More About the Poor in 1964

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An article in the April 1966 Bulletin presented some facts about households in poverty in 1964 comparable to those reported previously for 1963. The present article offers some additional highlights about the poor in 1964 and some findings about the sources of income of poor and nonpoor households. The discussion of the association between source of income and poverty status begun in this article will be completed in subsequent issues of the Bulletin.

FOR THE Nation's poor in 1964, as might be expected, lack of earnings or low level of earnings was a key factor in their situation. Households in poverty, numbering one-fifth of all households, received only 3 percent of all income from self-employment, wages, or salaries paid out in the year. On the other hand, members of poor households received a fourth of all benefits paid during the year under the old-age, survivors, disability, and health insurance (OASDHI) program and three-fifths of the combined total of public assistance and unemployment insurance payments. Public income-maintenance programs generally pay less than the earnings for which they substitute. Some family units escape poverty only by virtue of the added income from such programs, while others live in poverty because they have no resources but these programs.

The 15 million children under age 18, the 5½ million persons past age 65, the 1½ million younger women who had to serve both as family head and homemaker—three groups that by themselves accounted for nearly two-thirds of all persons counted poor in 1964—could not look to their own limited earning potential to raise their level of living. For others who could work it was inability to find or keep a job that held them back; for still others who were jobholders, it was not

lack of work, but rather a pay check too small for the number of dependents that consigned them and their families to poverty or near-poverty (tables 1 and 2).

Households that could count on some income besides earnings were generally better off than those with earnings alone. On the other hand, those who had to rely for their livelihood solely on OASDHI, public assistance, or unemployment insurance would almost invariably know poverty. Because relatively few persons can count on full-time steady employment after age 65, it was the households of the aged that were most affected by the limited amounts payable under public incomesupport programs. But young families who could not earn enough for their needs were also affected by the fact that there are fewer programs providing help for young people than there are for the aged.

The ill consequences of poverty set in early in life and last late as well: Children of the poor were more likely to share a home with others besides their parents; they would drop out of school or leave the parental home earlier than youngsters better off financially. As early as their teens the children in poverty were already facing difficulties in the job market that presaged the problems that would plague them later on. In or out of school they were more likely than children of the nonpoor to report themselves as out of the labor force entirely, and when they did look for a job they were less likely to find one.

Some children would begin their encounter with poverty long before they reached their teens—because they were growing up in a home without a father or because their parents had taken on family responsibilities while still very young. And for the child in a nonwhite family it hardly mattered what his age or circumstances of his parents: he would be poor as often as not.

THE GEOGRAPHY OF POVERTY

In 1964 as in earlier years the South continued to have lower income than other parts of the

^{*}Office of Research and Statistics. For other articles on the SSA poverty criteria and the characteristics of the poor, see the *Bulletin*, January 1965, July 1965, and April 1966. Acknowledgment is made to the staff of the Bureau of the Census who were responsible for the March 1965 Current Population Survey tabulations used in this report—in particular, Arno I. Winard, Frederick Cavanaugh, and Jack Reynolds.

country. Southern families with a white man at the head averaged only 86 percent as much income for the year as similar families elsewhere and Southern families headed by women or nonwhite men had median income no more than threefourths that of their counterparts in the other regions. As a result, a third of the families in the South were poor or near poor, and one out of every two families on the Nation's poverty roster lived in a Southern State. Of the 2½ million nonwhite families in poverty or low-income status, 2 out of 3 were in the South (table 2).

Families in the South were more than twice as likely to be poor as families in the rest of the country. The difference was greater for families with a male head than those with a female head, who tended to be poor wherever they lived, and for nonwhite families than white families. A sixth of all white families in the South were poor compared with a tenth of families outside the South, whereas among nonwhite families more than half of those in the South and about a fourth of those elsewhere had incomes that did not meet the poverty criterion.

Table 1.—Poverty status of noninstitutional population in 1964: Number and percent of persons in units with 1964 income below SSA poverty or low-income level 1 by age, sex, race, and family status

[Numbers in thousands; data are estimates derived from a sample survey of households and are therefore subject to sampling variability that may be relatively large where the size of the percentage or size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting)

		Al	l person	s				White				N	onwhite)	
	Total	In	househ low inc		th	Total	In	househ low inc		th	Total	In	househ	olds wit	th
Age, sex, and family status	nonin- stitu- tional popu-	Po	or	Poor near		nonin- stitu- tional	Po	or	Poor near	and poor 2	nonin- stitu- tional popu-	Po	oor	Poor near j	
	lation	Num- ber	Per- cent of total	Num- ber	Per- cent of total	lation	Num- ber	Per- cent of total	Num- ber	Per- cent of total	lation	Num- ber	Per- cent of total	Num- ber	Per- cent of total
Number of persons, total Unrelated individuals Members of family units	12,060	34,050 5,070 28,950	17.9 42.0 16.3	49,790 5,760 44,030	26.3 47.8 24.8	10,420	23,450 4,180 19,270	40.2	36,780 4,790 31,990	22.0 46.0 20.4	22,330 1,640 20,690	10,550 880 9,670	47.2 53.5 46.7	13,020 970 12,050	58.3 59.2 58.2
Children under age 18 ³- Under 6 6-13. 14-17.	24,570 31,190	14,840 5,660 6,700 2,480	21.4 23.1 21.5 18.2	21,710 8,360 9,690 3,660	31.3 34.0 31.1 26.9	59,390 20,760 26,810 11,820	9,050 3,420 4,080 1,560	15.2 16.5 15.2 13.2	14,800 5,700 6,590 2,510	24.9 27.5 24.6 21.2	9,950 3,810 4,380 1,760	5,790 2,250 2,620 920	58.2 59.0 59.9 52.0	6,910 2,660 3,100 1,150	69.4 69.9 70.7 65.2
Persons aged 18-25 4 Unrelated individuals 5 Members of family units Head Wife Never-married children aged 18-21 Other	17,540 2,900 4,670	2,950 450 2,500 560 630 930 380	15.8 38.9 14.2 19.4 13.4 12.8 14.1	4,490 510 3,980 910 1,130 1,400 540	24.0 43.8 22.7 31.3 24.2 19.2 20.0	16,460 1,010 15,450 2,590 4,270 6,320 2,270	2,050 380 1,670 410 470 540 250	12.5 37.7 10.8 16.0 11.1 8.5 10.9	3,280 430 2,850 710 910 870 360	19.9 42.7 18.4 27.5 21.3 13.7 15.8	2,240 150 2,090 310 400 940 440	900 70 830 150 150 390 130	40.1 46.3 39.7 48.1 37.5 42.0 30.7	1,210 80 1,130 200 220 530 180	54.1 53.7 54.1 63.5 54.3 56.4 42.4
Persons aged 25-54 Unrelated individuals Members of family units Head Wife Other	3,770 63,880 30,700 28,040	8,180 960 7,230 3,820 2,720 690	12.1 25.4 11.3 12.4 9.7 13.5	12,450 1,110 11,350 5,930 4,440 970	18.4 29.3 17.8 19.3 15.8 18.9	60,330 2,970 57,360 27,420 25,570 4,370	5,640 660 4,990 2,580 1,980 420	9.4 22.1 8.7 9.4 7.7 9.7	9,170 760 8,410 4,340 3,440 630	15.2 25.6 14.7 15.8 13.5 14.4	7,300 780 6,520 3,280 2,480 760	2,540 300 2,240 1,230 740 270	34.7 37.8 34.4 37.5 29.8 35.4	3,290 350 2,940 1,600 1,000 340	45.0 43.9 45.1 48.6 40.5 45.0
Persons aged 55-64 Unrelated individuals. Members of family units Head Wife Other	2,500 14,120 7,450 5,560	2,680 910 1,770 920 670 180	16.1 36.5 12.5 12.4 12.1 15.7	3,660 1,020 2,640 1,320 1,080 240	22.0 40,8 18.7 17.7 19.5 21.6	15,160 2,220 12,940 6,840 5,130 970	2,100 730 1,370 710 530 120	13.8 33.0 10.5 10.3 10.4 12.7	2,930 820 2,110 1,050 880 180	19.3 37.0 16.3 15.3 17.2 18.5	1,470 290 1,180 600 430 150	580 180 400 210 140 50	39.6 61.9 34.2 35.4 32.0 35.4	730 200 530 270 200 60	49.7 68.4 45.1 45.8 45.5 41.5
Persons aged 65 or over	4,640 12,740 6,680 3,380	5,360 2,750 2,610 1,480 750 370	30.8 59.3 20.5 22.2 22.3 13.9	4,360 2,440	43.1 67.5 34.2 36.5 39.5 21.8	16,020 4,230 11,790 6,130 3,220 2,440	4,620 2,420 2,200 1,220 680 300	28.8 57.1 18.6 19.9 21.0 12.4	6,610 2,780 3,820 2,100 1,230 490	41.2 65.7 32.4 34.3 38.3 20.0	1,370 420 950 550 170 230	740 330 410 260 80 70	54.4 79.7 43.2 47.7 46.4 30.1	890 350 540 340 100 90	64.8 83.5 56.6 60.8 62.7 41.6

¹ For definition of criteria, see April 1966 Social Security Bulletin, pages 20-22.

2 Families in poverty and families above poverty but below low-income

in the households sampled, weighted, and aggregated by family weights with units then adjusted by Bureau of the Census procedures to conform to known population characteristics, such as age, sex, and race. Group totals may therefore differ slightly from corresponding totals in other tables based on person rather than family weights. The counts of persons in families may also differ slightly from those derived from distributions of family units with an estimated average number assumed for units including 7 or more persons or for more related children under sec 18 7 or more persons or 6 or more related children under age 18.

Source: Derived from special tabulations of the Current Population Survey, March 1965, prepared by the Bureau of the Census for the Social Security Administration.

³ Includes never-married own children of head and all other never-married

includes never-married own children of head and all other never-married relatives under age 18. Excludes 200,000 children under age 14 who live with a family to no member of which they are related.
 Includes heads, wives, and other ever-married relatives under age 18.
 Includes 69,000 unrelated individuals aged 14-17, of whom 67,000 had incomes below SSA poverty level in 1964 and the remaining 2,000 were above poverty but below low-income level.

Note: Numbers in this report based on actual counts of individual persons

Table 2.—Incidence of poverty and low-income status in 1964: Number and percent of families with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics

[Numbers in thousands: data are estimates derived from a sample survey of households and are therefore subject to sampling variability that may be relatively large where the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

		A .1	ll famili	es		1	amilies	with m	ale hea	i	F	amilies '	with fer	nale hea	d
		,	With lo	w incom	ıe		,	With lo	w incom	ıe			With lo	w incom	e
Characteristic	Total	The	poor		and poor 1	Total	The	poor		r and poor 1	Total	The	poor		and poor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
		1	ı	1	1	1	A)	l famili	es	1	1	1	1	1	
Total	47,835	6,832	14.2	10,665	22.2	42,829	5,000	11.7	8,302	19.4	5,006	1,832	36.6	2,363	47.2
Residence: Nonfarm Farm Race:	44,737 3,098	5,948 884	13.3 27.6	9,490 1,175	21.2 36.8	39,910 2,919	4,189 811	10.5 27.1	7,216 1,086	18.1 36.3	4,827 179	1,759 73	36.6 36.2	2,274 89	47.3 44.9
White	43,081 4,754	4,956 1,876	11.5 39.1	8,237 2,428	19.1 50.7	39,200 3,629	3,831 1,169	9.8 32.0	6,700 1,602	17.1 44.0	3,881 1,125	1,125 707	29.0 62.7	1,537 826	39.6 73.2
14-24 25-34 35-34 45-54 55-64 55-64	2,931 9,257 11,151 10,271 7,497 6,728	568 1,384 1,414 1,046 927 1,493	19.4 14.9 12.6 10.1 12.4 22.2	914 2,176 2,173 1,620 1,329 2,453	31.4 23.4 19.4 15.6 17.8 36.5	2,703 8,528 10,004 9,273 6,683 5,638	413 938 927 763 768 1,191	15.4 11.0 9.2 8.2 11.5 21.2	733 1,649 1,589 1,196 1,082 2,053	27.4 19.3 15.8 12.8 16.3 36.5	228 729 1,147 998 814 1,090	155 446 487 283 159 302	67.3 61.0 43.5 27.9 19.4 27.5	181 527 584 424 247 400	78.6 71.7 52.1 41.9 30.4 36.4
Number of persons in family: 2 3 4 5 6 7 or more Number of related children under	15,713	2,214 1,014 947 865 586 1,206	14.1 10.0 10.3 14.0 17.4 34.5	3,606 1,616 1,478 1,324 918 1,723	23.0 16.0 16.1 21.4 27.3 49.4	13,409 8,865 8,538 5,800 3,064 3,153	1,625 664 657 625 442 987	12.1 7.5 7.7 10.9 14.1 30.9	2,770 1,116 1,140 1,038 755 1,483	20.7 12.6 13.4 18.0 24.1 46.4	2,304 1,180 599 424 220 279	589 350 290 240 144 219	26.0 29.0 46.7 59.1 64.8 77.5	836 500 338 286 163 240	37.1 41.3 54.2 70.1 72.8 84.8
age 18: None	19,559 8,898 8,339 5,437 2,832 1,455 1,315	2,282 920 943 913 639 514 621	11.7 10.3 11.2 16.7 22.4 34.3 46.9	3,723 1,550 1,507 1,343 973 753 816	19.1 17.4 17.9 24.6 34.1 50.4 61.6	17,446 7,804 7,617 4,989 2,531 1,304 1,138	1,894 586 622 618 420 396 464	10.9 7.5 8.1 12.5 16.5 29.6 40.6	3,155 1,030 1,114 1,008 731 621 643	18.2 13.2 14.5 20.3 28.7 46.4 56.3	2,113 1,094 722 448 301 151 177	388 334 321 295 219 118 157	18.0 30.7 46.5 62.9 74.9 77.5 88.5	568 520 393 335 242 132 173	26.5 47.9 57.0 71.0 82.3 86.5 96.9
Region: Northeast. North Central. South. West. Type of family:	11,913 13,463 14,501 7,958	1,105 1,578 3,289 860	9.1 11.7 22.5 11.0	1,927 2,491 4,831 1,416	15.9 18.5 33.2 18.1	10,628 12,233 12,838 7,130	745 1,154 2,516 585	6.9 9.5 19.5 8.4	1,441 1,957 3,844 1,060	13.4 16.0 29.8 15.2	1,285 1,230 1,663 828	360 424 773 275	27.9 34.6 46.6 33.3	486 534 987 356	37.5 43.6 59.6 43.0
Male head. Married, wife present Wife in paid labor force. Wife not in paid labor force. Other marital status. Female head. Employment status and occupation	42,829 41,647 13,647 28,000 1,182 5,006	5,000 4,773 808 3,965 227 1,832	11.7 11.5 5.9 14.2 19.1 36.6	8,302 7,992 1,454 6,538 310 2,363	19.4 19.2 10.6 23.4 26.1 47.2	42,829 41,647 13,647 28,000 1,182 (2)	5,000 4,773 808 3,965 227 (²)	11.7 11.5 5.9 14.2 19.1	8,302 7,992 1,454 6,538 310 (2)	19.4 19.2 10.6 23.4 26.1 (2)	(2) (2) (2) (2) (2) (2) 5,006	(2) (2) (2) (2) (2) (2) 1,832	(2) (2) (2) (2) (2) (2) (36.6	(2) (2) (2) (2) (2) (2) 2,363	(2) (2) (2) (2) (2) (2) 47.2
of head, March 1965: Employed Professional and technical workers Farmers and farm managers	37,874 4,823 1,893	3,633 107 569	$9.5 \\ 2.2 \\ 29.2$	6,029 254 768	15.9 5.3 39.4	35,456 4,592 1,853	3,080 96 549	$\begin{array}{c} 8.7 \\ 2.1 \\ 29.0 \end{array}$	5,206 223 743	14.7 4.9 39.3	2,418 231 40	553 11 20	22.9 4.8 (3)	823 31 25	34.2 13.9
Managers, officials, and proprietors (except farm) Clerical and sales workers Craftsmen and foremen Operatives Service workers, total Private household workers Laborers (except mine) Unemployed Not in labor force 4 Work experience of head: 5	5,937 5,118 7,233 7,443 2,853 271 2,574 1,211 8,750	346 215 373 766 511 153 746 313 2,886	5.9 4.2 5.2 10.2 17.8 57.0 28.6 25.8 32.9	565 448 758 1,349 843 178 1,044 438 4,198	9.6 8.7 10.5 18.0 29.3 66.5 40.0 36.3 48.0	5,778 4,316 7,206 7,036 2,127 17 2,548 1,080 6,293	326 136 370 686 197 3 720 231 1,689	5.7 3.1 5.2 9.7 9.1 (3) 28.1 21.6 27.0	533 314 749 1,217 409 3 1,018 344 2,752	9.4 7.2 10.5 17.2 19.0 (3) 39.7 32.2 43.9	159 802 27 407 726 254 26 131 2,457	20 79 3 80 314 150 26 82 1,197	11.0 10.3 (3) 20.1 44.1 60.2 (3) 60.0 48.3	32 134 9 132 434 175 26 94 1,446	18.6 17.4 (3) 33.0 61.0 70.4 (3) 69.0 58.3
Worked in 1964 Worked at full-time jobs	40,283 37,734 30,705 3,440 3,589 2,549 1,011 1,538 6,695 1,575 1,638 191 3,291	4,342 3,458 2,104 410 944 884 290 594 2,369 740 738 96 795	10.7 9.1 6.8 11.9 26.2 34.6 28.6 38.5 35.3 46.9 45.1 50.7 24.1	7,030 5,783 3,650 7,14 1,419 1,247 448 799 3,353 939 911 110 1,393	17.4 15.3 11.9 20.7 39.5 48.9 44.2 52.0 50.0 59.6 55.6 57.7 42.3	37,495 35,542 29,271 3,192 3,079 1,953 1,166 4,477 1,299 (2) 128 3,050	3,539 2,949 1,904 361 684 590 197 393 1,340 576 (2) 65 699	9.4 8.3 6.5 11.3 22.2 30.2 25.0 33.7 29.9 44.3 (2) 51.0 22.9	5,931 5,048 3,333 617 1,098 883 318 565 2,089 757 (2) 74 1,258	15.8 14.2 11.4 19.3 35.7 45.3 40.4 48.6 46.7 58.3 41.2	2,788 2,192 1,434 248 510 596 224 372 2,218 276 1,638 63 241	803 509 200 49 260 294 93 201 1,029 164 738 31 96	28.8 23.2 13.9 19.9 50.9 49.3 41.5 54.0 46.4 45.1 (3) 39.8	1,099 735 317 97 321 364 130 234 1,264 182 911 36 135	39.4 33.6 22.1 39.2 63.0 61.0 57.9 62.9 57.0 65.8 (3) 56.3
Reason worked part of year: Looking for work Ill or disabled Keeping house Other reasons		852 319 316 461	21.9 22.5 51.1 17.3	1,293 473 379 787	33.3 33.4 61.3 29.6	3,637 1,276 (²) 2,524	741 277 (²) 420	20.4 21.7 (3) 16.6	1,148 398 (²) 734	31.6 31.2 (2) 29.1	237 139 619 135	111 42 316 41	46.8 30.4 51.1 30.3	145 75 379 53	61.3 53.9 61.3 39.4

Table 2.—Incidence of poverty and low-income status in 1964: Number and percent of families with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households and are therefore subject to sampling variability that may be relatively large where the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

				an	d nonre	porting								······································	
		All w	nite fan	ilies		Whit	e famili	es with	male h	ead	White	e familie	s with	female h	ead
		V	Vith low	v income				Vith low	v incom	e		V	Vith lov	income	
Characteristic	Total	The	poor	Poor near I		Total	The	poor	Poor near p		Total	The	poor	Poor near I	
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
		<u> </u>		······································	'		All w	hite fan	nilies						
Total	43,081	4,956	11.5	8,237	19.1	39,200	3,831	9.8	6,700	17.1	3,881	1,125	29.0	1,537	39.6
Residence: Nonfarm	40,266	4,280 676	10.6 23.2	7,291 946	18.1 32.5	36,520 2,680	3,190 641	8.8 23.2	5,802 898	15.9 32.5	3,746 135	1,090	29.2 22.3	1,489 48	39.9 31.1
Farm Age of head: 14-24	2,815 2,609	416	16.0	714	27.5 19.3	2,467 7,737	333 658	13.6	611	24.9 16.5	142 465	83 254	60.0 54.1	103 314	75.0 66.6
25-34 35-44 45-54 55-64	9,966 9,264	912 955 735 711	11.1 9.6 7.9 10.3	1,589 1,586 1,185 1,049	15.9 12.7 15.3	9,137 8,467 6,157	660 557 608	7.2 6.5 9.9	1,220 900 874	13.4 10.6 14.2	829 797 695	295 178 103	36.2 22.0 14.4	366 285 175	44.8 35.4 24.8
65 and over	6,188	1,227	19.9 12.9	2,114 3,086	34.3 21.6	5,235 12,360	1,015	19.5	1,820 2,430	34.9	953 1,956	212 448	22.4	294 656	31.6
3	9,147 8,415	767 688	8.3 8.1 11.0	1,274 1,119 995	13.8 13.3 17.8	8,208 7,964 5,378	545 506 488	6.6 6.4 9.2	948 901 833	11.5 11.3 15.7	939 451 277	222 182 128	22.6 38.9 47.7	326 218 162	33.2 46.5 60.5
6	2.879	369	12.5 25.0	656 1,107	22.3 41.0	2,749 2,541	304 596	10.8 23.2	577 1,011	20.6 39.3	130 128	65 80	49.5 63.3	79 96	60.0 75.6
age 18: None	18,027		10.8 8.4	3,243 1,188	18.0 14.8	16,164 7,150	1,634 457	10.1 6.4	2,782 829	17.3 11.6	1,863 849	310 215	16.4 25.8	461 359	24.3 43.3
2 3 4	7,606	667 649	8.7 13.3 16.6	1,113	14.5 20.7 28.6	7,080 4,610 2,268	472 473 292	6.6 10.4 12.7	873 803 571	12.3 17.6 24.9	526 299 189	195 176 120	38.0 54.7 67.2	240 207 139	46.8 64.4 77.9
5 6 or more Region:	1,192	333	27.2 31.8	540	44.1 49.3	1,113 815	283 220	24.8 27.4	479	41.9 45.2	79 76	50 59	(5)	61 70	(3)
Northeast North Central South West	12,531 12,151	1,317 1,990	8.2 10.5 16.3 10.0	2,133 3,210	14.8 17.0 26.4 17.0	10,003 11,536 11,043 6,618	662 1,029 1,639 501	6.5 8.9 14.8 7.7	1,768	12.8 15.3 24.5 14.5	1,064 995 1,108 714	288 351	24.1 29.3 32.0 31.3	511	34.4 37.1 46.4 40.4
Type of family: Male head. Married, wife present.	39,200	3,831 3,666	9.8 9.6	6,465	17.1 16.9	39,200 38,172	3,831 3,666	9.8 9.6	6,465	17.1 16.9	(2) (2)	(2) (2) (2)	(2)	(2) (2) (2) (2)	(2) (2)
Wife in paid labor force Wife not in paid labor force Other marital status	26,127	3,173 165		5,525 235	22.9	12,045 26,127 1,028	493 3,173 165	16.2	5,525 235	7.8 21.2 22.9	(2) (2) (2) (2) (2)	(2)	(2) (2) (2) (2) (2) (2) 29.0	(2)	(2) (2) (2)
Female head Employment status and occupation of head, March 1965:	3,881				39.6	(2)	(2)	(2)	(2)	(2)	3,881				39.
Employed Professional and technical workers Farmers and farm managers Managers, officials, and proprietors	1,790	95	2.1	237	5.2	32,509 4,385 1,754	2,243 84 470	1.9	211	12.4 4.8 36.6	1,862 203 36	11	15.4 5.5 (3)		13.
(except farm)	5,799 4,878	188	3.8	390	7.9	5,647 4,143 6,842	300 120 296	2.9	276		152 735 23 327	68			
Operatives Service workers, total Private household workers	6,523 2,088	535 217	8.1 10.4	991	15.0 20.9	6,196 1,713 12	486 162	7.8 5.8	905	14.4 15.0	327 375 71	115	14.8 32.5		49.
Laborers (except mine) Unemployed Not in labor force 4	1,840	396	21.4 19.2	611	33.1 29.9	1,829 907	385 151	16.9	244	27.4	82	11 37	(3)	11 48 1,020	(3)
Work experience of head: 5 Worked in 1964 Worked at full-time jobs	36,36	2,979	8.2	5,229	14.3	34,280	2,567 2,149	7.5 6.6	4,608	13.4	2,084 1,670	260	19.8 15.6	621 414	24.
50–52 weeks 40–49 weeks 39 weeks or less	28,234	1,494 5 255	5.3 8.4	2,757 514	9.7 16.9	2,855	228	8.0	456	16.0	181 366	27 155	42.3	58 204	31. 55.
Worked at part-time jobs 50-52 weeks 49 weeks or less	2,066	570 5 181	27.6	880	42.5 37.5	1,654 676	418 141 277	20.9 28.5	240	35.5	149	40	26.6	70	46. 51.
Did not work in 1964	5,92	3 1,863 0 559	31.4 42.2	2,768 2 739 7 687	46.7 55.6 50.5	4,131 1,147	1,150	27.9 41.7	1,852 639 (2)	44.8 55.8 (2)	1,797	713 82 541	39.6 44.8 39.7	100 687	54. 50.
Could not find workOther reasonsReason worked part of year:	_ 13	7 61	44.1	1 74 7 1,268	53.9 40.9	2,891	633	22.0	1,164	40.2	207	69 69	33.1	25 104	50.
Looking for work Ill or disabled Keeping house	1,17	2 214 9 200	18.4 42.7	4 338 7 249	28.8 53.2	1,084 (2)	198	18.3	304	28.0	88 469	16 200	42.7	34 249	(3) 53.
Other reasons.		7 334	14.0		26.9	2,298	309	13.5	614	26.7	99	25	(3)	33	(3)

