

Private and Public Retirement Pensions: Findings From the 1968 Survey of the Aged

by WALTER W. KOLODRUBETZ*

THE FEDERAL social security program is today the major source of retirement income for the aged population. For a sizable and growing group, however, private and other public group retirement programs have considerable effect on the maintenance of income. In 1967, private pensions were received by about 1.8 million aged couples and nonmarried persons, almost all of whom were receiving monthly cash benefits under the old-age, survivors, disability, and health insurance (OASDHI) program. Retirement programs for Federal (civilian and military), State, and local government employees and for railroad workers provided support for an additional 1.5 million aged units, two-thirds of whom were also receiving OASDHI benefits.

Examination of the sources of retirement benefit income of the aged population reveals the role of private and other public pension programs (excluding veterans' pension programs) in supplementing the basic OASDHI program. About one-fifth of the aged couples (with one or both members aged 65 or older) reported receiving private pension payments that supplement their OASDHI benefits (table 1). Seven percent of the couples, had, in addition to their OASDHI benefits, a retirement pension through another public program, and 3 percent received only a public pension other than OASDHI in retirement benefit income. For more than three-fifths of the couples, however, OASDHI benefits were their only periodic retirement benefit. Nine percent of the couples received no retirement benefits but relied mainly on employment as the source of their income; presumably most of them were qualified to receive OASDHI benefits and, in some cases, another public pension or a private pension.

The same general configuration of sources of retirement benefit income prevailed for the aged nonmarried. The degree of supplementation of

OASDHI benefits through other pension plans was far less than it was for couples, however. The proportion of the nonmarried dependent on OASDHI only for retirement benefits was therefore larger, especially for nonmarried women. Of the 2.4 million aged nonmarried men, 13 percent had private pension income—more than twice the proportion among the 7.4 million nonmarried women. For both men and women the proportion receiving public pensions such as those under Federal, State, and local government systems was not significantly different from that for the couples.

Since practically all jobs with private pension coverage were also covered under OASDHI, only rarely would a private pension be payable but no OASDHI benefit. All but 3 percent of all aged units reporting private pension income were also OASDHI beneficiaries in 1967, and that proportion is probably even lower today. Yet, since Federal employees and some State and local government employees did not have concurrent OASDHI coverage, only two-thirds of the aged units reporting receipt of a public pension other than OASDHI were also receiving OASDHI benefits. In some cases, one member of an aged couple might be receiving OASDHI benefits and

TABLE 1.—Source of retirement benefits: Aged units with money income from specified sources, 1967

Source of retirement benefit	All units	Married couples	Nonmarried persons		
			Total	Men	Women
Number of units (in thousands).....	15,779	5,989	9,789	2,356	7,434
Number with:					
OASDHI and—					
No other pension ¹	10,942	3,702	7,240	1,626	5,615
Private group pension ²	1,801	1,136	666	308	358
Other public pension.....	942	447	495	133	362
Public pension other than OASDHI.....	509	166	343	109	234
No retirement benefit ¹	1,584	538	1,046	182	865

¹ Includes a small number of units who did not report whether they received private pensions.

² Includes 16,000 married units and 38,000 nonmarried persons not currently receiving OASDHI benefits, according to beneficiary records. Also includes 66,000 married beneficiary units and 14,000 nonmarried beneficiaries reporting both a private pension and another public pension.

* Office of Research and Statistics, Division of Economic and Long-Range Studies.

the other member might be getting a different public pension.

A few of the couples and nonmarried persons, according to the Survey findings, were getting three or more pensions. An estimated 80,000 aged units—most of them OASDHI beneficiaries—were receiving a private pension and, in addition, a public pension based on government or railroad employment.

The wide differences in median annual income for the groups receiving various types of retirement benefits point up the powerful influence of dual pensions in the financial position of the aged population in 1967, as the following summary shows.

Source of retirement benefit	Median income of—			
	Married couples	Nonmarried persons		
		Total	Men	Women
OASDHI and—				
No other pension.....	\$2,752	\$1,254	\$1,488	\$1,195
Private group pension ¹	4,257	2,418	2,580	2,331
Other public pension.....	4,424	2,435	2,848	2,319
Public pension other than OASDHI.....	3,746	1,649	(²)	1,290
No retirement benefit.....	6,270	1,020	1,175	1,007

¹ Includes a small number of units not receiving OASDHI benefits and a small number also receiving other public pensions.

² Not shown where base is less than 100,000.

The most fortunate among the retired aged population were the nearly 1.6 million couples receiving OASDHI benefits and a public or private pension as well. For them, median total income was above \$4,200. Dual pensions usually meant the difference between a less than modest and a fairly comfortable income position, but even dual pensioners had lower incomes than those still working. The median income of the 1.2 million elderly nonmarried persons with dual pensions was about \$2,400—about \$2,000 lower than that of married couples, yet their economic position was markedly better than that of others among the nonmarried.

For the married couples in the small group of the aged with a railroad or government retirement pension but no OASDHI benefit, the median income was \$3,745—roughly \$500 below that for couples with two pensions. Their median income was \$1,000 above the median of couples whose only pension was from the OASDHI program.

For the bulk of the aged units, OASDHI benefits represented their only retirement benefit in-

come. This group (3.7 million couples and 7.2 million nonmarried persons) fell in the lower end of the income-position balance sheet. They had median incomes of \$2,750 and \$1,255, respectively—amounts \$1,000–\$1,500 below the medians of their counterparts with two pensions. The median for these couples with OASDHI as their only retirement benefits was just a little higher than that for nonmarried persons with OASDHI benefits and supplementary pensions.

At the lowest end of the economic scale were the 1 million elderly nonmarried not receiving any retirement benefit; their income averaged a little above \$1,000. Some of these nonmarried persons were employed, but they were not as likely as the married couples to have high earnings. For these nonmarried persons, the most disadvantaged were among the 865,000 women without a spouse, a high proportion of whom had to rely on public assistance during old age.

The public and private retirement benefits paid to 9 out of 10 aged units in 1967 accounted for an estimated 42 percent of the aggregate income of persons aged 65 and over and their spouses. The Survey findings reveal that the role of retirement benefits was substantially larger for the nonmarried than for the couples.

These findings of the overall retirement benefit status of the aged were obtained from the 1968 Survey of the Demographic and Economic Characteristics of the Aged (DECA). The Survey was designed to provide information similar to that obtained from the 1963 Survey of the Aged¹ on private and other public pension income, as well as other characteristics of the aged population.

The first article on the DECA Survey gives a detailed definition of income and discusses the problems of measuring income size.² A statement about the Survey design, rough approximations of the standard error of selected estimates, and a discussion of nonsampling errors are included in the technical appendix to that article. Confidence levels of medians pertinent to the data presented here are shown in table I on page 21 of this article.

¹ Lenore A. Epstein and Janet Murray, *The Aged Population of the United States: The 1963 Social Security Survey of the Aged* (Research Report No. 19), Social Security Administration, Office of Research and Statistics, 1967.

² Lenore E. Bixby, "Income of People Aged 65 and Over: Overview From 1968 Survey of the Aged," *Social Security Bulletin*, April 1970.

This article analyzes detailed information on the characteristics of the aged population in 1967 with various retirement benefits. Particular attention is devoted to the factors that account for the contrasting economic positions of aged persons with and without retirement benefits that supplement OASDHI benefits.

The Survey did not permit distinction between veterans' disability and pension payments.³ This important source of retirement income was thus necessarily omitted from the detailed analysis of pensions.

Since practically all the units receiving private pension payments received OASDHI benefits, examination of sources and size of income of private pensioners is restricted to OASDHI beneficiary units receiving private pensions. A substantial number of other public pensioners were not receiving OASDHI benefits, however, and their characteristics differ from those of units receiving two public pensions. Separate analysis for these groups was therefore necessary.

The analysis in the remainder of the article is restricted to regular OASDHI beneficiaries who received at least one check by January 1967. Inclusion of part-year beneficiaries, those transitionally insured, and special "age-72" beneficiaries would have distorted comparisons.

PENSIONS OF THE RETIRED

In 1967, retirement benefits were being received by 90 percent of the aged units. Almost 12.3 million aged units were drawing "regular" OASDHI benefits—that is, benefits to which they were entitled under the regular insured-status provisions of the Social Security Act. In the aggregate, 2.5 million aged beneficiary units, or about 20 percent of the regular OASDHI beneficiary units, received another retirement benefit and two-thirds of these were paid from private plans (table 2). One half-million aged units who were not receiving OASDHI benefits did receive other public pensions.

³ The veterans' compensation program pays monthly cash benefits, without regard to other income, to veterans (and their dependents and survivors) with service-connected disabilities. The pension program pays monthly benefits to those with non-service-connected disabilities (with disability presumed at age 65), and the amount of the pension is affected by the amount of other income.

TABLE 2.—Source of retirement benefits for OASDHI beneficiaries¹ and nonbeneficiaries²: Aged units with money income from specified sources, 1967

Source of retirement benefit	All units	Married couples	Nonmarried persons		
			Total	Men	Women
Number of units (in thousands).....	14,332	5,531	8,801	2,173	6,628
Number with: OASDHI and—					
No other pension.....	9,791	3,438	6,353	1,476	4,876
Private group pension ³	1,614	1,009	605	287	317
Other public pension.....	868	392	476	128	348
Railroad retirement.....	206	101	105	32	73
Government or military retirement.....	654	296	358	92	266
Public pension other than OASDHI.....	509	166	343	109	234
Railroad retirement.....	319	115	204	72	132
Government or military retirement.....	193	55	138	36	102
No retirement benefit.....	1,550	525	1,025	172	853

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Excludes a small number of units who did not report on private pension receipt.

³ Includes a small number of units reporting both a private and another public pension.

