

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

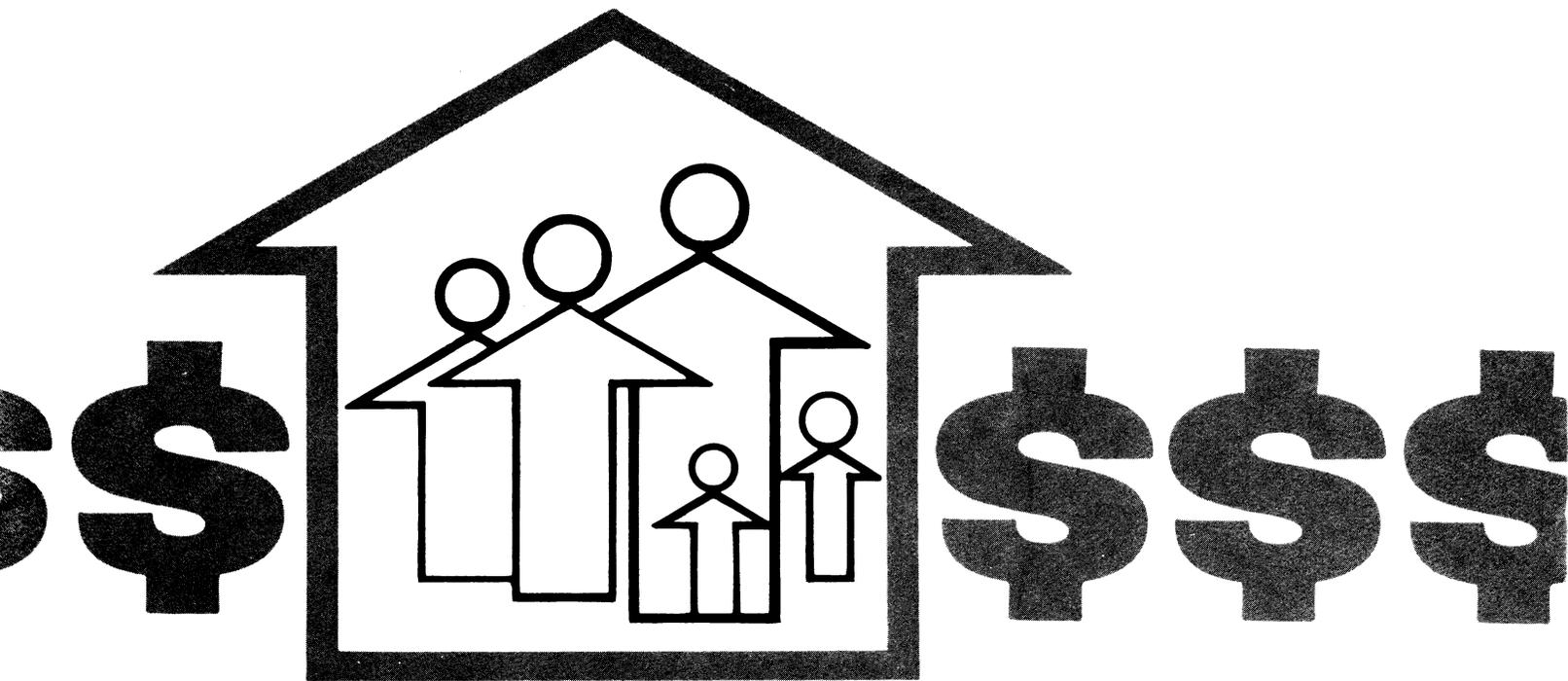
CURRENT POPULATION REPORTS

**Household  
Economic Studies**

Series P-70, No. 3

**Economic  
Characteristics  
of Households in  
the United States:**

**First Quarter  
1984**



U.S. Department of Commerce  
BUREAU OF THE CENSUS

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CURRENT POPULATION REPORTS

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# Household Economic Studies

Series P-70, No. 3  
Issued April 1985

# **Economic Characteristics of Households in the United States: First Quarter 1984**

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



**U.S. Department of Commerce**  
**Malcolm Baldrige**, Secretary  
**Clarence J. Brown**, Deputy Secretary  
**Sidney Jones**, Under Secretary for  
Economic Affairs

**BUREAU OF THE CENSUS**  
**John G. Keane**,  
Director

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**BUREAU OF THE CENSUS**  
**John G. Keane, Director**  
**C.L. Kincannon, Deputy Director**  
**William P. Butz, Associate Director**  
for Demographic Fields

