

# State Variations in Income of the Aged

by LENORE A. EPSTEIN\*

THE DECENNIAL Census reports on the detailed characteristics of the population, recently available for each State, for the first time provide more or less detailed information on income both for families with head aged 65 or over and for aged persons who have no spouse—about half of all those aged 65 and over. The State data presented in this article supplement and give added meaning to the income data for the United States available every year. Persons interested in smaller areas will find in the same Census reports comparable data for standard metropolitan statistical areas of 250,000 or more and some of the same detail for counties of 250,000 or more. The summary of these data for the United States has not yet been completed.

When the States are ranked by median income in 1959 for husband-wife families<sup>1</sup> with heads aged 65 or over, twelve States—all in the South—fall below the \$2,500 mark. Above that level, no similar concentration of States in one geographic region shows up. Median money income of more than \$4,000 is reported for aged families in six States and the District of Columbia. Of the remaining States—scattered geographically—17 have medians between \$3,000 and \$4,000, and 15 have medians between \$2,500 and \$3,000.

For persons aged 65 or older living alone or with someone other than a relative, median income of less than \$750 is reported for seven States—again, all in the South. In the five top ranking States the median income for this group is between \$1,400 and \$1,500, and in the District of Columbia it is \$1,900. In slightly more than half the States the median is less than \$1,000. When nonmarried aged persons living in the homes of relatives are grouped with those living apart from relatives, the median in all but seven States and the District of Columbia falls below \$1,000.

Comparable income data for all families with head under age 65 and for younger individuals living alone have not yet been drawn from the Decennial Census reports recently made available by

State. A preliminary check of a few high- and low-income States, however, suggests that differences within States were of the same general order of magnitude as those shown by 1960 income data from the Current Population Survey for the United States as a whole.

In 1960 about half of all families with heads aged 65 or over had incomes less than \$2,900, but only about one-sixth of the younger families had incomes less than this amount and half had \$5,900 or more. The disparity with age resulted primarily from differences in employment status rather than in family size.<sup>2</sup>

When incomes are compared for older and younger families containing only two members—about three-fourths of all older families and one-fourth of all younger families—the disparity in income appears at least as large as when families of all sizes and types are compared: Nearly half of all two-person families headed by a person aged 65 or over had money incomes less than \$2,500 in 1960; the median for younger families was twice as much (\$5,300). The proportion of older families reporting incomes lower than \$2,000 was more than double that for younger two-person families (36 percent, compared with 16 percent), and the proportion reporting \$7,000 and more was less than half as large (12 percent and 31 percent).

Age differentials in income were even larger in 1960 for persons living alone or with nonrelatives than for families, with a median income for the United States of \$1,050 and \$2,570, respectively. On a State-by-State basis, it appears from a preliminary check that the differences may not be so great. The reason may be the differing proportions of men and women of various ages living alone in different States, but no conclusions can be drawn pending much more careful analysis.

## STATE DIFFERENCES FOR OLDER FAMILIES

The level of income in old age reflects not only the extent of current employment but also the type of employment and level of earnings during working

\* Assistant Director, Division of Program Research, Office of the Commissioner. S. Marjorie Johnston and Charles Lewis each made an important contribution to the analysis.

<sup>1</sup> More than one-fourth of these families include at least one member in addition to the husband and wife.

<sup>2</sup> See Bureau of the Census, *Current Population Reports*, Series P-60, No. 37, "Income of Families and Persons in the United States: 1960" (January 17, 1962).

