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## THE ECONOMIC SITUATION OF THE AGING

Talk by Lenore A. Epstein\*  
at the 41st Annual Agricultural Outlook Conference  
Washington, D. C., 2:15 p.m., Wednesday, November 20, 1963

Discussion of the economic status of our aging population has become almost a national past-time in recent years. And rightly so. It pricks the national conscience because so many of this growing group in our population face serious needs in a society which is generally affluent. The circumstances of older people have improved significantly in the last decade or two, owing primarily to the expansion of retirement programs. But adequate income among the aged is still the exception rather than the rule. Too many must live out their lives with very limited resources.

In considering the economic situation of the aged most of us lean heavily on money income as a measure of adequacy or inadequacy. It is the best single indicator, and more information is available on income than on total resources. Yet for certain groups nonmoney income is important. You know better than I the role of homegrown food. A mortgage-free home obviously reduces current housing costs, although somewhat less than generally believed. Some emphasize the importance of the savings in the hands of older persons. Obviously, we should take account of them, while keeping in mind the fact that those with the least income are the least likely to have financial resources which might be tapped to supplement their current income. The other aspect of the picture is how much it costs an aged person to maintain any specified level of living. But that is not my subject today. In any case the income figures speak largely for themselves.

It is generally recognized that amounts received irregularly or in small sums, such as in interests or dividends, or from occasional part-time jobs, may be forgotten and so result in some underestimates of income in field surveys. On the other hand there is the tendency to think of the aged as the retired. So it is important to recall that data for the aged population as a whole include those who are employed and so overstate the income of the retired population.

We hope that many of the gaps in our knowledge of the circumstances of aged people in the United States will soon be filled on the basis of a survey conducted for the Social Security Administration by the Census Bureau in the early part of this year. Some preliminary findings of this study, covering a nationwide sample of all persons aged 62 or over, should be available within the next few months. We hope to learn about differences in the situation of the retired and those still employed, about the circumstances of those with private pensions and of those on the public assistance rolls. Information was obtained on income by source, work experience, assets and debts, health care costs, health insurance coverage, living arrangements and other facets of the socio-economic status of the older population.

\*Deputy Director, Division of Research and Statistics, Social Security Administration, Department of Health, Education, and Welfare.

I wish that I had some of the findings for you today. Instead I must present what is available from the 1960 Census and special surveys. I can assure you, however, that data from our survey could not be analyzed by State, a subject in which I know you have a particular interest.

Today, therefore, I shall first outline for you the summary findings of the last Decennial Census as to the money income of aged couples and nonmarried people with different living arrangements, and changes in their income over the last decade. Next I shall touch briefly on resources other than income, and then summarize available information on the importance of different sources of income for older persons now and at the beginning of the fifties. Finally, drawing again on the 1960 Census data, I shall point out briefly the differences among the States in the income of older people--that is, people 65 and over.

### United States Summary

#### Size of Money Income

When the Census was taken in April 1960, there were 5.1 million married couples 65 years or older. Half of them had less than \$2,600 in money income the previous year, and, of course, half of them had more. There were 8.4 million unmarried elderly persons, including some 600,000 in institutions. Of those not in institutions, half had less than \$790 yearly money income. Incomes are, of course, somewhat higher now than in 1959.

The difference in income for couples and the nonmarried reflects, among other things, two important facts. Men make up more than twice as large a proportion of the married as of the nonmarried, because women generally outlive their husbands. Men are more likely than women still to be working, and if they are not they tend to have larger retirement benefits. When the nonmarried group is classified by sex, the men have a median income of \$1,160, and the women a median income of \$670.

Not only are women more numerous among the nonmarried, but so also are persons of very advanced age. The proportion of persons 80 years of age or more is nearly three times as large among the nonmarried as among the married.

Of the aged married couples--that is with one or both 65 years or older--three-fourths lived by themselves while the other fourth had children or other relatives in their home. The median income was \$2,670 for those who were living by themselves, and \$2,400 for those with relatives present.

The median income for the 3.8 million nonmarried aged who did not live with relatives was \$1,010, about twice that for the 2.7 million who did live in the home of relatives. The remaining 1.3 million nonmarried elderly persons reported as family heads had an intermediate income position--\$840 median income.

As might be expected, nonmarried persons aged 65 and over are more likely to live in the home of relatives when their own income is low than when it allows for reasonably comfortable living. Thus, the proportion in the home of children or other relatives was only about half as large when income was \$3,000 or more as when it was less than \$1,000.

Older people living with relatives were more than twice as likely to be with their children as with brothers, sisters, or others. And when their own income was less than \$1,000, they were almost three times as likely to be with children. When their personal income exceeded \$3,000, however, the odds were about even, strengthening the impression that older persons prefer not to move in with children unless financial necessity dictates. Living with other relatives, often persons of the same generation, may be more of a cooperative arrangement, designed for companionship.

#### Changes in Living Arrangements and Income, 1951-1959

Over the last decade there has been a modest reduction in the likelihood that the aged--especially nonmarried women--will live with children or other relatives. This, no doubt, is a result of the substantial improvement in income status for couples and nonmarried persons alike, even after account is taken of the decline in the value of the dollar.