One million beneficiary couples and 600,000 nonmarried beneficiaries were also receiving private pension payments.⁴ The proportion was lower for the nonmarried—15 percent for nonmarried men and 6 percent for nonmarried women, compared with 21 percent for the couples. This lower proportion for the nonmarried reflects, in part, the fact that married couples potentially have two persons reporting a specified income source. The much lower proportion of women receiving such private pension payments is a function of, among other factors, the relative lack of survivor protection in private-pension plans, the low incidence of private pension plans in industries where women are typically employed, and the irregular pattern of their labor-force attachment.

In the aggregate, 10 percent of the couples and about 10 percent of nonmarried persons received public pension payments other than OASDHI in 1967. About three-fourths of these couples and three-fifths of the nonmarried were also receiving OASDHI benefits and therefore getting two public pensions. The remainder re-

⁴ The estimates of private-plan pensioners from the 1968 Survey differ from the Social Security Administration annual estimates, chiefly because the Survey relates to the population aged 65 and over and the other estimates include persons under age 65. In addition, the Survey estimates are in terms of aged units and the global estimates are a count of individuals.

TABLE 3.—Size of OASDHI benefits for OASDHI beneficiaries¹: Percentage distribution of aged units by size of OASDHI income, 1967

OASDHI income	All units	Married couples	Nonmarried persons		
			Total	Men	Women
Number (in thousands):					
Total with OASDHI income.....	12,447	4,913	7,534	1,928	5,606
Reporting on OASDHI income.....	12,360	4,866	7,494	1,915	5,579
Percent of units.....	100	100	100	100	100
\$1-499.....	5	3	6	3	7
500-749.....	21	8	29	22	32
750-999.....	18	10	22	17	24
1,000-1,249.....	20	11	25	22	26
1,250-1,499.....	13	14	13	26	9
1,500-1,749.....	8	13	4	10	2
1,750-1,999.....	5	12			
2,000-2,249.....	7	17	(²)	(²)	
2,250-2,449.....	3	9			
2,500 or more.....	1	3			
Median OASDHI income..	\$1,091	\$1,557	\$906	\$1,080	\$859

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries.

² 0.5 percent or less.

ceived only another public pension other than OASDHI.

When the social security program was first established, many types of employment were not covered. Among the excluded groups were government employees. Since that time many State and local government employees and military personnel, who already had their own staff retirement systems, have had OASDHI coverage extended to their work. As a result, most of the other public pension programs—like private pensions—are viewed as supplementary to the OASDHI program.⁵

Other public pension programs—the Federal Government civilian systems and those State and local plans not covered by OASDHI, for example—are intended to provide comprehensive retirement protection outside the OASDHI system. Nevertheless, persons covered under these programs frequently obtain OASDHI coverage through other jobs and receive two public pensions when they retire. Railroad workers have their own special program—separate from OASDHI. It is possible, however, to qualify for benefits under both programs.

As a result, about 55 percent of the couples receiving railroad retirement benefits and 15 percent of those receiving governmental retirement

benefits were not receiving OASDHI benefits. Among nonmarried persons, the proportion of persons with railroad retirement or government pensions and no OASDHI were higher—65 percent and 30 percent, respectively.

Since retirement programs are the single most important permanent source of income and provide the basic support for the majority of the aged population, investigation of levels of pension benefits is important in evaluating their respective roles in income maintenance. The different levels of social security benefits and other pensions reflect the widely differing characteristics of the programs. Until the 1968 Survey information became available, there was little disaggregated data on the relative levels of private and public retirement benefits.

Social Security Benefits

The levels of social security benefits are affected by several key factors that enter into calculation of the primary insurance amount (PIA): the amount based on past earnings that would be payable to a worker receiving benefits no earlier than age 65. The minimum benefit amount for a worker with a low or irregular earnings history is specified in the law. (In 1967 the minimum unreduced benefit was \$44 for a nonmarried person and \$66 for a worker with a spouse over age 65.) A worker whose average monthly earnings qualify him for a benefit higher than the minimum receives a benefit graduated according to his earnings, but the benefit formula is weighted in favor of the lower paid. Differentials in benefits are minimized and the benefit distributions compressed because of both the minimum benefit provision and the statutory maximum limit on earnings creditable for benefit computation purposes.

Table 3 shows the distribution of OASDHI benefits for couples and nonmarried persons in 1967. Almost two-thirds of the aged units received less than \$1,250 in OASDHI payments for the year, and the median payment was \$1,090. Only 10 percent of the aged units received payments that amounted to \$2,000 or more, and most of this group were married couples.

Reflecting, in part, the influence of spouses' benefits, married couples received more in OASDHI payments than did nonmarried persons;

⁵ See Joseph Krislov, *State and Local Government Systems . . . 1965* (Research Report No. 15), Social Security Administration, Office of Research and Statistics, 1966.

the medians were \$1,555 and \$905, respectively. Furthermore, benefits were distributed over a much wider range for married couples. Almost 30 percent of the married couples had \$2,000 or more in OASDHI benefits, and 20 percent had less than \$1,000.

Among the nonmarried, benefits were higher for men than for women, averaging \$1,080 and \$860, respectively. This difference reflects, for the most part, differing employment histories and earnings levels, as well as the benefit reductions associated with survivor benefits. Benefits for almost 40 percent of the women were less than \$750 (with many close to or at the minimum); for men, the corresponding proportion was 25 percent. More than a third of the men had payments ranging from \$1,250 to \$1,750; only about one-tenth of the women had payments at that level.

Private Pensions

The levels of private pension benefits for the aged population are the result of a vast number of interrelated influences stemming primarily from the wide diversity and nature of private pension formulas.⁶ Unlike OASDHI benefits, private pensions are generally directly related both to length of service and past earnings or to length of service alone, and there are innumerable differences in the factors entering into the computation of actual benefit amounts in individual cases. As a result, a much wider benefit range is found for private pensions than for OASDHI benefits. The median private pension, however, was lower in 1967 than the OASDHI median. The most striking feature of private pension levels was the concentration of one-third of all private pension payments in the range of \$500-\$999; two-thirds were between \$300 and \$1,499 (table 4).

This concentration of payments in the \$500-\$999 range was found for both married couples and nonmarried persons. The distributions of private pension income for the couples and for

TABLE 4.—Size of private pension income for OASDHI beneficiaries¹: Percentage distribution of aged units by size of private pension income, 1967

Private pension income	All units	Married couples	Nonmarried persons		
			Total	Men	Women
Number (in thousands):					
Total with private pension income.....	1,614	1,009	605	287	317
Reporting on private pension income.....	1,450	912	538	265	273
Percent of units.....	100	100	100	100	100
\$1-149.....	2	2	3	2	4
150-209.....	6	5	10	5	14
300-499.....	13	10	17	18	16
500-999.....	33	34	33	29	36
1,000-1,499.....	19	18	21	21	21
1,500-1,999.....	11	13	8	11	6
2,000-2,499.....	6	7	4	6	2
2,500-2,999.....	3	3	2	4	-----
3,000-3,499.....	2	2	1	2	-----
3,500-3,999.....	2	2	1	1	2
4,000-4,999.....	2	2	(?)	1	-----
5,000-7,499.....	1	1	-----	-----	-----
7,500-9,999.....	(?)	(?)	-----	-----	-----
10,000 or more.....	(?)	(?)	(?)	1	-----
Median private pension income.....	\$900	\$972	\$779	\$864	\$664

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits.

² 0.5 percent or less.

nonmarried men were similar, but that for nonmarried women was at a somewhat lower level. Although OASDHI benefits for nonmarried men were substantially lower than those received by the couples, such a wide difference did not exist for private pensions, because of the lack of provision in these plans for benefits for the spouse. As a result, the median annual private pension was not very different for couples and nonmarried men (\$970 and \$865, respectively) but the median for nonmarried women (\$665) was considerably less than the median for the couples.

Other Public Retirement Benefits

Public retirement benefits other than OASDHI (excluding veterans' benefits) were substantially higher than private pensions, and, on the average, they were also higher than OASDHI benefits (table 5). The higher benefit levels for these public pensioners reflect the fact that in many of these programs, OASDHI benefits were not anticipated as a major source of income for persons retiring under the system. Private plans, however, explicitly or implicitly anticipate OASDHI benefits as a source of retirement income for their members. More than 35 percent of the aged units with other public pensions—chiefly railroad re-

⁶ Bureau of Labor Statistics, *Private Pension Plan Benefits* (Bulletin No. 1485), 1966; Bureau of Labor Statistics, *Digest of 100 Selected Pension Plans Under Collective Bargaining, Spring 1968* (Bulletin No. 1597), 1969; and Walter W. Kolodrubetz, "Employee Benefit Plans in 1966," *Social Security Bulletin*, April 1968.

