

# Survey of Income and Program Participation

HOUSEHOLDS AND INCOME SOURCES:  
Monthly Averages for 1984

by

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**SYMBOLS USED IN TABLES**

- Represents zero or rounds to zero.
  - X Not Applicable
  - B Base less than 200,000
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## HOUSEHOLD AND INCOME SOURCES:

Monthly Averages for 1984

### INTRODUCTION

This brief report is the first to use data from the Survey of Income and Program Participation (SIPP) to provide a uniquely detailed description of American families, both in terms of the income that they receive from various private and public sources, and in terms of their participation in numerous public programs. Subsequent reports based on SIPP data will present information about families distinguished demographically in terms of family structure, family life course status, and the presence of children and the elderly, as well as information on the economic circumstances of individuals according to their educational attainment. Data for these demographically defined families and family members will pertain to amounts of income received and levels of participation in public programs. Additional data will provide national estimates of the total aggregate value of income provided by various private and public sources to American families as a whole and to American families distinguished by their demographic situation. This initial report presents a brief overview of major sources of income and of public program participation for households by type, by age of householder, and by number of dependent children in the household. The results in this report are estimates of monthly averages for calendar year

1984 derived from waves two through five of the 1984 panel of the Survey of Income and Program Participation (SIPP). Appendix A of the quarterly report series<sup>1</sup> contains a detailed description of the SIPP.

The population covered includes the civilian noninstitutionalized population residing in households (persons in group quarters are excluded). Farm households are included in the figures given in this report. Consequently, counts may differ from those found in the previously published SIPP quarterly reports for the same time period. In the fourth quarter of 1984, for example, there was an average of 1.9 million farm households each month. A comparison of farm and nonfarm households for that time period can be found in appendix B of the quarterly report series. Definitions of households and family types, as well as other terms used in this report, can also be found in that appendix.

This report focuses on income and benefit sources for households, with an emphasis on the differences in sources of income or benefits by household type. Money income sources are divided into two main categories—private and public. Private sources include earnings from employment (including employment in government), income from assets, company or union pensions, money payments from individuals or charities and several other sources (see appendix figure A for the detailed sources of income used in the categories in the tables in this report). Money from public sources includes all governmental payments (federal, state and

local) for pensions, unemployment compensation, and several types of public assistance. Benefit sources provide in kind (noncash) transfers, usually, but not always, as a part of a means-tested program<sup>2</sup>. Noncash benefit programs have been divided into two types—those with and those without cash value—for presentation purposes only. No attempt has been made in this report to assign a specific cash value for these benefits.

#### HOUSEHOLDS BY TYPE

Table 1 shows households by type and income source. Households are of two main types—family and nonfamily. In family households at least one relative of the householder resides in the household. No relatives of the householder are present in nonfamily households. In 1984 there was an average of 86.2 million households each month, of which 62.6 million, or 73 percent, were family households. The remaining 23.6 million households were nonfamily households.

There are three categories of family households: married-couple families, families with a male householder (no wife present) and families with a female householder (no husband present). Of the 62.6 million family households, 50.5 million, or 81 percent, were married-couple families, 2.2 million, or 3.5 percent, were family households with a male householder, and 9.9 million, or 16 percent, were family households with a female householder.

About 10 million, or 42 percent, of the 23.6 nonfamily households had a male householder and 13.7 million, or 58 percent, had a female householder. The householder lived alone in 82 percent of the male-householder and 92 percent of the female-householder nonfamily households.

#### INCOME SOURCES

On average 79.1 million households, or 92 percent of all households had money income from private sources each month during 1984—primarily from earnings or property income<sup>3</sup> (table 1). While nearly 40 percent of all households (34.1 million) received money income from public sources (primarily from Social Security and railroad retirement) relatively few received money from means-tested programs; 4.3 percent from Aid to Families with Dependent Children (AFDC) or other public assistance, 3.5 percent from Supplemental Security Income (SSI), and 1.1 percent from Veterans pensions. A majority of the households receiving money income from the means-tested AFDC and other welfare programs were family households with female householders (62 percent—see figure 1). Most of the remaining households receiving income from these sources were married-couple families (25 percent). Of the 34.1 million households receiving money income from public sources, recipients of Social Security or railroad retirement made up the majority of households (71 percent).

The six means-tested programs from public sources that provide noncash benefits include food stamps, energy assistance, the Special Supplemental Food Program for Women, Infants and Children (WIC), free or reduced-price school meals, public or subsidized housing, and Medicaid. An average of 7.3 percent of households received food stamps, 1.5 percent WIC payments, and 3.0 percent received energy assistance. Figure 1 illustrates the distribution of Food Stamp, WIC and Energy Assistance programs by type of recipient household. Compared to all households, family households with female householders are overrepresented in each of these three means-tested noncash benefit programs. Family households with female householders, which make up 11 percent of all households, comprise 46 percent of all food stamp households, 41 percent of WIC households and 34 percent of energy assistance households<sup>4</sup>.

The three other means-tested programs with noncash benefits include free or reduced-price school meals, received by 5 percent of households; public or subsidized housing, 4.2 percent of households; and Medicaid<sup>5</sup>, 8.7 percent of all households. Again, family households with female householders are overrepresented among households receiving benefits from these three programs (46 percent of school meal households, 36 percent of subsidized housing households and 40 percent of Medicaid households).

The final program which provides noncash benefits is Medicare, which is not a means-tested program. An average of 25 percent of households each month in 1984 had at least one member



enrolled in, but not necessarily receiving benefits from, Medicare.