If changes in purchasing power are measured by the Consumer Price Index, the median real income appears to have more than doubled from 1951 to 1959 for non-married women, increased two-thirds for couples, and advanced more than 50 percent for nonmarried men.

In fact, the gain was somewhat less than indicated. During the fifties, except for food, the price change for items such as medical care, of greater relative importance to the older group, tended to be larger than for those more often purchased by younger employed persons. More studies would be needed to determine the size of the differential. A first approximation by the Bureau of Labor Statistics suggests it is small.

The rise in income for married and nonmarried alike was more substantial for those living with relatives than for those living alone. As a result, the difference in income received by those living alone and by those sharing a home with relatives was reduced considerably.

Moreover, the increase was substantially greater in the personal income of the aged couple or nonmarried person who shared a home with relatives than in the total income of the family of which the aged unit was a member. This suggests that some aged persons do live with relatives by choice, not because they need support but because such an arrangement continues the normal family relationship or is designed for companionship or to help out the relatives. On the other hand, the large numbers living alone on very small cash incomes accentuate the value placed on independence.

### Resources Other Than Income

As I pointed out earlier, there are other considerations besides current money income in determining the economic status of the aged, or any other group. Persons aged 65 and over are likely to own homes mortgage-free, thus reducing somewhat their current housing costs. Those who live on farms are likely to grow some of their own food. Any reduction that results in their food bill offsets some of the difference in their income and that of persons who live in cities, although usually the cash released is less than the value of the food.

Many older persons have savings that could be used to offset in some measure the reduction in cash income that follows retirement. However, those whose incomes are lowest and who would benefit most from assets readily convertible to cash are the least likely to have them. By the same token, those with relatively high incomes are the most likely to have financial assets. Similarly, the persons with the most limited financial resources--whether measured in terms of income or financial assets--are the least likely to own their own homes. Roughly two-thirds of all the aged do own their homes and some 80 percent of those owned are clear of mortgage.

But, of course, the relationship between assets and income is not unexpected. After retirement, both are related to earnings in earlier years and to the opportunity they afforded for accumulating savings.

### Sources of Income

In 1961 people 65 and over numbered 17 million in the United States, with a total money income of \$35 billion. Their number had grown from 12.3 million in 1950 and their income from \$15 billion. However, the purchasing power of the dollar had dropped one-fifth--scmewhat more for the elderly--reducing the \$35 billion to less than \$28 billion in terms of 1950 prices.

The value of the per-capita gain in purchasing power was tempered also by an increase of older people living in cities where costs are relatively high. The gain was further tempered by a significant advance in the level of living of the employed population. Moreover, about one-fifth of the \$35 billion aggregate income in 1961 went to a mere 200,000 aged taxpayers. These were the people filing tax returns for incomes of \$20,000 or more.

The over-riding fact, however, in considering the change that has taken place, is the shift in importance from current employment to other sources of income. Today far more older people are dependent on sources other than current earnings for their livelihood. For example, in 1961 less than a third of all income was from earnings as compared to a half in 1950. Where did the additional income not derived from earnings come from? About 45 percent of the \$20 billion gain, from 1950 to 1961, came from old-age, survivors, and disability insurance (OASDI). Another 15 percent came from other Government programs, and nearly 7 percent from



private pension plans and individual annuities. Public assistance payments taken alone went up very little. Indeed, they dropped from about one-half to only about one-eighth of all the money paid to the aged under Government programs.

The proportion of aged persons with any income from current employment showed a continuing downward trend during the 1950's from almost one-third to less than one-fourth. The actual number with paid employment inched up by only 200,000 from June 1950 to June 1961--while the aged population grew by 4.9 million. Over the same period, the number of aged persons receiving social insurance benefits based on previous employment more than quadrupled, going from 2.7 million to 12.4 million.

Old-age, survivors, and disability insurance alone provided some support for almost two-thirds of all aged persons in mid-1961. (By now the proportion is close to three-fourths.) The growth in the number of women receiving old-age benefits under the social security program on the basis of their own employment record--from 200,000 in June 1950 to 2.6 million in mid-1961--was particularly striking. It reflects the increasing employment of middle-aged and older women since World War II.

Of the 4.1 million aged persons with some income from earnings, whether as workers or wives of earners, 2.6 million also received social insurance benefits and 1.5 million did not. Some of the latter received payments under programs for veterans or from public assistance. Practically all of those with income from employment who were not drawing their "social security" could have done so if they had chosen to retire.

Veteran's compensation and pension programs afforded income support for every ninth person aged 65 years or older. With the aging of the World War I veteran population, the relative growth during the past decade was even more rapid for veterans' programs than for old-age, survivors and disability insurance as a source of support for aged persons.

Under the railroad retirement and Government employee retirement programs, there were an estimated 1.7 million aged persons receiving support. Of these, at least one-fourth also received "social security"--old-age, survivors, and disability insurance benefits.