TABLE 5.—Size of other public pension income by OASDHI beneficiary status: Percentage distribution of aged units by size of other public pension income, 1967

Other public pension income	All units	Married couples	Nonmarried persons		
			Total	Men	Women
All units ¹					
Number (in thousands):					
Total with other public pension income.....	1,446	614	833	243	589
Reporting on other public pension income.....	1,365	570	796	229	566
Percent of units.....	100	100	100	100	100
\$1-149.....	1	(²)	2	1	2
150-299.....	2	2	2	1	2
300-499.....	4	2	5	6	5
500-999.....	24	13	32	21	36
1,000-1,499.....	18	15	21	11	24
1,500-1,999.....	13	12	13	21	10
2,000-2,499.....	14	16	12	22	9
2,500-2,999.....	9	13	6	7	5
3,000-3,499.....	6	11	3	2	3
3,500-3,999.....	2	5	1	1	(²)
4,000-4,999.....	3	5	2	3	2
5,000-7,499.....	2	5			
7,500-9,999.....	1	1	1	3	
10,000 or more.....	(²)	(²)	1	1	1
Median public pension income.....	\$1,538	\$2,188	\$1,214	\$1,738	\$1,104
OASDHI beneficiary units ¹					
Number (in thousands):					
Total with other public pension income.....	926	441	485	132	353
Reporting on other public pension income.....	862	402	460	128	332
Percent of units.....	100	100	100	100	100
\$1-149.....	2	(²)	3	2	3
150-299.....	2	3	2	3	7
300-499.....	5	3	7	8	7
500-999.....	26	16	35	32	36
1,000-1,499.....	17	19	15	9	17
1,500-1,999.....	14	14	14	18	13
2,000-2,499.....	11	12	9	11	8
2,500-2,999.....	9	11	7	12	6
3,000-3,499.....	5	8	4	2	4
3,500-3,999.....	2	5	(²)	1	1
4,000-4,999.....	3	4	2	4	1
5,000-7,499.....	2	4			
7,500-9,999.....	1	1	(²)	2	
10,000 or more.....	1	(²)	1	2	1
Median public pension income.....	\$1,428	\$1,800	\$1,060	\$1,394	\$1,005
Nonbeneficiary units					
Number (in thousands):					
Total with other public pension income.....	520	173	348	111	236
Reporting on other public pension income.....	503	168	336	101	234
Percent of units.....	100	100	100	100	100
\$1-149.....	(²)		1		1
150-299.....	1		1	2	1
300-499.....	2		3	2	3
500-999.....	20	4	28	7	36
1,000-1,499.....	21	7	28	14	35
1,500-1,999.....	11	7	12	23	7
2,000-2,499.....	19	23	17	36	9
2,500-2,999.....	8	18	4	2	4
3,000-3,499.....	8	20	1	2	1
3,500-3,999.....	2	5	1	2	
4,000-4,999.....	4	9	2	2	2
5,000-7,499.....	2	6			
7,500-9,999.....	1	1	1	5	
10,000 or more.....					
Median public pension income.....	\$1,768	\$2,721	\$1,272	\$1,996	\$1,092

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured and special "age-72" beneficiaries.

² 0.5 percent or less.

tirement and Federal Government pensioners—did not concurrently receive OASDHI benefits; the proportion was much smaller among private pensioners—about 3 percent.

Federal retirement programs are liberal in comparison with private industry and State and local government plans as a whole, because they relate pensions to peak earnings and maintain the value of benefits after retirement as living costs rise, through automatic adjustment of benefits. Furthermore, the high average benefits under Federal programs reflect the growth in the number of retirees with long service as an aftermath of the expanded employment of the forties.

Benefit levels under the railroad retirement system are at a substantially higher rate than those under OASDHI, because the wage-related benefit formula is more liberal in the former program. In addition, a system of supplemental benefits was introduced in 1966 for long-service railroad workers retiring at age 65. State and local government retirement plans, typically basing benefits on past earnings and length of service, also tend to provide benefits at a higher level than that of private plans.⁷ Most of these government systems require substantial employee contributions, presumably reflected in higher benefit levels; most private plans are financed in full by the employer.

Though both public and private pensions showed the heaviest concentration in the \$500-\$999 range the median for public retirement benefits other than OASDHI (\$1,540) was \$600 higher than the median in private plans (tables 4 and 5). For payments under public programs as for private-plan payments, levels were higher for married couples and nonmarried men (with medians of \$2,190 and \$1,740) than for women without husbands (median of \$1,105). The lower pension levels for nonmarried women reflect their lower earnings levels and shorter service periods (factors in the computation of benefits), as well as the reduced levels associated with survivor benefits.

Pensioners drawing only public pensions other than OASDHI in retirement typically had higher benefit levels than those receiving such pensions

⁷ Saul Waldman, *Retirement Systems for Employees of State and Local Governments . . . 1966* (Research Report No. 23), Social Security Administration, Office of Research and Statistics, 1968.

TABLE 6.—Size of OASDHI income by type of retirement benefit for OASDHI beneficiaries¹: Percentage distribution of aged units by size of OASDHI income, by receipt of retirement benefits, 1967

OASDHI income	Married couples with OASDHI benefits and—			Nonmarried persons								
				Total with OASDHI benefits and—			Men with OASDHI benefits and—			Women with OASDHI benefits and—		
	Private group pension ²	Other public pension	No other pension	Private group pension ²	Other public pension	No other pension	Private group pension ²	Other public pension	No other pension	Private group pension ²	Other public pension	No other pension
Number (in thousands):												
Total Reporting on OASDHI income	1,009	392	3,438	605	476	6,353	287	128	1,476	317	348	4,876
Percent of units	100	100	100	100	100	100	100	100	100	100	100	100
\$1-249			(*)	1	2	(*)	1		(*)	1	2	(*)
250-499	(*)	8	3	(*)	5	6		2	3	1	7	7
500-749	1	19	8	6	39	31	5	34	25	7	41	32
750-999	2	17	11	11	16	24	6	16	20	16	16	25
1,000-1,249	4	11	13	27	16	25	16	13	23	36	18	26
1,250-1,499	10	12	16	36	14	11	49	24	21	24	11	8
1,500-1,749	14	12	13	20	7	3	24	11	7	16	5	1
1,750-1,999	13	7	12									
2,000-2,249	32	8	14			(*)			(*)			
2,250-2,449	16	5	7									
2,500-2,749	2	1	1									
2,750-2,999	2		1									
3,000-3,499	1	1	(*)									
Median OASDHI income	\$2,040	\$1,150	\$1,483	\$1,304	\$826	\$870	\$1,396	\$960	\$1,008	\$1,188	\$775	\$840

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Includes a small number of units reporting both a private and another public pension.

³ 0.5 percent or less.

in addition to OASDHI benefits (table 5), for the reasons that were previously discussed.⁸ The median benefit of \$2,720 for couples in the former group was \$900 higher than the median for couples in the latter group. The difference between median public pensions for nonmarried men with and without OASDHI benefits was about \$600, but the medians for nonmarried women were about the same.

Relationships to Social Security Benefits

Persons with private pensions were likely to have higher OASDHI benefits than those without private pensions. This difference is not surprising since private pension coverage historically has been concentrated in industries and occupations covered by OASDHI since its beginning and characterized by average and above-average earnings. Furthermore, private pensions normally accrue to those persons who spend most of their worklife in one job and thus have few interruptions in employment that could affect the average monthly earnings used to compute OASDHI benefits.

Almost half the married couples with private pensions had OASDHI benefits between \$2,000 and \$2,500; for about 10 percent, benefits were less than \$1,250 (table 6). Their median benefit was \$2,040. For married couples receiving only OASDHI in retirement, benefits were lower and more widely dispersed. Less than half as large a proportion as that for private pensioner couples received benefits of \$2,000 or more, and five times as large a proportion received benefits less than \$1,250. Their median OASDHI benefit of \$1,483 was about \$550 less than that received by the private pensioners. Nonmarried persons receiving

Type of pension	Median pension of—		
	Married couples	Nonmarried persons	
		Men	Women
OASDHI benefit	\$1,555	\$1,080	\$860
Private group pension	970	865	665
Other public pension	2,190	1,740	1,105
And OASDHI	1,800	1,395	1,005
And no OASDHI	2,720	1,995	1,090

In summary, the median private pension payment, as shown above, was not only lower than the median OASDHI benefit payment, but it was substantially below the median amount of public pensions other than OASDHI.

⁸ For a detailed analysis of dual Federal Government and social security coverage, see Elizabeth Heidbreder, "Federal Civil-Service Annuitants and Social Security," *Social Security Bulletin*, July 1969.

TABLE 7.—Source of retirement benefits by primary insurance amount for OASDHI beneficiaries¹; Percent of aged units with money income from specified retirement benefits by primary insurance amount as of February 1968

Primary insurance amount ²	Married couples with OASDHI benefits and—		Nonmarried persons					
			Total with OASDHI benefits and—		Men with OASDHI benefits and—		Women with OASDHI benefits and—	
	Private group pension	Other public pension	Private group pension	Other public pension	Private group pension	Other public pension	Private group pension	Other public pension
Less than \$100.00.....	5	15	2	7	3	8	2	7
\$55.00.....	3	25	1	11	1	12	1	10
55.10-79.90.....	4	15	3	5	5	7	2	4
80.00-99.90.....	7	9	3	5	3	6	3	5
100.00-119.90.....	11	4	9	4	9	5	9	4
120.00-139.90.....	20	5	13	5	21	5	10	5
140.00 or more.....	41	5	25	8	43	8	15	8

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries.

² Though the DECA Survey information relates to 1967, the PIA amounts

shown reflect the increases provided by the 1967 amendments to the Social Security Act. For couples with both members receiving benefits, PIA of the men; for widow beneficiaries, PIA of the deceased husband.

only OASDHI in retirement benefits also had substantially lower OASDHI benefits than the nonmarried who also received private pensions.

The distribution of OASDHI benefits for units receiving a government or railroad retirement pension in addition to OASDHI was considerably different from that for private pensioners. As noted earlier, many persons under State and local government systems had concurrent coverage under OASDHI, and presumably their OASDHI benefits would be at levels similar to those of private pensioners. Unfortunately, the Survey was not geared to distinguish between State and local government and other public pensions. The distribution therefore includes some State and local government retirees and civilian Federal Government and railroad retirees who did not have concurrent OASDHI coverage and earned OASDHI benefits from a different job. Persons who obtain OASDHI eligibility on jobs other than their career jobs typically qualify for low OASDHI benefits. As a result, OASDHI benefits for aged units receiving two public pensions were at a much lower level than those of aged units with private pensions.

For married couples with two public pensions, OASDHI benefits were also lower than they were for those receiving only OASDHI in retirement benefit income. Among nonmarried persons, however, OASDHI benefits for those with two public pensions were not much different, on the average, than those paid persons receiving only OASDHI benefits in retirement benefit income.

