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FAMILY AND INDIVIDUAL MONEY INCOME IN THE UNITED STATES: 1945 AND 1944

As part of the Sixteenth Decennial Census of Population taken in April, 1940, the Bureau of the Census made its first income inquiry, a survey of the money wages and salaries received during 1939 by all persons 14 years old and over.[1] Five years later, in May, 1945, as part of its Monthly Report on the Labor Force, the Bureau made a second inquiry, covering 1944 income. This survey was based on a small sample, but the income coverage was extended to include all types of money earnings from employment and various types of income other than earnings. In April, 1946 (again as part of the Monthly Report on the Labor Force), using a slightly larger sample and essentially the same income concept, a third inquiry was conducted, covering 1945 income. This report presents some results of these latter two studies and a comparison of 1945, 1944, and 1939 wage and salary data.

Cautions to be noted in using the data.— Because of differences in the definitions of income and the income-receiving unit, as well as differences in the universe to which the information pertains and in the sources of the data, the figures of these studies are not directly comparable with those derived from other sources. This point is discussed more fully in the section entitled "Comparability of census data with other income data." In addition, inasmuch as the Census inquiries covered only money income, and nonmoney income is an important part of farm receipts, the data for farm units should not be compared with those for nonfarm units unless this difference is taken into consideration.

DEFINITIONS OF TERMS AND EXPLANATIONS

Dates.—In the present report "1945" will refer to the income data covering the calendar year 1945 (the survey conducted in April, 1946), and "1944" to the income data covering the calendar year 1944 (the survey conducted in May, 1945). Likewise, "1939" will refer to the wage and salary data for the calendar year 1939 gathered in the 1940 census.

Dwelling unit.—A dwelling unit is defined, in general, as a room or group of rooms occupied or intended for occupancy as separate living quarters by a person living alone or a family or other group of persons living together.

Household.— A household consists of a person or a group of persons living together in a dwelling unit, usually with common housekeeping arrangements, though a household may include lodgers who get their meals elsewhere. One schedule was taken in each household in the sample, which schedule included all members of the household as of the date of the interview. Subgroups within the household were differentiated later during the editing process on the basis of relationship.

Units of 2 or more related persons.—The term "unit of 2 or more related persons," as used in this report, includes any group of two or more persons related by blood, marriage, or adoption and residing in the same household. All persons in a household who are related to each other are considered to belong to the same unit. Thus, if the son of the head of the household and the son's wife are in the household, they are treated as part of the head's unit. On the other hand, a lodger and his wife not related to the head of the household or an unrelated servant and his wife are considered as additional units, and not as part of the head's unit. A household may therefore contain more than one unit.

Units of 1 person.— The term "unit of 1 person," as used in this report, refers to any person who is not related to any other person in the household. He may constitute a 1-person household by himself, or he may be part of a household including one or more other units. Thus, a widow living by herself or with one or more other persons not related to her, a lodger not related to the head of the household, and a servant living in an employer's household are examples of 1-person units.

Primary families.—For the purpose of making comparisons with 1939 data (see table 3), the term "primary family" is used in this report with the same meaning as the term "family" in the 1940 census.[2] It refers to the head of a household plus any persons in the household related to the head by blood, marriage, or adoption. If there is no person in the household other than the head or no person in the household related to the head, then the head himself constitutes a primary family of one person. All persons who are not related to the head, such as lodgers or servants, are excluded from the composition of the primary family. A household can contain only one primary family.

[1] See particularly Sixteenth Census Reports on Population, Families: Size of Family and Age of Head; Families: Family Wage or Salary Income in 1939; The Labor Force (Sample Statistics): Wage or Salary Income in 1939; and Families: Income and Rent, Washington, 1943. Although wage and salary income information was obtained from a complete enumeration of the population, all the family and many of the individual tables published were based on samples, for the most part 5-percent samples. The 1939 inquiry was restricted to two income questions, asked with respect to individuals: (1) The amount of money wages and salaries received in 1939 and (2) whether income amounting to $50 or more was received in 1939 from sources other than money wages or salaries.

[2] See Families: Family Wage or Salary Income in 1939, p.3.

Urban and rural classification.—For this report, the urban and rural areas are those that were so classified in 1940 on the basis of the results of the 1940 census. In the 1940 census, all incorporated places having 2,500 inhabitants or more were classified as urban, together with certain other areas declared urban by special rule. All other areas were classified as rural.

The classification of rural population as farm and nonfarm is based on residence at the time of enumeration. Thus, the population classified as rural-farm in this report is the population living on farms at the time of enumeration in areas that were classified as rural in 1940. The population classified as rural-nonfarm in this report is the population not living on farms at the time of enumeration in areas that were classified as rural in 1940.

Total money income.—Total money income is the algebraic sum of the net money earnings from civilian employment (including wages and salaries and the net income from farm and nonfarm business and professional self-employment), armed forces pay, and net money income other than earnings. It does not include income received in kind, such as the value of home-produced food, meals, or rent-free living quarters. Nor does it include the value of farm inventory changes or farm depreciation charges. Furthermore, it does not include capital gains or losses or imputed income from the use of owned durable consumer goods (such as dwellings, automobiles, and furniture). And, finally, it does not include depletion of assets (such as withdrawals from savings accounts) or increases in liabilities (such as money borrowed).

In the 1945 survey the informant was asked to report the amount of money income of each of the following specified types received during the calendar year 1945 by each person 14 years of age and over residing in the dwelling unit at the time of interview, and the amount of each type of income was entered separately for each person:

1. Civilian wages or salaries.
2. Net income from nonfarm self-employment.
3. Net income from farm self-employment.
4. Armed forces pay, excluding dependency allotments.
5. Dependency allotments and contributions from members of the armed forces.
6. Veterans' payments.
7. Old-age and survivors insurance, nonveteran unemployment compensation, and workmen's compensation.
8. Net rental income.
9. Net income from roomers and boarders.
10. Interest and cash dividends.
11. Net other income.

With a few exceptions, if the amount of any type of income was $10,000 or more, it was reported as "$10,000 or more" rather than as a specific amount.

The total income of an individual (see table 4) represents the algebraic sum of the amounts of all types of income received by the individual. The total income of a unit of 2 or more related persons (see tables 1 and 2) is the algebraic sum of the amounts received by all income recipients in the unit.

The procedure for obtaining total income in the 1944 study was the same as for 1945 except that the 1944 schedule did not provide for quite so much detail. The eleven items shown above were combined into seven categories. There were separate schedule entries for categories (1), (2), (3), and (10), above, with the other categories being combined as follows: (4), (5), and (6), armed forces pay, dependency allotments, and veterans' payments; (8) and (9), net rental income and net income from roomers and boarders; and (7) and (11), net other receipts, including Social Security payments, etc.

A more complete description of the eleven specific types of income obtained for 1945 is given below:

1. *Civilian wages or salaries.* These were defined as the money earnings received for work performed as a civilian employee during the calendar year 1945. They included wages, salaries, commissions, tips, piece-rate payments, and cash bonuses earned, before deductions were made for taxes, bonds, pensions, union dues, etc. Payments made in kind rather than in money, such as living quarters, meals, and clothes, were excluded, primarily because of the difficulty of evaluating them.

2. *Net income from nonfarm self-employment.* This item was defined as net money income (gross receipts minus expenses) from a business or professional enterprise in which the individual was engaged on his own account or as an unincorporated employer. Gross receipts included the value of all goods sold and services rendered and the value of any net inventory increase. Expenses included costs of goods purchased, rent, heat, light, power, depreciation charges, value of any net inventory decrease, wages and salaries, business taxes, etc.

3. *Net income from farm self-employment.* Net earnings of a farm or ranch operator were computed as the total money receipts from the enterprise, less all money expenses incurred in operating it. An attempt was made to avoid deducting living expenses. Certain expenses, however, such as taxes, interest, and insurance (which were in part incurred by the farm living quarters, and not solely by the farm business) were deducted in their entirety, thus exaggerating the farm expenses in some instances. Neither depreciation charges nor inventory changes were included among the items considered in arriving at net income. The value of food produced and consumed at home was also excluded. The basic reason for excluding depreciation, inventory changes, and home-produced food were the inherent difficulties of obtaining and of evaluating them.

4. *Armed forces pay, excluding dependency allotments.* This included the total armed forces pay earned during the calendar year after deductions for class "F" or dependency allotments, but before soldiers' deposits, class "E" or voluntary allotments, or other deductions for expenses were made. Officers' terminal leave pay and cash allowances for subsistence were included in armed forces pay.