TABLE 1.—Husband-wife families with head aged 65 or over: Money income in 1959, family size, and labor-force status, by State, 1960

State	Total number of families	Percent of families with income			Median family income		Average number of persons per family	Families with members other than head and wife, percent with—		Percent with head in labor force
		Less than \$2,000	Less than \$3,000	\$7,000 or more	Amount	Rank		Any other members	Other members in labor force <sup>1</sup>	
Alabama	81,581	55	69	9	\$1,860	49	2.83	36	24	27
Alaska	1,321	31	48	26	3,324	17	2.83	37	21	36
Arizona	28,713	30	49	17	3,094	23	2.43	22	18	24
Arkansas	66,346	59	75	6	1,750	50	2.56	28	18	28
California	381,828	23	42	23	3,681	11	2.31	19	17	29
Colorado	46,617	21	47	18	3,238	20	2.38	22	18	32
Connecticut	64,897	18	32	31	4,666	3	2.51	31	29	32
Delaware	9,502	25	41	24	3,763	9	2.53	31	26	31
District of Columbia	14,768	14	25	40	5,636	1	2.61	31	28	37
Florida	193,721	33	54	13	2,830	34	2.30	18	14	19
Georgia	83,809	49	64	12	2,051	46	2.78	35	26	30
Hawaii	6,891	20	34	35	4,726	2	3.45	53	42	23
Idaho	19,440	33	53	13	2,843	32	2.29	18	16	38
Illinois	271,594	26	42	24	3,741	10	2.42	26	22	34
Indiana	132,187	32	52	15	2,920	29	2.37	22	19	32
Iowa	97,905	35	54	13	2,796	36	2.31	20	17	34
Kansas	73,556	34	53	13	2,825	35	2.30	19	16	38
Kentucky	91,276	48	66	10	2,106	45	2.67	34	22	27
Louisiana	69,596	47	64	12	2,164	44	2.75	35	23	22
Maine	28,572	31	52	13	2,926	28	2.45	26	22	30
Maryland	57,777	25	39	26	3,940	8	2.62	32	26	33
Massachusetts	141,918	21	36	26	4,190	5	2.53	32	29	32
Michigan	189,553	29	48	19	3,140	22	2.41	25	22	26
Minnesota	104,055	32	51	15	2,929	27	2.37	24	21	31
Mississippi	61,076	62	76	6	1,606	51	2.93	37	23	32
Missouri	148,471	41	59	13	2,512	39	2.37	22	18	31
Montana	20,356	27	46	16	3,286	18	2.36	22	19	34
Nebraska	51,302	33	53	13	2,838	33	2.30	19	18	40
Nevada	5,218	20	36	26	4,165	6	2.38	21	19	40
New Hampshire	17,436	25	44	17	3,432	14	2.40	26	24	30
New Jersey	153,183	22	37	28	4,209	4	2.53	31	27	30
New Mexico	16,478	38	55	15	2,718	37	2.77	34	23	31
New York	451,843	23	38	26	4,077	7	2.48	29	26	34
North Carolina	93,756	47	62	11	2,184	42	2.89	40	28	30
North Dakota	18,108	33	52	13	2,871	30	2.47	28	23	32
Ohio	254,709	28	46	20	3,370	15	2.44	26	22	31
Oklahoma	79,667	47	64	11	2,170	43	2.39	22	15	29
Oregon	57,271	30	50	15	2,999	25	2.25	17	17	32
Pennsylvania	303,644	25	43	21	3,553	12	2.59	33	27	27
Rhode Island	22,876	27	43	20	3,542	13	2.55	32	29	27
South Carolina	43,322	50	64	11	1,995	47	3.05	42	30	29
South Dakota	22,364	39	59	10	2,549	38	2.39	24	19	37
Tennessee	94,442	51	66	10	1,969	48	2.73	36	25	29
Texas	230,739	43	59	14	2,434	41	2.52	26	20	35
Utah	19,312	28	47	17	3,230	21	2.38	23	18	36
Vermont	11,372	31	51	14	2,947	26	2.42	25	21	34
Virginia	80,583	37	52	17	2,858	31	2.81	38	27	31
Washington	82,907	28	47	17	3,247	19	2.27	18	17	31
West Virginia	54,394	41	60	11	2,477	40	2.77	40	23	22
Wisconsin	117,705	31	49	17	3,043	24	2.38	24	21	30
Wyoming	8,290	27	45	18	3,369	16	2.37	21	19	37

<sup>1</sup> Includes a very small number where wife but not husband was in the labor force.

