

# INDUSTRY WAGE SURVEY

Life Insurance

MAY—JULY 1961

Bulletin No. 1324

UNITED STATES DEPARTMENT OF LABOR  
Arthur J. Goldberg, Secretary

BUREAU OF LABOR STATISTICS  
Ewan Clague, Commissioner



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## Preface

This bulletin summarizes wage and supplementary practice information for nonsupervisory office employees in home offices and regional head offices of the life insurance industry in May-July 1961.

Separate releases for the following areas were issued earlier, usually within a few months of the payroll period to which the data relate: Baltimore, Boston, Chicago, Dallas, Des Moines, Hartford, Houston, Jacksonville, Los Angeles-Long Beach, Minneapolis-St. Paul, New York City, and Philadelphia. Copies of these releases are available from the Bureau of Labor Statistics, Washington 25, D. C. or from any of its regional offices.

This report was prepared by Charles M. O'Connor of the Bureau's Division of Wages and Industrial Relations. Field work for the survey was directed by the Assistant Regional Directors for Wages and Industrial Relations.



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## Life Insurance, May—July 1961

### Summary

Actuaries (class A), performing highly complex and specialized studies, averaged \$288.50 a week in May—July 1961, and were highest paid among the 29 occupations covered by a study of salaries in life insurance companies conducted by the Bureau of Labor Statistics.<sup>1</sup> Nationwide averages for the remainder of the jobs studied ranged from less than \$60 a week for routine clerical jobs to \$155 for experienced underwriters and data processing systems analysts, and \$190.50 for class B actuaries. Men, accounting for about a fourth of the office employment in the industry, substantially outnumbered the women in each of the jobs studied in which average weekly earnings exceeded \$100.

Regionally, as far as comparisons were possible, occupational averages tended to be highest on the Pacific Coast and lowest in the Southeast region; in the 12 areas studied separately, the highest earnings were recorded in New York City and the lowest in Dallas.<sup>2</sup>

Weekly work schedules of 37½ hours or less applied to five-sixths of the employees in May—July 1961. Paid holidays and paid vacations were provided by all the establishments visited. Life, hospitalization, surgical, and catastrophe insurance were available to nine-tenths or more of the office employees; medical insurance, sick leave, and other plans were also commonly reported. Retirement pension plans applied to virtually all of the nonsupervisory office employees.

### Industry Characteristics

In 1960 there were 130 million life insurance policyholders in the United States.<sup>3</sup> To provide service for these policyholders, the life insurance industry employed more than 450,000 employees.<sup>4</sup> The Bureau's study of the industry was limited to home offices and regional head offices, which together employed an estimated 107,788 nonsupervisory office employees in May—July 1961. Nearly two-fifths of the nonsupervisory office employment was in the Middle Atlantic region, about one-sixth each was in the New England and Great Lakes regions, and a tenth or less in each of the remaining regions.

Home offices and regional head offices of life insurance companies are located almost exclusively in metropolitan areas. The 12 areas studied separately accounted for three-fifths of the total nonsupervisory office employment. New York City, the largest insurance center, employed nearly 29,000, as compared with 7,000 to 8,000 in Boston and Hartford, the two next largest insurance areas.

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<sup>1</sup> See appendix A for scope and method of survey; see appendix B for occupational descriptions.

<sup>2</sup> For definition of regions and selected areas, see table in appendix A.

<sup>3</sup> Institute of Life Insurance, Life Insurance Fact Book, 1961, New York, N. Y., 1961, p. 15.

<sup>4</sup> Employment and Earnings, November 1961, table SB-1, p. 111.

Approximately three-fourths of the nonsupervisory office employees covered by the Bureau's survey were women. The proportion of women varied from two-thirds in the Middle Atlantic to seven-eighths in the Great Lakes region.

Insurance companies owned by policyholders (mutual companies) accounted for approximately two-thirds of the employees covered by the study and for the majority of the employment in the Great Lakes, Middle Atlantic, Middle West, and New England regions. Stock companies employed approximately four-fifths of the employees in both the Southeast and Southwest regions, slightly more than two-thirds in the Pacific region, and nearly three-fifths in the Border States.

Approximately two-thirds of the office employees in the industry were in establishments writing other types of insurance in addition to life insurance. Such establishments accounted for a majority of the employees in all regions except New England and the Border States.

Home offices and regional head offices of life insurance companies vary greatly in size. Approximately two-fifths of the offices covered by the study had fewer than 100 employees, a third employed between 100 and 250, and a tenth employed between 250 and 500. Several offices employed more than 1,000 employees; a few offices reported more than 5,000 employees.

Establishments with labor-management contracts covering the majority of their office employees accounted for an estimated 2 percent of the industry's employment; these establishments were located mainly in the Great Lakes and Southwest regions.

Slightly more than four-fifths of the employees were in offices with formal pay systems that included ranges of rates for established job classifications; virtually all of the remainder of the employees were in offices in which pay rates were determined primarily in relation to the qualifications of the individual employee.

### Occupational Earnings

The 29 occupational classifications for which earnings data were obtained accounted for a third of the 107,788 nonsupervisory office employees in establishments within scope of the survey (table 1). Nationwide average weekly salaries for the 14 occupations predominantly staffed by men ranged from \$77 for class B tabulating-machine operators, the largest occupational group for men studied, to \$288.50 for class A actuaries. Class C actuaries, the second largest group for men, averaged \$124.50. Men substantially outnumbered women in each of the jobs with weekly averages of more than \$100. These included such occupations as actuaries, programmers, systems analysts, and two classes of underwriters.

The 15 occupations primarily staffed by women accounted for four-fifths of the nearly 36,000 employees for whom earnings data were obtained. Average weekly earnings for these occupations ranged from \$53.50 a week for routine (class B) file clerks to \$83 for class B correspondence clerks. Approximately one-half of the women accounted for by the occupations studied were employed in four occupations: Class B file clerks (\$53.50), class B typists (\$56.50), keypunch operators (\$62.50), and general stenographers (\$64.50).

Among the occupations studied, average weekly earnings in the Middle Atlantic and Pacific regions were usually above the national level; in the Great Lakes and New England regions, the earnings tended to be at or near the industry averages, and in the Border, Middle West, Southeast, and Southwest regions, were most commonly below the national average. The high-wage position of the Pacific region applied to nearly all of the clerical jobs but not to the higher paid occupations. Thus, Pacific Coast averages for accounting clerks (class A), actuaries (class C), and underwriters (classes A and B) were below the national average.

Among 12 areas selected for separate study, highest earnings were recorded in New York City and lowest earnings in Dallas. As indicated in the following tabulation, earnings in the highest paid areas were nearly 25 percent above those in the lowest, without any particular concentrations in between.<sup>5</sup>

	Relative pay levels (United States=100)
New York City -----	110
Houston -----	109
Chicago -----	109
Los Angeles-Long Beach -----	107
Hartford -----	106
Jacksonville -----	98
Boston -----	97
Des Moines -----	95
Minneapolis-St. Paul -----	93
Philadelphia -----	91
Baltimore -----	90
Dallas -----	89

Average weekly earnings for the occupations studied are presented by area in tables 2 through 13. The earnings of women class B typists, the numerically most important occupational category studied, averaged from \$50 a week in Minneapolis-St. Paul to \$68 in Hartford. Women employed as routine (class B) file clerks, the next largest occupational group studied, had average weekly earnings ranging from \$48 in Dallas and Des Moines to \$61.50 in Hartford.

Earnings of individuals varied substantially within the same job and locality. In many instances, weekly earnings of the highest paid employees exceeded by \$50 or more those of the lowest paid in the same job and area. Thus, some employees in comparatively low-paid jobs (as measured by the average for all employees) earned more than some in jobs for which significantly

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<sup>5</sup> These comparisons are based on occupations for which earnings data were available in each area. For each area, average weekly earnings for men in 11 jobs and for women in 14 jobs were multiplied by the nationwide employment in these respective occupations and the products were totaled. These totals are expressed as percentages of the similar total for the Nation.

higher averages were recorded. For example, the following tabulation indicates a considerable overlapping of individual salaries for women employed as class A accounting clerks and keypunch operators in New York City, despite a \$22.50 difference in the weekly averages for the two jobs.

Average weekly earnings	Number of women employed as—	
	Class A accounting clerks	Keypunch operators
\$50 and under \$60 -----	-	92
\$60 and under \$70 -----	6	345
\$70 and under \$80 -----	33	76
\$80 and under \$90 -----	35	23
\$90 and under \$100 -----	34	-
\$100 and over -----	24	4
Total number of workers -----	132	540
Average weekly earnings -----	\$87.50	\$65.00

Salaries of individuals performing similar tasks also showed typical variation within the same establishment, as the result of formalized pay systems that included ranges of rates for specific occupations.

#### Establishment Practices and Supplementary Wage Provisions

Data were also obtained on minimum entrance rates, weekly work schedules, and selected supplementary benefits, including paid holidays and vacations, and health, insurance, and pension plans for nonsupervisory office employees.

Minimum Entrance Salaries for Women Office Employees. Minimum entrance salaries of inexperienced typists and other women clerical employees were determined by formally established policies in 9 out of every 10 establishments in the study (table 14). In all but a few instances, beginning weekly salaries for both occupational classifications were within a range of \$40 to \$60, and most commonly between \$45 and \$50. Regionally, entrance salaries tended to be highest in the Pacific Coast region and lowest in the Southeast.

Scheduled Weekly Hours. Weekly work schedules of 37½ hours or less applied to five-sixths of the nonsupervisory office employees (table 15). The Pacific Coast was the only region in which the majority of the employees were scheduled to work 40 hours a week. The average scheduled weekly hours in the various regions were as follows: Middle Atlantic, 36.5; New England, Border States, and Southeast, 37; Great Lakes, 37.5; Southwest and Middle West, 38.5; and Pacific, 39. In 8 of the 12 areas studied separately, the majority of the employees were scheduled to work 37½ hours a week. In Baltimore, New York City, and Philadelphia, the majority of the employees were scheduled to work slightly fewer hours. Dallas was the only area in which the majority of the employees worked more than 37½ hours a week.

Paid Holidays. Paid holidays were provided by all establishments visited (table 16). Four-fifths of the nonsupervisory office employees in the Middle Atlantic region received 12 paid holidays annually, all of the employees in New England received 9 or more days (most commonly 9 full-days or 11 full-days and 1 half day), and the majority of the employees on the Pacific Coast received 10,

11, or 13 days annually. Holiday provisions in other regions were less liberal; employees in the Southeast, Southwest, and Middle West regions most commonly received 5 or 6 days annually.

The most common provisions for paid holidays in the 12 areas ranged from 5 or 6 days in Dallas to 12 or 13 days in Philadelphia.

Paid Vacations. Paid vacations after qualifying periods of service were provided by all establishments (table 17). Provisions which applied to the majority of the nonsupervisory office employees included: 2 weeks' after 1 year, 3 weeks' after 15 years, and 4 weeks' after 20 years of service. Provisions tended to be more liberal in the Middle Atlantic region than in the other regions.

More than four-fifths of the office employees in all of the areas, except Baltimore, received 2 weeks' vacation after 1 year of service; half or more were eligible for 3 weeks after 10 years' service in 5 areas, after 15 years' service in 6 other areas. Four weeks of vacation were most commonly provided after 20 years of service in Boston, Houston, Jacksonville, and New York City, and after 25 years in Los Angeles—Long Beach, Minneapolis—St. Paul, and Philadelphia.

Health, Insurance, and Pension Plans. Life, hospitalization, surgical, and catastrophe insurance, financed at least in part by the employer, were available to nine-tenths or more of the office employees (table 18). Accidental death and dismemberment insurance, medical insurance, and sick leave (full pay, no waiting period), were also commonly reported.

Pension plans providing regular payments for the remainder of the employee's life upon retirement, in addition to those pensions available under Federal old-age, survivors', and disability insurance applied to virtually all of the employees. In all but 1 of the 12 areas studied separately, more than nine-tenths of the office employees were in establishments having pension plans; in Baltimore, two-thirds of the office employees were in establishments having such plans.

Nonproduction Bonuses. Nonproduction bonuses, typically paid at Christmas or yearend, were provided by establishments employing one-third of the office employees (table 19). Such bonuses were most commonly reported in Chicago, Dallas, Hartford, and Minneapolis—St. Paul.

Free Lunches. Establishments employing a third of the employees provided free lunches. Although this provision was most common in the Middle Atlantic region, it was reported by some establishments in nearly all regions.