**POPULATION DIVISION**  
**Roger A. Herriot, Chief**

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**SYMBOLS USED IN TABLES**

- Represents zero or rounds to zero.
  - X Not applicable.
  - B Base less than 200,000.
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# Economic Characteristics of Households in the United States: First Quarter 1984

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## INCOME, NONCASH BENEFITS, AND LABOR FORCE ACTIVITY

The labor force activity of household members is an important determinant of household income. According to the survey results for the first quarter of 1984, average income was \$2,730 a month for the 55.1 million households in which one or more members were working and no members were looking for work or on layoff. (See table A.)<sup>1</sup> This average was 22 percent above the average of \$2,230 for all households. However, for the 9.8 million households in which one or more members were looking for work or on layoff, average income was \$1,600 a month. For the 18.8 million households in which no one was in the labor market, average monthly income was \$1,110. In the majority (69 percent) of this latter group of households, the householder was 65 years old or over.

Participation in means-tested benefit programs was greater among those households in which there were jobseeking members or where there was no labor force activity. Major means-tested programs include the cash assistance programs (AFDC and SSI) and such noncash programs as food stamps, Medicaid, public or subsidized housing, energy assistance, and free or reduced-price school meals. About 37 percent of all households with one or more members looking for work or on layoff received some kind of means-tested benefit; among households in which no one worked or looked for work, the comparable figure was 33 percent. In contrast, the percentage receiving means-tested benefits was 11 percent for those households with one or more workers and no one looking for work or on layoff.

## FEMALE FAMILY HOUSEHOLDS, NO HUSBAND PRESENT

Female family households (no husband present) with one or more own children under 18 years old totaled 6.1 million during the first quarter, or 10 percent of all family households. The average monthly income for these households was \$1,100, approximately half of the overall household average (\$2,230) and about 39 percent of the monthly average for married couples (\$2,790).

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<sup>1</sup>The data in this report are restricted to the nonfarm population and are not seasonally adjusted. See the section entitled "Survey Notes" for further explanation.

One-third of female family householders with children were Black. Black female householders had lower incomes than White female householders and were more likely to participate in means-tested programs. The former group had a monthly income level of \$890 and a means-tested program participation rate of 80 percent. The comparable figures for White female householders were \$1,210 and 53 percent, respectively.

About 25 percent of female family households with children had no members with labor force activity in the first quarter of 1984. The average monthly income of this group was \$490. Large proportions of these households received means-tested cash assistance programs and participated in noncash benefit programs: 78 percent received cash assistance and 91 percent participated in means-tested noncash benefit programs.

About 1.3 million (22 percent) of the female family households with children contained one or more members looking for work or on layoff. These households had a monthly income of \$870. Nearly half (47 percent) received means-tested cash assistance, and 72 percent participated in means-tested noncash programs.

Slightly more than half, 54 percent, of female family households with children had one or more members working and no members looking for work or on layoff. Their monthly income averaged \$1,470. Only 11 percent of this group received means-tested cash assistance, but, a much larger proportion, 44 percent, did participate in means-tested non-cash benefit programs.

## PERSONS 65 YEARS OLD AND OVER

The total nonfarm, noninstitutionalized population of the United States was 226.0 million for the first quarter of 1984. Of this total 25.3 million, about 11 percent, were 65 years old and over. Persons in this age group resided in households with an average income of \$1,720 per month and one-half of the elderly lived in households with incomes of \$1,180 or less. (See table B.)

Social Security benefits are by far the most important source of income for the 65-and-over population, accounting for \$42 out of \$100 received per month during the first quarter of 1984. Earnings from jobs provided \$11 out of every \$100 received by the elderly with about 10 percent of this age group receiving earnings each month. About 1.4 million

**Table A. Households, by Labor Force Status of Members, Mean Monthly Income, and Program Participation Status: Monthly Average, First Quarter 1984**