Source: U.S. Census of Population: 1960 Final Report PC (1)-2 through 51 D, Detailed Characteristics. Data derived from tables 110, 111, and 139.

years. The latter largely determine the retirement benefits payable in later life and the possibility of accumulating private savings.

It is not surprising, therefore, to find the range from low States to high States in median income even wider for families with husband aged 65 or over than for all families, as measured by 1960 Census reports. Increasing industrialization in the South and the outmigration of large numbers of Negroes in recent decades would be expected to result in smaller differences among the States in present earnings than in retirement income.

Income comparisons among States for older families are based on data for all families consisting

of a man aged 65 or older and his wife.<sup>3</sup> Data are not available for couples alone or for all two-person

<sup>3</sup> Families with a head aged 65 or over who is not married frequently contain more than one spending unit. As a result it is difficult to interpret the income figures, since the members seldom share equally and surely do not contribute proportionately. According to the Current Population Survey data for the United States, for example, when the family did not contain both husband and wife, women were reported as the family head about three times as often as men and the median income of families headed by an aged woman was \$3,100, although fewer than 8 percent of all aged female family heads had personal income of \$3,000 or more in 1960.

For husband-wife families with an aged head the median income in 1960 was \$2,820, compared with \$2,900 for all aged families and \$2,530 for two-person families with an aged head.

families. The median incomes in 1959 for aged husband-wife families ranged from \$1,610 in Mississippi and \$1,750 in Arkansas to \$4,670 in Connecticut, \$4,730 in Hawaii, and \$5,640 in the District of Columbia.

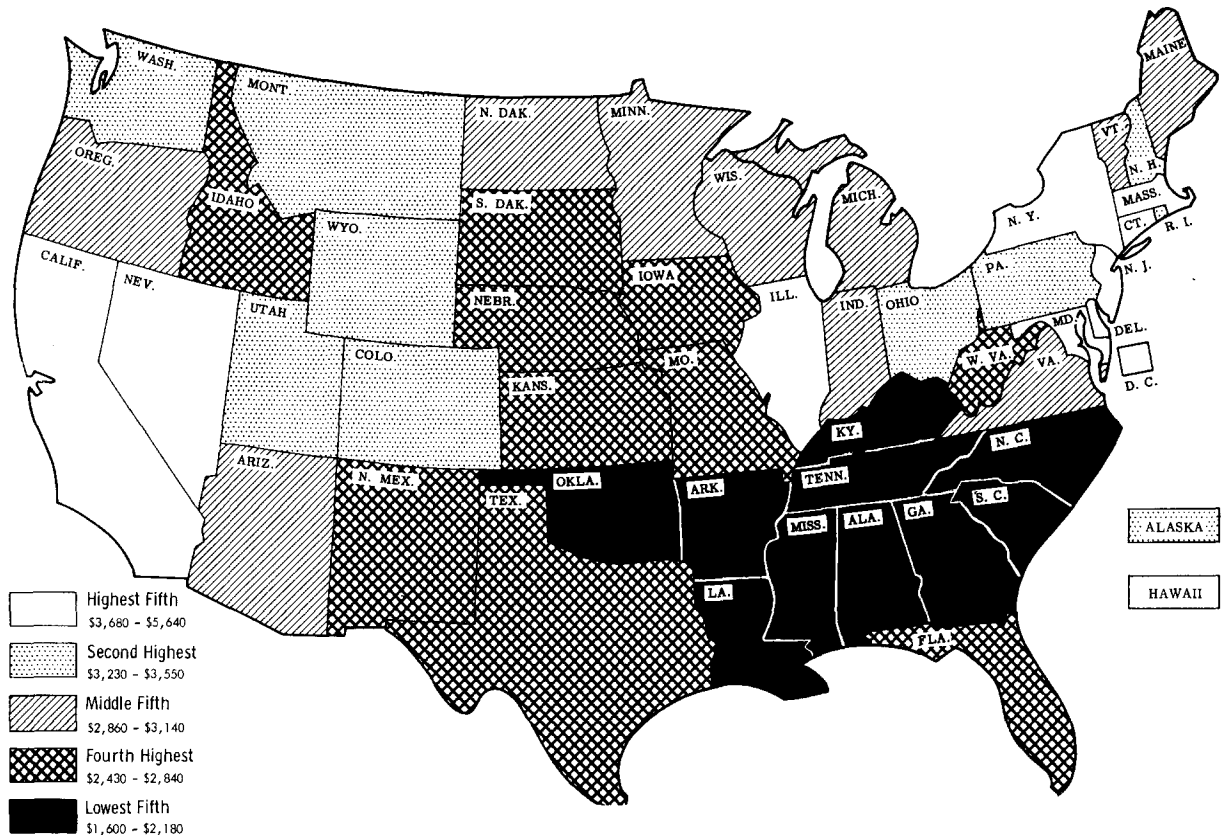
The extremes illustrate the importance of such factors as industrialization and urbanization, which influence lifetime earnings, but they point up also the fact that special circumstances may be controlling in a particular area. Thus, the District of Columbia stands out in part because it is all urban but even more because the Federal civil service retirement system is far more liberal than the basic old-age, survivors, and disability insurance program. Furthermore, since most Government employees maintain ties in their home States, it is possible that more of those with relatively low pensions than of those with high pensions may move out of the high-cost District of Columbia after retirement.