Table 1. Average Weekly Earnings: Selected Occupations

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, United States and selected regions, May-July 1961)

Occupation and sex	United States <sup>2</sup>		Regions															
	Number of employees	Average weekly earnings <sup>1</sup>	New England		Middle Atlantic		Border States		Southeast		Southwest		Great Lakes		Middle West		Pacific	
			Number of employees	Average weekly earnings														
Actuaries, class A (155 men and 2 women)	157	\$288.50	35	\$286.50	67	\$272.50	-	-	-	-	6	\$324.50	28	\$316.00	6	\$254.00	-	-
Actuaries, class B (259 men and 6 women)	265	190.50	54	194.00	87	184.50	9	\$172.00	-	-	10	172.00	61	208.00	13	178.00	-	-
Actuaries, class C (569 men and 75 women)	644	124.50	96	134.50	242	129.00	18	107.00	49	\$112.00	25	115.00	89	128.00	32	120.00	93	\$114.00
Assemblers (1,294 women and 56 men)	1,350	58.50	55	60.50	-	-	8	57.50	-	-	98	56.00	77	55.00	94	48.50	-	-
Clerks, accounting, class A	1,321	82.00	112	83.50	258	86.50	43	72.50	272	74.00	109	82.50	316	87.00	110	82.00	101	76.50
Men	235	93.00	18	75.00	53	94.00	-	-	38	87.00	23	95.50	62	101.50	28	86.00	8	89.50
Women	1,086	79.50	94	85.00	205	84.50	38	66.50	234	72.00	86	79.00	254	83.50	82	80.50	93	75.00
Clerks, accounting, class B	2,199	60.00	228	62.00	369	61.50	135	60.00	333	58.00	229	56.50	495	60.50	256	60.50	96	67.50
Men	111	66.00	8	72.00	16	58.00	-	-	8	62.50	-	-	-	-	-	-	-	-
Women	2,088	60.00	220	61.50	353	62.00	131	60.00	325	57.50	225	56.50	450	60.00	232	59.50	94	67.50
Clerks, correspondence, class A	793	109.50	51	101.50	-	-	8	112.00	32	94.50	74	97.00	175	103.50	60	97.00	74	96.50
Men	463	119.00	23	111.50	-	-	7	109.00	8	106.00	25	116.00	107	112.00	37	103.50	22	112.00
Women	330	96.50	28	100.50	73	117.50	-	-	24	90.50	49	87.00	68	89.50	23	86.00	52	90.00
Clerks, correspondence, class B	1,282	83.00	88	76.00	-	-	18	74.00	84	62.00	139	66.50	222	80.00	128	70.50	106	82.50
Men	319	95.00	12	82.50	-	-	7	81.00	-	-	21	88.50	60	88.50	22	88.50	-	-
Women	963	79.00	76	75.00	-	-	11	69.50	83	62.00	118	62.50	162	77.00	106	67.00	97	80.50
Clerks, file, class A (992 women and 39 men)	1,031	65.00	139	65.50	-	-	27	62.50	168	66.50	98	60.00	160	67.50	165	58.00	-	-
Clerks, file, class B (3,645 women and 117 men)	3,762	53.50	390	56.50	1,107	55.50	102	52.50	515	50.00	238	48.00	735	54.00	372	49.50	255	55.50
Clerks, policy evaluation	1,541	66.00	75	69.50	317	72.00	106	64.50	235	58.00	173	65.50	349	65.50	146	60.50	122	72.00
Men	144	75.50	11	66.00	40	72.50	-	-	7	77.00	11	72.50	47	88.00	-	-	-	-
Women	1,397	65.00	64	70.00	277	72.00	81	65.50	228	57.50	162	65.00	302	62.00	145	60.50	120	72.00
Clerks, premium-ledger-card (1,654 women and 25 men)	1,679	60.00	139	63.50	-	-	79	59.50	337	55.00	139	56.00	338	58.00	165	55.00	74	76.00
Console operators (131 men and 10 women)	141	109.50	15	103.50	41	129.00	-	-	19	98.00	10	98.50	35	98.00	-	-	-	-
Keypunch operators (3,072 women and 2 men)	3,074	62.50	636	66.00	724	65.00	148	59.50	470	56.50	235	58.00	455	64.50	212	58.50	162	69.50
Premium acceptors (672 women and 62 men)	734	62.50	79	64.50	104	70.50	-	-	111	55.50	88	60.50	208	66.00	70	57.00	25	64.00
Programmers, electronic data processing, class A (217 men and 35 women)	252	135.50	18	140.00	-	-	-	-	37	134.00	17	111.50	44	124.50	16	125.00	-	-
Programmers, electronic data processing, class B	363	113.00	-	-	127	122.50	-	-	37	107.00	26	89.50	55	99.00	21	104.00	14	141.50
Men	286	116.00	-	-	98	123.50	-	-	27	115.00	-	-	41	103.50	21	104.00	-	-
Women	77	103.50	15	110.00	29	120.00	-	-	-	-	-	-	14	86.50	-	-	-	-
Stenographers, general (all women)	3,115	64.50	241	63.50	1,099	67.00	123	60.50	382	60.00	199	63.50	680	63.50	193	59.00	192	75.50
Stenographers, technical (all women)	471	75.00	66	69.00	117	80.00	13	76.50	43	68.00	40	77.50	66	79.00	95	69.00	31	84.50
Systems analysts, class A (153 men and 13 women)	166	157.50	34	150.50	31	195.50	6	150.50	12	168.50	-	-	24	160.00	11	142.00	-	-
Systems analysts, class B (182 men and 17 women)	199	147.00	41	127.00	86	171.50	-	-	-	-	-	-	26	139.00	11	108.00	-	-

See footnotes at end of table.

Table 1. Average Weekly Earnings: Selected Occupations—Continued

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, United States and selected regions, May–July 1961)

Occupation and sex	United States <sup>2</sup>		Regions															
			New England		Middle Atlantic		Border States		Southeast		Southwest		Great Lakes		Middle West		Pacific	
	Number of employees	Average weekly earnings <sup>1</sup>	Number of employees	Average weekly earnings														
Tabulating-machine operators,																		
class A -----	568	\$94.00	72	\$87.00	187	\$95.00	12	\$89.00	83	\$92.50	19	\$86.00	120	\$95.50	30	\$97.50	-	-
Men -----	420	95.50	33	84.50	139	94.50	8	86.00	55	96.00	17	88.50	99	98.00	24	101.50	-	-
Women -----	148	89.50	-	-	48	96.50	-	-	28	85.00	-	-	21	84.50	-	-	-	-
Tabulating-machine operators,																		
class B -----	1,473	77.00	373	69.50	434	82.50	46	75.00	148	71.50	90	76.00	208	78.50	75	77.00	91	\$85.00
Men -----	864	79.00	179	70.50	244	82.50	33	75.00	72	74.50	62	78.50	140	81.50	58	78.00	68	86.50
Women -----	609	74.50	-	-	-	-	13	75.50	76	69.00	28	71.00	68	72.50	17	74.00	23	82.00
Tabulating-machine operators,																		
class C -----	1,092	64.00	108	65.00	379	68.50	54	59.50	139	61.00	73	62.50	203	59.50	73	61.00	47	63.00
Men -----	505	65.00	48	64.50	212	67.00	13	61.50	65	59.50	37	62.00	82	65.50	28	68.00	-	-
Women -----	587	63.00	60	65.00	-	-	41	59.00	74	62.50	-	-	121	56.00	45	56.50	-	-
Typists, class A (all women)	1,977	64.50	123	66.00	861	64.50	27	61.50	147	59.50	146	61.00	319	68.00	224	60.00	130	69.50
Typists, class B (4,412 women																		
and 3 men) -----	4,415	56.50	477	58.00	1,168	58.50	303	57.00	432	52.00	438	50.50	883	58.00	369	51.50	329	60.00
Underwriters, class A																		
(307 men and 30 women) -----	337	156.50	58	148.50	65	184.50	9	169.00	27	155.50	27	153.50	67	151.00	22	136.50	58	145.00
Underwriters, class B																		
Men -----	527	129.00	109	122.00	169	151.00	17	125.50	62	119.00	50	126.50	109	118.00	51	115.00	44	122.50
Women -----	532	132.00	96	121.50	157	153.00	12	133.50	53	123.00	42	130.50	79	122.00	41	122.00	36	123.00
Men -----	95	110.00	13	124.00	12	126.00	-	-	9	98.50	8	104.00	30	108.00	10	86.50	8	120.50
Women -----	596	99.00	56	90.50	128	123.00	55	92.50	98	83.00	37	92.00	103	96.00	41	95.50	-	-
Underwriters, class C																		
Men -----	317	110.00	9	102.00	103	128.50	25	97.00	33	104.50	12	101.00	62	98.00	26	107.00	-	-
Women -----	279	86.50	47	88.50	25	101.50	30	88.50	65	72.00	25	87.50	41	92.50	15	74.50	31	95.00

<sup>1</sup> Average weekly earnings are earnings based on hours for which employees receive their regular straight-time pay; and earnings are rounded to the nearest half dollar.

<sup>2</sup> Includes data for the Mountain region in addition to those regions shown separately. For definition of regions (or areas) shown in this and subsequent tables, see footnotes 1 and 2, appendix A table.

NOTE: Dashes indicate no data reported or data that do not meet publication criteria.

Table 2. Occupational Earnings: Baltimore, Md.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—															
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings (Standard)	\$40.00 and under \$45.00	\$45.00 \$50.00	\$50.00 \$55.00	\$55.00 \$60.00	\$60.00 \$65.00	\$65.00 \$70.00	\$70.00 \$75.00	\$75.00 \$80.00	\$80.00 \$85.00	\$85.00 \$90.00	\$90.00 \$95.00	\$95.00 \$100.00	\$100.00 \$105.00	\$105.00 \$110.00	\$110.00 and over	
<b>Men</b>																			
Underwriters, class B .....	6	37.5	\$116.00	-	-	-	-	-	-	-	-	-	-	1	-	-	3	2	
<b>Women</b>																			
Clerks, accounting, class B .....	42	39.0	56.00	-	11	7	13	5	5	-	1	-	-	-	-	-	-	-	
Clerks, file, class B .....	20	38.0	50.50	1	8	7	4	-	-	-	-	-	-	-	-	-	-	-	
Clerks, policy evaluation .....	21	36.5	63.50	-	2	2	4	8	1	-	-	2	1	1	-	-	-	-	
Keypunch operators .....	50	38.0	53.00	-	14	19	12	1	3	1	-	-	-	-	-	-	-	-	
Premium acceptors .....	21	36.5	50.00	2	12	3	3	1	-	-	-	-	-	-	-	-	-	-	
Stenographers, general .....	47	37.5	54.50	-	21	9	8	2	1	6	-	-	-	-	-	-	-	-	
Typists, class B .....	109	38.0	51.50	-	56	28	12	13	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> All workers were at \$ 140 to \$ 145.

Table 3. Occupational Earnings: Boston, Mass.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																							
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings (Standard)	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$110.00	\$120.00	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00	\$190.00	\$200.00	\$210.00	
				and under \$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$90.00	\$100.00	\$110.00	\$120.00	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00	\$190.00	\$200.00	\$210.00	and over			
<u>Men</u>																											
Actuaries, class B ---	11	37.0	\$ 235.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	1	1	1	2	2 <sup>4</sup>	
Console operators ---	6	37.0	111.00	-	-	-	-	-	-	-	-	1	3	-	-	1	1	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class A --	15	37.5	82.00	-	-	-	-	1	1	5	6	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class B --	34	37.0	70.50	-	-	-	7	10	10	5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class C --	38	37.5	63.00	-	-	11	11	12	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriters, class A -----	21	37.5	152.50	-	-	-	-	-	-	-	-	-	-	-	-	2	-	4	11	3	1	-	-	-	-	-	
Underwriters, class B -----	36	37.5	126.00	-	-	-	-	-	-	-	2	2	2	2	9	2	7	12	-	-	-	-	-	-	-	-	
<u>Women</u>																											
Assemblers -----	21	37.0	52.00	6	10	4	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, correspondence, class B -----	30	37.0	79.50	-	-	4	5	4	3	-	2	7	5	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, file, class A -----	38	37.5	56.50	-	21	2	10	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, file, class B -----	149	37.0	52.00	57	57	26	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, policy evaluation -----	8	37.0	75.50	-	-	-	1	2	-	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Keypunch operators --	88	37.0	61.00	1	8	32	20	20	6	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Stenographers, general -----	102	37.0	61.00	-	11	35	21	25	7	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Stenographers, technical -----	17	37.0	75.00	-	-	-	1	5	1	5	3	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriters, class B -----	10	37.0	126.50	-	-	-	-	-	-	-	-	-	-	4	2	3	1	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> Workers were distributed as follows: 1 at \$ 210 to \$ 220; 1 at \$ 280 to \$ 290; 2 at \$ 400 to \$ 410.