The expansion of the social insurance program, as well as the growth in the number of veterans receiving payments, has brought about a gradual decline in the size of the old-age assistance case load during the past decade--from 23 percent of those aged 65 and over in 1950 to a bare 14 percent in mid-1961 and even less now. Nevertheless, the assistance program still plays a major role as the second largest income maintenance program for the aged. Old-age assistance recipients, persons past 65 receiving aid to the blind or to the disabled and those receiving medical assistance to the aged, together numbered about 2.4 million in mid-1961--and nearly as many today--compared with 2.8 million in 1950.



Since World War II there has been a striking growth of private pension plans. One out of every 12 persons aged 65 and over received a private pension in 1961. Most of them were also receiving OASDI benefits. Current information on the number and characteristics of those with income from investments or contributions from relatives is not now available. It will be early next year from the sample survey we have in process.

The changes in aggregate income reflect changes not only in the number receiving income from different sources but also in the amounts from the various sources. The average monthly OASDI benefit for workers who retired at 65 or later was \$80 in December 1962, 85 percent more than in December 1950. For retired railroad and Government employees the amount was considerably larger, but the relative increase during the 1950's was somewhat smaller. The average old-age assistance payment--\$75 at the end of 1962--increased about 75 percent over the 1950 level. The increase might have been larger were it not for the rise in the proportion of recipients having some other source of cash income.

While wage rates have gone up, the annual earnings of the aged have declined with the spread of occasional and part-time employment. Of the 2.5 million aged men with some earnings covered under OASDI in 1959, 30 percent had earnings in less than four calendar quarters. Their median earnings were under \$600, while those who had work in four calendar quarters had median earnings close to \$3,000.

The shift from current earnings to benefits based on previous employment is of course reflected in the relative permanence of income, its susceptibility to inflationary pressure, and also the size distribution. A decade ago only a tiny group of men no longer in the labor force had cash incomes above the lowest levels, but in 1960 9 percent of the men with no current earnings had total incomes of \$3,000 or more.

Before turning to the differences by place of residence, we might pause to consider how these changes are to be interpreted. The great expansion of retirement programs has occurred during a period when technological changes have made many skills obsolete and eliminated the need for much unskilled labor. Without the increase in retirement provisions, older workers might have swollen the ranks of the unemployed seeking work and greatly increased the need for public assistance and for help from relatives. Such help would be deflecting resources otherwise available for children. There would be more rather than less doubling-up and a considerable diminution in demand for goods and services.

#### Area Differences in Income

##### Metropolitan Residence

In April 1960, there were 101 areas with a population of 250,000 or more accounting for 54 percent of the total population. Persons aged 65 and over were

less heavily represented in metropolitan than in nonmetropolitan areas, making up 8.8 percent of the population of the 101 largest but 9.2 percent for the United States as a whole.

Incomes, of course, were higher in the large metropolitan areas than elsewhere. Thus, for aged couples with no relatives present, the median income in these areas was \$3,300, compared with \$2,670 for the Nation. For those not in the 101 largest metropolitan areas, the median was only about two-thirds as large, or \$2,220. The relationships were similar for nonmarried persons who were family heads and also for those living alone or with nonrelatives.

The differences appear even more striking when the proportions in the 101 largest metropolitan areas are compared for successively higher income classes. Aged couples were almost twice as likely to reside in these areas when their income exceeded \$3,000 as when it was less than \$1,000.

For nonmarried men and for nonmarried women living alone the differences were smaller but still substantial, with the proportion in the 101 largest areas 40-50 percent larger when income exceeded \$3,000 than when it was less than \$1,000. There appears to be relatively little relationship between income and place of residence for nonmarried women who share a home with relatives.

#### The Rank of the States

A comparison of the aged population's income by State shows what one might expect. Aged people in the South have less money income, no matter their marital status or living arrangement, than those living in other parts of the country.

When the States are ranked by median income of aged couples, 10 of them--all in the South--show less than \$2,000 while at the top of the rank there are 10 geographically scattered States where median income for aged couples is \$3,000 or more. For nonmarried persons, there are nine States in the South where median income is between five and six hundred dollars, about half the amount for non-married persons living in the top ranking States.

The District of Columbia, where almost 70 percent of the aged couples had an income of \$3,000 or more, heads the list of States where the median income for aged couples exceeded \$3,000. Nevada and Connecticut follow with about 60 percent. In California, Illinois, Maryland, Massachusetts, Nevada, New Jersey, and New York, 50 to 55 percent of the couples reported more than \$3,000. Among the 10 at the other end of the scale, median incomes for an aged couple ranged from \$1,250 in Mississippi and \$1,444 in Arkansas to \$1,842 in Louisiana and \$1,939 in Oklahoma.

The range in level of income from southern States at the bottom to a more diversified geographic group at the top reflects the type of employment and level of earnings during the working years. The increasing industrialization in the South and out-migration of large numbers of Negroes will eventually result in less difference in retirement income. In addition to urbanization and industrialization influencing retirement income, there may also be other special circumstances. The District of Columbia, which usually turns up at the top of any ranking by State, has a large number of retired Federal employees. The Federal Civil Service retirement system is far more liberal than the basic old-age, survivors, and disability insurance program. In the high-cost District of Columbia, undoubtedly there is a concentration of those receiving high pensions because those with low pensions probably move back to their home States at retirement.