Private pensioners made up the bulk of the persons who received high benefits under the

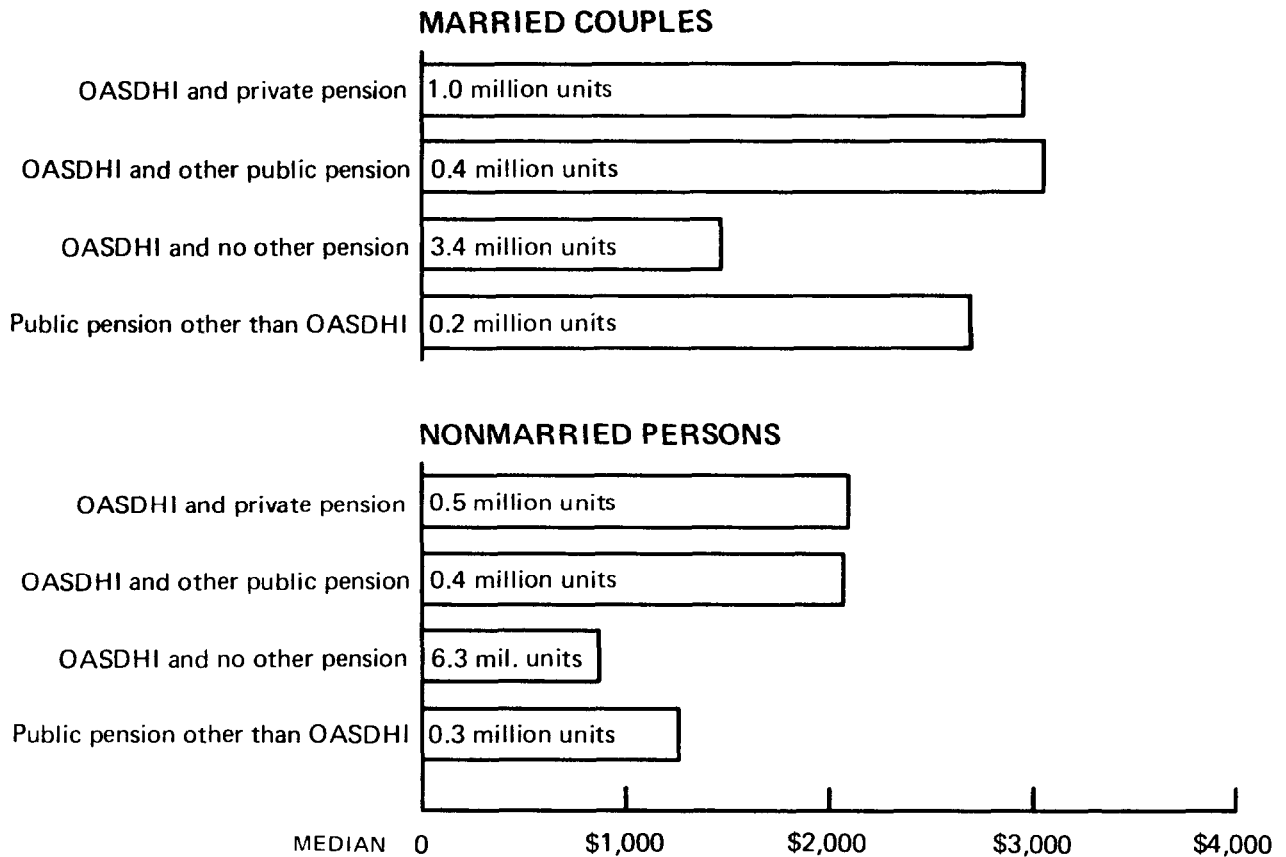
social security program in 1967. They were least represented in the group with low OASDHI benefits, because these retirees were unlikely prospects for private pension coverage during their working years. The close tie between receipt of private pensions and high OASDHI benefits is indicated in a different way in table 7. Forty-one percent of the married couples with PIA's of \$140 or more had private pensions, compared with only 5 percent for those with PIA's under \$100.⁹ Couples who also had other public pensions were concentrated at low PIA levels and accounted for 15 percent of the couples with a PIA less than \$100. Nonmarried men had an almost identical pattern with that for dual pensioners by PIA amounts. A sixth of the nonmarried women with PIA's of \$140 had private pensions, compared with 2 percent of those with PIA's under \$100.

Combined Retirement Benefits

The powerful effect of the dual pensions on total retirement benefits is illustrated in table 8 and chart 1 by showing combined retirement benefits for aged pensioners. When supplementary pensions are combined with OASDHI benefits, a pronounced spread in retirement benefit income is apparent, unlike the pattern for those who get only OASDHI in retirement benefit income. Significantly, in comparing total pensions

⁹ The Survey data relate to 1967, but the PIA amounts shown here are for February 1968 when the 1967 amendments to the Social Security Act became effective.

CHART 1.—Median total pension income of OASDHI beneficiary and nonbeneficiary units by receipt of other pensions, 1967



for dual beneficiaries, the wide differences previously observed in levels of private pensions and public pensions other than OASDHI were erased with the addition of OASDHI benefits. The gap in total retirement benefits between those with and without supplemental private pensions was much greater than would ordinarily be assumed, however, because private pensioners also were more likely to receive high OASDHI benefits. As discussed later in the article, the final effects on total income differentials were substantial since these groups with two or more pensions were also more likely to have income from assets.

The distributions of combined retirement benefits for OASDHI beneficiary couples with private pensions and for those with other public pensions were remarkably similar, and the median amount was almost the same—about \$3,000 (table 8). Seventy percent of the couples with two pensions had combined retirement benefits of \$2,500 or more; few had less than \$2,000.

In contrast, median retirement benefits for

TABLE 8.—Size of total pension income by type of retirement benefits¹ for OASDHI beneficiaries¹ and nonbeneficiaries: Percentage distribution of aged units by size of pension income, by receipt of retirement benefits, 1967

Total pension income	OASDHI benefits and—			Public pension other than OASDHI
	Private group pension ²	Other public pension	No other pension	
Married couples				
Number (in thousands):				
Total	1,009	392	3,438	166
Reporting on total pension income	953	357	3,398	161
Percent of units	100	100	100	100
\$1-149			(³)	
150-299				3
300-499				20
500-999	(³)			8
1,000-1,499	1	4		29
1,500-1,999	10	10		25
2,000-2,499	17	16		21
2,500-2,999	22	19		24
3,000-3,499	17	14	(³)	17
3,500-3,999	13	12		19
4,000-4,999	11	14		4
5,000-7,499	7	10		9
7,500-9,999	1	1		6
10,000 or more	1	1		1
Median total pension income	\$2,999	\$3,060	\$1,483	\$2,721

See footnotes at end of table.

TABLE 8.—Size of total pension income by type of retirement benefits for OASDHI beneficiaries¹ and nonbeneficiaries: Percentage distribution of aged units by size of pension income, by receipt of retirement benefits, 1967—Continued

Total pension income	OASDHI benefits and—			Public pension other than OASDHI
	Private group pension ²	Other public pension	No other pension	
Nonmarried persons				
Total				
Number (in thousands):				
Total.....	605	476	6,353	343
Reporting on total pension income.....	538	448	6,315	331
Percent of units.....	100	100	100	100
\$1-149.....			(³)	1
150-299.....			(³)	1
300-499.....	(³)	1	6	3
500-999.....	2	3	55	27
1,000-1,499.....	12	22	36	29
1,500-1,999.....	29	21	3	12
2,000-2,499.....	27	19	(³)	18
2,500-2,999.....	17	13		3
3,000-3,499.....	4	5		1
3,500-3,999.....	4	7		1
4,000-4,999.....	3	5		2
5,000-7,499.....	1	2		
7,500-9,999.....		(³)		2
10,000 or more.....	(³)	1		
Median total pension income.....	\$2,116	\$2,092	\$870	\$1,272
Men				
Number (in thousands):				
Total.....	287	128	1,476	109
Reporting on total pension income.....	265	121	1,463	99
Percent of units.....	100	100	100	(⁴)
\$1-149.....			(³)	
150-299.....				
300-499.....				3
500-999.....	2		45	
1,000-1,499.....	4	17	45	
1,500-1,999.....	30	16	7	
2,000-2,499.....	23	22	(³)	
2,500-2,999.....	20	15		
3,000-3,499.....	9	2		
3,500-3,999.....	5	16		
4,000-4,999.....	5	6		
5,000-7,499.....	1	2		
7,500-9,999.....		2		
10,000 or more.....	1	2		
Median total pension income.....	\$2,302	\$2,280	\$1,008	
Women				
Number (in thousands):				
Total.....	317	348	4,876	234
Reporting on total pension income.....	273	327	4,852	232
Percent of units.....	100	100	100	100
\$1-149.....			(³)	1
150-299.....			(³)	1
300-499.....	1	1	7	3
500-999.....	3	4	58	36
1,000-1,499.....	19	24	34	35
1,500-1,999.....	27	23	1	8
2,000-2,499.....	30	18		9
2,500-2,999.....	15	12		4
3,000-3,499.....		6		1
3,500-3,999.....	2	4		
4,000-4,999.....	1	4		2
5,000-7,499.....	1	2		
7,500-9,999.....				
10,000 or more.....		1		
Median total pension income.....	\$1,988	\$1,975	\$840	\$1,092

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Includes a small number of units reporting both a private and another public pension.

³ 0.5 percent or less.

⁴ Not shown where base is less than 100,000.

couples receiving only OASDHI benefits were half as much as they were for dual pensioners. Because of the nature of and constraints in the OASDHI benefit computation, and the selective factors that operated against OASDHI retirees not receiving another pension, the OASDHI benefits for these couples were fairly evenly distributed in the \$500-\$2,500 range. Married couples who received only a public pension other than OASDHI (with a median benefit of \$2,720) also had total retirement benefits much higher than those of married couples with OASDHI alone and not significantly different than those of dual pensioners.