Proportionately fewer female-householder families had income from earnings (68 percent), property (45 percent), military pensions (0.3 percent), or private pensions (4 percent) than either married-couple families or male-householder families. On the other hand, proportionately more female-householder families had income or benefits from the means-tested benefit programs with the exception of the means-tested pension programs (Supplemental Security Income and VA pensions).

Proportionately more nonfamily households with a male householder had money income from earnings (70 percent) than did nonfamily households with a female householder (43 percent), while proportionately more female-householder nonfamily households received property income (69 percent) than did male-householder nonfamily households (63 percent). A higher percent of female-householder nonfamily households received income from both private and public pensions (except military and VA pensions) as well as from most means-tested benefit programs (SSI, food stamps, energy assistance, public housing and Medicaid) and had a Medicare enrolled member, than did nonfamily households with a male householder.

## AGE OF HOUSEHOLDER

Some of the differences in income sources by type of family or household discussed above may be related to differences in the age of the householder. Although sample size constraints do not allow for examination of detailed income sources by detailed age of householder within type of household or family, some income sources are common enough to allow for a cursory examination of this relationship. However, one must remember that the data show the number of households with one or more members who received income from the stated source. Consequently, characteristics of the householder do not necessarily reflect characteristics of the actual recipient of the income from that source.

Table A shows households and families by type and age of the householder for a limited number of income and benefit sources. In 1984, family households were less likely to have elderly householders (age 65 or older) than were nonfamily households (15 percent and 36 percent, respectively<sup>6</sup>). Households with elderly householders were less likely to have earnings (21 percent) and more likely to have property income (78 percent) than were households with younger householders. This was also the case for married-couple families and female-householder families. Moreover, family households with female householders age 45 to 64 were more likely to have earnings income (80 percent) than family households with younger female householders (66 percent).

Families with male householders under age 45 were more likely to have earnings income (91 percent) than those with householders age 45 to 64 and 65 or older (82 percent and 47 percent).

As might be expected, households and families with householders age 65 and older were more likely to have Social Security or railroad retirement income (95 percent) than were households with younger householders. Households with young householders (under age 45) were more likely to receive income or benefits from AFDC (6 percent) and the Food Stamp program (8 percent) than households with older householders. On the other hand, households with elderly householders are more likely to have members enrolled in the Medicare (98 percent) and Medicaid (11 percent) programs. Within family types the only exception to the last generalization is family households with female householders under age 45 which more frequently have a member who is Medicaid enrolled (35 percent) than female-householder family households with older householders.

#### **FAMILY INCOME AND BENEFITS BY PRESENCE OF DEPENDENTS**

Dependents are defined as persons under age 18 in the household with the exception of the householder or spouse of the householder. Dependents, therefore, would include own children, grandchildren, nieces and nephews, foster children and other relatives and nonrelatives of the householder who are under age 18. Most of these persons would be considered dependent, to some

extent, on the resources available to the household's primary family.

Families, categorized by whether dependents are present, are shown in table 2. Fifty-three percent of families include dependents. A much greater proportion of families with a female householder include dependents (69 percent), than married-couple families (51 percent) or families with a male householder (44 percent). Sources of income or benefits vary considerably by the presence or absence of dependents. Eighty-nine percent of families with dependents had earnings income in 1984, compared to 71 percent of families with no dependents. A greater proportion of families with dependents had income from alimony or child-support payments. Proportionately more families without dependents received income from property (80 percent) and private pensions (16 percent) than families with dependents. The same pattern of money from private sources between families with and without dependents held for the three family types. The only notable difference indicates that more female-householder families without dependents (74 percent) than with dependents (65 percent) had income from earnings.

While the pattern of income sources between families with and without dependents appears to be similar regardless of family type, the magnitude of the proportions vary considerably. Married-couple families with dependents are the most likely to have earnings (95 percent) followed by male-householder families

with dependents (87 percent). But only 65 percent of female-householder families with dependents had earnings in 1984.

Married-couple families with no dependents are the most likely of the family groups to have property income (82 percent); family households with either male or female-householders with no dependents, and married-couple households with dependents all reported reciprocity of property income in 69 percent of households. Both male-householder families with dependents and female-householder families with dependents had a considerably smaller proportion with property income (51 percent and 34 percent, respectively).

It is possible that families without dependents are also more likely to have older and/or retired householders, which may explain the lower proportion with earnings and the higher proportion with property income. Male, and especially female, householder families with dependents also reported lower proportions with either earnings or property income relative to married-couple families with dependents, which may be a consequence of their having fewer adults providing support for the household.

Public sources of money income include government pensions, unemployment compensation, welfare programs, and several other smaller governmental programs, such as those for foster care, black lung disease and veteran's education benefits, which are grouped in the "other public sources" category. A greater proportion of families with no dependents than families with

dependents received income from most of these public sources. Only for the categories of unemployment compensation, AFDC and other welfare, and the miscellaneous "other" category did families with dependents have larger reciprocity proportions than the families with no dependents. This pattern is consistent for each of the three types of families for most of the income sources. The observed pattern can probably be attributed to the differences in age between the householders with dependents and those with no dependents.

Households can receive noncash benefits from a number of means-tested support programs. A greater proportion of family households with dependents received benefits from each means-tested benefit program than did families with no dependents. Only for Medicare, which is not a means-tested program, did families with no dependents have a greater proportion enrolled for benefits than did families with dependents. This is understandable since Medicare is a program for the elderly and households with elderly members are less likely to have dependents under the age of 18 in the household.

Table B shows selected income sources for family households with dependents by the number of dependents. Families with three or more dependents were less likely to have property income (51 percent) than families with fewer dependents. The same was true for both married-couple families and families with a female householder. Families with three or more dependents were also

less likely to have income from earnings than were families with fewer dependents.

