

**THE SURVEY OF INCOME AND  
PROGRAM PARTICIPATION**

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THE 1984 SURVEY OF INCOME AND  
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**D. B. McMillen  
Bureau of the Census  
H. W. Watts  
Bureau of the Census/Columbia University  
L. Moeller  
Bureau of the Census/Columbia University**

## The Flow of Household Income in the 1984 Survey of Income and Program Participation

Harold W. Watts, Bureau of the Census and Columbia University,  
David B. McMillen, Bureau of the Census, and  
Linda Moeller, Bureau of the Census and Columbia University

### ABSTRACT

This paper illustrates the construction of duration-weighted total and per-capita measures of household income, using a longitudinal definition of households in which continuity of physical location and household composition are joint criteria that determine their continuous existence. These measures are used to report the annual incomes and income sources of households headed by persons of different marital status, race, and gender, using subannual data from the Survey of Income and Program Participation (SIPP).

### KEYWORDS

household income, SIPP

### INTRODUCTION

In this paper we report on the calculation of annual household incomes and per-capita household incomes with sub-annual data from the Survey of Income and Program Participation (SIPP). This work represents one component of a larger project to analyze status and change in the material welfare of individuals that is being undertaken during Watts' tenure as an ASA/NSF/Census Research Fellow at the Census Bureau.<sup>1</sup>

We assume that household members pool their economic resources, allocate their assets, and participate in income transfer programs in order to maximize their overall well-being, and that a certain level of material well-being is a major, but not the only, component of this more general concept of well-being.<sup>2</sup>

Money income, non-market work, and leisure are important determinants of material well-being. For historic, social and personal reasons some household members are likely to command a higher market wage than others, some will be more skilled at non-market work than others, and preferences for market or non-market work will vary among household members. Therefore their allocations of time to the labor market, non-market production and leisure will also vary.<sup>3</sup> All household members are assumed to have legitimate claims to the levels of material well-being that they jointly produce, so total household income is one of the key determinants of the well-being of individuals in the household. Thus the measurement of household income over time is an important first step in our project.

The procedures for the calculation of annual household income that we illustrate here could be useful in the administration of a variety of government programs. SIPP data are well suited for the analysis of income flows and the design of income transfer programs because they include information on a large number of income sources, and because they permit analysis of

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<sup>2</sup>The characterization of expenditures necessary to achieve a specified level of material well-being is discussed in Harold W. Watts et. al. (1980), "New American Family Budget Standards," Report of the Expert Committee on Family Budget Revisions, U.S. Government Printing Office, and in Harold W. Watts and Linda Moeller (1981), "An Analysis of the Diversity of Expenditure Allocations," Center for the Social Sciences Working Paper, Columbia University.

<sup>3</sup>The analytical framework that motivates this approach is presented in the seminal works of Mincer, notably Jacob Mincer (1963), "Market Prices, Opportunity Costs, and Income Effects," in Measurement in Economics: Studies in Mathematical Economics and Econometrics in Memory of Yehuda Grunfeld, C. Christ et. al., Eds., Stanford: Stanford University Press, and in subsequent work by Mincer et. al. A good current review is provided in Reuben Gronau (1986), "Home Production - A Survey," in Handbook of Labor Economics, vol. 1, O. Ashenfelter and R. Layard, Eds., Amsterdam: North-Holland, 1986.

the types of income received concurrently during sub-annual periods of the year.<sup>4</sup> Since the expenditures and caseloads of means-tested income transfer programs are strongly counter-cyclical, it is helpful for budgetary and administrative planning purposes to establish a correspondence between the monthly income flows reported in the SIPP and the quarterly and annual economic data that characterize the macroeconomic environments within which other sources of income are generated.

For accounting purposes it is necessary to develop measures that can be aggregated over time and across individuals. And in order to avoid sample selection bias it is necessary to include data from households that exist for less than a year in these annual income measures, since changes in the economic well-being of individual household members are closely associated with changes in household composition, as documented by Bianchi, McArthur, and Hill,<sup>5</sup> Duncan and Hill,<sup>6</sup> Ruggles and Williams,<sup>7</sup> Citro and Watts,<sup>8</sup> and Watts,<sup>9</sup> among others.

We illustrate the construction of duration-weighted total and per-capita measures of annual household income that allow for consistent aggregation over time and across individual household members, using a longitudinal definition of households in which continuity of physical location and household composition are joint criteria that determine their continuous existence. These measures are used to report the annual incomes and income sources of households headed by persons of different marital status, race, and gender using subannual data from the SIPP.

The paper is organized as follows. After a brief review of some of the pertinent features of the design of the SIPP, we present a detailed discussion of the basic methods used in this paper to define households over time, and to measure the flows of income into households. In the body of the paper we present several tabulations of household income and income sources; we also present tabulations of per-capita household income. These two measures bound the range of values within which any reasonable household-size-adjusted measure of material well-being that is based on income alone would fall. We conclude with some observations about the advantages and disadvantages of our approach and recommendations for future research.

#### THE SURVEY OF INCOME AND PROGRAM PARTICIPATION

The SIPP is a longitudinal survey conducted by the Bureau of the Census. It is a sample of addresses; the residents at those addresses are interviewed every four months for two and one-half years. The initial residents are called the original sample. Each individual at the address aged 15 and over is interviewed separately. Persons who move are followed as long as they remain in the sample population. Persons who join or are joined by someone in the original sample are also interviewed, in order to obtain a complete description of the household context of each individual in the original sample.

Monthly data are collected on some 57 different sources of income, including earnings, transfer payments, lump sum payments from insurance policies, and income from assets such as savings accounts, investments, and rents and royalties. In addition to the monthly data collected in the core of the questionnaire, most interviews include a topical module that collects information on special topics, such as individual marital and migration histories, the value of assets and liabilities, and the cost of child care and child support arrangements.

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<sup>4</sup>Roberton Williams (1988), "Sources of Family Income in the SIPP," Proceedings of the Social Statistics Section, American Statistical Association, pp. 53 - 62.

<sup>5</sup>Suzanne Bianchi, Edith McArthur, and Martha Hill, "The Relationship between Family Compositional Change and the Economic Status of Children: SIPP and the PSID," in Individuals and Families in Transition: Understanding Change through Longitudinal Data, Papers Presented at the Social Science Research Council Conference in Annapolis, Maryland, March 16-18, 1988, Washington, D.C.: U.S. Department of Commerce, Bureau of the Census.

<sup>6</sup>Greg J. Duncan and Martha S. Hill (1985), "Conceptions of Longitudinal Households: Fertile or Futile?" Journal of Economic and Social Measurement, 13, pp. 361 - 375.

<sup>7</sup>Patricia Ruggles and Roberton Williams (1987), "Determinants of Changes in Income Status and Welfare Program Participation," Proceedings of the Social Statistics Section, American Statistical Association, pp. 523 - 528.

<sup>8</sup>Constance F. Citro and Harold W. Watts (1986), "Patterns of Household Composition and Family Status Change," SIPP Working Paper Series Number 8609.

<sup>9</sup>Harold W. Watts (1987), "The Dynamics of Children's Home Environments," Proceedings of the Social Statistics Section, American Statistical Association, pp. 10 - 16.

A monthly recording framework provides data on the composition of each household in each month. This system facilitates use of these data to study Federal income transfer programs, which are administered in terms of monthly incomes.<sup>10</sup>

#### MEASURING FAMILIES AND HOUSEHOLDS ACROSS TIME

A definition of families and households that spans time is required for a dynamic analysis of household income flows in which the household, rather than the individual, is the unit of analysis. In this paper we identify households that exist continuously across time by a few simple decision rules that involve the stability of household composition and location. Alternative criteria that have been considered by federal and academic researchers to identify households that continue to exist through time are reviewed by McMillen and Herriot;<sup>11</sup> the effects of alternative definitions on measures of the fraction of households that fall below the poverty level have been studied by Citro and Watts.<sup>12</sup> We focus on households rather than families in order to avoid many of the sociological considerations that made reaching consensus on a longitudinal definition of families difficult. Most researchers agree to define a household as all persons sharing a single address.

Most of the decision rules used in this application are based on the identification numbers of individuals living at one address. When there is no change in the composition of a household, that is, no new members join the household and no previous household members leave, and all individuals reside at the same address all year, the household is treated as a unit that may be analyzed over time. Our criterion for continuity is less restrictive. So long as some household members remain at a sampled address we treated it as a continuing household. When someone in a household of two or more leaves an address we define a new household at that new address. In other words, a new household is defined whenever a new address enters the sample. The one exception to the last statement occurs when a whole household moves together, in which case it is counted as a continuing household.

The following examples illustrate the decision rules that we have implemented. In our first example we have a four-person household with all four persons living together for six months. In the seventh month one person moves to a new address (31) and the other three remain at the existing address. In the eighth month the three persons at address 11 move as a group to a new address (41). In the tenth month one of those three moves to a separate address (42). These data are represented in Figure 1 below.

Figure 1  
Address Id's for Example 1

| Person<br>Number | Month |    |    |    |    |    |    |    |    |    |    |    |
|------------------|-------|----|----|----|----|----|----|----|----|----|----|----|
|                  | 1     | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 101              | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 41 | 41 | 41 | 41 | 41 |
| 102              | 11    | 11 | 11 | 11 | 11 | 11 | 31 | 31 | 31 | 31 | 31 | 31 |
| 103              | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 41 | 41 | 41 | 41 | 41 |
| 104              | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 41 | 41 | 42 | 42 | 42 |

Number of Persons by Month

| House-<br>hold | Month |   |   |   |   |   |   |   |   |    |    |    |
|----------------|-------|---|---|---|---|---|---|---|---|----|----|----|
|                | 1     | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 11/41          | 4     | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 2  | 2  | 2  |
| 31             | 0     | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1  | 1  | 1  |
| 42             | 0     | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1  | 1  | 1  |

<sup>10</sup>More information about the goals and procedures of the SIPP are available in SIPP Working Paper Number 8401, "An Overview of the Survey of Income and Program Participation." Detail about the content of the topical modules can be found in Working Paper Number 8502, and in the National Academy of Science report, "An Interim Assessment of the Survey of Income and Program Participation." Considerable detail about measurement issues and data quality are provided in the "SIPP Quality Profile." These documents are available from the Data User Services Division of the Census Bureau.

<sup>11</sup>David Byron McMillen and Roger Herriot (1984), "Toward a Longitudinal Definition of Households," SIPP Working Paper Series Number 8402, U.S. Bureau of the Census, Washington, D.C.

<sup>12</sup>Citro and Watts (1986), cited above.

In this first example we count three households over the course of the year. The first, labeled 11/41 in the table labeled "Number of Persons by Month," has a duration of 12 months and an average size of 3.25. The second, labeled 31, has a duration of 6 months and an average size of 1. The third, labeled 41, has a duration of 3 months and also has an average size of 1. Address 41 is not counted as a new household because all three persons who were living at address 11 in the seventh month moved to address 41 as a group in the eighth month.

A second example is shown in Figure 2. All four persons in this example live together for 7 months, and then they separate to two addresses. Again we count three households. One has a duration of 7 months and a size of 4. The other two each have a duration of 5 months and size of 2.