| Type of household and labor force activity status of members                    | Number (thous.) | Mean monthly income | Percent of households in which one or more members received means-tested benefits <sup>1</sup> |      |         |
|---|-----------------|---------------------|--|------|---------|
|   |                 |                     | Total  | Cash | Noncash |
| <b>ALL HOUSEHOLDS</b>   |                 |                     |  |      |         |
| Total.....  | 83,643          | \$2,231             | 19.2   | 8.6  | 18.4    |
| No members with labor force activity.....                                       | 18,765          | 1,109               | 32.7   | 19.4 | 31.1    |
| Single person household.....  | 9,338           | 804                 | 32.6   | 15.3 | 31.1    |
| One or more workers, no members looking for work or on layoff.....              | 55,075          | 2,725               | 11.4   | 3.3  | 10.7    |
| One or more members looking for work or on layoff.....                          | 9,803           | 1,598               | 37.4   | 18.3 | 36.8    |
| <b>HOUSEHOLDER UNDER 65 YEARS</b>   |                 |                     |  |      |         |
| Total.....  | 66,293          | 2,431               | 18.2   | 8.0  | 17.6    |
| No members with labor force activity.....                                       | 5,742           | 917                 | 49.9   | 36.5 | 48.6    |
| Single person household.....  | 2,088           | 626                 | 39.8   | 24.6 | 38.0    |
| One or more workers, no members looking for work or on layoff.....              | 51,257          | 2,750               | 11.2   | 3.0  | 10.7    |
| One or more members looking for work or on layoff.....                          | 9,294           | 1,604               | 37.3   | 18.1 | 36.7    |
| <b>HOUSEHOLDER 65 YEARS AND OVER</b>  |                 |                     |  |      |         |
| Total.....  | 17,350          | 1,467               | 22.9   | 11.1 | 21.2    |
| No members with labor force activity.....                                       | 13,022          | 1,194               | 25.1   | 11.8 | 23.4    |
| Single person household.....  | 7,250           | 855                 | 30.6   | 12.6 | 29.1    |
| One or more workers, no members looking for work or on layoff.....              | 3,818           | 2,396               | 13.1   | 6.9  | 11.5    |
| One or more members looking for work or on layoff.....                          | 509             | 1,499               | 38.9   | 22.1 | 38.0    |
| <b>FEMALE HOUSEHOLDER, NO HUSBAND PRESENT, WITH OWN CHILDREN UNDER 18 YEARS</b> |                 |                     |  |      |         |
| Total.....  | 6,063           | 1,101               | 61.7   | 35.3 | 61.4    |
| No members with labor force activity.....                                       | 1,491           | 485                 | 91.5   | 77.5 | 91.4    |
| One or more workers, no members looking for work or on layoff.....              | 3,266           | 1,473               | 43.8   | 11.3 | 43.6    |
| One or more members looking for work or on layoff.....                          | 1,307           | 873                 | 72.3   | 47.2 | 72.0    |

<sup>1</sup>Means-tested programs include Aid to Families with Dependent Children (AFDC) and other cash assistance; Supplemental Security Income (SSI); food stamps; Special Supplemental Food Program for Women, Infants, and Children (WIC); free or reduced-price school meals; Medicaid; VA pensions; public or subsidized rental housing; and energy assistance.

men and 1.1 million women received average monthly earnings of \$1,020. Only about 4 percent of the aged worked full time all weeks of the month; their average earnings per month were \$1,530.

There were 17.4 million households with a householder aged 65 and over in the first quarter of 1984. Married couples accounted for 43 percent of these households, and

households containing a person living alone made up 46 percent. The average incomes for these households were \$2,030 and \$890, respectively. Eight out of ten elderly persons living alone were women. (See table C.)

A significant proportion of the elderly households obtained assistance from means-tested noncash benefit programs. Those participating during the first quarter of 1984 averaged

**Table B. Persons 65 Years Old and Over, by Household Income, Aggregate Income, Number With Earnings, and Mean Earnings: Monthly Average, First Quarter 1984**

| Characteristic                                      |                    |
|---|--------------------|
| Number of persons.....                              | thousands.. 25,270 |
| Median monthly household income <sup>1</sup> .....  | \$1,182            |
| Mean monthly household income <sup>1</sup> .....    | \$1,719            |
| Total aggregate income.....                         | billions.. \$23.1  |
| Earnings.....                                       | billions.. \$2.5   |
| Social Security.....                                | billions.. \$9.6   |
| All other income.....                               | billions.. \$11.0  |
| Number of persons with earnings.....                | thousands.. 2,422  |
| Males.....  | thousands.. 1,368  |
| Females.....  | thousands.. 1,054  |
| Mean monthly earnings.....                          | \$1,015            |
| Number of persons working full time, all weeks..... | thousands.. 915    |
| Mean monthly earnings.....                          | \$1,530            |

<sup>1</sup>Income of the household in which these persons lived.

