

**Average
Monthly Data
From the
Survey of
Income and
Program
Participation**

CURRENT POPULATION REPORTS

**Household
Economic Studies**

Series P-70, No. 1

**Economic
Characteristics
of Households in
the United States:
Third Quarter
1983**



U.S. Department of Commerce
BUREAU OF THE CENSUS

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Economic Characteristics of Households in the United States: Third Quarter 1983

**Average Monthly Data
From the Survey of Income
and Program Participation**

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SYMBOLS USED IN TABLES

- Represents zero or rounds to zero.
 - X Not applicable.
 - B Base less than 200,000
-

Economic Characteristics of Households in the United States: Third Quarter 1983

INTRODUCTION

This report initiates a new series of quarterly reports covering the economic status of households in the United States based on data obtained from the Survey of Income and Program Participation (SIPP). The Bureau of the Census undertook this new survey to obtain information on the distribution of income and wealth and participation in government programs by the U.S. population. The content and design of the new survey are based on the results of an extensive development phase called the Income Survey Development Program (ISDP). The Department of Health and Human Services and the Bureau of the Census co-sponsored the ISDP, which was conducted during the period between 1975 and 1980.

The Bureau of the Census collected the data in this report in interviews conducted in October, November, and December 1983 and January 1984. The SIPP is a panel survey in which one-fourth of the sample households are interviewed each month. The survey is designed to be continuous with new panels introduced each year. The total number of sample households interviewed during the first months of the survey was approximately 20,000. Households in a given period will be interviewed every 4 months over a period of about 2-1/2 years resulting in a total of eight or nine interviews for each household. A description of the survey design and operation is provided in appendix A.

This report presents data on average monthly income and program participation for the third quarter of 1983 and relates these data to the labor force activity of the household members. The nature of the SIPP questionnaire makes possible the presentation of data in the form of monthly averages. In any given interview, information on household composition, income, program participation, and labor force activity is collected for each of the preceding four months. Appendix B contains a description of procedures used to compute monthly averages.

The compilation of the data into monthly averages represents only one of a number of approaches to the presentation of SIPP data. The primary published survey products for the first year will be a series of quarterly reports containing data similar to that shown here. Initially, the data in these reports will not be seasonally adjusted. Changes in monthly averages for the same calendar quarters between years can be analyzed using these data; however, comparisons within

years may be difficult without the benefit of seasonal adjustment. The quarterly reports will soon be expanded to include monthly estimates of transitions in program participation and labor force activity. These measures of transition will allow examination of changes in the number and characteristics of persons both entering and leaving statuses such as participation in the food stamp program, having a job, or having no labor force activity. They will also provide data to analyze changes in the number and characteristics of persons that begin or end participation in government assistance programs. Appendix A provides information on other anticipated data products.

This report is general in nature. It shows income and earnings data for households and persons for a selected group of economic and demographic characteristics and emphasizes the classification of persons by the income of the household in which they reside. Because this is the first quarterly report from this new survey it does not provide any estimates of change from earlier quarters.

Initially, estimates in quarterly reports will be restricted to the nonfarm population. This restriction was made in order to allow an examination of the quality of the farm self-employment income data. This restriction on the quarterly reports may be removed following the evaluation of the quality of the farm income data. Estimates for the total U.S. population can be derived from the public use data file. Table B-1 of appendix B contains a selected group of statistics on the SIPP farm population. Future reports based on annual data cumulated over the calendar year will cover the total population.

Several existing data series provide information closely related to that shown in this report. First, the Bureau of Labor Statistics (BLS) publishes the official statistics on monthly employment and unemployment based on data collected in the Current Population Survey (CPS), a survey designed specifically to obtain labor force statistics. The labor force activity data collected in SIPP, however, were designed to complement the income information and the analyses of household economic status. The SIPP data covering labor force activity are, therefore, based on procedures and concepts that differ from those used to collect and define the official statistics. Appendix B contains a discussion of differences between SIPP and CPS data collection procedures and concepts. Second, the Bureau of the Census publishes statistics on annual household and persons' income based

on the March CPS and the BLS publishes a series covering quarterly averages for usual weekly earnings for full-time wage and salary workers. Differences between these two series and the data that will be published from SIPP are also discussed in appendix B.