Figure 2  
Address Id's for Example 2

| Person Number | Month |    |    |    |    |    |    |    |    |    |    |    |
|---------------|-------|----|----|----|----|----|----|----|----|----|----|----|
|               | 1     | 2  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 101           | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 32 | 32 | 32 | 32 | 32 |
| 102           | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 31 | 31 | 31 | 31 | 31 |
| 103           | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 31 | 31 | 31 | 31 | 31 |
| 104           | 11    | 11 | 11 | 11 | 11 | 11 | 11 | 32 | 32 | 32 | 32 | 32 |

Number of Persons by Month

| Household | Month |   |   |   |   |   |   |   |   |    |    |    |
|-----------|-------|---|---|---|---|---|---|---|---|----|----|----|
|           | 1     | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 11        | 4     | 4 | 4 | 4 | 4 | 4 | 4 | 0 | 0 | 0  | 0  | 0  |
| 31        | 0     | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2  | 2  | 2  |
| 32        | 0     | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2  | 2  | 2  |

Alternative decision rules would count two households in this second example, and make a determination about which new address is the continuation of the initial address. Commonly used rules count the new address that contains the original householder or the principal person, i.e., the person with custodial responsibility for dependents, as the continuation. For simplicity and to allow for maximum change we chose not to use such distinctions.

In most cases no adjustment was made for household nonresponse. We retain part-year households whose interviews are not continuous, but we do not impute variable values for the missing months. For example, we would retain a household that has a duration of 4 months with persons in sample in months 1, 2, 11, and 12, but we would not impute variable values for months 3 through 10. The one case in which we do impute variable values occurs among households that miss 4 months (one interview), but have persons in sample both before and after the missing months. In such cases we impute variable values for the missing months by averaging data from adjacent interviews. A household is considered to be terminated when the number of persons in the household goes to zero and remains there for the rest of the year.

In order to measure household continuity, households were classified in one of four groups: 1) households with no change in composition during the period; 2) households that lost one or more persons during the period; 3) households that gained one or more persons during the period; and 4) households that both lost and gained members during the period. For all households the period for this classification was the duration of the household within the calendar year. That is to say, for full-year households change was measured across the 12 months. For part-year households change was measured across the subset of months during which the household existed.

Characteristics of the householder were associated with each household. For households that existed at the beginning of the period we used the householder characteristics in the first month. For households formed during the year the householder characteristics used were for the month in which the household was formed.

All of the estimates reported here are based on unweighted data from the 1984 Survey. Since the 1984 Survey was designed to be self-weighting, the frequency distributions reported here are representative of the corresponding true distributions for the U.S. population, and

estimates of mean values are unbiased.<sup>13</sup>

The estimation of population variances and totals would require the application of longitudinal weights. The approach that is generally adopted is to assign households the longitudinal sample weight of the householder. This approach has obvious limitations for work that includes dissolving and newly-forming households, since householders who enter the sample after the first wave of interviews represent approximately 10 percent of the households included in our sample, and longitudinal weights for these individuals are not available. By including observations on these new householders and working with unweighted data we increase the amount of information available on new household formation, at the cost of providing no adjustment for sample attrition. This problem is discussed by McMillen<sup>14</sup> in a slightly different context, and deserves further study in the future.

Households with negative total income or negative property income are excluded from these calculations. Negative total income typically results when households report negative property income that is larger than their total income from all other sources. Separate treatment of these cases would be warranted in a more detailed study of income sources. The occurrence of such cases illustrates the importance of incorporating information on assets into an analysis of the material welfare of household members, and we intend to do so in subsequent work on this project. But since the focus of this report is on income flows and these cases never account for more than 3% of the households within the income categories considered, we have chosen to exclude them from our tables.

#### DURATION OF LONGITUDINAL HOUSEHOLDS

As noted in the introduction, a number of researchers have pointed out that observations from part-year households should be included in annual income estimates based on data from the SIPP, in order to avoid sample selection bias. Tables 1 and 2 illustrate the importance of generating duration-weighted estimates, rather than simply pooling observations from full- and part-year households.

The data reported in Tables 1 and 2 were generated as follows. Using the procedures described above we counted 17,181 households in 1984 and 16,641 households in 1985. In both years approximately 78 percent of the households existed for the full 12 months and approximately 80 percent of those full-year households existed with no change in composition.<sup>15</sup> The distribution of households by duration is surprisingly uniform. Of the 22 percent that existed for less than 12 months, we find that roughly 2 percent existed for each of the 11 monthly durations.

For full-year households in 1984, 8 percent experienced a loss of one or more members and 8 percent gained one or more persons. Of the 13,500 full-year households in 1984, 3.5 percent both gained and lost one or more members. Not surprisingly, households that existed for less than a full year experienced slightly more change. Among households that existed 6 to 11 months about 10 percent lost a member and about 10 percent gained a member. These patterns were the same for the 13,050 full-year households and 3,591 part-year households in 1985.

Tables 1.1 and 1.2 present distributions of household income by income group and duration for 1984 and 1985 respectively. Most households exist for the full year; however there is a noticeable difference between the shortest- and longest-duration households. There are two effects here. We know from other studies that poor households are less stable and therefore will be concentrated in short durations. But since we are tabulating annual income, part-year households are more likely to be in the lower income groups because they have fewer months to accumulate income. This problem has been noted by a number of researchers, including Czajka

<sup>13</sup>We are grateful to Rajendra Singh for a helpful clarifying discussion of the SIPP sample design.

<sup>14</sup>See David B. McMillen (1989), "The Measurement of Demographic Transitions in the Survey of Income and Program Participation," Proceedings of the Social Statistics Section, American Statistical Association, pp. 363 - 368 for a discussion, in another context, of household continuity and SIPP sample weighting procedures.

<sup>15</sup>These results may be compared with those obtained from the Panel Survey of Income Dynamics (PSID). Duncan and Hill (1985), cited above, report the following results, based on data from individuals over the period 1981-82: "Over a single 12-month period, more than three-quarters (78%) of the population lived in households that did not change composition at all. Over five years that proportion had fallen to 45%; by 15 years the fraction of the population living in completely unchanged households had fallen to one-eighth (12%)." The numbers quoted are weighted estimates. In the unweighted sample 75% of the observations on individuals are shown to be from households experiencing no compositional change.

and Citro,<sup>16</sup> and Citro and Watts.<sup>17</sup>

Tables 2.1 and 2.2 display distributions of per capita monthly income by duration for 1984 and 1985 respectively. Per capita monthly income is calculated as total annual household income divided by the total number of person-months for that household. This in effect controls for the fact that household that are shorter in duration have less time to accumulate income during the year. Here we see that there is little systematic difference in the distributions of full-year households from the lowest income group to the highest income group. This suggest that the dominant effect seen in Table 1 is a function of duration rather than an income effect on household stability. We believe that the results reported here are relatively robust, because they have been obtained consistently for two separate years, with larger sample sizes than those available to earlier researchers.

#### INCOME COMPONENTS OF LONGITUDINAL HOUSEHOLDS

The SIPP collects extraordinarily detailed information on income. In order to illustrate the application of the decision rules described above to the analysis of income sources, we calculated six annual income measures: total household income; total earnings; total property income; total means-tested transfer income; total income from other sources including income from entitlement programs; and per capita total income.

Tables 3, 4, 5, and 6 report the distribution of households by percent of income from earnings, property, means-tested transfer payments, and other transfer income respectively. The cells of these tables report the percent of households in that income group with a given percentage of their income from that source. The margin reports the number of households in that income group. These distributions were generated separately for full- and part-year households, in order to further illustrate the importance of working with duration-weighted estimates.

In broad terms, Tables 3 - 6 suggest that the composition of income sources among part-year households whose total income falls within a given range is comparable to the composition of income sources among full-year households with higher levels of total income. First, consider Tables 3, which report the distribution of households by percent of income from earnings within income groups. Earnings in these tables include those from wage and salary jobs as well as income in the form of earnings from nonfarm and farm self employment.

Among households that have any earnings, 85 percent of total income, on average, comes from that source. That average ranges from 80 percent at lower incomes up to nearly 90 percent in the top brackets. Clearly earnings are the predominant source of income for workers and proprietors.

Table 3.1 shows that 50 percent of the full-year households in 1984 received 90-100 percent of their income from earnings: 50-70 percent of the full-year households with incomes of \$14,000 and above fell in this category, as did 30 percent of the households with incomes between \$8,000 and \$14,000. However, only 12 percent of full-year households with incomes less than \$8,000 received 90 percent or more of their income from earnings, while 67 percent of the full-year households in this lowest income category received no income from earnings.

In contrast, the tabulations for part-year households in Table 3.2 show that 50 percent of these households in the lowest income group received 90 percent or more of their income from earnings; at all other income levels the fraction of households receiving 90 percent or more of their income from earnings is as high as, or higher than, the comparable fraction for the highest income categories among full-year households. Furthermore, only 26 percent of the part-year households in the lowest income group received no income from earnings. And at all income levels among part-year households, the fraction receiving no income from earnings is smaller than it is for full-year households at the same income level.

Tables 4.1 and 4.2 show the distribution of households by percent of income from property income within income groups. Included in property income is interest on savings and checking accounts, interest on money market deposits, certificates of deposits, money market funds, U.S. Government securities, and municipal or corporate bonds. Property income also includes dividends from stocks or mutual fund shares, income from rental property and mortgages, and royalties and other financial investments. Different percent groups are used in this table because of the small amounts of property income received by most households.

<sup>16</sup>John L. Czajka and Constance F. Citro (1982), "Analysis of Household Income and Poverty Statistics under Alternative Measures of Household and Family Composition," Proceedings of the Section on Survey Research Methods, American Statistical Association, pp. 347-352.

<sup>17</sup>Citro and Watts (1986), cited above.

On average, property income is a relatively minor share of income at all levels. Even among those who receive some property income, that source accounts for only 8 percent of their total income. It is a slightly more important share, for those who receive it, in the lower income brackets.

Not surprisingly, half of the households in the lowest income group receive no property income, and nearly all of the households in the highest income group receive some property income, although many receive very small amounts. This is true for both full-year and part-year households. Among full-year households the fraction receiving property income that accounts for less than 10 percent of their total income increases steadily from 31 percent in the lowest-income group to 80 and 76 percent respectively in the two highest income groups. The general pattern among part-year households is the same, but again we find that at any given income level the fraction of households receiving property income that is less than 10 percent of their total income is higher than it is among full-year households at the same income level. The fraction of part-year households receiving no property income is correspondingly lower at all income levels than it is among full-year households.

Tables 5.1 and 5.2 show the distribution of households by percent of income from means-tested transfer payments within income groups. Included in the Census Bureau definition of transfer income are Federal and State administered Supplemental Security Income (SSI), means-tested veterans' pensions, Aid to Families with Dependent Children (AFDC), General Assistance or General Relief, Indian, Cuban or Refugee Assistance, and other welfare.<sup>18</sup>

Means-tested transfers are received by only 11 percent of the sample, but for those recipients it is an important source. Such income amounts to more than 58 percent of income for recipients in the lowest bracket, and averages nearly 40 percent overall.

Among the full-year households in the lowest income group, 12 percent report that all of their income comes from means-conditioned transfer payments, and more than 20 percent report that more than half of their income comes from such payments. However more than 60 percent of the full-year households in the lowest income group receive no means-conditioned transfer income. Again we see that among part-year households the distribution of households across income shares at a given level of total income is more comparable to the distributions of full-year households at higher income levels. Among part-year households at the lowest income level, only 5 percent receive all of their income from means-conditioned transfer programs, and 85 percent receive no means-conditioned transfer income.