For nonmarried persons, as for married couples, the combined retirement benefits of units with two pensions were about the same whether OASDHI was combined with a private or another public pension. Retirement benefits for the nonmarried with only OASDHI in retirement benefit income were about half the amount for dual pensioners. Nonmarried persons receiving only a public pension other than OASDHI had retirement benefits that were higher than those of persons with OASDHI benefits only but were not close to the total retirement benefits of dual pensioners.

INCOMES OF THE RETIRED

The probable effects on income levels of retirement programs that supplement OASDHI can be inferred from the analysis of pension levels already made. For those receiving pensions, such payments were the single most important factor in their relatively high income levels and typically went hand in hand with high OASDHI benefits.

Persons with two pensions tended to occupy a more fortunate income position than the vast majority of the aged. More than half the aged couples with dual pensions had enough income for at least a moderate level of living in 1967, according to measures developed by the Bureau of Labor Statistics. Furthermore, very few would be called poor on the basis of Social Security Administration poverty measures. The income level of married couples with dual pensions was much better than that for their nonmarried counterparts, who presumably need less to live on. These nonmarried persons were in a better financial position than those relying on OASDHI

alone or with no pension at all and, as among married couples, few would be classified as poor.

Less than 10 percent of beneficiary couples receiving private pensions had combined annual incomes that totaled less than \$2,500, 60 percent had incomes from \$2,500 to \$4,999, and 35 percent had \$5,000 or more (table 9). Income levels were lower for nonmarried beneficiaries with private pensions than they were for private pensioner couples, but fewer than 10 percent had less than \$1,500 in income. Eighty percent of the nonmarried had incomes between \$1,500 and \$3,999, and the remainder was sparsely represented in higher income levels.

Incomes of OASDHI beneficiaries with private pensions and of those with no other pension than OASDHI differed significantly. Those with only one pension had a much lower distribution by income class. Two out of 5 of these married couples had income below \$2,500 in 1967. Among the aged living alone, 50 percent of the men and 65 percent of the women had incomes below \$1,500. The differences in income between OASDHI beneficiaries who received private pension payments and those who did not receive such supplementary pensions are clearly indicated by the median incomes, which had a spread of more than \$1,000.

The data in table 9 indicate that OASDHI beneficiaries who also received pensions from a

TABLE 9.—Income size by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries²: Percentage distribution of aged units by money income class, by receipt of retirement benefits, 1967

Total money income	OASDHI benefits and—			Public pension other than OASDHI	No retirement benefit
	Private group pension ³	Other public pension	No other pension		
Married couples					
Number (in thousands):					
Total.....	1,009	392	3,438	166	525
Reporting on total income.....	728	299	2,665	127	342
Percent of units.....	100	100	100	100	100
Less than \$1,000.....	(⁴)	(⁴)	4	2	6
\$1,000-1,499.....		1	9	2	5
1,500-1,999.....	2	4	16	2	8
2,000-2,499.....	5	8	15	9	6
2,500-2,999.....	12	6	12	13	1
3,000-3,999.....	27	22	18	29	4
4,000-4,999.....	19	27	8	19	8
5,000-7,499.....	22	21	10	15	21
7,500-9,999.....	7	6	4	12	22
10,000 or more.....	6	6	3	-----	19
Median income.....	\$4,087	\$4,362	\$2,748	\$3,746	\$6,270

See footnotes at end of table.

Federal, State, or local government or under the railroad retirement system had total income only slightly higher than that of OASDHI beneficiaries with private pensions. Like private pen-

TABLE 9.—Income size by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries²: Percentage distribution of aged units by money income class, by receipt of retirement benefits, 1967—Continued

Total money income	OASDHI benefits and—			Public pension other than OASDHI	No retirement benefit
	Private group pension ³	Other public pension	No other pension		
Nonmarried persons					
<i>Total</i>					
Number (in thousands):					
Total.....	605	476	6,353	343	1,025
Reporting on total income.....	448	365	5,160	278	860
Percent of units.....	100	100	100	100	100
Less than \$1,000.....	1	3	30	24	48
\$1,000-1,499.....	5	13	31	21	28
1,500-1,999.....	19	14	18	11	8
2,000-2,499.....	28	19	9	19	5
2,500-2,999.....	15	11	4	8	1
3,000-3,999.....	18	14	4	7	2
4,000-4,999.....	9	10	1	4	3
5,000-7,499.....	3	8	2	3	4
7,500-9,999.....	1	6	(⁴)	4	2
10,000 or more.....	1	2	1	-----	1
Median income.....	\$2,412	\$2,611	\$1,284	\$1,649	\$1,020
<i>Men</i>					
Number (in thousands):					
Total.....	287	128	1,476	109	172
Reporting on income.....	238	103	1,268	87	153
Percent of units.....	100	100	100	(⁵)	100
Less than \$1,000.....	1	-----	22	-----	37
\$1,000-1,499.....	3	14	28	-----	36
1,500-1,999.....	19	7	22	-----	2
2,000-2,499.....	24	23	13	-----	8
2,500-2,999.....	15	13	4	-----	3
3,000-3,999.....	21	14	5	-----	-----
4,000-4,999.....	11	7	2	-----	-----
5,000-7,499.....	4	12	2	-----	8
7,500-9,999.....	1	9	(⁴)	-----	3
10,000 or more.....	1	2	1	-----	3
Median income.....	\$2,580	\$2,812	\$1,500	-----	\$1,175
<i>Women</i>					
Number (in thousands):					
Total.....	317	348	4,876	234	853
Reporting on total income.....	210	262	3,892	191	707
Percent of units.....	100	100	100	100	100
Less than \$1,000.....	1	5	33	30	49
\$1,000-1,499.....	7	13	32	28	26
1,500-1,999.....	20	17	17	11	9
2,000-2,499.....	33	17	8	14	4
2,500-2,999.....	14	10	4	4	1
3,000-3,999.....	14	15	3	4	2
4,000-4,999.....	7	11	1	4	3
5,000-7,499.....	2	6	2	3	3
7,500-9,999.....	1	5	(⁴)	3	1
10,000 or more.....	1	2	1	-----	1
Median income.....	\$2,302	\$2,342	\$1,230	\$1,290	\$1,007

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Excludes a small number of units who did not report on private pension receipt.

³ Includes a small number of units reporting both a private and another public pension.

⁴ 0.5 percent or less.

⁵ Not shown where base is less than 100,000.

sioners, they were in a much better financial position than those receiving OASDHI benefits alone. Only 15 percent of OASDHI beneficiary couples with other public pensions, for example, had incomes below \$2,500, in contrast to almost 45 percent for units with OASDHI and no other pension.

Another group in the aged retired population—persons not receiving OASDHI benefits but with a pension from the government or railroad retirement systems—was well-off in comparison with persons receiving only OASDHI benefits. As table 9 shows, their median income of \$3,745 was 35 percent higher than that of couples receiving only OASDHI payments in retirement benefits. Median income for nonmarried women with OASDHI only or another public pension was about the same, however.

For married couples not receiving retirement benefits, median income was more than double that for couples receiving only OASDHI in retirement benefit income and substantially higher than the total income of dual pensioners and those receiving only a public pension other than OASDHI. This difference reflects the fact that retirement benefits rarely equal preretirement earnings and persons no longer in the labor force would thus tend to have lower incomes than those still working.

For nonmarried persons the situation was reversed. The median incomes for men and women not receiving retirement benefits were at levels that were low in comparison with those for persons receiving one or more retirement benefits. Nonmarried persons without retirement benefits were not as likely to be working as either mem-

ber of a married-couple unit and they had lower earnings if they were working. The low incomes for this group also reflect, in part, reliance on public assistance payments for main support by a large number of nonmarried persons, especially the women. An analysis of the role of public assistance will be presented in a later article.

The relationship of private pensions to income levels is demonstrated also by the proportions of units aged 65 and over receiving income from these sources at specified income levels. As table 10 indicates, regardless of the type of unit, relatively few of those at the low-income level received income from a private pension plan. This source was very important for those in the income levels of \$3,000 or more, where about 30 percent of the couples on the OASDHI rolls received such payments in 1967. For nonmarried men and women, it was an important source in the income range of \$2,000–\$3,999. For both men and women it was less important at levels of \$4,000 and above.

Other public pensions were also reported as a source of income, mostly by persons with high total income. One-sixth of the beneficiary couples with incomes of \$4,000 or more reported other public pension income. Nonmarried beneficiaries receiving government and railroad pensions were even more likely to be found at higher income levels, and a fourth of those with incomes at \$4,000 or above had such pensions.

When government and railroad pensions and private pensions are combined, with overlap of programs taken into account, almost half the OASDHI beneficiaries with incomes of \$4,000 and above are shown to have had more than one pension. At the lower end of the scale, less than

TABLE 10.—Source of retirement benefits by income size for OASDHI beneficiaries¹: Percent of aged units with money income from private and other public pension plans, by money income class, 1967

Total money income	Married couples with OASDHI benefits and—		Nonmarried persons					
	Private group pension	Other public pension	Total with OASDHI benefits and—		Men with OASDHI benefits and—		Women with OASDHI benefits and—	
			Private group pension	Other public pension	Private group pension	Other public pension	Private group pension	Other public pension
Less than \$1,500.....	(²)	1	1	2	1	2	1	2
\$1,500–1,999.....	4	3	8	5	13	2	6	6
2,000–2,999.....	14	5	20	12	26	12	16	12
3,000–3,999.....	27	9	24	16	41	11	15	19
4,000 or more.....	31	17	17	25	28	22	10	26

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also

excludes a small number of units reporting private pensions, but no OASDHI benefits.

² 0.5 percent or less.