**Table C. Households With a Householder 65 Years Old and Over, by Mean Monthly Income and Participation in Selected Means-Tested Noncash Benefit Programs: Monthly Average, First Quarter 1984**

| Characteristic   | Number<br>(thous.) | Mean<br>monthly<br>income |
|--|--------------------|---------------------------|
| All households <sup>1</sup> .....                      | 17,350             | \$1,467                   |
| Married-couple households.....                         | 7,509              | 2,026                     |
| Single-person households.....                          | 7,976              | 894                       |
| Males.....   | 1,591              | 1,119                     |
| Females.....   | 6,386              | 838                       |
| Received one or more means-tested noncash benefit..... | 3,680              | 718                       |
| Medicaid.....  | 1,798              | (NA)                      |
| Public or subsidized rental housing.....               | 1,222              | (NA)                      |
| Energy assistance.....                                 | 1,195              | (NA)                      |
| Food stamps.....                                       | 1,087              | (NA)                      |

NA Not available.

<sup>1</sup>Includes other family households and multiple-person nonfamily households, not shown separately.

3.7 million per month or 21 percent of all elderly households. Medicaid was the most frequent program benefit with 1.8 million households covered. There were approximately 1.2 million households with a householder aged 65 or over living in public or other subsidized rental housing. Energy assistance was provided to 1.2 million aged households and 1.1 million households received food stamps.

## LEVELS OF PROGRAM PARTICIPATION

Table D shows that 47 percent of households contained someone who participated in a means-tested or nonmeans-

tested government program.<sup>2</sup> The major means-tested programs were described earlier. The major nonmeans-tested

<sup>2</sup>The proportion of persons receiving benefits from a means-tested or nonmeans-tested government program (excluding the school meal program) was 31 percent in the first quarter of 1984. The difference between the household figure of 47 percent and the persons figure of 31 percent reflects the fact that households are counted as participating in a government program if one or more members is a program participant. For example, a household containing one person who received Social Security and two persons who did not participate in a government program would be a participant household but only one-third of the persons would be program participants. Figures for persons exclude participation in the school meal program because the survey did not identify the individual children participating.

**Table D. Household Participation in Means-Tested and Nonmeans-Tested Government Programs: Monthly Average, First Quarter 1984**

| Characteristic  | All households  |                      | Female householder, no husband present, own children under 18 years |                      |
|---|-----------------|----------------------|---|----------------------|
|   | Number (thous.) | Percent distribution | Number (thous.)   | Percent distribution |
| Total.....  | 83,643          | 100.0                | 6,063   | 100.0                |
| Received benefits from:                                 |                 |                      |   |                      |
| One or more government programs.....                    | 39,050          | 46.7                 | 4,232   | 69.8                 |
| One or more nonmeans-tested programs <sup>1</sup> ..... | 30,578          | 36.6                 | 1,307   | 21.6                 |
| Social Security or railroad retirement.....             | 23,479          | 28.1                 | 752   | 12.4                 |
| Unemployment compensation.....                          | 2,659           | 3.2                  | 189   | 3.1                  |
| One or more means-tested programs.....                  | 16,059          | 19.2                 | 3,740   | 61.7                 |
| AFDC or other cash assistance.....                      | 3,870           | 4.6                  | 2,017   | 33.3                 |
| SSI.....  | 2,880           | 3.4                  | 226   | 3.7                  |
| Food stamps.....  | 6,461           | 7.7                  | 2,397   | 39.5                 |
| Free or reduced-price school meals.....                 | 5,896           | 7.0                  | 2,400   | 39.6                 |
| Medicaid.....   | 7,593           | 9.1                  | 2,285   | 37.7                 |
| Public or subsidized rental housing.....                | 3,615           | 4.3                  | 1,058   | 17.5                 |
| Did not receive benefits.....                           | 44,592          | 53.3                 | 1,832   | 30.2                 |

<sup>1</sup>Nonmeans-tested programs include Social Security, railroad retirement, Medicare, unemployment compensation, workers' compensation, VA compensation, Black Lung benefits, State temporary sickness or disability benefits, foster child care, and educational assistance.

programs include Social Security, Medicare, unemployment compensation, educational assistance, and VA compensation; 37 percent of households had one or more participants in a nonmeans-tested program and 19 percent had participants in a means-tested program (some households participated in both types of programs). Twenty-eight percent of all households had a Social Security beneficiary, 9 percent had one or more persons covered by Medicaid, 8 percent received food stamps, and 7 percent had children receiving free or reduced-price school meals.

Among the 6.1 million female family households with children and no husband present, 22 percent participated in a nonmeans-tested program, and 62 percent in a means-tested program (70 percent participated in either type of program). Forty percent of these households had children receiving free or reduced-price school meals and roughly the same percentage had Medicaid coverage.