Tables 6 report the distribution of households within income group by percent of income from other sources; most of these income sources are essentially public and private entitlement programs. Among the sources included here are Social Security and Railroad Retirement pay, unemployment compensation and supplemental unemployment benefits, Worker's compensation, Foster Care payments, child support, alimony, pensions, military retirement pay, income from paid-up life insurance policies, and income from estates and trusts, as well as a variety of other small sources of income. The largest single source of income in this group is Social Security.

Other transfer income is received by nearly half the sample, and for recipients it accounts for over 40 percent of their total money income. As with the means-tested transfers, this source is more important for the lower brackets, averaging 65 percent for the lowest, but the shares do not drop off as fast, still accounting for more than 15 percent among top-bracket recipients.

In Tables 6.1 and 6.2 we see an increase across income groups in the percent of households with no income from other sources. Again comparing the distributions of full-year and part-year households at different levels of total income, we see the same general pattern that we have seen in Tables 3 through 5. Among full-year households in the lowest income group, 55 percent receive more than half of their total income from these sources, while only 30 percent receive no income from these sources. No full-year households at the highest income level receive all of their income from entitlement programs or other income sources, and nearly 60 percent receive no income from these sources.

#### LONGITUDINAL HOUSEHOLDS BY HOUSEHOLDER CHARACTERISTICS

Tables 7 through 11 report distributions of duration-weighted household incomes and per-capita

<sup>18</sup>State administered Supplemental Security Income and Indian, Cuban or Refugee Assistance are not shown separately on the SIPP public use files because the relatively small number of recipients creates a danger of violating respondent confidentiality. To make these numbers conform with publicly available data those incomes were excluded from this analysis. The small number of respondents with those incomes makes the exclusion of little importance for this analysis.

household incomes. That is to say, a household that exists for one month is counted as one-twelfth of a household (0.083), a two-month household as one-sixth (0.167) and so forth. We present these data separately for households with Black and Nonblack householders. Part-year households are represented as fractional households in the class appropriate for the rate of income flow during that part of the year. In a given income group, a short-duration household will have a smaller weight than a long-duration household.

Tables 7 present the distribution of households by percent of income from earnings, by age, gender, and marital status of the householder. Looking at Table 7.1 for Nonblack households, we see that few married-couple households with householders below the age of 55 have no earnings; four out of five receive over 90 percent of their income from earnings. For married couple households with householders aged 55 or over, 38 percent have no income from earnings. Only 18 percent of the households with householders aged 55 or over receive over 90 percent of their income from earnings.

Single male households in Table 7.1, excepting the oldest group, show a similar fraction predominantly dependent on earnings, but a larger proportion with no earnings at all. The oldest groups appears to contain more totally retired households, relative to the couple households.

The pattern for households with Nonblack unmarried female householders is largely similar, although a larger fraction of these households with householders younger than 55 have no income from earnings, and a smaller fraction receive 90 percent or more of their income from earnings. Among households in this category with a householder aged 15 to 24, 3 out of 5 receive over 90 percent of their income from earnings. Only 7 percent of households headed by unmarried females aged 55 or over receive 90 percent or more of their income from earnings, and 66 percent have no earnings, reflecting a higher rate of retirement among, or more, non-working widows.

Table 7.2 presents comparable data for Black households. The most striking difference from Nonblacks is for prime-aged unmarried female householders. Less than half of these households, regardless of age, receive 90 percent or more of their income from earnings. The largest share of households receiving 90 percent or more of their income from earnings, 46 percent, occurs among households with female householders aged 25 to 34. Black female householders aged 55 and over appear less likely to be completely retired, and more likely to be earning a large share of their income, than Nonblack female householders in the same age group.

In Tables 8 through 11 household income and per-capita monthly household income are reported relative to their respective medians. This normalization serves to center the income distributions for comparison across time, and to highlight the relative income rankings of the groups considered. In 1984 the median income for all households, calculated without regard for the duration of the household, was \$19,267; for duration-weighted households it was \$22,548. These tables are based on the latter figure.

In 1984 there were 15,437 duration-weighted households. We divided them into five income groups: 1) households with less than 50 percent of the median, or \$0 to \$11,274; 2) households with 51 to 100 percent of the median, or \$11,274 to \$22,548; 3) households with 101 to 150 percent of the median, or \$22,548 to \$33,822; 4) households with 151 to 200 percent of the median, or \$33,822 to \$45,096; and 5) households with more than 200 percent of the median income, or \$45,096 and over.

For household per capita monthly income the duration-weighted median is \$760, and the break points for tabulations are at 50%, 100%, 150% and 200% of that figure.

Tables 8 and 9 report distributions of household income and household per capita monthly income respectively by marital status, gender, and age of the householder. The distributions for households with unmarried householders aged 15 to 24, and older than 55, are of particular interest since a high percentage of the households in these sub-populations are eligible for means-tested income transfers.

Tables 10 and 11 report distributions of household income and household per capita monthly income by marital status and gender of the householder and average household size. The distributions for households with not-married female householders, and the Black-Nonblack comparisons, especially for households with three or more members, are especially noteworthy in these tables.

Turning to Table 8.1 we see that Nonblack households with a married householder are more likely to be above the median and households with an unmarried female householder are more likely to be below the median. Nonblack households with unmarried householders are more likely than married couples to be in the lowest income category, regardless of gender. However, at all ages the percent of households with incomes below 50 percent of the median with an unmarried

female householder is greater than the percent with an unmarried male householder, despite the fact that not-married female-headed households are more likely than not-married male-headed households to include dependent children. In contrast, households with married householders predominate among those with incomes greater than 200 percent of the median. For Nonblack households with householders between the ages of 25 and 54 about 6 percent of the households with nonmarried female householders are in the top income category. At other categories of householder age less than 3 percent of the single female households are in the highest income categories. Conversely, with the exception of the youngest age group (15 to 24) 14 percent or more of the married couple households are in the highest income category.

Data for Black households, in Table 8.2, show similar but more dramatic differences. With the exception of the age group 35 to 54, more than 50 percent of all households with an unmarried female head have an annual income below 50 percent of the median, and for the age group 35 to 54, the incomes of 48 percent of the households are less than half of the median. Households with a nonmarried Black male householder also show a high incidence of low income. For the youngest and oldest age groups, 40 and 66 percent respectively of the households in this category receive less than 50 percent of the median income level. Among householders in the two middle age groups 28 percent have incomes less than 50 percent of the median.

Black married couple households tend to be at or near the median for all households. About 33 percent of Black households with a married householder aged 35 to 54 have incomes above 150 percent of the median for all households. For Black households with a married householder aged 25 to 34, about 19 percent have household incomes above 150 percent of the median. For those with householders over the age of 55 about 17 percent have incomes in that range.

Tables 9 present per capita monthly income distributions for the same age, gender, and marital status groups. The distributions in Table 9 tell a quite different story from those in Table 8. Nonblack, single males are the least likely to be below half the median and the most likely to be over the 200 percent level. Households headed by Black unmarried males also compare favorably with those of Black couples on a per capita basis. Single females below 55 years of age are also more likely than couple-headed households to be in the top bracket, although they still have a higher risk of being in the lowest.

In fact, households headed by unmarried Black females are more likely to be below the median than those headed by single males or married couples. For young households, where the householder is aged 15 to 24, 90 percent of those headed by Black females are at or below the median. This declines to 77 percent for unmarried female householders age 34 to 55, but goes back up to 87 percent for the age group 55 and over. For couples and single males the chances of being below the median are 70 and 54 percent respectively.

Tables 10 and 11 present data similar to those in tables 8 and 9 (annual household income and per capita monthly income); however, instead of presenting households by age of householder they are tabulated by the average size of the household. For these tables the total number of persons in the household each month was divided by the duration of the household to get average size during the year. As with the preceding tables, these tables count duration-weighted households.

In Table 10.1 we see that smaller households headed by Nonblacks are more likely to be below 50 percent of the median than larger households, for all marital status categories except single female. In the case of the latter group, 34 percent with average household sizes of 2-3 fall below 50 percent of the median, compared with 29 percent of households with 1-2 members. Among households with a nonmarried female householder and two or fewer household members about 82 percent are below half the median. About 67 percent of these households with 2 to 3 members, and 59 percent of the households larger than three with a nonmarried female head, are at or below the median income. For households with a married householder 51 percent of the households with two or fewer members, 70 percent of the households with 2 to 3 members, and 73 percent of the households with 3 or more members have incomes above the median.

Among households with Black householders the situation is quite different. In Table 10.2, looking first at households with a married householder, only 28 percent of the households with fewer than two members, 53 percent of the households with 2 to 3 members, and 54 percent of the households with more than 3 members are above the overall median level of household income.

Among Black households with a nonmarried female householder most households are below the median. Ninety-five percent of the single-person female-headed households are below the median. Among the households in this group with 1 to 2 members 90 percent are below the median, and among households with 2 to 3 persons 88 percent are below the median. Among households with 3 or more persons 84 percent are below the median income level for all households. Among households with a nonmarried Black male householder 76 percent have incomes below the median.

However the per-capita measures in Table 11 show a quite predictable reversal relative to Table 10. Among Nonblacks, the smaller households are least likely to be in the lowest bracket and most likely to be in the highest one, with the single exception of one-person single-male households which are slightly more likely to be in the lowest income bracket than 1-2 person households headed by single males. Households headed by single males compare favorably with those headed by couples at all household sizes, again with the single exception of one-person households headed by single black males. It remains true that the Black distribution is well below the Nonblack, and within each, unmarried females are most likely to be in the lowest category. For female households bigger than two the chance of being in the lowest income group is 43 percent for Nonblacks and 71 percent among Blacks.

#### CONCLUDING REMARKS

In this paper we examine the distributions of both annual income and per capita monthly income for full- and part-year households in the 1984 SIPP panel. The part-year households are around 22 percent of all households existing in each of the years 1984 and 1985. About 2 percent fell in each of the monthly duration classes, 1 to 11. We found that the distributions of annual total income were very different among the 12 duration classes. When we examined the distributions of per-capita monthly income, however, they were very similar for all durations. This result suggests that using a monthly average or annual equivalent rate weighted by duration, i.e., the fraction of the year in the sample, would enable part-year households to be represented along with full-year households in comprehensive analyses of household income.

We also examine the distributions of four income component shares separately for full- and part-year households, further classified by total income. While there were differences in the distributional patterns between full- and part-year households, these appeared to be due to classifying by total annual income, rather than by an annualized income rate, for the part-year cases. Again, the evidence suggests that by using duration-weighted income flow rates it is possible to pool the observations on full- and part-year sample households.

Using duration weighting, the distribution of earnings shares shown in Table 7 for a dozen categories of Nonblack and Black households display interesting patterns that are quite consistent with common understanding of the importance of earnings as an income source. It is very helpful to present such tables without the qualification that of course part-year households were omitted and may have a different pattern. Even if they do have a different pattern, they can be fairly represented as "fractional" units in tabulations.