This report does not contain any estimates of the poverty population. The official definition of poverty status as determined by the Office of Management and Budget is based on the amount of income received over a calendar year. The relevance of the poverty concept to shorter reference periods is a question that has not been answered. A reference period as short as a month is not appropriate for some segments of the population, especially those whose income is received in an irregular pattern. The problems of presenting data on persons and households with low monthly income are being examined.

Evaluations of the quality of data from the Income Survey Development Program (ISDP), the research and development phase preceding the initiation of SIPP, indicated some significant improvements in the accuracy and completeness of the data over that obtained from the March CPS. Two important measures of data quality are the magnitude of nonresponse and underreporting. Nonresponse refers to failure to obtain answers to survey questions, mainly resulting from refusals to answer or lack of knowledge by the individual. Underreporting refers to a general tendency of household surveys to underestimate the amount of income received and the number of income recipients. Appendix D contains some preliminary estimates of nonresponse and underreporting problems in SIPP. These estimates of underreporting are based on comparisons of the survey estimates and the independent sources such as administrative data from program agencies and selected data from the CPS.

This initial report from SIPP comes about 9 months after the data were collected. This relatively long period between data collection and publication of the survey results was required in order to develop the computer processing system needed to edit, compile, tabulate, and analyze the data. This "start-up" period is common to almost any survey of this size and complexity. As the data processing systems and overall survey operation begin to work in a routine manner, the quarterly reports from SIPP will become available on a more timely basis.

The estimates in this report are considered preliminary. The computer systems that have been developed to process the information collected in the first SIPP interviews have been reviewed and tested extensively; however, as is the case with any highly complex operation, some problems may have been overlooked. Any of these problems that are detected through further examination of the data processing systems or by review of tabulated estimates may result in revisions to these originally published numbers.

MONTHLY HOUSEHOLD INCOME

Median monthly cash income for the Nation's 83.1 million nonfarm households was \$1,670 in the third quarter of 1983.

(See table A.) Households receiving this amount each month for a year would have an annual income of about \$20,040.

Black and Spanish-origin households accounted for about 16 percent of the total number of households during the third quarter of 1983. The median monthly incomes of Black households (\$1,080), and Spanish-origin households (\$1,230), (not significantly different from one another), were well below the \$1,750 median for White households during that period.

Regional differences in median monthly household income are evidenced by the first SIPP quarterly estimates. The Northeast (\$1,770) and West (\$1,800) medians were highest (not significantly different from one another). The \$1,550 median for the South was lowest, about \$100 below the \$1,650 estimate for the Midwest Region (formerly the North Central Region).

There is, as indicated previously by annual income data collected in the March CPS, a sharp contrast between the incomes of married-couple families and families maintained by women with children but without husbands present. These families, consisting of a mother and children, made up about 9.7 percent of the approximately 60.4 million family households. Their median cash income was about \$800 per month for the July-to-September-1983 period. Married-couple families received median monthly income of about \$2,160 over this same 3-month period.

The monthly data show that median household income rises then falls as the age of the householder increases. The median monthly income figures for the third quarter of 1983 show incomes peaking in the 45-to-54-year category (\$2,340). The median monthly income then declines to \$1,810 in the 55-to-64 age group and to \$950 in the 65-year-old-and-over group.

There were a total of 224.3 million persons residing in nonfarm households in the third quarter of 1983. Highlighted in table B are distributions of these persons by the monthly income of the households in which they lived during that period. Data for Blacks, persons of Spanish origin, persons 65 years old and over, and women are shown separately in this table as well.

Households with a monthly income of \$2,000 for each month of 1983 would have had an income slightly lower than the \$24,580 median annual income from the March CPS for family households in that year. The data in table B indicate that slightly less than half, 49.3 percent, of all persons lived in nonfarm households with monthly cash incomes of \$2,000 or more for the July-to-September-1983 period. Lower proportions of Blacks, Spanish, persons 65 and over, and female family householders with children but without husbands lived in households with cash incomes at or above the \$2,000 level (about 28.8 percent of Blacks, 35.5 percent of Spanish, 22.8 percent of persons 65 years old and over, and 13.6 percent of female family householders with children but without husbands). Overall, about 46.4 percent of all women lived in households with cash incomes of \$2,000 or more each month.