5. *Dependency allotments and contributions from members of the armed forces.* Both dependency and other allotments or contributions received from members of the armed forces were included here unless the member of the armed forces who made the

allotments or contributions was residing in the household at the time of interview. In the latter case, all except the dependency allotments were excluded, because the inclusion of the class "E" allotments or other contributions would have involved double-counting.

6. *Veterans' payments.* These include mustering-out, unemployment, disability, and other similar payments.

7. *Old-age and survivors insurance, nonveteran unemployment compensation, and workmen's compensation.*

8. *Net rental income.* Rental income was defined as the cash rents received, less the costs incurred by the landlord in connection with the property. Costs included depreciation charges.

9. *Net income from roomers and boarders.* This was defined as the gross receipts, less all expenses, such as food served to boarders, laundry, a share of the wages paid to a servant for cleaning, cooking, etc., and a share of the rent paid for the house (or of the taxes, depreciation, interest, and other costs, if the house was owned).

10. *Interest and cash dividends.* All interest and dividends which were paid or were drawable in cash were included here. Interest on Series E war bonds was not included unless the bonds had been redeemed.

11. *Net other income.* The following miscellaneous types of receipts were included here:

a. Income of children under 14 years of age. Such income was arbitrarily allocated to the head of the unit, and was classified under "Net other income."

b. Cash amounts received from public and private relief agencies, aid to the blind and other handicapped, old-age assistance, and aid to dependent children.

c. Periodic payments from paid-up endowment insurance policies, annuities, trust funds, or inheritances, or from life insurance policies of deceased persons (including payments received from war insurance). Lump-sum payments were excluded.

d. Receipts representing interest on insurance and trust funds.

e. Royalties from copyrights, patents, and mineral and oil rights.

f. Alimony.

g. Net receipts from a business owned but not operated by the person.

h. Contributions for support received from persons (other than members of the armed forces) not in the household at the time of interview.

Nonwage income of $50 or more.— This concept was used in tabulations made for the purpose of comparing 1945 and 1944 with 1939 data. In all three years, a primary family was considered to have $50 or more of income from sources other than money wages and salaries (see table 3) if <u>any individual</u> in the family had $50 or more of such income. In the 1939 inquiry (covering money wages and salaries) individuals were asked to report (1) the amount of money wages and salaries and (2) whether income amounting to $50 or more was received from sources other than money wages or salaries. The value of income in kind was included in deciding whether the amount of nonwage income was $50 or more. Since nonwage income in 1945 and 1944 could not be tabulated in quite the same manner as for 1939, certain redefinitions had to be made for purposes of the comparison. In 1945 and 1944 an individual was considered to have $50 or more of nonwage income if he fulfilled any one of the conditions listed below:

1. If the individual's total income other than civilian wages or salaries was at least $50.

2. If the individual had a positive income of $50 or more from <u>any</u> of the following sources: Nonfarm self-employment, armed forces pay, or income other than earnings.

3. If any positive or negative income of $1 or more from farm self-employment was shown.

It should be noted that armed forces pay was included in wages or salaries in 1939 but was included in nonwage income in 1945 and 1944.

Civilian earnings.— Civilian earnings are the sum of civilian wages and salaries, net income from nonfarm self-employment, and net income from farm self-employment. The presence of large numbers of veterans in the 1945 sample, some of whom could have had no civilian employment and some of whom could have had civilian employment for only part of 1945, requires exercise of caution in interpreting the 1945 civilian earnings distribution (table 5).

Nonreporting of income.— Approximately 19.6 percent of the units in the 1945 study lacked data on one or more component income items. These units are classified as "Not reporting" in the published tables. (The nonreporting figure shown in table 1 is 18.5 rather than 19.6 percent because a small number of cases were excluded from all tabulations for lack of information on size of unit as well as income.) Nonreporting resulted from the absence of individuals or units at the time of enumeration or from inability or unwillingness to provide information. For a discussion of the probable effects of nonreporting, see the section that follows later entitled "Reliability of the estimates."

The nonreporting rate for the 1944 data was slightly less than for 1945; 17.2 percent of the 1944 units lacked some or all of the required income information. Instead of leaving these schedules incomplete as was done for 1945, a carefully devised experimental substitution scheme was adopted by means of which the information for neighboring persons or units in the sample with similar characteristics and having complete data were substituted. (The most important factor of substitution was geographical proximity; in addition, occupation and other socio-economic characteristics were taken into account.) Accordingly, the 1944 data in the main tables that follow show no "Not reporting" category on income.

It can be seen from supplementary tables 6 and 7 that for the most part the substitution of schedules produced only negligible differences in the proportion of cases at each income level or in the size of the median income for the national distribution. The adjusted distributions tend to show a slightly smaller proportion of cases in the lower income levels and a

slightly larger proportion of cases in the upper levels. In the urban-rural distributions, only the rural-farm units show appreciable differences before and after substitution.

The small percent of cases shown as not reporting wages and salaries for 1939 is largely due to the fact many of the nonreporting cases were eliminated in the editing process. When the question on wage or salary income was not answered for employers, own-account workers, unpaid family workers, new workers, or for persons not in the labor force other than those mentioned above, it was assumed they had no wage or salary income.

Major occupation group.— The major occupation group by which an earner was classified in the 1945 study was based on the occupation which the earner reported as his major source of civilian earnings in that year. The groupings used here are the same as those used in the 1940 census. The occupational composition of each major group is shown in Volume III of the 1940 Census Reports on Population.

Medians.—The median income (or wages and salaries or earnings) is the amount which divides the units (or individuals) into two equal groups, one having incomes above the median, and the other having incomes below the median. In the case of the total income of units (tables 1 and 2), the median computation was based on all units, including those reporting $0 income, because in such cases it is usually the median for all units reporting that is of greatest importance. In all the other main tables of this report, the median computation excludes the $0 level, because in each of these cases the principal interest is usually in the medians for the units (or individuals) reported as having the specific type of income.

Percentages.—Percentages are shown as calculated; therefore, they do not always add up to exactly 100.0 percent. The totals, however, are always shown as 100.0 percent.

Dashes and asterisks.— A dash (-) in a table either means "zero" or indicates that the classification does not apply. An asterisk (*) in a table is used to indicate that no figure is shown because the number of inflated cases in the base was considered to be too small (less than 500,000) to be stable.

NATURE AND SIZE OF THE UNIVERSE

The universe from which the sample was selected for the study of 1945 income was the population of the United States residing[3] in private households on the date of interview, i.e., in April, 1946. Persons in the following categories were not included:

1. Persons living in large lodginghouses, i.e., in places having 10 or more rooms or suites of rooms rented or available for rent to roomers.

2. Residents of hotels, YMCA's, YWCA's, YMHA's, fraternity and sorority houses, and similar places.

3. Residents of trailer camps, labor camps, logging camps, houseboats, ships, etc. (Residents of tourist camps and individual trailers were included.)

4. Members of the armed forces and civilian personnel living on military reservations. (Members of the armed forces living in private households were included.)

5. Inmates and noninmate residents of institutions (hospitals, sanatoriums, rest homes, religious establishments, penal institutions, etc.).

The total number of persons not included in the universe from which the income sample was drawn represents roughly 1 to 2 percent of the total civilian noninstitutional population of the United States.

An independent Bureau of the Census estimate indicates that the number of private households in the United States on April 15, 1946, was 38,025,000.[4] The number of schedules obtained in the 1945 study (each schedule representing one private household) was inflated to this figure.

Ninety schedules having no data on composition of the unit accounted for approximately 500,000 private households when inflated. Because these schedules were left out of all tabulations, the number of private households (equivalent to the number of primary families) represented by the accompanying tables is 37,508,000. (See table 3.) The number of units in these 37,508,000 private households was 40,075,000.

With some minor exceptions, the universe from which the sample was selected for the study of 1944 income was very similar to that already described for the 1945 study. In addition to the 1945 coverage, it included (a) large lodginghouses and (b) trailer camps, representing an increase in coverage of approximately 275,000 units, of which roughly 200,000 were 1-person units.

The sample returns of the 1944 study were inflated to an estimated total (as of May, 1945) of approximately 37,752,000 private households and units in large lodginghouses and trailer camps. (See table 3.) The number of units in these households was 40,824,000, according to the inflated sample returns.