The number of dependents in families made no difference in the proportions receiving income from alimony/child support payments for all families in general. However, for married-couple families, those with 2 or 3 or more dependents were more likely to receive such payments (4.4 percent and 5.5 percent, respectively) than were married-couple families with only one dependent (3.1 percent). Family households with female householders were much more likely to report receiving these payments, regardless of the number of dependents, than were married-couple households.

Families with three or more dependents were more likely to receive income or benefits from AFDC and other welfare programs, food stamps, WIC, energy assistance, school meals and to have Medicaid enrolled members than families with fewer dependents. This pattern remained consistent for both married-couple families and families with a female householder.

- <sup>1</sup> U.S. Bureau of the Census, Current Population Reports, Series P-70, Nos. 3, 4, 5, and 6.
- <sup>2</sup> Means-tested programs which provide money income include Aid to Families with Dependent Children (AFDC) and other cash assistance; VA pensions; and Supplemental Security Income (SSI). Means-tested programs that provide benefits other than money include food stamps; Special Supplemental Food Program for Women, Infants, and Children (WIC); free or reduced price school meals; Medicaid; public or subsidized rental housing; and energy assistance.
- <sup>3</sup> Property income includes asset income, e.g. interest on savings accounts, stocks, etc. For detailed categories see appendix figure A.
- <sup>4</sup> The program participation differences between households receiving WIC and food stamps is not significant.
- <sup>5</sup> At least one household member is enrolled in Medicaid. Enrollment does not imply that any benefits were actually received.
- <sup>6</sup> Statistics were derived from table A and table 1.