**Table A. Number of Households and Median Monthly Household Cash Income:
Monthly Averages, Third Quarter 1983**

(Numbers in thousands)

Characteristic	Number		Median income	
	Total	Percent of total	Value	Relative to all households
Total.....	83,081	100	\$1,668	100
White.....	71,858	87	1,747	105
Black.....	9,246	11	1,076	65
Spanish origin ¹	4,182	5	1,231	74
Northeast.....	18,099	22	1,772	106
Midwest ²	20,314	24	1,646	99
South.....	28,389	34	1,550	93
West.....	16,279	20	1,795	108
Married couple families.....	48,644	59	2,157	129
Female family households, no husband present, with children under 18 years.....	5,851	7	795	48
Male nonfamily households.....	9,644	12	1,294	78
Female nonfamily households.....	13,007	16	706	42
15 to 24 years.....	5,716	7	1,203	72
25 to 34 years.....	19,458	23	1,740	104
35 to 44 years.....	16,228	20	2,195	132
45 to 54 years.....	12,160	15	2,335	140
55 to 64 years.....	12,447	15	1,805	108
65 years and over.....	17,073	21	948	57

¹Persons of Spanish origin may be of any race.

²Formerly the North Central Region.

Groups with relatively small proportions of their populations residing in households with incomes of \$2,000 or more had higher proportions residing in households with average monthly incomes below \$600. Households with sustained monthly incomes of \$600 per month in 1983 would have been well below the \$8,840 figure defining the lowest income quintile for all households. While 12.5 percent of all persons were in households with monthly incomes below this amount, 23.6 percent of Blacks, 19.7 percent of Spanish, 23.3 percent of the aged, and 39.0 percent of the female family householders with children but without husbands were members of households with cash incomes of less than \$600 per month.¹

PROGRAM PARTICIPATION

Tables C through G summarize data collected in SIPP concerning participation in government benefit programs. On a

monthly average, about 30 percent of the population participated in one or more government programs during the third quarter of 1983 as indicated by the figures in table C.

During the period July to September, an average of 13.5 million nonfarm households, about 16 percent of the U.S. total, received some form of means-tested benefits, either in the form of cash assistance or a noncash benefit. Most of these households, 12.4 million, or about 92 percent, participated in one or more of the programs that provide non-cash benefits. A much smaller number, 7.1 million, received some form of cash assistance.

The major programs providing means-tested noncash benefits are Medicaid, food stamps, and public or other subsidized rental housing. The number of households receiving benefits from these programs were 7.5 million, 6.3 million, and 3.5 million, respectively. The major programs providing cash assistance include Supplemental Security Income (SSI) (2.8 million) and Aid to Families with Dependent Children (AFDC) or other cash assistance (3.8 million recipient households).

¹The percentages for Blacks and the aged are not significantly different from one another.

**Table B. Persons, by Household Monthly Cash Income Level: Monthly Averages,
Third Quarter 1983**

(Numbers in thousands)

Household cash income	All persons	Black	Spanish origin ¹	Age 65 years and over	Female	Female family householder, no husband present, with children under 18 years
Total.....	224,311	27,202	14,345	25,008	115,848	5,851
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Under \$300.....	4.7	9.3	8.3	3.2	5.1	16.8
\$300 to \$599.....	7.8	14.3	11.3	20.1	9.4	22.2
\$600 to \$899.....	8.0	13.3	12.5	15.3	8.6	15.2
\$900 to \$1,199.....	8.2	11.8	11.3	14.3	8.7	13.8
\$1,200 to \$1,599.....	11.4	11.6	11.4	14.1	11.4	10.3
\$1,600 to \$1,999.....	10.7	10.9	9.6	10.1	10.4	8.1
\$2,000 to \$2,999.....	22.1	15.7	19.5	11.9	21.2	10.1
\$3,000 to \$3,999.....	13.1	8.2	9.2	5.2	12.3	2.3
\$4,000 and over.....	14.1	4.8	6.8	5.8	13.0	1.2
Median income ²	\$1,966	\$1,234	\$1,401	\$1,124	\$1,841	\$795

¹Persons of Spanish origin may be of any race.