2 percent of those with incomes under \$1,500 reported such receipt. Among nonmarried beneficiaries, two pensions (OASDHI and another public or private pension) were reported by about 40 percent of those with incomes of \$4,000 and above and by 3 percent of those with incomes under \$1,500.

Shares of Income

The significance of supplementary retirement payments in the income position of the aged is further clarified when they are measured in terms of their contribution to aggregate income. According to Survey results for OASDHI beneficiary couples with more than one pension, about two-thirds of their aggregate income was from retirement benefits. Other income sources, mostly earnings and income from assets, provided the remainder (table 11). For nonmarried OASDHI beneficiaries with another pension, retirement benefits made up three-fourths of aggregate income, and other sources contributed a fourth.

Most surveys underestimate aggregate income, especially for higher income groups, and DECA was no exception. Since the underestimation was greatest for income from assets and earnings, overstatement of the relative importance of the other sources of income, especially retirement benefits, automatically occurs when income shares are considered. Nevertheless, comparison of the income shares and mean income for subgroups of the aged population is useful. In fact, such comparisons reveal striking variations in the composition of total income, as well as a clearer picture of the powerful role of dual pensions. OASDHI benefits, for example, comprised roughly the same share of total income for couples receiving private pensions as for those receiving only OASDHI benefits in retirement benefit income—37 percent and 40 percent, respectively. The mean OASDHI benefit, however, was some 30 percent lower for those receiving only OASDHI than for those also receiving private-plan benefits (table 11). Retirement benefits for those receiving two pensions accounted for two-thirds of total income, compared with two-fifths for those that had only OASDHI as retirement benefits.

A different relationship among retirement income shares emerged for aged units receiving

public pensions other than OASDHI, as a result of the already mentioned differences in coverage and noncoverage under social security for this group. For OASDHI beneficiary couples with other public pension payments, combined retirement benefits accounted for 70 percent of total income—about the same proportion as that of private pensioners with OASDHI benefits. The other public pension programs accounted for the largest part of total income, however, and, consequently, of retirement income. Mean income from all retirement benefits was about the same as that for private pensioners and more than twice as much as that for couples with only OASDHI benefits in retirement benefit income. Both the share and the average amount of the OASDHI benefit were much lower for OASDHI beneficiaries with another public pension than for the other groups.

For couples with benefits from other public retirement programs but no OASDHI benefits, such payments amounted to two-thirds of total income. Although this proportion was about the same as that represented by the combined retirement benefits of those receiving two pensions, the average retirement benefit for the first group was \$500 lower than the average for dual-pension couples. The average retirement benefit from other public programs, however, was about double that received by couples that had OASDHI as their only retirement benefit.

TABLE 11.—Income shares and mean income by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries: Percentage distribution of money income and mean income by source, by receipt of retirement benefits, 1967

Source of money income	OASDHI benefits and—			Public pension other than OASDHI
	Private group pension	Other public pension	No other pension	
Married couples				
Number (in thousands):				
Total.....	1,009	392	3,438	166
Reporting on income.....	728	299	2,665	127
Percent of income.....	100	100	100	100
Total retirement benefits.....	66	69	40	66
OASDHI.....	37	24	40	66
Other public pensions.....	2	45	—	—
Private group pensions.....	27	—	—	—
Other income.....	34	31	60	34
Mean income from retirement benefits, total.....	\$3,362	\$3,372	\$1,467	\$2,876
OASDHI.....	1,898	1,190	1,467	—
Other public pensions.....	(²)	2,182	—	2,876
Private group pensions.....	1,360	—	—	—

See footnotes at end of table.

TABLE 11.—Income shares and mean income by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries: Percentage distribution of money income and mean income by source, by receipt of retirement benefits, 1967
—Continued

Source of money income	OASDHI benefits and—			Public pension other than OASDHI
	Private group pension	Other public pension	No other pension	
Nonmarried persons				
<i>Total</i>				
Number (in thousands):				
Total.....	605	476	6,353	343
Reporting on income.....	448	365	5,160	278
Percent of income.....	100	100	100	100
Total retirement benefits.....	77	74	50	73
OASDHI.....	44	25	50	
Other public pensions.....	1	49		73
Private group pensions.....	33			
Other income.....	23	26	49	27
Mean income from retirement benefits, total.....	\$2,240	\$2,537	\$869	\$1,580
OASDHI.....	1,261	857	869	
Other public pensions.....	(²)	1,680		1,580
Private group pensions.....	956			
<i>Men</i>				
Number (in thousands):				
Total.....	287	128	1,476	109
Reporting on income.....	238	103	1,268	87
Percent of income.....	100	100	100	(²)
Total retirement benefits.....	81	77	52	
OASDHI.....	44	24	52	
Other public pensions.....	1	54		
Private group pensions.....	36			
Other income.....	19	23	48	
Mean income from retirement benefits, total.....	\$2,451	\$3,018	\$991	
OASDHI.....	1,323	919	991	
Other public pensions.....	(²)	2,099		
Private group pensions.....	1,101			
<i>Women</i>				
Number (in thousands):				
Total.....	317	348	4,876	234
Reporting on income.....	210	262	3,892	191
Percent of income.....	100	100	100	100
Total retirement benefits.....	73	72	50	69
OASDHI.....	44	26	50	
Other public pensions.....	1	47		69
Private group pensions.....	29			
Other income.....	27	28	50	31
Mean income from retirement benefits, total.....	\$1,999	\$2,349	\$830	\$1,291
OASDHI.....	1,190	833	830	
Other public pensions.....	(²)	1,516		1,291
Private group pensions.....	791			

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Not shown where base is less than 100,000.

The share of total income from retirement benefits for the nonmarried was generally higher than that for couples but showed the same general pattern of distribution of shares and differences in means as the pattern for couples. As table 11 indicates, combined retirement benefits ac-

counted for about three-fourths of total income for nonmarried beneficiaries with two pensions, and one-half of the total income of those with only OASDHI benefits in retirement benefit income.

SOURCES OF INCOME OF THE RETIRED

Differing patterns of sources of other income emerge for persons with two pensions and for those with one or no pension. Private pensioners, as has been pointed out, were among the select of the aged OASDHI population in 1967. As a result, in contrast to persons receiving only OASDHI pensions, they were unlikely to be receiving public assistance and contributions from relatives, less likely to be working, and more likely to have income from assets and from other sources. As table 12 shows, for the 1 million married OASDHI beneficiary units reporting private pension income, almost three-fourths had asset income, almost a third had income from earnings, and negligible numbers received public assistance and contributions from relatives.

For the 3.4 million couples receiving only OASDHI benefits in retirement income, 7 percent had need for public assistance, 46 percent reported income from earnings, and 55 percent had asset income. About the same proportion of private pensioners and of those with only OASDHI benefits reported veterans' payments.

When sources of income for the 6.4 million nonmarried persons with no pension income except OASDHI are compared with the 600,000 nonmarried private pensioners, a pattern similar to that for married couples emerges. The 1.5 million nonmarried men without private pensions more often had income from earnings, veterans' benefits, and public assistance and less often had asset income than the men with such pensions. The same general comparisons were true for women with and without private pension income.

The pattern of sources of income for OASDHI beneficiary couples receiving other public pensions was almost identical with the pattern of private pensioners, except that the former were more likely to receive veterans' benefits. Among beneficiary couples with other public pensions, one-fifth reported veterans' payments. Among the nonmarried receiving two public retirement

benefits, the proportion with earnings and veterans' payments was sharply higher than it was among nonmarried private-plan pensioners. The disparity in the receipt of veterans' benefits apparently reflects the higher proportion of veterans in government service as a result of preferential hiring and, ultimately, the greater likelihood that government retirees would be drawing veterans' benefits, especially those paid without regard to other income. Married and nonmarried OASDHI beneficiaries with another public pension were unlikely to need public assistance and outside contributions, and asset income was a frequent source for these units.

For public pensioners with OASDHI benefits (as for private pensioners), sources of income differed greatly from those for persons receiving only OASDHI benefits (table 12). One major difference for the couples was that those receiving dual public pensions were more likely to receive veterans' benefits than those without a supplementary pension, for reasons previously stated. Among the nonmarried, about equal proportions of dual public pensioners and those receiving only OASDHI benefits had veterans' benefits.

Units not receiving OASDHI benefits but having other public pensions constitute a large enough group for comparison of sources of income with other selected groups in the aged population. Generally, assets were less frequent for couples without OASDHI benefits but with other public pension income than they were for dual pensioners (OASDHI plus private or another public benefit). For nonmarried persons with only public pensions other than OASDHI, the pattern of sources of income was, in general, similar to those receiving both OASDHI and another public or private pension.

When the comparison is between aged units with only OASDHI benefits and units receiving only government and railroad retirement pensions, some sharp differences in income sources emerge. Neither married couples nor nonmarried persons having only public pensions other than OASDHI reported earnings and public assistance as often as units with only OASDHI benefits in retirement benefit income.

It is also useful to compare sources of income for those who receive retirement benefits with those who did not receive such benefits. About 80 percent of the 525,000 couples without retire-

ment pensions reported employment income; the proportion ranged from 30 percent to 45 percent for those with one or more pensions. Fifty-five percent of the couples without retirement benefits reported asset income—about the same proportion as that for couples with only OASDHI or only a public pension other than OASDHI but substantially lower than the proportion for those who reported two or more pensions. Fourteen percent of the couples without retirement benefits had to resort to public assistance—a much higher percentage than that for comparable units with some type of retirement benefit.

For the nonmarried the picture was very different. Earnings were reported by only 21 percent of the men and 14 percent of the women without retirement benefits. For those nonmarried persons with OASDHI benefits only or with OASDHI and another public plan, the proportions reporting earnings were not much different. These proportions, however, were substantially higher than they were for nonmarried persons with private pension benefits and for those who were receiving only railroad or government pensions.

