covered by Social Security?		Estimated value of all real & personal property
	Yes	No	Yes	No	

Life Insurance Now in Force												
None	Under \$1000	1000-1999	2000-2999	3000-3999	4000-4999	5000-5999	6000-6999	7000-7999	8000-8999	9000-9999	10,000-10,999	11,000-over 11,999

Total Estimated Earnings for 1949												
Under \$1000	1000-1999	2000-2999	3000-3999	4000-4999	5000-5999	6000-6999	7000-7999	8000-8999	9000-9999	10,000-10,999	11,000-11,999	12,000-over 12,999

How many persons are partly or wholly dependent upon you other than wife and children? _____

How much income per month do you believe you will need for your retirement, at the present level of living? _____

How do you plan to finance your retirement? _____

As you may know, certain workers now pay the government a percentage of their wages, matched by an equal amount from their employers, for old age and survivors insurance. This assures the worker that when he reaches the age of 65, or his wife and children in case of the husband's death, of a certain amount of security in old age. Under the present law some groups of workers are not included in this program. Below are certain statements concerning these excluded groups. Regarding each statement below, make a check mark (✓) to indicate how you feel about it.

1. Self-employed business men and women should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
2. Self-employed professional people like doctors and lawyers should be included.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
3. Self-employed agricultural workers should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
4. Hired agricultural workers should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
5. Clergymen and members of religious orders should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
6. Employees of charitable and non-profit organizations should be included.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
7. Members of the armed forces should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
8. Domestic servants should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
9. Employees of the Federal Government should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
0. Employees of state and local government should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
1. Railroad employees should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
2. Americans employed outside the United States should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
3. Salesmen should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
4. Taxi-drivers should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___
5. Nurses should be included in this program.
Strongly agree ___ Agree ___ Undecided ___ Disagree ___ Strongly disagree ___

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