Southern States rank lowest in median income for the nonmarried aged--widowed, separated, divorced, or never married--as they do for couples. There are nine States having median incomes below \$600, ranging up from \$513 in South Carolina to \$599 in West Virginia. There are eight States at the top having median incomes above \$1,000--ranging down from \$1,298 in the District of Columbia to \$1,053 in Montana.

The level of income of all nonmarried aged persons in a State obviously reflects a congeries of factors, not only those bearing on the retirement benefits payable to persons previously in the labor force (or their survivors) but also the sex ratio and the State standard for old-age assistance.

As the nonmarried aged are more likely to need public assistance than those still married (who are usually younger), the last factor is considerably more important for the nonmarried than for couples. Striking evidence of its significance is the fact that Colorado, which has very liberal assistance provisions for aged persons--almost a pension plan--moves from sixteenth place when States are ranked by income of couples, to second place, next to the District of Columbia, on the basis of the income of the nonmarried aged. Louisiana, with liberal eligibility provisions for old-age assistance, moves up considerably when States are ranked by the income of nonmarried persons instead of the income of couples.

The nonmarried men fare better than the women when median incomes are compared. This is not surprising since women typically earn less than men when they work, and so many now past 65 never had much employment outside the home. For men, the highest median income was \$1,424 in Connecticut as compared to the women's high of \$1,196 in Colorado. At the bottom of the range, \$643 was the lowest median income for the men--this was in Mississippi--and \$455 for the women--in Tennessee.

When the nonmarried are classified by living arrangement, those living in the home of relatives are found to have much less income on the average than those living alone or with nonrelatives. Often it is the amount of income that determines whether a person lives alone or with relatives, although health and convenience are also factors. In 24 States, those living alone or with nonrelatives had median incomes of \$1,000 or above--ranging from \$1,000 in Rhode Island to \$1,351 in Nevada. In only one State--Colorado--was the median income above \$1,000 for the nonmarried living with relatives. Again, we see evidence of Colorado's liberal assistance provisions. On the low side, median incomes below \$1,000 were reported in 27 States for those living alone and 50 States for those living with relatives.

As pointed out earlier, those who live with relatives tend to be in poor financial condition. They tend to be older and to include proportionately many more women than those who live alone. There is surprisingly little difference among the States in the average income of women who share a home with relatives. Even taking together nonmarried men and women, the median income for those living with relatives, is as high in some of the poorer States as in some of the highly industrialized States. For example, in New York where the median for nonmarried living alone or with nonrelatives was \$1,140, the median for those with relatives was \$590, and in Georgia the corresponding medians were \$692 and \$525.

\* \* \* \* \*

In closing I would like to quote the last paragraph of President Kennedy's message to the Congress on Elderly Citizens of our Nation, dated February 1963. "Our national record in providing for our aged is a proud and hopeful one. But it can and must improve. We can continue to move forward by building needed Federal programs, by developing means for comprehensive action in our communities, and by doing all we can, as a Nation and as individuals, to enable our senior citizens to achieve both a better standard of life and a more active, useful and meaningful role in a society that owes them much and can still learn much from them."

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U. S. Census of Population, 1960. Income of the Elderly Population.



TABLE 1.--Estimated number of persons aged 65 and over in the United States with money income from employment or public programs, by sex, June 1961

Type of money income	Total		Men	Women
	Number	Percent		
Total aged 65 and over <u>1/</u> .....	17,130	100.0	7,760	9,370
Employment, total <u>2/</u> .....	4,100	23.9	2,290	1,370
Employment and no income from public programs .....	910	5.3	630	280
Employment and social insurance benefits ..	2,610	15.2	1,230	1,380
Employment and payments under other public programs .....	580	3.4	430	150
Social insurance (retirement and survivor) benefits, total <u>3/</u> .....	12,430	72.6	5,940	6,490
Benefits and no earnings or veterans' or public assistance payments .....	7,950	46.4	3,660	4,290
Benefits and veterans' payments .....	1,090	6.4	710	380
Benefits and public assistance .....	780	4.6	340	440
Veterans' pension or compensation, total ....	1,890	11.0	1,110	780
Veterans' payment and no earnings or social insurance <u>4/</u> .....	310	1.8	30	280
Public assistance, total <u>5/</u> .....	2,400	14.0	820	1,580
Public assistance and no earnings or payments under other public programs .....	1,510	8.8	420	1,090
No income from employment or public programs	1,390	8.1	310	1,080

1/ The 50 States, the District of Columbia, Puerto Rico, and the Virgin Islands.

2/ Includes 2,410,000 employed men, 910,000 employed women and an estimated 900,000 nonworking wives of earners.

3/ Includes 11,260,000 OASDI beneficiaries, 640,000 receiving railroad retirement benefits and 1,040,000 receiving payments under programs for government employees. Persons with income from more than one of these programs are counted only once. Estimates of beneficiaries under government employee retirement programs include estimated number of beneficiaries' wives not in direct receipt of benefits.