A summary of the 1945 and 1944 coverage of units and persons is shown (on next page) in tables A and B.

The composition of units was taken as found at the time of interview. Thus, a unit would not include a person who had been a member of the unit in 1945 but who was not a member at the time of interview. On the other hand, it would include a person who had not been a member in 1945 but who was a member at the time of interview. The exclusion of persons who were not members of the unit at the time of interview understates both the number of persons and the amount of income for the units affected. The inclusion of persons who were not members of the unit in 1945 overstates the unit size and amount of income.

[3] Individuals were considered to be residing at a given address if they were: (1) Persons who usually slept in the dwelling unit and were (a) present at the time of enumeration, (b) absent but intended to return within 60 days, or (c) absent for any period because they were travelling on business or were attending school; (2) others who did not usually sleep in the unit but were present at the time of enumeration and intended to remain for 60 days or more, provided these persons were not away from their usual residence while travelling on business or attending school.

[4] This estimate was made in terms of the 1940 census definition of private households. This definition was sufficiently similar to that used in the 1945 study to justify the use of the 1940 definition in the determination of the control figure to which the 1945 sample data were inflated.

[5] Each room or group of rooms in lodginghouses having 5 or more rooms or groups of rooms was treated as a separate household.

Table A.—NUMBER OF UNITS OF 1 PERSON AND OF 2 OR MORE RELATED PERSONS, FOR THE UNITED STATES, URBAN AND RURAL: 1945 AND 1944

(Number of units in thousands)

RESIDENCE	1945			1944		
	All units	Units of— 1 person	Units of— 2 or more related persons	All units	Units of— 1 person	Units of— 2 or more related persons
United States	40,075	6,059	34,016	40,824	7,510	33,314
Urban	25,425	4,492	20,933	26,850	5,890	20,960
Rural-nonfarm	8,154	999	7,155	7,458	970	6,488
Rural-farm	6,496	568	5,928	6,516	650	5,866

Table B.—NUMBER OF PERSONS 14 YEARS OF AGE AND OVER BY SEX, FOR THE UNITED STATES, URBAN AND RURAL: 1945 AND 1944

(Number of persons in thousands)

RESIDENCE	1945			1944		
	All persons	Male	Female	All persons	Male	Female
United States	97,182	45,459	51,723	91,632	39,258	52,374
Urban	60,503	27,446	33,057	58,450	23,882	34,568
Rural-nonfarm	19,298	9,184	10,114	16,820	7,364	9,456
Rural-farm	17,391	8,829	8,552	16,362	8,012	8,350

This latter effect is particularly significant for comparisons between 1945 and 1944. In April, 1946, when the 1945 income data were collected, a very large number of veterans were included in the sample who were either not members of any unit in 1945 or were members for only part of 1945. Their entire 1945 incomes were included. Inasmuch as the return of veterans increased the size of existing units more than it increased the number of units, median family incomes for 1945 tend to be overstated as compared with 1944.

NATURE AND SIZE OF THE SAMPLE

In both studies, income schedules were collected from a cross section of the Nation's households in 68 areas comprising 125 counties in 42 States and the District of Columbia. The income samples were systematic subsamples of the MRLF sample.[6] The 1945 income sample comprised 8,685 households in which there were 9,295 units of 1 person or of 2 or more related persons. These units included 22,560 persons 14 years of age and over. The 1944 income sample comprised 6,732 households.

RELIABILITY OF THE ESTIMATES

It should be pointed out that although the 1945 and 1944 income studies represent the largest Nationwide income samples (in terms of total income, rather than merely wages and salaries) canvassed since the 1935-36 Study of Consumer Purchases, they are nevertheless very small samples for the detailed tabulations needed in income analysis. Inasmuch as the estimates presented in this report are based on sample data, they will differ somewhat from figures that would have been obtained from a complete census. The reliability of an estimated percentage depends not only on the size of the percentage but also on the size of the total on which the percentage is based. Therefore, small percentages and percentages which have a relatively small base should be used with caution.

The 1939 statistics presented in table 3 are subject to a much smaller sampling variation than the 1944 and 1945 data because the earlier study is based on a much larger sample. The 1939 data represent a sample of the returns of the Sixteenth Decennial Census of Population. The sample design, identified as Sample F, is made up of a 2 1/2-percent sample of the households in some large areas (multiplied by a uniform factor of 40) and a 5-percent sample of the households in the remaining areas (multiplied by a uniform factor of 20).

In addition to sampling variations, the figures are subject to biases due to errors of response and to nonreporting. In most cases the schedule entries for income are based on memory rather than on records, and in the majority of instances on the memory or knowledge of some person, usually the wife of the household head, who is not the principal income recipient. The memory factor may result in responses that have two possible types of variation. Some estimates may vary from the true figure in a random manner, although in a fairly large sample this type of error tends to cancel out without producing a bias. Other estimates may have a constant bias, either downward or upward, but such a bias would not be eliminated even with a complete enumeration. Memory bias in income estimates derived from field surveys probably produces underestimates, because the tendency is to forget irregular sources of income. Other biases of reporting are due to misrepresentation or to misunderstandings as to the scope of the income concept.

Nonreporting of income, i.e., the failure to obtain any or all the income information due to the refusal, absence, or poor memory of the informant, may occur at any income level. If such nonreporting of income occurred in the same proportion in all parts of the distribution, no distortion of the income distribution would result solely from this phenomenon. However, there is considerable evidence that nonreporting is more prevalent at the upper income levels, so that the estimated proportion of cases in these levels is smaller than it should be.

The adjustment of an income distribution for biases is a difficult undertaking and one justifying an entirely independent study.[7] All income figures presented here are, accordingly, based on replies received from the respondents interviewed, and contain no adjustments involving independent sources of

[6] A detailed description and explanation of the MRLF sample is given in "A New Sample of the Population," by Morris H. Hansen and William N. Hurwitz, Bureau of the Census, September, 1944.

[7] Such a study is now being undertaken as a joint project by the Departments of Agriculture, Commerce, and Labor, under arrangements established by the Bureau of the Budget.

data. Only the incomplete schedules obtained in the 1944 study were adjusted, and then only on the basis of schedules collected in the same survey.

COMPARABILITY OF CENSUS DATA WITH OTHER INCOME DATA

Department of Commerce income payments series.—The income payments series of the Department of Commerce is a measure of the income received by residents of the United States from business establishments and governmental agencies. Its purpose is to show aggregate income payments, whereas the purpose of the census tables is to show the size distribution of income payments. As a result of the differences outlined below, the aggregates which may be derived from the census tables will be considerably smaller than the income payments aggregates.

1. The definitions of income are different. The income payments series includes the following items which are not included in the census definition: Income in kind; net change of farm inventories; interest received by banks and other financial intermediaries; interest, dividends, and net royalties received by military personnel not living in private households and by inmates of institutions; and pay and allowances of military personnel living on post. The census definition of income includes the following items which are not included in the income payments series: military pay and allowances received abroad by persons residing in private households in the United States at the time of interview, and contributions for support received from persons who are not members of the household.

2. The income payments series includes the income of all persons who were in the continental United States during 1945 (or 1944). The Census excluded from its sample persons in institutions and quasi households (such as large rooming houses and hotels) and could not record the income of those who died or emigrated prior to the date of interview.

3. The Census did not record the specific amount of income for those persons who received $10,000 or more income of a given type.

4. The income payments series is estimated largely on the basis of such record data as Old-Age and Survivors Insurance wage records, corporation income tax returns, governmental payments, etc. The census data on the other hand, are based on information obtained in field surveys, and such information is largely dependent on memory.

National Survey of Liquid Assets.—The National Survey of Liquid Assets, like the Census, obtained data on the size distribution of income for 1945. There is one major difference between the two inquiries; namely, the definition of the income-receiving unit. The census unit includes all persons in a household who are related by blood, marriage, or adoption. The Liquid Assets Survey used a "spending unit" concept, those household members who had incomes which they used for their own purposes constituting separate spending units. The result was to increase the number of spending units relative to the number of census units, thereby decreasing the median income, and increasing the proportion of units at the lower income levels.

Bureau of Labor Statistics 1944 data on the income of city families.—The Bureau of Labor Statistics has published estimates of the distribution of income among city (urban) families in 1944. The primary difference in method between the Census Bureau and the Bureau of Labor Statistics is that the Bureau of Labor Statistics reconstructed families as they had been constituted during the income year while the Census Bureau enumerated families as they existed at the time of interview. In addition, the Bureau of Labor Statistics obtained expenditure data at the same time, and, therefore, probably achieved more nearly complete reporting of income data.

