

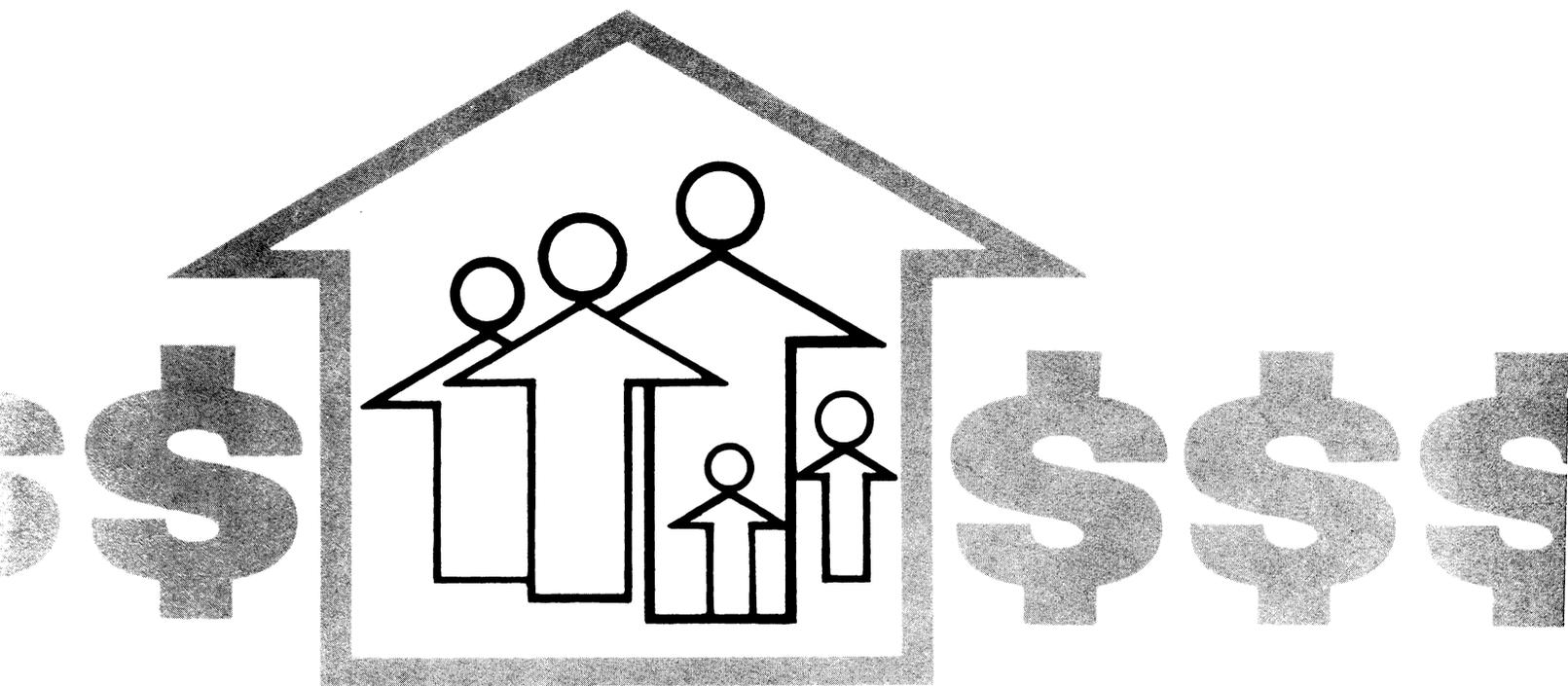
**Average  
Monthly Data  
From the  
Survey of  
Income and  
Program  
Participation**

CURRENT POPULATION REPORTS

**Household  
Economic Studies**

Series P-70, No. 4

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



U.S. Department of Commerce  
BUREAU OF THE CENSUS

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# Household Economic Studies

Series P-70, No. 4  
Issued May 1985

# Economic Characteristics of Households in the United States: Second 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

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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: Second Quarter 1984

## INCOME, PROGRAM PARTICIPATION, AND LABOR FORCE ACTIVITY

The average household income for the Nation's 84.0 million nonfarm households was \$2,260 per month during the second quarter of 1984. White households had an average income of \$2,360, compared with \$1,480 for Black households and \$1,740 for Spanish households. Seventeen percent of nonfarm households received benefits from one

or more means-tested programs.<sup>1</sup> Comparable rates for White, Black, and Spanish households were 14, 44, and 36 percent, respectively.