Information on the extent to which households participate in multiple means-tested noncash programs is shown in tables E and F. Among all households, about 9 percent participated in two or more means-tested noncash programs, and 5 percent participated in three or more programs. Ninety percent of the 3.9 million households receiving AFDC or other cash assistance received benefits from two or more means-tested noncash programs, and one-third of these households received benefits from four or more programs (almost all AFDC recipients are categorically eligible for Medicaid). Among households receiving AFDC or other cash assistance, 82 per-

cent received food stamps, 49 percent received free or reduced-price school meals, 29 percent received energy assistance, and 16 percent received benefits from WIC (special supplemental food program for women, infants, and children). Among the 2.9 million SSI households (almost all categorically eligible for Medicaid), 46 percent received food stamps, 22 percent lived in public or subsidized rental housing, and roughly the same percentage received energy assistance.

Among food stamp households, 69 percent had Medicaid coverage, 40 percent had children who received free or reduced-price school meals, 23 percent lived in public or subsidized rental housing, and 11 percent received WIC benefits.

Table G shows, for selected groups of households, mean income and the rate at which these households participated in means-tested programs. Among White householders, mean monthly income was \$2,330 and the means-tested program participation rate was 16 percent; the comparable figures for Black householders were \$1,450 and 47 percent, respectively, and, for Spanish-origin householders, \$1,690 and 41 percent, respectively. Among householders under 65 years of age, work disability was associated with lower household incomes and higher program participation rates. Householders with a work disability had lower household incomes than householders with no work disability (\$1,610 versus \$2,550) and were more likely to participate in means-tested programs (37 percent versus 15 percent).

**Table E. Households, by Number of Means-Tested Noncash Benefits Received: Monthly Average, First Quarter 1984**

| Characteristic  | Number<br>(thous.) | Percent<br>distribution |
|---|--------------------|-------------------------|
| All households.....   | 83,643             | 100.0                   |
| Number of means-tested noncash benefits received:                 |                    |                         |
| None.....   | 68,301             | 81.7                    |
| One.....  | 7,836              | 9.4                     |
| Free or reduced-price school meals.....                           | 2,390              | 2.9                     |
| Medicaid.....   | 2,029              | 2.4                     |
| Public or subsidized rental housing.....                          | 1,460              | 1.7                     |
| Two.....  | 3,557              | 4.3                     |
| Three.....  | 2,387              | 2.9                     |
| Four or more.....   | 1,562              | 1.9                     |
| Households receiving AFDC or other cash assistance.....           | 3,870              | 100.0                   |
| Number of means-tested noncash benefits received:                 |                    |                         |
| One.....  | 397                | 10.3                    |
| Two.....  | 921                | 23.8                    |
| Food stamps and Medicaid.....                                     | 621                | 16.0                    |
| Three.....  | 1,230              | 31.8                    |
| Food stamps, Medicaid, and free or reduced-price school meals.... | 593                | 15.3                    |
| Four or more.....   | 1,289              | 33.3                    |

**Table F. Receipt of Selected Means-Tested Benefits, by Households Receiving AFDC, SSI, and Food Stamps: Monthly Average, First Quarter 1984**

| Characteristic                                | Number<br>(thous.) | Percent<br>distribution |
|---|--------------------|-------------------------|
| AFDC or other cash assistance households..... | 3,870              | 100.0                   |
| Received:                                     |                    |                         |
| Food stamps.....                              | 3,186              | 82.3                    |
| Free or reduced-price school meals.....       | 1,887              | 48.8                    |
| WIC.....                                      | 634                | 16.4                    |
| Public or subsidized rental housing.....      | 876                | 22.6                    |
| Energy assistance.....                        | 1,121              | 29.0                    |
| SSI households.....                           | 2,880              | 100.0                   |
| Received:                                     |                    |                         |
| Food stamps.....                              | 1,317              | 45.7                    |
| Free or reduced-price school meals.....       | 377                | 13.1                    |
| Public or subsidized rental housing.....      | 634                | 22.0                    |
| Energy assistance.....                        | 673                | 23.4                    |
| Food stamp households.....                    | 6,461              | 100.0                   |
| Received:                                     |                    |                         |
| Free or reduced-price school meals.....       | 2,554              | 39.5                    |
| WIC.....                                      | 705                | 10.9                    |
| Public or subsidized rental housing.....      | 1,453              | 22.5                    |
| Energy assistance.....                        | 2,162              | 33.5                    |
| Medicaid.....                                 | 4,465              | 69.1                    |