Hawaii stands out partly because of a difference in mores. There the extended family is still fairly

common; husband-wife families with head aged 65 or over contain 3.45 members on the average, compared with 2.49 for the United States. Moreover, in Hawaii 42 percent of these families had at least one member other than head or his wife in the labor force. In 20 States the proportion was less than half as large, and the corresponding figure for the United States was 22 percent.

The husband's employment might be expected to influence the level of family income at least as much as that of other family members. There is, however, no clear correlation between the size of the State median income for older husband-wife families and the proportion with the head in the labor force. On the one hand, the rate is high in farm States (where incomes are characteristically low), because it is relatively rare for farmers to retire completely. On the other hand, in certain communities professionally trained persons may have special employment opportunities after formal retirement. Thus, the proportion of aged families with husband in the labor force is largest (37-40 percent) in the

CHART 1.—Median money income in 1959 for families with husband aged 65 and over, by State



Source: Derived from table 1.

District of Columbia and in six rural states—Idaho, Kansas, Nebraska, Nevada, South Dakota, and Wyoming. The five States where the proportion is smallest (less than 25 percent) are Florida and Arizona, where a large proportion of those aged 65 and over are retirees from other States; West Virginia, whose economy is severely depressed; Louisiana; and Hawaii.

For each State, the size of family and the labor-force status of the husband and of other family members are shown in table 1, together with the percentage of aged husband-wife families having income less than \$2,000, less than \$3,000, and \$7,000 or more. Each State's median income and its rank are also shown. For convenience of analysis the States are shown in chart 1, grouped in quintiles on the basis of the State median incomes for husband-wife families with head aged 65 or over. They are arranged in table 2 in rank order on the same basis. This table shows also the income of all husband-wife families in the United States as well as the median incomes of persons aged 65 and over who live alone or with nonrelatives.

In 10 States and the District of Columbia the median income for aged husband-wife families was higher than \$3,600. Each of these States ranks in the top quintile on the basis of the median income for all families, and Alaska replaces the District of Columbia in the top position. For another 10 States the median income for older families was less than \$2,200. All of this group are in the South, and all but two are among the 10 that rank lowest when the States are arranged by the median incomes of all husband-wife families. (North Dakota and South Dakota replace Oklahoma and Louisiana among the lowest 10 for all age groups.)