Table 4. Occupational Earnings: Chicago, Ill.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, July 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																				
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings (Standard)	\$45.00 and under	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00	\$145.00 and over
				\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00	\$145.00	
<b>Men</b>																								
Actuaries, class B	14	37.5	\$ 230.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Actuaries, class C	8	37.0	119.50	-	-	-	-	-	-	-	-	-	2	-	-	-	4	-	1	-	-	-	2 14	
Clerks, accounting, class A	6	38.0	96.00	-	-	-	-	-	-	1	-	-	4	-	-	-	1	-	-	-	-	-	-	
Clerks, correspondence, class A	21	37.5	113.50	-	-	-	-	-	-	-	-	2	4	-	-	5	1	-	9	-	-	-	-	
Clerks, policy evaluation	25	37.5	90.50	-	-	-	-	2	3	6	2	1	1	2	2	3	-	-	3	-	-	-	-	
Console operators	10	37.5	100.00	-	-	-	-	-	-	1	1	1	1	-	2	2	1	-	1	-	-	-	-	
Systems analysts, class A	8	37.5	147.00	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1	1	-	2 3		
Tabulating-machine operators, class A	39	37.5	101.00	-	-	-	-	-	2	-	3	1	7	14	2	-	1	5	-	-	3	1		
Tabulating-machine operators, class B	54	37.5	82.50	-	-	-	-	8	2	12	12	10	6	2	-	1	-	-	1	-	-	-		
Tabulating-machine operators, class C	37	37.0	69.50	-	-	4	4	11	9	4	5	-	-	-	-	-	-	-	-	-	-	-		
Underwriters, class A	10	37.0	170.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-		
Underwriters, class B	21	37.5	130.50	-	-	-	-	-	-	-	-	-	-	1	-	1	2	4	-	3	1	4		
Underwriters, class C	15	37.5	99.00	-	-	-	-	-	2	1	-	1	4	3	2	-	1	1	-	-	-	-		
<b>Women</b>																								
Clerks, accounting, class A	54	38.0	92.50	-	-	-	-	1	3	8	3	5	16	4	1	4	6	3	-	-	-	-		
Clerks, accounting, class B	37	37.5	73.00	-	-	4	7	5	5	6	6	-	1	2	-	-	1	-	-	-	-	-		
Clerks, correspondence, class A	27	37.5	89.50	-	-	-	-	-	3	1	7	6	1	4	3	1	-	-	1	-	-	-		
Clerks, correspondence, class B	42	37.5	80.50	-	-	-	1	3	1	10	18	6	3	-	-	-	-	-	-	-	-	-		
Clerks, file, class A	63	37.5	69.50	-	-	12	11	13	9	8	6	1	3	-	-	-	-	-	-	-	-	-		
Clerks, file, class B	204	37.5	59.00	8	37	76	52	23	5	3	-	-	-	-	-	-	-	-	-	-	-	-		
Clerks, policy evaluation	62	37.5	71.00	-	2	2	14	20	9	5	2	3	1	3	-	1	-	-	-	-	-	-		
Clerks, premium-ledger-card	75	37.0	65.50	-	10	6	27	11	13	2	6	-	-	-	-	-	-	-	-	-	-	-		
Keypunch operators	125	38.0	73.50	-	4	2	16	23	18	35	15	4	7	-	1	-	-	-	-	-	-	-		
Premium acceptors	26	37.5	63.50	-	8	8	1	2	3	1	-	-	3	-	-	-	-	-	-	-	-	-		
Stenographers, general	192	37.0	70.50	-	-	8	45	48	35	29	18	5	4	-	-	-	-	-	-	-	-	-		
Tabulating-machine operators, class B	13	38.0	77.50	-	-	2	2	-	-	-	5	2	1	1	-	-	-	-	-	-	-	-		
Typists, class A	110	38.0	77.00	-	-	-	8	18	21	21	21	10	8	2	1	-	-	-	-	-	-	-		
Typists, class B	337	38.0	63.00	3	28	71	109	76	29	16	5	-	-	-	-	-	-	-	-	-	-	-		
Underwriters, class B	9	38.0	112.00	-	-	-	-	-	-	-	-	1	1	-	1	-	1	2	2	-	-	1		
Underwriters, class C	17	37.5	90.50	-	-	-	-	2	1	3	-	5	-	-	-	4	-	1	1	-	-	-		

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> Workers were distributed as follows: 4 at \$170 to \$190; 2 at \$190 to \$210; 4 at \$230 to \$250; 4 at \$250 and over.

<sup>3</sup> Workers were distributed as follows: 2 at \$160 to \$165; 1 at \$185 to \$190.

<sup>4</sup> Workers were distributed as follows: 1 at \$145 to \$150; 3 at \$150 to \$155; 2 at \$170 to \$175; 2 at \$185 and over.

Table 5. Occupational Earnings: Dallas, Tex.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, May 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$40.00 and under \$45.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00
<u>Men</u>																				
Actuaries, class C .....	9	39.5	\$108.50	-	-	-	-	-	1	-	1	2	1	2	-	1	2	-	3	1
Clerks, accounting, class A .....	7	39.0	84.00	-	-	-	-	-	-	-	1	2	1	-	1	-	-	-	-	-
Clerks, correspondence, class B .....	11	39.5	83.00	-	-	-	1	-	1	-	2	5	2	-	-	-	-	-	-	-
Clerks, policy evaluation .....	8	38.0	79.00	-	1	-	-	-	-	-	2	1	3	1	-	-	-	-	-	-
Tabulating-machine operators, class A .....	9	38.5	80.00	-	-	-	-	1	-	2	3	1	-	-	2	-	-	-	-	-
Tabulating-machine operators, class B .....	22	39.0	68.00	-	-	-	4	5	5	2	4	1	1	-	-	-	-	-	-	-
Tabulating-machine operators, class C .....	15	39.0	57.00	-	4	1	6	3	-	-	-	1	-	-	-	-	-	-	-	-
Underwriters, class B .....	11	38.5	106.00	-	-	-	-	-	-	-	-	-	1	2	1	2	2	-	-	3
Underwriters, class C .....	9	38.5	97.00	-	-	-	-	-	-	-	-	1	-	4	1	1	-	1	1	-
<u>Women</u>																				
Assemblers .....	21	39.5	52.50	2	7	6	4	-	1	-	1	-	-	-	-	-	-	-	-	-
Clerks, accounting, class A .....	23	39.0	72.50	-	-	3	1	3	-	10	2	1	1	-	-	1	-	-	1	-
Clerks, accounting, class B .....	73	39.0	54.50	8	14	24	13	4	6	-	2	1	1	-	-	-	-	-	-	-
Clerks, correspondence, class A .....	7	39.5	87.00	-	-	-	-	-	2	-	1	-	-	-	2	2	-	-	-	-
Clerks, correspondence, class B .....	48	38.5	64.00	-	-	6	14	13	5	1	3	4	1	1	-	-	-	-	-	-
Clerks, file, class A .....	30	39.0	54.50	-	6	14	5	4	1	-	-	-	-	-	-	-	-	-	-	-
Clerks, file, class B .....	111	39.0	48.00	20	63	26	2	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, policy evaluation .....	46	38.5	63.50	-	-	12	8	10	8	1	2	1	2	2	-	-	-	-	-	-
Clerks, premium-ledger-card .....	34	39.0	54.50	-	9	15	2	5	3	-	-	-	-	-	-	-	-	-	-	-
Keypunch operators .....	80	39.0	58.00	-	15	16	17	13	11	8	-	-	-	-	-	-	-	-	-	-
Premium acceptors .....	23	39.5	60.00	-	2	4	6	8	-	1	1	-	-	1	-	-	-	-	-	-
Stenographers, general .....	49	39.0	63.50	-	2	10	14	7	1	2	6	5	2	-	-	-	-	-	-	-
Typists, class A .....	57	39.0	61.50	-	-	7	18	20	6	5	-	1	-	-	-	-	-	-	-	-
Typists, class B .....	168	39.0	51.50	9	54	72	28	1	-	4	-	-	-	-	-	-	-	-	-	-
Underwriters, class C .....	12	38.5	77.00	-	2	-	2	-	-	-	2	-	4	-	-	1	-	1	-	-

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 6. Occupational Earnings: Des Moines, Iowa

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																				
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$40.00 and under	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00
				\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00
<b>Men</b>																								
Actuaries, class C .....	9	37.5	\$ 127.50	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1	1	1	-	5	
Tabulating-machine operators, class A .....	8	37.5	99.50	-	-	-	-	-	-	-	-	-	1	4	-	1	-	-	2	-	-	-	-	
Tabulating-machine operators, class B .....	16	37.5	77.00	-	-	-	-	3	5	3	2	1	2	-	-	-	-	-	-	-	-	-	-	
Underwriters, class B .....	10	38.0	115.50	-	-	-	-	-	-	-	-	-	-	-	2	2	2	-	-	1	1	2	-	
<b>Women</b>																								
Clerks, accounting, class A .....	8	37.5	78.00	-	-	-	-	2	-	3	1	-	2	-	-	-	-	-	-	-	-	-	-	
Clerks, accounting, class B .....	33	37.5	56.50	-	5	10	6	8	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, correspondence, class B .....	16	37.5	72.00	-	1	2	2	1	2	1	3	-	2	1	-	-	1	-	-	-	-	-	-	
Clerks, file, class A .....	12	37.5	66.00	-	1	-	1	3	4	2	-	1	-	-	-	-	-	-	-	-	-	-	-	
Clerks, file, class B .....	103	37.5	48.00	11	71	17	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, policy evaluation .....	22	37.5	61.50	-	3	7	3	2	1	4	-	-	1	1	-	-	-	-	-	-	-	-	-	
Clerks, premium-ledger-card .....	31	37.5	52.50	-	9	14	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Keypunch operators .....	44	37.5	58.50	-	3	14	14	5	1	3	4	-	-	-	-	-	-	-	-	-	-	-	-	
Stenographers, general .....	51	37.5	60.50	-	4	10	14	7	10	3	2	-	-	1	-	-	-	-	-	-	-	-	-	
Stenographers, technical .....	28	37.5	72.50	-	-	2	1	3	7	6	3	1	-	3	1	1	-	-	-	-	-	-	-	
Tabulating-machine operators, class C .....	19	37.5	57.50	1	3	6	-	5	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
Typists, class A .....	22	37.5	61.00	-	1	3	4	8	3	2	1	-	-	-	-	-	-	-	-	-	-	-	-	
Typists, class B .....	73	37.5	50.50	-	41	22	9	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 7. Occupational Earnings: Hartford, Conn.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																						
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$50.00 and under \$55.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$110.00	\$120.00	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00	\$190.00	\$200.00 and over		
<b>Men</b>																										
Actuaries, class B	35	37.0	\$182.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	5	14	6	3	25	-	
Actuaries, class C	62	37.0	132.50	-	-	-	-	-	-	-	-	-	-	3	7	15	22	8	5	1	-	1	-	-	-	
Clerks, correspondence, class A	20	36.5	113.50	-	-	-	-	-	-	1	1	3	1	4	3	3	2	-	1	1	-	-	-	-	-	
Clerks, correspondence, class B	9	37.0	84.00	-	1	1	-	-	1	2	1	-	-	3	-	-	-	-	-	-	-	-	-	-	-	
Systems analysts, class A	23	37.0	145.50	-	-	-	-	-	-	-	-	-	-	2	1	2	3	4	7	2	1	1	-	-	-	
Systems analysts, class B	27	37.5	127.50	-	-	-	-	-	-	-	-	1	2	6	2	3	6	3	2	1	1	-	-	-	-	
Tabulating-machine operators, class B	131	37.5	71.00	-	12	26	41	19	7	10	9	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriters, class A	21	36.5	158.00	-	-	-	-	-	-	-	-	-	-	-	-	1	2	3	5	3	5	2	-	-	-	
Underwriters, class B	45	37.0	120.50	-	-	-	-	1	-	2	2	1	1	5	7	14	3	6	3	-	-	-	-	-	-	
<b>Women</b>																										
Assemblers	30	36.0	65.50	2	8	4	7	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, accounting, class A	41	37.0	86.50	-	1	1	2	4	5	3	10	3	6	4	2	-	-	-	-	-	-	-	-	-	-	-
Clerks, accounting, class B	52	37.0	67.00	3	7	17	5	8	7	1	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, correspondence, class A	14	37.0	105.50	-	-	-	-	-	-	-	2	2	3	3	2	-	1	-	1	-	-	-	-	-	-	
Clerks, correspondence, class B	29	37.0	75.50	-	2	3	8	3	4	3	-	3	1	2	-	-	-	-	-	-	-	-	-	-	-	
Clerks, file, class B	194	37.0	61.50	40	42	47	48	14	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, policy evaluation	32	36.5	71.50	-	6	6	4	6	2	1	3	2	2	-	-	-	-	-	-	-	-	-	-	-	-	
Keypunch operators	498	37.5	67.50	42	67	87	119	90	43	30	19	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
Premium acceptors	40	37.0	64.00	1	11	15	4	3	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Stenographers, general	135	37.0	65.50	4	40	28	24	17	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class C	29	36.5	68.50	5	3	2	5	3	6	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Typists, class A	68	37.0	71.50	1	5	15	16	8	7	8	5	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Typists, class B	168	37.0	68.00	8	20	30	50	27	19	12	2	-	-	-	-	27	-	-	-	-	-	-	-	-	-	
Underwriters, class C	21	37.0	86.50	-	-	-	-	2	4	6	2	2	2	3	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> Workers were distributed as follows: 1 at \$200 to \$210; 2 at \$210 to \$220; 1 at \$220 to \$230; 1 at \$230 to \$240.