Federal income tax data.—In the first place, the Federal income tax coverage is incomplete because of the exemptions of persons receiving less than $500; therefore, its coverage differs from the Census coverage.

In the second place, since some of the income tax returns are filed as separate returns and others as joint returns, the income-reporting unit is not consistently on either a family or an individual basis.

In the third place, income as defined for tax purposes differs from the Census concept. For example, armed forces pay of under $1,500 is excluded, as are a number of other types of receipts such as veterans' payments, social security benefits, and relief payments, which often constitute the main income sources for some families.

Old-Age and Survivors Insurance wage record data.—Census data and the distributions made upon the basis of Old-Age and Survivors Insurance wage record data differ for the reasons listed below.

1. The Old-Age and Survivors Insurance data are available only in terms of individuals, not in terms of families or of units of related persons.

2. The wages and salaries of large groups of persons such as domestic servants, farm laborers, employees of nonprofit institutions, and governmental employees are not covered by the wage record data.

3. No wages or salaries received from any one employer in excess of $3,000 are covered. The "$3,000 and over" open-end has become a very large group in recent years.

4. Income other than wages or salaries is not covered. This not only excludes part of the income of those who receive wages or salaries which are covered (or all of the income of those who receive wages or salaries which are not covered) but, in addition, excludes all of the income of those who receive no wages or salaries and depend on such sources as independent business or professional income, farm income, rent, interest and dividends, pensions, etc.

5. The Old-Age and Survivors Insurance data include nonmoney wages and salaries, whereas the census data do not.

National Resources Committee income estimates.—The 1935-36 Consumer Purchases Study collected a large body of data on family income. These data were used by the National Resources Committee as the primary basis of national estimates of the size distribution of income. These estimates, however, are not entirely comparable with the census data. In the first place, the value of farm home-produced home-consumed food and the net value of occupancy of owner-occupied homes

were included in 1935-36 income estimates but not in the 1945 or 1944 estimates. In addition, although the 1935-36 estimates were based primarily on field survey returns, a number of adjustments were made later on the basis of other information, especially individual income tax returns. Such adjustments have not been made for the census estimates. Both of the differences cited above would tend to increase the average income of 1935-36 as compared with 1945 and 1944. Another difference, that of the definition of the income-receiving unit, has the opposite effect. In the 1935-36 study single individuals and families, like the spending units of the 1945 Liquid Assets Survey, were based on a concept of pooling; that is, a family was a group which shared income and expenditures or a person who did not share, not a census group of related persons or a person not related to anyone else in the household. Moreover, like the BLS study already cited, the 1935-36 study reconstructed families on the basis of year-equivalent persons. The net effect of these differences is not known.

Table 1.—PERCENT DISTRIBUTION OF UNITS OF 1 PERSON AND OF 2 OR MORE RELATED PERSONS BY TOTAL MONEY INCOME LEVEL, FOR THE UNITED STATES, URBAN AND RURAL: 1945 AND 1944

YEAR AND TOTAL MONEY INCOME LEVEL	TOTAL			URBAN			RURAL-NONFARM			RURAL-FARM		
	All units	Units of— 1 person	Units of— 2 or more related persons	All units	Units of— 1 person	Units of— 2 or more related persons	All units	Units of— 1 person	Units of— 2 or more related persons	All units	Units of— 1 person	Units of— 2 or more related persons
1945												
All units	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Units not reporting	18.5	21.0	18.1	19.1	23.2	18.2	19.2	17.8	19.4	15.5	9.7	16.1
Units reporting	81.5	79.0	81.9	80.9	76.8	81.8	80.8	82.1	80.6	84.5	90.3	83.9
Units reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	0.3	0.4	0.3	0.1	0.2	0.1	-	-	0.1	1.6	2.1	1.5
$0 to $499	9.7	33.7	5.5	6.6	28.1	2.2	9.4	42.7	4.7	21.6	57.3	17.9
$500 to $999	9.5	19.7	7.7	6.9	18.6	4.5	9.6	25.4	7.4	18.9	18.5	19.0
$1,000 to $1,499	9.1	13.8	8.4	8.0	15.0	6.5	9.1	11.2	8.8	13.6	8.0	14.2
$1,500 to $1,999	12.0	11.6	12.1	10.6	12.3	10.3	14.8	10.5	15.4	13.8	8.4	14.4
$2,000 to $2,499	12.4	9.0	13.0	12.4	11.1	12.7	14.1	5.2	15.4	10.1	0.8	11.1
$2,500 to $2,999	11.5	5.5	12.5	12.7	7.1	13.8	11.8	2.0	13.2	6.5	0.8	7.1
$3,000 to $3,499	9.3	3.4	10.3	10.8	4.4	12.1	9.1	1.0	10.2	4.0	1.0	4.3
$3,500 to $3,999	6.0	0.6	7.0	7.2	0.6	8.6	5.6	0.9	6.2	2.1	-	2.3
$4,000 to $4,499	4.9	0.3	5.7	5.7	0.4	6.8	5.0	-	5.7	1.9	-	2.1
$4,500 to $4,999	3.4	0.7	3.9	3.9	0.8	4.5	3.3	-	3.7	1.9	1.2	1.9
$5,000 to $5,999	3.3	0.3	6.1	6.8	0.4	8.1	3.5	-	4.0	1.5	-	1.6
$6,000 to $9,999	3.3	0.8	6.1	6.7	0.6	7.9	3.8	1.2	4.2	2.0	1.9	2.0
$10,000 and over	1.3	0.3	1.4	1.6	0.4	1.8	0.8	-	0.9	0.5	-	0.6
Median income for all units reporting ... dollars	2,378	903	2,620	2,714	1,104	2,994	2,246	644	2,441	1,291	418	1,410
1944												
All units	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	0.3	0.3	0.3	0.1	0.3	0.1	-	-	-	1.7	0.9	1.7
$0 to $499	11.6	51.3	7.1	8.8	26.7	3.7	12.0	45.2	7.1	22.7	52.0	19.5
$500 to $999	11.3	19.2	9.5	9.3	18.8	6.6	10.3	15.7	9.5	20.7	28.0	19.9
$1,000 to $1,499	11.5	17.3	10.2	10.2	18.1	8.1	12.3	17.7	11.5	15.7	9.5	16.3
$1,500 to $1,999	10.6	11.3	10.4	10.4	12.6	9.8	12.1	8.5	12.7	9.7	3.7	10.4
$2,000 to $2,499	11.2	9.1	11.7	11.7	10.3	12.1	11.1	5.8	11.9	9.3	3.7	10.0
$2,500 to $2,999	9.5	4.6	10.6	10.2	4.9	11.6	10.4	5.2	11.2	5.6	0.6	6.1
$3,000 to $3,499	9.4	2.6	11.0	10.4	3.3	12.4	10.6	-	12.2	4.2	0.9	4.6
$3,500 to $3,999	6.7	1.5	7.9	7.8	1.7	9.5	6.2	1.2	7.0	2.9	-	3.2
$4,000 to $4,499	4.2	0.9	5.0	5.1	1.1	6.2	3.5	-	4.1	1.7	-	1.9
$4,500 to $4,999	3.7	0.7	4.3	4.4	0.8	5.3	3.4	-	3.9	1.2	-	1.3
$5,000 to $5,999	4.1	0.4	5.0	4.8	0.5	6.0	4.0	-	4.6	1.5	-	1.7
$6,000 to $9,999	4.2	0.5	5.1	5.1	0.6	6.3	3.6	-	4.1	1.6	0.6	1.7
$10,000 and over	1.6	0.4	1.8	1.9	0.4	2.3	0.4	0.8	0.4	1.5	-	1.6
Median income for all units ... dollars	2,209	979	2,533	2,480	1,115	2,918	2,145	655	2,388	1,157	472	1,272

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Table 2.—PERCENT DISTRIBUTION OF UNITS OF 2 OR MORE RELATED PERSONS BY TOTAL MONEY INCOME LEVEL, BY SIZE OF UNIT, FOR THE UNITED STATES, URBAN AND RURAL: 1945 AND 1944