In both the Southern and the Plains States, farm-produced food may supplement the money income of a considerable number of the lowest-income families, thus reducing to some extent the real differential. On the other hand, the typical family in the South is relatively large. Indeed, the income disadvantage of the Southern States is accentuated by the fact that in most of them at least 35 percent of the families had three or more members (chart 2). In most other rural States, by contrast, fewer than 25 percent of the aged families contained members other than the head and his wife. In the West as well, the proportion was generally small. In all the New England and the Mideastern States, however, where relatively high

TABLE 2.—Median money incomes in 1959 for husband-wife families by age of head and for persons aged 65 or over living alone or with nonrelatives, by State (ranked by median income of aged families), 1960

States ranked by median income of husband-wife families with head aged 65 or over	Median income of husband-wife families with head—			Median income of persons aged 65 or over, living alone or with nonrelatives	
	Aged 65 or over	All ages		Amount	Rank
		Amount	Amount		
District of Columbia..	\$5,636	\$6,483	12	\$1,934	1
Hawaii.....	4,726	6,656	7	1,023	18
Connecticut.....	4,666	7,103	2	1,409	6
New Jersey.....	4,209	6,993	4	1,171	12
Massachusetts.....	4,190	6,488	11	1,346	7
Nevada.....	4,165	6,962	5	1,464	4
New York.....	4,077	6,618	8	1,179	11
Maryland.....	3,940	6,594	9	975	29
Delaware.....	3,763	6,488	10	1,017	19
Illinois.....	3,741	6,795	6	1,047	16
California.....	3,681	7,013	3	1,441	5
Pennsylvania.....	3,553	5,907	22	995	25
Rhode Island.....	3,542	5,808	23	1,000	24
New Hampshire.....	3,432	5,303	25	1,036	17
Ohio.....	3,370	6,379	15	988	26
Wyoming.....	3,369	6,044	19	1,328	8
Alaska.....	3,324	7,610	1	1,490	2
Montana.....	3,286	5,558	28	1,232	10
Washington.....	3,247	6,429	14	1,326	9
Colorado.....	3,238	5,978	20	1,482	3
Utah.....	3,230	6,044	18	896	36
Michigan.....	3,140	6,469	13	1,010	21
Arizona.....	3,094	5,806	24	1,129	14
Wisconsin.....	3,043	6,093	16	967	31
Oregon.....	2,999	6,073	17	1,164	13
Vermont.....	2,947	5,070	35	1,002	22
Minnesota.....	2,929	5,741	26	976	28
Maine.....	2,926	5,059	36	1,012	20
Indiana.....	2,920	5,976	21	908	35
North Dakota.....	2,871	4,654	42	983	27
Virginia.....	2,858	5,330	32	879	38
Idaho.....	2,843	5,402	30	1,119	15
Nebraska.....	2,838	5,003	37	961	32
Florida.....	2,830	4,993	38	1,001	23
Kansas.....	2,825	5,470	29	946	33
Iowa.....	2,796	5,226	33	974	30
New Mexico.....	2,718	5,651	27	942	34
South Dakota.....	2,549	4,391	44	886	37
Missouri.....	2,512	5,361	31	844	40
West Virginia.....	2,477	4,904	39	792	42
Texas.....	2,434	5,176	34	783	43
North Carolina.....	2,184	4,272	47	756	44
Oklahoma.....	2,170	4,891	40	851	39
Louisiana.....	2,164	4,661	41	814	41
Kentucky.....	2,106	4,323	45	745	45
Georgia.....	2,051	4,573	43	724	46
South Carolina.....	1,995	4,226	49	700	48
Tennessee.....	1,969	4,265	48	719	47
Alabama.....	1,860	4,320	46	693	49
Arkansas.....	1,750	3,429	50	693	50
Mississippi.....	1,606	3,224	51	668	51

Source: U. S. Census of Population: 1960 Final Report PC(1)-2 through 51D, Detailed Characteristics, table 139.

incomes were most prevalent, the proportion of families with members other than the couple ranged between 25 percent and 35 percent.

Since the high-income States tend to be highly urban, the range in income is reduced when comparisons are limited to families living in urban areas. This point is illustrated by the following median income figures for husband-wife families with head aged 65 or over in the States at the lower and upper end of the range.

State	Total	Urban
Mississippi	\$1,606	\$2,334
Arkansas	1,750	2,313
Alabama	1,860	2,652
Tennessee	1,969	2,764
New Jersey	4,209	4,367
Connecticut	4,666	4,736
Hawaii	4,726	5,673
District of Columbia	5,636	5,636

Neither the rank of the States nor the geographic distribution of income groupings is significantly different, however, when analyzed on the basis of

median incomes for aged husband-wife families in urban areas only.