Table A illustrates the differences in mean monthly income and program participation rates for households by race and

<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.

**Table A. Selected Characteristics of Households, by Mean Monthly Income and Program Participation Status: Monthly Average, Second 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.....  | 84,002             | \$2,261                   | 17.2  | 8.6  | 16.3    |
| RACE AND SPANISH ORIGIN OF HOUSEHOLDER   |                    |                           |   |      |         |
| White.....   | 72,909             | 2,356                     | 13.6  | 6.4  | 12.8    |
| Black.....   | 9,238              | 1,480                     | 44.1  | 24.7 | 43.2    |
| Spanish origin <sup>1</sup> .....  | 4,045              | 1,735                     | 36.2  | 18.9 | 35.7    |
| TYPE OF HOUSEHOLD  |                    |                           |   |      |         |
| Householder under 65 years.....  | 66,632             | 2,476                     | 16.2  | 7.9  | 15.6    |
| Family households.....   | 51,809             | 2,720                     | 17.8  | 8.5  | 17.2    |
| Married-couple families.....   | 41,322             | 3,005                     | 11.1  | 4.1  | 10.5    |
| Female householder, no husband present,<br>with own children under 18 years..... | 6,135              | 1,126                     | 56.8  | 35.4 | 56.5    |
| All other family households.....   | 4,352              | 2,259                     | 25.9  | 13.3 | 25.2    |
| Nonfamily households.....  | 14,823             | 1,624                     | 10.7  | 5.8  | 10.2    |
| Single person household.....   | 12,306             | 1,416                     | 10.2  | 5.3  | 9.6     |
| Male.....  | 6,319              | 1,624                     | 6.9   | 3.8  | 6.5     |
| Female.....  | 5,987              | 1,197                     | 13.6  | 6.9  | 12.8    |
| Multiple-person household.....   | 2,518              | 2,639                     | 13.6  | 8.2  | 13.4    |
| Householder 65 years and over.....   | 17,370             | 1,439                     | 21.0  | 11.0 | 19.1    |
| Family households.....   | 9,086              | 1,944                     | 16.1  | 10.2 | 13.8    |
| Married-couple families.....   | 7,474              | 1,998                     | 12.4  | 7.5  | 10.4    |
| All other family households.....   | 1,612              | 1,695                     | 33.1  | 22.6 | 30.1    |
| Nonfamily households.....  | 8,284              | 884                       | 26.4  | 11.9 | 24.9    |
| Single person household.....   | 8,057              | 866                       | 26.2  | 11.5 | 24.7    |
| Male.....  | 1,664              | 1,183                     | 20.1  | 9.4  | 18.4    |
| Female.....  | 6,393              | 783                       | 27.8  | 12.0 | 26.4    |
| Multiple-person household.....   | 227                | 1,528                     | 33.8  | 26.5 | 31.6    |

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

selected household characteristics. Households with a householder under 65 years had substantially higher incomes than those with a householder 65 years and over (\$2,480 versus \$1,440) and were less likely to receive means-tested benefits (16 percent versus 21 percent). Households with the highest average monthly income were married-couples with a householder under 65 years of age; these households had an average monthly income of \$3,010 and a means-tested program participation rate of 11 percent.

As noted in earlier reports, households containing a female householder, no husband present, with own children under 18 years are the most likely population group to receive means-tested benefits. These households had an average monthly income of \$1,130 in the second quarter and 57 percent participated in one or more means-tested programs.

Women who were 65 years old and over and living alone had the lowest incomes. There were 6.4 million households containing such women in the second quarter with an average income of \$780 a month; about 28 percent of these women received means-tested benefits. Another 1.7 million households contained a male 65 years and over and living alone. These households had incomes averaging \$1,180 a month and 20 percent participated in one or more means-tested programs.

Table B shows the relationships among labor force status, income, and program participation status for households with a householder under 65 years. Married-couple households with either no one participating in the labor force or with someone looking for work or on layoff had lower incomes and higher program participation rates than other married-couple households. For example, the average income was \$2,160 and the means-tested program participation rate was 27 percent among married-couple households with one or more persons looking for work or on layoff. These figures compare with an income level of \$3,200 and a means-tested program participation rate of 8 percent for married-couple households with one or more members working and no one looking for work or on layoff.