**Table G. Selected Characteristics of Households, by Mean Monthly Income and Program Participation Status: Monthly Average, First Quarter 1984**

| Characteristic   | Number<br>(thous.) | Mean<br>monthly<br>income | Percent of households in which<br>one or more persons received<br>means-tested benefits |      |         |
|--|--------------------|---------------------------|---|------|---------|
|  |                    |                           | Total   | Cash | Noncash |
| All households.....  | 83,643             | \$2,231                   | 19.2  | 8.6  | 18.4    |
| RACE AND SPANISH ORIGIN OF HOUSEHOLDER   |                    |                           |   |      |         |
| White.....   | 72,479             | 2,327                     | 15.5  | 6.6  | 14.6    |
| Black.....   | 9,298              | 1,447                     | 47.1  | 23.9 | 46.2    |
| Spanish origin <sup>1</sup> .....  | 4,055              | 1,691                     | 41.0  | 19.1 | 40.5    |
| TYPE OF HOUSEHOLD  |                    |                           |   |      |         |
| Family households.....   | 60,767             | 2,548                     | 19.6  | 8.8  | 18.8    |
| Married-couple families.....   | 48,692             | 2,793                     | 13.1  | 4.6  | 12.3    |
| Female householder, no husband present,<br>own children under 18 years.....                          | 6,063              | 1,101                     | 61.7  | 35.3 | 61.4    |
| White.....   | 3,980              | 1,205                     | 53.4  | 30.6 | 53.1    |
| Black.....   | 1,943              | 886                       | 79.8  | 45.6 | 79.7    |
| All other family households.....   | 6,011              | 2,024                     | 29.7  | 15.9 | 28.6    |
| Nonfamily households:  |                    |                           |   |      |         |
| Male householder.....  | 9,406              | 1,725                     | 12.1  | 6.2  | 11.4    |
| Female householder.....  | 13,470             | 1,153                     | 22.2  | 9.7  | 21.2    |
| WORK DISABILITY STATUS OF HOUSEHOLDER  |                    |                           |   |      |         |
| Householder 16 to 64 years.....  | 66,292             | 2,431                     | 18.2  | 8.0  | 17.6    |
| With a work disability.....  | 8,695              | 1,613                     | 37.4  | 22.1 | 35.3    |
| With a retirement or disability income...<br>Did not receive retirement or disability<br>income..... | 4,208              | 1,490                     | 41.6  | 26.3 | 37.3    |
| No work disability.....  | 4,487              | 1,728                     | 33.5  | 18.2 | 33.3    |
| No work disability.....  | 57,597             | 2,554                     | 15.3  | 5.9  | 14.9    |

<sup>1</sup>Persons of Spanish origin may be of any race.

## SURVEY NOTES

This report is the third in the SIPP quarterly report series that began with a report for the third quarter of 1983. As noted in these previous reports, data collection, computer processing, and other phases of SIPP operations are subject to modification pending testing and evaluation of procedures during the first year.

The estimates of persons classified as "not a family member" (unrelated individuals) in this report reflect an error in the survey weighting procedures. The estimate of 28.3 million is approximately 1.0 million lower than expected. The error has only a very small effect on summary measures such as means, medians, and percent distributions shown for this group. In addition, several modifications have been made to the computer processing procedures used to produce the quarterly survey estimates shown in the previous two reports. First, corrections were made to procedures for assigning

survey weights. These modifications to the weighting system affected estimates of the number of households and families. Revisions to the estimates published for the third and fourth quarter of 1983 will be presented in later reports.

Second, in this report no comparisons are made between estimates for different quarters within the same calendar year. These comparisons are not shown because of difficulties in interpreting changes based on estimates that have not been seasonally adjusted. Comparisons of estimates for the same calendar quarter in the preceding year will be made beginning with the report for the third quarter of 1984. Development of procedures for seasonal adjustment will be explored when a sufficient number of quarterly observations are available. Unless noted specifically, the estimates in this report are monthly averages and 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 may be removed following an examination of the

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quality of the data. Future reports based on annual data cumulated over the calendar year will cover the total population.

The report numbering system that was modified for the fourth quarter 1983 report has been modified again. The report for the third quarter 1983 was numbered P-70, No.

1. The report for the fourth quarter 1983 was numbered P-70-83-4, reflecting the year and quarter to which the report pertained. Since it has been determined that this series will not be restricted to quarterly reports, the numbering will return to a simple numerical sequence with this report being Series P-70, No. 3.