Figure 1: Households by Type for Selected Benefit Programs

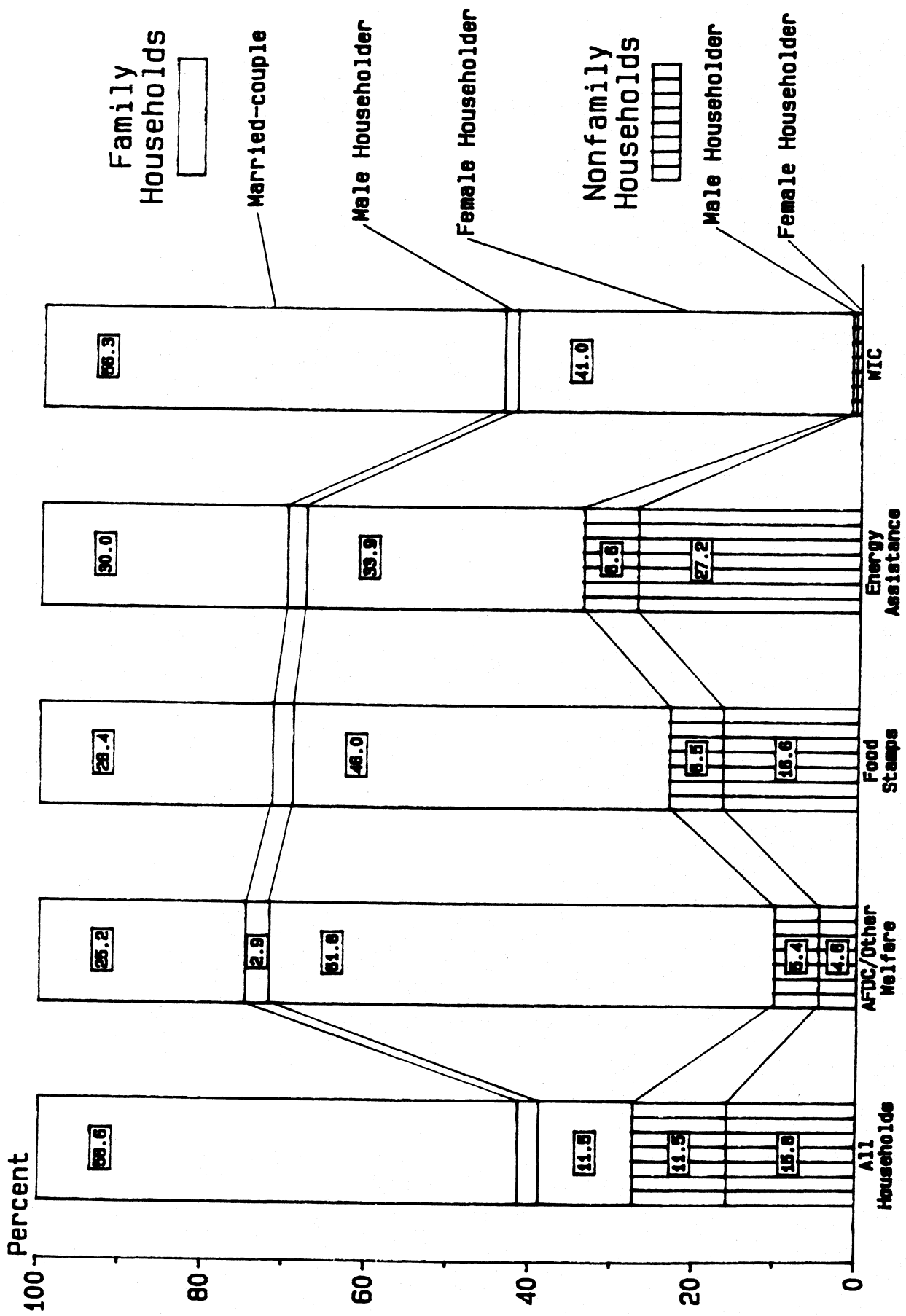


Figure 1: Households by Type for Selected Benefit Programs

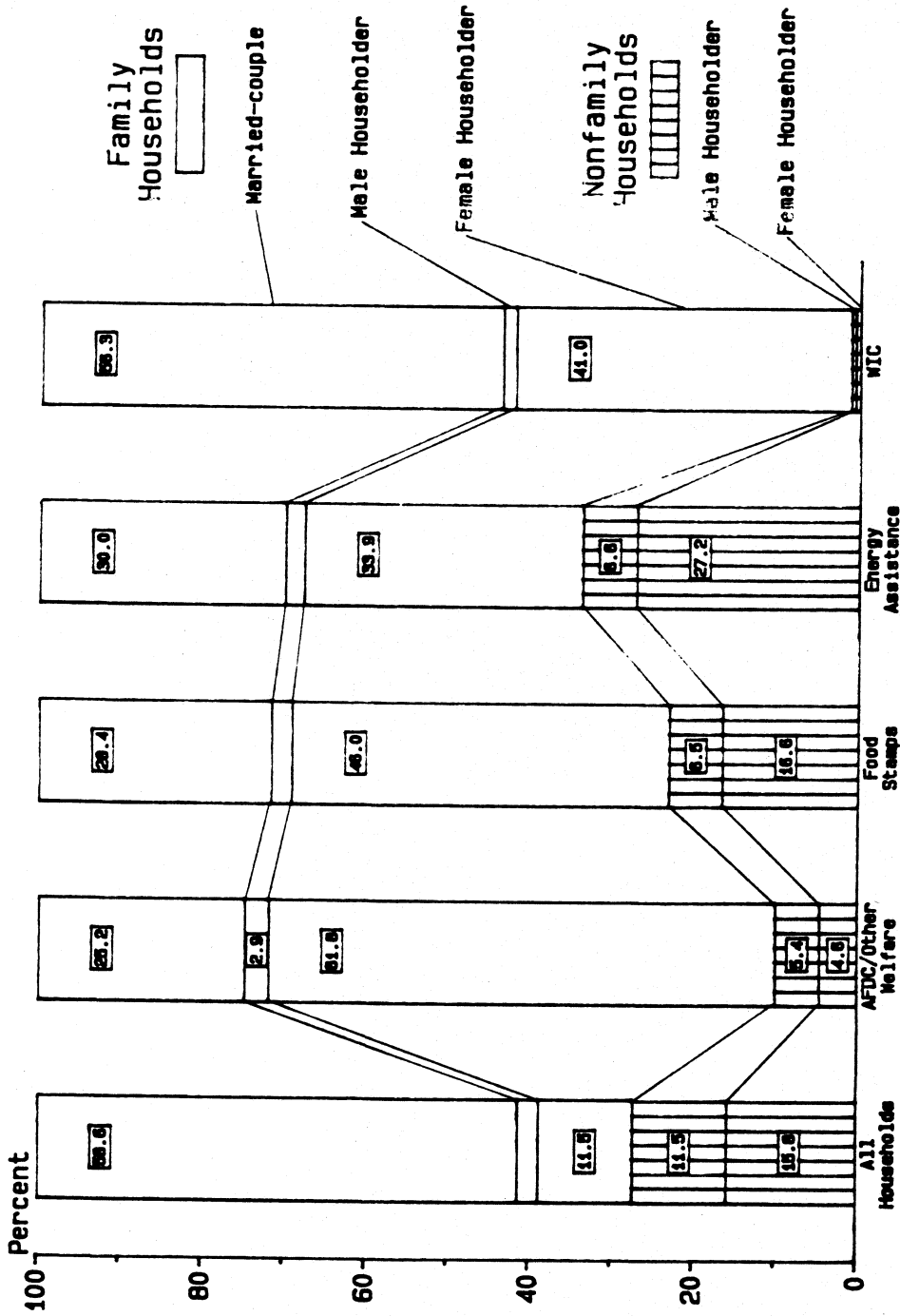


Table A. Number of Households With Income from Selected Sources by Type of Household and Age of Householder:  
 Monthly Average, 1984  
 (Numbers in thousands)