On average, household incomes were lower in those households where the husband was on layoff or looking for work rather than the wife. Households in which the husband was looking for work or on layoff had average incomes of \$1,260 and a means-tested program participation rate of 39 percent. The comparable figures were \$1,720 and 24 percent among households in which the wife was looking for work or on layoff. (In a very small proportion of married-couple households, both the husband and wife were looking for work or on layoff.)

**Table B. Households With Householder Under 65 Years Old, by Labor Force Activity Status of Members, Mean Monthly Income, and Program Participation Status: Monthly Average, Second Quarter 1984**

| Type of household and labor force status of members                                    | Number (thous.) | Mean monthly income | Percent of households in which one or more persons received means-tested benefits |      |         |
|--|-----------------|---------------------|---|------|---------|
|  |                 |                     | Total   | Cash | Noncash |
| Households with householder under 65 years.....  | 66,632          | \$2,476             | 16.2  | 7.9  | 15.6    |
| No members with labor force activity.....  | 5,634           | 898                 | 48.0  | 37.3 | 46.4    |
| Married-couple families.....   | 1,703           | 1,571               | 26.1  | 18.2 | 24.6    |
| Female householder, no husband present, with own children under 18 years.....          | 1,483           | 472                 | 87.8  | 78.0 | 87.3    |
| Other households .....   | 2,448           | 687                 | 39.1  | 25.9 | 36.9    |
| One or more members looking for work or on layoff.....                                 | 8,600           | 1,744               | 35.1  | 19.6 | 34.4    |
| Married-couple families <sup>1</sup> .....   | 5,109           | 2,162               | 26.5  | 11.9 | 25.7    |
| Husband looking or on layoff.....  | 1,945           | 1,262               | 38.6  | 17.5 | 38.2    |
| Wife looking or on layoff.....   | 1,534           | 1,717               | 24.3  | 8.6  | 23.5    |
| Female householder, no husband present, with own children under 18 years.....          | 1,348           | 951                 | 67.9  | 48.2 | 67.7    |
| Other households.....  | 2,144           | 1,245               | 35.1  | 19.9 | 34.3    |
| One or more members with a job or business, no member looking for work or on layoff... | 52,398          | 2,766               | 9.7   | 2.9  | 9.2     |
| Married-couple families.....   | 34,510          | 3,200               | 8.1   | 2.2  | 7.5     |
| Female householder, no husband present, with own children under 18 years.....          | 3,304           | 1,492               | 38.4  | 11.0 | 38.2    |
| Other households.....  | 14,583          | 2,026               | 6.9   | 2.6  | 6.7     |

<sup>1</sup>Total includes married-couple families in which the family member(s) on layoff or looking for work was neither the husband nor the wife.

The effect of labor force activity on incomes and program participation was also evident for other household types. Among households with a female householder, no husband present, with own children under 18 years, average monthly income was \$470 when no household member had any labor force activity, \$950 when someone was looking for work or on layoff, and \$1,490 when someone had a job or business and no one was looking for work or on layoff. The means-tested program participation rates for the three categories of households were 88, 68, and 38 percent, respectively.

## SOURCES OF INCOME

Data on the distribution and sources of household income are shown in table C. The top part of the table shows that the 15 percent of households with incomes below \$600 a month received about 2 percent of the total amount of income received by all households and that the 7 percent of households with monthly incomes of \$5,000 and over received a 24-percent share of the total income. The lower portion of the table shows the relative importance of various