TOTAL MONEY INCOME LEVEL	UNITS OF-- 2 related persons	3 related persons	4 related persons	5 or more related persons	Median number of persons in units of 2 or more related persons	UNITS OF-- 2 related persons	3 related persons	4 related persons	5 or more related persons	Median number of persons in units of 2 or more related persons
	UNITED STATES, 1945					URBAN, 1945				
All units	100.0	100.0	100.0	100.0	3.32	100.0	100.0	100.0	100.0	3.21
Units not reporting	19.0	18.6	16.3	18.0	3.24	19.3	18.5	16.4	18.0	3.15
Units reporting	81.0	81.4	83.7	82.0	3.34	80.7	81.5	83.6	82.0	3.25
Units reporting	100.0	100.0	100.0	100.0	3.34	100.0	100.0	100.0	100.0	3.25
Loss	0.3	0.1	0.4	0.4	(*)	0.1	-	-	0.2	(*)
$0 to $499	9.3	4.6	3.2	3.9	2.49	4.5	2.0	0.7	0.6	(*)
$500 to $999	11.5	6.0	4.7	7.4	2.79	8.9	3.1	2.9	1.6	2.31
$1,000 to $1,499	11.5	7.9	5.5	7.6	2.90	10.2	6.8	2.8	4.6	2.53
$1,500 to $1,999	13.4	12.2	11.7	10.6	3.19	13.9	10.5	7.4	7.6	2.79
$2,000 to $2,499	13.1	15.4	12.0	11.4	3.20	14.1	14.6	11.1	10.1	3.01
$2,500 to $2,999	12.1	12.6	14.2	11.4	3.37	13.8	13.7	16.0	12.0	3.24
$3,000 to $3,499	8.5	11.8	11.5	10.1	3.43	10.0	13.2	13.1	12.9	3.37
$3,500 to $3,999	5.7	7.9	8.3	6.6	3.45	7.0	9.9	10.1	7.8	3.33
$4,000 to $4,499	4.4	4.6	7.9	6.6	3.77	4.5	5.6	9.9	8.6	3.77
$4,500 to $4,999	2.5	4.3	4.5	4.6	3.67	3.0	4.8	5.2	5.4	3.55
$5,000 to $5,999	3.7	6.8	7.1	7.5	3.71	4.4	8.7	9.3	11.5	3.73
$6,000 to $9,999	2.8	5.3	6.8	10.4	4.20	3.6	6.6	8.5	15.0	4.14
$10,000 and over	1.4	0.5	2.2	1.6	(*)	1.9	0.5	3.0	2.2	(*)
Median income for all units reporting (dollars)	2,149	2,653	2,937	2,886	-	2,440	2,973	3,350	3,528	-
	RURAL-NONFARM, 1945					RURAL-FARM, 1945				
All units	100.0	100.0	100.0	100.0	3.27	100.0	100.0	100.0	100.0	3.88
Units not reporting	20.1	21.3	15.9	19.5	3.15	15.3	15.1	16.6	16.8	3.98
Units reporting	79.9	78.7	84.1	80.5	3.30	84.7	84.9	83.4	83.2	3.86
Units reporting	100.0	100.0	100.0	100.0	3.30	100.0	100.0	100.0	100.0	3.86
Loss	-	-	0.2	-	(*)	2.2	0.8	2.3	1.2	(*)
$0 to $499	10.6	4.1	1.5	0.4	(*)	30.5	16.2	14.6	13.0	3.14
$500 to $999	12.2	6.1	4.0	5.1	(*)	22.9	18.2	11.9	20.8	3.77
$1,000 to $1,499	13.9	6.7	5.3	7.3	2.52	13.7	14.0	15.9	13.7	3.87
$1,500 to $1,999	13.7	17.6	21.1	10.7	3.34	11.1	12.3	15.8	16.8	4.21
$2,000 to $2,499	14.3	19.0	14.2	14.6	3.23	6.5	13.8	12.5	11.6	4.02
$2,500 to $2,999	11.5	14.3	13.8	15.8	3.40	4.9	6.2	8.2	8.4	(*)
$3,000 to $3,499	7.5	12.0	11.0	11.4	3.50	2.4	5.8	6.4	3.6	(*)
$3,500 to $3,999	5.2	5.8	6.4	7.9	(*)	-	2.0	3.7	3.1	(*)
$4,000 to $4,499	5.5	3.2	6.4	7.6	(*)	1.8	2.3	2.4	2.0	(*)
$4,500 to $4,999	1.4	3.6	4.9	5.9	(*)	1.4	3.1	1.2	2.0	(*)
$5,000 to $5,999	2.5	3.8	5.1	5.3	(*)	2.2	2.4	1.7	0.8	(*)
$6,000 to $9,999	1.0	2.9	5.3	8.6	(*)	0.4	2.8	2.0	2.5	(*)
$10,000 and over	0.7	0.9	0.6	1.4	(*)	0.3	0.3	1.3	0.5	(*)
Median income for all units reporting (dollars)	1,986	2,409	2,630	2,932	-	879	1,532	1,668	1,542	-
	UNITED STATES, 1944					URBAN, 1944				
All units	100.0	100.0	100.0	100.0	3.12	100.0	100.0	100.0	100.0	3.02
Loss	0.5	0.2	0.2	0.4	(*)	0.1	-	-	0.2	(*)
$0 to $499	11.3	4.9	4.3	5.5	2.41	6.5	2.7	1.8	1.6	2.27
$500 to $999	14.3	8.3	6.1	6.2	2.46	12.6	3.9	3.3	1.9	2.21
$1,000 to $1,499	12.4	10.4	9.5	7.0	2.81	11.0	7.5	7.7	3.5	2.50
$1,500 to $1,999	11.1	11.0	9.8	9.3	3.00	11.0	10.5	7.7	8.5	2.82
$2,000 to $2,499	10.9	12.2	10.3	13.5	3.18	12.7	12.5	9.4	13.0	2.93
$2,500 to $2,999	9.7	10.9	11.0	11.3	3.22	11.3	11.5	12.9	11.5	3.07
$3,000 to $3,499	9.1	11.1	12.3	12.7	3.35	10.3	12.0	13.6	15.8	3.29
$3,500 to $3,999	6.2	8.5	8.8	9.2	3.36	7.4	10.9	9.8	11.5	3.23
$4,000 to $4,499	3.6	6.0	6.0	5.3	3.36	4.5	7.6	7.3	6.3	3.23
$4,500 to $4,999	3.0	4.9	5.9	4.6	3.45	3.6	6.0	7.7	5.6	3.39
$5,000 to $5,999	3.5	5.0	6.9	5.8	3.54	4.0	6.2	7.8	8.2	3.49
$6,000 to $9,999	2.7	5.0	6.6	7.6	3.78	3.1	6.4	8.1	10.7	3.76
$10,000 and over	1.8	1.7	2.3	1.5	3.14	2.1	2.3	2.9	2.1	(*)
Median income for all units (dollars)	2,016	2,841	2,941	2,859	-	2,349	3,056	3,287	3,321	-
	RURAL-NONFARM, 1944					RURAL-FARM, 1944				
All units	100.0	100.0	100.0	100.0	3.17	100.0	100.0	100.0	100.0	3.46
Loss	-	-	-	-	-	2.9	1.3	1.4	1.3	(*)
$0 to $499	14.2	4.0	1.8	4.3	(*)	30.5	14.4	17.2	14.8	2.89
$500 to $999	15.6	8.6	5.7	4.6	2.59	20.7	25.0	17.4	16.9	3.22
$1,000 to $1,499	14.9	13.8	7.3	7.4	2.70	15.8	17.9	19.2	14.1	3.41
$1,500 to $1,999	13.8	12.1	12.0	12.3	3.07	8.1	11.5	15.3	8.9	3.60
$2,000 to $2,499	9.2	11.9	13.5	14.7	3.49	4.6	11.2	9.8	13.8	4.14
$2,500 to $2,999	7.2	12.5	11.5	15.6	3.56	5.3	6.6	3.3	8.0	(*)
$3,000 to $3,499	8.5	14.3	13.8	14.1	3.44	4.2	3.9	5.5	5.0	(*)
$3,500 to $3,999	4.8	5.1	11.8	8.0	(*)	2.3	2.9	1.2	5.4	(*)
$4,000 to $4,499	2.8	4.7	4.0	5.4	(*)	-	1.2	3.7	3.1	(*)
$4,500 to $4,999	2.9	5.1	4.3	3.7	(*)	0.4	-	1.2	3.2	(*)
$5,000 to $5,999	3.2	3.6	7.8	4.7	(*)	1.5	.2	1.4	1.6	(*)
$6,000 to $9,999	2.4	4.0	6.3	4.7	(*)	1.2	0.9	1.2	3.0	(*)
$10,000 and over	0.4	0.4	0.3	0.4	(*)	2.5	1.0	2.2	1.0	(*)
Median income for all units (dollars)	1,690	2,484	2,929	2,710	-	1,002	1,259	1,365	1,674	-