Income from assets was reported by a fourth of the nonmarried persons without retirement benefits—a much lower proportion than that for persons with retirement benefits. More than half the nonmarried who had no retirement benefits

TABLE 12.—Source of income by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries²: Percent of aged units with money income from specified sources, by receipt of retirement benefits, 1967

Source of money income	OASDHI benefits and—			Public pension other than OASDHI	No retirement benefit
	Private group pension	Other public pension	No other pension		
	Married couples				
Number (in thousands).....	1,009	392	3,438	166	525
Percent of units with:					
Earnings.....	31	32	46	29	80
Wages and salaries.....	26	25	34	28	53
Self-employment.....	7	10	18	1	26
Public retirement benefits.....	100	100	100	100	-----
OASDHI benefits.....	100	100	100	-----	-----
Other public pensions.....	5	100	-----	100	-----
Railroad retirement.....	2	26	-----	69	-----
Government employee.....	3	76	-----	33	-----
Private group pensions.....	100	-----	-----	-----	-----
Veterans' benefits.....	11	20	13	15	5
Unemployment insurance.....	2	1	2	-----	2
Public assistance.....	1	1	7	4	14
Income from assets.....	73	69	55	58	55
Personal contributions.....	1	(²)	2	2	-----
Private individual annuities.....	3	2	2	4	1
Other.....	4	2	4	4	4

See footnotes at end of table.

TABLE 12.—Source of income by type of retirement benefit for OASDHI beneficiaries¹ and nonbeneficiaries²: Percent of aged units with money income from specified sources, by receipt of retirement benefits, 1967—*Continued*

Source of money income	OASDHI benefits and—			Public pension other than OASDHI	No retirement benefit
	Private group pension	Other public pension	No other pension		
Nonmarried persons					
<i>Total</i>					
Number (in thousands).....	605	476	6,353	343	1,025
Percent of units with:					
Earnings.....	10	19	17	6	15
Wages and salaries.....	9	17	13	5	12
Self-employment.....	(³)	2	4	1	3
Public retirement benefits.....	100	100	100	100	-----
OASDHI benefits.....	100	100	100	-----	-----
Other public pensions.....	2	100	-----	100	-----
Railroad retirement.....	1	22	-----	60	-----
Government employee.....	1	77	-----	41	-----
Private group pensions.....	100	-----	-----	-----	-----
Veterans' benefits.....	2	8	10	10	7
Unemployment insurance.....	1	(³)	1	-----	1
Public assistance.....	2	2	12	4	54
Income from assets.....	61	61	44	51	24
Personal contributions.....	2	2	5	2	5
Private individual annuities.....	4	4	2	5	1
Other.....	2	4	5	4	5
<i>Men</i>					
Number (in thousands).....	287	128	1,476	109	172
Percent of units with:					
Earnings.....	13	23	20	11	21
Wages and salaries.....	12	23	14	8	12
Self-employment.....	1	-----	7	2	8
Public retirement benefits.....	100	100	100	100	-----
OASDHI benefits.....	100	100	100	-----	-----
Other public pensions.....	1	100	-----	100	-----
Railroad retirement.....	1	25	-----	66	-----
Government employee.....	1	73	-----	33	-----
Private group pensions.....	100	-----	-----	-----	-----
Veterans' benefits.....	2	13	14	11	7
Unemployment insurance.....	1	2	1	-----	2
Public assistance.....	1	-----	14	3	54
Income from assets.....	55	54	41	51	27
Personal contributions.....	1	2	2	-----	1
Private individual annuities.....	1	2	1	6	2
Other.....	-----	-----	2	5	4
<i>Women</i>					
Number (in thousands).....	317	348	4,876	234	853
Percent of units with:					
Earnings.....	7	18	16	3	14
Wages and salaries.....	7	15	13	3	12
Self-employment.....	-----	3	3	-----	2
Public retirement benefits.....	100	100	100	100	-----
OASDHI benefits.....	100	100	100	-----	-----
Other public pensions.....	2	100	-----	100	-----
Railroad retirement.....	1	21	-----	56	-----
Government employee.....	1	78	-----	44	-----
Private group pensions.....	100	-----	-----	-----	-----
Veterans' benefits.....	2	6	9	10	7
Unemployment insurance.....	1	-----	1	-----	1
Public assistance.....	3	2	12	4	55
Income from assets.....	68	64	45	51	23
Personal contributions.....	2	3	5	2	6
Private individual annuities.....	7	5	2	4	1
Other.....	4	6	5	4	5

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Excludes a small number of units who did not report on private pension receipt.

³ 0.5 percent or less.

were receiving public assistance; a considerably smaller proportion of those with retirement benefits were on the assistance rolls.

Data on retirement benefits for various other subgroups of the aged population round out the

picture of supplementary pensions in 1967. It has been assumed, for example, that persons reaching age 65 today are much more likely to have private pension income than older persons. In 1967, however, there was no significant difference in frequency of receipt between those aged 65-72 and those aged 73 and over (table 13). One underlying reason that the difference was not greater is that the maturing of the private pension rolls is just gaining impetus and the full effect on the total aged population will not be visible for a number of years. Similarly, the proportions of younger and older age groups with public pensions other than OASDHI did not differ greatly.

In 1967, white aged units were much more likely to receive private pensions than units of other races, as table 13 shows. This racial pattern reflects, in large part, differences in previous industry attachment, job changing, and occupational attainment. Other public pensions for OASDHI beneficiaries were received by roughly the same proportion of couples among the two groups—8 percent of white units and 6 percent of those of other races—because of a heavy concentration of units belonging to Negro and other races who received railroad retirement pensions. Among the nonmarried beneficiaries, however, the proportions of those receiving other public pensions and of those receiving private pensions were substantially higher for white units than for those of other races.

Private pensions also were somewhat more likely to be received by persons with higher education. For nonmarried women, the pattern was inconsistent, however, probably in large part because of a concentration of private pension plans in some manufacturing industries and trades characterized by low wages and skill levels and employing large numbers of women.

A slightly different pattern emerged for public pensioners with respect to education. Among OASDHI beneficiaries with another public pension, persons who attended college were more likely to have a pension, particularly nonmarried women, than those with less education. For nonbeneficiary couples with a government or railroad pension, educational attainment was not as important, because of the heavy concentration of railroad retirees with less than a college education. On the other hand, higher education was an

TABLE 13.—Source of retirement benefits for OASDHI beneficiaries ¹ and nonbeneficiaries ²: Percent of aged units with money income from specified retirement benefits, 1967

Characteristics	Married couples with—			Nonmarried persons									
	OASDHI benefits and—		Public pension other than OASDHI	Total with—			Men with—			Women with—			
	Private group pension ³	Other public pension		OASDHI benefits and—		Public pension other than OASDHI	OASDHI benefits and—		Public pension other than OASDHI	OASDHI benefits and—		Public pension other than OASDHI	
			Private group pension ³	Other public pension	Private group pension ³		Other public pension	Private group pension ³		Other public pension			
Age:													
65-72.....	18	7	3	7	6	3	13	6	5	6	6	2	
73 and over.....	17	9	3	6	5	5	13	6	5	4	5	5	
Race:													
White.....	19	8	3	7	6	3	13	6	5	5	6	4	
Other.....	10	6	4	4	2	3	9	3	3	1	2	3	
Education:													
0-8 grades.....	17	6	2	6	3	3	13	5	4	3	3	3	
9-12 grades.....	19	10	5	8	7	4	12	9	7	7	6	3	
1 year or more of college.....	22	12	3	7	13	8	16	8	10	5	14	7	
Homeownership:													
Owner.....	18	8	3	6	6	4	16	6	5	3	7	3	
Encumbered.....	19	9	3	6	6	4	16	5	6	4	6	4	
Unencumbered.....	16	7	2	5	9	2	15	9	(⁴)	2	9	2	
Nonowner.....	18	6	3	7	5	4	12	7	5	6	5	3	
Region:													
Northeast.....	25	6	2	11	5	3	20	7	4	8	4	3	
North Central.....	19	7	3	6	5	5	14	5	6	3	5	4	
South.....	12	8	3	4	6	3	7	5	3	3	6	3	
West.....	16	12	5	5	7	5	9	11	8	4	5	4	

¹ Excludes beneficiaries who received their first benefit in February 1967 or later, the transitionally insured, and special "age-72" beneficiaries; also excludes a small number of units reporting private pensions but no OASDHI benefits, as well as some who did not report on private pension receipt.

² Excludes a small number of units who did not report on private pension receipt.

³ Includes a small number of units reporting both a private and another public pension.

⁴ Not shown where base is less than 100,000.

important factor among the nonmarried, especially for women.

Another interesting finding was that homeownership was not a distinguishing characteristic found for persons reporting two pensions, despite the fact that they were likely to have accumulated other assets. They were about as likely to be homeowners as the rest of the aged.

Dual pensioners were concentrated in certain geographic regions. A higher proportion of couples and nonmarried persons in the Northeast and North Central regions were receiving private pensions than in the South or the West—a reflection presumably of the concentration in those areas of manufacturing industries with greater likelihood of pension coverage. The regional distribution of public pension recipients was considerably different. Generally, a higher proportion of the aged population received such pensions in the West than in other areas.

CONCLUSION

This article has presented data from the DECA Survey about pension programs supplementing

OASDHI that should be taken into account in assessing their present and future role in income maintenance for the aged. It has been pointed out that, although 9 out of 10 aged units received OASDHI benefits, only a minority of the aged population enjoyed the luxury of two pension incomes. Thirteen percent of the aged units receiving regular OASDHI benefits had private-plan benefits in addition, and 7 percent had another public pension. Furthermore, the Survey data underscore the contrasting economic positions of aged units with and without these supplementary pensions.

Detailed comparisons of the findings of this Survey and the 1962 Survey results cannot be made until additional analysis of demographic and economic changes are completed and measures of statistical reliability are developed. A few general trends, however, stand out clearly.