Table 2.—Incidence of poverty and low-income status in 1964: Number and percent of families with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households and are therefore subject to sampling variability that may be relatively large where the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

	ı ——				u nonre										
		All non	white fa	milies		Nonw]	hite fam	ilies wi	th male	head	Nonwh	ite fami	lies wit	h female	head
		v	Vith low	income	•		v	Vith lov	v incom	e		v	Vith lov	v incom	9
Characteristic	Total	The	poor	Poor near I	and boor 1	Total	The	роог	Poor near	and poor 1	Total	The	poor	Poor near I	and oor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
							All non	white fa	amilies						
Total	4,754	1,876	39.1	2,428	50.7	3,629	1,169	32.0	1,602	44.0	1,125	707	62.7	826	73.2
Residence: Nonfarm	4,471	1,668	37.0	2,199	48.8	3,390	999	29.3	1,414	41.5	1,081	669	62.0	785	72.6
FarmAge of head: 14-24	283 322	208 152	73.5 48.1	229 200	81.0 63.4	239 236	170 80	72.7 35.9	188	80.1	86	38 72	(⁵)	41 78	(3)
25-34		472 459	44.4 37.7	587 587	55.2 48.3	791 867	280 267	35.9 35.1 29.4	374 369	55.1 46.9 40.7	264 318	192 192	73.2 63.2	213 218	80.9 71.7
45-5455-64	1,007	311 216	30.2 35.6	435 280	42.3 46.2	806 526	206 160	25.2 32.3	296 208	36.2 41.9	201 119	105 56	50.3 51.3	139 72	66.7 66.3
65 and over Number of persons in family:	540	266	47.5	339	60.7	403	176	43.3	233	57.3	137	90	59.1	106	70.0
2 3	1,397 898	374 247	26.6 28.9	520 342	37.2 40.1	1,049 657	233 119	22.4 19.0	340 168	32.7 27.1	348 241	141 128	38.9 56.5	180 174	50.8 76.2
5	722 569	259 249	35.0 42.3	359 329	48.6 55.7	574 422	151	25.8 30.6	239 205	41.1	148	108 112	70.2 80.6	120 124	77.2 88.3
7 or more	405 763	217 530	52.1 67.4	262 616	62.7 78.5	315 612	138 391	42.6 62.3	178 472	54.9 75.2	90 151	79 139	(3) 88.6	84 144	92.1
age 18: None	1,532	338	22.5	480	32.2	1,282	260	21.0	373	30.0	250	78	30.1	107	43.2
12	899	248 276	27.6 37.3	362 394	40.2 53.2	654 537	129 150	20.2 26.8	201 241	31.4 42.9	245 196	119 126	46.3 71.0	161 153	62.6 86.3
34	528 375	264 227	47.2 60.6	333 263	59.5 70.3	379 263	145 128	35.4 49.2	205 160	50.3 62.1	149 112	119	80.7 86.9	128 103	85.3 89.3
56 or more	. 263	181 342	66.8 76.6	213 383	78.7 85.9	191 323	113 244	57.4 71.5	142 280	72.3 82.4	72 101	68 98	(3) 93.5	71 103	(³) 97.4
Region: Northeast North Central South	. 932	182 261 1,299	21.3 28.7 53.8	264 358 1,621	30.9 39.4 67.3	625 697 1,795	83 125 877	12.9 18.8 47.6	149 189 1,145	28.6 28.7 62.0	221 235 555	99 136 422	46.5 56.2 74.9	115 169 476	52.8 69.7
WestType of family:	626	134	21.9	185	30.2	512	84	16.7	1119	23.9	114	50	46.3	66	85.2 60.0
Male head	3,629 3,475	1,169	32.0 31.8	1,602 1,527	44.0 43.9	3,629 3,475	1,169	32.0 31.8	1,602 1,527	44.0 43.9	(2)	(2) (2)	(2) (2)	(2)	(2) (2)
Wife in paid labor force	1,602	315 792	19.5 42.3	514 1,013	32.0 54.2	1,602	315 792	19.5 42.3	514 1,013	32.0 54.2	(2) (2)	(2) (2) (2)	(2) (2) (2) (2) (2)	(2) (2) (2) (2) (2)	(2)
Other marital statusFemale head	154 1,125	62 707	37.3 62.7	75 826	45.2 73.2	(2)	(2)	37.3 (2)	(2)	45.2 (2)	1,125	(2)	(2) 62.7	826	(2) (2) (2) (2) (2) (2) (3) 73.2
Employment status and occupation of head, March 1965:	0 500	1,103	91.1	1 510	40.8	0.047	097	00.1	1 105	20.0		-			
Employed Professional and technical workers Farmers and farm managers		12	31.1 4.9 78.5	1,519 17 94	42.8 7.1 88.6	2,947 207 99	837 12 79	28.1 5.6 (3)	1,165 12 90	39.2 5.6 (3)	556 28 4	0	46.8 0 (3)	354 5 4	62.4 (3)
Managers, officials, and proprietors (except farm)		i	21.1	40	27.5	131	26	19.4	35	26.2	7	5	(8)-	5	(3)
Clerical and sales workers Craftsmen and foremen	. 240	27 75	10.8 19.8	58 114	23.8 30.0	173 364	16 74	9.1	38 113	22.0 30.4	67	11	(3)	20	(3)
Operatives Service workers, total	920 765	294	26.1 37.6	358 405	40.5 51.9	840 414	200 95	25.1 22.7	312 147	39.3 34.8	80 351	31 199	56.2	46 258	(3) 73.1
Private household workers Laborers (except mine)	. 734	350	66.7 46.0	136 433	75.6 57.0	719	335	(3) 45.0	418	56.1	183 15	15	67.2	133 15	76.3 (3)
Unemployed	1,029		53.4 64.4	146 763	62.6 75.9	173 509	80 252	44.4 50.9		55.6 68.1	520		77.7	46 426	83.6
Work experience of head: 5 Worked in 1964 Worked at full-time jobs	3,919 3,438		34.3 30.0	1,801 1,434	45.8 41.6	3,215 2,916	972 800	29.8 27.0	1,323 1,113	41.2 38.1	704 522		55.2 47.4	478 321	67.8 61.5
50-52 weeks 40-49 weeks	_ 2,471	610	24.3 38.0	893 200	36.0 49.5	2,160 337	488 133	22.2 39.0	728	33.7 47.6	311	122	38.9	165	52.8
39 weeks or less Worked at part-time jobs	_ 563 _ 481	284 314	49.9 64.6	341 367	60.6 76.3	419 299	179 172	42.2 56.9	224 210	53.7 70.7		105	72.6 77.6	117 157	81.1 85.8
50-52 weeks 49 weeks or less	186 295	205	58.3 68.6	138 229	74.1 77.7	111 188	56 116	50.0 61.0	78 132	70.2	75 107	53 89	(3) 82.3	60 97	(3) 89.9
Did not work in 1964 Ill or disabled	767 245	181	65.2 72.7	585 200	75.9 81.4	346 152	190	53.4 63.5	118	68.3 77.4	93	82	75.2 (3) 71.4	348 82	82.3 (3)
Keeping houseCould not find work	1 54	55	71.4 (8) 46.6	36	80,8 (3) 64.4	(2) 35 159	(2) 25 66	(2) (3) 39.7	25 94	(2) (5) 50 7	275 19	10	(3)	224 11	80.8 (3) (3)
Other reasons	697		48.2	365	60.4	526	238	39.7 44.8	303	58.7 57.7	34 81		(3)	31 62	(3)
Ill or disabled	243 150	105 116	42.6 77.3	135 130	55.2 86.4	192 (2)	(2)	40.7	(2)	49.0	51 150	26	(3)	41 130	(3)
Other reasons	262		47.7	140	53.8	226	ìíı	48.2	120	53.5	36		(8)	20	(3)

The current statistics on poverty merely point up more sharply the low-income position of the South already suggested by data previously available. Under prevailing State standards, in order to qualify for public assistance, a family in the South must usually have less income than families elsewhere. Despite this fact, a relatively larger share of the population of the South than of other parts of the country is on the assistance rolls. In December 1964, for example, 209 out of every 1,000 persons aged 65 or older in the Southern States were receiving old-age assistance. In the

Table 2.—Incidence of poverty and low-income status in 1964: Number and percent of families with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households and are therefore subject to sampling variability that may be relatively large where the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

		All	familie	8		F	amilies	with m	ale head		F	milies w	ith fen	ale head	<u>1</u>
		W	ith low	income			v	ith low	income	,		W	ith lov	v incom	Э
Characteristic	Total	The p	oor	Poor near p		Total	The	роог	Poor near p	and oor 1	Total	The	coor	Poor near j	and moor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Percent
Addition.		1		· · ·	W	th head	a year-	round, i	full-time	worker	- 5	, , , , ,			
Total	30,705	2,104	6.8	3,650	11.9	29,271	1,904	6.5	3,333	11.4	1,434	200	13.9	317	22
esidence: Nonfarm Farm	28,466 2,239	1,560 544	5.4 24.1	2,928 722	10.2 31.9	27,064 2,207	1,370 534	5.0 24.0	2,621 712	9.6 31.9	1,402 32	190 10	13.6 (3)	307 10	2:
whiteNonwhite	28,234 2,471	1,494	5.3 24.3	2,757 893	9.7 36.0	27,111 2,160	1,416 488	5.2 22.2	2,605 728	9.6 33.7	1,123 311	78 122	7.0 38.9	152 165	1 5
ze of head: 14-24 25-34	1,499	136 572	9.0 8.5	258 1,035	17.1 15.3	1,467 6,474	130 519	8.8 7.9	252 944	17.1 14.5	32 222	6 53	(³) 23.9	6 91	(3
35-44 45-54 55-64	8,634 7,933	583 430 295	6.7 5.4 6.0	1,051 734 446	12.1 9.2 9.0	8,206 7,496 4,640	510 383 287	6.2 5.1 6.1	939 656 430	11.3 8.7 9.2	428 437 251	53 73 47 8	17.1 10.8 3.4	112 78 16	1
65 and overumber of persons in family:	7,582	329 243	8.3 4.3	126 522 435	11.8 6.8	988 6,858	75 286	7.6	112 444	11.2 6.4	724	13 43	(3) 5.9	14 78	(3
3 4 5	6,840	334 390	3.6 4.8 8.2	606 684	6.5 8.8 14.4	6,299 6,700 4,621	210 307 354	3.3 4.5 7.6	361 565 639	5.7 8.4 13.7	378 140 90 53	27 36	8.7 19.4 (3) (3)	74 41 - 45 36	(1)
6	2,564 2,331	270 538	10.5 22.8	489 914	18.9 38.8	2,511 2,282	245 502	9.7 21.8	453 871	17.9 37.8	49	25 36	(3)	43	6
age 18: None	6,273		3.8 3.7	609 447	6.0 7.1	9,456 5,903	355 212 325	3.7 3.6	552 393 585	5.8 6.6 9.5	639 370 212	21	4.7 5.8 18.9		1
2 3 4 5	$\begin{array}{c c} & 4.079 \\ & 2.100 \end{array}$	354 269	5.7 8.6 12.6 22.9	656 628 493 424	10.3 15.3 23.3 41.5	6,118 3,993 2,033 976	325 229 210	5.3 8.1 31.1 21.4	591	14.7 22.0 39.7	86 67 34	29	(3) (3) (3)	37 42 33	1 6
6 or moreegion:	- 818	265	32.1	393 559	47.5	7,751	248	31.1	370	46.2	371	17	(3)	23	1
North Central South	9,008 8,871	525	5.8 12.4 4.2	932 1,782 377	10.2 19.9 8.0	8,661 8,423 4,436	498 985	5.7 11.6 3.9	872 1,616	11.0 19.0 7.4	347 448	27 123	7.9 27.5 9.6	60 166	
Type of family:	20 271	1,904	6.5 6.4		11.4 11.3	29,271 28,674	1,865	6.5	3,266	11.4 11.3	1 (2)	(2) (2)	(2) (2)	(2) (2) (2) (2) (2)	
Married, wife present. Wife in paid labor force. Wife not in paid labor force. Other marital status.	\ 59	2 1,537 7 39	3.3 8.1 6.5	67	6.6 13.7 11.1	9,832 18,842 597	1,537	3.3 8.1 6.5	2,612 67	6.6 13.7 11.1	(2) (2)	(2) (2) (2) (2)	(2) (2) (2)	(²)	1 (
Female head	1		13.9		22.1	28,889	1.840	(2)	3,245	11.1	1,434				
Professional and technical worker Farmers and farm managers	1,58	2 74	1.8	148	3.6	3,906	71	1.8	142	3.6	130	6 3	2.1		1
Managers, officials, and proprietor (except farm) Clerical and sales workers Craftsmen and foremen	5,25 4,37	4 104	2.3	271	6.2	3,81	5 81	2.1	216 7 392	6.8	55	9 23	0	55	5 l
Operatives Service workers, total Private household workers	5,70 1,99	1 377 5 238	6.6 11.8 51.3	763 424 63	13.3 21.0	5,470 1,67	6 353 7 120 1 (6.4	1 712 1 262	12.9 15.5	22 31 9	5 24 8 118 7 56	10.8 37.4	51 1 162 63	2
Laborers (except mine) Unemployed Not in labor force 4	1,59	4 353 1 29	21.9	505 3 41	31.4 19.1	1,58 20	8 350 2 20	21.	0 38	31.2	2 5	6 3 9 3	(3)		3

¹ Families in poverty and families above poverty but below low-income

index.
Not applicable.

<sup>Not shown for base less than 100,000.
Includes families with head in Armed Forces in March 1965.
Excludes families with head in Armed Forces in March 1965.</sup>

other States only 82 per 1,000 were receiving such aid.

The seven States with the highest proportion of aged persons receiving public assistance were in the South and the number on their old-age assistance rolls ranged from 275 per 1,000 in Texas to 499 per 1,000 in Louisiana. Many of these recipients are Negroes. Some are in need of assistance because they (or those who support them) worked in agriculture or other employment not covered in the early days of the social security program. Others who did work in covered jobs need assistance because their low earnings entitle them to minimal benefits.

Such rank poverty among the aged has a double significance in that it might be the culmination of a long-standing deprivation. Not in every case are our aged paupers newly come to their present need: it is rather that they are more likely to seek help at age 65 because more help is then available than at younger ages.

Next to the aged, children under age 18 are the most vulnerable group in terms of need for income support. The federally aided program of aid to families with dependent children is the chief program designed for children in need. At the end of 1964, 30 percent of the Nation's children receiving such aid were in the South and it is generally acknowledged that many more would have been on the rolls if eligibility requirements in some of the States were more realistic. Even under existing standards, however, in 9 of the Southern States the proportion of children receiving payments under this program was greater than the national average.

Relatively few persons anywhere in the United States receive assistance under the program of aid to the permanently and totally disabled. In December 1964 this program was making payments to no more than half a million persons, almost all in the age group 18-64. But in the South 6.7 persons per 1,000 this age were receiving such aid to the disabled, compared with 4.2 per 1,000 in the remaining States.

The figures below compare, for the South and the rest of the country, the proportion of persons receiving certain types of public assistance. Payments under the three programs considered here went to 7 million of the total of 8 million persons receiving any public assistance in the month of December 1964.

	Recipients pe	er 1,000 persons of	specified age
Geographic area	OAA, aged 65 or over	APTD, aged 18-64	Children receiving AFDC under age 18
Outside South	82	4.2	45
South 1	209	6.7	40
South Atlantic East South Central West South Central	115 256 320	6.6 8.5 5.5	42 50 32

Delaware, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia; Alabama, Kentucky, Mississippi, Tennessee; Arkansas, Louisiana, Oklahoma, and Texas.

All told, the South—which included 28 percent of the Nation's population aged 65 or older, 30 percent of all persons aged 18-64, and 32 percent of those younger than age 18—accounted for 50 percent of all old-age assistance recipients, 41 percent of those receiving aid to the disabled, and 30 percent of the children being helped under aid to families with dependent children.

In nearly half the Southern nonwhite families with a male head called poor, the man had worked full-time the year-round (table 2). The low incomes prevalent in the South affect the Nation's Negro population to a greater degree than the white population because, despite the out-migration of recent years, half the nonwhite families in the country were still making their home in the South in 1964. Nonwhite families living in the South represented 1 out of 7 of all Southern families with a male head and 1 out of 3 of those with a female head. Elsewhere in the country only 6 percent of the families with a male head and 17 percent of those with a female head were nonwhite. Of all white families in the country only 28 percent were in the South.

Although the nonwhite family generally must manage on considerably less income than the white, nowhere in the country is the disparity so great as in the South. There despite considerable improvement since 1959 the nonwhite family averages only half the cash income of the white (table 3).

Some of the differential in income, but not all of it, can be explained by the fact that more families in the South, and in particular more of the nonwhite families, live on farms. Farm people

¹ See also Bureau of the Census, "Income in 1964 of Families and Persons in the United States," Current Population Reports: Consumer Income (Series P-60, No. 47 and P-60, No. 34).

Table 3.—Region and income in 1964: Median income of nonwhite households as percent of median income of white households, by sex of head

	All u median	nits, income		head, income	Femal median	e head, income
Region	Amount	As percent of white	Amount	As percent of white	Amount	As percent of white
			Nonwhit	e families		·
Total U.S	\$3,840	56.0	\$4,530	63.8	\$2,290	56.8
South Northeast North Central West		49.2 66.6 72.3 77.9	3,320 5,580 5,820 6,480	54.2 73.0 80.8 83.7	1,660 3,190 2,690 3,070	48.9 67.1 69.4 70.7
		Nonw	hite unrel	ated indi	viduals	
Total U.S.	\$1,430	68.5	\$2,133	65.9	\$1,150	69.3
South Northeast North Central West	2,190	48.0 100.2 88.3 92.5	1,210 3,370 2,030 3,560	47.8 100.7 73.3 86.4	760 1,590 1,430 (1)	47.1 94.3 90.6 (1)

¹ Not shown for base less than 100,000.

everywhere in the country have less cash income than nonfarm people living in the same area. The poverty index, it will be recalled, sets the income need of farm families at 30 percent less than the corresponding nonfarm family of similar size and composition. There was, however, no difference by region allowed in the index for farm families or for nonfarm families. It is possible that allowance for some regional differentials-climate, for example—would narrow the gap in economic wellbeing between Southern families and families elsewhere but it could hardly eliminate it altogether, and it certainly could not be expected to counteract the income deficiency of the nonwhite families. In any case while the availability of some of the hallmarks of gracious living and their cost do differ by community, there is as yet no evidence that prices for the kinds of goods and services implied by the very meager poverty criterion vary significantly from one place to another. Variations that might show up in family expenditure patterns would be as likely to reflect the restriction in outlays enforced by long-time community and family low-income status as any real difference in family needs or preferences. Thus while low-income families in one area may spend less than those in another, they may well have a less adequate content of living rather than the same content at differing cost.

Federal Government income programs associated with income floors have generally allowed no

Table 4.—Sex, age, and poverty status in 1964: Number and percent of persons aged 16 or over in households with income below SSA poverty level by family status

		Men			Women	
Age and family status	Total nonin- stitu-		ooor ehold	Total nonin- stitu-	In p	oor ehold
Age and family status	tional popu- lation (in thous- ands)	Num- ber (in thous- ands)	Per- cent of total	tional popu- lation (in thous- ands)	Num- ber (in thous- ands)	Per- cent of tota
Total, aged 16 or over	60,510	8,180	13.5	66,470	12,100	18.5
Unrelated individuals	42,850 13,720 29,130	1,430 5,000 2,100 2,900 1,750	31.4 11.7 15.3 10.0 13.3	7,450 4,880 1,120 3,760 54,140	3,610 1,780 730 1,050 6,700	48. 36. 65. 27.
Under age 22, total	210 780 460	1,340 80 170 100 70 1,090	15.5 39.6 21.9 21.3 22.7 14.2	9,310 340 90 60 30 8,880	1,640 190 50 40 10 1,400	17. 54. (¹) (¹) (¹) 15.
Aged 22-54, total Unrelated individuals Family head Some children under age 6 No children under age 6 Other family members	2,210 29,790 12,850 16,940	3,800 440 2,870 1,850 1,020 490	10.5 20.0 9.6 14.4 6.0 11.5	38,740 2,090 2,940 920 2,020 33,710	5,440 650 1,280 640 640 3,500	14. 31. 43. 69. 32. 10.
Aged 55-64, total	860 6,650 260 6,390	1,140 290 770 70 700 80	14.3 33.3 11.5 27.1 10.9 18.6	8,690 1,680 790 80 710 6,220	1,560 640 150 30 120 760	17. 38. 19. (¹) 17. 12.
Aged 65 or over, total Unrelated individuals Family head Some children under age 6 No children under age 6 Other family members	1,300 5,620 140 5,480	1,900 630 1,190 70 1,120 80	24.8 48.2 21.2 51.8 20.4 11.4	9,730 3,340 1,060 50 1,010 5,330	3,460 2,130 290 20 270 1,040	35. 63. 27. (¹) 26. 19.