Table 8. Occupational Earnings: Houston, Tex.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																					
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$40.00 and under	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$110.00	\$120.00	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00 and over	
<b>Men</b>																									
Clerks, accounting, class A	7	38.0	\$ 120.00	-	-	-	-	-	-	1	-	-	-	-	1	-	2	1	-	1	-	1	-	-	
Tabulating-machine operators, class B	19	37.5	97.00	-	-	-	-	-	-	-	-	1	4	2	3	8	1	-	-	-	-	-	-	-	
Tabulating-machine operators, class C	6	38.5	72.00	-	-	-	2	-	1	2	-	-	-	-	1	-	-	-	-	-	-	-	-	-	
Underwriters, class A	11	38.0	184.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	25	
Underwriters, class B	13	38.5	152.50	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4	4	-	-	-	-	13	
<b>Women</b>																									
Clerks, accounting, class B	48	38.0	65.50	1	4	-	9	7	14	6	3	3	1	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, correspondence, class B	19	38.5	70.50	-	-	-	4	3	3	5	1	-	1	-	2	-	-	-	-	-	-	-	-	-	-
Clerks, file, class B	56	37.5	52.00	3	18	23	9	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, policy evaluation	33	37.5	76.00	-	2	1	1	2	3	8	7	1	2	4	1	-	1	-	-	-	-	-	-	-	-
Clerks, premium-ledger-card	51	37.5	61.50	-	2	10	15	12	5	1	3	-	3	-	-	-	-	-	-	-	-	-	-	-	-
Keypunch operators	34	37.5	68.50	-	3	1	6	3	3	7	4	5	1	1	-	-	-	-	-	-	-	-	-	-	-
Premium acceptors	26	37.5	70.50	-	1	-	1	3	5	11	2	2	-	-	1	-	-	-	-	-	-	-	-	-	-
Stenographers, general	38	38.0	69.00	-	-	-	5	9	9	6	6	1	-	2	-	-	-	-	-	-	-	-	-	-	-
Typists, class A	62	37.0	62.50	-	1	2	27	15	8	5	2	-	1	-	-	1	-	-	-	-	-	-	-	-	-
Typists, class B	50	37.0	55.00	-	7	23	13	6	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.  
<sup>2</sup> Workers were distributed as follows: 3 at \$ 180 to \$ 190; 1 at \$ 200 to \$ 210; 1 at \$ 250 to \$ 260.  
<sup>3</sup> Workers were distributed as follows: 1 at \$ 190 to \$ 200; 2 at \$ 210 to \$ 220.

Table 9. Occupational Earnings: Jacksonville, Fla.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation <sup>2</sup>	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—													
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$35.00 and under	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	
				\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	
Clerks, accounting, class A .....	11	37.0	\$78.00	-	-	-	2	-	-	-	-	1	-	6	-	-	2
Clerks, accounting, class B .....	15	37.0	63.00	-	-	1	2	2	5	2	2	-	-	-	-	1	-
Clerks, correspondence, class B .....	18	37.0	60.50	-	-	1	3	4	3	5	1	1	-	-	-	-	-
Clerks, file, class A .....	12	37.5	56.50	-	-	1	4	3	3	1	-	-	-	-	-	-	-
Clerks, file, class B .....	71	37.0	47.50	2	13	35	16	1	2	2	-	-	-	-	-	-	-
Clerks, policy evaluation .....	28	37.5	72.00	-	-	-	1	3	3	4	4	5	4	4	4	-	-
Clerks, premium-ledger-card .....	20	37.0	55.00	2	3	-	5	3	2	4	1	-	-	-	-	-	-
Key punch operators .....	95	37.0	59.00	4	3	4	26	12	13	14	13	6	-	-	-	-	-
Premium acceptors .....	6	36.5	68.00	-	-	-	1	-	3	-	-	1	-	-	-	-	1
Stenographers, general .....	67	37.0	60.00	3	3	3	14	9	9	7	12	5	2	14	-	-	-
Tabulating-machine operators, class C .....	34	37.0	64.50	-	-	-	-	11	7	11	3	2	-	-	-	-	-
Typists, class B .....	59	37.0	51.50	-	-	29	18	9	2	1	-	-	-	-	-	-	-

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> All women workers.

Table 10. Occupational Earnings: Los Angeles—Long Beach, Calif.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																			
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings (Standard)	\$50.00 and under \$55.00	\$55.00-\$60.00	\$60.00-\$65.00	\$65.00-\$70.00	\$70.00-\$75.00	\$75.00-\$80.00	\$80.00-\$85.00	\$85.00-\$90.00	\$90.00-\$95.00	\$95.00-\$100.00	\$100.00-\$105.00	\$105.00-\$110.00	\$110.00-\$115.00	\$115.00-\$120.00	\$120.00-\$125.00	\$125.00-\$130.00	\$130.00-\$135.00	\$135.00-\$140.00	\$140.00-\$145.00	
<b>Men</b>																							
Clerks, accounting, class A .....	6	38.5	\$94.00	-	-	-	-	-	-	1	1	2	1	-	-	1	-	-	-	-	-	-	
Tabulating-machine operators, class B .....	42	39.0	87.00	-	-	-	-	-	5	8	15	9	4	1	-	-	-	-	-	-	-	-	
Underwriters, class B .....	30	39.0	118.00	-	-	-	-	-	-	-	-	1	2	6	4	2	4	-	2	2	2	5	
<b>Women</b>																							
Clerks, accounting, class B .....	72	39.0	67.50	-	9	24	10	8	12	9	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, correspondence, class B .....	76	38.5	76.50	-	-	-	10	13	41	3	4	2	2	1	-	-	-	-	-	-	-	-	
Keypunch operators .....	92	38.5	71.00	-	3	26	12	13	18	20	-	-	-	-	-	-	-	-	-	-	-	-	
Stenographers, general .....	99	38.5	76.50	-	-	10	17	12	28	19	5	5	3	-	-	-	-	-	-	-	-	-	
Stenographers, technical .....	29	39.0	84.50	-	-	-	1	-	6	8	7	6	1	-	-	-	-	-	-	-	-	-	
Typists, class A .....	75	38.5	69.50	-	3	25	10	17	14	3	3	-	-	-	-	-	-	-	-	-	-	-	
Typists, class B .....	173	38.5	61.50	1	48	93	29	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
Underwriters, class B .....	8	38.0	120.50	-	-	-	-	-	-	-	-	-	1	-	2	-	1	1	-	1	-	2	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

Table 11. Occupational Earnings: Minneapolis—St. Paul, Minn.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, May 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																				
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00	\$145.00
				and under \$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$125.00	\$130.00	\$135.00	\$140.00	\$145.00	and over
<b>Men</b>																								
Actuaries, class A	6	37.5	\$264.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26
Actuaries, class B	6	38.0	185.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35
Actuaries, class C	16	38.0	114.50	-	-	-	-	-	-	-	-	1	2	1	1	1	4	1	-	2	-	-	-	1
Tabulating-machine operators, class B	26	38.0	81.00	-	-	-	-	4	4	6	3	3	4	-	2	-	-	-	-	-	-	-	-	-
Underwriters, class A	8	38.0	150.00	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	2	1	44
Underwriters, class B	12	37.5	127.50	-	-	-	-	-	-	-	-	-	-	-	2	-	-	1	2	-	3	2	2	-
<b>Women</b>																								
Assemblers	17	38.0	53.50	3	9	3	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, accounting, class A	41	38.0	73.50	-	-	3	3	10	11	4	2	8	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, correspondence, class A	20	38.0	84.00	-	-	-	1	1	2	1	3	5	7	-	-	-	-	-	-	-	-	-	-	-
Clerks, correspondence, class B	30	38.0	70.50	-	4	1	3	5	3	9	4	1	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, file, class A	14	38.0	63.00	-	2	4	4	2	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-
Clerks, file, class B	44	38.0	48.50	36	7	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Clerks, policy evaluation	29	37.5	67.00	3	7	2	4	2	-	4	2	3	-	2	-	-	-	-	-	-	-	-	-	-
Clerks, premium-ledger-card	52	37.5	57.00	14	11	11	6	4	4	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-
Keypunch operators	78	38.0	57.50	15	19	15	13	9	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stenographers, general	51	38.0	60.00	1	8	14	19	6	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stenographers, technical	19	38.0	80.50	-	-	-	1	1	4	4	4	2	1	1	1	-	-	-	-	-	-	-	-	-
Tabulating-machine operators, class C	17	38.0	56.50	4	4	4	4	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Typists, class A	46	38.0	59.00	-	10	17	15	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Typists, class B	45	37.5	50.00	23	21	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Underwriters, class A	6	38.0	130.00	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	1	-	-	-	3
Underwriters, class B	9	38.0	98.50	-	-	-	-	-	3	-	-	1	-	-	1	1	1	1	-	-	-	-	-	-
Underwriters, class C	8	38.0	90.50	-	-	-	-	1	-	1	1	2	1	-	-	1	-	1	-	-	-	-	-	-

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.

<sup>2</sup> Workers were distributed as follows: 1 at \$200 to \$205; 1 at \$230 to \$235; 4 at \$280 to \$285.

<sup>3</sup> Workers were distributed as follows: 1 at \$155 to \$160; 1 at \$180 to \$185; 1 at \$195 to \$200; 1 at \$210 to \$215; 1 at \$240 to \$245.

<sup>4</sup> Workers were distributed as follows: 1 at \$150 to \$155; 1 at \$160 to \$165; 2 at \$170 to \$175.

<sup>5</sup> Workers were distributed as follows: 1 at \$145 to \$150; 1 at \$155 to \$160; 1 at \$170 to \$175.

Table 12. Occupational Earnings: New York, N.Y.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																							
		Weekly hours <sup>2</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$110.00	\$120.00	\$130.00	\$140.00	\$150.00	\$160.00	\$170.00	\$180.00	\$190.00	\$200.00			
				and under	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	and over
<b>Men</b>																											
Actuaries, class A	44	36.0	\$277.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	2	43		
Actuaries, class B	53	36.0	191.00	-	-	-	-	-	-	-	-	-	-	-	2	-	-	-	3	2	8	8	10	3	20		
Actuaries, class C	189	36.5	129.50	-	-	-	-	-	-	-	-	-	12	25	24	53	30	10	6	16	13	-	-	-	-		
Clerks, accounting, class A	41	35.5	97.00	-	-	-	1	4	1	3	-	5	6	18	3	-	-	-	-	-	-	-	-	-	-		
Clerks, file, class B	37	35.5	57.00	4	28	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Clerks, policy evaluation	29	35.5	74.00	-	2	2	6	9	4	3	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-		
Console operators	25	36.0	139.50	-	-	-	-	-	-	-	-	-	-	1	2	7	4	3	3	-	5	-	-	-	-		
Programmers, electronic data processing, class A	19	35.5	150.00	-	-	-	-	-	-	-	-	-	-	-	1	3	5	7	2	1	-	-	-	-	-		
Programmers, electronic data processing, class B	38	36.0	129.00	-	-	-	-	-	-	-	-	-	-	5	-	15	11	3	4	-	-	-	-	-	-		
Systems analysts, class A	14	36.5	190.00	-	-	-	-	-	-	-	-	-	-	-	1	1	1	1	1	1	1	1	1	1	7		
Tabulating-machine operators, class A	63	35.5	98.00	-	-	-	-	-	-	5	6	15	14	17	4	2	-	-	-	-	-	-	-	-	-		
Tabulating-machine operators, class B	159	36.0	85.00	-	-	2	6	11	26	47	25	12	11	18	1	-	-	-	-	-	-	-	-	-	-		
Tabulating-machine operators, class C	173	36.0	68.50	1	18	29	63	25	25	10	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Underwriters, class A	39	36.0	198.50	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	-	3	8	6	5	19			
<b>Women</b>																											
Clerks, accounting, class A	132	35.5	87.50	-	-	3	3	14	19	14	21	23	11	22	-	2	-	-	-	-	-	-	-	-	-		
Clerks, correspondence, class A	55	36.5	121.00	-	-	-	-	-	-	1	2	2	1	5	6	24	14	-	-	-	-	-	-	-	-		
Keypunch operators	540	36.5	65.00	5	87	201	144	45	31	14	9	-	-	4	-	-	-	-	-	-	-	-	-	-	-		
Premium acceptors	49	36.0	74.00	-	2	3	13	10	7	12	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-		
Programmers, electronic data processing, class B	21	36.0	124.00	-	-	-	-	-	-	-	-	-	-	4	1	10	5	-	1	-	-	-	-	-	-		
Stenographers, general	854	36.5	68.00	5	96	220	262	124	74	42	19	6	4	2	-	-	-	-	-	-	-	-	-	-	-		
Stenographers, technical	89	36.0	84.00	-	-	1	12	13	9	11	20	4	4	15	-	-	-	-	-	-	-	-	-	-	-		
Typists, class A	747	36.5	65.00	2	149	247	221	59	34	26	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-		
Typists, class B	856	36.0	60.00	108	400	191	76	48	22	5	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-		

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.  
<sup>2</sup> Workers were distributed as follows: 4 at \$200 to \$210; 4 at \$210 to \$250; 19 at \$250 to \$290; 9 at \$290 to \$330; 6 at \$330 to \$370; 1 at \$370 to \$410.  
<sup>3</sup> Workers were distributed as follows: 11 at \$200 to \$210; 5 at \$210 to \$220; 2 at \$220 to \$230; 2 at \$240 to \$250.  
<sup>4</sup> Workers were distributed as follows: 2 at \$200 to \$210; 4 at \$210 to \$230; 1 at \$230 to \$250.  
<sup>5</sup> Workers were distributed as follows: 8 at \$200 to \$210; 6 at \$210 to \$230; 5 at \$230 to \$250.

Table 13. Occupational Earnings: Philadelphia, Pa.