²The medians in this table are based on the distribution of persons in households, not on the households themselves and, therefore, differ from median household incomes in other tables.

Table C. Persons, by Receipt of Benefits From Selected Programs: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Reciprocity status	Number	Percent distribution
Total.....	224,311	100.0
Received benefits from one or more programs.....	66,454	29.6
Social Security.....	31,710	14.1
Railroad Retirement.....	759	0.3
Veterans' compensation and pensions.....	4,622	2.1
Unemployment compensation.....	3,040	1.4
Workers' compensation.....	702	0.3
Educational assistance.....	3,624	1.6
Medicare.....	26,711	11.9
One or more means-tested programs ¹	42,061	18.8
Public or subsidized rental housing.....	8,465	3.8
Federal SSI.....	3,205	1.4
Food stamps.....	18,662	8.3
AFDC.....	9,323	4.2
Other cash assistance.....	2,311	1.0
WIC.....	2,429	1.1
Medicaid.....	17,508	7.8

¹Includes free or reduced-price school meals and energy assistance not identified separately.

Table D. Households, by Receipt of Selected Sources of Noncash Benefits and Cash Transfer Payments: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Reciency status	Number	Percent distribution
Total.....	83,081	100.0
Received--		
One or more means-tested benefits or payments.....	13,535	16.3
One or more means-tested cash transfer payments.....	7,081	8.5
AFDC or other cash assistance.....	3,767	4.5
SSI.....	2,797	3.4
One or more means-tested noncash benefits.....	12,442	15.0
Food stamps.....	6,304	7.6
WIC.....	1,083	1.3
Free or reduced-price school meals.....	1,973	2.4
Public or subsidized rental housing.....	3,518	4.2
Energy assistance.....	1,313	1.6
Medicaid.....	7,464	9.0
Other money transfer payments:		
Social Security or Railroad Retirement.....	22,673	27.3
Veterans' compensation and pensions.....	3,343	4.0
Unemployment compensation.....	2,854	3.4
Medicare.....	20,195	24.3

The two programs affecting the largest number of households are not means-tested. Approximately 20 million households had one or more persons covered by Medicare, and 22.7 million households contained one or more persons receiving Social Security or Railroad Retirement benefits.

Households receiving means-tested benefits had cash incomes that were far below the figure for all households. For example, the median monthly cash income of food stamp households was \$420 during the third quarter; about one-fourth of the \$1,670 figure for all households (table E).

Households receiving pension incomes had median cash incomes that were somewhat lower than the U.S. figure. Median monthly income was \$1,420 among households receiving private pensions and \$1,050 among households receiving Social Security or Railroad Retirement. The number of households receiving private pension income was 6.8 million.

There was a large difference between the means-tested program participation rates for White and Black householders. About 13 percent of Whites received such transfers, compared with 42 percent of Blacks; the reciprocity rate among Spanish-origin householders was 34 percent (see table F).

The household group most likely to have received means-tested transfers was female householders with children but without husbands present. About 55 percent of these households received such transfers, compared with about 10 percent of married-couple households. It might be noted however, that, because of their predominance, married-couple families still represent the largest single household group receiving means-tested benefits. Of the 13.5 million

households receiving means-tested benefits, about 5 million were married-couple families, 3.2 million were female householders with children but without husbands present, 1.5 million were other types of families, 1.1 million were male nonfamily householders, and 2.7 million were female nonfamily householders.

Among householders of working age, the reciprocity rate for means-tested transfers was higher among those with a work disability (36 percent) than those with no disability (12 percent).

Among the 12.4 million households receiving means-tested noncash benefits, 5.7 million received benefits from two or more programs and 2.3 million received benefits from three or more programs. The most common form of multiple reciprocity was the receipt of food stamps and coverage under Medicaid: 4.3 million households received benefits from both of these programs. Female family households with children but without husbands present were more likely than other households to be recipients of benefits from more than one program. Approximately 3.2 million households in this category received noncash benefits from a means-tested program, and 2.2 million of these received benefits from two or more means-tested noncash assistance programs.