¹ Not shown for base less than 100,000.

variation for region or other geographic area. Accordingly, the minimum income liability to income tax is a nationwide minimum. Veterans' dependency allotments and compensation or pension payments are the same no matter where the veteran or his dependents live. The Federal minimum wage provision has no geographic boundaries, and OASDI payments on a given wage record are the same all over. Increasingly in recent years, labor unions negotiating with employers having plants in more than one area have sought uniform wage scales. It is true, to be sure, that programs administered by States, such as public assistance, do vary in standards from place to place but it is generally acknowledged that the variation typifies the unequal ability of the States to pay relative to the number who require support more than it denotes any real difference in family needs.

It is true, however, that assessment of the trends in poverty for the nonwhite vis-a-vis the white population is influenced by the differing geographic distribution of the two groups. Between 1959 and 1964, median income of white families in the South as elsewhere in the Nation rose about a fifth. Nonwhite families in the South, however, averaged one and a half times as much income in 1964 as in 1959, whereas nonwhite families in the country as a whole had not quite one and a third

Table 5.—Incidence of poverty and low-income status in 1964: Number and percent of unrelated individuals with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics

[Numbers in thousands; data are estimates derived from a sample survey of households, and are therefore subject to sampling variability that may be relatively large where the size of the percentage or the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

	A	ll unrel	ated in	dividua	ls	М	ale unre	elated in	dividu	als	Fei	male un	related	individt	ıals
		1	With lo	w incon	ie			With lo	w incom	e		,	With lo	w incom	ie
Characteristic	Total	The	poor		r and poor ¹	Total	The	poor		r and poor ¹	Total	The	poor		r and poor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
			<u> </u>				All unr	elated i	ndividu	als					
Total	12,057	5,061	42.0	5,760	47.8	4,600	1,436	31.2	1,732	37.6	7,457	3,625	48.6	4,028	54.0
Residence: Nonfarm Farm Region:	11,682 375	4,902 159	41.9 44.1	5,576 184	47.7 51.1	4,374 226	1, 334 102	30.4 47.8	1,617 115	36.9 54.1	7,3°8 149	3,568 57	48.8 38.7	3,959 69	54.2 46.8
Northeast North Central South West	3,390 3,351 3,064 2,252	1.371 1,399 1,498 793	40.1 42.2 49.4 34.7	1,548 1,641 1,658 913	45.3 49.6 54.6 40.0	1,206 1,260 1,124 1,010	344 4^3 444 245	27.5 32.8 40.9 23.7	427 483 518 304	34.2 39.3 47.7 29.4	2,184 2,091 1,949 1,242	1,027 996 1,054 548	47.3 47.8 54.1 43.8	1,121 1,158 1,140 609	51.6 55.6 58.4 48.7
Race: White Nonwhite		4,183 878	40.2 53.0	4,789 971	46.0 58.7	3,763 837	1,084 352	28.8 41.6	1,325 47	35.2 48.1	6,653 804	3,099 526	46.6 64.7	3,464 564	52.1 69.6
Age: 14-24 25-34 35-44 45-54 55-64 65 and over	1.203	448 196 253 504 911 2,749	38.8 18.9 22.5 31.7 36.4 59.3	507 236 291 580 1,018 3,128	43.8 22.7 25.8 36.4 40.8 67.4	506 643 682 638 845 1,286	146 104 110 182 270 624	29.5 15.7 16.2 28.8 32.7 47.9	183 133 135 214 329 738	37.0 19.9 19.9 33.9 39.8 56.7	697 393 484 910 1,644 3,329	3°2 92 143 322 641 2,125	45.7 24.6 31.9 33.5 38.3 63.7	324 103 156 366 689 2,390	48.9 27.8 34.5 38.1 41.2 71.6
Sex: MaleFemale	4,600 7,457	1,436 3,625	31.2 48.6	1,732 4,028	37.6 54.0	4,600 (2)	1,436	31.2 (2)	1,732	37.6 (2)	(2) 7,457	(2) 3,625	(2) 48.6	(2) 4,028	(2) 54.0
Earner status: Earner Nonearner	7,421 4,636	1,709 3,352	$\frac{23.0}{72.3}$	2.048 3,712	27.6 80.1	3.344 1,256	601 835	18.0 66.5	760 972	$\frac{22.7}{77.3}$	4.077 3,380	1,108 2,517	27.2 74.5	1.288 2,740	31.6 81.1
Employment status and occupation: Employed, March 1965: Professional and technical workers. Farmers and farm managers.	6,498 1,322 131	1,464 371 45	$22.5 \\ 26.7 \\ 39.1$	1,748 404 61	26.9 29.1 52.9	2,976 580 97	522 144 35	17.6 24.2	669 166 47	22.2 27.8 (³)	3,522 742 34	942 227 10	26.6 28.5 (*)	1,088 238 14	30.8 30.0 (*)
Managers, officials, and proprietors (except farm)	502 1,475 440 923 1,260 409 445 369 5,190	59 147 37 116 541 312 148 147 3,450	12.3 10.1 9.3 11.9 43.4 79.9 33.5 39.3 66.6	72 201 52 141 626 336 191 175 3,837	15.1 13.9 13.0 14.5 50.2 86.0 43.2 46.8 74.1	307 340 403 507 321 13 421 247 1,377	31 39 35 43 54 12 141 84 830	10.7 11.1 9.3 8.0 16.7 (3) 33.8 33.3 60.1	39 59 49 48 68 12 184 107 965	13.6 16.9 13.2 9.0 20.8 (3) 43.9 42.3 69.9	195 1,135 37 416 939 396 24 122 3,813	28 108 2 73 487 300 7 63 2,620	14.7 9.8 (3) 16.6 52.7 79.8 (3) 51.6 69.0	33 142 3 93 558 324 7 68 2,872	17.5 12.9 (3) 21.1 60.3 86.2 (1) 56.0 75.6
Work experience: 5 Worked in 1964 Worked at full-time jobs 50-52 weeks 40-49 weeks 39 weeks or less Worked at part-time jobs 50-52 weeks 49 weeks or less Did not work in 1964 Ill or disabled Keeping house Could not find work Other reasons	7,294 6,021 4,215 650 1,156 1,273 427 846 4,735 835 2,161 80 1,659	1,826 1,143 573 134 436 683 198 485 3,230 644 1,527 60 999	25.0 19.0 13.6 20.7 37.6 53.7 46.6 57.3 68.2 70.7 (3) 60.2	2,141 1,369 661 153 555 772 229 543 3,611 720 1,675 67 1,149	29.4 22.7 15.7 23.6 47.9 60.8 53.8 64.4 76.2 86.1 77.5 (3) 69.3	3,295 2,824 2,048 276 500 471 140 331 1,277 315 (2) 43 919	657 407 230 37 140 250 72 178 774 233 (²) 31 510	19.9 14.4 11.2 13.6 27.8 53.1 51.4 53.8 60.6 74.0 (2) (3) 55.5	801 530 278 52 200 271 80 191 923 271 (²) 38 614	24.3 18.8 13.6 18.9 39.8 57.7 57.1 57.9 72.2 86.0 (2) (3) 66.8	3,999 3,197 2,167 374 656 8°2 287 515 3,458 520 2,161 37 740	1,169 736 343 97 296 433 126 307 2,456 411 1,527 29 489	29.2 23.0 15.8 26.0 45.0 54.0 44.2 59.4 71.0 79.0 70.7 (3) 66.0	1,340 839 383 101 355 501 149 352 2,688 449 1,675 29 535	33.5 26.2 17.7 27.0 54.0 62.6 52.1 68.5 77.7 86.2 277.5 (3)
Reason worked part of year: Looking for work. Ill or disabled. Keeping house Other reasons. Source of income:	818 418 443 973	285 163 238 369	35.0 39.0 53.5 37.8	349 203 278 421	42.8 48.6 62.8 43.2	485 181 (2) 441	147 66 (2) 142	30.4 36.3 (2) 32.1	191 83 (2) 169	39.5 45.9 (2) 38.2	333 237 443 532	138 97 238 227	41.6 41.0 53.5 42.5	158 120 278 252	47.6 50.6 62.8 47.3
Earnings only Earnings and income other than earnings	4,283 3,136	1,036	24.2 21.5	1,197 852	28.0 27.2	2,096 1,249	393 209	18.8	501 261	23.9	2,187 1,887	643 466	29.4	696 591	31.9 31.3
Other income only or no income	4,638	3,350	72.3	3,711	80.0	1,255	834	66.4	970	77.3	3,383	2,516	74.4	2,741	81.1

times as much as in 1959. With all the improvement nonwhite families in the South, though larger than the white, still averaged no more than 49 percent as much income by 1964 whereas for the Nation at large nonwhite families had 56 per-

cent as much income as white. Half the country's nonwhite families, as already indicated, live in the South. Of families poor though the male head worked all year, 83 percent of the nonwhite and 41 percent of the white lived in the South.

Table 5.—Incidence of poverty and low-income status in 1964: Number and percent of unrelated individuals with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households, and are therefore subject to sampling variability that may be relatively large where the size of the percentage or the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

			ubject i	to errors	or respo	inse and	nonrepo	Mringl							
	All v	hite un	related	individ	uals	White	male u	nrelate	l individ	luals	White	female ı	ınrelate	d indivi	duals
		v	Vith lov	v incom	е		v	Vith lov	v incom	е			Vith lov	v incom	e
Characteristic	Total	The	poor	Poor near I		Total	The	poor	Poor near I	and poor 1	Total	The	poor	Poor near	and poor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
								White							
Total	10,416	4,183	40.2	4,789	46.0	3,763	1,084	28.8	1,325	35.2	6,653	3,099	46.6	3,464	52.1
Residence; NonfarmFarm	10,099 317	4,054 129	40.2 40.3	4,635 154	45.9 48.3	3,584 179	1,011 73	28.2 42.2	1,239 86	34.5 50.0	6,515 138	3,043 56	46.8 38.2	3,396 68	52.2 46.4
Region: Northeast North Central South West	2,994 3,032 2,355	1,191 1,264 1,006	40.0 41.7 43.1	1,345 1,477 1,140	45.2 48.7 48.8	1,039 1,096 763	287 348 235	27.2 31.9 32.2	357 408 298	33.8 37.5 40.9	1,955 1,936 1,592	904 916 771	47.1 47.1 47.9	988 1,069 842	51.5 55.0 52.3
W est	2,035 1,066 816 907	722 380 146 153	35.0 37.7 17.8 18.0	827 429 166 182	40.0 42.5 20.2 21.4	865 426 496 522	214 117 76 57	24.2 28.7 14.7 11.2	262 151 92 74	29.5 37.0 17.9 14.7	1,170 640 320 385	508 263 70 96	43.8 22.6 27.7	565 278 74 108	47.9 46.2 23.9 31.2
45-54 55-64 65 and over Sox:	1,244 2,195 4,188	355 730 2,419	27.5 33.1 57.2	410 818 2,784	31.8 37.1 65.8	511 691 1,117	136 195 503	26.6 28.5 44.1	155 240 613	39.3 35.0 53.8	733 1,504 3,071	219 535 1,916	28.2 35.1 62.0	255 578 2,171	32.8 37.9 70.2
MaleFemale Earner status:	3,763 6,653	1,084 3,099	28.8 46.6	1,325 3,464	35.2 52.1	3,763 (2)	1,084 (2)	28.8	1,325	35.2 (2)	(2) 6,653	3,099	(2) 46.6	3,464	(2) 52.1
Earner Nonearner Employment status and occupation:	6,270 4,146	1,267 2,916	20.2 70.4	1,536 3,253	24.5 78.6	2,706 1,057	417 667	15.4 63.1	536 789	19.8 74.6	3,564 3,089	2,249	23.8 72.9	1,000 2,464	28.0 79.9
Employed, March 1965 Professional and technical workers_ Farmers and farm managers Managers, officials, and proprietors	5,536 1,245 126	1,123 351 44	20.3 26.9 38.4	1,354 376 60	24.5 28.9 52.3	2,433 535 92	379 137 34	15.7 25.4 (3)	486 151 46	20.1 27.9 (3)	3,103 710 34	744 214 10	23.9 27.9 (*)	868 225 14	27.8 29.5 (*)
(except farm). Clerical and sales workers. Craftsmen and foremen. Operatives. Service workers, total. Private household workers. Laborers (except mine). Unemployed.	480 1,372 395 737 901 236 280 283	52 134 31 73 371 177 67 98	11.5 10.0 8.4 9.8 42.0 81.0 23.2 34.8	63 177 46 92 433 193 107	13.8 13.1 12.4 12.2 48.9 88.3 37.7 39.5	294 284 363 378 226 9 261 183	27 30 29 18 39 9 65	9.8 10.1 8.2 4.4 17.9 (3) 24.6 29.2	33 43 43 20 45 9 105 65	11.8 14.7 12.5 5.1 20.4 (3) 40.0 35.0	186 1,088 32 359 675 227 19	25 104 2 55 332 168 2 44	14.0 9.9 (3) 15.2 49.8 80.6 (3) 45.2	30 134 3 72 388 184 2 46	16.9 12.7 (3) 19.3 58.2 88.4 (3) 47.9
Not in labor force 4 Work experience: 5 Worked in 1964 Worked at full-time jobs	3,672 546 956	2,962 1,367 898 475 112 311	64.5 22.2 17.3 12.8 20.1 32.9	1,622 1,075 542 124 409	72.4 26.3 20.7 14.6 22.9 43.4	1,147 2,660 2,322 1,734 206 382	457 303 200 25 78	56.2 17.2 13.1 11.5 11.8 21.0	774 567 393 235 33 125	66.7 21.4 17.0 13.5 17.1 33.1	3,450 3,496 2,852 1,938 340 574	910 595 275 87 233	25.9 20.7 14.1 25.1 40.7	2,550 1,055 682 307 91 284	74.2 30.1 23.8 15.6 26.3 50.1
Worked at part-time jobs. 50-52 weeks. 49 weeks or less. Did not work in 1964. Ill or disabled. Keeping house. Could not find work.	4,232 651 2,023 63	469 130 339 2,811 487 1,398 45 881	48.0 40.1 52.0 66.5 75.4 69.1 (3) 58.7	547 150 397 3,159 546 1,544 50 1,019	56.0 45.9 61.0 74.7 83.9 76.4 (3) 68.1	338 114 224 1,075 241 (²) 34 800	154 48 106 622 171 (²) 24 427	46.2 42.9 47.9 57.7 71.5 (2) (3) 52.9	174 55 119 750 201 (2) 29 520	51.8 47.6 53.9 69.6 83.2 (2) (3) 64.9	644 211 433 3,157 410 2,023 29 695	315 82 233 2,189 316 1,398	49.0 38.6 54.0 69.4 77.7 69.1 (3) 65.4	373 95 278 2,409 345 1,544 21	58.1 44.9 64.6 76.4 84.3 76.4 (3)
Other reasons Reason worked part of year: Looking for work Ill or disabled Keeping house Other reasons	626 289 393	186 80 190 306	30.2 27.1 48.5 36.1	241 103 230 357	39.3 35.5 59.0 42.1	356 109 (2) 347	90 23 (²) 96	26.0 21.3 (2) 27.7	128 27 (2) 123	37.0 25.0 (2) 35.5	270 180 393 504	96 57 190 210	35.8 39.6 48.5 41.8	113 76 230 234	71.7 42.3 41.8 59.0 46.5
Source of income: Earnings only Earnings and income other than	3,459	726	21.0	841	24.4	1,618	255	15.8	330	20.4	1,841	471	25.6	511	27.8
earningsOther income only or no income	2,811 4,146	542 2,915	19.3 70.4	3,251	24.8 78.5	1,089 1,056	163 666	15.0 63.1	208 787	19.1 74.6	1,722 3,090	379 2,249	22.0 72.8	489 2,464	28.4 79.8

THE POVERTY PROFILE IN 1964

Except that it was shorter, the poverty roster for 1964 continued much the same as in 1963. Under the current operating definition, a total of 12 million housholds—including, in all, 34

million persons—had insufficient income in 1964 to meet their needs. An additional 4½ million households, with 15¾ million members, had incomes above the poverty thresholds but still low enough to be considered near poor.

Five million of all persons counted poor were

Table 5.—Incidence of poverty and low-income status in 1964: Number and percent of unrelated individuals with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households, and are therefore subject to sampling variability that may be relatively large where the size of the percentage or the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

	All no	nwhite (unrelate	d indivi	duals	Nonwh	ite male	unrelat	ed indi	viduals	Nonwhi	te femal	e unrela	ted indi	viduals
			With lov	v incom	e		v	With lov	v incom	e		V	Vith lov	v incom	θ
Characteristic	Total	The	poor	Poor near j		Total	The	poor	Poor near		Total	The	poor	Poor near I	
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent
		·	·		' <u></u>		N	onwhit	e		<u>'</u>				
Total	1,641	878	53.0	971	58.7	837	352	41.6	407	48.1	804	526	64.7	564	69.6
Residence: Nonfarm	1,583 58	848 30	52.5 (³)	941 30	58.3 (³)	790 47	323 29	40.2 (³)	378 29	47.0 (3)	793 11	525 1	64.7	563 1	69.5 (3)
Region: Northeast North Central South West	396 319 709 217	180 135 492 71	40.3 47.7 70.0 32.6	203 164 518 86	45.5 58.2 73.5 39.5	167 164 361 145	57 55 209 31	29.3 39.1 58.1 21.1	70 75 220 42	36.0 52.7 61.0 28.9	229 155 348 72	123 80 283 40	48.7 56.4 82.4 (3)	133 89 298 44	52,8 63.6 86.6
Age: 14-24 25-34 35-44 45-54 55-64 65 and over	137 220 259 304 294 427	68 50 100 149 181 330	45.6 23.0 36.0 48.7 61.3 79.3	78 70 109 170 200 344	52.6 32.1 38.9 55.6 68.0 83.0	80 147 160 127 154 169	29 28 53 46 75	(3) 18.6 30.3 38.0 51.8 73.2	32 41 61 59 89 125	(3) 26.3 34.8 48.9 61.8 75.6	57 73 99 177 140 258	39 22 47 103 106 209	(3) (3) (3) (5) 55.7 70.4 83.2	46 29 48 111 111 219	(³) (³) (³) 60.0 73.9 87.8
Sex: Male Female	837 804	352 526	41.6 64.7	407 564	48.1 69.6	837 (²)	352 (²)	41.6 (2)	407 (²)	48.1 (2)	(2) 804	(2) 526	(2) 64.7	(2) 564	(2) 69.6
Earner status: Earner Nonearner Employment status and occupation:	1,151 490	442 436	38.0 87.5	512 459	44.0 92.5	638 199	184 168	28.5 83.2	224 183	34.6 91.0	513 291	258 268	49.7 90.4	288 276	55.6 93.5
Employed, March 1965. Professional and technical workers. Farmers and farm managers	962 77 5	341 20 1	34.8 (3) (3)	394 28 1	40.3 (3) (3)	543 45 5	143 7 1	25.8 (3) (3)	174 15 1	31.2 (3) (3)	491 32 0	198 13 0	46.7 (³)	220 13 0	52.3 (*)
Managers, officials, and proprietors (except farm). Clerical and sales workers. Craftsmen and foremen. Operatives. Service workers, total. Private household workers. Laborers except mine. Unemployed. Not in labor force 4.	22 103 45 186 359 173 165 86 593	7 13 6 43 170 135 81 49 488	(3) 11.8 (3) 20.4 46.9 78.5 50.8 (3) 82.7	9 24 6 49 193 143 84 64 513	(3) 22.4 (3) 23.8 53.1 83.1 52.4 (3) 87.1	13 56 40 129 95 4 160 64 230	4 9 6 25 15 3 76 30 179	(3) (3) (3) 17.9 (3) (3) 48.7 (3) 80.1	6 16 6 28 23 3 79 42 191	(3) (3) (3) 19.8 (3) (3) (3) 50.4 (3) 86.0	9 47 5 57 264 169 5 22 363	3 4 0 18 155 132 5 19 309	(3) (3) 59.9 78.7 (3) (3) (3) 84.2	3 8 0 21 170 140 5 22 322	(3) (3) (3) (65. 83. (3) (3) (3) 87.
Work experience: 5 Worked in 1964 Worked at full-time jobs. 50-52 weeks. 39 weeks or less. Worked at part-time jobs. 50-52 weeks. 49 weeks or less. Did not work in 1964 Ill or disabled Keeping house. Could not find work	200 291 102 189 503 184	146 419 157	40.0 29.0 18.8 23.8 58.5 72.0 66.7 74.8 82.3 83.1 92.6 (3)	519 294 119 29 146 225 79 146 452 174 131	45.2 34.5 23.1 27.5 67.9 76.4 78.2 75.5 89.0 93.7 92.6	635 502 314 70 118 133 26 107 202 74 (2)	200 104 30 12 62 96 24 72 152 62 (²)	30.9 20.5 10.0 18.5 48.4 69.9 (3) 65.9 75.2 (3) (2) (3)	234 137 43 19 75 97 25 72 173 70 (²)	36.2 26.7 14.2 24.1 69.2 71.8 (3) 65.9 85.4 (3) (2) (3)	503 345 229 34 82 158 76 82 301 110 138 8	259 141 68 10 63 118 44 74 267 95 129 8	51.4 41.3 30.5 (3) (3) 73.8 (3) 87.1 83.7 92.6 (3)	285 157 76 10 71 128 54 74 279 104 131	56. 45. 35. (*) (*) 80. (*) (*) (*) 91. 92. (*)
Other reasons Reason worked part of year: Looking for work Ill or disabled Keeping house Other reasons	192 129 50	99 83 48	72.7 49.7 64.6 (3) 49.0	130 108 100 48 64	79.7 53.7 76.8 (3) 50.0	119 129 72 (2) 94	83 57 43 (2) 46	71.6 42.0 (3) (2) (3) (3)	94 63 56 (2) 46	78.9 46.0 (3) (2) (3)	45 63 57 50 28	35 42 40 48 17	(3) (3) (3) (3) (3) (3)	36 45 44 48 18	(3) (3) (3) (3) (3)
Source of income: Earnings only Earnings and income other than	824		37.2	356	42.7	478	138	28.7	171	35.2	346	172	48.9	185	53.
earningsOther income only or no income	325		39.9 87.5	155 460	47.0 92.5	160 199	46 168	28.0 83.2	53 183	32.8 91.0	165 293	87 267	51.6 90.4	102 277	60. 93.