Table 3.—PERCENT DISTRIBUTION OF PRIMARY FAMILIES BY RECEIPT OF NONWAGE INCOME OF $50 OR MORE AND CIVILIAN MONEY WAGE OR SALARY LEVEL, FOR THE UNITED STATES: 1945, 1944, AND 1939[1]

RECEIPT OF NONWAGE INCOME OF $50 OR MORE AND CIVILIAN MONEY WAGE OR SALARY LEVEL	ALL PRIMARY FAMILIES			PRIMARY FAMILIES OF—					
				1 person			2 or more related persons		
	1945	1944	1939	1945	1944	1939	1945	1944	1939
ALL FAMILIES									
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Families not reporting	12.8	-	1.8	13.9	-	0.8	12.7	-	2.0
Families reporting	97.2	-	98.2	86.1	-	99.2	87.3	-	98.0
Families reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$0	25.5	24.0	28.7	51.0	42.2	55.9	22.6	21.4	25.6
$1 or more	74.5	76.0	71.3	49.0	57.8	44.1	77.4	78.6	74.4
Families reporting $1 or more	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$1 to $499	10.2	9.8	20.2	22.9	19.1	38.1	9.3	8.8	18.9
$500 to $999	8.1	9.4	21.0	16.7	18.0	27.6	7.5	8.4	20.6
$1,000 to $1,499	9.6	10.6	19.0	14.3	20.9	16.2	9.3	9.5	19.2
$1,500 to $1,999	11.8	10.8	15.3	16.7	15.4	9.0	11.4	10.3	15.7
$2,000 to $2,499	13.2	12.5	9.8	14.6	11.5	4.2	13.1	12.6	10.2
$2,500 to $2,999	12.0	11.2	5.2	7.0	7.7	1.7	12.3	11.6	5.4
$3,000 to $4,999	26.3	27.7	7.2	6.5	6.4	2.3	27.7	30.0	7.6
$5,000 and over	8.8	8.0	2.3	1.2	1.0	0.9	9.3	8.8	2.4
Median wages and salaries for families with $1 or more (dollars)	2,390	2,378	1,231	1,361	1,308	714	2,476	2,517	1,272
FAMILIES WITHOUT NONWAGE INCOME OF $50 OR MORE[2]									
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Families not reporting	-	-	1.0	-	-	0.6	-	-	1.1
Families reporting	100.0	-	99.0	100.0	-	99.4	100.0	-	98.9
Families reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$0	4.4	3.6	8.1	16.4	16.5	22.9	3.0	1.8	6.6
$1 or more	95.6	96.4	91.9	83.6	83.5	77.1	97.0	98.2	93.4
Families reporting $1 or more	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$1 to $499	4.0	3.9	16.4	20.9	14.7	36.1	2.4	2.6	14.8
$500 to $999	6.4	6.7	20.8	18.3	16.2	29.0	5.2	5.6	20.1
$1,000 to $1,499	8.6	9.8	20.5	15.4	23.9	17.4	7.9	8.0	20.7
$1,500 to $1,999	12.0	11.1	17.0	18.0	16.4	9.3	11.6	10.5	17.6
$2,000 to $2,499	15.3	13.5	10.8	14.2	12.8	4.1	15.4	13.6	11.3
$2,500 to $2,999	15.0	13.2	5.6	7.6	7.6	1.6	15.7	13.8	5.9
$3,000 to $4,999	29.3	32.6	7.3	6.3	7.6	1.9	31.5	35.6	7.7
$5,000 and over	9.6	9.2	1.7	1.3	0.9	0.5	10.4	10,2	1.8
Median wages and salaries for families with $1 or more (dollars)	2,627	2,689	1,312	1,351	1,400	739	2,741	2,851	1,363
FAMILIES WITH NONWAGE INCOME OF $50 OR MORE[3]									
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Families not reporting	20.9	-	2.8	22.8	-	0.9	20.7	-	2.9
Families reporting	79.1	-	97.4	77.2	-	99.1	79.3	-	97.1
Families reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$0	42.3	44.2	49.7	79.7	66.5	82.0	38.2	40.8	45.5
$1 or more	57.7	55.8	50.3	20.3	33.5	18.0	61.8	59.2	54.5
Families reporting $1 or more	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$1 to $499	18.3	19.9	27.1	30.0	29.8	44.9	17.9	19.1	26.3
$500 to $999	10.4	13.8	21.5	11.4	22.2	22.9	10.4	13.1	21.5
$1,000 to $1,499	11.0	12.0	18.3	10.6	13.7	12.1	11.0	11.9	18.5
$1,500 to $1,999	11.5	10.2	12.1	19.2	13.0	7.9	11.3	9.9	12.3
$2,000 to $2,499	10.5	10.7	8.0	16.1	8.7	4.5	10.3	10.9	8.2
$2,500 to $2,999	8.0	8.0	4.5	5.0	8.0	2.0	8.1	8.0	4.6
$3,000 to $4,999	22.4	19.3	7.2	6.9	3.6	3.4	22.9	20.7	7.3
$5,000 and over	7.8	6.0	3.3	0.8	1.2	2.3	8.1	6.4	3.3
Median wages and salaries for families with $1 or more (dollars)	1,944	1,707	1,042	1,408	959	611	1,974	1,797	1,067

[1] The 1939 data in this table are based on figures in the Sixteenth Census Report on Population, Families: Size of Family and Age of Head, pp. 90, 92, and 94. The percentage figures shown in the present release differ from those given in the earlier report because the base of the percentages in this table excluded families having no wages or salaries and those who did not report on wages and salaries.

[2] All families for which receipt of nonwage income of $50 or more could not be determined were classified as with nonwage income of $50 or more.

[3] Includes families for which receipt of nonwage income of $50 or more could not be determined.

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Table 4.—PERCENT DISTRIBUTION OF PERSONS 14 YEARS OF AGE AND OVER BY TOTAL MONEY INCOME LEVEL, BY SEX, FOR THE UNITED STATES, URBAN AND RURAL: 1945 AND 1944