### STATE DIFFERENCES FOR NONMARRIED AGED

With half the aged population—about one-third of the men and two-thirds of the women—widowed, separated, divorced, or never married, income data for the nonmarried group are of equal importance to

TABLE 3.—Nonmarried persons aged 65 and over: Living arrangements and money income in 1959, by State, 1960

State	Nonmarried <sup>1</sup> persons not in institutions											Non-married <sup>1</sup> persons in institutions
	Total number	Percent living—			Percent with income <sup>2</sup>			Median income				
		Alone or with non-relatives	In home of relatives	As head of family	Less than \$1,000	Less than \$2,000	\$4,000 or more	All non-married <sup>2</sup>		Living alone or with non-relatives	Living in home of relatives	
								Amount	Rank			
Alabama	125,194	36	42	21	82	94	3	\$607	50	\$693	\$454	4,839
Alaska	3,192	62	27	11	43	72	15	1,250	4	1,490	696	211
Arizona	40,481	55	32	13	56	80	7	900	13	1,129	551	1,906
Arkansas	82,734	49	33	18	78	92	3	637	48	693	430	4,061
California	676,033	59	29	12	40	78	9	1,260	3	1,441	807	50,114
Colorado	72,190	59	26	14	30	81	7	1,400	1	1,482	1,185	6,781
Connecticut	116,897	42	39	18	52	76	10	964	10	1,409	617	11,360
Delaware	17,162	44	39	17	60	80	8	830	28	1,017	491	1,571
District of Columbia	39,820	52	32	16	45	63	18	1,287	2	1,934	539	4,358
Florida	219,853	54	32	14	59	81	6	849	23	1,001	520	11,051
Georgia	149,726	37	41	22	77	90	4	647	45	724	481	7,064
Hawaii	16,996	29	58	13	67	85	5	745	39	1,023	360	1,093
Idaho	23,589	65	22	13	52	80	6	955	12	1,119	567	1,336
Illinois	465,750	48	35	17	58	79	8	865	16	1,047	548	42,102
Indiana	195,865	52	32	16	62	83	6	799	33	908	482	16,324
Iowa	139,442	57	27	16	58	82	5	866	15	974	553	14,460
Kansas	101,656	59	25	16	59	82	6	851	22	946	524	9,015
Kentucky	131,641	42	36	21	74	88	4	681	44	745	453	7,073
Louisiana	124,642	43	35	22	67	90	4	742	40	814	600	4,547
Maine	53,055	51	34	15	60	83	5	836	25	1,012	534	3,578
Maryland	116,087	37	45	18	63	81	7	798	34	975	484	9,707
Massachusetts	287,817	46	35	20	50	78	8	995	9	1,346	656	33,606
Michigan	288,053	51	34	15	60	83	6	840	24	1,010	507	24,136
Minnesota	154,704	53	30	16	59	82	6	852	21	976	565	18,476
Mississippi	90,097	39	40	21	82	93	3	606	51	663	469	3,219
Missouri	230,241	53	30	16	65	86	5	767	38	844	505	17,447
Montana	28,926	65	22	13	48	78	7	1,058	8	1,232	626	2,177
Nebraska	68,383	58	25	16	58	81	6	858	18	961	493	7,688
Nevada	9,651	62	27	10	43	73	11	1,237	5	1,464	710	424
New Hampshire	32,120	49	35	17	58	80	6	863	17	1,036	576	3,742
New Jersey	278,334	40	44	17	59	80	8	854	19	1,171	516	20,202
New Mexico	23,145	50	32	18	64	82	7	786	36	942	402	743
New York	842,767	46	38	16	57	78	8	871	14	1,179	455	80,422
North Carolina	149,152	32	45	23	80	90	3	642	46	756	358	7,323
North Dakota	24,806	54	30	16	59	82	6	853	20	983	504	2,385
Ohio	422,166	49	35	16	60	82	6	834	26	988	544	34,892
Oklahoma	107,976	61	23	16	64	88	4	776	37	851	517	8,245
Oregon	77,454	63	25	12	52	80	6	958	11	1,164	567	8,610
Pennsylvania	558,946	41	39	20	61	82	6	824	31	995	510	42,132
Rhode Island	44,852	42	37	21	60	82	6	829	29	1,000	526	4,353
South Carolina	77,352	34	41	25	80	91	3	629	49	700	397	3,392
South Dakota	30,675	57	27	16	63	86	5	798	35	886	486	2,076
Tennessee	145,701	37	42	22	78	91	3	639	47	719	353	7,055
Texas	345,043	49	33	17	71	87	5	703	43	783	481	17,397
Utah	24,396	62	23	15	60	84	6	828	30	896	527	1,761
Vermont	20,994	48	35	17	61	83	6	823	32	1,002	531	2,108
Virginia	144,296	35	44	22	70	85	6	718	41	879	345	9,678
Washington	123,762	65	23	11	45	80	7	1,151	6	1,326	672	14,803
West Virginia	77,021	40	37	23	71	87	4	704	42	792	403	3,644
Wisconsin	178,489	49	35	17	60	82	6	832	27	967	560	19,347
Wyoming	11,096	62	26	12	46	77	8	1,116	7	1,328	664	1,022