Table 5.—Incidence of poverty and low-income status in 1964: Number and percent of unrelated individuals with income below the SSA poverty or low-income index, by sex and race of head and other specified characteristics—Continued

[Numbers in thousands; data are estimates derived from a sample survey of households, and are therefore subject to sampling variability that may be relatively large where the size of the percentage or the size of the total on which the percentage is based is small. Moreover, as in all field surveys of income the figures are subject to errors of response and nonreporting]

	A	ll unrela	ited ind	lividuals	3	M	ale unre	lated in	divid u a	ls	Fen	ale unr	ela te d i	ndividu	als
		v	Vith lov	v incom	8		v	Vith lov	v incom	е		V	Vith lov	w incom	.e
Characteristic	Total	The	роог	Poor near j		Total	The	poor	Poor near I		Total	The	poor	Poor near	r and poor 1
		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per- cent		Num- ber	Per- cent	Num- ber	Per-
		Year-round, full-time workers ⁵												<u>'</u>	
Total	4,215	573	13.6	661	15.7	2,048	230	11.2	278	13.6	2,167	343	15.8	383	17.
esidence: Nonfarm Farm egion:	4,099 116	546 27	13.5 24.4	625 36	15.5 32.1	1,960 88	207 23	10.7	246 32	12.8 (3)	2,139 28	33 9	15,9 (8)	379 4	17 (3)
Northeast North Central South West	1,295 1,155 988 777	211 139 176 47	16.5 12.1 18.0 6.3	235 179 197 50	18.5 15.6 20.2 6.6	581 560 456 451	57 68 82 23	10.0 12.2 18.3 5.3	71 88 93 26	12.6 16.0 20.9 5.9	714 595 532 326	154 71 94 24	21.7 11.9 17.7 7.6	164 91 104 24	23 15 19 7
WhiteNonwhitege:	3,672 543	475 98	12.8 18.8	542 119	14.6 23.1	1,734 314	200 30	11.5 10.0	235 43	13.5 14.2	1,938 229	275 68	14.1 39.5	307 76	15 35
14-24 25-34 35-44 45-54	409 615 750 924	42 58 98 154	10.4 9.6 13.2 16.8	42 64 110 182	10.4 10.6 14.9 20.0	183 393 453 423	15 29 46 76 48	8.1 7.6 10.2 18.3	15 35 52 87	8.1 9.1 11.8 21.1	226 222 297 501 707	27 29 52 78	12.2 13.1 17.6 15.6 13.3	27 29 58 95	12 13 19 19 14
55-64 65 and over arner status: Earner	1,130 387 4,054	142 79 419 154	12.7 20.8 10.5 96.4	166 97 507 154	14.9 25.4 12.7 96.4	423 173 1,985 63	168 62	11.6 9.5 8.6 (3)	25 216 62	15.5 14.7 11.2	214 2,069 98	94 63 251 92	13.3 29.7 12.2	102 72 291 92	33 14 (3)

¹ Families in poverty and families above poverty but below low-income

index.

Not applicable.

living as one-person households (or with non-relatives). Over 70 percent of these were women. At almost every age, no matter what their family status, women were poorer than men. Women responsible for their own support are handicapped by the fact that they generally earn less than men, while those responsible for the support of others are handicapped because their households have fewer adults who can bring in additional earnings. Of the 42.8 million families headed by a man, all but 6 percent had some member working some time during 1964, and half had at least two earners. Among the 5 million families headed by a woman, a fifth had no earners present, and only a third had more than one.

All told, of all women in the country aged 16 or older nearly 1 in 5 were living in poverty in 1964 compared with 1 in 8 of the men. For the woman who was herself a household head the risk of poverty was particularly high, the more so if she was an elderly woman living alone or a younger woman responsible for small children: Close to two-thirds of the women in either of these

3 Not shown for base less than 100,000.

4 Includes families with head in Armed Forces in March 1965. 5 Excludes families with head in Armed Forces in March 1965.

situations were poor. Of aged men living alone, half were living on incomes below the poverty threshold and 1 in 7 of the men heading a family with some children under age 6 was heading a family in poverty (tables 4 and 5).

Family Size and Poverty

Families in poverty were larger than those better off—mainly because they included more children, not because there were more adults: The families called poor averaged 2.2 children under age 18 and 2.1 adults; the families designated near poor averaged 2.2 adults and 1.8 children. All nonpoor families as a group (including the near poor) averaged 2.3 adults and 1.3 children. But 9 percent of the children in the poor families were not children of the head but other relatives, signifying some doubling up of kinship groups. Among nonpoor families only 4 percent of the children were not children of the head. The differences in income between poor and nonpoor families

lies or between those headed by a woman and those headed by a man far outweigh any possible differentials in need as the following figures suggest:

	Familie male		Families with female head				
Income level	Average	Median	Average	Median			
	number of	income,	number of	income,			
	members	1964	members	1964			
All families	3.8	\$6,890	3.3	\$3,460			
Poor families Near poor families Other families	4.4	1,790	4.0	1,420			
	4.1	3,250	3.2	2,650			
	3.6	7,870	3.0	5,760			

Whether poor or nonpoor, the family itself headed by a woman was more likely than the family headed by a man to take a subfamily into the home, and families that did so were larger. Households that contained not only a primary family but another related married couple or parent-child unit included, on the average, two more persons than households not sharing quarters with a subfamily (table 6).

Table 6.—Poverty status and subfamilies: Average family size of households with and without subfamilies, by sex of head

Family composition and		mily wi		Family with female head					
presence of subfamily, March 1965	Total	Poor 1	Non- poor	Total	Poor 1	Non- poor			
Total percent	100.0	100.0	100.0	100.0	100.0	100.0			
No subfamily present Mother-child subfamily Other subfamilies	98.0 .8 1.2	97.0 1.5 1.5	98.1 .7 1.2	91.6 3.1 5.3	94.8 3.0 2.2	89.7 3.1 7.1			
Average number of persons per family:									
No subfamily present Subfamily present Own children per family:	3.7 5.8	4.3 6.2	3.6 5.7	3.1 4.7	3.8 5.7	2.7 4.4			
No subfamily present Subfamily present Other related children:	1.4	2.0 1.0	1.3	1.3 .2	2.2	.7 .1			
No subfamily present	(2) 1.4	2.0	1.3	.1 1.2	.2 2.4	.1 1.3			

¹ Family income in 1964 below SSA poverty index. ² Less than 0.05 percent.

Children under age 18 are more likely to need support than to contribute to family income. Accordingly, even among families of the same size the risk of poverty increases as the number of adult members decreases. As an example, among 5-person nonfarm families with a male head the proportion judged poor rose from 7 percent when there were 4 adults and 1 child to 11 percent when there were 2 adults and 3 children under age 18;

Table 7.—Incidence of poverty and low-income and median money income of nonfarm families, 1964, by number of members, number of children, and sex of head

Number of		Nu	mber o	f relate	d child	lren ur	ider ag	e 18
family members and sex of head	Total	None	1	2	3	4	5	6 or more
		-	Med	ian mo	ney in	come		!
Families with male head, total	\$7,100	\$6,43 0	\$7,360	\$7,610	\$7,510	\$7,310	\$6,960	\$6,06
2	5,680	5,700	(1)					
3	7,250	8,660	6,700	(1)				
5	7,810	10,770	9,160	7,320 9,350	(1)			
6	7,730	$\begin{bmatrix} 12,390 \\ (1) \end{bmatrix}$	[11,010 [-(1)	9,350 10,570	7,300 8,510	7 210	(1)	
7 or more	7,110	(1)	(i)	(1)	10,750	(1) 7,210 8,520	6,970	6,06
Families with female head, total	3,470	4,630	3,190	3,090	2,500	2,550		2,37
2	2 500	4 120	0.500	<u> </u>]		
3	3,500	4,130 7 310	2,500 4,100					
4	3.340	(1)	(1)	3,560	2,070			
5	3,200	(1)	(1)	(1)	(1)	2,400		
7 or more	2,810 3,090		(1)	(1)	(1)	(1)	(1)	2,37
, 01 11101011111111111	0,000	"			(5)	()	()	2,01
		Perc	ent of f	amilie	s poor	or near	poor	·
Families with male head:		 	<u> </u>]		Ī	1
Total with low-								1
income	18	17	12	13	19	28	46	5
Poor	11	10	7	7	11	14	28	3
Near poor	7	7	5			14		1
2 members (head	10			l	İ	l		
Poor	12		(1)					
Near poor	5		(1)					
2 members (head			i					
aged 65 or over).	38		(1)					
Near poor	18		(3)					
3 members	12	9	`13	(1)				
Poor	5		7	(1)				
Near poor4 members	12	7	6 8	13	(1)			
Poor	7	5	5	7	(1)			
Near poor	5	2	3	6	(1)			
5 members Poor	16	0	13 7	10	18 11	(1)		
Near poor	7	3	6		7	(1)		
6 members	23		(1)	19	21	24	(2)	
Poor Near poor	12 11	(1)	(1)	10 9	13 8	12 12	(1)	
7 or more	45	(1)	(1)	(1)	20	38	45	5
Poor	29		(1)	(1)	9	22	28	3
Near poor	16	(-)	(•)	(*)	11	16	17	1
ramilies with female head:							[
Total with low- income	46	26	47	54	73	80	86	9
Poor	36	17	30	44	65	73	76	8
Near poor	10	9	17	10	8	7	10	
2 members (head under age 65)	34	23	50	1				
Poor	23	14	36					
Near poor	11	9	14					
2 members (head aged 65 or over).	38	33	a					
Poor	29	24	(1) (1)					
Poor Near poor	9	9	(1)					
3 members	42 29	21 15	40 14	59 49				
Near poor	13	6	26	10				
4 members	57	(1)	(j)	50	82			
Poor Near poor	49 8		常	36 14	78 4			
5 members	66	(i)	(3)	(1)	(1)	84		
Poor Near poor	56	(1)	(1)	(1)	as i	84 75		
Near poor	10 73		SECES	(H)	(H)	9		
Poor	65	[[6]]	K	8	哥	(1)	(i)	
Poor Near poor	8		(1)	(1)	(1)	(1) (1) (1)	(1)	
7 members	81 75	0	0	33 6	(1)	(1) (1) (1)	(1)	96
	1 75	0	0	(1)	(i)	(*)	(1)	89
Poor Near poor	6	0	0	i às l	(1)	(1)	(1)	89

¹ Not shown for base less than 100,000.

the total with low income went from 13 to 18 percent. The median income for the 5-person families with 1 child was \$11,000, but only \$7,300 for the 5-person families with 3 children (table 7).

Accordingly, among families raising five or more youngsters under age 18, the majority were if not poor at least near poor: The poverty rate rose from 10 percent for families with one child at home to 47 percent for those with 6 or more; the total in low-income status, that is, poor or near poor, came to 62 percent for families with 6 or more children compared with 17 percent for the 1-child family.

Children of the Poor

Among all families of two or more counted as poor, half the members were children under age 18. Among poor families headed by a woman, three-fifths of the members were children. By

contrast, in all nonpoor families, two-fifths of the members were children, and in families with a woman at the head, only a fourth (table 8).

The child in a poor family is likely to be one of several children, nonwhite, or growing up in a home minus a father. Some children suffer from more than one of these financial handicaps.

In 1964, of the 14.8 million youngsters under age 18 counted poor, 45 percent came from a home including at least 5 children; 30 percent were in a nonwhite family; 29 percent were in a family headed by a woman. Of the 6.9 million children just above the poverty line but still in low-income status nearly 40 percent were in families with 5 or more children. Three-fifths of the near poor children and nearly 40 percent of those poor were in a family headed by a male worker who had a steady full-time job throughout the entire year 1964 (table 9).

Only 1 in 9 families with children was nonwhite, but these families included nearly two-

Table 8.—Composition of poor and nonpoor families, 1964: Percentage distribution of persons in families by age and relationship to head, and by sex of head

		All familie	s	All famil	ies with n	ale head	All families with female head			
Age of member and relationship to head	D	Nor	poor		Non	poor		Nor	poor	
	Poor	Total	Near poor	Poor	Total	Near poor	Poor	Total	Near poor	
All families, total number (in thousands)	6,780	40,950	3,820	5,000	37,850	3,300	1,790	3,100	520	
Children in families: Total number (in thousands) Number per family	14,860 2.2	54,500 1.3	6,900 1.8	10,480 2.1	51,850 1.4	6,180 1.9	4,390 2.4	2,650	720 1.4	
Family members: Total number (in thousands) Number per family	28,940 4.3	148,680 3.6	15,090 4.0	21,840 4.4	139,420 3.7	13,450 4.1	7,100 4.0	9,260 3.0	1,640	
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Children under age 18, total. Own children Under 6 years. 6-13. 14-17. Other related children Under 6 years. 6-13. 14-17.	51.3 46.7 17.7 21.3 7.7 4.6 1.9 1.8	36.7 35.3 12.1 16.0 7.2 1.4 .6 .5	45.5 43.4 16.9 19.1 7.4 2.1 1.0 .7	48.2 44.5 18.1 19.7 6.7 3.7 1.6 1.4	37.2 36.1 12.7 16.3 7.1 1.1 .5 .4	45.8 44.4 18.0 19.5 6.8 1.4 .6 .5	60.7 53.6 16.5 26.3 10.8 7.2 2.8 2.9 1.4	27.8 22.1 3.4 10.6 8.1 5.7 2.7 1.9	42.6 34.6 6.9 16.1 11.6 8.0 3.9 2.1 2.0	
Other members, total. Under age 25. Head Wife. Never-married children aged 18-21, total Own children aged 18-21. Related children aged 18-21. Other relatives.	48.7 8.6 1.9 2.2 3.2 2.7 .5	63.3 10.1 1.6 2.7 4.3 3.9 .3 1.6	54.5 9.8 2.3 3.3 3.1 2.6 .5	51.8 8.8 1.9 2.9 2.9 2.6 .4 1.1	62.8 9.9 1.6 2.9 4.0 3.8 .2 1.4	54.1 9.6 2.4 3.7 2.6 2.3 .3	39.3 8.2 2.1 4.2 3.3 .8 1.9	72.2 12.8 .8 7.5 6.1 1.4 4.5	57.4 11.7 1.5 6.9 4.9 2.0 3.3	
Aged 25-54. Head. Wife Other relatives	25.0 13.2 9.4 2.4	38.1 1.8 17.0 3.0	27.3 14.0 11.4 1.9	26.3 12.0 12.4 1.9	38.3 18.1 18.2 2.1	27.2 13.4 12.8 1.0	20.8	34.4 17.5	27.9 19.0	
Aged 55-64. Head Wife	6.1 3.2 2.3	8.3 4.4 3.3	5.8 2.6 2.7	6.9 3.5 3.1	8.2 4.2 3.5	5.6 2.3 3.0	4.0 3.7 2.2	17.0 10.6 6.9	8.9 6.9 5.2	
Other relatives	.6	.6	.4	.3	.4	.3	1.6	3.7	1.7	
Aged 65 or over Head Wife	9.0 5.1 2.6	6.8 3.5 1.8	11.6 6.3 3.9	9.8 5.5 3.5	6.3 3.2 1.9	11.7 6.4 4.3	6.5 4.1	14.4 8.3	10.9 5.8	
Other relatives	1.3	1.5	1.4	.9	1.2	1.0	2.4	6.1	5.1	

fifths of all the children on the poverty roll. A seventh of the children counted poor came from the families headed by nonwhite women, although such families totaled only 3 percent of all households with children, as the figures in the following tabulation show.

Race and sex of head	All famil		Children in poor
and number of children	Families	Children	families
Number (in thousands)	28,280	69,370	14,840
Percent	100.0	100.0	100.0
White male. 1-2. 3-4. 5 or more. White female. 1-2. 3-4. 5 or more. Nonwhite male. 1-2. 3-4. 5 or more. Nonwhite female. 1-2. 3-4. 5 or more. Nonwhite female. 1-2. 3-4. 5 or more.	6.8 7.1 4.9 1.7 .5 8.3 4.2 2.3 1.8 3.1	79.7 33.7 33.7 16.0 6.4 2.7 2.4 1.3 10.2 2.5 3.2 4.5 3.7 .9	46.3 9.4 17.4 19.5 15.2 4.1 6.8 4.3 24.2 2.9 6.4 14.9 14.3 2.5 5.1

The households of the poor not only had more children but younger children. In 2 out of 5 poor families there was at least one child under age 6 in the home. This finding held for units headed by a man as well as those headed by a woman. The presence of young children in a family constitutes a double hazard with respect to poverty. The youngsters themselves generally do not contribute enough in earnings to meet their own needs and the demands of a young family make it more difficult for the homemaker—be she wife or family head-to go to work and add to family income. Among all families with children under age 6, two-thirds of those headed by a woman were poor, and one-seventh of those headed by a man (table 4).

Some families poor when the children were small could move to higher status as they and the mother could add their earnings to family income. On the other hand, in other families, the young-sters left home as they reached their teens, so that poor households that included nearly a fourth of all preschool children in the population accounted for only a seventh of all persons aged 20–21. The figures below show by family status and age the percentage of all young people who are in a poor household:

	Percent in poor households										
Age	Never- married child	Unrelated individual	Family or subfamily head	Wife							
Under 6	23.1 21.5										
14-15	19.5	(1)	(1)	(1)							
16-17	16.9 13.8 11.1	55.1 40.6	(1) 35.7 20.2	31.6 20.6 12.1							

¹ Less than 0.05 percent.

Children of the poor were less likely to complete any higher education, and youngsters with little education who formed their own households were more likely to be poor than those who had more schooling. Thus, although teen-aged youth as a group were underrepresented in poor households, youngsters not in school but not a high school graduate were overrepresented. The households of the poor included only 11 percent of all persons aged 16–21 not in school but with a high school diploma, 15 percent of those still attending school, and 32 percent of those who had dropped out without completing high school.

The child being raised without a father was disadvantaged in many ways. The woman bringing up her children by herself had almost as many to look after as the male head of a family with children, but she had on the average only two-fifths as much income to do it with. Her family was therefore four times as likely to be poor as his.

Not only were children in a broken home more likely to have insufficient support than children in a "normal" family, they were also less likely to enjoy the privacy of their own household. Of the 25 million parent-child groups including a father, only 440,000 or 2 percent were sharing living quarters as a subfamily in the home of a relative in March 1965. But of the 3 million mother-child groups, 490,000 or 16½ percent were living as a subfamily. Children being raised by their mother accordingly were nearly 8 times as likely to live in another relative's household as children being brought up by both their father and mother.

There are $2\frac{1}{2}$ million mothers of 6 million children who are heads of a family. Together with the half a million mothers in subfamilies, who are even poorer, they are responsible for over 634 million children. Two out of 3 of these children are poor—or would be except that they are

able to share with relatives better off than they. Adding in other related children in the same households brings the number of children in families headed by a woman to about 7 million. Of these 4.4 million are poor and about 400,000 more would be if they and their parents were living as separate family units relying solely on their own resources.

Some Facts About Race and Poverty

Of the 34.1 million persons counted poor in 1964, 10½ million were nonwhite. For all age groups combined the chances that a nonwhite person would be poor were 3½ times as great as for the white. Among children under age 18, the nonwhite youngsters ran a risk of poverty four times that of the white. Indeed to the majority

Table 9.—The poverty and low-income matrix, 1964: Number of households and total number of persons below the SSA poverty index and number above that level but below the low-income index, by sex of head, number of children, and work experience of head in 1964

thous	

	U.S.				The	poor					The ne	ar poor		
	institu popul		В	ousehol	is	Num	ber of p	ersons	Н	ouseholo	đs	Num	ber of p	ersons
							Chi	ldren					Chi	ldren
Type of household	Num- ber of house- holds	Per- cent	Num- ber	Per- cent	Head year- round full- time worker	Total	Total	In families with head year- round full- time worker	Num- ber	Per- cent	Head year- round full- time worker	Total	Total	In families with head year- round full- time worker
					<u>'</u>		All hou	seholds		*				'
Total	59,890	100.0	11,890	100.0	2,680	34,050	14,860	6,060	4,530	100.0	1,630	15,970	6,900	4,330
Unrelated individuals. Under age 65. Aged 65 or over. Families. With no children. With children. 1. 2. 3. 4. 5. 6 or more.	7,440 4,620 47,840 19,560 28,280 8,900 8,340	20.1 12.4 7.7 79.9 32.6 47.2 14.8 13.9 9.1 4.7 2.4	5,060 2,310 2,750 6,830 2,280 4,550 940 910 640 510 620	42.6 19.4 23.1 57.4 19.2 38.2 7.7 7.9 7.7 5.4 4.3	570 490 80 2,100 380 1,720 230 360 350 270 230 260	5,060 2,310 2,750 28,980 4,950 24,030 2,700 3,690 4,510 3,930 4,040 5,150	14,860 920 1,890 2,740 2,560 2,570 4,190	6,060 230 730 1,060 1,080 1,160 1,790	700 320 380 3,830 1,440 2,390 630 560 430 330 240 190	15.4 7.1 8.3 84.6 31.8 52.8 13.9 12.4 9.5 7.4 5.3 4.3	90 70 20 1,550 220 1,320 210 290 270 220 190 130	700 320 380 15,270 3,060 12,210 1,940 2,310 2,250 2,140 1,970 1,610	6,900 6,900 630 1,130 1,290 1,340 1,200 1,320	4,330 4,330 210 580 820 900 960 860
							With m	ale head				<u> </u>	·	
Total	47,430	79.2	6,440	54.1	2,130	23,270	10,480	5,480	3,600	79.4	1,480	13,950	6,180	4,110
Unrelated individuals_Under age 65. Aged 65 or over_Families_With no children_Uith children_1_2_3. 456 or more_	1,290 42,830 17,450 25,380 7,800 7,620 4,990 2,530	7.7 5.5 2.2 71.5 29.1 42.4 13.0 12.7 8.3 4.2 2.2	1,440 810 620 5,000 1,890 3,110 590 620 420 400 460	12.1 6.8 5.3 42.0 15.9 26.1 4.9 5.2 5.2 3.5 3.3 3.9	230 210 20 1,900 350 1,550 210 320 320 230 210 250	1,440 810 620 21,830 4,120 17,710 1,960 2,630 3,240 2,740 3,280 3,850	10,480 10,480 590 1,240 1,850 1,680 1,980 3,130	5,480 5,480 210 650 980 920 1,050 1,670	300 180 110 3,300 1,260 2,040 440 490 390 310 220 180	6.5 4.0 2.5 72.9 27.8 45.0 9.8 10.8 8.6 6.9 5.0 3.9	50 40 10 1,430 200 1,230 180 260 270 220 180 120	290 180 110 13,660 2,680 10,980 1,460 2,070 2,080 2,030 1,870 1,480	6,180 6,180 440 980 1,170 1,240 1,130 1,210	4,110 180 520 800 890 900 820
							With fer	nale head						
Total	12,460	20.8	5,460	45.9	540	10,780	4,390	580	930	20.6	160	2,020	720	220
Unrelated individuals Under age 65 Aged 65 or over Families With no children With children 1 2 3 4 5 6 or more	7,460 4,130 3,330 5,010 2,110 2,890 1,090 720 450 300 150 180	12.4 6.9 5.5 8.4 3.5 4.8 1.8 1.2 .7	3,620 1,500 2,120 1,830 390 1,440 330 320 290 220 120 160	30.5 12.6 17.9 15.4 3.3 12.1 2.8 2.7 2.5 1.8 1.0	340 280 60 200 30 170 20 40 30 40 20 20	3,630 1,500 2,130 7,150 830 6,320 740 1,050 1,270 1,200 760 1,300	4,390 330 640 880 880 590 1,060	580 20 80 90 160 120 120	400 140 260 530 180 350 190 70 40 20 10	8.9 3.0 5.8 11.7 4.0 7.7 4.1 1.6 .9	40 30 10 120 30 90 30 10 0 10	410 140 270 1,620 380 1,230 480 240 180 110 100 130	720 720 190 140 120 90 70 110	220 220 30 60 20 10 50 40

Table 10.—Incidence of poverty in 1964 among children under age 18, by age and relationship to family head and by race and sex of head

	Iı	n all famili	es	In	white fami	lies	In nonwhite families			
Age of children and sex of family head	Total	Own children	Other related children	Total	Own children	Other related children	Total	Own children	Other related children	
Male head			Tota	al number	of children	(in thousa	nds)			
All children under age 18. Under age 6. 6-13. 14-17. Female head	62,460 22,630 27,960 11,870	60,100 21,620 27,070 11,410	2,360 1,010 890 460	55,040 19,640 24,770 10,630	53,580 19,010 24,220 10,340	1,460 630 550 280	7,410 2,980 3,190 1,240	6,520 2,610 2,850 1,060	890 380 340 170	
All children under age 18. Under age 6. 6-13.	6,880 1,940 3,230 1,710	5,850 1,490 2,850 1,510	1,040 450 390 200	4,350 1,110 2,050 1,190	3,860 900 1,890 1,070	480 210 150 120	2,540 820 1,190 530	1,990 590 950 440	550 230 230 80	
Male head			Pe	rcent of ch	ildren in p	overty stat	us			
All children under age 18. Under age 6. 6-13. 14-17.	16.9 19.0 16.5 13.6	16.2 18.2 15.9 12.9	34.4 34.3 35.4 32.5	12.4 14.0 12.1 10.3	12.2 13.7 11.9 10.0	21.6 23.0 19.6 22.5	49.8 51.8 51.0 41.9	49.0 51.5 49.8 40.8	55.3 53.3 60.9 48.6	
Female head										
All children under age 18 Under age 6	62.7 70.8 64.3 50.4	65.1 78.7 65.6 50.6	49.0 44.7 54.1 48.8	51.0 60.1 52.9 39.1	54.5 70.1 55.3 40.0	22.9 18.2 23.0 31.1	82.6 85.3 83.8 75.7	85.6 91.7 86.2 76.1	72.1 69.1 74.4 73.8	

of the nonwhite population, privation was no stranger: By the Social Security Administration definition, nearly half were poor in 1964; an additional ten percent were above the poverty line but still in what would at best be called near-poverty status. Among children under age 14 only three in ten were being raised in a family that would not be considered in low-income status (table 1).