**Table C. Households, by Income Level and Percent of Income Derived From Selected Sources: Monthly Average, Second Quarter 1984**

| Sources of income  | Total     | Monthly income |                  |                    |                    |                    |                    |                  |
|--|-----------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
|  |           | Under \$600    | \$600 to \$1,199 | \$1,200 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 and over |
| All households..(thous.)..   | 84,002    | 12,375         | 15,466           | 18,936             | 17,461             | 9,569              | 4,718              | 5,478            |
| Percent.....   | 100.0     | 14.7           | 18.4             | 22.5               | 20.8               | 11.4               | 5.6                | 6.5              |
| Aggregate income (mil. of dols.).....                              | \$189,929 | \$4,307        | \$13,795         | \$29,787           | \$42,657           | \$32,892           | \$20,839           | \$45,644         |
| Percent.....   | 100.0     | 2.3            | 7.3              | 15.7               | 22.5               | 17.3               | 11.0               | 24.0             |
| Percent of total income derived from--                             |           |                |                  |                    |                    |                    |                    |                  |
| All sources.....   | 100.0     | 100.0          | 100.0            | 100.0              | 100.0              | 100.0              | 100.0              | 100.0            |
| Earnings <sup>1</sup> .....  | 77.5      | 20.4           | 48.8             | 70.8               | 82.8               | 86.8               | 87.1               | 80.0             |
| Sources other than earnings.                                       | 22.5      | 79.6           | 51.2             | 29.2               | 17.2               | 13.2               | 12.9               | 20.0             |
| Selected government sources.....                                   | 10.7      | 68.2           | 35.3             | 16.7               | 8.5                | 5.3                | 4.3                | 2.5              |
| Social Security and railroad retirement....                        | 7.0       | 43.2           | 27.8             | 12.2               | 4.9                | 2.7                | 1.9                | 1.1              |
| Federal government employee pensions.....                          | 0.8       | 0.4            | 1.4              | 1.4                | 1.0                | 0.7                | 0.8                | 0.3              |
| U.S. military pensions..   | 0.7       | 0.1            | 0.2              | 0.4                | 0.9                | 0.8                | 0.9                | 0.7              |
| State and local government employee pensions.....                  | 0.8       | 0.5            | 1.0              | 1.4                | 1.0                | 0.6                | 0.4                | 0.3              |
| Veteran's compensation or pensions.....                            | 0.4       | 2.3            | 1.1              | 0.6                | 0.4                | 0.3                | 0.1                | 0.1              |
| Supplemental Security Income.....                                  | 0.4       | 7.6            | 1.3              | 0.3                | 0.1                | 0.1                | 0.1                | -                |
| Aid to Families with Dependent Children and other cash assistance. | 0.6       | 14.1           | 2.5              | 0.4                | 0.2                | 0.1                | 0.1                | -                |
| Selected nongovernment sources.....                                | 10.0      | 7.7            | 12.1             | 10.1               | 7.2                | 6.8                | 7.5                | 15.6             |
| Property income <sup>2</sup> .....                                 | 7.7       | 3.7            | 6.9              | 5.9                | 5.2                | 5.5                | 6.3                | 14.3             |
| Company or union pensions.....                                     | 1.5       | 1.4            | 3.5              | 2.9                | 1.3                | 0.8                | 0.8                | 1.0              |
| Private support payments <sup>3</sup> .....                        | 0.8       | 2.6            | 1.7              | 1.3                | 0.7                | 0.5                | 0.4                | 0.3              |
| Other sources not specified.....                                   | 1.8       | 3.7            | 3.9              | 2.4                | 1.5                | 1.1                | 1.1                | 1.9              |

- Rounds to zero.

<sup>1</sup>Earnings include wage or salary and self-employment income.

<sup>2</sup>Property income includes interest, dividends, income from rental property, and other asset income.

<sup>3</sup>Private support payments include child support, alimony, and money from relatives, friends, and charitable groups.

types of income for households at different levels of income. Overall, earnings from a job or business is the dominant source of income, accounting for 78 percent of all income received. Property income (interest, dividends, rent, and other asset income) and Social Security including railroad retirement were the next most important sources, each accounting for approximately 7 percent.

Among households with the lowest incomes, those receiving less than \$600 a month, the most important source of income was Social Security (and railroad retirement) and Social Security (and railroad retirement) benefits accounted for 43 percent of the total income received by this group. Other important sources for these low income households included earnings (20 percent), Aid to Families With Dependent Children (14 percent), and Supplemental Security Income (8 percent). In the next lowest income category, households with monthly incomes between \$600 and \$1,199, earnings replaced Social Security (and railroad retirement) as the most important source of income and Social Security (and railroad retirement) accounted for 28 percent of aggregate income. Among households with incomes of \$5,000 or more per month, earnings accounted for 80 percent and property income accounted for 14 percent of aggregate income.