(Number and average straight-time weekly earnings<sup>1</sup> of employees in selected occupations in home offices and regional head offices of life insurance companies, June 1961)

Occupation and sex	Number of workers	Average		Number of workers receiving straight-time weekly earnings of—																				
		Weekly hours <sup>1</sup> (Standard)	Weekly earnings <sup>1</sup> (Standard)	\$35.00	\$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$130.00	\$140.00	\$150.00
				and under \$40.00	\$45.00	\$50.00	\$55.00	\$60.00	\$65.00	\$70.00	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	\$105.00	\$110.00	\$115.00	\$120.00	\$130.00	\$140.00	\$150.00	and over
<b>Men</b>																								
Actuaries, class C ----	13	36.5	\$ 115.00	-	-	-	-	-	-	-	-	-	-	-	2	1	-	2	1	4	-	2	1	
Clerks, file, class B -----	21	34.5	40.50	12	-	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, policy evaluation -----	7	35.0	68.00	-	-	-	1	-	1	-	4	-	1	-	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class A ----	11	36.0	98.50	-	-	-	-	-	-	-	1	3	1	1	-	1	-	2	-	-	2	-		
Underwriters, class A -----	7	36.0	164.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	26	
Underwriters, class B -----	21	36.0	124.00	-	-	-	-	-	-	-	-	-	-	-	4	1	3	3	1	2	3	-	34	
Underwriters, class C -----	13	37.0	91.00	-	-	-	-	-	1	-	-	2	4	3	1	-	1	-	-	1	-	-	-	
<b>Women</b>																								
Assemblers -----	7	36.0	48.00	-	-	5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Clerks, accounting, class B -----	51	36.0	53.00	-	4	5	29	8	2	1	-	2	-	-	-	-	-	-	-	-	-	-	-	
Clerks, file, class A -----	9	36.0	69.00	-	-	-	1	-	3	1	-	1	3	-	-	-	-	-	-	-	-	-	-	
Clerks, premium-ledger-card -----	13	34.0	49.00	-	2	6	4	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
Keypunch operators -----	57	36.5	56.00	-	7	4	16	13	9	5	2	1	-	-	-	-	-	-	-	-	-	-	-	
Premium acceptors -----	18	34.5	59.50	-	-	-	3	8	5	-	-	-	2	-	-	-	-	-	-	-	-	-	-	
Stenographers, general -----	104	35.0	58.50	-	-	14	15	25	31	11	2	4	2	-	-	-	-	-	-	-	-	-	-	
Tabulating-machine operators, class B ----	16	36.5	72.00	-	-	-	-	2	3	6	4	1	-	-	-	-	-	-	-	-	-	-	-	
Typists, class A -----	38	35.0	56.00	-	-	12	5	7	7	5	1	1	-	-	-	-	-	-	-	-	-	-	-	
Typists, class B -----	127	36.0	50.50	-	18	31	54	14	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Standard hours reflect the workweek for which employees receive their regular straight-time salaries and the earnings correspond to these weekly hours. Average weekly hours are rounded to the nearest half hour and average weekly earnings to the nearest half dollar.  
<sup>2</sup> Workers were distributed as follows: 2 at \$ 150 to \$ 160; 2 at \$ 160 to \$ 170; 2 at \$ 180 to \$ 190.  
<sup>3</sup> Workers were distributed as follows: 3 at \$ 160 to \$ 170; 1 at \$ 170 to \$ 180.

Table 14. Minimum Entrance Salaries for Women Office Employees

(Number of home offices and regional head offices of life insurance companies studied by minimum entrance salary<sup>1</sup> for women in selected occupations, United States, selected regions, and areas, May-July 1961)

Minimum rate <sup>1</sup> (weekly straight-time salary)	United States <sup>2</sup>	Regions							
		New England	Middle Atlantic	Border States	Southeast	Southwest	Great Lakes	Middle West	Pacific
Establishments studied .....	187	14	29	19	28	27	39	19	10
Inexperienced typists									
Establishments having a specified minimum <sup>3</sup> .....	168	14	25	17	25	24	35	19	8
\$ 35.00 and under \$ 40.00 .....	6	-	1	-	4	1	-	-	-
\$ 40.00 and under \$ 45.00 .....	40	1	3	6	11	11	-	8	-
\$ 45.00 and under \$ 50.00 .....	75	7	6	8	9	10	22	11	1
\$ 50.00 and under \$ 55.00 .....	27	5	10	1	1	1	6	-	3
\$ 55.00 and under \$ 60.00 .....	18	1	5	2	-	1	5	-	4
\$ 60.00 and under \$ 65.00 .....	1	-	-	-	-	-	1	-	-
\$ 65.00 and under \$ 70.00 .....	-	-	-	-	-	-	-	-	-
\$ 70.00 and under \$ 75.00 .....	1	-	-	-	-	-	1	-	-
Establishments having no specified minimum .....	7	-	1	-	2	1	2	-	1
Establishments which did not hire employees in this category .....	12	-	3	2	1	2	2	-	1
Other inexperienced clerical employees <sup>4</sup>									
Establishments having a specified minimum <sup>3</sup> .....	176	14	27	17	26	26	36	19	9
\$ 35.00 and under \$ 40.00 .....	8	-	2	1	4	1	-	-	-
\$ 40.00 and under \$ 45.00 .....	55	2	4	5	13	17	4	9	-
\$ 45.00 and under \$ 50.00 .....	73	8	10	8	8	6	21	10	1
\$ 50.00 and under \$ 55.00 .....	24	4	7	2	1	1	6	-	3
\$ 55.00 and under \$ 60.00 .....	14	-	4	1	-	1	4	-	4
\$ 60.00 and under \$ 65.00 .....	1	-	-	-	-	-	-	-	1
\$ 65.00 and under \$ 70.00 .....	1	-	-	-	-	-	1	-	-
\$ 70.00 and under \$ 75.00 .....	-	-	-	-	-	-	-	-	-
Establishments having no specified minimum .....	8	-	1	-	2	1	3	-	-
Establishments which did not hire employees in this category .....	3	-	1	2	-	-	-	-	-

See footnotes at end of table.

Table 14. Minimum Entrance Salaries for Women Office Employees—Continued

(Number of home offices and regional head offices of life insurance companies studied by minimum entrance salary<sup>1</sup> for women in selected occupations, United States, selected regions, and areas, May-July 1961)

Minimum rate <sup>1</sup> (weekly straight-time salary)	Areas											
	Baltimore	Boston	Chicago	Dallas	Des Moines	Hartford	Houston	Jacksonville	Los Angeles— Long Beach	Minneapolis— St. Paul	New York City	Philadelphia
Establishments studied	7	5	10	10	7	5	7	6	5	8	10	9
Inexperienced typists												
Establishments having a specified minimum <sup>3</sup>	6	5	10	9	7	5	6	5	4	7	9	6
\$ 35.00 and under \$ 40.00	-	-	-	-	-	-	-	1	-	-	-	-
\$ 40.00 and under \$ 45.00	2	-	-	4	5	-	1	-	-	-	1	2
\$ 45.00 and under \$ 50.00	4	4	2	5	2	-	3	4	-	7	1	2
\$ 50.00 and under \$ 55.00	-	1	-	-	-	4	1	-	2	-	3	2
\$ 55.00 and under \$ 60.00	-	-	5	-	-	1	-	-	2	-	5	-
\$ 60.00 and under \$ 65.00	-	-	1	-	-	-	-	-	-	-	-	-
\$ 65.00 and under \$ 70.00	-	-	-	-	-	-	-	-	-	-	-	-
\$ 70.00 and under \$ 75.00	-	-	-	-	-	-	-	-	-	-	-	-
Establishments having no specified minimum	-	-	-	1	-	-	-	1	-	1	1	-
Establishments which did not hire employees in this category	1	-	-	-	-	-	1	-	1	-	-	3
Other inexperienced clerical employees <sup>4</sup>												
Establishments having a specified minimum <sup>3</sup>	5	5	10	9	7	5	7	5	5	7	9	8
\$ 35.00 and under \$ 40.00	-	-	-	-	-	-	-	1	-	-	-	1
\$ 40.00 and under \$ 45.00	1	-	-	7	6	-	3	1	-	2	-	3
\$ 45.00 and under \$ 50.00	4	5	3	2	1	1	2	3	-	5	2	4
\$ 50.00 and under \$ 55.00	-	-	3	-	-	4	1	-	2	-	3	-
\$ 55.00 and under \$ 60.00	-	-	4	-	-	-	1	-	2	-	4	-
\$ 60.00 and under \$ 65.00	-	-	-	-	-	-	-	-	1	-	-	-
\$ 65.00 and under \$ 70.00	-	-	-	-	-	-	-	-	-	-	-	-
\$ 70.00 and under \$ 75.00	-	-	-	-	-	-	-	-	-	-	-	-
Establishments having no specified minimum	-	-	-	1	-	-	-	1	-	1	1	-
Establishments which did not hire employees in this category	2	-	-	-	-	-	-	-	-	-	-	-

<sup>1</sup> Lowest formally established salary rate.

<sup>2</sup> Includes data for the Mountain region in addition to the regions shown separately.

<sup>3</sup> Regular straight-time salary corresponding to employee's standard workweek.

<sup>4</sup> Rates applicable to messengers, office girls, or similar subclerical jobs are not considered.

Table 15. Scheduled Weekly Hours

(Percent of nonsupervisory office employees in home offices and regional head offices of life insurance companies by scheduled weekly hours<sup>1</sup> United States, selected regions, and areas, May-July 1961)

Weekly hours <sup>1</sup>	United States <sup>2</sup>	Regions											
		New England	Middle Atlantic	Border States	Southeast	Southwest	Great Lakes	Middle West	Pacific				
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100				
Under 35 hours -----	1	-	3	-	-	-	-	-	-				
35 hours -----	11	-	17	20	16	-	12	2	( <sup>3</sup> )				
35 <sup>1</sup> / <sub>4</sub> , 36 hours -----	1	5	-	-	3	-	-	-	-				
36 <sup>1</sup> / <sub>4</sub> hours -----	13	15	20	14	9	5	8	3	-				
36 <sup>1</sup> / <sub>2</sub> , 36 <sup>2</sup> / <sub>5</sub> hours -----	5	10	6	6	8	-	( <sup>3</sup> )	-	-				
37 hours -----	14	-	38	8	-	-	-	-	-				
37 <sup>1</sup> / <sub>4</sub> , 37 <sup>1</sup> / <sub>2</sub> hours -----	1	-	-	6	2	2	1	-	-				
37 <sup>1</sup> / <sub>2</sub> hours -----	39	70	15	13	48	45	59	40	41				
38 and under 40 hours -----	5	-	1	24	6	23	4	21	-				
40 hours -----	11	-	( <sup>3</sup> )	9	9	26	15	34	59				
Average weekly hours -----	37.0	37.0	36.5	37.0	37.0	38.5	37.5	38.5	39.0				
		Areas											
		Baltimore	Boston	Chicago	Dallas	Des Moines	Hartford	Houston	Jacksonville	Los Angeles-Long Beach	Minneapolis-St. Paul	New York City	Philadelphia
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100	100	100	100	
Under 35 hours -----	-	-	-	-	-	-	-	-	-	-	3	10	
35 hours -----	15	-	-	-	-	-	-	3	( <sup>3</sup> )	-	20	14	
35 <sup>1</sup> / <sub>4</sub> , 36 hours -----	-	-	-	-	-	12	-	-	-	-	-	-	
36 <sup>1</sup> / <sub>4</sub> hours -----	-	5	13	-	-	20	20	12	-	-	27	-	
36 <sup>1</sup> / <sub>2</sub> , 36 <sup>2</sup> / <sub>5</sub> hours -----	-	19	-	-	-	5	-	-	-	2	-	46	
37 hours -----	28	-	-	-	-	-	-	-	-	-	50	21	
37 <sup>1</sup> / <sub>4</sub> , 37 <sup>1</sup> / <sub>2</sub> hours -----	21	-	6	7	-	-	-	7	-	-	-	-	
37 <sup>1</sup> / <sub>2</sub> hours -----	3	76	70	6	98	63	60	78	59	78	-	3	
38 and under 40 hours -----	-	-	-	65	-	-	3	-	-	20	-	6	
40 hours -----	32	-	12	22	2	-	17	-	40	-	-	-	

<sup>1</sup> Data relate to the predominant work schedule in each establishment.<sup>2</sup> Includes data for the Mountain region in addition to the regions shown separately.<sup>3</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal 100.