Nonwhite families tended at the same time to include more children than white families and more often to have a woman at the head—situations both likely to be accompanied by a high risk of poverty. In a third of all nonwhite families with children in the home there were at least four; only a sixth of the white families with children had this many. Eight percent of the white and 27 percent of the nonwhite households with children relied on a woman as the family head (table 2). On the other hand, these very situations are in part a result of the underlying poverty afflicting the nonwhite population as well as its cause.

As has already been mentioned, the greater number of children being raised in nonwhite families signified more than the fact that nonwhite women bear more children. In part it reflected the overall poverty of the nonwhite population that brings 2 or more related family units under one roof.

Family groups with insufficient income are more likely to move in with other relatives in order to cut living expenses. Nonwhite families with their generally lower incomes tend to have more subfamilies than white families—that is, parent-child or husband-wife combinations living in the home of a relative head—and consequently more related children in the household in addition to the family head's own children. In March 1965, when income data for 1964 were collected there were 223,000 nonwhite subfamilies including children, about 69 in every 1,000 families with any children under age 18. Among white families with any related children under age 18 there were only 28 in every 1,000 that included a parent-child subfamily.2 Fully a seventh of all children in nonwhite families in 1964 and a fifth of those in nonwhite families headed by a woman were "related" children rather than "own" children—that is, they were not children of the family head or spouse but of some other relative who may or may not have also lived in the family (table 10).

Among white families, only 1 in 10 of the children in families headed by a woman and 1 in 30

² Bureau of the Census, "Household and Family Characteristics: March 1965," Current Population Reports (Series P-20, in press).

of those in all families were related rather than own children.

On the whole, whatever the lack of privacy or other sacrifice entailed, sharing a home with relatives outside the immediate family materially decreased the risk of poverty for white children with no father present.

More than half of the white children in a family headed by their mother with no father present were in poverty. Of the related rather than own children in families headed by a woman, only a fourth were poor. For children under age 6, whose care might interfere with the mother's freedom to take a job, 70 percent of the own children in families headed by a woman were poor compared with 18 percent of the other related children. In families with a man at the head the children were less likely to be poor when it was their father who was the family head than when someone else was. A mother sharing living arrangements could add to family income either by having someone else keep house while she went to work or by herself acting as housekeeper while a relative was at a job. For a man on the other hand, sharing a home with relatives might counteract his own limited earning capacity but probably not improve it.

For the nonwhite children, for whom doubling with relatives was more common, there was much less difference in the poverty status of those living just with their own family and those sharing quarters with relatives. With a woman as family head, 86 percent of her own children were poor. and 72 percent of the other related children. With a nonwhite man at the head, 49 percent of his own children were poor and 55 percent of the other children.

Table 11.—Source of income and poverty status of households in 1964: Share (percent) of aggregate income from specified source 1 by age of head

		A	ll units				Wi	h OAS	DI bene	efits	ļ	v	Vithout	OASD	I benefi	ts
Age of head and poverty status				PA or	All		Wit	h earnir	ıgs	With earni				ith ings		hout
,	Total	OASDI benefits	Earn- ings	UI pay- ments	other sources	Total	OASDI benefits	Earn- ings	All other sources	OASDI benefits	All other sources	Total	Earn- ings	All other sources	PA or UI pay- ments	All other sources
								Fam	ilies				!	ī	·	<u> </u>
All households	100.0 100.0 100.0 100.0 100.0	3.3 15.8 2.7 13.1 2.3	90.4 63.6 91.4 77.8 92.0	1.1 13.0 .5 2.7	5.5 7.5 5.5 6.4 5.3	12.2 23.5 11.8 20.6 11.4	1.9 5.7 1.7 4.6 1.6	6.9 4.0 7.0 3.9 7.1	1.2 1.4 1.2 1.1 1.2	1.4 10.1 1.0 8.6	1.1 2.2 1.0 2.5	87.8 76.5 88.2 79.4 88.6	83.5 59.6 84.4 73.9 84.9	3.5 7.7 3.3 4.1 3.2	0.3 6.6 (3) .4	0.5 2.6 .5 1.0
Head under age 65. Poor 2. Nonpoor. Near poor 4. Other. Head aged 65 or over. Poor 2. Nonpoor. Near poor 4. Other.	100.0 100.0 100.0 100.0 100.0 100.0 100.0	1.1 6.6 .9 3.5 .8 25.0 58.6 22.4 63.1 18.8	94.2 73.8 94.8 89.9 95.0 51.3 16.2 54.0 15.0 57.4	.8 12.9 .5 2.1 .4 2.1 13.5 1.2 5.5 .9	3.8 6.8 3.9 4.5 3.8 21.5 11.8 22.2 16.4 22.8	6.4 11.6 6.3 7.2 6.2 72.6 79.0 72.1 89.7 70.6	.9 3.0 .8 2.0 .7 12.3 18.4 11.9 17.9 11.3	4.7 3.0 4.7 2.7 4.8 29.7 8.6 31.3 9.9 33.2	.5 1.0 .5 .5 .4 8.0 3.8 8.4 3.7 8.8	.2 3.6 .1 1.5 .1 12.7 40.2 10.5 45.3 7.5	.2 1.1 .2 .5 .2 9.8 8.0 9.9 12.8 9.7	93.6 88.4 93.7 92.8 93.8 27.4 21.0 27.9 10.3 29.4	89.5 70.8 90.1 87.2 90.2 21.6 7.6 22.7 5.1 24.2	3.5 8.4 3.4 4.3 3.3 3.0 4.6 2.8 3.2 2.9	.2 6.8 (3) .3 (3) .5 5.3 .1 .8	.3 2.4 .3 1.0 .3 2.3 3.6 2.2 1.3 2.2
		-					Unr	elated in	ndividu	als	<u> </u>		<u>.</u>	1	I	<u> </u>
All households Poor 2 Nonpoor Near poor 4 Other	100.0	9.8 46.3 5.3 30.5 4.3	72.9 24.4 78.8 36.8 80.5	2.4 14.5 .9 7.7 .6	15.0 14.9 15.0 24.9 14.6	19.7 57.8 15.0 50.6 13.6	2.2 5.9 1.8 5.4 1.6	3.1 2.7 3.1 4.1 3.1	1.4 .9 1.4 1.4	7.6 40.4 3.5 25.1 2.7	5.5 8.1 5.1 14.6 4.7	80.3 42.2 85.0 49.4 86.4	69.8 21.7 75.7 32.7 77.4	3.3 3.1 3.4 4.6 3.3	0.6 10.1 .2 3.6	6.6 7.4 5.8 8.4 5.6
Under age 65. Poor 2. Nonpoor Near poor 4. Other Aged 65 or over Poor 2. Nonpoor Near poor 4. Other.	100.0 100.0 100.0 100.0 100.0 100.0	1.6 15.1 .8 6.2 .7 32.9 65.1 21.7 50.6 18.6	89.7 56.6 91.7 69.8 92.2 25.2 4.9 32.3 9.6 34.7	1.3 12.9 .7 6.5 .5 5.2 15.3 1.6 8.6 1.0	7.4 15.3 6.8 17.6 6.6 36.6 14.7 44.1 31.1 45.6	3.7 20.3 2.7 11.8 2.5 64.8 80.4 59.4 83.0 56.9	.5 3.9 .3 1.2 .3 6.9 7.1 6.9 8.8 6.7	1.0 2.8 .9 1.3 .9 8.9 2.6 11.1 6.5 11.6	.3 .2 .3 0 .3 4.4 1.0 5.5 2.5 5.9	1.1 11.2 .5 5.0 .4 26.0 58.0 14.8 41.9	.8 2.0 .7 4.3 .6 18.6 11.6 20.9 23.3 20.7	96.3 79.7 97.3 88.2 97.5 35.2 19.6 40.6 17.0 43.1	88.7 53.8 90.8 68.3 91.3 16.3 2.3 21.2 3.1	3.8 7.3 3.6 9.7 3.5 1.9 2.3 2.6	1.7 9.2 .1 2.2 (3) 3.3 10.6 .7 4.7	2.1 9.5 2.8 8.0 2.7 13.6 6.1 16.3 8.9 17.1

¹ Earnings, old-age, survivors, and disability insurance (OASDI) benefits, public assistance (PA) payments, unemployment insurance (UI) benefits,

or other sources.

2 Income in 1964 of family or unrelated individuals below SSA poverty

 ³ Less than 0.05 percent.
 4 Income in 1964 of family or unrelated individuals above poverty level but below low-income index.

SOURCES OF INCOME OF THE POOR

The income data for 1964 that were collected by the Bureau of the Census in its Current Population Survey sample for March 1965 can be identified as earned income (including proceeds from self-employment as well as wages and salaries), OASDI benefits, public assistance or unemployment insurance payments, receipts of interest, dividends, or rent, and income from all other sources public or private. The data have been tabulated for households-that is, for unrelated individuals and for family units-rather than for persons because it is the combined income of all related members that determines whether a household will be called poor. Moreover, in many instances where income is received jointly by 2 or more family members, it is not possible to apportion it among the recipients.

The data on earnings parallel and extend the association between employment and poverty re-

ferred to elsewhere in this paper. For a variety of reasons the data on income other than earnings are useful in the main for the households of the aged. It is they who are most likely to receive OASDI benefits, the only public income-support program that is separately identified for 1964. It is likewise the aged whose relative income position might be most affected by receipt of interest, dividends or rent, the only private income source other than earnings that is separately shown. Data for sources of income in 1965, obtained in greater detail from a considerably larger sample of families, should be more generally useful and permit more extensive analysis.

Limitations of the Data

As tabulated for the Social Security Administration the income source data have substantive and some procedural limitations. The substantive

Table 12.—Source of income and incidence of poverty in households in 1964: Percent poor or near poor by specified source of income and age of head

		Wit	h incon	ne from ea	arnings		Wit	h no in	come fro	m earn	ings		Tota	l with	
					igs and sources			th OAS benefits		Witl	hout OA benefits			SDI efits	Total
Age of head and 1964 income level	Total 1	Total	Earn- ings only	With OASDI benefits	Without OASDI benefits	Total ¹	Total	PA or UI pay- ments	No PA or UI pay- ments	Total	PA or UI pay- ments	No PA or UI pay- ments	With or with- out other sources	With bene	without OASDI benefits
		Families													
All households with low-income Poor Near poor	22.7 14.5 8.2	18.7 11.4 7.3	21.3 12.7 8.6	23.3 14.4 8.9	13.4 8.6 4.8	67.8 49.0 18.8	61.5 37.6 23.9	79.0 59.5 19.5	59.3 34.9 24.4	82.6 76.0 6.6	96.5 90.6 5.9	57.4 46.6 10.8	36.3 22.3 14.0	91.7 63.8 27.9	19.9 12.9 7.0
Head under age 25. Poor. Near poor. Head aged 25-64. Poor. Near poor. Head aged 65 or over. Poor. Near poor.	12.2 19.4 12.7	27.7 15.1 12.6 17.3 10.7 6.6 25.3 15.7 9.6	31.0 16.9 14.1 20.4 12.3 8.1 19.7 14.9 4.8	(2) 0 (2) 20.6 13.6 7.0 26.1 15.4 10.7	20.3 11.2 9.1 12.4 8.0 4.4 25.6 17.8	100.0 97.3 2.7 80.9 70.1 10.8 59.7 36.4 23.3	(2) (2) (2) 73.6 56.4 17.2 58.7 33.3 25.4	0 0 0 (2) (2) (2) 75.9 53.9 22.0	(2) (2) (2) 71.2 53.0 18.2 56.9 31.1 25.8	(2) (2) (2) 85.6 78.9 6.7 67.9 60.5 7.4	(2) (2) (2) 97.0 92.3 4.7 91.9 81.1 10.8	(2) (2) (2) 60.7 47.2 13.5 49.1 43.5 5.6	(2) (2) (2) 29.2 20.6 8.6 40.7 23.4 17.3	(2) (2) (2) (95.8 82.1 13.7 90.8 59.3 31.5	30.3 18.0 12.3 18.6 12.0 6.6 33.0 26.2 6.8
							Unrelat	ed indi	viduals						
All households with low-income. Poor. Near poor	42.3	27.6 22.9 4.7	27.9 24.1 3.8	37.0	18.8 13.9 4.9	79.9 71.9 8.0	76.5 66.4 10.1	86.5 76.3 10.2	75.5 65.4 10.1	85.1 80.4 4.7	97.9 91.0 6.9	62.7 55.5 7.2	68.5 58.9 9.6	95.1 92.9 2.2	38.6 34.4 4.2
Under age 25. Poor. Near poor. Aged 25-64. Poor. Near poor. Aged 65 or over. Poor. Near poor.	38.5 5.4 34.6 30.6 4.0 67.9 59.1	32.8 26.7 6.1 23.9 20.1 3.8 39.7 32.2 7.5	33.1 28.2 4.9 25.3 21.9 3.4 45.5 41.8 3.7	(3) 54.9 50.7 4.2 42.5 32.9	21.6 18.3	98.5 96.9 1.6 84.2 78.9 5.3 77.6 68.2 9.4	(3) (3) (79.5 68.9 10.6 76.3 66.2 10.1	(3) (3) (3) (2) (2) (2) (2) (86.2 75.0 11.2	(3) (3) (3) 78.4 66.7 11.7 75.3 65.3 10.0	100.0 98.4 1.6 85.8 82.3 3.5 81.6 74.5 7.1	(2) (2) (2) 98.1 90.6 7.5 97.7 91.5 6.2	(2) (2) (2) 64.2 58.9 5.3 61.0 51.0	(3) (3) (68.5 60.8 7.7 68.7 58.7	(3) (3) (3) 98.7 95.9 2.7 94.9 92.6 2.3	44.0 38.6 5.4 31.6 27.9 3.7 66.4 60.5

Includes households reporting no income for 1964.
 Not shown for base less than 100,000.

³ No unrelated individual under age 25 reported receiving any OASDI benefits.

Table 13.—OASDI payments in 1964: Percentage distribution of households receiving OASDI benefits and of aggregate payments, by age of head and other sources of income by poverty status

	Housel	nolds rece	eiving O	ASDI be	nefits 1	A	ggregate	OASDI	benefits	1
Age of head and specified source of income			:	Nonpoor				:	Nonpoor Near poor 100.0 20.0 1.6 2. 4.0 3.1.1 0.1.1 18.4 3.2 10.7 1.1 9.6 7 4.0 80.0 15.8 1.8 1.8 1.2 1.2 1.6 11.2 2.3 18.4 64.2 22.3 18.2 2.7	
	Total	Poor 2	Total	Near poor	Other	Total	Poor 2	Total		Other
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under age 65 Unrelated individuals. OASDI, no other income. OASDI and earnings 3 With PA or UI. OASDI and other income, but no earnings. With PA or UI. With PA or UI. With no PA or UI. Families of 2 or more. OASDI, no other income. OASDI and earnings 3 With PA or UI. With no PA or UI. SASDI and earnings 3 With PA or UI. With no PA or UI. With PA or UI.	1.8 .1 1.8 1.4 .2 1.1 25.4 1.5 21.2 2.5 18.7 2.6	22.7 7.4 2.7 2.7 0 2.7 1.9 1.6 1.4 15.3 3.6 8.3 1.6 6.8 3.3 1.5	33.1 2.5 .1 1.4 1.3 1.1 (4) 1.1 30.6 4 27.9 3.0 79.5 2.3 3.3	19.8 2.5 .1 .6 0 .6 1.8 0 1.8 17.4 1.6 11.9 9.9 9.9 9.9 3.9 .7	36.2 2.5 (4) 1.6 1.5 .9 (4) .9 33.7 .1 31.8 3.3 28.5 1.9 .2	26.6 3.0 .8 1.0 (4) 1.1 1.1 1.0 23.7 2.3 18.3 1.9 4 3.1 .6	23.7 5.8 2.8 1.5 0 11.7 1.6 5 1.1 17.9 6.3 8.1 1.2 6.3 3.5 1.4	27.7 1.9 .1 .8 (4) .8 1.0 (4) .9 25.7 .9 22.0 2.1 19.9 2.9 .3	1.6 .2 .4 0 .3 1.1 0 1.1 18.4 3.2 10.7 1.1 9.6 4.6	29.6 2.0 1.1 .9 .1 .8 1.0 (4) .9 27.6 .3 24.8 2.4.5 2.4 .3 2.2
Aged 65 or over Unrelated individuals. OASDI, no other income. OASDI and earnings 3. With PA or UI. With no PA or UI. OASDI and other income, but no earnings. With PA or UI. With no PA or UI.	70.4 28.4 8.8 6.5 3 6.2 13.1 2.1 11.0	4.5 14.0	.8 9.5	15.9 1.8 14.1	.6 8.4	73.4 21.6 7.2 4.6 .2 4.4 9.9 1.1 8.8	23.1 4.6 .2 4.4 14.5 2.9 11.7	72.3 14.3 1.5 4.5 .1 4.4 8.3 7.8	15.8 1.8 2.7 .1 2.6 11.2 .8 10.4	70.4 13.9 1.4 5.0 .1 4.9 7.4
Families of 2 or more OASDI no other income OASDI and earnings 3 With PA or UI. With no PA or UI. OASDI and other income, but no earnings. With PA or UI. With no PA or UI.	23.2 23.2 21.0 12.9 1.8	10.4 10.3 1.5 8.8 7.9 2.9	3.7 29.9 2.6 27.3 15.4 1.3	15.0 19.6 1.4 18.2 23.1 3.3	1.1 32.3 2.9 29.4 13.6	1.9 23.6 17.5 1.8	14.8 10.7 1.6 9.2 8.5 2.6	58.0 6.6 30.7 2.0 28.7 20.7 1.5 19.1	22.3 18.2 .8 17.4	2.0 33.9 2.31.19.1

OASDI payments received by one or more family members in 1964.
Income in 1964 of unrelated individual or family below SSA poverty index.

limitation is that reports on public assistance or unemployment insurance payments were not obtained separately by the Bureau of the Census. Moreover, it is not possible to distinguish the sum total of all payments from public programs. One cannot therefore assay the role that such programs can and do play in protecting against poverty. Social security payments, which now reach three-fourths of all persons aged 65 or older, were recorded separately, however. Although the number of families receiving payments from veterans' programs, railroad retirement or civil-service annuities, and the like is not known, at least for the aged it is well-established that in the main persons benefitting from these programs are also receiving OASDI payments.3

The combination of public assistance and unemployment insurance payments makes for difficulty in interpretation because the one, based on a means test, has as its purpose aid to the poor, but the other, based on employment history, has no such restriction.4 In most instances where income from these sources is reported by a household with no earnings during the year it is safe to assume it represents public assistance; the payment, if reported by a family with some earnings, is more likely to come from unemployment insurance. In like fashion, if the household reporting such income is poor the payment could come from either program; if the household is not in poverty the payment is almost surely an unemployment insurance benefit. Public assistance standards in most States are so low and the eligibility requirements so stringent that assistance payments themselves are almost always less than

With or without income from other sources.
 Less than 0.05 percent.

³ Lenore A. Epstein, "Income of the Aged in 1962: First Findings of the 1963 Survey of the Aged," Social Security Bulletin, March 1964.

⁴ Census income data collected for the year 1965 do show public assistance as well as OASDI payments separately and will make it possible in addition to identify all who receive income from any public program.

the poverty criterion and other sources of income such as earnings are deducted from rather than added to the assistance grant.