The next section looks at duration-weighted distributions of two quite different representations of household income: first as an annual rate, and second as a per capita monthly rate. Tables 8 and 9 show the distributions by household type and age of householder; 10 and 11 give breakdowns by household size. Quite different patterns are observed for the two income measures, but they are both reasonable given appropriate interpretation of the income concepts. Larger and typically younger households show up in higher annual income categories, and smaller and older households look relatively better when per capita measures are used. These findings further illustrate the feasibility of household-focused analyses of longitudinal panel data.

The duration-weighted analyses have been replicated for 1985 (in the 1984 SIPP panel) and show quite similar results, allowing of course for the actual difference in time. This again suggests that annual studies within a single panel can be carried out using all the full- and part-year data for the separate years.

Further work along these lines will be focused on more explicit tests of the differences between tabulations of full-year households and duration-weighted part-year households, and on the development of appropriate variances for duration-weighted estimates.

Table 1.1

The Distribution of Annual Household Income  
by Duration in Panel During  
1984

| Duration<br>in Months | Less than<br>\$8000 | \$8000-<br>13,999 | \$14,000-<br>19,999 | \$20,000-<br>25,999 | \$26,000-<br>32,999 | \$33,000-<br>44,999 | \$45,000<br>and over | Cases |
|-----------------------|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|----------------------|-------|
| 12                    | 13.7                | 14.4              | 14.8                | 13.9                | 14.0                | 14.4                | 14.9                 | 13500 |
| 11                    | 15.2                | 19.2              | 21.6                | 14.8                | 8.4                 | 10.0                | 10.8                 | 250   |
| 10                    | 17.2                | 25.2              | 14.5                | 15.6                | 12.6                | 8.0                 | 6.9                  | 262   |
| 9                     | 22.7                | 24.8              | 18.4                | 12.1                | 5.7                 | 9.6                 | 6.7                  | 282   |
| 8                     | 25.8                | 23.2              | 19.4                | 11.6                | 7.7                 | 6.8                 | 5.5                  | 310   |
| 7                     | 30.7                | 32.3              | 16.9                | 9.7                 | 5.0                 | 2.8                 | 2.5                  | 319   |
| 6                     | 40.8                | 31.0              | 16.0                | 6.4                 | 4.3                 | 1.2                 | 0.3                  | 326   |
| 5                     | 53.5                | 26.3              | 10.3                | 4.5                 | 1.9                 | 1.9                 | 1.6                  | 312   |
| 4                     | 63.7                | 24.6              | 7.1                 | 2.6                 | 0.9                 | 0.9                 | 0.2                  | 537   |
| 3                     | 78.1                | 16.5              | 4.4                 | 0.5                 | 0.2                 | 0.2                 | 0.0                  | 406   |
| 2                     | 91.2                | 6.6               | 1.4                 | 0.9                 | 0.0                 | 0.0                 | 0.0                  | 351   |
| 1                     | 99.1                | 0.9               | 0.0                 | 0.0                 | 0.0                 | 0.0                 | 0.0                  | 326   |
| ALL                   | 22.0                | 15.7              | 14.0                | 12.3                | 11.8                | 12.0                | 12.3                 | 17181 |

Table 1.2

The Distribution of Annual Household Income  
by Duration in Panel During  
1985

| Duration<br>in Months | Less than<br>\$8000 | \$8000-<br>13,999 | \$14,000-<br>19,999 | \$20,000-<br>25,999 | \$26,000-<br>32,999 | \$33,000-<br>44,999 | \$45,000<br>and over | Cases |
|-----------------------|---------------------|-------------------|---------------------|---------------------|---------------------|---------------------|----------------------|-------|
| 12                    | 12.5                | 13.5              | 14.4                | 13.6                | 13.2                | 15.3                | 17.6                 | 13050 |
| 11                    | 18.8                | 19.4              | 13.8                | 16.3                | 13.8                | 10.0                | 8.1                  | 160   |
| 10                    | 14.9                | 17.6              | 21.7                | 13.6                | 13.6                | 10.4                | 8.1                  | 221   |
| 9                     | 24.0                | 22.7              | 17.5                | 14.8                | 8.3                 | 7.4                 | 5.2                  | 229   |
| 8                     | 22.2                | 21.9              | 19.3                | 13.1                | 9.9                 | 8.5                 | 5.1                  | 352   |
| 7                     | 30.9                | 29.2              | 17.5                | 9.9                 | 7.3                 | 4.1                 | 1.2                  | 343   |
| 6                     | 34.5                | 34.2              | 15.4                | 8.2                 | 3.8                 | 2.2                 | 1.9                  | 319   |
| 5                     | 46.8                | 30.9              | 11.8                | 4.6                 | 4.0                 | 1.6                 | 0.3                  | 372   |
| 4                     | 59.6                | 25.3              | 9.2                 | 2.9                 | 1.4                 | 1.6                 | 0.0                  | 513   |
| 3                     | 75.5                | 16.5              | 5.8                 | 1.1                 | 0.5                 | 0.5                 | 0.0                  | 364   |
| 2                     | 92.4                | 6.8               | 0.8                 | 0.0                 | 0.0                 | 0.0                 | 0.0                  | 382   |
| 1                     | 98.8                | 1.2               | 0.0                 | 0.0                 | 0.0                 | 0.0                 | 0.0                  | 336   |
| ALL                   | 20.9                | 15.0              | 13.7                | 12.0                | 11.3                | 12.7                | 14.2                 | 16641 |

Table 2.1

The Distribution of Household Per Capita Monthly Income  
by Duration in Panel During  
1984

| Duration<br>in Months | Less than<br>\$300 | \$300-<br>449 | \$450-<br>599 | \$600-<br>799 | \$800-<br>1099 | \$1100-<br>1549 | \$1550<br>or more | Cases |
|-----------------------|--------------------|---------------|---------------|---------------|----------------|-----------------|-------------------|-------|
| 12                    | 11.2               | 12.5          | 13.5          | 15.5          | 17.3           | 14.7            | 15.2              | 13500 |
| 11                    | 11.2               | 9.2           | 16.0          | 14.8          | 16.4           | 16.0            | 16.4              | 250   |
| 10                    | 15.3               | 12.6          | 13.4          | 13.0          | 17.2           | 14.1            | 14.5              | 262   |
| 9                     | 11.0               | 13.8          | 12.4          | 17.0          | 13.5           | 16.7            | 15.6              | 282   |
| 8                     | 13.2               | 9.4           | 14.5          | 13.9          | 15.8           | 16.1            | 17.1              | 310   |
| 7                     | 14.4               | 11.0          | 11.6          | 16.6          | 18.5           | 15.0            | 12.9              | 319   |
| 6                     | 10.7               | 14.1          | 10.7          | 16.9          | 15.0           | 19.3            | 13.2              | 326   |
| 5                     | 18.9               | 13.8          | 13.5          | 13.8          | 15.1           | 12.8            | 12.2              | 312   |
| 4                     | 16.4               | 14.7          | 12.1          | 15.8          | 15.6           | 12.1            | 13.2              | 537   |
| 3                     | 21.4               | 10.8          | 8.9           | 12.8          | 16.0           | 15.0            | 15.0              | 406   |
| 2                     | 19.4               | 13.7          | 10.8          | 16.5          | 15.7           | 10.8            | 13.1              | 351   |
| 1                     | 23.9               | 16.0          | 9.2           | 12.3          | 13.2           | 11.7            | 13.8              | 326   |
| All                   | 12.3               | 12.6          | 13.2          | 15.4          | 17.0           | 14.6            | 15.0              | 17181 |

Table 2.2

The Distribution of Household Per Capita Monthly Income  
by Duration in Panel During  
1985

| Duration<br>in Months | Less than<br>\$300 | \$300-<br>449 | \$450-<br>599 | \$600-<br>799 | \$800-<br>1099 | \$1100-<br>1549 | \$1550<br>or more | Cases |
|-----------------------|--------------------|---------------|---------------|---------------|----------------|-----------------|-------------------|-------|
| 12                    | 9.9                | 11.8          | 12.6          | 15.7          | 17.4           | 15.4            | 17.3              | 13050 |
| 11                    | 10.0               | 15.6          | 16.3          | 16.9          | 13.8           | 13.1            | 14.4              | 160   |
| 10                    | 12.7               | 9.0           | 12.7          | 14.9          | 16.3           | 17.2            | 17.2              | 221   |
| 9                     | 12.7               | 8.7           | 10.0          | 17.0          | 17.0           | 16.6            | 17.9              | 229   |
| 8                     | 11.4               | 11.1          | 12.5          | 13.1          | 16.8           | 15.9            | 19.3              | 352   |
| 7                     | 14.0               | 10.5          | 11.4          | 15.2          | 14.6           | 15.2            | 19.2              | 343   |
| 6                     | 12.9               | 12.9          | 11.9          | 11.3          | 18.2           | 16.0            | 16.9              | 319   |
| 5                     | 12.6               | 12.9          | 9.1           | 15.6          | 19.1           | 15.6            | 15.1              | 372   |
| 4                     | 16.0               | 10.7          | 12.7          | 11.5          | 15.2           | 17.0            | 17.0              | 513   |
| 3                     | 15.9               | 11.8          | 11.5          | 12.9          | 15.1           | 15.1            | 17.6              | 364   |
| 2                     | 18.6               | 13.9          | 12.0          | 17.5          | 11.5           | 12.0            | 14.4              | 382   |
| 1                     | 16.4               | 11.3          | 11.3          | 14.6          | 14.9           | 16.1            | 15.5              | 336   |
| All                   | 10.9               | 11.8          | 12.4          | 15.4          | 17.0           | 15.5            | 17.2              | 16641 |

Table 3.1

The Distribution of Households by Earnings Share  
in Annual Income Groups  
Full Year Households  
1984

| Income             | Percent Income from Earnings |       |         |         |         |         |         |         |         |         |         | Cases |       |
|--------------------|------------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|-------|
|                    | 0                            | 1-9.9 | 10-19.9 | 20-29.9 | 30-39.9 | 40-49.9 | 50-59.9 | 60-69.9 | 70-79.9 | 80-89.9 | 90-99.9 |       | 100   |
| less than \$8000   | 65.5                         | 3.3   | 2.9     | 2.3     | 2.2     | 2.3     | 1.8     | 1.8     | 2.3     | 2.7     | 6.9     | 4.8   | 1847  |
| \$8000 to 14,000   | 37.4                         | 3.1   | 2.4     | 3.1     | 3.1     | 3.1     | 3.7     | 3.2     | 4.5     | 6.1     | 20.8    | 9.3   | 1938  |
| \$14,000 to 19,999 | 21.0                         | 3.5   | 2.1     | 2.6     | 2.5     | 2.2     | 3.2     | 3.6     | 5.6     | 7.9     | 36.2    | 9.6   | 1996  |
| \$20,000 to 25,999 | 12.4                         | 2.1   | 1.7     | 1.8     | 2.1     | 2.9     | 2.8     | 3.8     | 5.1     | 6.9     | 51.4    | 6.9   | 1873  |
| \$26,000 to 32,999 | 7.0                          | 1.5   | 0.8     | 0.7     | 1.2     | 1.9     | 2.9     | 3.4     | 4.8     | 10.9    | 59.6    | 5.3   | 1885  |
| \$33,000 to 44,999 | 5.0                          | 1.2   | 1.0     | 1.0     | 1.2     | 1.8     | 2.0     | 3.7     | 5.3     | 9.2     | 65.2    | 3.2   | 1948  |
| \$45,000 and over  | 2.6                          | 1.4   | 0.9     | 0.8     | 0.9     | 2.0     | 2.5     | 3.7     | 6.5     | 15.0    | 62.5    | 1.1   | 2013  |
| All                | 21.4                         | 2.3   | 1.7     | 1.8     | 1.9     | 2.3     | 2.7     | 3.3     | 4.9     | 8.5     | 42.5    | 5.7   | 13500 |