Source of Income	All Households			Family Households								
				Married Couple			Male Householder		Female Householder			
	Under 45 years	45 to 64 years and over	Total	Under 45 years	45 to 64 years and over	Total	Under 45 years	45 to 64 years and over	Total	Under 45 years	45 to 64 years and over	Total
<b>NUMBER</b>												
Total.....	42,815	25,472	17,951	25,514	17,159	7,849	1,155	683	347	6,039	2,544	1,328
<b>MONEY OR CASH VALUE BENEFITS</b>												
Total.....	42,345	25,306	17,946	25,404	17,100	7,849	1,086	674	347	5,970	2,528	1,326
Money Income-Private Sources	40,030	23,840	15,194	24,958	16,647	7,149	1,103	607	298	4,470	2,259	1,122
Earnings and Property.....	39,581	23,489	14,601	24,892	16,522	6,896	1,093	598	293	4,200	2,205	1,102
Property.....	38,566	20,619	3,854	22,551	14,941	2,304	1,048	557	162	4,010	2,027	681
Money Income-Public Sources	26,583	18,897	13,942	17,588	13,792	6,348	655	445	242	2,034	1,421	968
Total.....	7,109	9,456	17,579	3,223	5,793	7,680	282	335	345	2,664	1,347	1,304
Social Security and Railroad Retirement.....	1,676	5,394	17,097	765	3,144	7,524	139	231	319	623	794	1,233
AFDC and Other Welfare.....	2,624	873	234	501	341	98	31	40	17	1,853	377	76
Monocash Benefits-Cash Value	4,07	1,836	1,717	1,500	645	425	76	66	47	2,423	570	225
Total.....	3,612	1,470	1,181	1,000	471	306	61	58	35	2,222	482	179
Food Stamps.....	6,680	5,123	17,731	2,461	2,942	7,738	249	210	341	3,144	1,062	1,316
MONCASH BENEFITS-MO CASH VALUE	3,540	2,033	1,894	894	895	494	102	69	87	2,120	630	275
Total.....	693	2,940	17,634	378	1,980	7,705	92	143	331	158	331	1,303
<b>PERCENT</b>												
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>MONEY OR CASH VALUE BENEFITS</b>												
Total.....	98.9	99.4	100.0	99.6	99.7	100.0	94.0	98.7	100.0	98.9	99.4	99.9
Money Income-Private Sources	93.5	93.6	84.6	97.0	97.0	91.1	95.5	88.9	85.9	74.0	88.8	84.5
Earnings and Property.....	92.5	92.2	81.3	97.6	96.3	87.9	94.9	87.6	84.4	69.6	86.7	83.0
Property.....	90.1	81.0	21.5	88.4	87.1	29.4	90.7	81.6	46.7	66.4	79.7	51.3
Money Income-Public Sources	62.1	74.2	77.7	68.9	80.4	83.4	56.7	65.2	69.7	33.7	55.9	72.9
Total.....	16.6	37.1	97.9	12.6	33.8	97.9	24.4	49.1	99.4	44.1	53.0	98.2
Social Security and Railroad Retirement.....	3.9	21.1	95.2	3.0	18.3	95.9	12.0	33.8	91.9	10.3	31.2	94.4
AFDC and Other Welfare.....	6.1	3.4	1.3	2.0	2.0	1.3	2.7	5.9	4.9	30.7	14.8	5.7
Monocash Benefits-Cash Value	10.3	7.2	9.6	5.9	3.8	5.4	6.6	9.7	13.5	40.1	22.4	16.9
Total.....	8.4	5.8	6.6	3.9	2.7	3.9	5.3	8.5	10.1	36.8	19.0	13.5
Food Stamps.....	15.6	20.1	98.8	10.4	17.2	98.6	21.6	30.8	98.3	52.1	41.8	99.1
MONCASH BENEFITS-MO CASH VALUE	8.3	8.0	10.6	3.5	5.2	6.3	8.8	10.1	25.1	24.8	20.7	20.7
Total.....	1.6	11.5	98.2	1.5	11.5	98.2	8.0	20.9	95.4	2.6	13.0	98.1

Note: The rows in this table are not mutually exclusive categories, consequently row counts cannot be arithmetically combined in any way. Columns are exclusive and can therefore be combined. Column percents do not add to 100 because of multiple income sources. Rows labeled 'total' include households that receive income from all sources not shown separately. Total number of family households includes male-householder family households, not shown separately.

Table B. Number of Family Households with Dependents and Income from Selected Sources by Type of Family and Number of Dependents: Monthly Average 1964

Source of Income	Family Households									
	Total			Married Couples			Female Householder			
	One Depend-ent	Two Depend-ents	Three or more Depend-ents	One Depend-ent	Two Depend-ents	Three or more Depend-ents	One Depend-ent	Two Depend-ents	Three or more Depend-ents	
NUMBER	13,646	12,609	7,192	10,083	10,083	5,481	3,078	2,227	1,545	
MONEY OR CASH VALUE BENEFITS										
Total	13,572	12,545	7,147	10,051	10,044	5,451	3,042	2,203	1,533	
Money Income-Private Sources	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Total	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Earnings and Property	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Earnings	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Property/Child Support	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Alimony/Child Support	12,722	11,813	6,309	9,842	9,840	5,215	2,834	1,649	953	
Other Private Sources	1,156	1,395	838	310	288	236	1,044	578	356	
Money Income-Public Sources	3,406	2,658	2,275	1,917	1,529	1,166	1,356	1,059	1,028	
Total	1,377	818	1,938	745	613	355	519	318	320	
Social Security and Rail-road Retirement	1,377	818	1,938	745	613	355	519	318	320	
AFDC and Other Welfare	1,377	818	1,938	745	613	355	519	318	320	
Noncash Benefits-Cash Value	1,377	818	1,938	745	613	355	519	318	320	
Total	1,377	818	1,938	745	613	355	519	318	320	
Food Stamps	1,377	818	1,938	745	613	355	519	318	320	
Medicaid	1,377	818	1,938	745	613	355	519	318	320	
Free or Reduced-Price School Meals	1,377	818	1,938	745	613	355	519	318	320	
Public or Subsidized Housing	1,377	818	1,938	745	613	355	519	318	320	
Medicaid	1,377	818	1,938	745	613	355	519	318	320	
PERCENT	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
MONEY OR CASH VALUE BENEFITS										
Total	99.5	99.5	99.4	99.7	99.6	99.5	98.8	98.9	99.2	
Money Income-Private Sources	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Total	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Earnings and Property	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Earnings	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Property/Child Support	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Alimony/Child Support	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Other Private Sources	93.7	93.7	87.7	87.9	87.0	85.1	79.1	74.9	61.8	
Money Income-Public Sources	25.0	21.1	31.6	19.0	15.2	21.3	44.1	47.6	66.5	
Total	25.0	21.1	31.6	19.0	15.2	21.3	44.1	47.6	66.5	
Social Security and Rail-road Retirement	19.1	9.3	19.7	7.3	6.9	9.6	15.2	16.0	19.1	
AFDC and Other Welfare	11.1	11.9	25.3	3.3	3.3	14.5	30.7	32.1	33.2	
Noncash Benefits-Cash Value	9.8	9.7	21.3	3.3	3.3	10.6	27.2	26.7	29.9	
Total	25.0	21.1	31.6	19.0	15.2	21.3	44.1	47.6	66.5	
Food Stamps	2.7	3.4	8.4	1.3	1.3	3.6	7.2	12.1	15.9	
Medicaid	20.5	20.0	38.1	12.4	11.8	27.1	46.8	56.5	75.4	
Free or Reduced-Price School Meals	6.4	11.0	27.0	3.6	6.2	20.1	15.2	32.4	50.6	
Public or Subsidized Housing	5.0	6.1	20.9	2.0	4.6	13.3	15.3	16.7	19.8	
Medicaid	10.3	3.1	20.9	5.6	2.6	10.3	28.2	16.7	21.8	

Note: The rows in this table are not mutually exclusive categories, consequently row counts cannot be arithmetically combined in any way. Columns are exclusive and can therefore be combined. Column percentages do not add to 100 because of multiple income sources. Total number of family households includes male-householder family households, not shown separately.