4/ Includes a small number receiving supplementary public assistance.

5/ Old-age assistance recipients and persons aged 65 and over receiving aid to the blind or to the permanently and totally disabled, including a relatively small number receiving vendor payments for medical care but no direct cash payment under either old-age assistance or medical assistance for the aged.

Source: Estimates by Social Security Administration, Division of Research and Statistics, based on reports of the operating agencies, the Bureau of the Census and the Bureau of Labor Statistics.



Table 2.--Money income in 1959 of couples with head or wife aged 65 and over, by living arrangements  
(Noninstitutional population)

Money income class	Income of couple		
	Total	No relatives present	Relatives present <sup>1/</sup>
United States, total			
Number (in thousands)-----	5,083	3,725	1,358
Percent-----	100.0	100.0	100.0
Under \$1,000-----	13.3	12.1	16.6
1,000-1,499-----	12.4	12.0	13.3
1,500-1,999-----	12.3	12.3	12.1
2,000-2,499-----	10.5	10.6	10.1
2,500-2,999-----	8.2	8.4	7.7
3,000-3,999-----	43.3	12.1	40.2
4,000-4,999-----		8.6	
5,000 or more-----		23.8	
Median income-----	\$2,600	\$2,670	\$2,400

<sup>1/</sup> Excludes a small number of couples living as subfamilies in the home of relatives.

U. S. Census of Population: 1960, The Income of the Elderly Population, 1963.

Table 3.--Money income in 1959 of nonmarried persons aged 65 and over, by living arrangements  
(Noninstitutional population)

Money income class	Total	Income of nonmarried persons			
		Living alone or with non-relatives	Living with relatives		
			Total	As head	Relative of head <sup>1/</sup>
Men and women					
United States, total					
Number (in thousands)-----	7,810	3,759	4,051	1,326	2,725
Percent-----	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	59.2	49.7	67.9	57.0	73.2
1,000-1,499-----	15.0	18.3	12.0	14.1	11.0
1,500-1,999-----	7.4	9.1	5.8	7.7	4.9
2,000-2,999-----	7.8	9.6	6.1	8.7	4.9
3,000 and over-----	10.6	13.3	8.1	12.6	6.0
Median income-----	\$790	\$1,010	\$620	\$840	\$520
Men					
United States, total					
Number (in thousands)-----	2,282	1,194	1,088	360	729
Percent-----	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	43.8	39.3	48.7	37.8	54.0
1,000-1,499-----	19.0	20.4	17.4	17.6	17.4
1,500-1,999-----	10.2	11.0	9.4	10.7	8.7
2,000-2,999-----	11.2	11.9	10.5	13.0	9.2
3,000 and over-----	15.8	17.4	14.1	20.8	10.6
Median income-----	\$1,160	\$1,260	\$1,040	\$1,350	\$900
Women					
United States, total					
Number (in thousands)-----	5,528	2,565	2,963	967	1,996
Percent-----	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	65.5	54.6	75.0	64.1	80.2
1,000-1,499-----	13.4	17.3	10.0	12.7	8.7
1,500-1,999-----	6.2	8.2	4.5	6.6	3.5
2,000-2,999-----	6.4	8.6	4.6	7.0	3.4
3,000 and over-----	8.4	11.4	6.0	9.6	4.3
Median income-----	\$670	\$890	\$500	\$700	\$410

<sup>1/</sup> Includes a small number of married persons who were members of subfamilies living in the home of relatives.

Table 4.--Change in money income from 1951 to 1959: Percentage distribution of aged couples and nonmarried persons aged 65 and over, by living arrangements and sex

(Noninstitutional population)