The procedural limitation is not so readily overcome. In the course of an interview, some households give incomplete data on income or none at all. Inasmuch as information is recorded for each member separately in some instances the respondent will not know the details for someone not at home at the time of interview. In other cases, there may be a reluctance to reveal some or all sources of income. Under existing Census procedures for collecting and tabulating 1964 incomes, no distinction was made between nonresponses where only the amount from a specified source was not reported and those where it was not ascertained whether in fact there was any income from that source. For the regular Current Population Survey tabulations, if any source was not specified and reported income was less than \$10,000 the person was assigned the amounts and sources of income reported for another person of

Table 14.—Source of income and poverty status of households in 1964: Percentage distribution of households receiving income from specified source by age of head and poverty status

		With income from earnings									Wi	th no in	come fro	om earr	nings	
					Earni	ngs and	other s	ources				With			Withou	.+
Age of head and poverty status in 1964	Total	Total	Earn- ings	OA	With SDI ber	efits		Withou SDI ber		Total	OA	SDI bei	nefits	OA	SDI ber	
			only	Total	PA or UI pay- ments ¹	or UI pay-	Total	PA or UI pay- ments ¹	No PA or UI pay- ments		Total	PA or UI pay- ments	No PA or UI pay- ments	Total	TIT	No PA or UI pay- ments
		Families														
All householdsPoor	100.0 100.0 100.0 100.0 100.0	92.2 74.3 94.8 81.3 96.5	47.6 42.8 48.4 49.7 48.2	11.2 11.4 11.2 12.2 11.1	1.2 1.9 1.1 1.3	10.0 9.5 10.1 10.9 10.0	33.4 20.1 35.2 19.4 37.2	7.4 11.9 6.3 8.8 6.4	25.9 8.2 28.9 10.6 30.8	7.8 25.5 4.8 18.8 3.4	5.8 15.5 4.2 16.9 2.9	0.6 2.7 .3 1.5	5.2 12.8 3.9 15.4 2.7	2.0 10.0 .6 1.9	1.1 7.1 .1 .7	0.9 2.9 .5 1.2
Head under age 25 Poor	100.0 100.0 100.0 100.0 100.0	97.8 87.9 99.9 99.2 100.0	68.3 68.6 68.3 77.2 66.7	.6 0 .7 3.2 .8	.1 0 .1 1.6	.5 0 .6 1.6 .7	28.9 19.3 30.9 18.8 32.5	11.5 9.8 11.9 8.0 12.3	17.4 9.5 19.0 10.8 20.2	2.1 12.2 .1 .8	.2 1.2 0 0	0 0 0 0 0	1.2 0 0 0	1.9 11.0 .1 .8	1.5 9.2 0 0	.4 1.8 .1 .8
Head aged 25–64 Poor Nonpoor Near poor Other	100.0 100.0 100.0 100.0 100.0	97.2 84.2 99.0 94.8 99.1	52.8 52.5 52.8 63.4 51.9	6.7 7.3 6.6 6.9 6.5	.8 1.4 .7 1.2 .7	5.9 5.9 5.9 5.7 5.8	37.7 24.4 39.6 24.5 40.7	7.9 14.6 7.0 11.1 6.5	29.8 9.8 32.6 13.4 34.2	2.9 15.8 1.2 5.2 .8	1.2 6.0 .6 3.3 .4	1.4 0 .4	1.0 4.6 .6 2.9 .4	1.7 9.8 .6 1.9	7.2 -1 -6 0	2.6 .5 1.3 .4
Head aged 65 or over	100.0 100.0 100.0 100.0 100.0	60.1 39.7 66.7 37.9 73.5	6.5 4.1 7.3 2.1 8.6	43.7 28.2 48.7 30.8 52.8	4.2 4.3 4.3 2.3 4.7	39.5 23.9 44.4 28.5 48.1	9.9 7.4 10.7 5.0 12.1	2.6 4.6 2.1 3.0 1.8	7.3 2.8 8.6 2.0 10.3	39.9 69.3 33.5 61.9 26.4	35.5 49.5 31.2 59.7 23.9	3.4 7.7 2.1 5.0 1.3	32.1 41.8 29.1 54.7 22.6	4.4 10.8 2.3 2.2 2.5	1.8 6.1 .4 1.3	2.6 4.7 1.9 .9 2.2
!					<u> </u>		Un	related i	individu	als						·
All households	100.0 100.0 100.0 100.0 100.0	63.6 37.2 80.5 46.8 84.5	36.5 22.5 45.5 21.6 48.3	8.7 8.3 9.0 11.2 8.8	.3 .4 .4 .4	8.4 8.0 8.6 10.8 8.4	18.4 6.4 26.0 14.0 27.4	3.8 2.1 4.8 6.5 4.6	14.6 4.3 21.2 7.5 22.8	36.3 62.7 19.4 53.1 15.5	25.6 43.3 14.1 40.9 11.0	2.4 4.7 .9 3.8	23.2 38.6 13.2 37.1 10.4	10.7 19.4 5.3 12.2 4.5	4.5 10.5 .7 5.0 .2	6.2 8.9 4.6 7.2 4.3
Under age 25	100.0 100.0 100.0	97.1 91.8 99.2	78.5 78.4 78.5	0 0 0	0 0 0	0 0 0	18.6 13.4 20.7	5.8 3.2 6.8	12.8 10.2 13.9	2.9 8.1 .8	.3 0 .4	0 0 0	.3 0 .4	2.6 8.1 .4	.6 1.1 .4	2.0 7.0 0
Aged 25-64 Poor Nonpoor Near poor Other	100.0 100.0 100.0 100.0 100.0 100.0	99.4 87.1 66.1 94.6 76.5 95.6	53.8 44.5 57.2 43.2 58.0	3.9 7.3 2.6 3.7 2.5	0 .2 0 .2 0 .3	3.7 7.3 2.4 3.7 2.2	19.4 29.4 14.3 34.8 29.6 35.1	5.6 6.0 4.8 6.4 14.2 5.9	23.4 9.5 28.4 15.4 29.2	.5 13.1 34.0 5.6 23.4 4.4	4.8 12.3 2.0 11.7 1.5	0 .5 1.6 .1 0	4.3 10.7 1.9 11.7 1.4	8.3 21.7 3.6 11.7 2.9	2.8 9.5 .4 4.9	5.5 12.2 3.2 6.8 2.8
Aged 65 or over Poor	100.0 100.0 100.0 100.0 100.0	25.9 14.3 41.8 21.2 47.3	4.6 3.3 6.4 1.9 7.7	17.2 9.7 27.5 17.9 30.0	.7 .5 1.1 .7	16.5 9.2 26.4 17.2 28.9	4.1 1.3 7.9 1.4 9.6	.5 .5 .4 0	3.6 .8 7.5 1.4 9.1	74.2 85.7 58.4 78.6 52.6	58.3 66.4 47.0 64.4 42.2	5.5 7.0 3.4 6.7 2.4	52.8 59.4 43.6 57.7 39.8	15.9 19.3 11.4 14.2 10.4	7.6 12.0 1.6 5.2 .5	8.3 7.3 9.8 9.0 9.9

 $^{^1}$ Public assistance (PA) or unemployment insurance (UI) payments received by one or more family members in 1964.

² Not shown for base less than 100,000.

the same age, sex, race, family status, weeks worked, and major occupation group. These imputed incomes were used in the basic classification of households as poor or nonpoor in 1964.

For the special tabulations by source of income, incomplete schedules were omitted. Such a procedure assumes in effect that households not furnishing complete details on income do not differ materially from those who do. Further study is required to determine just how much distortion results from the omission of the households with some income data missing, but some initial observations can already be made.

Overall, 12.1 percent of the families originally called poor are not represented in the current classification by source of income. Of the households rated near poor—that is, above poverty but below the low-income level—11.6 percent are excluded; and of the group above the low-income index, 14.6 percent had to be omitted. Among unrelated individuals the corresponding proportions with some income item not reported were 13.9 percent among the poor, 10.9 percent among the near poor, and 14.9 percent of the remainder.

Among families reporting on all their sources of income, 14.5 percent in all were poor, 12.7 percent of those with earnings only, and 49.0 percent of those with no earnings. The corresponding proportions for all families, including any with some income detail missing, are 14.2 percent, 13.1 percent, and 48.9 percent.

The figures below illustrate for families with income the difference in source pattern in the two sets of tables, when unknown incomes are allocated as in the general tables and when they are not—the procedure followed for the tabulation by source of income.

Families	Total	Earnings only	Earnings and other income	
All families with income:				
After allocation	100.0	47.0	45.6	7.4
Before allocation	100.0	47.6	44.5	7.8
Poor families with income:		1	1	•••
After allocation	100.0	44.3	31.3	24.5
Before allocation	100.0	42.8	31.5	25.5
Near-poor families with income:	10010	12. 0	01.0	20.0
After allocation	100.0	49.1	32.4	18.5
Before allocation	100.0	49.7	31.7	18.8
Other families with income:	-30.0	1 20	. 31	10.0
After allocation	100.0	47.3	49.5	3.2
Before allocation	100.0	48.2	48.3	3.5

Income from interest, dividends, and rent was the item most likely to be unreported but often when a single income source was unknown others tended to be unreported also. Presumably, if the person interviewed did not know about one source of income for an absent family member, she did not know others either. And in some instances the failure to reply could have been in effect a refusal to answer.

The income distributions obtained for families after adjustment for nonreporting are almost identical with those excluding families with any income item omitted. It is thus already clear that the differential degree of nonreporting among poor and nonpoor is so slight that it can for most purposes be discounted. The exact proportion of households with a given combination of income sources would vary slightly from that shown here if allowance were made for incomplete reporting, but the differences between specified types of families are generally large enough to stand on their own.

It is considered by many, however, that the type of income questionnaire normally used for the Current Population Survey cannot be expected to yield as complete and accurate reports of amount of income of various types as surveys able to ask for greater detail. By comparison with independent estimates of aggregate income of various types, it can be judged that income received from interest, dividends, and rent is the item most likely to be underreported, but accurate property income data is more difficult to obtain in surveys generally than other types of information describing the financial resources available to households.

Income Shares

The fact that households in which someone works are generally better off than households in which no one does is echoed in the overall pattern of the means of livelihood of poor and nonpoor households. The majority of the households of the aged could count on OASDI benefits to provide some measure of support, though not always enough to preclude poverty, but few households with head under age 65 were this fortunate. OASDI benefits themselves are not high by current standards: At the end of 1964 the average

benefit was \$79 a month to a retired worker aged 65 or older and \$67 to an aged widow, and the maximum benefit payable on a single wage record was \$125 for a worker or \$250 to a family. Income from savings could therefore go a long way to make retirement income more nearly adequate. Yet it is likely to be the person with the higher benefit who has the extra resource rather than the one who has minimal benefits and therefore might need the extra money even more.

Those family units with no source of support other than an OASDI benefit check were almost always poor, but households considered poor under the poverty criterion who were drawing OASDI benefits had income not so far below the requirements specified under that criterion as the poor households without these benefits. By contrast, poor households counting on public assistance or unemployment insurance for support had greater unmet need than poor households not receiving such payments.

For obvious reasons, families with an aged head, whether poor or nonpoor, were more dependent on social security benefits and less on earnings than young families. Fully a fourth of the income of all families with a head aged 65 or older was in the form of social security payments, and among those labeled poor such payments came to threefifths of their aggregate cash income for the year. Earnings contributed about half the total income of all aged families, and less than a sixth of the income of aged families classified as poor or near poor. For younger families, by contrast, wages, salaries, and self-employment accounted for 94 percent of total income and, even among the poor, for as much as 74 percent (table 11).

As a group, persons aged 65 or older are more likely to have assets than the younger population and to receive some support not only from OASDHI but from other public programs such as those established for veterans. A sizable share of the income of the aged therefore comes from

Table 15.—Incidence of poverty and OASDI payments in 1964: Percentage distribution of households receiving OASDI benefits and of aggregate payments to units with specified source of income, by poverty status

	Housel	olds rec	iving O	ASDI be	nefits 1	A	Lggregate	OASDI	benefits	1
Age of head and specified source of income				Nonpoor				1	Nonpoor	
	Total	Poor 2	Total	Near poor	Other	Total	Poor 2	Total	Near poor	Other
Total	100.0	34.3	65.7	12.6	53.1	100.0	26.3	73.7	14.8	58.
Under age 65, total. Unrelated individuals. OASDI, no other income. OASDI and earnings ³	100.0 100.0 100.0 100.0	26.3 60.7 96.0 51.4	73.7 39.3 4.0 48.6	8.5 7.4 1.3 4.2	65.2 32.2 2.7 45.8	100.0 100.0 100.0 100.0	23.4 51.8 87.2 40.7	76.6 48.2 12.8 59.3	11.1 8.1 3.8 5.5	65. 39. 9. 53.
With PA or UI. With no PA or UI. OASDI and other income, but no earnings. With PA or UI. With no PA or UI.	100.0 100.0 100.0 100.0 100.0	0 53.3 48.1 (4) 40.0	(4) 46.7 51.9 (4) 60.0	0 4.4 17.0 0 20.0	(4) 43.8 35.8 (4) 40.0	100.0 100.0 100.0 100.0 100.0	0 42.0 36.5 (4) 29.3	(4) 58.0 63.5 (4) 70.7	0 4.5 14.4 0 16.3	(4) 53. 50. (4) 54.
Families of 2 or more OASDI, no other income. OASDI and earnings 3. With PA or UI. With no PA or UI. OASDI and other income, but no earnings. With PA or UI. With no PA or UI.	100.0 100.0 100.0 100.0 100.0 100.0 100.0	20.6 82.1 13.5 21.4 12.4 43.6 (4) 32.5	79.4 17.9 86.5 78.6 87.6 56.4 (4) 67.5	8.6 13.7 7.0 9.7 6.7 18.6 (4) 21.2	70.6 5.1 79.5 68.9 81.0 37.7 (4) 47.0	100.0 100.0 100.0 100.0 100.0 100.0 100.0	18.1 19.9 71.8 11.6 10.9 30.4 (4) 23.0	81.9 80.1 28.2 88.4 89.1 69.6 (4) 77.0	16.2 11.5 20.7 8.6 8.6 22.3 (4) 23.9	65. 68. 8. 79. 80. 47. (4) 52.
Aged 65 or over, total Unrelated individuals OASDI, no other income. OASDI and earnings 3 With PA or UI With no PA or UI OASDI and other income, but no earnings With PA or UI Uth PA or UI With PA or UI	100.0 100.0 100.0 100.0 100.0 100.0 100.0	37.6 58.7 92.6 33.1 (4) 32.8 48.4 74.4 43.5	62.4 41.3 7.4 66.9 (4) 67.2 51.6 25.6 56.5	14.3 9.9 2.3 9.4 (4) 9.4 15.3 11.2	48.1 31.4 5.1 57.4 (4) 57.6 36.2 14.4 40.4	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	27.3 51.4 84.7 26.6 (4) 26.3 38.5 68.9	72.7 48.6 15.3 73.4 (4) 73.7 61.5 31.1 65.2	16.1 10.8 3.8 8.8 (4) 8.8 16.7 10.7 17.5	56. 37. 11. 64 (4) 65 44 20 47
Families of 2 or more OASDI, no other income. OASDI and earnings 3 With PA or UI With no PA or UI OASDI and other income, but no earnings. With PA or UI. With no PA or UI.	100.0 100.0 100.0 100.0 100.0	53.9	85.6 78.9 46.1	31.4 10.7 8.0 10.9 22.6 22.7	74.1 68.4 74.6 56.2 23.4		44.4 11.0 21.8 10.2 12.8 37.9		20.0	67 40

¹ Total OASDI payments received by one or more family members

in 1964.

² Income in 1964 of unrelated individual or family below SSA poverty

index.

3 With or without income from other sources.

4 Not shown for base less than 100,000.

"other" sources—such as interest, dividends, and rent, retirement programs other than OASDHI, veterans' payments, and the like. Over a fifth of the income of all aged families and close to two-fifths of the income of aged persons living alone came from sources such as these. The share would be even greater if the earnings of younger persons living in a household headed by someone aged 65 or older were excluded. Indeed for the aged it was often the presence of such income that spelled the difference between poverty and adequate living.

Both poor and nonpoor older families derived a fourth of their total money income from sources other than social security payments and earnings. Among the poor more than half the addition came from public assistance or unemployment insurance; but among those who were better situated financially almost none of the "extra" money came from either of these two programs. For aged families not poor but near poor, a third of all income other than earnings or social security payments represented public assistance or unemployment insurance.

For aged persons living alone, the unrelated individuals whose economic position is so much worse than that of persons in families, the effect of other income was even more striking.

As a group, aged unrelated individuals ranked poor drew 15 percent of total income from public assistance or unemployment insurance and an additional 15 percent from other sources—that is, sources other than social security benefits or pay checks. For aged individuals above low-income status—not poor or even near poor—only 1 percent of total income came from assistance or unemployment insurance payments and nearly half from "other" sources.

Table 16.—Source of income and poverty gap, 1964: Percentage distribution of poor families by difference between actual income and required income at the poverty level, by source of income and age of head

		With in	come from	earnings	Without i	ncome fron	n earnings	Total	Total	Total	Total without
Age of head and income deficit	Total 1	Total	With OASDI benefits	Without OASDI benefits	Total 1	With OASDI benefits	Without OASDI benefits	with OASDI benefits	without OASDI benefits 1	with PA or UI pay- ments	PA or UI pay- ments 1
All families	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-\$249 250-499		16.6 12.5	23.9 14.7	15.2 12.1	15.7 16.1	23.2 23.6	6.8	23.5 19.8	13.8	12.2 12.8	17.
500-749	13.7	12.2	16.3	11.5	17.7	21.2	13.5	19.1	11.8	16.0	13.
750-999		11.2	14.5	10.6	10.0	11.1	8.6	12.6	10.3	11.6	10.
		9.3	6.8	9.8	7.3	6.7	8.1	6.8	9.5	9.0	8.
1,000-1,249		7.1	5.8	7.3	8.2	5.6	11.2	5.7	8.0	9.0	
1,250-1,499	6.1	6.3	6.0	6.4	5.3	3.0	8.1	4.3	6.7	7.3	6. 5.
1,500-1,749	4.9	5.5	2.4	6.0	3.5	1.8	5.4	2.1	5.9	4.8	
1,750-1,999	4.9										5.
2,000 and over	18.5	19.3	9.5	21.0	16.3	3.7	31.2	6.2	22.8	16.9	18.
Head under age 25	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
\$1-\$249	15.8	19.7	(2)	19.7	0	(2)	0	(2)	15.9	9.1	17.
250-499		17.6	(2)	17.6	8.2	(2) (2)	5.8	2	15.4	9.1	17.
500-749		10.2	1 (2)	10.2	5.5	(2)	5.8	(2)	9.3	9.1	9.
750-999		13.2	(2) (2) (2) (2) (2)	13.2	2.7	(2)	0.0	(2) (2) (2) (2)	10.7	9.1	11.
1,000-1,249	10.1	9.2	2	9.2	13.7	(2)	14.5	(2)	10.7	21.2	
1,000-1,299	6.0	5.4	(2)	5.4	8.2	(2)	8.7	(2) (2)	6.0		7. 5.
1,250-1,499	- 0.0		(*)			(2)		(2)		9.1	
1,500-1,749	8.4	8.5	(2)	8.5	8.2	(2)	8.7	(2)	8.5	9.1	8.
1,750-1,999	5.7 18.0	6.4 9.8	(2) (2) (2) (2)	6.4 9.8	$\frac{2.7}{50.7}$	(2)	2.9 53.6	(2) (2) (2)	5.8 18.1	3.0 21.3	6. 17.
2,000 and over	10.0			9.0	30.7	(-)	35.0	(-)	10.1		17.
Head aged 25-64	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
\$1-\$249		15.4	19.1	15.1	6.5	9.8	4.9	14.9	13.6	10.2	14.
250-499		10.9	8.9	11.1	10.9	20.1	6.4	13.9	10.4	11.8	10.
500-749	12.2	11.8	16.4	11.3	14.0	20.7	10.8	18.3	11.3	13.6	11.
750-999	10.4	10.3	12.9	10.1	10.7	12.5	9.8	12.7	10.0	11.9	9.
1,000–1,249	9.3	9.5	8.9	9.6	8.2	9.8	7.5	9.3	9.3	8.9	9.
1,250-1,499	7.6	7.3	8.0	7.3	8.6	4.9	10.3	6.6	7.7	9.7	6.
1,500-1,749		6.6	8.9	6.3	8.2	6.0	9.3	7.6	6.8	7.8	6.
1,750-1,999	5.9	6.1	4.0	6.3	5.1	4.9	5.1	4.4	6.1	6.0	5.
2,000 and over	23.1	22.0	12.9	22.9	27.9	11.4	36.0	12.2	24.7	20.1	24.
Head aged 65 or over	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.
\$1-\$249	24.3	21.4	27.1	7.2	26.2	28.3	17.1	27.8	12.3	19.9	25.
250-499		19.1	19.1	18.9	21.8	24.6	10.3	22.7	14.5	16.8	21.
500-749		17.0	16.6	18.0	22.4	21.7	24.8	19.9	21.5	25.6	18.
750-999		15.5	15.9	14.4	10.1	10.2	9.4	12.3	11.8	11.5	12.
1,000-1,249	6.8	8.0	5.8	13.5	6.0	5.5	7.7	5.6	10.5	6.2	6.
1,250-1,499	7.3	6.4	4.3	11.7	7.8	5.9	15.4	5.4	13.6	9.7	6.
1,590-1,749		3.6	3.6	3.6	2.3	1.8	4.3	2.5	4.0	5.3	2.
1.750-1.999		.5	3.0	0.0	2.3	1.8	7.7	.8	4.0	3.3	î.
2,000 and over		8.5	6.9	12.6	1.4	1.0	3.4	2.9	7.9	4.4	4.
4,000 and 0ver	- 4.2	0.0	0.0	12.0	1.4	1.0	3.4	2.9	1.9	4.4	1 14.7

¹ Includes families reporting no income.

² Not shown for base less than 100,000.

Income from savings, in the form of interest, dividends, or property rental, was not a sizable share of income for any of the groups except for the aged. Among families with a head aged 65 or older, a ninth of income was derived from assets, and among aged persons living alone a fourth came from assets.

Who Receives Social Security Benefits

The statistics on income receivers are perhaps more telling than the statistics on income receipts. The social security program has as a major function the assurance of some income for a worker's family when his earnings are cut off by disability, death, or old-age. Because these benefits are earned—and paid for—as a matter of right, if the conditions of entitlement are met they are paid without a means test. Some beneficiaries who receive OASDI benefits are well above the low-income level even without them. Others are in poverty even after they receive them. For many the benefit is the critical amount that keeps the household income above the poverty line and for many others it mitigates poverty even if it does not eliminate it.

Two-fifths of all aged beneficiary families and two-thirds of all aged beneficiaries living alone were poor or near poor. More than a fourth of the total dollars paid out in benefits to aged households in 1964 went to a poor household and a sixth more to households near poor if not poor (tables 12 and 15).

All told, the social security program, geared to give some income to persons in retirement, was reaching about 4 out of 5 of all families with an aged head-making payments to at least one family member and helping maintain 3 out of 4 elderly persons living alone (table 14).