Table 3.2

The Distribution of Households by Earnings Share  
in Annual Income Groups  
Part Year Households  
1984

| Income             | Percent Income from Earnings |       |         |         |         |         |         |         |         |         |         | Cases |      |
|--------------------|------------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|------|
|                    | 0                            | 1-9.9 | 10-19.9 | 20-29.9 | 30-39.9 | 40-49.9 | 50-59.9 | 60-69.9 | 70-79.9 | 80-89.9 | 90-99.9 |       | 100  |
| Less Than \$8000   | 25.5                         | 1.1   | 1.9     | 1.1     | 1.0     | 1.7     | 2.3     | 2.6     | 4.8     | 7.1     | 28.5    | 22.5  | 1927 |
| \$8000 to 14,999   | 10.0                         | 1.2   | 0.3     | 1.4     | 1.0     | 1.7     | 2.0     | 4.4     | 5.0     | 10.6    | 49.9    | 12.5  | 767  |
| \$15,000 to 19,999 | 3.2                          | 0.2   | 1.7     | 0.5     | 1.0     | 1.7     | 3.2     | 4.0     | 6.5     | 11.2    | 55.8    | 10.9  | 403  |
| \$20,000 to 25,999 | 3.9                          | 0.0   | 0.9     | 1.3     | 1.7     | 0.9     | 1.7     | 4.7     | 6.0     | 11.6    | 60.1    | 7.3   | 233  |
| \$26,000 to 32,999 | 2.9                          | 0.0   | 0.7     | 0.0     | 2.9     | 1.5     | 0.0     | 4.4     | 7.4     | 11.0    | 66.2    | 2.9   | 136  |
| \$33,000 to 44,999 | 0.8                          | 0.0   | 1.7     | 1.7     | 0.0     | 0.0     | 0.0     | 3.4     | 7.6     | 14.0    | 66.4    | 4.2   | 119  |
| \$45,000 and over  | 2.1                          | 2.1   | 1.0     | 2.1     | 1.0     | 2.1     | 2.1     | 4.2     | 7.3     | 11.5    | 63.5    | 1.0   | 96   |
| All                | 16.2                         | 0.9   | 1.4     | 1.1     | 1.1     | 1.6     | 2.1     | 3.4     | 5.3     | 9.0     | 41.5    | 16.3  | 3681 |

Table 4.1

The Distribution of Households by Property Income Share  
in Annual Income Groups  
Full Year Households  
1984

| Income               | 0    | Percent Income from Property Income |             |             |             |             |             |             |             |             | 100 | Cases |
|----------------------|------|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------|
|                      |      | 0.1-<br>0.9                         | 1.0-<br>1.9 | 2.0-<br>2.9 | 3.0-<br>4.9 | 5.0-<br>7.4 | 7.5-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>99.9 |     |       |
| Less than \$8000     | 53.4 | 15.1                                | 4.0         | 3.0         | 3.1         | 3.4         | 2.4         | 6.9         | 3.2         | 4.5         | 0.8 | 1847  |
| \$8000 to \$13,999   | 32.0 | 25.9                                | 5.5         | 2.9         | 3.8         | 4.3         | 3.1         | 8.9         | 5.4         | 8.0         | 0.3 | 1939  |
| \$14,000 to \$19,999 | 20.6 | 35.3                                | 5.8         | 4.1         | 5.3         | 4.0         | 4.0         | 8.6         | 4.9         | 7.4         | 0.1 | 1996  |
| \$20,000 to \$25,999 | 14.0 | 42.5                                | 8.1         | 4.0         | 6.7         | 4.6         | 2.8         | 6.8         | 4.2         | 6.3         | 0.1 | 1873  |
| \$26,000 to \$32,999 | 9.5  | 45.0                                | 9.8         | 5.7         | 6.9         | 4.4         | 3.8         | 6.6         | 2.6         | 5.5         | 0.2 | 1885  |
| \$33,000 to \$44,999 | 5.8  | 44.0                                | 11.3        | 7.0         | 8.2         | 5.3         | 3.7         | 6.0         | 3.0         | 5.7         | 0.1 | 1948  |
| \$45,000 and over    | 2.0  | 28.8                                | 14.3        | 8.1         | 10.2        | 8.8         | 5.6         | 10.3        | 4.0         | 7.7         | 0.2 | 2013  |
| All                  | 19.4 | 33.8                                | 8.4         | 5.0         | 6.3         | 5.0         | 3.6         | 7.8         | 3.9         | 6.5         | 0.2 | 13500 |

Table 4.2

The Distribution of Households by Property Income Share  
in Annual Income Groups  
Part Year Households  
1984

| Income               | 0    | Percent Income from Property Income |             |             |             |             |             |             |             |             | 100 | Cases |
|----------------------|------|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------|
|                      |      | 0.1-<br>0.9                         | 1.0-<br>1.9 | 2.0-<br>2.9 | 3.0-<br>4.9 | 5.0-<br>7.4 | 7.5-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>99.9 |     |       |
| Less Than \$8000     | 48.1 | 27.3                                | 4.0         | 2.8         | 3.2         | 2.5         | 1.7         | 3.9         | 2.2         | 2.6         | 1.7 | 1927  |
| \$8000 to \$13,999   | 23.2 | 45.8                                | 6.6         | 3.5         | 4.0         | 3.1         | 2.0         | 5.6         | 2.2         | 3.8         | 0.1 | 767   |
| \$14,000 to \$19,999 | 17.9 | 44.9                                | 8.2         | 4.0         | 4.5         | 5.7         | 2.7         | 5.5         | 2.2         | 4.2         | 0.2 | 403   |
| \$20,000 to \$25,999 | 12.4 | 48.1                                | 4.3         | 6.0         | 7.3         | 3.0         | 5.2         | 6.0         | 3.4         | 4.3         | 0.0 | 233   |
| \$26,000 to \$32,999 | 4.4  | 58.8                                | 8.8         | 3.7         | 5.1         | 3.7         | 2.9         | 5.9         | 2.2         | 3.7         | 0.7 | 136   |
| \$33,000 to \$44,999 | 4.2  | 33.6                                | 12.6        | 7.6         | 15.1        | 6.7         | 6.7         | 6.7         | 3.4         | 3.4         | 0.0 | 119   |
| \$45,000 and over    | 1.0  | 26.0                                | 14.6        | 6.3         | 9.4         | 12.5        | 7.3         | 8.3         | 3.1         | 11.5        | 0.0 | 96    |
| All                  | 33.1 | 35.8                                | 5.8         | 3.6         | 4.4         | 3.5         | 2.4         | 4.9         | 2.3         | 3.5         | 1.0 | 3681  |

Table 5.1

The Distribution of Households by Means-Tested Transfer Income Share  
in Annual Income Groups  
Full Year Households  
1984

| Income               | 0    | Percent Income from Means-Tested Transfer Income |             |           |             |             |             |             |             |             |             | 100  | Cases |
|----------------------|------|--|-------------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------|-------|
|                      |      | 0.1-<br>2.4                                      | 2.5-<br>4.9 | 5-<br>7.4 | 7.5-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>39.9 | 40-<br>49.9 | 50-<br>69.9 | 70-<br>99.9 |      |       |
| Less than \$8000     | 61.2 | 0.9  | 1.0         | 0.9       | 1.2         | 4.0         | 3.2         | 2.9         | 3.8         | 4.1         | 4.8         | 12.0 | 1847  |
| \$8000 to \$13,999   | 84.6 | 1.0  | 1.1         | 0.9       | 1.2         | 2.7         | 2.5         | 1.8         | 1.3         | 1.1         | 0.7         | 1.1  | 1938  |
| \$14,000 to \$19,999 | 92.9 | 0.9  | 1.3         | 0.6       | 0.9         | 1.4         | 1.2         | 0.3         | 0.2         | 0.3         | 0.2         | 0.0  | 1996  |
| \$20,000 to \$25,999 | 94.2 | 1.5  | 0.7         | 1.1       | 0.6         | 1.0         | 0.4         | 0.2         | 0.1         | 0.2         | 0.0         | 0.0  | 1873  |
| \$26,000 to \$32,999 | 96.1 | 0.5  | 0.9         | 0.7       | 0.7         | 0.8         | 0.1         | 0.1         | 0.1         | 0.1         | 0.0         | 0.0  | 1885  |
| \$33,000 to \$44,999 | 95.6 | 1.5  | 1.0         | 0.8       | 0.5         | 0.5         | 0.1         | 0.0         | 0.0         | 0.1         | 0.0         | 0.0  | 1948  |
| \$45,000 and over    | 96.7 | 1.4  | 0.7         | 0.4       | 0.1         | 0.4         | 0.1         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0  | 2013  |
| All                  | 89.0 | 1.1  | 1.0         | 0.8       | 0.7         | 1.5         | 1.1         | 0.7         | 0.7         | 0.8         | 0.7         | 1.8  | 13500 |

Table 5.2

The Distribution of Households by Means-Tested Transfer Income Share  
in Annual Income Groups  
Part Year Households  
1984

| Income               | 0     | Percent Income from Means-Tested Transfer Income |             |           |             |             |             |             |             |             |             | 100 | Cases |
|----------------------|-------|--|-------------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------|
|                      |       | 0.1-<br>2.4                                      | 2.5-<br>4.9 | 5-<br>7.4 | 7.5-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>39.9 | 40-<br>49.9 | 50-<br>69.9 | 70-<br>99.9 |     |       |
| Less than \$8000     | 85.0  | 0.4  | 0.6         | 0.3       | 0.4         | 2.0         | 1.5         | 1.5         | 1.0         | 1.3         | 1.4         | 4.6 | 1927  |
| \$8000 to \$13,999   | 92.3  | 1.3  | 0.5         | 1.2       | 0.3         | 1.2         | 1.2         | 0.5         | 0.4         | 0.3         | 0.5         | 0.3 | 767   |
| \$14,000 to \$19,999 | 93.5  | 1.2  | 1.0         | 0.2       | 1.2         | 0.2         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0 | 403   |
| \$20,000 to \$25,999 | 94.4  | 3.0  | 0.4         | 0.4       | 0.4         | 0.4         | 0.9         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0 | 233   |
| \$26,000 to \$32,999 | 96.3  | 2.9  | 0.7         | 0.0       | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0 | 136   |
| \$33,000 to \$44,999 | 95.8  | 2.5  | 0.0         | 0.0       | 1.7         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0 | 119   |
| \$45,000 and over    | 100.0 | 0.0  | 0.0         | 0.0       | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0 | 96    |
| All                  | 89.2  | 1.0  | 0.6         | 0.5       | 0.5         | 1.6         | 1.1         | 0.9         | 0.6         | 0.7         | 0.8         | 2.5 | 3681  |