Table 17. Paid Vacations

(Percent of nonsupervisory office employees in home offices and regional head offices of life insurance companies with formal provisions for paid vacations after selected periods of service, United States, selected regions, and areas, May-July 1961)

Vacation policy	United States <sup>1</sup>	Regions							
		New England	Middle Atlantic	Border States	Southeast	Southwest	Great Lakes	Middle West	Pacific
All nonsupervisory office employees .....	100	100	100	100	100	100	100	100	100
<u>Method of payment</u>									
Employees in establishments providing paid vacations .....	100	100	100	100	100	100	100	100	100
Length-of-time payment .....	100	100	100	100	100	100	100	100	100
<u>Amount of vacation pay<sup>2</sup></u>									
<u>After 6 months of service:</u>									
Under 1 week .....	16	20	19	9	21	13	12	7	6
1 week .....	51	48	44	56	55	51	57	64	60
Over 1 and under 2 weeks .....	21	11	34	28	5	19	21	12	-
2 weeks .....	5	21	3	-	6	-	3	-	-
<u>After 1 year of service:</u>									
1 week and under 2 weeks .....	3	-	1	16	14	-	6	7	-
2 weeks .....	96	100	99	84	86	98	94	93	100
Over 2 weeks .....	( <sup>3</sup> )	-	( <sup>3</sup> )	-	-	2	-	-	-
<u>After 3 years of service:</u>									
Under 2 weeks .....	( <sup>3</sup> )	-	( <sup>3</sup> )	( <sup>3</sup> )	3	-	-	-	-
2 weeks .....	99	100	99	100	97	98	100	96	100
Over 2 weeks .....	1	-	1	-	-	2	-	4	-
<u>After 5 years of service:</u>									
2 weeks .....	53	64	17	72	81	80	87	90	40
Over 2 and under 3 weeks .....	46	36	83	25	19	18	13	6	60
3 weeks or more .....	1	-	( <sup>3</sup> )	3	-	2	-	4	( <sup>3</sup> )
<u>After 10 years of service:</u>									
2 weeks .....	31	27	10	35	66	73	29	54	40
Over 2 and under 3 weeks .....	36	41	63	15	4	10	10	12	32
3 weeks .....	33	32	27	50	30	17	61	29	28
Over 3 weeks .....	( <sup>3</sup> )	-	( <sup>3</sup> )	-	-	-	-	4	-
<u>After 15 years of service:</u>									
2 weeks .....	8	-	1	12	25	32	7	41	-
Over 2 and under 3 weeks .....	4	21	( <sup>3</sup> )	-	2	10	-	-	-
3 weeks .....	71	74	77	70	58	45	78	52	77
Over 3 and under 4 weeks .....	15	5	22	18	16	13	13	-	23
4 weeks or more .....	1	-	-	-	-	-	2	7	-
<u>After 20 years of service:</u>									
2 weeks .....	5	-	1	4	17	21	6	7	-
Over 2 and under 3 weeks .....	2	8	( <sup>3</sup> )	-	1	5	-	-	-
3 weeks .....	41	51	10	59	48	58	61	87	58
Over 3 and under 4 weeks .....	2	10	-	-	-	-	3	-	-
4 weeks .....	51	31	89	37	34	16	30	2	42
Over 4 weeks .....	( <sup>3</sup> )	-	-	-	-	-	-	4	-
<u>After 25 years of service:</u>									
2 weeks .....	5	-	1	4	17	21	6	4	-
Over 2 and under 3 weeks .....	( <sup>3</sup> )	-	( <sup>3</sup> )	-	-	5	-	-	-
3 weeks .....	30	46	3	48	39	52	38	77	47
Over 3 and under 4 weeks .....	1	-	-	-	-	5	3	-	-
4 weeks .....	59	54	95	48	28	4	41	15	53
Over 4 weeks .....	5	-	2	-	16	13	12	4	-

See footnotes at end of table.

Table 17. Paid Vacations—Continued

(Percent of nonsupervisory office employees in home offices and regional head offices of life insurance companies with formal provisions for paid vacations after selected periods of service, United States, selected regions, and areas, May–July 1961)

Vacation policy	Areas											
	Baltimore	Boston	Chicago	Dallas	Des Moines	Hartford	Houston	Jacksonville	Los Angeles— Long Beach	Minneapolis— St. Paul	New York City	Philadelphia
All nonsupervisory office employees	100	100	100	100	100	100	100	100	100	100	100	100
<b>Method of payment</b>												
Employees in establishments providing paid vacations	100	100	100	100	100	100	100	100	100	100	100	100
Length-of-time payment	100	100	100	100	100	100	100	100	100	100	100	100
<b>Amount of vacation pay<sup>2</sup></b>												
<b>After 6 months of service:</b>												
Under 1 week	33	7	21	-	9	40	58	65	-	41	-	50
1 week	50	71	54	53	89	12	19	21	44	48	57	12
Over 1 and under 2 weeks	15	-	6	42	2	20	23	-	-	9	43	6
2 weeks	-	22	8	-	-	28	-	-	-	-	-	30
<b>After 1 year of service:</b>												
1 week and under 2 weeks	56	-	12	-	9	-	-	15	-	2	-	5
2 weeks	44	100	88	100	91	100	100	85	100	98	99	95
Over 2 weeks	-	-	-	-	-	-	-	-	-	-	( <sup>3</sup> )	-
<b>After 3 years of service:</b>												
Under 2 weeks	1	-	-	-	-	-	-	3	-	-	-	-
2 weeks	99	100	100	100	100	100	100	97	100	100	98	100
Over 2 weeks	-	-	-	-	-	-	-	-	-	-	2	-
<b>After 5 years of service:</b>												
2 weeks	88	93	74	100	98	40	42	35	40	59	9	94
Over 2 and under 3 weeks	12	7	26	-	2	60	58	65	59	41	91	2
3 weeks or more	-	-	-	-	-	-	-	-	( <sup>3</sup> )	-	-	4
<b>After 10 years of service:</b>												
2 weeks	56	2	10	84	63	40	36	7	40	28	1	94
Over 2 and under 3 weeks	-	19	40	16	23	60	-	3	22	-	87	2
3 weeks	44	79	50	-	14	-	64	91	38	72	12	4
Over 3 weeks	-	-	-	-	-	-	-	-	-	-	-	-
<b>After 15 years of service:</b>												
2 weeks	32	-	4	35	63	-	8	7	-	-	-	10
Over 2 and under 3 weeks	-	-	-	16	-	32	-	3	-	-	( <sup>3</sup> )	-
3 weeks	68	93	68	49	37	63	34	26	63	59	93	90
Over 3 and under 4 weeks	-	7	21	-	-	5	58	65	37	41	7	-
4 weeks or more	-	-	8	-	-	-	-	-	-	-	-	-
<b>After 20 years of service:</b>												
2 weeks	3	-	4	28	9	-	8	7	-	-	-	10
Over 2 and under 3 weeks	-	-	-	-	-	-	-	-	-	-	( <sup>3</sup> )	-
3 weeks	65	3	56	67	91	95	34	15	63	56	1	90
Over 3 and under 4 weeks	-	19	-	-	-	5	-	-	-	-	-	-
4 weeks	32	78	40	5	-	-	58	78	37	44	99	-
Over 4 weeks	-	-	-	-	-	-	-	-	-	-	-	-
<b>After 25 years of service:</b>												
2 weeks	3	-	4	28	-	-	8	7	-	-	-	10
Over 2 and under 3 weeks	-	-	-	-	100	83	27	15	44	11	1	-
3 weeks	50	-	48	51	-	-	-	-	-	-	( <sup>3</sup> )	-
Over 3 and under 4 weeks	-	-	-	16	-	-	-	-	-	-	-	11
4 weeks	47	100	27	5	-	17	7	14	56	48	97	79
Over 4 weeks	-	-	21	-	-	-	58	65	-	41	2	-

<sup>1</sup> Includes data for the Mountain region in addition to the regions shown separately.  
<sup>2</sup> Periods of service were arbitrarily chosen and do not necessarily reflect the individual provisions for progressions. For example, the changes in proportions indicated at 5 years of service may include changes in provisions occurring after 4 years.  
<sup>3</sup> Less than 0.5 percent.

NOTE: Because of rounding, sums of individual items may not equal totals.

Table 18. Health, Insurance, and Pension Plans

(Percent of nonsupervisory office employees in home offices and regional head offices of life insurance companies with specified health, insurance, and pension plans, United States, selected regions, and areas, May-July 1961)

Type of plan <sup>1</sup>	United States <sup>2</sup>	Regions											
		New England	Middle Atlantic	Border States	Southeast	Southwest	Great Lakes	Middle West	Pacific				
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100	100	100		
Employees in establishments providing:													
Life insurance -----	98	100	100	97	96	100	92	96	100				
Accidental death and dismemberment insurance -----	48	55	43	34	65	56	53	37	40				
Sickness and accident insurance or sick leave or both <sup>3</sup> -----	90	82	99	78	87	82	82	85	95				
Sickness and accident insurance -----	55	35	91	29	18	29	41	2	87				
Sick leave (full pay, no waiting period) -----	84	79	97	71	81	64	68	75	95				
Sick leave (partial pay or waiting period) -----	2	-	-	3	1	-	5	10	-				
Hospitalization insurance -----	96	100	99	71	88	99	95	88	100				
Surgical insurance -----	95	100	99	71	88	99	89	88	100				
Medical insurance -----	70	100	59	68	50	76	63	88	81				
Catastrophe insurance -----	89	98	94	83	78	83	84	81	81				
Retirement pension -----	96	100	99	83	91	82	94	94	100				
No health, insurance, or pension plans -----	-	-	-	-	-	-	-	-	-				
		Areas											
		Baltimore	Boston	Chicago	Dallas	Des Moines	Hartford	Houston	Jacksonville	Los Angeles--Long Beach	Minneapolis--St. Paul	New York City	Philadelphia
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100	100	100	100	
Employees in establishments providing:													
Life insurance -----	100	100	87	100	100	100	100	100	100	98	100	100	
Accidental death and dismemberment insurance -----	35	78	61	46	50	20	90	86	41	41	37	2	
Sickness and accident insurance or sick leave or both <sup>3</sup> -----	39	97	91	68	50	60	80	100	99	98	100	95	
Sickness and accident insurance -----	2	76	35	6	-	-	3	-	96	42	100	-	
Sick leave (full pay, no waiting period) -----	39	89	86	68	50	60	77	97	99	52	97	95	
Sick leave (partial pay or waiting period) -----	-	-	6	-	-	-	-	3	-	3	-	-	
Hospitalization insurance -----	70	100	96	99	90	100	100	100	100	80	99	90	
Surgical insurance -----	70	100	87	99	90	100	100	100	100	80	99	90	
Medical insurance -----	70	100	82	59	90	100	97	88	100	80	47	73	
Catastrophe insurance -----	97	100	74	78	100	100	100	97	100	98	99	83	
Retirement pension -----	68	100	96	95	100	100	92	91	100	95	100	98	
No health, insurance, or pension plans -----	-	-	-	-	-	-	-	-	-	-	-	-	

<sup>1</sup> Includes only those plans for which at least part of the cost is borne by the employer and excludes legally required plans, such as workmen's compensation and social security.<sup>2</sup> Includes data for the Mountain region in addition to the regions shown separately.<sup>3</sup> Unduplicated total of employees receiving sick leave or sickness and accident insurance shown separately.

Table 19. Nonproduction Bonuses

(Percent of nonsupervisory office employees in home offices and regional head offices of life insurance companies with specified types of nonproduction bonuses, United States, selected regions, and areas, May-July 1961)

Type of bonus	United States <sup>1</sup>	Regions											
		New England	Middle Atlantic	Border States	Southeast	Southwest	Great Lakes	Middle West	Pacific				
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100	100	100		
Employees in establishments with nonproduction bonuses -----	33	30	18	35	36	67	54	49	23				
Christmas or yearend -----	24	18	3	31	36	66	44	49	23				
Profit sharing -----	3	9	-	3	-	-	8	-	-				
Other -----	6	4	15	-	-	2	2	-	-				
Employees in establishments with no nonproduction bonuses -----	67	70	82	65	64	33	46	51	77				
		Areas											
		Baltimore	Boston	Chicago	Dallas	Des Moines	Hartford	Houston	Jacksonville	Los Angeles-Long Beach	Minneapolis-St. Paul	New York City	Philadelphia
All nonsupervisory office employees -----	100	100	100	100	100	100	100	100	100	100	100	100	
Employees in establishments with nonproduction bonuses -----	37	2	65	77	48	60	42	3	22	54	-	28	
Christmas or yearend -----	37	2	30	77	48	40	36	3	22	45	-	28	
Profit sharing -----	-	-	27	-	-	20	-	-	-	9	-	-	
Other -----	-	-	8	-	-	-	7	-	-	-	-	-	
Employees in establishments with no nonproduction bonuses -----	63	98	35	23	52	40	58	97	78	46	100	72	

<sup>1</sup> Includes data for the Mountain region in addition to the regions shown separately.

NOTE: Because of rounding, sums of individual items may not equal totals.



## Appendix A: Scope and Method of Survey

### Scope of Survey

The study covered home offices and regional head offices of life insurance companies, (part of industry group 631 as defined in the 1957 edition of the Standard Industrial Classification Manual, prepared by the Bureau of the Budget).

The establishments studied were selected from those employing 50 or more employees at the time of reference of the data used in compiling the universe lists.

The number of establishments and employees actually studied by the Bureau as well as the number estimated to be within the scope of the survey during the payroll period studied are shown in the following table:

Estimated number of establishments and employees within scope of survey and number studied,  
life insurance industry, May-July 1961

Region <sup>1</sup> and area <sup>2</sup>	Number of establishments <sup>3</sup>		Employees in establishments		
	Within scope of study	Studied	Within scope of study		Studied
			Total <sup>4</sup>	Nonsupervisory office employees	
United States <sup>5</sup> -----	331	187	144,851	107,788	129,438
New England -----	16	14	21,875	17,772	21,385
Boston -----	5	5	8,274	7,179	8,274
Hartford -----	5	5	9,342	7,574	9,342
Middle Atlantic -----	41	29	52,810	39,930	51,386
New York City -----	12	10	37,669	28,756	37,106
Philadelphia -----	14	9	4,875	3,555	4,401
Border States -----	30	19	5,172	3,434	4,349
Baltimore -----	13	7	1,515	954	1,135
Southeast -----	55	28	13,694	10,435	10,389
Jacksonville -----	7	6	2,989	2,520	2,889
Southwest -----	52	27	8,876	6,770	6,541
Dallas -----	17	10	3,031	2,160	2,555
Houston -----	8	7	1,814	1,536	1,758
Great Lakes -----	72	39	24,270	15,917	20,964
Chicago -----	16	10	6,707	4,019	5,923
Minneapolis-St. Paul -----	8	8	3,784	2,578	3,784
Middle West -----	35	19	8,093	6,074	6,171
Des Moines -----	7	7	2,189	1,831	2,189
Pacific -----	20	10	8,915	6,596	7,992
Los Angeles-Long Beach -----	5	5	5,680	4,008	5,680

<sup>1</sup> The regions used in this study include: New England—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont; Middle Atlantic—New Jersey, New York, and Pennsylvania; Border States—Delaware, District of Columbia, Kentucky, Maryland, Virginia, and West Virginia; Southeast—Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, and Tennessee; Southwest—Arkansas, Louisiana, Oklahoma, and Texas; Great Lakes—Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin; Middle West—Iowa, Kansas, Missouri, Nebraska, North Dakota, and South Dakota; and Pacific—California, Nevada, Oregon, and Washington.