LABOR FORCE ACTIVITY

The data from SIPP provide some insights into the role of the job market in the income situation of households on a monthly basis. Monthly figures for the July-to-

Table E. Households, by Median Monthly Cash Income and Receipt of Selected Sources of Cash Income and Noncash Benefits: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Reciency status	Total	Median monthly cash income
Total.....	83,081	\$1,668
Received--		
Earnings.....	60,057	2,119
Social Security or Railroad Retirement.....	22,673	1,054
Private pensions.....	6,765	1,424
Veterans' compensation and pensions.....	3,343	1,432
Unemployment compensation.....	2,854	1,486
Medicare.....	20,195	1,014
AFDC or other cash assistance.....	3,767	476
SSI.....	2,797	542
Food stamps.....	6,304	418
WIC.....	1,083	717
Free or reduced-price school meals.....	1,973	890
Public or subsidized rental housing.....	3,518	485
Energy assistance.....	1,313	479
Medicaid.....	7,464	528

Table F. Selected Characteristics of Households, by Receipt of Means-Tested Cash Transfer Payments and Noncash Benefits: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Characteristic	Total	Received means-tested benefits					
		Total		Cash		Noncash	
		Number	Percent	Number	Percent	Number	Percent
Total.....	83,081	13,535	16.3	7,081	8.5	12,442	15.0
White.....	71,858	9,240	12.9	4,596	6.4	8,344	11.6
Black.....	9,246	3,888	42.1	2,263	24.5	3,702	40.0
Spanish origin ¹	4,182	1,438	34.4	803	19.2	1,390	33.2
Family households.....	60,430	9,745	16.1	5,108	8.5	9,046	15.0
Married-couple families.....	48,644	5,071	10.4	2,149	4.4	4,540	9.3
Female family households, no husband present, with children under 18 years.....	5,851	3,190	54.5	2,075	35.5	3,157	53.9
Other family households.....	5,935	1,485	25.0	884	14.9	1,349	22.7
Male nonfamily households.....	9,644	1,125	11.7	605	6.3	978	10.1
Female nonfamily households.....	13,007	2,665	20.5	1,369	10.5	2,419	18.6
Householder 16 to 64 years old...	66,005	10,019	15.2	5,233	7.9	9,333	14.1
With a work disability.....	7,747	2,776	35.8	1,850	23.9	2,477	32.0
With retirement or disability income.....	3,962	1,677	42.3	1,150	29.0	1,410	35.6
No work disability.....	58,258	7,243	12.4	3,383	5.8	6,856	11.8

¹Persons of Spanish origin may be of any race.

Table G. Households, by Number of Means-Tested Programs in Which Members Participate: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Reciency status	Total		Female family householder, no husband present, with children under 18 years	
	Number	Percent distribution	Number	Percent distribution
Total.....	83,081	100.0	5,851	100.0
Received means-tested noncash benefits.....	12,442	15.0	3,157	53.9
One means-tested noncash benefit.....	6,703	8.1	938	16.0
Food stamps.....	1,444	1.7	250	4.3
WIC.....	333	0.4	38	0.7
Free or reduced-price school meals.....	861	1.0	221	3.8
Energy assistance.....	375	0.5	2	-
Public or subsidized housing.....	1,646	2.0	264	4.5
Medicaid.....	2,044	2.5	163	2.8
Two means-tested noncash benefits.....	3,466	4.2	1,038	17.7
Food stamps and Medicaid.....	2,002	2.4	731	12.5
Food stamps and free or reduced-price school meals.....	196	0.2	73	1.3
Other combinations.....	1,268	1.5	233	4.0
Three means-tested noncash benefits.....	1,808	2.2	868	14.8
Food stamps, Medicaid, and free or reduced-price school meals.....	343	0.4	203	3.5
Food stamps, Medicaid, and public or subsidized housing.....	710	0.9	337	5.7
Other combinations.....	754	0.9	328	5.6
Four or more means-tested noncash benefits....	466	0.6	313	5.4