The data in tables D, E, and F illustrate the importance of a given income source to those households receiving that specific source of income. For example, while table C indicated that about 78 percent of the total income received by all households was from earnings, table D shows that households with earnings received 88 percent of their total income from this source, that the average amount of earnings received was \$2,390, and that the average total income of these households was \$2,720. Other sources of income included in table D are property income, retirement and pension income, and selected cash and noncash government programs.

Other than earnings the most common source of income received by households was property income consisting of interest, dividends, rental income, and other asset income. About 7 in 10 households received an average of \$260 per month from this source. Property income accounted for about 10 percent of the total income received by these households.

Social Security (and railroad retirement) was the third most common source of income received by households with 28 percent of households receiving benefits. The average monthly amount received was \$560, 35 percent of the total received by these households.

**Table D. Households, by Mean Monthly Income and Mean Monthly Income From Specified Source: Monthly Average, Second Quarter 1984**

| Income source or program   | Number<br>(thous.) | Mean<br>monthly<br>income | Mean<br>amount<br>of<br>specified<br>source | Specified<br>source<br>as a<br>percentage<br>of total |
|--|--------------------|---------------------------|---|---|
| All households.....  | 84,002             | \$2,261                   | (X)   | (X)   |
| Households receiving--   |                    |                           |   |   |
| Earnings <sup>1</sup> .....  | 61,505             | 2,720                     | 2,394                                       | 88.0  |
| Property income <sup>2</sup> .....   | 57,722             | 2,670                     | 255   | 9.6   |
| Social Security or railroad retirement.....                                | 23,508             | 1,590                     | 562   | 35.3  |
| Medicare.....  | 20,550             | 1,546                     | (X)   | (X)   |
| Company or union pensions.....   | 7,238              | 1,902                     | 394   | 20.7  |
| Federal government employee pensions.....                                  | 1,671              | 2,643                     | 944   | 35.7  |
| U.S. military pensions.....  | 1,283              | 3,555                     | 1,014                                       | 28.5  |
| State and local government employee pensions.....                          | 2,512              | 2,211                     | 573   | 25.9  |
| Veterans' compensation or pensions.....                                    | 3,326              | 1,900                     | 230   | 12.1  |
| Private support payments <sup>3</sup> .....                                | 4,354              | 1,994                     | 331   | 16.6  |
| Aid to Families with Dependent Children and other<br>cash assistance.....  | 3,823              | 864                       | 316   | 36.6  |
| Supplemental Security Income.....  | 2,963              | 1,033                     | 245   | 23.7  |
| Food stamps.....   | 6,292              | 641                       | (X)   | (X)   |
| Special Supplemental Food Program for Women,<br>Infants, and Children..... | 1,247              | 1,031                     | (X)   | (X)   |
| Free or reduced-price school meals.....                                    | 3,688              | 1,203                     | (X)   | (X)   |
| Public or subsidized rental housing.....                                   | 3,668              | 754                       | (X)   | (X)   |
| Energy assistance.....   | 2,293              | 736                       | (X)   | (X)   |
| Medicaid.....  | 7,553              | 1,013                     | (X)   | (X)   |

X Not applicable.

<sup>1</sup>Earnings include wage or salary and self-employment income.

<sup>2</sup> Property income includes interest, dividends, income from rental property, and other asset income.

<sup>3</sup> Private support payments include child support, alimony, and money from relatives, friends, and charitable groups.

Additional detail on the relative importance of earnings and selected nongovernment income sources for households at given levels of income is shown in table E. Among the 12.4 million households in the lowest income category (under \$600 per month), 2.6 million received an average of \$340 from earnings, 4.4 million received an average of \$40 from property income, and 0.7 million received an average of \$170 from child support and other private support payments. Among the 5.5 million households at the upper end of the distribution (\$5,000 or more per month), 5.2 million received an average

of \$7,030 in earnings and about the same number of recipient households received an average of \$1,260 from property income.

Table F shows data on the relative importance of selected government income sources. Among the 12.4 million households with a monthly income below \$600, 5.3 million received an average monthly income of \$350 from Social Security (and railroad retirement), 2.2 million received \$270 a month from AFDC or other cash assistance, and 1.6 million received \$210 a month from Supplemental Security Income.