<sup>1</sup> Persons married but not living with spouse are included with nonmarried persons.

<sup>2</sup> Based on data for unrelated individuals (persons living alone or with nonrelatives) and persons living in the home of relatives. Data are not available on the personal income of nonmarried persons classified as family heads,

who constitute about one-sixth of all nonmarried persons not in institutions.

Source: U. S. Census of Population: 1960 Final Report PC(1)-2 through 51 D, Detailed Characteristics. Data derived from tables 107, 135, and 139.

those for husband-wife families in relation to the welfare of the aged. About 1 in every 14 are in institutions.

Of the other nonmarried aged persons half live alone or in the home of nonrelatives. More than one-third live in the home of relatives, leaving about one-sixth who are classified as family heads.

Composite figures on income for these three groups would be useful when formulating welfare

programs for the older population, since determinations should not depend on whether or not they share a home. The Decennial Census provides State data on the income of nonmarried aged persons who live alone and also those who live in the home of relatives, but not on the individual income of those who are family heads. The closest approximation, therefore, to a composite income distribution for nonmarried persons that can be made at

CHART 2.—Median income in 1959 of all husband-wife families with head aged 65 and over, by region and State and by percentage of families with at least one member in addition to husband and wife, 1960

<i>Percent of families with members other than husband and wife</i>					
<i>Less than 25 percent</i>		<i>25-34 percent</i>		<i>35 percent and over</i>	
<b>SOUTH (\$2,258)</b>					
Oklahoma	\$2,170	Arkansas	\$1,750	Mississippi	\$1,606
Florida	2,830	Kentucky	2,106	Alabama	1,860
		Texas	2,434	Tennessee	1,969
				South Carolina	1,995
				Georgia	2,051
				Louisiana	2,164
				North Carolina	2,184
				West Virginia	2,477
				Virginia	2,858
<b>NORTH CENTRAL (\$3,059)</b>					
Missouri	\$2,512	North Dakota	\$2,871		
South Dakota	2,549	Michigan	3,140		
Iowa	2,796	Ohio	3,370		
Kansas	2,825	Illinois	3,741		
Nebraska	2,838				
Indiana	2,920				
Minnesota	2,929				
Wisconsin	3,043				
<b>WEST (\$3,445)</b>					
Idaho	\$2,843	New Mexico	\$2,718	Alaska	\$3,324
Oregon	2,999			Hawaii	4,726
Arizona	3,094				
Utah	3,230				
Colorado	3,238				
Washington	3,247				
Montana	3,286				
Wyoming	3,369				
California	3,681				
Nevada	4,165				
<b>NEW ENGLAND AND MIDEAST (\$3,931)</b>					
		Maine	\$2,926		
		Vermont	2,947		
		New Hampshire	3,432		
		Rhode Island	3,542		
		Pennsylvania	3,553		
		Delaware	3,763		
		Maryland	3,940		
		New York	4,077		
		Massachusetts	4,190		
		New Jersey	4,209		
		Connecticut	4,666		
		District of Columbia	5,636		