Table H. Persons 16 Years Old and Over, by Labor Force Status and Monthly Household Cash Income: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Labor force status	Total	Percent household cash income				
		Total	Under \$1,200	\$1,200 to \$2,999	\$3,000 and over	Median income ¹
With some labor force activity.....	112,375	100.0	19.8	46.2	34.1	\$2,264
With job entire month.....	96,278	100.0	15.4	47.8	36.9	2,388
Spent time on layoff.....	467	100.0	25.7	53.1	21.4	1,887
With job part of month.....	5,228	100.0	33.1	39.6	27.3	1,838
Spent time looking or on layoff.....	2,347	100.0	40.9	37.5	21.6	1,503
No job during month: spent time looking or on layoff.....	10,869	100.0	52.5	35.1	12.4	1,115

¹The medians in this table are based on the distribution of persons in households, not on the households themselves and, therefore, differ from median household incomes in other tables.

Table I. Persons 16 Years Old and Over, by Labor Force Status and Program Participation: Monthly Averages, Third Quarter 1983

Labor force status	Percent	Received unemployment compensation	Received means-tested benefits	
			Total	Food stamps
With some labor force activity.....	100.0	2.6	11.8	4.9
With job entire month.....	100.0	0.6	9.0	2.6
Spent time on layoff.....	100.0	29.0	7.8	3.0
With job part of month.....	100.0	7.5	18.3	10.0
Spent time looking or on layoff.....	100.0	15.2	21.4	11.7
No job during month: spent time looking or on layoff.....	100.0	18.0	34.2	23.1

September-1983 period show that, on average, about 96.3 million persons had jobs for the entire month (table H). These workers lived in households where the median monthly cash income was \$2,390, almost \$29,000 a year if sustained for the entire year.

Not all persons in the labor force, however, fared as well as the average person with a job all month. Approximately 10.9 million individuals had no jobs during the month and

spent at least some time looking for work or on layoff during this period. Their median monthly household income was \$1,120, about \$13,500 annually. Another 2.3 million had jobs only part of the month and either looked for work or were on layoff for some time during the month. These persons were members of households in which monthly incomes averaged \$1,500 a month, equivalent to about \$18,000 on an annual basis.

Table J. Households, by Labor Force Status of Members, Program Participation, and Mean Cash Income: Monthly Averages, Third Quarter 1983

(Numbers in thousands)

Program participation, mean income, and household type	All households	Households with one or more persons with a job, no one looking or on layoff	Households with one or more persons looking or on layoff	Households with no members in the labor force
Total.....	83,081	53,311	11,467	18,304
Percent.....	100.0	100.0	100.0	100.0
Received unemployment compensation.....	3.4	0.8	20.7	0.2
Received means-tested benefits..	16.3	8.8	29.7	29.7
Food stamps.....	7.6	2.6	19.5	14.5
Mean income.....	\$2,165	\$2,676	\$1,653	\$996
Female family households, no husband present, with children under 18 years....	5,851	2,987	1,489	1,375
Percent.....	100.0	100.0	100.0	100.0
Received unemployment compensation.....	3.1	1.1	9.8	0.3
Received means-tested benefits..	54.5	35.2	65.4	84.6
Food stamps.....	39.6	16.3	51.7	77.3
Mean income.....	\$1,049	\$1,430	\$827	\$463

For some workers, unemployment, involuntary part-time work, and low wages contributed to their households' low incomes. Consequently, the household incomes of some labor force participants were supplemented by the transfer income programs of the Federal Government. For example, during the third quarter of 1983, 9.0 percent of the workers with jobs for a full month lived in households receiving benefits from means-tested income programs; 21.4 percent of the persons with jobs for only part of a month and looking for work or on layoff received such benefits, and 34.2 percent of the persons with no jobs but who looked for work or were on layoff received income assistance from the Federal Government (see table I).

Another way in which to observe the importance of the job market on the income situation of households is by examin-

ing the labor market activity of persons *within* households. For the 53.3 million households with one or more members holding a job in the third quarter of 1983 (and no one looking for work or on layoff), average monthly income was \$2,680. For the 11.5 million households in which one or more persons were looking for work or on layoff, monthly incomes averaged \$1,650. Moreover, participation in means-tested programs was significantly higher in the latter households than in the former. Even among family households maintained by women with children but without husbands, income, on average, was higher and the incidence of program participation lower in those households where someone had a job than in those where someone was looking for work or on layoff (table J).