YEAR AND TOTAL MONEY INCOME LEVEL	TOTAL			URBAN			RURAL-NONFARM			RURAL-FARM		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
1945												
All persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Persons not reporting	13.1	15.5	11.0	13.7	15.8	12.0	13.5	16.2	11.0	10.4	13.7	7.0
Persons reporting	86.9	84.5	89.0	86.3	84.2	88.0	86.5	83.8	89.0	89.6	86.3	93.0
Persons reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$0	34.7	10.5	54.9	32.1	9.4	50.1	34.2	9.9	54.9	44.2	14.7	72.4
$1 or more or loss	65.3	89.5	45.1	67.9	90.6	49.9	65.8	90.1	45.1	55.8	85.3	27.6
Persons reporting $1 or more or loss	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	0.4	0.8	0.1	0.1	0.1	0.1	0.1	0.1	-	2.0	2.4	0.6
$1 to $499	18.7	11.6	30.4	14.4	6.7	25.6	19.0	10.9	32.7	35.6	28.3	57.3
$500 to $999	19.4	16.5	24.3	18.1	14.1	23.9	20.6	18.8	27.1	23.4	23.9	21.9
$1,000 to $1,499	15.9	13.8	19.5	16.0	13.2	20.0	17.7	15.3	21.7	13.4	14.0	11.5
$1,500 to $1,999	12.8	12.2	13.8	13.6	11.9	16.1	12.7	14.0	10.4	9.4	10.8	5.2
$2,000 to $2,499	10.8	13.2	7.0	12.1	14.8	8.2	9.8	12.7	4.9	7.0	8.4	2.9
$2,500 to $2,999	7.7	10.7	2.7	8.8	12.6	3.3	7.4	10.6	1.9	3.7	4.8	0.5
$3,000 to $3,499	5.7	8.4	1.1	6.5	10.1	1.4	5.7	8.8	0.5	2.0	2.6	-
$3,500 to $3,999	5.1	4.8	0.3	5.8	6.1	0.4	2.9	4.5	0.2	0.6	0.8	0.1
$4,000 to $4,499	1.5	2.3	0.2	1.8	2.9	0.3	1.3	2.0	0.1	0.6	0.9	-
$4,500 to $4,999	1.0	1.5	0.2	1.0	1.6	0.2	0.9	1.4	-	0.9	1.1	-
$5,000 to $5,999	1.6	2.4	0.1	2.0	3.3	0.2	0.8	1.3	0.1	0.6	0.9	-
$6,000 to $9,999	0.8	1.3	0.1	0.9	1.5	0.1	0.8	1.2	0.1	0.6	0.8	-
$10,000 and over	0.5	0.8	0.1	0.7	1.1	0.1	0.2	0.3	0.1	0.2	0.2	-
Median income for persons reporting $1 or more or loss (dollars)	1,360	1,810	901	1,550	2,134	1,010	1,292	1,743	819	765	903	431
1944												
All persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
$0	34.5	11.1	52.1	31.7	9.5	47.0	35.5	11.6	54.1	43.5	15.3	70.6
$1 or more or loss	65.5	88.9	47.9	68.3	90.5	53.0	64.5	88.4	45.9	56.5	84.7	29.4
Persons with $1 or more or loss	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	0.4	0.5	0.1	0.2	0.2	0.1	-	-	0.1	1.7	2.2	0.3
$1 to $499	20.3	13.0	30.5	16.2	8.4	25.4	22.3	12.3	37.4	35.7	28.2	58.6
$500 to $999	17.0	12.2	23.7	16.0	9.1	24.1	18.1	12.2	22.0	22.2	21.7	23.6
$1,000 to $1,499	14.5	11.1	19.3	14.3	9.2	20.3	15.0	11.6	20.1	14.7	16.5	9.8
$1,500 to $1,999	12.4	11.9	12.9	13.5	12.5	14.7	11.9	13.0	10.1	7.9	8.9	5.0
$2,000 to $2,499	11.3	14.1	7.3	12.5	15.8	8.5	11.2	14.8	5.8	6.3	8.1	1.3
$2,500 to $2,999	7.9	11.6	2.9	8.9	13.6	3.4	7.9	12.0	1.7	3.7	4.6	1.2
$3,000 to $3,499	6.0	9.5	1.2	6.7	11.1	1.4	6.6	10.8	0.4	2.5	3.2	0.7
$3,500 to $3,999	3.5	5.6	0.6	4.1	7.1	0.6	3.5	5.1	1.1	1.2	1.6	-
$4,000 to $4,499	1.9	3.0	0.4	2.1	3.6	0.4	1.7	2.7	0.1	1.1	1.3	0.5
$4,500 to $4,999	1.3	2.0	0.3	1.5	2.5	0.3	1.0	1.5	0.1	0.8	0.9	0.7
$5,000 to $5,999	1.4	2.2	0.3	1.5	2.7	0.2	1.7	2.5	0.4	0.4	0.5	0.2
$6,000 to $9,999	1.3	2.0	0.3	1.4	2.4	0.3	0.9	1.2	0.5	0.9	1.3	-
$10,000 and over	0.8	1.2	0.3	1.0	1.6	0.3	0.2	0.2	0.2	0.8	1.1	-
Median income for persons with $1 or more or loss (dollars)	1,425	2,046	909	1,623	2,331	1,010	1,383	2,029	765	783	951	439

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Table 5.—PERCENT DISTRIBUTION OF PERSONS 14 YEARS OF AGE AND OVER REPORTED AS HAVING A CIVILIAN OCCUPATION, BY SEX AND CIVILIAN MONEY EARNINGS LEVEL, BY MAJOR OCCUPATION GROUP, FOR THE UNITED STATES: 1945

SEX AND CIVILIAN MONEY EARNINGS LEVEL	Total	MAJOR OCCUPATION GROUP												
		Professional and semi-professional workers	Farmers and farm managers	Proprietors, managers, and officials, except farm	Clerical and kindred workers	Salesmen and saleswomen	Craftsmen, foremen, and kindred workers	Operatives and kindred workers	Domestic service workers	Protective service workers	Service workers, except domestic and protective	Farm laborers and foremen	Laborers, except farm and mine	Not reported
BOTH SEXES														
All persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(*)	100.0	100.0	100.0	(*)
Persons not reporting	15.4	22.3	16.6	31.5	16.5	19.5	12.7	10.1	15.4	(*)	10.2	16.5	9.9	(*)
Persons reporting $1 or more or loss	84.6	77.7	83.4	68.5	83.5	80.5	87.3	89.9	84.6	(*)	89.8	83.5	90.1	(*)
Persons reporting $1 or more or loss	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(*)	100.0	100.0	100.0	(*)
Loss	0.6	0.1	5.9	0.8	-	0.2	0.2	-	-	(*)	0.3	-	0.2	(*)
$1 to $499	20.1	11.9	55.7	6.2	12.5	32.5	7.4	14.6	73.4	(*)	30.9	65.3	20.0	(*)
$500 to $999	14.0	9.9	18.3	10.5	14.5	19.6	5.3	13.5	20.6	(*)	23.2	19.6	16.7	(*)
$1,000 to $1,499	13.3	9.8	11.1	7.0	19.2	14.2	6.4	16.9	5.5	(*)	15.2	8.1	17.2	(*)
$1,500 to $1,999	13.9	12.8	9.0	8.4	21.5	7.4	11.1	15.8	0.4	(*)	18.1	5.5	19.3	(*)
$2,000 to $2,499	12.5	13.4	8.2	11.8	14.0	8.4	17.5	14.4	-	(*)	8.7	1.5	14.7	(*)
$2,500 to $2,999	9.1	8.2	4.4	8.9	9.1	5.2	18.1	11.1	-	(*)	1.6	0.1	7.0	(*)
$3,000 to $3,499	6.6	10.3	1.8	11.1	4.6	4.6	16.6	6.5	-	(*)	0.5	-	3.0	(*)
$3,500 to $3,999	5.6	5.1	0.9	10.1	2.1	1.8	8.1	3.6	-	(*)	0.4	-	1.1	(*)
$4,000 to $4,499	1.8	2.2	1.5	5.5	1.1	1.8	3.9	1.2	0.1	(*)	0.3	-	0.6	(*)
$4,500 to $4,999	1.2	4.5	1.0	2.9	0.6	0.6	2.3	0.6	-	(*)	0.4	-	-	(*)
$5,000 to $5,999	1.7	3.0	0.8	6.4	0.5	2.8	2.9	1.6	-	(*)	0.1	-	0.1	(*)
$6,000 to $9,999	1.0	4.3	1.2	6.7	0.2	0.9	0.3	0.1	-	(*)	0.4	-	-	(*)
$10,000 and over	0.6	4.6	0.2	3.9	0.1	-	0.1	0.1	-	(*)	-	-	-	(*)
Median earnings for persons reporting $1 or more or loss...(dollars)	1,571	2,203	728	2,805	1,589	941	2,559	1,659	340	(*)	906	383	1,381	(*)
MALE														
All persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(*)	(*)	100.0	100.0	100.0	(*)
Persons not reporting	16.0	24.5	17.1	31.2	15.7	24.0	12.3	10.9	(*)	(*)	11.4	17.6	10.3	(*)
Persons reporting $1 or more or loss	84.0	75.5	82.9	68.8	84.3	76.0	87.7	89.1	(*)	(*)	88.6	82.4	89.7	(*)
Persons reporting $1 or more or loss	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	(*)	(*)	100.0	100.0	100.0	(*)
Loss	0.8	0.2	5.3	0.8	-	0.4	0.2	-	(*)	(*)	0.8	-	0.2	(*)
$1 to $499	15.3	5.9	33.2	4.2	14.4	21.4	7.1	9.9	(*)	(*)	19.9	58.0	19.0	(*)
$500 to $999	10.0	6.5	18.6	8.9	4.9	10.9	5.0	8.0	(*)	(*)	12.8	22.7	16.0	(*)
$1,000 to $1,499	9.4	1.7	11.9	4.8	5.2	8.7	5.9	10.8	(*)	(*)	20.0	10.4	17.3	(*)
$1,500 to $1,999	12.2	4.9	9.6	7.0	10.6	9.5	10.6	15.0	(*)	(*)	20.2	7.0	19.7	(*)
$2,000 to $2,499	15.3	13.0	8.8	12.4	19.2	14.4	17.7	18.5	(*)	(*)	18.1	1.8	14.9	(*)
$2,500 to $2,999	12.6	10.2	4.7	9.5	21.6	9.4	18.5	16.3	(*)	(*)	3.6	0.2	7.6	(*)
$3,000 to $3,499	9.6	15.7	1.9	12.5	10.5	9.3	17.0	10.3	(*)	(*)	1.0	-	3.3	(*)
$3,500 to $3,999	5.4	8.6	0.9	11.5	5.9	3.6	8.3	5.8	(*)	(*)	1.0	-	1.2	(*)
$4,000 to $4,499	2.7	3.4	1.6	6.0	3.4	3.7	4.0	1.9	(*)	(*)	0.8	-	0.6	(*)
$4,500 to $4,999	1.7	7.8	1.0	3.1	1.9	1.2	2.3	1.0	(*)	(*)	0.6	-	-	(*)
$5,000 to $5,999	2.6	5.7	0.9	7.0	1.5	5.7	3.0	2.5	(*)	(*)	0.2	-	0.1	(*)
$6,000 to $9,999	1.5	8.2	1.3	7.7	0.6	1.7	0.3	0.1	(*)	(*)	1.0	-	-	(*)
$10,000 and over	0.9	8.3	0.2	4.5	0.4	-	0.1	-	(*)	(*)	-	-	-	(*)
Median earnings for persons reporting $1 or more or loss...(dollars)	2,073	3,244	809	3,096	2,389	1,952	2,594	2,174	(*)	(*)	1,411	431	1,427	(*)
FEMALE														
All persons	100.0	100.0	(*)	(*)	100.0	100.0	(*)	100.0	100.0	(*)	100.0	(*)	(*)	(*)
Persons not reporting	14.2	19.7	(*)	(*)	16.8	14.6	(*)	8.8	15.6	(*)	9.5	(*)	(*)	(*)
Persons reporting $1 or more or loss	85.8	80.3	(*)	(*)	83.2	85.4	(*)	91.2	84.4	(*)	90.5	(*)	(*)	(*)
Persons reporting $1 or more or loss	100.0	100.0	(*)	(*)	100.0	100.0	(*)	100.0	100.0	(*)	100.0	(*)	(*)	(*)
Loss	0.2	-	(*)	(*)	-	-	(*)	-	-	(*)	-	(*)	(*)	(*)
$1 to $499	29.1	18.6	(*)	(*)	11.6	43.3	(*)	22.5	73.8	(*)	37.7	(*)	(*)	(*)
$500 to $999	21.4	13.7	(*)	(*)	18.9	28.2	(*)	22.7	20.3	(*)	29.6	(*)	(*)	(*)
$1,000 to $1,499	20.4	18.7	(*)	(*)	25.7	19.5	(*)	27.3	5.5	(*)	12.3	(*)	(*)	(*)
$1,500 to $1,999	17.2	21.3	(*)	(*)	26.5	5.4	(*)	17.2	0.5	(*)	16.9	(*)	(*)	(*)
$2,000 to $2,499	7.4	13.8	(*)	(*)	11.6	2.6	(*)	7.4	-	(*)	2.8	(*)	(*)	(*)
$2,500 to $2,999	2.4	6.0	(*)	(*)	3.3	1.0	(*)	2.4	-	(*)	0.4	(*)	(*)	(*)
$3,000 to $3,499	1.0	4.5	(*)	(*)	1.9	-	(*)	0.1	-	(*)	0.2	(*)	(*)	(*)
$3,500 to $3,999	0.3	1.3	(*)	(*)	0.4	-	(*)	0.1	-	(*)	-	(*)	(*)	(*)
$4,000 to $4,499	0.1	0.8	(*)	(*)	0.1	-	(*)	-	-	(*)	-	(*)	(*)	(*)
$4,500 to $4,999	0.1	0.8	(*)	(*)	-	-	(*)	-	-	(*)	0.2	(*)	(*)	(*)
$5,000 to $5,999	0.1	-	(*)	(*)	-	-	(*)	0.1	-	(*)	-	(*)	(*)	(*)
$6,000 to $9,999	-	-	(*)	(*)	-	-	(*)	-	-	(*)	-	(*)	(*)	(*)
$10,000 and over	0.1	0.7	(*)	(*)	-	-	(*)	0.2	-	(*)	-	(*)	(*)	(*)
Median earnings for persons reporting $1 or more or loss...(dollars)	981	1,475	(*)	(*)	1,379	620	(*)	1,087	339	(*)	707	(*)	(*)	(*)