<sup>2</sup> Standard Metropolitan Statistical Areas as defined by the U.S. Bureau of the Budget, except the following: Chicago (Cook County); New York City (the 5 boroughs); and Philadelphia (Philadelphia and Delaware Counties, Pa., and Camden County, N.J.).

<sup>3</sup> Includes only establishments with 50 or more employees at the time of reference of the universe data.

<sup>4</sup> Includes executive, professional, and other employees excluded from the nonsupervisory office employee category.

<sup>5</sup> Includes data for the Mountain region in addition to the regions shown separately. Alaska and Hawaii were not included in the study.

### Method of Study

Data were obtained by personal visits of Bureau field economists under the direction of the Bureau's Assistant Regional Directors for Wages and Industrial Relations. The survey was conducted on a sample basis. To obtain appropriate accuracy at minimum cost, a greater proportion of large than of small establishments was studied. In combining the data, however, all establishments were given their appropriate weight. All estimates are presented, therefore, as relating to all establishments in the industry group, excluding only those below the minimum size at the time of reference of the universe data.

### Establishment Definition

An establishment, for purposes of this study, is defined as a single physical location where the operations of the home office or a regional head office are performed. A regional head office is defined as one having all or nearly all of the normal life insurance administrative functions, including underwriting. An establishment is not necessarily identical with the company, which may consist of one or more establishments.

### Employment

The estimates of the number of employees within the scope of the study are intended as a general guide to the size and composition of the labor force included in the survey. The advance planning necessary to make a wage survey requires the use of lists of establishments assembled considerably in advance of the payroll period studied.

### Nonsupervisory Office Employees

The term "nonsupervisory office employees," as used in this report, includes all nonsupervisory employees of the establishment, except those engaged in custodial, maintenance, and related work. Administrative and executive employees were excluded.

### Occupations Selected for Study

Occupational classification was based on a uniform set of job descriptions designed to take account of interestablishment and interarea variations in duties within the same job. (See appendix B for these descriptions.) The occupations were chosen for their numerical importance, and their representativeness of the entire job scale in the industry. Working supervisors, apprentices, learners, beginners, trainees, the handicapped, part-time, temporary, and probationary workers were not reported in the selected occupations.

### Average Weekly Hours and Earnings

Average weekly hours were rounded to the nearest half hour and average weekly earnings to the nearest half dollar. Standard hours reflect the workweek for which employees receive their regular straight-time salaries; earnings correspond to these weekly hours.<sup>6</sup> Cost-of-living bonuses were included as part of the employee's regular salary, but non-production bonus payments, such as Christmas or yearend bonuses, were excluded.

### Establishment Practices and Supplementary Wage Provisions

Supplementary benefits and practices were treated statistically on the basis that if formal provisions for supplementary benefits and practices were applicable to half or more of the nonsupervisory office employees in an establishment, the practice or benefit was considered applicable to all such employees. Similarly, if fewer than half were covered, the practice or benefit was considered nonexistent in the establishment. Because of length-of-service and other eligibility requirements, the proportion of employees receiving the benefits may be smaller than estimated. Because of rounding, sums of individual items may not equal totals.

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<sup>6</sup> Average weekly earnings for each occupation were obtained by weighting each rate (or weekly earnings) by the number of workers receiving the rate.

Established Minimum Rates. The tabulations for established minimum rates refer to the entrance rates for women in two occupational groups: (1) Inexperienced typists and (2) other inexperienced clerical employees (such as file clerks or junior clerks). For the purposes of this study, inexperienced employees are defined as those who at the time of employment either lack previous work experience or whose previous work experience has little or no transferability to the job for which they are hired. Rates applicable to messengers, office girls, or similar subclerical jobs were excluded; special rates for summer vacation workers were also excluded.

Weekly Hours. Data refer to the predominant work schedule for full-time nonsupervisory office employees employed on the day shift.

Paid Holidays. Paid holiday provisions relate to full-day and half-day holidays provided annually.

Paid Vacations. The summary of vacation plans is limited to formal arrangements, excluding informal plans whereby time off with pay is granted at the discretion of the employer or the supervisor. The periods of service for which data are presented were selected as representative of the most common practices, but they do not necessarily reflect individual provisions for progressions. For example, the changes in proportions indicated at 5 years of service include changes in provisions which may have occurred after 4 years.

Health, Insurance, and Pension Plans. Data are presented for all health, insurance, and pension plans for which all or a part of the cost is borne by the employer, excluding only programs required by law, such as workmen's compensation and social security. Among the plans included are those underwritten by a commercial insurance company and those paid directly by the employer from his current operating funds or from a fund set aside for this purpose.

Death benefits are included as a form of life insurance. Sickness and accident insurance is limited to that type of insurance under which predetermined cash payments are made directly to the insured on a weekly or monthly basis during illness or accident disability. Information is presented for all such plans to which the employer contributes at least a part of the cost.

Tabulations of paid sick-leave plans are limited to formal plans which provide full pay or a proportion of the employee's pay during absence from work because of illness; informal arrangements have been omitted. Separate tabulations are provided according to (1) plans which provide full pay and no waiting period, and (2) plans providing either partial pay or a waiting period.

Medical insurance refers to plans providing for complete or partial payment of doctors' fees. Such plans may be underwritten by a commercial insurance company or a nonprofit organization, or they may be self-insured.

Catastrophe insurance, sometimes referred to as extended medical insurance, includes the plans designed to cover employees in case of sickness or injury involving an expense which goes beyond the normal coverage of hospitalization, medical, and surgical plans.

Tabulations of retirement pensions are limited to plans which provide regular payments upon retirement for the remainder of the employee's life.

Nonproduction Bonuses. Nonproduction bonuses are defined for this study as bonuses that depend on factors other than the output of the individual employee or of a group of employees. Plans that defer payments beyond 1 year were excluded.

## Appendix B: Occupational Descriptions

The primary purpose of preparing job descriptions for the Bureau's wage surveys is to assist its field staff in classifying into appropriate occupations workers who are employed under a variety of payroll titles and different work arrangements from establishment to establishment and from area to area. This is essential in order to permit the grouping of occupational wage rates representing comparable job content. Because of this emphasis on interestablishment and interarea comparability of occupational content, the Bureau's job descriptions may differ significantly from those in use in individual establishments or those prepared for other purposes. In applying these job descriptions, the Bureau's field economists are instructed to exclude working supervisors, apprentices, learners, beginners, trainees, handicapped, part-time, temporary, and probationary workers.

### ACTUARY

Performs life insurance actuarial studies and assignments, applying actuarial theory and practice. Work involves any or a combination of the following: Determines actuarial basis for premium rates, dividends, reserves, and nonforfeiture benefits; conducts mortality, statistical, underwriting, or expense allocation studies; prepares gain and loss exhibits; and drafts and files insurance and annuity contract forms. Does not include company officers.

For wage study purposes, actuaries are to be classified as follows:

Class A—Performs highly complex and specialized actuarial studies, including the development of new life insurance products. Provides technical instruction and advice to lower level actuaries. May lead a group of actuaries in accomplishing actuarial projects. Position requires attainment of Fellow in the Society of Actuaries.

Class B—Performs complex actuarial studies and projects such as mortality investigations, competitive comparisons, loading and expense studies, etc. Provides technical assistance and advice to lower level actuaries and clerks. Position requires several years insurance experience, successful completion of at least the first 5 Society of Actuary examinations or attainment of Associate in the Society of Actuaries.

Class C—Performs portions of actuarial assignments such as mortality investigations, competitive comparisons, expense allocation studies, etc. Receives assignments and technical instruction from a high level actuary. An entrance level position. Requires a college degree with math major.

### ASSEMBLER

Assembles applications, forms, status information, correspondence and other necessary data to be used by others.

### CLERK, ACCOUNTING

Class A—Under general direction of a bookkeeper or accountant, has responsibility for keeping one or more sections of a complete set of books or records relating to one phase of an establishment's business transactions. Work involves posting and balancing subsidiary ledger or ledgers such as accounts receivable or accounts payable; examining

CLERK, ACCOUNTING—Continued

and coding invoices or vouchers with proper accounting distribution; and requires judgment and experience in making proper assignments and allocations. May assist in preparing, adjusting and closing journal entries; and may direct class B accounting clerks.

Class B—Under supervision, performs one or more routine accounting operations such as posting simple journal vouchers or accounts payable vouchers, entering vouchers in voucher registers; reconciling bank accounts; and posting subsidiary ledgers controlled by general ledgers, or posting simple cost accounting data. This job does not require a knowledge of accounting and bookkeeping principles but is found in offices in which the more routine accounting work is subdivided on a functional basis among several workers.

CLERK, CORRESPONDENCE

Composes and writes letters to policyholders, other individuals, or other business establishments in reply to correspondence received or to requests for information.

Class A—Conducts correspondence with policyholders, field representatives, lawyers, doctors, and other individuals regarding complaints, inquiries relating to various branches of the insurance business, contractual provisions, and other related matters. Work requires detailed knowledge of policy contracts and interpretation of company policy.

Class B—Conducts correspondence with policyholders and field representatives regarding inquiries of various kinds; and quotes values and issues instructions regarding the completion of forms for surrenders, loans, policy changes, reinstatements, claims, and other related matters. Work requires knowledge of standard company practices and regulations regarding policy contracts that are embodied in manuals or other written materials.

CLERK, FILE

Class A—In an established filing system containing a number of varied subject matter files, classifies and indexes correspondence or other material; and may also file this material. May keep records of various types in conjunction with files or may supervise others in filing and locating material in the files. May perform incidental clerical duties.

Class B—Performs routine filing, usually of material that has already been classified or which is easily identifiable, or locates, or assists in locating material in files. May perform incidental clerical duties.

CLERK, POLICY EVALUATION

Calculates cash surrender and loan value of policies. Work involves: Determining the kind of insurance and record of payments made from card file; looking up rate in book, and making calculations; and entering amount on a special form. In addition, may handle reinsurance data.

CLERK, PREMIUM-LEDGER CARD

Keeps card records or other records of all premium transactions and changes in type of policy. Work involves: Transcribing premium payments from daily listings, and keeping a check on the due date so as to put through records for cancellation if premiums are not paid. May check and send out premium payments. Does not include general clerks.

CONSOLE OPERATOR

Monitors and controls a large-scale electronic computer by operating a central control unit known as a console. Has a general knowledge of programming. Work consists of most of the following: Studies program instruction sheet to determine equipment setup; mounts reels of tape on designated magnetic tape units which extract input or record output data; switches auxiliary equipment into circuit to close loop and effect feedback of data; starts and operates electronic computer that reads and processes data; makes corrections to computer to overcome operating problems or special conditions; reviews machine error messages, reports machine malfunctioning to supervisor; and maintains operating records. May assist programmer in testing and debugging program.

KEYPUNCH OPERATOR

Under general supervision and with no supervisory responsibilities, records accounting and statistical data on tabulating cards by punching a series of holes in the cards in a specified sequence, using an alphabetical or a numerical keypunch machine, following written information on records. May duplicate cards by using the duplicating device attached to machine. May keep files of punch cards. May verify own work or work of others.

PREMIUM ACCEPTOR

Accepts, records, and proves remittances received from policyholders and the field offices in connection with premiums, interest on policy loans or to cancel or reduce policy loans. Endorses checks, issues receipts, and maintains records of remittances held pending adjustments. May conduct correspondence with field offices regarding such remittances.

PROGRAMMER, ELECTRONIC DATA PROCESSING

Class A—Under general supervision, prepares difficult and complex programs for solutions of problems or processing of business data by means of a large-scale electronic computer. May act as leader over subordinate programmers. Work consists of most of the following: Analyzes problems outlined by superior or systems analyst and designs detailed programs, flow chart, and diagrams indicating mathematical computations and sequence of machine operations necessary to copy and process data, and print solution; codes, tests, and debugs programs; corrects program errors by revising instructions or altering sequence of operations; and prepares instruction sheet to guide computer operator during run. Position usually requires 3 years of programming experience.

Class B—Under supervision, prepares comparatively simple programs or single phase of complex programs for solution by means of a large-scale electronic computer. Prepares flow charts and diagrams; and codes, tests, and debugs programs. Position usually requires a college degree, preferably in mathematics, or equivalent experience. Does not include workers with less than 1 year programming experience.

STENOGRAPHER, GENERAL

Primary duty is to take dictation from one or more persons, either in shorthand or by Stenotype or similar machine, involving a normal routine vocabulary, and to transcribe this dictation on a typewriter. May also type from written copy. May also set up and keep files in order, keep simple records, etc. Does not include transcribing-machine work.