With retirement benefits under the social security program in 1964 payable at age 62 to men workers (albeit in reduced amounts) as well as to women workers, and with widow's, wife's, and disabled-worker benefits also payable before age 65, 1 in 11 persons aged 25-64 and living alone was

Table 17.—Source of income and poverty gap, 1964: Percentage distribution of poor unrelated individuals by difference between actual income and required income at the poverty level, by source of income and age of head

*			, .								
		With in	come from	earnings	Without i	ncome fror	n earnings	Total	Total	Total with	Total
Age of head and income deficit	Total 1	Total	With OASDI benefits	Without OASDI benefits	Total 1	With OASDI benefits	Without OASDI benefits	with OASDI benefits	without OASDI benefits ¹	PA or UI pay- ments	PA or UI pay- ments 1
All unrelated individuals	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-\$249. 250-499. 500-749. 750-999. 1,000-1,249. 1,250-1,499. 1,500 and over.	15.1 22.1 22.7 14.8 7.6 6.3 11.4	16.4 21.5 19.2 17.6 13.5 8.3 3.4	33.4 32.5 13.8 13.8 2.9 2.1 1.7	11.6 18.4 20.8 18.8 16.5 10.0 3.9	14.4 22.4 24.3 13.4 4.8 5.4 15.2	20.9 31.8 28.8 14.8 3.8 0	6.0 10.3 18.6 11.6 6.1 12.3 35.1	22.9 31.9 26.4 14.6 3.6 .3	8.6 14.0 19.6 14.9 10.9 11.3 20.6	20.8 22.0 33.2 17.5 4.7 1.4	14.0 22.2 20.7 14.3 8.2 7.2 13.5
Under age 25	100.0	100.0	(2)	100.0	100.0	(2)	100.0	(2)	100.0	100.0	100.0
\$1-\$249. 250-499. 500-749. 750-909. 1,000-1,249. 1,250-1,499. 1,500 and over.	5.1 5.5 11.9 13.3 14.0 9.9 40.2	8.8 8.2 20.5 22.8 18.7 15.8 5.3	(2) (2) (2) (2) (2) (2) (2) (2)	8.8 8.2 20.5 22.8 18.7 15.8 5.3	0 1.6 0 0 8.1 1.6 88.7	(2) (2) (2) (2) (2) (2) (2)	0 1.6 0 0 8.1 1.6 88.7	(2) (2) (2) (2) (2) (2) (2) (2)	5.1 5.4 11.9 13.2 14.2 9.8 40.3	(3) (4) (5) (5) (5) (5)	4.5 4.9 11.5 13.6 14.0 10.1 41.6
Aged 25-64	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-\$249	11.1 18.2 19.1 14.3 10.7 6.0 20.6	14.7 22.1 21.2 15.9 15.0 7.2 3.8	32.4 28.4 13.5 13.5 6.8 2.7 2.7	12.5 21.3 22.1 16.2 16.1 7.8 3.9	6.6 13.7 16.7 12.3 5.7 4.6 40.5	15.6 32.8 25.4 20.5 5.7 0	4.1 8.4 14.3 10.0 5.7 5.9 51.7	21.9 31.1 20.9 17.9 6.1 1.0	8.9 15.8 18.8 13.6 11.6 7.0 24.3	10.0 23.8 31.9 22.5 8.1 2.5	11.1 17.4 17.2 13.0 11.1 6.5 23.5
Aged 65 or over	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$1-\$249. 250-489. 590-749. 750-999. 1,000-1,249. 1,250 and over.	19.4 27.7 26.9 15.4 4.4 6.1	26.0 29.3 12.8 18.6 5.3 7.8	33.7 34.3 13.8 13.8 1.2 3.0	9.2 18.4 10.5 28.9 14.5 18.4	18.5 27.3 29.1 14.9 4.3 5.9	21.4 31.7 29.1 14.2 3.5 0	10.1 14.8 29.1 17.1 6.3 22.6	23.0 32.0 27.2 14.1 3.2 .4	9.9 15.4 26.2 19.0 7.6 21.9	25.6 21.2 34.0 15.3 2.9 1.2	18.0 29.0 25.1 15.5 4.8 7.4

Includes individuals reporting no income.
 No unrelated individual under age 25 reported receiving any OASDI

benefits.

Not shown for base less than 100,000.

receiving a social security check. Some 8 percent of families with a head aged 25-64 also reported someone in benefit status during the year, but for how many this represented the presence of an elderly "other relative" living with the family and for how many the benefit payments were in behalf of the family of a young disabled worker or the widow and children of a deceased worker it is not possible to say.

Among the aged households, there was almost no difference between the poor and nonpoor in the proportion receiving social security benefitsthe critical factor was whether or not the beneficiary check was the only income. Among the poor the income from OASDI benefits was much less likely, of course, than among others to be accompanied by earnings and more likely to be supplemented by public assistance or unemployment insurance payments. Indeed, for close to half of all poor aged households receiving OASDI benefits, these payments were the sole source of cash income for the year. Another third of the aged poor, who were receiving OASDI benefits had some additional income but no earnings (table 15).

Public assistance is more generally available to the needy at age 65 than at younger ages-when it is likely to be contingent on disability or the presence of children under age 18. Of all families with an aged head, 1 in 8 was receiving public assistance or unemployment insurance payments, but two-thirds of the families receiving such payments were also drawing OASDI benefits. Among aged families counted poor, a fourth were receiving assistance or unemployment insurance payments and just over half the recipient families were OASDI beneficiary families also. Among aged persons living alone in poverty, by contrast, the majority of those receiving support from assistance or unemployment insurance programs were not OASDI beneficiaries (table 14).

Earnings and Poverty

The data reenforce the truism that in a society where one is expected to work for a living those who do not or cannot will as a rule be poorer than those who do. The unfavorable poverty status of the aged compared with the rest of the population is intimately related to earnings status. Indeed,

when households are grouped by presence and absence of earnings as well as by age, the aged fare as well or better than their young counterparts. When earnings are available, the young families, generally larger than the families of the aged, will need more if they are to escape poverty. When earnings are reduced or not available at all, the aged can more readily look to help from a public program. On the other hand, the elderly would-be wage earner will have a harder time finding a job and may earn less when he does get

Only 60 percent of all families with an aged head had any earnings in 1964, compared with 97 percent of younger families. Families with an aged head received only 5 percent of all wage,

Table 18.—Work experience in 1964 of family heads in poor and nonpoor families, by sex and age

	All fa	milies	Male	head	Femal	e head
Age and work experience of head in 1964	Poor	Non- poor	Poor	Non-	Poor	Non- poor
All heads, number (in thousands)1	6,659	40,209	4,875	37,113	1,784	3,096
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Did not work in 1964 Ill or disabled Worked 1-49 weeks Looked for work part of 1964 Worked 50-52 weeks	34.9 10.9 28.9 12.8 36.2	10.5 2.1 16.7 7.7 72.8	27.1 11.6 29.5 15.3 43.4	8.4 1.9 16.4 8.0 75.2	8.7 27.3 6.1	36.6 3.5 19.9 4.1 43.5
Heads under age 25, number (in thousands).	510	2,167	358	2,094	151	73
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Did not work in 1964	1.6 49.6	0 31.7 16.1		31.0 16.3	0 44.4 8.6	(2) (2)
Heads aged 25-54, number (in thousands) ¹	3,746	26,319	2,558	24,702	1,188	1,617
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Did not work in 1964. Ill or disabled. Worked 1-49 weeks. Looked for work part of 1964. Worked 50-52 weeks.	20.8 4.7 33.4 16.2 45.8	.6 15.0 8.2	20.6	14.5 8.4	5.4 31.4 6.6	1.4 23.4 5.9
Heads aged 55-64, number (in thousands)	921	6,524	767	5,886	153	638
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Did not work in 1964	17.3 27.7 12.2	3.8 17.1 6.7	19.2 28.3 12.5	3.9 16.8 7.1	7.8 24.8 10.5	19.7
Heads aged 65 or over, number (in thousands)	1,482	5,200	1,191	4,431	291	768
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Did not work in 1964	25.8 11.1	8.2 18.3	25.4 13.0	8.1 19.8	27.8 3.4	
Looked for work part of 1964 Worked 50-52 weeks	10.9					1.2 11.3

Excluding heads in Armed Forces in March 1965.
 Not shown for base less than 100,000.

Table 19.—Incidence of poverty among children under age 18 by relationship to family head, race and sex of head, and weeks worked by head ¹ in 1964

	!	All fa	milies			White	families		Nonwhite families				
Age and relationship of children		1-49	weeks			1-49	weeks			1-49	weeks		
to head and sex of family head	None	Total	Seeking work part of 1964	50-52 weeks	None	Total	Seeking work part of 1964	50-52 weeks	None	Total	Seeking work part of 1964	50-52 weeks	
Male head					Number	r of childre	en (in tho	usands)		•	·		
All children under age 18 Own children, total Under age 6 Other related children, total Under age 6	1,682 1,178 304 504 182	10,451 9,916 3,874 535 237	6,141 5,873 2,314 268 121	48,589 47,295 16,595 1,294 579	1,244 884 231 360 135	8,403 8,123 3,083 280 119	4,898 4,783 1,837 115 60	43.851 43,048 14,939 803 367	437 293 73 144 47	2,050 1,793 792 257 118	1,244 1,090 477 154 61	4,739 4,248 1,656 491 212	
Female head													
All children under age 18	2,957 2,399 726 558 217	1,911 1,674 452 237 116	436 388 110 48 31	2,018 1,775 312 243 113	1,991 1,676 505 315 119	1,130 1,071 249 59 30	240 220 34 20 10	1,224 1,113 147 111 65	966 723 222 243 98	781 603 202 178 87	197 169 76 28 21	793 663 166 130 49	
162.4				, , , , ,	Percei	nt of child	ren in po	erty			<u> </u>		
Male head All children under age 18	60.6 62.4 65.8 56.3 62.1	33.3 32.9 35.6 40.6 39.2	34.4 33.8 37.3 48.9 46.3	11.8 11.5 13.1 23.7 24.4	51.3 54.5 55.0 43.3 48.9	25.2 25.2 26.6 24.3 27.7	26.9 26.8 29.9 31.3	8.8 8.7 10.1 11.5 12.8	87.1 86.3 (2) 88.9 (2)	66.4 67.5 70.3 58.8 50.8	64.1 64.4 66.0 61.7 (²)	39.7 39.2 40.2 43.8 44.3	
Female head						Ì							
All children under age 18	75.3 80.9 90.2 51.1 49.3	66.8 69.5 74.3 48.1 42.2	63.1 63.9 64.5 (2) (2)	40.2 39.5 58.0 44.9 38.0	68.2 76.0 86.5 26.7 20.2	56.7 59.1 65.1 (2) (2)	46.7 47.3 (2) (2) (2) (2)	17.7 17.8 21.4 17.1 (2)	90.0 92.4 98.6 82.7 (²)	81.4 87.9 86.1 59.6 (2)	82.7 85.2 (²) (²) (²)	74.9 76.0 89.8 69.2	

¹ Excludes heads in Armed Forces in March 1965 and any children of those heads.

salary, or self-employment income accruing to all families in 1964, and aged persons living alone only 9 percent of all earnings going to unrelated individuals.

Social security beneficiaries under age 72 are limited in the amounts they may earn and still retain their benefits; at the same time the benefits are almost always smaller than the wages they replace. As a result households with both earnings and social security payments were more likely to be in poverty or on its brink than those with earnings but not on the OASDI beneficiary rolls. The difference was particularly noticeable for social security beneficiaries aged 25-64 who were living by themselves. Almost all such persons would have to be at least 60 years old to qualify for benefits. Half of those with earnings as well as a benefit were poor-more than twice the proportion as among workers this age not drawing benefits. Many of these beneficiaries were undoubtedly widows receiving only 821/2 percent of their husband's benefit—about 55 percent of the combined husband-wife benefit they would have

if he were alive. Others were men and women workers who had elected retirement before age 65 and were therefore receiving actuarially reduced benefits.

Many who elected early retirement did so after long periods of joblessness or low earnings. For example, among those persons aged 25-64 living alone, the average social security benefit reported during 1964 by beneficiaries with no earnings was \$1,000. For beneficiaries in this age group with earnings, the benefits averaged only \$640; but earnings came to \$1,180 more—more than three times the difference in benefits.

Earlier analyses of OASDI records for workers entitled to retirement benefits in 1963 reveal that the majority of those claiming benefits at age 62 are prompted to do so by unemployment or the need to supplement earnings that were characteristically low or that had dropped off substantially.⁵

² Not shown for base less than 100,000.

⁵ Lenore A. Epstein, "Early Retirement and Work-Life Experience," Social Security Bulletin, March 1966, pages 3-10.

Income From Assets and Poverty

Among families of two or more persons only 1 in 9 of those counted poor received any income in the form of interest, dividends, or rent in 1964, compared with 1 in 6 of the near poor and more than 1 in 3 of the families with income above the low-income level. Among families with no earnings, for whom such income would be critical, fewer than a fourth of the poor had any, compared with nearly a third of the near poor and almost two-thirds of those better off. Among persons living alone, so many of whom are aged, the proportion with income from assets ranged from 1 in 4 of the poor to nearly 4 in 10 when total income was above the low-income level. But when there were no earnings the proportion receiving interest, dividends, or rent rose from a fourth of those in poverty to half among the near poor and three-fifths of those above the lowincome level.

In the main, it is the households of the aged that are likely to have assets rather than younger family units. It is, of course, the households of the aged with earnings reduced or absent altogether—and with payments from public programs only a partial substitute—that have the urgent need for the additional income assets can provide. But it is also true in retirement just as during the working years that it is those better off all around who have the margin of comfort that savings afford.

Usually, the person with low earnings over a lifetime will reach retirement with relatively little private resources to add to any public program benefits to which he is entitled. The plight of the aged Negro, plagued throughout a lifetime by job difficulties and low income illustrates starkly the dreary fate that awaits the low wage earner in retirement.

For example, only 1 in 10 nonwhite aged unrelated individuals had any income from rents, dividends, or interest in 1964. Four out of 5 aged nonwhite individuals were poor. A third of all aged nonwhite persons living alone looked to public assistance or unemployment insurance, and almost every one of these aged was below the poverty level.

About 4 in 10 of all aged households had some income from interest, dividends, or rent in 1964. Without such income aged individuals living

alone were twice as likely to be poor as with it. Families with an aged head were three times as likely to be in poverty if they had no income from assets than if they did have some.

Among families with an aged head, a third of those with no asset income were poor compared with a ninth of those with asset income; among aged persons living by themselves, nearly threefourths of those with no interest, dividends, or rental income, and just over a third of those with such income were living below the poverty line.

Almost all OASDI beneficiaries living alone who had no income except for their benefits were poor. Among beneficiary families with an aged head, 60 percent were poor, and few escaped low-income status (table 12).

Among those aged beneficiaries living alone, 31 percent had no income other than benefits. Of the other aged beneficiaries living alone, two-thirds of those who did not work had some income from assets (that is, interest, dividends, or rents), but only two-fifths of those who were working had any. The mean amount of income from assets for those who had any was \$1,050 for the non-working beneficiaries and \$790 for those who worked.

The figures suggest that the drive to continue working after retirement may be a response to economic stringency at least as much as to any psychological need to feel useful or to fulfill the American work ethic.

Social Security and the Poverty Gap

If they had no income from earnings, the social security program did not necessarily keep beneficiaries out of poverty, but aged persons without earnings had a better chance to escape privation if they could count on OASDI benefits.

Among the households that were poor, those with some support from social security payments were less poor than those without, judged by the dollar amount of unmet need as measured by the poverty criterion.

Half the aged families with OASDI benefits needed less than \$500 to rise above the poverty threshold, compared with a fourth of the nonbeneficiary families. By contrast, aged families receiving public assistance or unemployment insurance payments had a larger dollar deficit than those without such payments (tables 16-17). Aged households that had both earnings and social security, as has been said, were more likely to be poor than those with earnings but no benefits. It will be noted that there were a sizable number of older nonbeneficiary families with a poverty gap of \$2,000 or more. These families are in large part the remaining families among the aged and near aged that include young children.

The majority of families with an aged head are two-adult or at most three-adult groups, but 14 percent of all poor families with a head aged 65 or older include some children aged 6-15. Among the aged, those who still have responsibility for children are particularly poor.

Among aged individuals living alone in poverty, fewer than half of those who were OASDI beneficiaries had unmet need of \$500 or more—as measured by the poverty criterion. But of the aged poor not receiving benefits, 3 out of 4 needed at least \$500 more income in 1964 than they had.

A fourth of all poor families with the head aged 25-64 had an income lack of \$2,000 or more. Of those in poverty but not receiving OASDI benefits two-thirds were being supported at least in part by public assistance or unemployment insurance. These families, many of them consisting

Table 20.—Current school and labor-force status of youths in poor and nonpoor families in 1964: Percentage distribution of never-married children aged 14-21, by school attendance and age and by sex of family head

		All c	hildrer	aged	14-21		Chi	ildren :	aged 16	i-17	Chi	ildren a	aged 18	3–19	Children aged 20-21			
School attendance and labor-force status in March 1965	All fa	milies	wit	nilies h a head	wit	oilies h a e head	Fam wit male	h a	Fam wit female	h a	Fam wit male	h a		ilies h a head		nilies h a head		nilies h a e h ead
	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor
Total number (in thousands)	3,410	17, 43 0	2,250	15,870	1,160	1,560	720	5,100	410	450	430	3,550	200	380	200	2,070	100	340
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attending school Employed Unemployed Not in labor force Notinschool, not high school graduate Employed Unemployed Not in labor force Not in labor force Not in school, high school graduate Employed Unemployed Not in labor force	76.4 7.9 2.3 66.1 18.0 7.9 2.9 7.2 5.6 3.6 .6	2.0 63.2 6.6 3.9 .9 1.8 12.6 11.0	74.9 7.7 1.7 65.4 19.3 8.9 2.8 7.7 5.8 3.3 .7	16.2 1.7 64.1 5.9 3.4 .8 1.7 11.9 10.4	3.4 67.4 15.5 6.0 3.0 6.4 5.2	10.9 2.4 54.2 13.2 8.1 1.9 3.1 19.4 16.6	79.8 10.8 2.5 66.3 20.2 8.8 3.1 8.3 0	93.4 21.6 2.8 69.0 6.0 2.7 .9 2.4 .6 .4 0	15.7 5.2 3.2 7.4	85.0 15.7 4.7 64.6 14.7 6.9 3.8 3.8 .4 .4	7.4 4.4 34.8 34.5 20.0 4.6	65.2 16.6 2.6 45.9 8.7 6.0 1.3 1.4 26.2 22.3 2.2	55.8 6.6 2.5 46.7 28.4 9.1 10.2 15.7 10.7 3.0 1.5	45.4 13.5 2.7 29.2 21.2 14.3 3.2 3.4 33.7 25.7 5.6 2.1	0 18.8 53.0 23.8 9.9 19.3 24.3 13.9	1.8 30.7 11.9 9.0 1.2 1.7 45.1 40.4 2.4	6.0 12.0 45.0 29.0 4.0 11.0 31.0 28.0	5.7 1.8 24.7 16.1 11.9 0 4.2 52.1 47.0 2.4
Girls, total number	1,690	8,110	1,120	7,360	570	760	360	2,460	190	210	200	1,650	1,000	190	90	780	40	150
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attending school Employed Unemployed Not in labor force Notinschool, not high school graduate Employed Unemployed Not in labor force Keeping house Not in school, high school graduate Employed Unemployed Not in school, high school graduate Employed Unemployed Not in labor force Keeping house	77.2 4.8 1.4 71.0 16.0 4.4 2.3 9.3 6.0 6.8 3.4 2.6 2.5	4.5 1.8 .4 2.2 1.7 13.4 11.5 1.1 .8	4.2 2.1 10.2 6.9 7.7 3.4 .8 3.5 3.5	1.4 67.6 4.2 1.6 2.1 1.6 12.5 10.7 1.0 .8	2.8 72.3 15.1 4.7 2.5 7.7 4.4 4.9 3.3 .7 .9	1.3 61.6 6.9 2.4 .7 3.8 3.2 22.5 19.0 2.4 1.1	83.0 5.3 76.9 17.0 1.9 2.5 12.5 8.4 0 0 0	2.3 72.4 4.5 1.3 .2 3.0 2.2 1.0 .8 0 .2	1.0 0 0 0 0	94.2 10.6 4.8 78.7 5.8 1.0 0 4.8 4.8 0 0 0	4.0 2.5 34.7 32.7 16.8 2.5 13.4 8.9 26.2 9.9 4.5 11.4 11.4	24.5 3.5 1.8 1.3	59.8 5.9 2.0 52.0 26.5 5.9 7.8 12.7 10.8 14.7 7.8 3.9 2.9	44.4 10.2 0 34.2 12.8 4.3 2.7 5.9 4.8 42.8 31.0 7.0 4.3 4.3		40.2 8.6 1.3 30.3 7.8 5.4 .6 1.7 1.4 51.9 46.7 2.1	86666666666	32.9 5.3 0 27.6 8.6 5.3 0 3.3 59.2 55.9 0 0
Boys, total number	1,710	9,320			590		360	2,640	210	240	230	1,900	90	190	110	1,290	60	180
Percent	100.0	100.0	100.0			100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Attending school Employed Unemployed Not in labor force Notinschool, not highschool graduate Employed Unemployed Not in labor force Not in school, high school graduate Employed Unemployed Unemployed Not in labor force Not in school, high school graduate Employed Unemployed Not in labor force	3.9	17.5 2.5 59.8 8.3 5.7 1.3 1.4 11.9 10.5	10.6 2.7 60.6 22.1 13.5 3.5 5.1 3.9 3.2	17.8 2.4 61.0 7.3 4.9 1.1 1.3 11.4 10.2	11.8 3.9 62.6 16.0 7.2 3.6 5.1 5.5 5.1	3.3 47.2 19.1 13.5 3.0 2.5 16.6 14.3	76.7 16.4 4.2 55.8 23.3 15.6 3.6 4.2 0 0	92.4 23.2 3.2 65.9 7.4 3.9 1.6 1.9 .2 .1	57.5 16.8 6.1 3.3	77.0 20.1 4.6 52.3 22.2 12.1 7.1 2.9 .8 .8	34.9 36.2 22.8 6.5 6.9	66.5 18.5 3.5 44.4 10.5 8.5 1.6 23.0 20.5 1.1		46.3 16.8 5.3 24.2 28.9 24.2 3.7 1.1 24.7 20.5 4.2 0		44.7 11.7 2.2 30.8 14.4 11.1 1.5 1.7 40.9 36.7 2.6 1.6	(1) (1)	31.1 6.0 3.3 22.4 22.4 17.5 0 4.9 46.4 39.9 1.6 4.9

¹ Not shown for base less than 100,000.

of a woman responsible on her own for supporting her children, are among the poorest of the poor.

The large number of households with the head under age 25 that are far below the poverty threshold include of course the many statistically classified as having little or no income in 1964 because they were in school or otherwise dependent on someone else for support before setting up housekeeping on their own.

THE WORKING POOR

Having a worker in the family by no means ensures that the family will not be poor, but not having a worker makes the odds high that it will be. Indeed some of the striking differences in incidence of poverty among households of different types are sharply reduced when only those with similar earning patterns for family members are compared. As one example, the increased vulnerability to poverty of older families mirrors the decrease in year-round full-time employment with advancing age of the head. In similar fashion the incidence of poverty among families with a female head, triple that in families with a male head, declines to only twice that rate when only units headed by a vear-round full-time worker are considered.