Money income class	Total			No relatives present			Relatives present		
	1959	1951		1959	1951		1959	1951	
		1959 dollars	Current dollars		1959 dollars	Current dollars		1959 dollars	Current dollars
<b>Married couples 1/</b>									
All incomes-----	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	13.3	33.0	38.1	12.1	30.5	35.3	16.6	40.1	44.5
1,000-1,499-----	12.4	15.4	15.4	12.0	16.9	16.2	13.3	14.0	13.7
1,500-1,999-----	12.3	11.2	10.5	12.3	10.1	10.4	12.1	10.4	10.9
2,000-2,499-----	10.5	8.1	8.7	10.6	8.0	8.4	10.1	8.5	9.3
2,500-2,999-----	8.2	6.6	5.3	8.4	6.6	5.3	7.7	7.1	5.3
3,000-3,999-----	}43.3	9.7	9.3	12.1	10.2	10.2	}40.2	8.2	7.4
4,000-4,999-----		5.9	5.5	8.6	6.2	5.7		5.1	5.0
5,000 and over-----		10.1	7.2	23.8	11.5	8.5		6.6	3.9
Median income-----	\$2,600	\$1,550	\$1,390	\$2,670	\$1,630	\$1,460	\$2,400	\$1,350	\$1,210
<b>Nonmarried men 2/</b>									
All incomes-----	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	43.8	62.7	70.2	39.3	59.8	68.7	48.7	66.0	71.6
1,000-1,499-----	19.0	14.7	10.7	20.4	15.6	9.7	17.4	13.8	11.8
1,500-1,999-----	10.2	6.3	5.1	11.0	6.3	5.8	9.4	7.1	4.3
2,000-2,499-----	}11.2	3.9	3.7	}11.9	4.4	4.2	}10.5	2.3	3.1
2,500-2,999-----		3.0	2.5		3.4	3.1		2.3	2.0
3,000 and over-----		9.4	7.9		17.4	10.5		8.6	14.1
Median income-----	\$1,160	\$740	\$660	\$1,260	\$830	\$740	\$1,040	\$620	\$550
<b>Nonmarried women 2/</b>									
All incomes-----	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000-----	65.5	81.0	86.9	54.6	73.0	80.9	75.0	86.8	90.9
1,000-1,499-----	13.4	9.3	5.0	17.3	13.5	8.2	10.0	6.1	3.0
1,500-1,999-----	6.2	3.5	3.3	8.2	5.3	4.8	4.5	2.3	2.4
2,000-2,499-----	}6.4	2.1	1.4	}8.6	3.3	2.6	}4.6	1.4	.6
2,500-2,999-----		1.1	.9		1.7	.9		.6	.8
3,000 and over-----		8.4	3.0		2.5	11.4		3.2	2.7
Median income-----	\$670	\$310	\$270	\$890	\$620	\$560	\$500	\$90	\$80

1/ Couples were defined to include those with either head or wife 65 and over in 1959, with head 65 and over in 1951. A small number of couples living as subfamilies in the home of relatives was included in 1951, excluded in 1959. See text for discussion of effect of these differences in definition.

2/ In 1959 includes a small number of married persons who were members of subfamilies living in the home of relatives.

1959 data from U. S. Census of Population: 1960, *The Income of the Elderly Population* (1963); 1951 data from Peter O. Steiner and Robert Dorfman, *The Economic Status of the Aged*, University of California Press, 1957 (table 102).

Table 5.--Money Income in 1959 of couples with head or wife aged 65 and over, by State: Percentage distribution of couples by income, and median money income by living arrangement