STENOGRAPHER, TECHNICAL

Primary duty is to take dictation from one or more persons, either in shorthand or by Stenotype or similar machine, involving a varied technical or specialized vocabulary such as in legal briefs or reports on scientific research and to transcribe this dictation on a typewriter. May also type from written copy. May also set up and keep files in order, keep simple records, etc. Does not include transcribing-machine work.

## SYSTEMS ANALYST

Primarily responsible for devising computer system requirements and layout, and developing procedures to process data by means of a large-scale electronic computer system. Work consists of most of the following: Confers with other technical personnel to determine problem and type of data to be processed. Analyses problem in terms of equipment capacity to determine technique and formulate computer system requirements most feasible for processing data. Prepares definition of problem together with recommendations for equipment needed for its solution from which programmer prepares flow charts and computer instructions. Directs and coordinates installation of computer system. Devises data verification methods, and establishes standards for preparation of operating instructions. May schedule data processing activities and supervise preparation of program. Does not include workers primarily engaged in programming (see programmer).

For wage study purposes, systems analysts are to be classified as follows:

Class A—Responsible for complex projects which usually include several computer programs.

Class B—Under supervision, responsible for less complex projects or segments of complex projects.

## TABULATING-MACHINE OPERATOR

Class A—Operates a variety of tabulating or electrical accounting machines, typically including such machines as the tabulator, calculator, interpreter, collator and others. Performs complete reporting assignments without close supervision, and performs difficult wiring as required. The complete reporting and tabulating assignments typically involve a variety of long and complex reports which often are of irregular or nonrecurring type requiring some planning and sequencing of steps to be taken. As a more experienced operator, is typically involved in training new operators in machine operations, or partially trained operators in wiring from diagrams and operating sequences of long and complex reports. Does not include working supervisors performing tabulating machine operations and day-to-day supervision of the work and production of a group of tabulating machine operators.

Class B—Operates more difficult tabulating or electrical accounting machines such as the tabulator and calculator, in addition to the sorter, reproducer and collator. This work is performed under specific instructions and may include the performance of some wiring from diagrams. The work typically involves, for example, tabulations involving a repetitive accounting exercise, a complete but small tabulating study, or parts of a longer and more complex report. Such reports and studies are usually of a recurring nature where the procedures are well established. May also include the training of new employees in the basic operation of the machine.

Class C—Operates simple tabulating or electrical accounting machines such as the sorter, reproducing punch, collator, etc., with specific instructions. May include simple wiring from diagrams and some filing work. The work typically involves portions of a work unit, for example, individual sorting or collating runs, or repetitive operations.

## TYPIST

Uses a typewriter to make copies of various material or to make out bills after calculations have been made by another person. May include typing of stencils, mats, or similar materials for use in duplicating processes. May do clerical work involving little special training, such as keeping simple records, filing records and reports, or sorting and distributing incoming mail.

TYPIST—Continued

Class A—Performs one or more of the following: Types material in final form when it involves combining material from several sources or responsibility for correct spelling, syllabication, punctuation, etc., of technical or unusual work or foreign language material; and plans layout and typing of complicated statistical tables to maintain uniformity and balance in spacing. May type routine form letters varying details to suit circumstances.

Class B—Performs one or more of the following: Types copy from rough or clear drafts; types routine forms, insurance policies, etc.; and sets up simple standard tabulations, or copies more complex tables already set up and spaced properly.

UNDERWRITER

Reviews, evaluates, and takes action to approve, or decline, applications for new insurance, changes of plan and reinstatement of benefits where no major medical impairment is involved.

For wage study purposes, underwriters are classified as follows:

Class A—Reviews and approves life insurance applications which normally do not exceed \$60,000; reviews and recommends approval on applications above these limits; and recommends declinations on applications up to \$60,000 and concurs on lower level declinations. Answers insurance inquiries from the field offices. May determine extra premium rate for out of ordinary applications. Position usually requires at least 5 years life insurance experience and may require successful completion of several insurance courses given by HOLU or LOMA. May also direct work of underwriters at lower classifications.

Class B—Reviews and approves life insurance applications which normally do not exceed \$30,000; reviews and recommends approval on applications above these limits. Declinations must be concurred in by another underwriter. May determine extra premium rate for out of ordinary applications. Position usually requires at least 2 years life insurance experience and successful completion of at least 2 specialized courses given by HOLU or LOMA.

Class C—Reviews and approves life insurance applications which are clear cut and do not exceed \$15,000. May review applications above \$15,000 and recommend approval. Declinations require concurrence by another underwriter, generally at a higher level. Does not include trainees with less than 6 months experience in underwriting.

## INDUSTRY WAGE STUDIES

The following reports cover part of the Bureau's program of industry wage surveys. These reports cover the period 1950 to date and may be obtained free upon request as long as a supply is available. However, those for which a price is shown are available only from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C., or any of its regional sales offices.

### I. Occupational Wage Studies

#### *Manufacturing*

##### Apparel:

- Men's Dress Shirts and Nightwear, 1950 – Series 2, No. 80
- \* Men's and Boys' Dress Shirts and Nightwear, 1954 – BLS Report No. 74
- Men's and Boys' Shirts (Except Work Shirts) and Nightwear, 1956 – BLS Report No. 116
- Men's and Boys' Suits and Coats, 1958 – BLS Report No. 140
- Women's and Misses' Coats and Suits, 1957 – BLS Report No. 122
- Women's and Misses' Dresses, 1960 – BLS Report No. 193
- Work Clothing, 1953 – BLS Report No. 51
- \* Work Shirts, 1955 and 1956 – BLS Report No. 115
- \* Work Shirts, 1957 – BLS Report No. 124

##### Chemicals and Petroleum:

- Fertilizer, 1949-50 – Series 2, No. 77
- \* Fertilizer Manufacturing, 1955 and 1956 – BLS Report No. 111
- \* Fertilizer Manufacturing, 1957 – BLS Report No. 132
- Industrial Chemicals, 1951 – Series 2, No. 87
- Industrial Chemicals, 1955 – BLS Report No. 103
- Paints and Varnishes, 1961 – BLS Bull. 1318 (30 cents)
- Petroleum Production and Refining, 1951 – Series 2, No. 83
- Petroleum Refining, 1959 – BLS Report No. 158
- Synthetic Fibers, 1958 – BLS Report No. 143

##### Food:

- Candy and Other Confectionery Products, 1960 – BLS Report No. 195
- \* Canning and Freezing, 1955 and 1956 – BLS Report No. 117
- \* Canning and Freezing, 1957 – BLS Report No. 136
- Distilled Liquors, 1952 – Series 2, No. 88
- Fluid Milk Industry, 1960 – BLS Report No. 174
- \* Raw Sugar, 1955 and 1956 – BLS Report No. 117
- \* Raw Sugar, 1957 – BLS Report No. 136

##### Leather:

- Footwear, 1953 – BLS Report No. 46
- \* Footwear, 1955 and 1956 – BLS Report No. 115
- Footwear, 1957 – BLS Report No. 133
- Leather Tanning and Finishing, 1954 – BLS Report No. 80
- Leather Tanning and Finishing, 1959 – BLS Report No. 150

##### Lumber and Furniture:

- Household Furniture, 1954 – BLS Report No. 76
- Lumber in the South, 1949 and 1950 – Series 2, No. 76
- Southern Lumber Industry, 1953 – BLS Report No. 45
- \* Southern Sawmills, 1955 and 1956 – BLS Report No. 113
- \* Southern Sawmills, 1957 – BLS Report No. 130
- West Coast Sawmilling, 1952 – BLS Report No. 7
- West Coast Sawmilling, 1959 – BLS Report No. 156
- Wood Household Furniture, Except Upholstered, 1959 – BLS Report No. 152
- \* Wooden Containers, 1955 and 1956 – BLS Report No. 115
- \* Wooden Containers, 1957 – BLS Report No. 126

##### Paper and Allied Products:

- Pulp, Paper, and Paperboard, 1952 – Series 2, No. 91

##### Primary Metals, Fabricated Metal Products and Machinery:

- Basic Iron and Steel, 1951 – Series 2, No. 81
- Fabricated Structural Steel, 1957 – BLS Report No. 123
- Gray Iron Foundries, 1959 – BLS Report No. 151
- Nonferrous Foundries, 1951 – Series 2, No. 82
- Nonferrous Foundries, 1960 – BLS Report No. 180
- Machinery Industries, 1953-54 – BLS Bull. No. 1160 (40 cents)
- Machinery Industries, 1954-55 – BLS Report No. 93
- Machinery Manufacturing, 1955-56 – BLS Report No. 107
- Machinery Manufacturing, 1957-58 – BLS Report No. 139
- Machinery Manufacturing, 1958-59 – BLS Report No. 147
- Machinery Manufacturing, 1959-60 – BLS Report No. 170
- Machinery Manufacturing, 1961 – BLS Bull. No. 1309 (30 cents)
- Radio, Television, and Related Products, 1951 – Series 2, No. 84
- Steel Foundries, 1951 – Series 2, No. 85

##### Rubber and Plastics Products:

- Miscellaneous Plastics Products, 1960 – BLS Report No. 168

##### Stone, Clay, and Glass:

- Pressed or Blown Glass and Glassware, 1960 – BLS Report No. 177
- Structural Clay Products, 1954 – BLS Report No. 77
- Structural Clay Products, 1960 – BLS Report No. 172

##### Textiles:

- Cotton Textiles, 1954 – BLS Report No. 82
- Cotton Textiles, 1960 – BLS Report No. 184
- Cotton and Synthetic Textiles, 1952 – Series 2, No. 89
- Hosiery, 1952 – BLS Report No. 34
- Miscellaneous Textiles, 1953 – BLS Report No. 56
- \* Processed Waste, 1955 and 1956 – BLS Report No. 115
- \* Processed Waste, 1957 – BLS Report No. 124
- \* Seamless Hosiery, 1955 and 1956 – BLS Report No. 112
- \* Seamless Hosiery, 1957 – BLS Report No. 129
- Synthetic Textiles, 1954 – BLS Report No. 87
- Synthetic Textiles, 1960 – BLS Report No. 192
- Textile Dyeing and Finishing, 1956 – BLS Report No. 110
- Textile Dyeing and Finishing, 1961 – BLS Bull. 1311 (35 cents)
- Woolen and Worsted Textiles, 1952 – Series 2, No. 90
- Wool Textiles, 1957 – BLS Report No. 134

##### Tobacco:

- Cigar Manufacturing, 1955 – BLS Report No. 97
- \* Cigar Manufacturing, 1956 – BLS Report No. 117
- Cigar Manufacturing, 1961 – BLS Bull. 1317 (30 cents)
- Cigarette Manufacturing, 1960 – BLS Report No. 167
- \* Tobacco Stemming and Redrying, 1955 and 1956 – BLS Report No. 117
- \* Tobacco Stemming and Redrying, 1957 – BLS Report No. 136

##### Transportation:

- Motor Vehicles and Parts, 1950 – BLS Bull. No. 1015 (20 cents)
- Motor Vehicles and Motor Vehicle Parts, 1957 – BLS Report No. 128
- Railroad Cars, 1952 – Series 2, No. 86

\* Studies of the effects of the \$1 minimum wage.

## I. Occupational Wage Studies—Continued

### *Nonmanufacturing*

Auto Dealer Repair Shops, 1958 – BLS Report No. 141  
Banking Industry, 1960 – BLS Report No. 179  
Crude Petroleum and Natural Gas Production, 1960 –  
BLS Report No. 181  
Department and Women's Ready-to-Wear Stores, 1950 –  
Series 2, No. 78

Electric and Gas Utilities, 1950 – Series 2, No. 79  
Electric and Gas Utilities, 1952 – BLS Report No. 12  
Electric and Gas Utilities, 1957 – BLS Report No. 135  
Hotels, 1960 – BLS Report No. 173  
Power Laundries and Dry Cleaners, 1960 –  
BLS Report No. 178

## II. Other Industry Wage Studies

Communications Workers, Earnings in October 1956 – BLS Report No. 121  
Communications Workers, Earnings in October 1957 – BLS Report No. 138  
Communications Workers, Earnings in October 1958 – BLS Report No. 149  
Communications Workers, Earnings in October 1959 – BLS Report No. 171  
Communications, October 1960 – BLS Bull. No. 1306 (20 cents)  
Factory Workers' Earnings – Distributions by Straight-Time Hourly Earnings, 1954 – BLS Bull. No. 1179 (25 cents)  
Factory Workers' Earnings – 5 Industry Groups, 1956 – BLS Report No. 118  
Factory Workers' Earnings – Distribution by Straight-Time Hourly Earnings, 1958 – BLS Bull. No. 1252 (40 cents)  
Factory Workers' Earnings – Selected Manufacturing Industries, 1959 – BLS Bull. No. 1275 (35 cents)  
Wages in Nonmetropolitan Areas, South and North Central Regions, October 1960 – BLS Report No. 190

### Retail Trade, Employee Earnings in October 1956:

Initial Report – BLS Report No. 119 (30 cents)  
Building Materials and Farm Equipment Dealers – BLS Bull. No. 1220-1 (20 cents)  
General Merchandise Stores – BLS Bull. No. 1220-2 (35 cents)  
Food Stores – BLS Bull. No. 1220-3 (30 cents)  
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Summary Report – BLS Bull. No. 1220 (55 cents)

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## Regional Offices

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