Table 1. Number of Households by Type of Household and Source of Income: Monthly Average, 1984

(Numbers in thousands)

Source of Income	Total	Type of Household					
		Family				Nonfamily	
		Total	Married Couple	Male Householder	Female Householder	Male Householder	Female Householder
Number Total.....	86,238	62,619	50,522	2,185	9,911	9,957	13,662
MONEY or CASH VALUE BENEFITS Total.....	85,597	62,344	50,354	2,167	9,823	9,710	13,543
Money Income-Private Sources Total.....	79,065	58,613	48,754	2,008	7,851	8,920	11,531
Earnings and Property....	77,671	57,803	48,311	1,986	7,506	8,748	11,120
Earnings.....	63,040	50,261	41,776	1,767	6,718	6,950	5,829
Property.....	59,422	43,692	37,928	1,342	4,423	6,308	9,421
Private Pensions.....	7,385	5,261	4,617	208	436	675	1,449
Alimony/Child Support....	3,399	3,148	1,093	54	2,001	59	192
Other Support Payments...	1,096	609	315	36	258	191	297
Other Private Sources....	3,384	2,481	1,926	80	476	302	600
Money Income Public Sources Total.....	34,143	22,973	16,697	962	5,315	3,090	8,080
Social Security and Rail-road Retirement.....	24,157	14,792	11,434	689	2,669	2,156	7,209
Federal Pensions.....	1,729	1,171	991	27	153	152	406
State and Local Pensions..	2,668	1,812	1,558	61	193	126	730
U.S. Military Pensions...	1,292	1,116	1,048	39	29	141	35
V.A. Compensation.....	2,443	1,798	1,521	90	188	371	273
V.A. Pensions.....	964	653	498	46	109	109	202
Unemployment Compensation	2,210	1,893	1,520	86	287	219	99
AFDC and Other Welfare...	3,731	3,354	941	108	2,305	203	173
SSI.....	2,997	1,675	941	109	625	328	994
Other Public Sources.....	1,921	1,569	1,314	36	219	208	145
Noncash Benefits-Cash Value Total.....	7,960	5,977	2,571	189	3,217	501	1,481
Food Stamps.....	6,263	4,814	1,777	155	2,883	406	1,043
WIC.....	1,271	1,256	715	20	521	7	8
Energy Assistance.....	2,590	1,713	777	59	877	172	705
NONCASH BENEFITS-NO CASH VALUE Total.....	29,534	19,663	13,341	799	5,523	2,436	7,435
Free or Reduced-Price School Meals.....	4,330	4,258	2,118	146	1,995	59	12
Public or Subsidized Housing.....	3,640	2,079	724	35	1,320	321	1,240
Medicaid.....	7,467	5,566	2,284	258	3,024	579	1,322
Medicare.....	21,267	12,421	10,063	567	1,791	1,976	6,870

Table 1. Number of Households by Type of Household and Source of Income: Monthly Average, 1984  
 --Continued

Source of Income	Total	Type of Household					
		Family				Nonfamily	
		Total	Married Couple	Male Householder	Female Householder	Male Householder	Female Householder
Percent Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>MONEY or CASH VALUE BENEFITS</b>							
Total.....	99.3	99.6	99.7	99.2	99.1	97.5	99.1
<b>Money Income-Private Sources</b>							
Total.....	91.7	93.6	96.5	91.9	79.2	89.6	84.4
Earnings and Property....	90.1	92.3	95.6	90.9	75.7	87.9	81.4
Earnings.....	73.1	80.3	82.7	80.9	67.8	69.8	42.7
Property.....	68.9	69.8	75.1	61.4	44.6	63.4	69.0
Private Pensions.....	8.6	8.4	9.1	9.5	4.4	6.8	10.6
Alimony/Child Support....	3.9	5.0	2.2	2.5	20.2	0.6	1.4
Other Support Payments...	1.3	1.0	0.6	1.6	2.6	1.9	2.2
Other Private Sources....	3.9	4.0	3.8	3.7	4.8	3.0	4.4
<b>Money Income Public Sources</b>							
Total.....	39.6	36.7	33.0	44.0	53.6	31.0	59.1
Social Security and Rail-road Retirement.....	28.0	23.6	22.6	31.5	26.9	21.7	52.8
Federal Pensions.....	2.0	1.9	2.0	1.2	1.5	1.5	3.0
State and Local Pensions.	3.1	2.9	3.1	2.8	1.9	1.3	5.3
U.S. Military Pensions...	1.5	1.8	2.1	1.8	0.3	1.4	0.3
V.A. Compensation.....	2.8	2.9	3.0	4.1	1.9	3.7	2.0
V.A. Pensions.....	1.1	1.0	1.0	2.1	1.1	1.1	1.5
Unemployment Compensation	2.6	3.0	3.0	3.9	2.9	2.2	0.7
AFDC and Other Welfare...	4.3	5.4	1.9	4.9	23.3	2.0	1.3
SSI.....	3.5	2.7	1.9	5.0	6.3	3.3	7.3
Other Public Sources.....	2.2	2.5	2.6	1.6	2.2	2.1	1.1
<b>Noncash Benefits-Cash Value</b>							
Total.....	9.2	9.5	5.1	8.6	32.5	5.0	10.8
Food Stamps.....	7.3	7.7	3.5	7.1	29.1	4.1	7.6
WIC.....	1.5	2.0	1.4	0.9	5.3	0.1	0.1
Energy Assistance.....	3.0	2.7	1.5	2.7	8.8	1.7	5.2
<b>NONCASH BENEFITS-NO CASH VALUE</b>							
Total.....	34.2	31.4	26.4	36.6	55.7	24.5	54.4
Free or Reduced-Price School Meals.....	5.0	6.8	4.2	6.7	20.1	0.6	0.1
Public or Subsidized Housing.....	4.2	3.3	1.4	1.6	13.3	3.2	9.1
Medicaid.....	8.7	8.9	4.5	11.8	30.5	5.8	9.7
Medicare.....	24.7	19.8	19.9	25.9	18.1	19.8	50.3