Table 6.1

The Distribution of Households by Other Transfer Income Share  
in Annual Income Groups  
Full Year Households  
1984

| Income               | Percent Income from Other Transfer Income |       |         |         |         |         |         |         |         |         |         | Cases |       |
|----------------------|---|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|-------|
|                      | 0   | 1-9.9 | 10-19.9 | 20-29.9 | 30-39.9 | 40-49.9 | 50-59.9 | 60-69.9 | 70-79.9 | 80-89.9 | 90-99.9 |       | 100   |
| Less Than \$8000     | 30.4                                      | 4.6   | 2.2     | 2.0     | 2.5     | 3.0     | 5.1     | 4.8     | 6.4     | 8.4     | 18.7    | 11.9  | 1848  |
| \$8000 to \$13,999   | 29.3                                      | 8.7   | 5.0     | 4.4     | 3.7     | 5.2     | 5.8     | 5.6     | 7.0     | 7.8     | 13.2    | 4.3   | 1938  |
| \$14,000 to \$19,999 | 38.5                                      | 12.9  | 6.6     | 5.0     | 4.3     | 4.4     | 4.1     | 4.2     | 5.5     | 6.3     | 7.8     | 0.6   | 1996  |
| \$20,000 to \$25,999 | 45.4                                      | 16.8  | 6.9     | 5.3     | 3.6     | 4.2     | 3.5     | 3.4     | 4.4     | 3.0     | 3.1     | 0.3   | 1873  |
| \$26,000 to \$32,999 | 51.5                                      | 21.2  | 7.2     | 4.6     | 3.9     | 2.8     | 2.5     | 2.0     | 1.8     | 1.4     | 1.1     | 0.1   | 1885  |
| \$33,000 to \$44,999 | 54.7                                      | 21.7  | 6.7     | 4.7     | 3.3     | 2.3     | 1.8     | 1.3     | 1.4     | 1.1     | 0.9     | 0.1   | 1948  |
| \$45,000 and over    | 58.6                                      | 22.8  | 7.7     | 4.4     | 2.2     | 1.4     | 1.0     | 0.8     | 0.5     | 0.3     | 0.2     | 0.0   | 2013  |
| All                  | 44.2                                      | 15.6  | 6.1     | 4.4     | 3.3     | 3.3     | 3.4     | 3.1     | 3.8     | 4.0     | 6.3     | 2.4   | 13500 |

Table 6.2

The Distribution of Households by Other Transfer Income Share  
in Annual Income Groups  
Part Year Households  
1984

| Income               | Percent Income from Other Transfer Income |       |         |         |         |         |         |         |         |         |         | Cases |      |
|----------------------|---|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|------|
|                      | 0   | 1-9.9 | 10-19.9 | 20-29.9 | 30-39.9 | 40-49.9 | 50-59.9 | 60-69.9 | 70-79.9 | 80-89.9 | 90-99.9 |       | 100  |
| Less Than \$8000     | 58.2                                      | 5.8   | 5.5     | 4.0     | 3.0     | 2.4     | 2.2     | 2.1     | 2.6     | 3.3     | 5.3     | 5.6   | 1927 |
| \$8000 to \$13,999   | 56.1                                      | 12.8  | 8.7     | 5.3     | 3.7     | 1.6     | 1.8     | 2.0     | 2.7     | 2.3     | 2.7     | 0.3   | 767  |
| \$14,000 to \$19,999 | 58.8                                      | 16.1  | 10.2    | 4.5     | 3.2     | 2.2     | 1.2     | 2.5     | 0.7     | 0.2     | 0.2     | 0.0   | 403  |
| \$20,000 to \$25,999 | 57.1                                      | 19.3  | 7.7     | 5.6     | 3.4     | 1.7     | 0.4     | 2.1     | 1.3     | 1.3     | 0.0     | 0.0   | 233  |
| \$26,000 to \$32,999 | 58.8                                      | 19.1  | 10.3    | 4.4     | 3.7     | 0.7     | 1.5     | 0.7     | 0.0     | 0.7     | 0.0     | 0.0   | 136  |
| \$33,000 to \$44,999 | 60.5                                      | 24.4  | 7.6     | 5.0     | 0.8     | 0.0     | 0.0     | 0.8     | 0.0     | 0.8     | 0.0     | 0.0   | 119  |
| \$45,000 and over    | 67.7                                      | 12.5  | 8.3     | 5.2     | 2.1     | 2.1     | 1.0     | 0.0     | 1.0     | 0.0     | 0.0     | 0.0   | 96   |
| All                  | 58.1                                      | 10.5  | 7.1     | 4.5     | 3.1     | 2.0     | 1.8     | 2.0     | 2.1     | 2.4     | 3.4     | 3.0   | 3681 |

Table 7.1

The Distribution of Households by Earnings Share  
by Age, Gender, and Marital Status of the Householder

| Nonblack Households<br>1984  |      |           |             |             |             |             |             |             |             |             |             |      |       |
|------------------------------|------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------|-------|
| Percent Income from Earnings |      |           |             |             |             |             |             |             |             |             |             |      |       |
|                              | 0    | 1-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>39.9 | 40-<br>49.9 | 50-<br>59.9 | 60-<br>69.9 | 70-<br>79.9 | 80-<br>89.9 | 90-<br>99.9 | 100  | Cases |
| <b>Married Couple</b>        |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 1.8  | 0.2       | 0.1         | 0.2         | 1.2         | 0.5         | 0.8         | 2.1         | 4.0         | 7.8         | 67.1        | 14.2 | 487   |
| 25 to 34                     | 0.9  | 0.3       | 0.2         | 0.2         | 0.4         | 0.5         | 0.8         | 1.9         | 3.8         | 9.1         | 73.2        | 8.6  | 1946  |
| 35 to 54                     | 1.6  | 0.3       | 0.4         | 0.3         | 0.6         | 1.3         | 2.1         | 3.4         | 5.7         | 12.0        | 65.8        | 6.5  | 3289  |
| Over 55                      | 38.3 | 6.5       | 4.0         | 4.1         | 4.3         | 4.7         | 4.5         | 4.3         | 4.6         | 6.4         | 16.5        | 1.7  | 2655  |
| All                          | 13.1 | 2.3       | 1.5         | 1.5         | 1.7         | 2.2         | 2.5         | 3.3         | 4.8         | 9.3         | 52.0        | 5.9  | 8376  |
| <b>Single Male</b>           |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 2.9  | 0.6       | 0.8         | 0.6         | 1.6         | 1.0         | 1.7         | 2.3         | 1.7         | 7.5         | 66.5        | 12.8 | 322   |
| 25 to 34                     | 2.4  | 0.5       | 0.6         | 0.6         | 1.0         | 1.1         | 1.4         | 2.2         | 4.5         | 6.5         | 64.9        | 14.0 | 519   |
| 35 to 54                     | 7.2  | 0.8       | 0.8         | 0.8         | 1.0         | 1.3         | 2.1         | 4.2         | 6.8         | 8.7         | 56.3        | 9.9  | 477   |
| Over 55                      | 62.0 | 2.9       | 1.9         | 3.2         | 2.4         | 3.0         | 3.3         | 2.8         | 2.7         | 4.8         | 8.9         | 1.9  | 481   |
| All                          | 19.7 | 1.3       | 1.1         | 1.3         | 1.5         | 1.7         | 2.1         | 2.9         | 4.2         | 6.8         | 48.0        | 9.5  | 1799  |
| <b>Single Female</b>         |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 11.2 | 1.3       | 2.1         | 1.3         | 1.5         | 1.7         | 2.0         | 2.6         | 4.7         | 8.9         | 53.9        | 8.8  | 346   |
| 25 to 34                     | 9.7  | 0.9       | 1.7         | 1.7         | 2.0         | 1.7         | 2.4         | 3.9         | 7.4         | 10.6        | 50.0        | 8.0  | 599   |
| 35 to 55                     | 11.6 | 2.2       | 2.1         | 2.5         | 1.9         | 3.0         | 4.0         | 4.7         | 10.3        | 15.3        | 36.5        | 5.9  | 767   |
| Over 55                      | 66.4 | 3.3       | 2.4         | 2.1         | 2.7         | 3.1         | 3.2         | 2.8         | 3.1         | 3.4         | 6.6         | 0.9  | 1696  |
| All                          | 38.5 | 2.5       | 2.2         | 2.0         | 2.3         | 2.7         | 3.1         | 3.4         | 5.6         | 7.9         | 25.7        | 4.1  | 3408  |
| All Types                    | 20.3 | 2.2       | 1.6         | 1.6         | 1.8         | 2.2         | 2.6         | 3.3         | 4.9         | 8.6         | 44.9        | 5.9  | 13583 |

Table 7.2

The Distribution of Households by Earnings Share  
by Age, Gender, and Marital Status of the Householder

| Black Households<br>1984     |      |           |             |             |             |             |             |             |             |             |             |      |       |
|------------------------------|------|-----------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------|-------|
| Percent Income from Earnings |      |           |             |             |             |             |             |             |             |             |             |      |       |
|                              | 0    | 1-<br>9.9 | 10-<br>19.9 | 20-<br>29.9 | 30-<br>39.9 | 40-<br>49.9 | 50-<br>59.9 | 60-<br>69.9 | 70-<br>79.9 | 80-<br>89.9 | 90-<br>99.9 | 100  | Cases |
| <b>Married Couple</b>        |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 0.0  | 0.0       | 0.0         | 0.0         | 0.0         | 0.0         | 4.0         | 0.0         | 0.0         | 13.8        | 67.3        | 15.0 | 27    |
| 25 to 34                     | 2.6  | 0.7       | 0.7         | 0.6         | 1.8         | 0.2         | 1.5         | 2.4         | 1.8         | 6.3         | 59.7        | 21.7 | 151   |
| 35 to 54                     | 3.1  | 0.4       | 0.9         | 0.9         | 1.9         | 1.8         | 1.3         | 4.4         | 4.6         | 13.6        | 51.6        | 15.6 | 226   |
| Over 55                      | 30.9 | 7.4       | 5.2         | 6.9         | 4.8         | 4.3         | 3.2         | 5.6         | 8.0         | 5.9         | 14.1        | 3.7  | 188   |
| All                          | 11.6 | 2.7       | 2.2         | 2.7         | 2.7         | 2.1         | 2.1         | 4.1         | 4.7         | 9.3         | 42.5        | 13.3 | 593   |
| <b>Single Male</b>           |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 6.0  | 2.9       | 0.0         | 0.0         | 0.0         | 2.9         | 0.0         | 0.0         | 2.9         | 5.8         | 63.1        | 16.5 | 35    |
| 25 to 34                     | 5.2  | 0.0       | 0.0         | 1.3         | 1.3         | 1.6         | 1.3         | 1.0         | 3.8         | 5.1         | 54.0        | 25.4 | 78    |
| 35 to 54                     | 17.0 | 0.0       | 1.2         | 2.5         | 0.0         | 1.2         | 3.7         | 2.8         | 11.2        | 3.7         | 39.2        | 17.6 | 82    |
| Over 55                      | 55.8 | 0.0       | 1.2         | 2.5         | 1.8         | 3.7         | 6.7         | 3.5         | 3.7         | 2.5         | 12.8        | 5.8  | 81    |
| All                          | 23.7 | 0.4       | 0.7         | 1.8         | 0.9         | 2.3         | 3.4         | 2.1         | 5.9         | 4.0         | 38.7        | 16.2 | 276   |
| <b>Single Female</b>         |      |           |             |             |             |             |             |             |             |             |             |      |       |
| Households 15 to 24          | 33.9 | 1.3       | 3.4         | 1.3         | 1.3         | 2.2         | 1.0         | 4.0         | 6.3         | 12.5        | 24.5        | 8.2  | 75    |
| 25 to 34                     | 26.4 | 1.1       | 0.9         | 2.0         | 0.7         | 2.9         | 2.0         | 2.7         | 5.0         | 10.3        | 31.3        | 15.0 | 204   |
| 35 to 55                     | 16.5 | 2.2       | 2.2         | 5.5         | 1.0         | 2.8         | 3.8         | 6.5         | 8.6         | 11.1        | 28.7        | 11.3 | 231   |
| Over 55                      | 55.7 | 3.6       | 3.6         | 2.4         | 2.0         | 3.8         | 5.2         | 5.0         | 4.5         | 4.0         | 5.2         | 4.8  | 249   |
| All                          | 33.8 | 2.3       | 2.4         | 3.1         | 1.3         | 3.1         | 3.5         | 4.7         | 6.1         | 8.7         | 21.3        | 9.9  | 760   |
| All Types                    | 24.0 | 2.1       | 2.0         | 2.7         | 1.7         | 2.6         | 3.0         | 4.0         | 5.5         | 8.1         | 32.0        | 12.2 | 1628  |