If having one earner was good, having more than one was usually better, although among nonwhite families those with 3 or more earners were worse off than those with only two.

In today's world, work outside the home is for some married women a matter of choice rather than necessity. Yet for many women their taking a job spells the difference between poverty and more comfortable living for their family. And, of course, some cannot escape poverty even though they do work. Among husband-wife families with the wife not in the labor force, the risk of poverty was twice as high as when she did work. Similarly when it was a woman who served as head, the family was more than twice as likely to be in poverty when she did not work as when she did. Partly because of the greater responsibility that went with their bigger families and younger children, the women in poor families were less likely to have a paying job than women in nonpoor families. In nonpoor families headed by a man, 1 in 3 wives was in the labor force in March 1965

compared with 1 in 6 in the poor families. In similar fashion, among families headed by a woman, only a third of those in poverty were in the labor force compared with 3 out of 5 of the women who were heads of nonpoor families (table 2).

Among persons who were in the labor force, members of poor households ran a risk of unemployment about twice as great as workers of the same age and sex in nonpoor households.

Families with a head under age 25 or past age 65 were poorer than families in the middle years—roughly a fifth of the youngest and oldest families had incomes below the poverty threshold compared with only an eighth of those with head aged 25 to 64—but it was precisely the head who was very young or very old who was least likely to have had uninterrupted employment throughout 1964. The figures below show how closely the poverty rate parallels the employment pattern of the head, as well as the fact that having a steady job does not improve the economic status of the nonwhite worker's family as much as it does that of the white worker.

		ent of	Percent of families poor in 1964									
Race and age of head	head year-	es with I not round e worker	All fa	milies	round	year- 1 full- worker						
	Male	Female	Male	Female	Male	Female						
	head	head	head	head	head	head						
White	31	71	10	29	5	7						
Nonwhite	40	72	32	63	22	39						
Total	32	71	12	37	7	(1)						
Under 25	46	86	15	67	9							
25-34	18	70	11	61	8	24						
35-44		63	9	44	6	17						
45–54	19	56	8	28	5	(1)						
55–64	31	69	12	19	6							
65 and over	82	94	21	28	8							

¹ Not shown for base less than 100,000.

As a rule the same occupations that did not pay well tended also to provide less steady employment, thus doubly exposing the worker's family to the risk of low income for the year. Among white male heads of families, for example, 82 percent of all those employed in March 1965—when income data for 1964 were collected—had worked throughout 1964 at a full-time job. But the proportion thus fully employed ranged from 89 percent of those working as managers or proprietors to 64 percent among laborers. Of all

families of white laborers 1 in 5 were poor and of the managerial families 1 in 20. With a head working throughout 1964, 1 in 7 of the laborers' families had income below the poverty line and 1 in 20 of the families of the managers and proprietors (table 2).

Heads of poor households were not only less likely than their nonpoor counterparts to work the year around, they were less likely to have worked at all. The difference was apparent at all ages and for both sexes. Illness and disability was one factor keeping heads of poor households out of the labor force, particularly at age 55 and older, but it was hardly the decisive one. For women the larger and younger families of the poor undoubtedly restricted their opportunities for a job, but for the men it could have been in part the high unemployment rate of those who did seek work that acted as a deterrent. A fifth of the men heading poor households who worked at all during the year were out of work and looking for a job some time during the year. Only 1 in 11 of the heads of nonpoor households with work experience in 1964 was unemployed during the year (table 18). The figures below indicate by age the percentage of male family heads working any time during 1964 who worked only part of the year because they could not find work the remaining weeks.

Male	head
Poor	Nonpoor
21	9
30 22 17	17 9 8
	Poor 21 30 22

All told, the households of the poor in 1964 included a fifth of all family heads who were out of a job and looking for work during some part of the year, and over a third of all persons living alone who were in a similar situation. If all households in low-income status are considered—that is, counting in the near poor as well as the poor, then the low-income roster included 2 out of 5 one-person household heads out of work anytime in 1964 and 1 in 3 of the heads of families of two or more who had experienced unemployment. Of the 10½ million children under age 18 in poor families headed by a man, 1 million were in homes with the head out of the labor force

entirely, but 2 million were in households of a worker who was out of a job some part of the year. Of the 4.4 million poor children with a woman as family head, 2.2 million were in a household where she did not work at all in 1964, and only 275,000 in a family where she had wanted more work but had not been able to find it (table 19).

Being out of work may be more critical for the head of a poor family than one better off because he is more likely to be the sole earner. Moreover, data for families poor in 1963 suggested that when there were earners other than the head, they were also likely to be out of a job when the head was looking for work.

Data on employment of family members other than the head in households called poor in 1964 are currently available for the wife of the head and for persons aged 14-21, whatever their family status.

In poor families with a husband and wife both present in the household, a sixth of the wives in the poor or near-poor families had (or were seeking) a paying job, compared with a third of the wives in families not in low-income status. Non-white wives were much more likely to be in the labor force than white women whether the family was above or below the poverty line, and indeed the nonwhite family generally had more earners than the white.

With the high unemployment rates prevalent among nonwhite workers it is possible that fewer of the supplementary earners in nonwhite families than in white families worked all year. In any case the nonwhite earners were less successful in raising family income to adequate levels. The figures in the tabulation that follows show the proportion of white and nonwhite families with specified number of earners that had family income below the poverty and low-income criteria in 1964.

		Ma	ale		Female							
Sex of head and number	W	hite	Non	white	W	hite	Nonwhite					
of earners	Poor	Poor or near poor										
Total	10	17	32	44	29	40	63	73				
None	36 12	60 20	76 39	89 51	69 23	81 35	90 62	95 74				
3 or more	5 4	10 8	22 34	34 44	13 8	24 9	40 53	52 67				

Youngsters in poor households, it has been pointed out, are likely to get less schooling than those in nonpoor households and to take up family responsibility of their own at an earlier age. Those youngsters who do stay on in the poor family as never-married children are less likely to be in the labor force than nonpoor children of the same age and schooling. If they do look for a job they are less successful in finding one. These findings are consistent with patterns observed in the annual surveys of high school graduates and dropouts.

Among girls aged 14-21 in poor families, for example, 58 percent of those not in school but not a high school graduate were neither working nor looking for a job in March 1965 compared with 51 percent of those in nonpoor families. Of those in the labor force, 34 percent were unemployed, as the figures below suggest:

	Gi	rls	Boys			
School attendance	Poor families	Nonpoor families	Poor families	Nonpoor families		
Number attending school:						
In labor force as percent of total	8.0	18.3	18.8	25.0		
Unemployed as percent of number in labor force	22.8	9.1	22.5	12.5		
Number not in school: In labor force as percent of total	47.4	82.6	78.5	89.8		
Unemployed as percent of number		02.0	70.0	09.0		
in labor force	27.9	10.3	21.0	10.8		
Number not high school graduate:			Ì	1		
In labor force as percent of total	42.1	49.2	74.3	83.0		
Unemployed as percent of number in labor force	34.2	17.3	23.9	18.4		
Number of high school graduates:				1		
In labor force as percent of total	61.7	93.9	(1)	94.6		
Unemployed as percent of number in labor force	18.3	9.0	(1)	6.1		
in labor force	18.3	9.0	(1)	6.		

¹ Not shown for base less than 100,000.

Some of the difference between the youths in poor and nonpoor households reflects merely that the never-married children of the poor tend to be younger, but as table 20 sugests, the same pattern holds when the youngsters are grouped by age. Even when the children in poor families are attending school they are less likely to be working than the children in nonpoor families, who presumably have less need for the money.

The inhibiting effect of poverty sets in early. Even among youngsters aged 14-15—nearly all of whom are in school—after-school work, though rare, is more common among the nonpoor. Pre-

sumably with fewer of the poor subscribing to newspapers and more of the shoppers carrying home their own groceries, the school boy in a poor neighborhood has less opportunity for earning by a paper route or by helping out as a delivery boy, etc., than the child in the nonpoor family. Similarly, the teen-age girl in a poor family may have less opportunity to do babysitting for pay than the girl in a family better situated. Thus, even at an early age the child of the poor can miss out in acquiring the discipline and the feeling of satisfaction that comes with earning your own money. Whether poor or nonpoor, nonwhite school children are less likely to have some paid work.

The figures that follow show the percentage of boys and girls aged 14-15 who were in school and in the labor force in March 1965:

	Number in labor force as percent of total in school										
Race	Gir	rls	Во	ys							
	Poor	Nonpoor	Poor	Nonpoor							
Total White Nonwhite	5 6 3	10 11 3	8 9 5	16 16 12							

The employment status and school attendance in March 1965 of youths aged 14-21 who were household heads (or wives) are shown in table 21.

Because poverty is more prevalent on farms and other rural places than in cities, more of the poor than the nonpoor—and in particular more of the nonwhite—reside among our rural population. As a result the opportunities for employment open to the impoverished, especially, to youngsters, may be more restricted than for members of households in better circumstances.

IMPLICATIONS

The data on how the poor derive their income are only fragmentary. Data now collected for 1965 will reveal more precise and more detailed information about the financial resources of the poor. Yet even summary data reenforce for 1964 the conclusions suggested by earlier analyses of the characteristics of the low-income population. Until and unless some solution is found to provide for everyone a counterfoil to low earning power,

⁶ See Forest A. Bogan, "Employment of High School Graduates and Dropouts in 1964," Special Labor Force Report No. 54, Monthly Labor Review, June 1965.

Table 21.—Current school and labor-force status of young heads and spouses in poor and nonpoor households in 1964: Percentage distribution of household heads and wives aged 14–21, by school attendance and by family status

Total		. ,	Unrelated individuals							Family	777			
School attendance and labor-force status in March 1965	Total		Total		Male		Female		Total		Male head		Wives, total 2	
	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor	Poor	Non- poor
Total number (in thousands)	940	2,980	300	280	90	130	210	150	270	790	200	740	380	1,910
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attending school	19.8 4.9 .3 14.6	4.1 1.0 .3 2.8	41.0 13.9 1.0 26.1	5.7 2.2 .7 2.9	(3) (3) (3) (3)	3.2 0 1.6 1.6	38.0 14.9 0 23.1	7.2 3.9 0 3.3	17.0 1.8 0 15.2	7.5 2.3 .6 4.8	13.1 2.5 0 10.6	7.8 2.4 .3 5.1	5.3 0 0 5.3	2.4 .3 .2 1.9
Not in school Employed Unemployed Not in labor force	80.2 36.3 5.5 38.4	95.9 50.0 5.2 40.7	59.0 43.0 4.1 11.9	94.3 89.2 5.0 0	(5) (5) (3) (8)	96.8 87.3 9.5 0	62.0 41.3 4.8 15.9	$92.8 \\ 91.5 \\ 1.3 \\ 0$	83.0 65.6 3.7 13.7	92.5 83.3 5.5 3.5	86.9 78.9 4.0 4.0	$92.2 \\ 84.2 \\ 5.3 \\ 2.7$	94.7 10.3 8.0 76.4	97.6 30.4 5.1 62.1
Not high school graduateEmployedUnemployedNot in labor force	16.8	36.8 14.3 2.3 20.2	24.1 12.5 2.7 8.8	$21.5 \\ 21.5 \\ 0 \\ 0$	(3) (3) (3) (3)	43.7 43.7 0 0	23.6 10.1 2.4 11.1	3.3 3.3 0 0	52.2 37.5 3.7 10.8	$35.1 \\ 29.9 \\ 3.0 \\ 2.3$	51.8 43.7 4.0 4.0	35.9 31.4 2.8 1.8	70.0 5.3 5.8 58.6	39.7 6.8 2.3 30.6
High school graduate Employed Unemployed Not in labor force	19.3	59.1 35.6 2.9 20.5	35.3 30.2 1.7 3.4	72.7 67.7 5.0 0	(3) (3) 0 0	53.2 43.7 9.5 0	38.5 31.7 2.4 4.8	89.5 88.2 1.3 0	30.8 27.8 0 3.0	57.2 53.3 2.6 1.3	35.2 35.2 0 0	56.3 52.9 2.4 1.1	24.7 4.8 2.1 17.8	58.6 23.6 2.8 31.6

Includes both primary and subfamily heads.
 Includes wives of primary and subfamily heads.

many will remain at the bottom of the income ladder. For the large number who through age, infirmity, or family responsibility cannot work, some other way must be devised to provide the minimum level of living all Americans may claim as a right. And for those who work and yet are poor a new perspective may be needed.

The limited public provisions for income support now available have done much; they could do more. For some population groups, such as the aged, programs exist that can be improved. For other groups, the need is to develop new social mechanisms.

The population group now most favored in number of income-support programs are the elderly. Yet persons aged 65 or older are the least protected against poverty of any group. The basic program to protect against the hazards of age is OASDHI. If it is assumed that at retirement social insurance benefits must supple-

ment other resources, then it becomes even more important that families be protected against poverty during their early years. The income-producing assets and the owned home that spell the difference between poverty and comfortable living in retirement are not acquired abruptly as work nears its close—they must be accumulated over a lifetime. Savings for old age are not easily set aside by families raising children on earnings too low to support them, and those households that must look to public programs for support during youth or middle age will almost surely have only limited resources when they are old.

By the same token if social security and related programs are for some families to be the chief source of income when earnings are lacking then current payment schedules will need revision. Just how a public contributory program can provide adequate retirement income for low earners and still allow all workers their fair share is yet to be decided.

³ Not shown for base less than 100,000.

Table A.—Family size and number of children, March 1965: Percentage distribution of farm and nonfarm families by number of related children and sex of head

	Total	Pe	rcentage di	stribution,	by numbe	r of related	d children	under age	18	
Number of family members	number	Total	None	1	2	3	4	5	6 or more	
	Units with male head									
Nonfarm, number of families	44,283	44,283	20,565	7,374	7,179	4,689	2,329	1,183	965	
1 (under age 65). 1 (aged 65 or over). 2 (under age 65). 2 (aged 65 or over). 3. 4	3,174 1,198 8,564 3,913 8,346 8,051 5,420 2,824	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 99.3 100.0 35.3 8.7 2.1	.7 0 64.2 18.1 7.4 2.5	.5 73.0 17.7 8.6	.2 72.6 19.9	.2	.1		
7 or more	2,793	100.0	.2	.9	2.2	6.2	13.8	42.2	34.5	
Farm, number of families	3,145	3,145	1,480	431	438	300	202	121	173	
(under age 65) (aged 65 or over) 2 (under age 65) 2 (aged 65 or over) 3 4 5 5 7 or more	140 86 588 345 519 486 380 240 360	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 98.6 99.4 51.5 10.5 2.1 1.2	1.4 .6 48.1 25.7 11.3 0 1.1	63.8 22.4 14.2	0 63.2 22.5 1.7	1.0 62.1 13.6	0 33.6	48.1	
		Units with female head								
Nonfarm, number of families	12,137	12,137	9,313	1,072	701	439	295	150	166	
1 (under age 65) (aged 65 or over)	4,056 3,254 1,517 689 1,154 580 400 219 268	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 59.8 94.3 31.4 11.2 4.5 .9	40.2 5.7 25.8 16.4 6.2 2.3 0	42.8 20.9 16.5 7.8 1.5	51.5 19.4 17.9 8.2	53.4 24.8 10.1	46.3		
Farm, number of families	327	327	257	23	21	9	5	1	10	
1 (under age 65)	76 45 52	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 80.0 96.2 65.4 31.6 0	29.0 3.8 7.7 42.1 8.7 0	26.9 15.8 43.5 0	10.5 26.1 100.0 0	21.7	0 8.3		

Source: Derived from tabulations of the Current Population Survey, March 1965, by the Bureau of the Census for the Social Security Administration.

Table B.—Family size and number of children, March 1960: Percentage distribution of farm and nonfarm families by number of related children and sex of head

	Total	Pe	ercentage d	istribution,	by numb	er of relate	d children	under age	ige 18		
Number of family members	number	Total	None	1	2	3	4	5	6 or more		
	Units with male head										
Nonfarm, number of families	40,888	40,888	18,570	7,163	7,260	4,378	1,937	874	706		
(under age 65)	2,949 999 7,930 3,398 7,943	100.0 100.0 100.0 100.0 100.0	100.0 100.0 99.2 99.9 32.9		.4						
or more	7,948 5,142 2,461 2,119	100.0 100.0 100.0 100.0	7.8 2.0 1.1	16.9 7.1 3.3 .6	75.1 18.5 10.0 2.8	72.2 19.4 8.0	.2 66.1 14.1	41.1	33.3		
Farm, number of families	3,903	3,903	1,773	61.4	511	425	245	125	209		
(under age 65) (aged 65 or over) (under age 65) (aged 65 or over) (aged 65 or over) (or more	211 71 705 352 731 612 505 263 451	100.0 100.0 100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 99.0 99.7 45.5 15.4 2.6 .4	1.0 .3 54.2 24.8 9.5 3.0 .7	.3 59.5 21.8 9.1 2.4	.3 66.1 24.7 5.1	0 62.8 17.7	0 27.7	46.4		
		Units with female head									
Nonfarm, number of families	10,580	10,580	8,147	1,034	638	360	200	97	10		
1 (under age 65). 1 (aged 65 or over). 2 (under age 65). 2 (aged 6 tor over)	3,825 2,443 1,415 628 1,041	100.0 100.0 100.0 100.0 100.0	100.0 100.0 57.9 94.6 33.8	42.1 5.4 24.1	42.1						
4. 5. 6. 7 or more	584 294 181	100.0 100.0 100.0 100.0	15.2 5.4 5.0 0	19.0 10.9 5.0 1.2	19.7 19.4 12.1 3.5	46.1 17.0 16.0 7.0	47.3 22.1 12.4	39.8 14.7	61.:		
Farm, number of families	397	397	287	46	22	17	7	6	1		
1 (under age 65)	118 38 38 38	100.0 100.0 100.0 100.0 100.0 100.0	100.0 100.0 60.5 86.8 34.2 9.5	39.5 13.2 34.2 42.9	31.6 14.3	33.3					
7 or more	16	100.0 100.0 100.0	0 0 0	12.5 0 11.8	43.8 0 0	31.2 46.1 0	12.5 23.1 11.8	30.8 17.6	58.		

Source: Derived from tabulations of the Current Population Survey, March 1960, by the Bureau of the Census for the Social Security Administration.

Table C.—The low-income gap, 1959 and 1964: Total difference between actual and required income of all households below the low-income level

		Poor hou	seholds		Dollar deficit					
Type of household and characteristic of head	Num (in mil	iber lions)	Percentage distribution		Amount (in billions)		Percentage distribution			
	1959	1964	1959	1964	1959	1964	1959	1964		
Total	17.6	16.4	100.0	100.0	\$22.8	\$21.2	100.0	100.0		
Unrelated individuals Men. Women Families, total With male head No children under 18. 1–3 children under 18. 4 or more children under 18. With female head No children under 18. 1–3 children under 18. 4 or more children under 18. Race	5.6 1.8 3.8 12.0 9.7 3.7 3.9 2.2 2.3 .6 1.3 .4	5.8 1.7 4.0 10.7 8.3 3.2 2.0 2.4 .6 1.2 .5	31.8 10.2 21.6 68.2 55.1 21.0 22.2 12.5 13.1 3.4 7.4 2.3	35.4 10.4 24.4 65.2 50.6 19.5 19.5 12.2 14.6 3.7 7.3 3.0	5.4 1.7 3.8 17.4 13.2 3.8 5.0 4.3 4.2 .6 2.4 1.2	5.4 1.6 3.8 15.8 11.5 3.2 4.1 4.4 6 2.2 1.6	23.7 7.3 16.4 76.3 57.9 16.7 21.9 18.9 18.4 2.6 10.5 5.3	25.5 7.5 17.9 74.5 54.2 15.1 19.3 20.8 2.8 10.4 7.5		
Unrelated individuals Families Nonwhite Unrelated individuals Families	4.6 9.5 3.5 1.0 2.5	4.8 8.2 3.4 1.0 2.4	26.1 54.0 19.9 5.7 14.2	29.3 50.0 20.7 6.1 14.6	4.4 12.5 5.9 1.0 4.9	4.3 11.1 5.5 1.0 4.5	19.3 54.8 25.9 4.4 21.5	20.3 52.4 25.9 4.7 21.2		
Age of head Under 25	1.4 .6 .9 10.9 2.4 8.5 5.4 2.7	1.4 .5 .9 9.4 2.1 7.3 5.6 3.1 2.5	8.0 3.4 5.1 61.9 13.6 48.3 30.7 15.3	8.5 3.0 5.5 57.3 12.8 44.5 34.1 18.9 15.2	1.9 .7 1.2 15.6 2.4 13.2 5.3 2.3	1.9 .7 1.2 14.4 2.2 12.1 4.9 2.4 2.5	8.3 3.1 5.3 68.4 10.5 57.9 23.2 10.1 12.7	9.0 3.3 5.7 67.9 10.4 57.1 23.1 11.3		

Table D.—Income deficit of the poor and near poor, 1959 and 1964: Distribution of households by difference between actual income and the low-income level by sex, age, and race of head

	Median	deficit	Percent of poor and near poor households with specified deficit below low-income level					
Type of household and characteristic of head		ľ	Under	r \$500	\$2,000 or more ¹			
	1959	1964	1959	1964	1959	1964		
All poor and near poor	\$93 0	\$880	21.0	22.0	44.5	39.9		
MaleFemale	890 950	880 880	24.8 19.2	$\frac{26.4}{20.0}$	42.1 45.6	41.3 39.3		
White	910 1,030	850 1,000	$\frac{21.5}{18.7}$	$23.7 \\ 13.9$	$\frac{42.8}{52.4}$	37.7 49.6		
Under 25. 25-64. 65 or over.	1,350 1,000 850	1,470 1,030 760	12.6 21.7 22.1	15.6 17.4 26.2	67.5 49.7 35.3	71.9 52.1 26.3		
All poor and near poor	\$1,180	\$1,190	22.8	22.7	25.3	26.7		
With male head No children under age 18. 1–3 children under age 18. 4 or more children under age 18.	910 1.050	1,100 850 1,070 1,830	25.2 28.1 27.6 16.2	24.9 29.8 26.0 15.6	22.6 9.9 21.1 45.7	23.5 8.8 22.7 46.7		
With female head No children under age 18. 1–3 children under age 18. 4 or more children under age 18.	1,590 990 1,610 3,030	1,610 930 $1,590$ $2,990$	$12.2 \\ 23.0 \\ 11.0 \\ 3.2$	15.2 27.0 15.2 4.7	36.9 8.3 35.3 79.4	38.4 6.7 35.0 75.6		
White Nonwhite	1,060 1,730	1,060 1,710	25.6 12.5	$\frac{25.7}{12.9}$	21.0 41.3	22.0 42.0		
With head aged— Under 25	1,280	1,090 1,370 850	$22.5 \\ 22.0 \\ 25.5$	26.3 20.3 28.7	24.3 29.8 10.6	25.0 32.6 9.8		

 $^{^{1}}$ \$1,000 or more for an unrelated individual.