Note:

The rows in this table are not mutually exclusive categories, consequently row counts cannot be arithmetically combined in any way.

Columns are exclusive and can therefore be combined.

Column percents do not add to 100 because of multiple income sources.

Table 2. Number of Family Households by Type of Family, Presence of Dependents and Source of Income: Monthly Average, 1984  
(Numbers in thousands)

Source of Income	Family households									
	All households			Married Couple		Male Householder		Female Householder		
	Total	No Dependents	With Dependents	No Dependents	With Dependents	No Dependents	With Dependents	No Dependents	With Dependents	
<b>NUMBER</b>										
Total.....	62,619	29,171	33,448	24,874	25,647	1,235	951	3,062	6,850	
<b>MONEY OR CASH/VALUE BENEFITS</b>										
Total.....	62,344	29,080	33,264	24,808	25,546	1,227	940	3,046	6,778	
<b>Money Income- Private Sources</b>										
Total.....	58,613	27,769	30,844	23,817	24,937	1,139	869	2,813	5,038	
Earnings and Property ...	57,803	27,372	30,432	23,479	24,832	1,128	858	2,765	4,742	
Earnings.....	50,261	20,627	29,634	17,415	24,361	941	826	2,271	4,447	
Property .....	43,692	23,272	20,420	20,294	17,634	853	489	2,126	2,297	
Private Pensions.....	5,261	4,779	482	4,251	366	181	27	347	89	
Alimony/Child Support....	3,148	145	3,004	32	1,061	1	53	112	1,889	
Other Support Payments....	609	253	356	155	160	25	10	73	186	
Other Private Sources.....	2,481	1,400	1,081	1,144	782	43	37	213	263	
<b>Money Income-Public Sources</b>										
Total.....	22,973	14,634	8,339	12,085	4,612	679	283	1,870	3,444	
Social Security and Rail										
-road Retirement.....	14,792	11,971	2,821	9,875	1,559	542	148	1,554	1,115	
Federal Pensions.....	1,171	1,025	145	902	89	25	2	98	55	
State and Local Pensions..	1,812	1,669	143	1,451	107	53	8	165	28	
U.S. Military Pensions....	1,116	732	384	689	359	19	20	23	5	
V.A. Compensation.....	1,798	1,190	608	1,019	502	70	20	101	86	
V.A. Pensions.....	653	445	208	349	149	40	6	55	53	
Unemployment Compensation.	1,893	757	1,136	616	905	51	35	90	196	
AFDC and Other Welfare....	3,354	239	3,115	104	837	34	74	102	2,203	
SSI.....	1,675	1,007	668	627	314	92	17	288	337	
Other Public Sources.....	1,569	619	949	492	821	22	14	105	114	
<b>Noncash Benefits-Cash Value</b>										
Total.....	5,977	1,139	4,838	707	1,864	74	116	358	2,859	
Food Stamps.....	4,814	840	3,974	509	1,268	59	95	272	2,611	
WIC.....	1,256	32	1,224	25	691	0	20	8	513	
Energy Assistance.....	1,713	458	1,256	290	488	28	31	140	737	
<b>NONCASH BENEFITS-NO CASH VALUE</b>										
Total.....	19,663	11,609	8,054	9,415	3,926	535	265	1,660	3,863	
Free or Reduced-Price										
School Meals.....	4,258	56	4,203	27	2,091	4	142	25	1,970	
Public or Subsidized										
Housing.....	2,079	435	1,644	256	468	10	25	169	1,151	
Medicaid.....	5,566	1,438	4,128	855	1,428	136	123	447	2,577	
Medicare.....	12,421	10,940	1,480	9,065	998	489	78	1,386	405	

Table 2. Number of Family Households by Type of Family, Presence of Dependents and Source of Income: Monthly Average, 1984  
 --Continued