State	Total number	Percent of all couples						Median money income				
		Under \$1,000	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999	\$3,000 or more	All couples		No relatives present	Relatives present 2/	
		Amount	Bank 1/									
United States												
Alabama	85,515	28.6	23.6	11.7	8.2	5.7	22.2	\$1,453	49	1,520	1,353	
Alaska	1,480	14.6	12.6	11.4	9.1	6.4	46.0	2,686	24	4,011	2,040	
Arizona	30,568	11.1	11.0	12.3	10.3	9.2	46.1	2,787	19	2,879	2,408	
Arkansas	69,146	28.9	23.8	12.6	9.4	5.8	19.5	1,444	50	1,471	1,371	
California	412,215	7.3	8.2	10.0	11.6	8.4	54.5	3,000*	4	3,362	3,000*	
Colorado	49,466	6.1	9.0	9.6	17.1	10.9	47.3	2,878	16	2,908	2,721	
Connecticut	69,566	6.9	7.7	10.0	9.2	8.0	58.2	3,000*	3	3,702	3,000*	
Delaware	10,208	11.6	10.1	10.4	10.1	8.0	49.9	2,992	11	3,076	2,799	
District of Columbia	16,160	7.5	6.1	6.3	7.1	5.3	67.7	3,000*	1	4,892	3,000*	
Florida	204,454	10.9	12.7	12.7	11.8	9.7	42.2	2,595	29	2,643	2,372	
Georgia	88,458	24.7	22.8	11.9	8.3	5.9	26.5	1,607	46	1,738	1,432	
Hawaii	7,342	14.3	10.9	10.5	11.0	8.1	45.2	2,702	23	2,906	2,488	
Idaho	20,373	9.3	12.3	14.3	11.2	9.9	42.9	2,644	26	2,610	2,788	
Illinois	289,150	10.6	9.7	10.6	9.6	8.0	51.5	3,000*	8	3,111	3,000*	
Indiana	139,756	11.8	12.0	12.6	11.4	9.4	42.8	2,617	27	2,617	2,619	
Iowa	103,074	12.6	12.4	13.5	11.5	9.0	41.0	2,498	34	2,485	2,568	
Kansas	77,471	11.3	13.4	12.7	11.4	9.0	42.2	2,566	31	2,584	2,484	
Kentucky	96,548	24.1	18.7	13.0	10.5	7.2	26.5	1,778	44	1,828	1,686	
Louisiana	74,037	16.9	17.6	22.6	10.4	5.8	26.7	1,842	43	1,896	1,732	
Maine	30,677	9.2	12.5	14.9	12.2	10.4	40.7	2,554	33	2,584	2,469	
Maryland	62,492	11.8	9.5	10.2	9.2	8.0	51.3	3,000*	9	3,252	2,845	
Massachusetts	152,286	7.4	9.1	11.8	9.6	8.5	53.5	3,000*	7	3,308	3,000*	
Michigan	203,810	9.7	11.1	12.9	11.7	9.4	45.2	2,743	21	2,739	2,557	
Minnesota	109,749	11.5	12.4	13.2	11.4	9.3	42.3	2,584	30	2,578	2,597	
Mississippi	64,192	39.9	20.1	11.0	7.5	4.4	17.1	1,250	51	1,324	1,123	
Missouri	157,060	13.8	14.9	16.8	10.7	7.8	36.0	2,211	38	2,205	2,235	
Montana	21,324	7.9	10.1	12.2	11.3	9.3	49.2	2,957	13	2,959	2,949	
Nebraska	53,644	11.7	12.6	12.6	12.0	9.3	41.9	2,561	32	2,568	2,527	
Nevada	5,730	7.6	6.4	8.6	8.8	8.1	60.5	3,000*	2	3,913	3,000*	
New Hampshire	18,876	9.3	9.4	11.9	10.5	10.7	48.2	2,915	14	2,952	2,796	
New Jersey	164,254	9.3	8.8	10.9	9.5	8.0	53.6	3,000*	5	3,325	3,000*	
New Mexico	17,468	19.2	14.6	10.9	9.9	7.2	38.1	2,264	37	2,522	1,814	
New York	484,486	9.3	8.9	10.6	9.6	8.1	53.6	3,000*	6	3,334	3,000*	
North Carolina	98,965	28.6	17.9	12.0	9.0	6.2	26.3	1,648	45	1,826	1,426	
North Dakota	18,872	12.1	14.7	13.0	11.9	9.0	39.4	2,431	35	2,421	2,454	
Ohio	271,349	10.3	10.5	12.7	10.7	8.8	47.1	2,836	17	2,858	2,769	
Oklahoma	83,869	13.4	19.0	20.0	9.5	7.0	31.1	1,939	42	1,957	1,861	
Oregon	61,259	8.8	11.2	12.7	11.1	9.8	46.3	2,812	18	2,800	2,977	
Pennsylvania	323,641	10.7	10.2	12.3	11.7	9.8	45.3	2,761	20	2,824	2,621	
Rhode Island	24,685	10.5	11.7	14.1	9.8	8.9	45.0	2,722	22	2,749	2,663	
South Carolina	45,701	34.9	15.4	11.1	7.9	5.7	25.0	1,491	48	1,737	1,252	
South Dakota	23,293	14.8	14.5	14.4	11.4	9.4	35.4	2,272	36	2,272	2,272	
Tennessee	99,338	31.0	17.3	11.9	9.0	6.1	24.7	1,572	47	1,662	1,445	
Texas	243,382	18.4	18.2	12.6	9.4	6.8	34.5	2,038	41	2,138	1,801	
Utah	20,280	8.6	12.0	11.4	10.7	9.5	47.7	2,880	15	2,851	2,986	
Vermont	12,227	10.1	12.2	13.6	12.1	9.7	42.3	2,602	28	2,641	2,470	
Virginia	85,985	21.9	13.5	11.0	9.4	7.0	37.3	2,194	39	2,452	1,808	
Washington	88,498	6.7	9.7	11.4	10.5	9.0	49.7	2,984	12	2,965	3,000*	
West Virginia	57,225	22.3	13.9	12.2	12.2	9.0	30.5	2,069	40	2,138	1,952	
Wisconsin	124,821	10.7	11.8	13.1	11.6	9.4	43.3	2,649	25	2,648	2,652	
Wyoming	8,836	7.8	9.1	12.5	10.5	9.3	50.8	3,000*	10	3,032	3,000*	

1/ The States where the median income for couples exceeded \$3,000 were ranked on the basis of the percent having incomes above \$3,000.

2/ Income of couple only; does not include income of other relatives present in household.

\* Median income exceeds \$3,000. The exact figure cannot be computed because couples with relatives present were not tabulated by income class above \$3,000.

TABLE 6.--Money Income in 1959 of nonmarried persons aged 65 and over, by State: Percentage distribution of nonmarried persons by income, and median money income, by sex and living arrangement