Table 8.1

The Distribution of Annual Household Income  
Relative to Median Income  
by Age, Gender, and Marital Status of the Householder

|                       |             | Nonblack Households<br>1984    |                          |                           |                           |                           |       |
|-----------------------|-------------|--------------------------------|--------------------------|---------------------------|---------------------------|---------------------------|-------|
|                       |             | Less than 50%<br>Median Income | 51% to 100%<br>of Median | 101% to 150%<br>of Median | 151% to 200%<br>of Median | More than<br>200% of Med. | Cases |
| <b>Married Couple</b> |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 15.5                           | 42.3                     | 29.1                      | 10.6                      | 2.4                       | 487   |
|                       | 25 to 34    | 6.5                            | 25.7                     | 34.0                      | 19.7                      | 14.1                      | 1946  |
|                       | 35 to 54    | 4.6                            | 14.9                     | 26.0                      | 21.4                      | 33.1                      | 3289  |
|                       | 55 and over | 14.1                           | 33.9                     | 23.0                      | 12.2                      | 16.8                      | 2655  |
|                       | All         | 8.7                            | 25.0                     | 27.1                      | 17.4                      | 21.7                      | 8376  |
| <b>Single Male</b>    |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 23.8                           | 40.2                     | 21.9                      | 8.1                       | 6.0                       | 322   |
|                       | 25 to 34    | 14.2                           | 35.0                     | 27.4                      | 14.0                      | 9.4                       | 519   |
|                       | 35 to 54    | 17.1                           | 26.5                     | 26.7                      | 14.7                      | 15.0                      | 477   |
|                       | 55 and over | 44.1                           | 29.4                     | 14.3                      | 6.0                       | 6.2                       | 481   |
|                       | All         | 24.7                           | 32.2                     | 22.7                      | 11.0                      | 9.4                       | 1799  |
| <b>Single Female</b>  |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 39.3                           | 36.8                     | 15.2                      | 6.4                       | 2.3                       | 346   |
|                       | 25 to 34    | 29.4                           | 39.0                     | 18.3                      | 7.0                       | 6.3                       | 599   |
|                       | 35 to 54    | 29.4                           | 33.1                     | 22.8                      | 8.5                       | 6.3                       | 767   |
|                       | 55 and over | 57.0                           | 27.8                     | 9.5                       | 3.4                       | 2.3                       | 1696  |
|                       | All         | 44.1                           | 31.9                     | 14.6                      | 5.5                       | 3.9                       | 3408  |
| Overall               |             | 19.7                           | 27.7                     | 23.4                      | 13.6                      | 15.6                      | 13583 |

Table 8.2

The Distribution of Annual Household Income  
Relative to Median Income  
by Age, Gender, and Marital Status of the Householder

|                       |             | Black Households<br>1984       |                          |                           |                           |                           |       |
|-----------------------|-------------|--------------------------------|--------------------------|---------------------------|---------------------------|---------------------------|-------|
|                       |             | Less than 50%<br>Median Income | 51% to 100%<br>of Median | 101% to 150%<br>of Median | 151% to 200%<br>of Median | More than<br>200% of Med. | Cases |
| <b>Married Couple</b> |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 11.9                           | 47.4                     | 29.4                      | 11.3                      | 0.0                       | 27    |
|                       | 25 to 34    | 11.5                           | 38.4                     | 31.3                      | 13.5                      | 5.3                       | 151   |
|                       | 35 to 54    | 9.9                            | 26.4                     | 30.0                      | 19.3                      | 14.3                      | 226   |
|                       | 55 and over | 28.6                           | 39.2                     | 15.3                      | 5.5                       | 11.3                      | 188   |
|                       | All         | 16.3                           | 34.5                     | 25.7                      | 13.1                      | 10.4                      | 593   |
| <b>Single Male</b>    |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 40.3                           | 31.4                     | 19.9                      | 6.2                       | 2.2                       | 35    |
|                       | 25 to 34    | 27.9                           | 48.3                     | 14.8                      | 7.7                       | 1.4                       | 78    |
|                       | 35 to 54    | 27.9                           | 35.8                     | 20.8                      | 8.2                       | 7.4                       | 82    |
|                       | 55 and over | 66.2                           | 19.0                     | 7.9                       | 6.9                       | 0.0                       | 81    |
|                       | All         | 40.7                           | 33.8                     | 15.2                      | 7.4                       | 2.8                       | 276   |
| <b>Single Female</b>  |             |                                |                          |                           |                           |                           |       |
| Households            | 15 to 24    | 69.9                           | 24.8                     | 4.9                       | 0.0                       | 0.4                       | 75    |
|                       | 25 to 34    | 56.4                           | 33.8                     | 6.9                       | 2.4                       | 0.4                       | 205   |
|                       | 35 to 54    | 47.8                           | 32.5                     | 13.3                      | 4.7                       | 1.8                       | 231   |
|                       | 55 and over | 70.9                           | 17.4                     | 7.8                       | 2.4                       | 1.6                       | 249   |
|                       | All         | 59.9                           | 27.1                     | 8.9                       | 2.9                       | 1.2                       | 760   |
| Overall               |             | 40.8                           | 30.9                     | 16.1                      | 7.4                       | 4.8                       | 1628  |

Table 9.1

The Distribution of Per Capita Monthly Household Income  
Relative to Median Per Capita Income  
by Age, Gender, and Marital Status of the Householder

Nonblack Households  
1984

|                       | Less than 50%<br>Median Income | 51% to 100%<br>of Median | 101% to 150%<br>of Median | 151% to 200%<br>of Median | More than<br>200% of Med. | Cases |
|-----------------------|--------------------------------|--------------------------|---------------------------|---------------------------|---------------------------|-------|
| <b>Married Couple</b> |                                |                          |                           |                           |                           |       |
| Households 15 to 24   | 24.5                           | 35.7                     | 23.6                      | 9.4                       | 6.9                       | 487   |
| 25 to 34              | 18.0                           | 38.9                     | 22.8                      | 9.4                       | 10.8                      | 1946  |
| 35 to 54              | 12.2                           | 33.0                     | 23.9                      | 14.8                      | 16.1                      | 3289  |
| 55 and over           | 10.3                           | 32.3                     | 26.6                      | 13.2                      | 17.6                      | 2655  |
| All                   | 13.7                           | 34.3                     | 24.5                      | 12.7                      | 14.8                      | 8376  |
| <b>Single Male</b>    |                                |                          |                           |                           |                           |       |
| Households 15 to 24   | 8.4                            | 31.4                     | 25.2                      | 15.5                      | 19.5                      | 322   |
| 25 to 34              | 7.8                            | 15.2                     | 17.9                      | 17.7                      | 41.5                      | 519   |
| 35 to 54              | 10.5                           | 17.5                     | 12.5                      | 14.8                      | 44.8                      | 477   |
| 55 and over           | 11.1                           | 31.2                     | 23.4                      | 11.5                      | 22.7                      | 481   |
| All                   | 9.5                            | 23.0                     | 19.2                      | 14.9                      | 33.4                      | 1799  |
| <b>Single Female</b>  |                                |                          |                           |                           |                           |       |
| Households 15 to 24   | 30.3                           | 20.2                     | 23.6                      | 17.1                      | 8.8                       | 346   |
| 25 to 34              | 26.5                           | 21.9                     | 16.2                      | 14.7                      | 20.7                      | 599   |
| 35 to 54              | 24.9                           | 28.4                     | 19.8                      | 10.7                      | 16.2                      | 767   |
| 55 and over           | 17.3                           | 39.8                     | 21.1                      | 10.5                      | 11.2                      | 1696  |
| All                   | 22.0                           | 32.1                     | 20.2                      | 12.0                      | 13.8                      | 3408  |
| Overall               | 15.2                           | 32.2                     | 22.7                      | 12.8                      | 17.0                      | 13583 |

Table 9.2

The Distribution of Per Capita Monthly Household Income  
Relative to Median per Capita Income  
by Age, Gender, and Marital Status of the Householder

Black Households  
1984

|                       | Less than 50%<br>of Per<br>Capita Inc | 51% to 100%<br>of Per<br>Capita Inc | 101% to 150%<br>of Per<br>Capita Inc | 151% to 200%<br>of Per<br>Capita Inc | More than<br>200% of Per<br>Capita Inc | Cases |
|-----------------------|---------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--|-------|
| <b>Married Couple</b> |                                       |                                     |                                      |                                      |  |       |
| Households 15 to 24   | 27.5                                  | 32.1                                | 25.7                                 | 11.0                                 | 3.7                                    | 27    |
| 25 to 34              | 38.2                                  | 37.8                                | 17.3                                 | 5.9                                  | 0.8                                    | 151   |
| 35 to 54              | 26.5                                  | 38.7                                | 21.7                                 | 9.7                                  | 3.3                                    | 226   |
| 55 and over           | 35.8                                  | 37.1                                | 16.3                                 | 4.4                                  | 6.4                                    | 188   |
| All                   | 32.5                                  | 37.7                                | 19.0                                 | 7.1                                  | 3.7                                    | 593   |
| <b>Single Male</b>    |                                       |                                     |                                      |                                      |  |       |
| Households 15 to 24   | 31.9                                  | 20.6                                | 17.8                                 | 18.0                                 | 11.7                                   | 35    |
| 25 to 34              | 15.1                                  | 27.7                                | 10.0                                 | 17.2                                 | 30.0                                   | 78    |
| 35 to 54              | 31.3                                  | 17.1                                | 6.8                                  | 14.5                                 | 30.3                                   | 82    |
| 55 and over           | 32.6                                  | 37.7                                | 19.3                                 | 6.6                                  | 3.8                                    | 81    |
| All                   | 27.1                                  | 26.6                                | 12.8                                 | 13.4                                 | 20.1                                   | 276   |
| <b>Single Female</b>  |                                       |                                     |                                      |                                      |  |       |
| Households 15 to 24   | 65.7                                  | 23.7                                | 1.8                                  | 5.8                                  | 3.1                                    | 75    |
| 25 to 34              | 62.7                                  | 24.2                                | 6.3                                  | 3.7                                  | 3.2                                    | 205   |
| 35 to 54              | 52.5                                  | 24.6                                | 9.5                                  | 6.4                                  | 7.0                                    | 231   |
| 55 and over           | 52.9                                  | 34.6                                | 6.9                                  | 2.8                                  | 2.8                                    | 249   |
| All                   | 56.7                                  | 27.7                                | 7.0                                  | 4.4                                  | 4.2                                    | 760   |
| Overall               | 42.9                                  | 31.1                                | 12.4                                 | 6.9                                  | 6.7                                    | 1628  |