The data indicate a substantial improvement in the private plan pensions during a short period. The median private pension income for beneficiary couples went from \$790 in 1962 to \$970 in 1967, and the median for the nonmarried rose from \$665 to \$780—increases of 23 and 17

percent, respectively. These changes chiefly reflect the higher benefit levels for younger aged persons who qualified for pensions in the 5-year period between the two surveys.

During the same period the median regular OASDHI benefit for married couples rose by 11 percent (\$1,405 in 1962 and \$1,555 in 1967) and for nonmarried persons by 16 percent (\$780 in 1962 and \$905 in 1967). Of course, these changes in median OASDHI benefits would be greater if the benefit increases provided in the 1967 amendments to the Social Security Act could have been included in the Survey data.

Median total income for private pensioners rose between 1962 and 1967 as the result of improved OASDHI benefits for those retiring and those already in retirement, as well as increased private pension levels, among other factors. For beneficiary couples with private pensions, median total income rose by almost \$700 from the 1962 median to reach \$4,085 in 1967, and the median for nonmarried persons from \$2,220 in 1962 to \$2,410 in 1967. The percentage increases in median income, however, were not much different from those for beneficiaries without private pension benefits, as shown below.

Year	Median total income of aged units	
	With private pension	Without private pension
	Married couples	
1962.....	\$3,410	\$2,480
1967.....	4,085	2,880
Percentage increase from 1962.....	20	16
	Nonmarried persons	
1962.....	\$2,220	\$1,220
1967.....	2,410	1,330
Percentage increase from 1962.....	9	9

When measured in real terms, however, the increases in median total income for these groups were not as impressive. Living costs, for example, rose by about 9 percent in the 5-year period 1963-67, just about the same gain as median income for nonmarried persons and roughly half the gain in median total income for married couples.

The private pension system is still a relatively new and maturing institution and the future impact on retirement income needs continuing study and appraisal. Private pension coverage for active workers has not been distributed evenly throughout the work force. Coverage in private plans still tends to be concentrated in higher paying industries and occupations, although there are some encouraging signs of broadened coverage. Today receipt of private pension is likely to be found among persons with high preretirement earnings and career service in a firm or industry. In addition, persons with such income have higher levels of OASDHI benefits and tend to have more asset income.

Favorable factors for the years ahead include the continuing expansion of private-plan coverage, the increasing number of more broadly based plans, and the rising levels of private-plan benefits. Unfavorable factors—such as inadequate vesting, lack of survivor protection, and erosion of benefit values because few private pensions are tied to the cost of living—tend to dampen optimism about the future role of private plans in income maintenance of the aged. The Survey of New Beneficiaries now being undertaken by the Social Security Administration, will fill certain information gaps on the prevalence and levels of private and public retirement benefits for persons now retiring. It will therefore be helpful in assessing the future role of supplementary pensions.

TECHNICAL SUPPLEMENT

The Technical Note of the first article presenting DECA data¹⁰ included discussion of the survey design and definitions, estimation procedures, reliability of the estimates, and nonsampling errors. The rough approximations of standard errors presented in that note and their use also

¹⁰ Lenore E. Bixby, *op. cit.*

pertain to the data in this article. The sampling variability estimates presented in table IV of that note are, however, of minimal use with the data presented here. Table I below shows confidence limits that are based on ungrouped data for selected median incomes and pension benefits for aged married and nonmarried units. These limits should be very close to those obtained by using extrapolation of the generalized standard errors shown in table III of the earlier Technical Note.

TABLE I.—Approximate sampling variability of selected median income amounts for aged married and nonmarried units

OASDHI beneficiary status and type of retirement benefit	Median amount	Confidence interval		Number of units (in thousands)
		68 percent	95 percent	
Married couples				
Total money income:				
Beneficiaries with—				
No other pension.....	\$2,748	\$2,673-\$2,822	\$2,581-\$2,880	2,665
Private group pension.....	4,087	4,000-4,238	3,912-4,400	728
Other public pension.....	4,362	4,115-4,482	3,948-4,696	299
Nonbeneficiaries with—				
Public pension other than OASDHI.....	3,746	3,389-4,100	3,133-4,491	127
No retirement benefit.....	6,270	5,800-6,512	5,218-7,280	342
Total pension income:				
Beneficiaries with—				
No other pension.....	1,483	1,461-1,500	1,446-1,512	3,398
Private group pension.....	2,999	2,920-3,072	2,869-3,120	953
Other public pension.....	3,060	2,896-3,233	2,829-3,408	357
Nonbeneficiaries with—				
Public pension other than OASDHI.....	2,721	2,432-2,891	2,400-3,031	161
OASDHI income:				
All beneficiaries.....	1,557	1,536-1,572	1,512-1,592	4,866
Beneficiaries with—				
No other pension.....	1,483	1,461-1,500	1,446-1,512	3,398
Private group pension.....	2,040	2,014-2,064	1,981-2,086	1,002
Other public pension.....	1,150	1,052-1,248	930-1,344	392
Private group pension income.....	972	912-1,056	889-1,200	912
Other public pension income:				
OASDHI beneficiaries.....	1,800	1,650-1,932	1,500-2,136	402
Nonbeneficiaries.....	2,721	2,500-2,950	2,400-3,111	168
Nonmarried persons				
Total money income:				
Beneficiaries with—				
No other pension.....	\$1,284	\$1,269-\$1,300	\$1,254-\$1,322	5,160
Private group pension.....	2,412	2,345-2,542	2,268-2,664	448
Other public pension.....	2,611	2,333-2,760	2,256-2,885	365
Nonbeneficiaries with—				
Public pension other than OASDHI.....	1,649	1,440-1,917	1,290-2,040	278
No retirement benefit.....	1,020	996-1,032	960-1,068	860
Total pension income:				
Beneficiaries with—				
No other pension.....	870	860-881	851-890	6,315
Private group pension.....	2,116	2,056-2,172	1,988-2,258	538
Other public pension.....	2,092	1,980-2,154	1,891-2,280	448
Nonbeneficiaries with—				
Public pension other than OASDHI.....	1,272	1,188-1,352	1,129-1,428	331
OASDHI income:				
All beneficiaries.....	906	893-912	886-925	7,494
Beneficiaries with—				
No other pension.....	870	860-881	851-890	6,315
Private group pension.....	1,304	1,272-1,315	1,236-1,349	605
Other public pension.....	826	740-912	684-938	476
Private group pension income.....	779	720-840	673-900	538
Other public pension income:				
OASDHI beneficiaries.....	1,060	996-1,200	939-1,340	460
Nonbeneficiaries.....	1,272	1,188-1,352	1,129-1,428	336

Table continued on next page.

TABLE I.—Approximate sampling variability of selected median income amounts for aged married and nonmarried units—
Continued

OASDHI beneficiary status and type of retirement benefit	Median amount	Confidence interval		Number of units (in thousands)
		68 percent	95 percent	
<i>Nonmarried persons—Continued</i>				
<i>Men</i>				
Total money income:				
Beneficiaries with—				
No other pension.....	\$1,500	\$1,464-\$1,554	\$1,419-\$1,596	1,268
Private group pension.....	2,580	2,412-2,738	2,308-2,905	238
Other public pension.....	2,812	2,385-3,436	2,280-3,900	103
Nonbeneficiaries with—				
Public pension other than OASDHI.....	(¹)	(¹)	(¹)	87
No retirement benefit.....	1,175	1,075-1,280	744-1,380	153
Total pension income:				
Beneficiaries with—				
No other pension.....	1,008	984-1,032	970-1,054	1,463
Private group pension.....	2,302	2,174-2,394	2,096-2,507	265
Other public pension.....	2,280	2,148-2,522	2,064-2,760	121
Nonbeneficiaries with—				
Public pension other than OASDHI.....	(¹)	(¹)	(¹)	99
OASDHI income:				
All beneficiaries.....	1,080	1,054-1,092	1,032-1,116	1,915
Beneficiaries with—				
No other pension.....	1,008	984-1,032	970-1,054	1,463
Private group pension.....	1,396	1,362-1,448	1,349-1,454	287
Other public pension.....	960	922-1,092	696-1,144	128
Private group pension income.....	864	816-1,014	720-1,114	265
Other public pension income:				
OASDHI beneficiaries.....	1,394	996-1,800	907-1,945	128
Nonbeneficiaries.....	1,996	1,800-2,040	1,568-2,076	101
<i>Women</i>				
Total money income:				
Beneficiaries with—				
No other pension.....	1,230	1,216-1,254	1,199-1,269	3,892
Private group pension.....	2,302	2,215-2,385	2,148-2,621	210
Other public pension.....	2,342	2,256-2,658	2,199-2,881	262
Nonbeneficiaries with—				
Public pension other than OASDHI.....	1,290	1,260-1,415	1,152-1,735	191
No retirement benefit.....	1,007	960-1,020	934-1,044	707
Total pension income:				
Beneficiaries with—				
No other pension.....	840	835-848	822-859	4,852
Private group pension.....	1,988	1,848-2,049	1,728-2,142	273
Other public pension.....	1,975	1,860-2,105	1,718-2,228	327
Nonbeneficiaries with—				
Public pension other than OASDHI.....	1,092	1,058-1,188	990-1,224	232
OASDHI income:				
All beneficiaries.....	859	848-860	840-876	5,579
Beneficiaries with—				
No other pension.....	840	835-848	822-859	4,852
Private group pension.....	1,188	1,146-1,217	1,116-1,245	317
Other public pension.....	775	681-864	660-912	348
Private group pension income.....	664	617-720	584-828	273
Other public pension income:				
OASDHI beneficiaries.....	1,005	948-1,185	896-1,279	332
Nonbeneficiaries.....	1,092	1,058-1,188	988-1,224	234

¹ Not computed; base less than 100,000.