Source of Income	Family households									
	All households			Married Couple		Male Householder		Female Householder		
	Total	No Dependents	With Dependents	No Dependents	With Dependents	No Dependents	With Dependents	No Dependents	With Dependents	
PERCENT										
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
MONEY OR CASH/VALUE BENEFITS										
Total.....	99.6	99.7	99.4	99.7	99.6	99.4	98.8	99.5	98.9	
Money Income- Private Sources										
Total.....	93.6	95.2	92.2	95.8	97.2	92.2	91.4	91.9	73.5	
Earnings and Property ...	92.3	93.8	91.0	94.4	96.8	91.3	90.2	90.3	69.2	
Earnings.....	80.3	70.7	88.6	70.0	95.0	76.2	86.9	74.2	64.9	
Property.....	69.8	79.8	61.0	81.6	68.8	69.1	51.4	69.4	33.5	
Private Pensions.....	8.4	16.4	1.4	17.1	1.4	14.7	2.8	11.3	1.3	
Alimony/Child Support.....	5.0	0.5	9.0	0.1	4.1	0.1	5.6	3.7	27.6	
Other Support Payments.....	1.0	0.9	1.1	0.6	0.6	2.0	1.1	2.4	2.7	
Other Private Sources.....	4.0	4.8	3.2	4.6	3.0	3.5	3.9	7.0	3.8	
Money Income-Public Sources										
Total.....	36.7	50.2	24.9	48.6	18.0	55.0	29.8	61.1	50.3	
Social Security and Rail										
-road Retirement.....	23.6	41.0	8.4	39.7	6.1	43.9	15.6	50.8	16.3	
Federal Pensions.....	1.9	3.5	0.4	3.6	0.3	2.0	0.2	3.2	0.8	
State and Local Pensions..	2.9	5.7	0.4	5.8	0.4	4.3	0.8	5.4	0.4	
U.S. Military Pensions....	1.8	2.5	1.1	2.8	1.4	1.5	2.1	0.8	0.1	
V.A. Compensation.....	2.9	4.1	1.8	4.1	2.0	5.7	2.1	3.3	1.3	
V.A. Pensions.....	1.0	1.5	0.6	1.4	0.6	3.2	0.6	1.8	0.8	
Unemployment Compensation.	3.0	2.6	3.4	2.5	3.5	4.1	3.7	2.9	2.9	
AFDC and Other Welfare....	5.4	0.8	9.3	0.4	3.3	2.8	7.8	3.3	32.2	
SSI.....	2.7	3.5	2.0	2.5	1.2	0.4	1.8	9.4	4.9	
Other Public Sources.....	2.5	2.1	2.8	2.0	3.2	1.8	1.5	3.4	1.7	
Noncash Benefits-Cash Value										
Total.....	9.5	3.9	14.5	2.8	7.3	6.0	12.2	11.7	41.7	
Food Stamps.....	7.7	2.9	11.9	2.0	4.9	4.8	10.0	8.9	38.1	
WIC.....	2.0	0.1	3.7	0.1	2.7	0.0	2.1	0.3	7.5	
Energy Assistance.....	2.7	1.6	3.8	1.2	1.9	2.3	3.3	4.6	10.8	
NONCASH BENEFITS-NO CASH VALUE										
Total.....	31.4	39.8	24.1	37.9	15.3	43.3	27.9	54.2	56.4	
Free or Reduced-Price										
School Meals.....	6.8	0.2	12.6	0.1	8.2	0.3	14.9	0.8	28.8	
Public or Subsidized										
Housing.....	3.3	1.5	4.9	1.0	1.8	0.8	2.6	5.5	16.8	
Medicaid.....	8.9	4.9	12.3	3.4	5.6	11.0	12.9	14.6	37.6	
Medicare.....	19.8	37.5	4.4	36.4	3.9	39.6	8.2	45.3	5.9	

Note:  
 The rows in this table are not mutually exclusive categories, consequently row counts cannot be arithmetically combined in any way.  
 Columns are exclusive and can therefore be combined.  
 Column percents do not add to 100 because of multiple income sources.



## APPENDIX

Figure A. Income Sources Included in Monthly Cash Income

**Money Income—Private Sources****Earnings from Employment**

- Wages and salary
- Nonfarm self-employment income
- Farm self-employment income

**Income from Assets (Property Income)**

- Regular/passbook savings accounts in a bank, savings and loan or credit union
- Money market deposit accounts
- Certificates of Deposit or other savings certificates
- NOW, Super NOW or other interest-earning checking accounts
- Money market funds
- U.S. Government securities
- Municipal or corporate bonds
- Other interest-earning assets
- Stocks or mutual fund shares
- Rental property
- Mortgages
- Royalties
- Other financial investments

**Private Pensions**

- Pensions from a company or union

**Alimony/Child Support**

- Alimony payments
- Child support payments

**Other Support Payments**

- Income assistance from a charitable group
- Money from relatives or friends

**Other Private Sources**

- Other unemployment compensation (Trade Adjustment Act benefits, strike pay, other)
- Payments from a sickness, accident or disability insurance policy purchased on your own
- Income from paid-up life insurance policies or annuities
- Estates and trusts
- Other payments for retirement, disability or survivors
- Lump sum payments
- Income from roomers or boarders
- Incidental or casual earnings
- Other cash income not included elsewhere

**Money Income—Public Sources****Social Security and Railroad Pensions**

Social Security  
U.S. Government Railroad Retirement

**Federal Pensions**

Federal Civil Service or other Federal civilian  
employee pensions

**State and Local Pensions**

State government pensions  
Local government pensions

**U.S. Military Pension**

U.S. Military retirement

**V.A. Compensation**

Veterans' compensation

**V.A. Pensions**

Veterans' pensions

**Unemployment Compensation**

State unemployment compensation

**AFDC and Other Welfare**

Aid to Families with Dependent Children (AFDC, ADC)  
General Assistance or General Relief  
Indian, Cuban, or Refugee Assistance  
Other Welfare

**SSI**

Federal Supplemental Security Income (SSI)  
State Administered Supplemental Security Income

**Other Public Sources**

Supplemental Unemployment Benefits  
Black lung payments  
Worker's compensation  
State temporary sickness or disability benefits  
Foster child care payments  
National Guard or Reserve Forces retirement  
National Guard or Reserve pay  
G.I. Bill/VEAP education benefits