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# INVESTIGATION OF CONCENTRATION OF ECONOMIC POWER

## TEMPORARY NATIONAL ECONOMIC COMMITTEE

A STUDY BASED ON DATA OBTAINED IN A FIELD SURVEY OF LIFE INSURANCE POLICYHOLDERS CONDUCTED IN GREATER BOSTON IN 1939 AS A WORK PROJECTS ADMINISTRATION PROJECT SPONSORED BY THE SECURITIES AND EXCHANGE COMMISSION AND MADE FOR THE TEMPORARY NATIONAL ECONOMIC COMMITTEE, SEVENTY-SIXTH CONGRESS, THIRD SESSION, PURSUANT TO PUBLIC RESOLUTION NO. 113 (SEVENTY-FIFTH CONGRESS) AUTHORIZING AND DIRECTING A SELECT COMMITTEE TO MAKE A FULL AND COMPLETE STUDY AND INVESTIGATION WITH RESPECT TO THE CONCENTRATION OF ECONOMIC POWER IN, AND FINANCIAL CONTROL OVER, PRODUCTION AND DISTRIBUTION OF GOODS AND SERVICES

MONOGRAPH No. 2

### FAMILIES AND THEIR LIFE INSURANCE A STUDY OF 2,132 MASSACHUSETTS FAMILIES AND THEIR LIFE INSURANCE POLICIES

Printed for the use of the  
Temporary National Economic Committee

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MONOGRAPH No. 2

### FAMILIES AND THEIR LIFE INSURANCE

SUBMITTED BY  
THE INSURANCE SECTION OF THE  
SECURITIES AND EXCHANGE COMMISSION

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## ACKNOWLEDGMENT

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The Temporary National Economic Committee is greatly indebted to these authors and other members of the Commission's staff for this contribution to the life insurance study.

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(Signed) JOSEPH C. O'MAHONEY,  
*Chairman, Temporary National Economic Committee.*

## FOREWORD

This report of the staff of the Securities and Exchange Commission is based upon data obtained in a field survey of life insurance policyholders conducted by the Commission in the summer of 1939 with the cooperation of the Work Projects Administration. The report was prepared by the Commission's Insurance Section under the general supervision of Commissioner Sumner T. Pike and Gerhard A. Gesell, special counsel. The conduct of the survey and the analysis of the results were undertaken by Donald H. Davenport, special economic consultant to the Commission's Insurance Section, and Anne Page, project director. Other members of the Commission's staff who assisted in the preparation of this report include: Leonard G. Levenson, Michael H. Cardozo, Myer H. Naigles, and Jack Dees.

Among those outside the Commission who contributed to the success of the project, special mention must be made of Hon. Charles F. J. Harrington, commissioner of insurance for the Commonwealth of Massachusetts, and Dean James M. Landis, of the Harvard University Law School. Commissioner Harrington permitted many technical questions that arose in connection with the survey to be referred to his office. Dean Landis provided classrooms for the training of enumerators and office space for field headquarters.

## Significant Facts Revealed by the Survey

Two thousand one hundred and thirty-two families and nine thousand fifty-three persons were enumerated. One thousand six hundred and sixty-six families carried insurance on the lives of 6,050 individuals, had an aggregate annual income of \$2,555,000, and spent \$125,000, or 4.92 percent of it, for \$4,069,000 of life insurance (p. 7; appendix table 1).

Seventy-eight out of one hundred families and 66 out of 100 people were carrying life insurance (p. 9; appendix table 1).

In families with insurance, 83 out of 100 men, women, and children were insured (p. 11).

Ninety-two out of one hundred families now hold or formerly held life insurance (p. 75).

Of those families now uninsured, 64 out of 100 previously had carried life insurance (p. 53).

Thirty-three out of every one hundred families enumerated were on relief and 25 out of 100 insured families were on relief; 60 out of 100 relief families were carrying insurance (pp. 8-9).

The amount of insurance carried on the average insured person was \$683 (p. 14).

Eighty-eight out of one hundred insured families held some *industrial* insurance and 42 out of 100 held *only* industrial insurance (p. 16).

Industrial insurance amounted to 49.6 percent of all insurance in force and accounted for 64 percent of all premiums paid (p. 42).

The lower the economic status of the family the greater was its dependence upon industrial insurance (p. 20).

The lower the economic status of the family the greater the proportion of family income paid for life insurance premiums (p. 46).

Nine and eight-tenths percent of the industrial policies had been in force less than 1 year; 49.2 percent for less than 5 years. Industrial policies in force for 10 years or more accounted for 27.2 percent of the total (pp. 31-37).

In the families with industrial insurance exclusively, relatively fewer breadwinners were insured than other members of the families (table 29, p. 146).

Forty-two and two-tenths percent of the premiums for industrial insurance were paid for *endowment* policies (table 13, p. 126).

Fifty-five and eight-tenths percent of the industrial endowment policies were issued on the lives of children under 10 years of age (table 13, p. 126).

Twenty-four and eight-tenths percent of all industrial endowment policies were issued on the lives of infants less than 2 years old (table 13, p. 126).

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