State	Total number	Percent of all nonmarried persons					Median money income					
		Under \$1,000	\$1,000-\$1,500	\$1,500-\$2,000	\$2,000-\$2,999	\$3,000 or more	All nonmarried	Men	Women	Living alone or with nonrelatives	Living with relatives <sup>1</sup>	
United States												
Alabama	125,194	79.7	7.6	4.0	3.9	4.8	\$566	\$687	\$530	\$661	\$516	
Alaska	3,192	45.1	21.3	7.2	8.6	17.9	1,115	1,319	805	1,327	715	
Arizona	40,481	55.8	16.1	8.4	8.8	10.8	863	1,184	723	1,100	624	
Arkansas	82,734	77.9	9.0	4.6	3.9	4.6	572	690	526	657	491	
California	676,033	40.1	26.9	9.9	9.2	14.0	1,185	1,373	1,108	1,314	953	
Colorado	72,190	29.6	43.1	7.4	8.5	11.4	1,237	1,333	1,196	1,287	1,156	
Connecticut	116,897	51.1	15.4	8.3	10.1	15.1	967	1,424	768	1,323	738	
Delaware	17,162	59.2	12.4	7.2	8.2	12.9	768	1,186	628	1,014	599	
District of Columbia	39,820	43.7	10.6	7.9	12.5	25.4	1,298	1,712	1,144	1,923	784	
Florida	219,853	58.9	14.2	7.9	8.5	10.5	804	1,206	679	1,001	608	
Georgia	149,726	76.8	8.1	4.3	4.5	6.2	584	709	550	692	525	
Hawaii	16,996	65.1	11.1	7.8	7.0	9.0	620	944	374	1,020	447	
Idaho	23,589	52.3	19.8	8.1	9.7	10.2	945	1,185	823	1,082	696	
Illinois	465,750	56.6	13.5	7.5	8.8	13.5	835	1,323	674	1,037	669	
Indiana	195,865	61.4	13.5	7.5	8.0	9.4	747	1,148	634	886	599	
Iowa	139,442	56.9	16.1	8.6	8.7	9.7	838	1,179	728	967	679	
Kansas	101,656	58.1	15.7	7.7	8.4	10.1	817	1,116	729	934	654	
Kentucky	131,641	72.2	10.0	5.6	5.5	6.8	602	793	533	694	533	
Louisiana	124,642	66.9	16.9	5.5	4.8	5.9	708	897	652	793	650	
Maine	53,056	58.8	14.9	8.5	8.9	9.0	811	1,045	713	1,009	637	
Maryland	116,087	61.3	12.0	7.1	7.8	11.8	721	1,176	581	966	585	
Massachusetts	287,817	50.2	18.3	8.3	9.8	13.4	993	1,382	830	1,244	760	
Michigan	288,053	58.6	15.6	8.3	7.9	9.6	802	1,218	648	1,008	615	
Minnesota	154,704	57.9	14.7	8.9	8.6	9.9	824	1,121	709	972	670	
Mississippi	90,097	82.0	7.0	3.8	3.3	4.0	554	643	521	631	508	
Missouri	230,241	64.2	14.0	6.6	6.6	8.6	719	964	641	818	604	
Montana	28,926	47.9	20.0	9.6	10.5	12.0	1,053	1,311	868	1,169	789	
Nebraska	68,383	57.2	14.4	8.9	8.9	10.6	827	1,126	732	952	652	
Nevada	9,651	42.3	20.3	10.3	10.9	16.2	1,190	1,458	930	1,351	844	
New Hampshire	32,120	57.0	13.9	8.1	9.6	11.3	835	1,197	718	1,030	677	
New Jersey	278,334	57.3	13.7	7.3	8.6	13.0	806	1,342	624	1,132	624	
New Mexico	23,145	63.8	11.5	7.0	7.2	10.6	695	937	593	925	502	
New York	842,767	56.3	13.7	7.5	8.9	13.6	826	1,323	649	1,140	590	
North Carolina	149,152	76.9	8.6	4.5	4.5	5.5	518	692	462	703	433	
North Dakota	24,806	57.6	15.6	8.3	8.6	9.9	819	1,135	667	978	644	
Ohio	422,166	58.9	14.8	7.6	7.8	10.8	799	1,235	659	986	643	
Oklahoma	107,976	64.6	17.2	5.9	5.5	6.9	732	900	680	830	599	
Oregon	77,454	51.8	18.8	9.3	9.5	10.6	956	1,244	822	1,122	692	
Pennsylvania	558,946	59.9	13.5	8.0	8.4	10.2	760	1,290	582	994	609	
Rhode Island	44,852	59.1	15.0	6.9	8.3	10.7	784	1,204	650	1,000	649	
South Carolina	77,352	79.2	7.7	4.0	4.1	4.9	513	666	470	642	447	
South Dakota	30,675	62.0	14.8	8.3	7.2	7.8	746	957	653	858	605	
Tennessee	145,701	77.1	8.4	4.6	4.3	5.6	517	703	455	661	431	
Texas	345,043	70.8	10.1	5.6	5.6	8.0	641	814	589	752	541	
Utah	24,396	59.9	15.2	7.5	8.3	9.0	791	1,236	669	879	644	
Vermont	20,994	59.1	15.3	8.0	8.0	9.6	805	1,016	730	1,022	648	
Virginia	144,296	69.2	9.9	5.8	6.1	8.9	575	859	479	845	435	
Washington	123,762	44.9	25.5	9.2	9.3	11.2	1,101	1,280	1,005	1,217	784	
West Virginia	77,021	70.3	10.1	6.1	6.9	6.5	599	912	490	743	502	
Wisconsin	178,489	58.6	14.2	8.4	8.7	10.1	808	1,153	683	961	676	
Wyoming	11,096	46.3	20.5	9.1	10.8	13.3	1,090	1,388	904	1,229	787	

<sup>1</sup>/ Income of aged person only, does not include income of other relatives present.

Source: U.S. Census of Population, 1960. Income of the Elderly Population