Source: Derived from table 1.

this time, is one that combines the data for those living in the home of relatives with the figures for those living alone (as in table 3). This procedure yields a distribution lower than if all nonmarried aged could be included,<sup>4</sup> but not markedly so because the proportion not included is relatively small—one-sixth, on the average; no more than one-fourth in any State; and one-eighth or less in most of the Western States.

Persons who live in the home of relatives have much less income, on the average, than those who live alone (table 3). Often it is the amount of income that determines whether or not a person lives alone or moves in with relatives, although health and convenience are also factors. It is therefore not surprising that the proportion of nonmarried aged persons who live alone tends to be larger in the high-income States than in the low-income States.

Without exception, the States of the Deep South that ranked lowest in family income also ranked low in median income of aged persons living apart from relatives. In seven States the median was less than \$750. At the top of the range, the Western States tend to replace the States of the Mideast. The top 10 all have medians of more than \$1,200; in five the medians are between \$1,400 and \$1,500, and in the District of Columbia it is more than \$1,900. Apart from Louisiana, which shifts sharply upward, the Southern States are in the same relative position when the States are ranked by the income of aged persons living in the home of relatives as when they are ranked by the income of aged persons living alone or of aged families.

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

<sup>4</sup> Nationally, the 1960 median incomes for nonmarried aged persons varied with family status. For those living alone or with nonrelatives the median was \$1,050; for those living in the home of a relative the median was \$460 and for those reported as head of a family it was \$880. The last two medians were calculated using Decennial Census counts to combine the 1960 income distributions for aged men and women from the *Current Population Survey*. See Research and Statistics Note No. 1-1962, *The Financial Position of the Aged*.

TABLE 4.—Illustrative data on income differences between nonmarried aged men and women in 1959, by living arrangements, 10 States, 1960

States ranked <sup>1</sup> by median income of all nonmarried persons	Persons living alone or with nonrelatives, median income		Persons living in home of relatives			
			Percent with no income		Median income of those with income	
	Men	Women	Men	Women	Men	Women
5 highest States:						
Colorado.....	\$1,580	\$1,434	8	18	\$1,492	\$1,284
District of Columbia..	1,961	1,922	16	34	1,405	880
California.....	1,574	1,376	12	24	1,417	982
Nevada.....	1,672	1,209	11	26	1,383	841
Washington.....	1,449	1,253	8	20	1,155	749
5 lowest States:						
Tennessee.....	826	684	18	35	716	599
Arkansas.....	770	662	13	25	658	566
South Carolina.....	757	682	14	30	702	589
Alabama.....	769	669	9	18	669	564
Mississippi.....	700	647	8	18	619	555

<sup>1</sup> Ranking based on table 3. Alaska omitted from top five because of small number of cases.

Source: U. S. Census of Population: 1960 Final Report PC (1)-2 through 51-D. Detailed Characteristics. Data derived from tables 135 and 139.

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 twentieth place when States are ranked by family income to first place on the basis of the income of the nonmarried aged.

California, which also has relatively liberal assistance standards, ranks considerably higher on the basis of the income of nonmarried persons than of aged families. Louisiana, with liberal eligibility provisions for old-age assistance, moves from the lowest into the top quintile when States are ranked by the income of persons living with relatives instead of the income of aged families.

Almost three-fourths of the nonmarried persons are women. Because women typically earn less than men when they work, and the great majority of those now past age 65 never had much employment outside the home, it might be expected that aged women would have much lower incomes than aged men.

The differences are smaller than might be anticipated, however, among those living alone (table 4). This lack of variation may reflect no more than the fact that persons cannot live alone when income falls below a certain point. Of the aged persons living in a relative's home, proportionately more are women, and they are much more likely than men to be entirely without money income of their own.