Table 10.1

The Distribution of Annual Household Income  
Relative to Median Income  
by Gender and Marital Status of the Householder  
and Average Household Size

Nonblack Households  
1984

|                        | Less than 50%<br>Median Income | 51% to 100%<br>of Median | 101% to 150%<br>of Median | 151% to 200%<br>of Median | More than<br>200% of Med. | Cases |
|------------------------|--------------------------------|--------------------------|---------------------------|---------------------------|---------------------------|-------|
| <b>Married Couple</b>  |                                |                          |                           |                           |                           |       |
| Households Two or less | 14.0                           | 34.6                     | 24.0                      | 12.8                      | 14.6                      | 2984  |
| 2.1 to 3.0             | 8.4                            | 22.8                     | 29.9                      | 19.6                      | 19.3                      | 1895  |
| 3.1 or more            | 6.2                            | 21.0                     | 28.6                      | 19.6                      | 24.6                      | 3497  |
| All                    | 9.5                            | 26.3                     | 27.3                      | 17.2                      | 19.8                      | 8376  |
| <b>Single Male</b>     |                                |                          |                           |                           |                           |       |
| Households One         | 36.5                           | 34.2                     | 17.9                      | 7.1                       | 4.3                       | 946   |
| 1.1 to 2.0             | 15.2                           | 34.4                     | 26.3                      | 13.3                      | 10.9                      | 550   |
| 2.1 to 3.0             | 9.2                            | 27.9                     | 29.2                      | 14.9                      | 18.8                      | 186   |
| 3.1 or more            | 16.9                           | 24.5                     | 26.3                      | 16.2                      | 16.1                      | 116   |
| All                    | 25.9                           | 33.0                     | 22.2                      | 10.4                      | 8.6                       | 1799  |
| <b>Single Female</b>   |                                |                          |                           |                           |                           |       |
| Households One         | 59.9                           | 28.9                     | 8.2                       | 2.2                       | 0.8                       | 1758  |
| 1.1 to 2.0             | 28.5                           | 40.3                     | 18.0                      | 8.1                       | 5.2                       | 850   |
| 2.1 to 3.0             | 33.5                           | 33.4                     | 20.8                      | 8.7                       | 3.6                       | 425   |
| 3.1 or more            | 31.1                           | 27.6                     | 22.0                      | 9.5                       | 9.7                       | 375   |
| All                    | 45.6                           | 32.2                     | 13.7                      | 5.3                       | 3.2                       | 3408  |
| Overall                | 20.7                           | 28.6                     | 23.2                      | 13.3                      | 14.2                      | 13583 |

The Distribution of Annual Household Income  
Relative to Median Income  
by Gender and Marital Status of the Householder  
and Average Household Size

Black Households  
1984

|                        | Less than 50%<br>Median Income | 51% to 100%<br>of Median | 101% to 150%<br>of Median | 151% to 200%<br>of Median | More than<br>200% of Med. | Cases |
|------------------------|--------------------------------|--------------------------|---------------------------|---------------------------|---------------------------|-------|
| <b>Married Couple</b>  |                                |                          |                           |                           |                           |       |
| Households Two or less | 34.6                           | 37.5                     | 18.0                      | 6.5                       | 3.4                       | 155   |
| 2.1 to 3.0             | 14.4                           | 33.1                     | 25.5                      | 18.5                      | 8.6                       | 127   |
| 3.1 or more            | 11.5                           | 34.3                     | 28.0                      | 14.1                      | 12.2                      | 311   |
| All                    | 18.1                           | 34.9                     | 24.8                      | 13.0                      | 9.1                       | 593   |
| <b>Single Male</b>     |                                |                          |                           |                           |                           |       |
| Households One         | 52.1                           | 33.3                     | 9.7                       | 4.2                       | 0.7                       | 144   |
| 1.1 to 2.0             | 36.4                           | 32.0                     | 17.0                      | 10.6                      | 4.0                       | 75    |
| 2.1 to 3.0             | 24.3                           | 33.3                     | 30.9                      | 5.4                       | 6.0                       | 29    |
| 3.1 or more            | 22.4                           | 39.8                     | 23.6                      | 10.6                      | 3.5                       | 28    |
| All                    | 41.9                           | 33.6                     | 15.4                      | 6.7                       | 2.4                       | 276   |
| <b>Single Female</b>   |                                |                          |                           |                           |                           |       |
| Households One         | 72.9                           | 21.8                     | 3.3                       | 0.5                       | 1.5                       | 199   |
| 1.1 to 2.0             | 62.3                           | 27.5                     | 6.0                       | 3.6                       | 0.5                       | 193   |
| 2.1 to 3.0             | 57.7                           | 30.5                     | 9.9                       | 1.6                       | 0.3                       | 152   |
| 3.1 or more            | 50.7                           | 32.8                     | 10.0                      | 4.6                       | 1.9                       | 215   |
| All                    | 60.9                           | 28.1                     | 7.2                       | 2.7                       | 1.1                       | 760   |
| Overall                | 42.1                           | 31.5                     | 15.0                      | 7.1                       | 4.3                       | 1628  |

Table 11.1

The Distribution of Per Capita Monthly Household Income  
Relative to Median Per Capita Income  
by Gender and Marital Status of the Householder  
and Average Household Size

| Nonblack Households<br>1984 |                                       |                                     |                                      |                                      |  |       |
|-----------------------------|---------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--|-------|
|                             | Less than 50%<br>of Per<br>Capita Inc | 51% to 100%<br>of Per<br>Capita Inc | 101% to 150%<br>of Per<br>Capita Inc | 151% to 200%<br>of Per<br>Capita Inc | More than<br>200% of Per<br>Capita Inc | Cases |
| <b>Married Couple</b>       |                                       |                                     |                                      |                                      |  |       |
| Households Two or less      | 7.4                                   | 25.7                                | 24.8                                 | 16.2                                 | 25.9                                   | 2984  |
| 2.1 to 3.0                  | 9.9                                   | 29.1                                | 30.5                                 | 16.0                                 | 14.5                                   | 1895  |
| 3.1 or more                 | 21.1                                  | 44.4                                | 20.9                                 | 8.0                                  | 5.5                                    | 3497  |
| All                         | 13.7                                  | 34.3                                | 24.5                                 | 12.7                                 | 14.8                                   | 8376  |
| <b>Single Male</b>          |                                       |                                     |                                      |                                      |  |       |
| Households One              | 8.3                                   | 18.7                                | 17.3                                 | 13.9                                 | 41.8                                   | 946   |
| 1.1 to 2.0                  | 7.1                                   | 23.0                                | 21.4                                 | 18.5                                 | 30.1                                   | 550   |
| 2.1 to 3.0                  | 11.3                                  | 32.0                                | 23.3                                 | 15.7                                 | 17.7                                   | 186   |
| 3.1 or more                 | 28.2                                  | 43.0                                | 18.6                                 | 4.5                                  | 5.8                                    | 116   |
| All                         | 9.5                                   | 23.0                                | 19.2                                 | 14.9                                 | 33.4                                   | 1799  |
| <b>Single Female</b>        |                                       |                                     |                                      |                                      |  |       |
| Households One              | 14.2                                  | 33.1                                | 20.1                                 | 13.4                                 | 19.2                                   | 1758  |
| 1.1 to 2.0                  | 17.8                                  | 28.1                                | 24.9                                 | 14.8                                 | 14.3                                   | 850   |
| 2.1 to 3.0                  | 37.4                                  | 35.4                                | 18.0                                 | 6.8                                  | 2.4                                    | 425   |
| 3.1 or more                 | 50.3                                  | 32.7                                | 12.6                                 | 4.3                                  | 0.1                                    | 375   |
| All                         | 22.0                                  | 32.1                                | 20.2                                 | 12.0                                 | 13.8                                   | 3408  |
| Overall                     | 15.2                                  | 32.2                                | 22.7                                 | 12.8                                 | 17.0                                   | 13583 |

Table 11.2

The Distribution of Per Capita Monthly Household Income  
Relative to Median Per Capita Income  
by Gender and Marital Status of the Householder  
and Average Household Size

| Black Households<br>1984 |                                       |                                     |                                      |                                      |  |       |
|--------------------------|---------------------------------------|-------------------------------------|--------------------------------------|--------------------------------------|--|-------|
|                          | Less than 50%<br>of Per<br>Capita Inc | 51% to 100%<br>of Per<br>Capita Inc | 101% to 150%<br>of Per<br>Capita Inc | 151% to 200%<br>of Per<br>Capita Inc | More than<br>200% of Per<br>Capita Inc | Cases |
| <b>Married Couple</b>    |                                       |                                     |                                      |                                      |  |       |
| Households Two or less   | 21.8                                  | 35.5                                | 23.8                                 | 9.6                                  | 9.2                                    | 155   |
| 2.1 to 3.0               | 23.0                                  | 32.7                                | 25.0                                 | 14.1                                 | 5.2                                    | 127   |
| 3.1 or more              | 41.6                                  | 40.8                                | 14.2                                 | 3.0                                  | 0.3                                    | 311   |
| All                      | 32.5                                  | 37.7                                | 19.0                                 | 7.1                                  | 3.7                                    | 593   |
| <b>Single Male</b>       |                                       |                                     |                                      |                                      |  |       |
| Households One           | 24.0                                  | 21.1                                | 10.3                                 | 15.4                                 | 29.2                                   | 144   |
| 1.1 to 2.0               | 22.8                                  | 27.1                                | 19.4                                 | 16.4                                 | 14.4                                   | 75    |
| 2.1 to 3.0               | 24.3                                  | 40.1                                | 20.6                                 | 8.9                                  | 6.0                                    | 29    |
| 3.1 or more              | 57.5                                  | 38.9                                | 0.0                                  | 0.0                                  | 3.5                                    | 28    |
| All                      | 27.1                                  | 26.6                                | 12.8                                 | 13.4                                 | 20.1                                   | 276   |
| <b>Single Female</b>     |                                       |                                     |                                      |                                      |  |       |
| Households One           | 41.7                                  | 29.3                                | 5.0                                  | 11.4                                 | 12.5                                   | 199   |
| 1.1 to 2.0               | 44.5                                  | 33.7                                | 12.8                                 | 5.4                                  | 3.5                                    | 193   |
| 2.1 to 3.0               | 62.3                                  | 29.8                                | 7.6                                  | 0.2                                  | 0.1                                    | 152   |
| 3.1 or more              | 77.4                                  | 19.3                                | 3.3                                  | 0.0                                  | 0.0                                    | 215   |
| All                      | 56.7                                  | 27.7                                | 7.0                                  | 4.4                                  | 4.2                                    | 760   |
| Overall                  | 42.9                                  | 31.1                                | 12.4                                 | 6.9                                  | 6.7                                    | 1628  |