**Table E. Households, by Income Level, Receipt of Earnings, and Income From Selected Nongovernment Sources: Monthly Average, Second Quarter 1984**

| Source of income           | Total   | Monthly income |                  |                    |                    |                    |                    |                  |
|----------------------------|---------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
|                            |         | Under \$600    | \$600 to \$1,199 | \$1,200 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 and over |
| All households.....        | 84,002  | 12,375         | 15,466           | 18,936             | 17,461             | 9,569              | 4,718              | 5,478            |
| Earnings:                  |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....           | 61,505  | 2,564          | 8,705            | 15,314             | 16,070             | 9,114              | 4,541              | 5,197            |
| Mean amount.....           | \$2,394 | \$343          | \$773            | \$1,377            | \$2,198            | \$3,133            | \$3,996            | \$7,025          |
| Property income:           |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....           | 57,722  | 4,438          | 8,750            | 12,990             | 13,725             | 8,322              | 4,343              | 5,156            |
| Mean amount.....           | \$255   | \$36           | \$109            | \$135              | \$161              | \$219              | \$304              | \$1,263          |
| Company or union pensions: |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....           | 7,238   | 520            | 2,176            | 2,296              | 1,264              | 477                | 233                | 273              |
| Mean amount.....           | \$394   | \$119          | \$219            | \$375              | \$452              | \$561              | \$674              | \$1,670          |
| Private support payments:  |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....           | 4,354   | 661            | 884              | 1,114              | 858                | 446                | 211                | 181              |
| Mean amount.....           | \$331   | \$172          | \$269            | \$353              | \$339              | \$375              | \$405              | (B)              |

B Base less than 200,000.

**Table F. Households, by Income Level and Receipt of Income From Selected Government Sources: Monthly Average, Second Quarter 1984**

| Sources of income  | Total   | Monthly income |                  |                    |                    |                    |                    |                  |
|--|---------|----------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|
|  |         | Under \$600    | \$600 to \$1,199 | \$1,200 to \$1,999 | \$2,000 to \$2,999 | \$3,000 to \$3,999 | \$4,000 to \$4,999 | \$5,000 and over |
| All households.....  | 84,002  | 12,375         | 15,466           | 18,936             | 17,461             | 9,569              | 4,718              | 5,478            |
| Social Security or railroad retirement:                            |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 23,508  | 5,299          | 6,929            | 5,491              | 3,132              | 1,391              | 577                | 690              |
| Mean amount.....   | \$562   | \$351          | \$554            | \$664              | \$666              | \$640              | \$676              | \$720            |
| Federal government employee pensions:                              |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 1,671   | 53             | 365              | 476                | 410                | 168                | 118                | 79               |
| Mean amount.....   | \$944   | (B)            | \$525            | \$861              | \$1,082            | (B)                | (B)                | (B)              |
| U.S. military pensions:  |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 1,283   | 13             | 49               | 196                | 399                | 236                | 151                | 236              |
| Mean amount.....   | \$1,014 | (B)            | (B)              | (B)                | \$918              | \$1,096            | (B)                | \$1,334          |
| State and local government employee pensions:                      |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 2,512   | 122            | 530              | 774                | 588                | 260                | 93                 | 145              |
| Mean amount.....   | \$573   | (B)            | \$271            | \$548              | \$723              | \$725              | (B)                | (B)              |
| Veterans' compensation or pensions:                                |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 3,326   | 700            | 681              | 729                | 617                | 317                | 137                | 143              |
| Mean amount.....   | \$230   | \$142          | \$219            | \$248              | \$283              | \$263              | (B)                | (B)              |
| Aid to Families With Dependent Children and other cash assistance: |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 3,823   | 2,216          | 877              | 346                | 196                | 106                | 44                 | 37               |
| Mean amount.....   | \$316   | \$273          | \$394            | \$383              | (B)                | (B)                | (B)                | (B)              |
| Supplemental Security Income:                                      |         |                |                  |                    |                    |                    |                    |                  |
| Number with.....   | 2,963   | 1,603          | 629              | 328                | 227                | 98                 | 42                 | 37               |
| Mean amount.....   | \$245   | \$205          | \$282            | \$304              | \$282              | (B)                | (B)                | (B)              |

B Base less than 200,000.