Table 6.—PERCENT DISTRIBUTION OF UNITS OF 1 PERSON AND OF 2 OR MORE RELATED PERSONS, AFTER AND BEFORE SUBSTITUTION FOR NONREPORTING, BY TOTAL MONEY INCOME LEVEL, FOR THE UNITED STATES, URBAN AND RURAL: 1944

TOTAL MONEY INCOME LEVEL	TOTAL		URBAN		RURAL-NONFARM		RURAL-FARM	
	After	Before	After	Before	After	Before	After	Before
Total reporting	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loss	0.3	0.4	0.1	0.1	-	-	1.7	2.1
$0 to $499	11.6	11.9	8.8	8.9	12.0	12.2	22.7	24.0
$500 to $999	11.3	11.4	9.3	9.5	10.3	9.8	20.7	21.1
$1,000 to $1,499	11.5	11.4	10.2	10.1	12.3	12.3	15.4	15.6
$1,500 to $1,999	10.6	10.4	10.4	10.4	12.1	11.7	9.7	9.1
$2,000 to $2,499	11.2	11.5	11.7	12.0	11.1	11.7	9.3	9.1
$2,500 to $2,999	9.5	9.6	10.2	10.3	10.4	11.0	5.6	5.2
$3,000 to $3,499	9.4	9.5	10.4	10.5	10.6	10.9	4.2	3.8
$3,500 to $3,999	6.7	6.8	7.8	8.0	8.2	5.9	2.9	3.0
$4,000 to $4,499	4.2	4.2	5.1	5.1	3.5	3.5	1.7	1.4
$4,500 to $4,999	3.7	3.3	4.4	4.0	3.4	3.2	1.2	0.9
$5,000 to $5,999	4.1	4.1	4.8	4.7	4.0	4.0	1.5	1.6
$6,000 to $9,999	4.2	4.0	5.1	4.7	3.6	3.2	1.6	1.6
$10,000 and over	1.6	1.4	1.9	1.7	0.4	0.5	1.5	1.4

Table 7.—MEDIAN TOTAL MONEY INCOME OF UNITS OF 1 PERSON AND OF 2 OR MORE RELATED PERSONS, AFTER AND BEFORE SUBSTITUTION FOR NONREPORTING, BY SIZE OF UNIT, FOR THE UNITED STATES, URBAN AND RURAL: 1944

(A minus sign (-) denotes decrease)

UNIT SIZE AND SUBSTITUTION STATUS	Total	Urban	Rural-nonfarm	Rural-farm
All units of related persons:				
After substitution (dollars)	2,209	2,480	2,145	1,157
Before substitution (dollars)	2,193	2,458	2,188	1,088
Percent difference	0.7	0.9	-1.1	6.3
Units of 1 person:				
After substitution (dollars)	979	1,115	855	472
Before substitution (dollars)	945	1,079	638	464
Percent difference	3.6	3.3	2.7	1.7
Units of 2 or more related persons:				
After substitution (dollars)	2,533	2,918	2,388	1,272
Before substitution (dollars)	2,501	2,877	2,402	1,206
Percent difference	1.3	1.4	-0.6	5.5
Units of 2 related persons:				
After substitution (dollars)	2,016	2,349	1,690	902
Before substitution (dollars)	2,049	2,355	1,739	865
Percent difference	-1.6	-0.3	-2.8	4.3
Units of 3 related persons:				
After substitution (dollars)	2,641	3,056	2,484	1,258
Before substitution (dollars)	2,570	2,989	2,447	1,161
Percent difference	2.8	2.2	1.5	8.4
Units of 4 related persons:				
After substitution (dollars)	2,941	3,267	2,929	1,365
Before substitution (dollars)	2,893	3,218	2,962	1,250
Percent difference	1.7	1.5	-1.1	9.2
Units of 5 or more related persons:				
After substitution (dollars)	2,859	3,321	2,716	1,674
Before substitution (dollars)	2,840	3,314	2,725	1,570
Percent difference	0.7	0.2	-0.3	6.6