

Benefit Levels and Socio-economic Characteristics: Findings From the 1968 Survey of the Aged

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This, the third in a series of articles on beneficiaries with minimum cash benefits under the social security program, presents survey information on the characteristics and resources of aged beneficiaries with different levels of benefits. These data supplement the information derived from the record system that was presented in the previous articles. As the following analysis of these data show, earlier findings about beneficiaries with minimum benefits are confirmed in several respects: Their median income is lower than that of other beneficiaries. Relatively more of them are getting another public pension. They are the least likely of the beneficiary groups to receive private pensions. For a significant proportion, the low OASDHI benefits are supplemented by public assistance. The widowed beneficiaries among them are the least likely to supplement their benefits with earnings or to have a second pension and are the most likely to receive public assistance.

THE CURRENT MINIMUM cash benefit under the old-age, survivors, disability, and health insurance (OASDHI) program is clearly lower than the amount on which people can be expected to live in the United States. Questions about the other resources and the characteristics of persons with minimum benefits are therefore often asked. Answers to such questions are not available from social security records, and surveys have therefore been undertaken by the Social Security Administration to provide relevant information. Survey data in conjunction with information from program records provide a basis for comparing the status of those with minimum benefits with that of beneficiaries at higher levels. In focusing on persons with minimum benefits, the significance of some characteristics is obvious. For other characteristics, comparison with persons

with larger benefits is needed to give perspective.

Data from two recent surveys are now becoming available. One, updating some of the information from the 1963 Survey of the Aged, is the 1968 Survey of the Demographic and Economic Characteristics of the Aged (DECA), which relates to the total population aged 65 and over. The second, the Survey of New Beneficiaries (SNEB), is based on monthly samples of workers awarded retirement benefits since July 1968. In both cases, the survey information is merged with information from social security benefit records to increase its value for analysis of program issues. This article deals with aged beneficiaries and the amount of their benefits, mainly through presenting data from the DECA survey, but it also includes some preliminary information from SNEB. Detailed data from the latter survey will be presented in a subsequent report.

BACKGROUND

Minimum benefits can be defined two ways: (1) on the basis of the actual amount received regardless of the primary insurance amount; or (2) on the basis of the minimum primary insurance amount regardless of the amount actually received. The primary insurance amount (PIA) is the amount based on the worker's average monthly earnings that would be payable to a retired worker who begins to receive benefits at age 65 or later. It is not the amount paid but rather the base used for determining all benefits payable on the basis of the earnings record.

Some retired workers, generally women, receive an amount greater than their PIA because they are dually entitled—that is, they are drawing a supplemental benefit as wives or widows that is based on their spouse's record.¹ Many more re-

¹ See Harry Shulman, "Beneficiaries with Minimum Benefits: Their Characteristics in 1967," *Social Security Bulletin*, October 1969.

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tired workers receive a benefit smaller than their PIA because they claim it before age 65.²

Aged persons drawing benefits based on the minimum PIA are those who had very low earnings in covered employment, irregular covered employment, a short period of such employment, or some combination of such circumstances.³ For many of them, the same factors that precluded high and regular earnings may have also prevented any significant accumulation of resources for use during retirement to supplement low benefit income. On the other hand, some of those with benefits based on the minimum PIA may have substantial resources. Their OASDHI coverage may have been earned on a second job, either concurrently with their regular noncovered job or before or after the job where they earned another public pension. Survey data provide additional information about the persons that draw benefits based on the minimum PIA.

This analysis is limited, for the most part, to regularly insured beneficiaries who received at least one benefit by January 1967 or earlier. Analyses for program planning purposes are enhanced by excluding⁴ regularly insured beneficiaries who started drawing benefits during the survey year, as well as the transitionally insured

² Retired-worker benefits are reduced by $\frac{5}{9}$ of 1 percent for each month before age 65 for which a benefit is paid (up to a total of 20 percent if it is claimed at age 62).

³ See Judith Bretz, "Beneficiaries with Minimum Benefits: Work-History of Retired Workers Newly Entitled in 1966," *Social Security Bulletin*, December 1969.

⁴ Units so excluded from the DECA analysis were 356,000 married couples—most of whom received their first benefit during 1967—and 830,000 nonmarried persons, chiefly women receiving payments under the provisions for transitional insured status and for the uninsured aged 72 and over. A *transitionally insured beneficiary* is a person aged 72 or over whose entitlement to benefits was authorized by the 1965 amendments—with quarters-of-coverage requirements for a retired worker the same as for fully insured status but with a minimum of 3 quarters of coverage instead of the 6 quarters regularly required. A *special "age-72" beneficiary* is a person aged 72 or over without enough quarters of coverage to qualify for a retired-worker benefit under the regular or transitional insured-status provisions. The benefit is payable for months in which no public assistance money payments were received, and the benefit amount is reduced by the amount of any government pension the beneficiary is receiving or is eligible to receive. The amount originally authorized and first payable in October 1966 was \$35 for the month for the primary beneficiary and \$17.50 for his wife. Effective February 1968, the rates were \$40 and \$20, respectively.

and the uninsured who were entitled to the special benefits for those aged 72 and over. For the same reason, the classification by size of benefit is in terms of the PIA (by convention, used in legislative planning) rather than of the amount actually received.

An important contribution of the surveys is that income data, which are not available from social security records, can be presented for married couples as units, distinct from the data for persons who are widowed, divorced, living apart from his (her) spouse, or never-married.⁵ The DECA data relate to aged units—married couples with at least one member aged 65 or older and nonmarried persons in that same age group. The SNEB data relate to persons who are aged 62 or older to whom retirement benefits were recently awarded.

The data from the DECA survey are shown here for different types of beneficiary units, based on a combination of marital and beneficiary status. The basic distinction is whether the beneficiaries are married or nonmarried. Married couples are further distinguished by whether both members received OASDHI benefits, as determined from the benefit records, or only one member received benefits. Data for nonmarried persons are shown by sex; the data on women are shown separately for retired-worker beneficiaries and widow beneficiaries.

The survey distribution level differs from a distribution based on program statistics: the former reflects the PIA of the husband for married couples with both members receiving benefits and the latter shows separately the PIA for wives receiving benefits based on their own earnings record. For married couples with only one member receiving a benefit, the PIA is that of the husband 4 out of 5 times. The husband's status determines whether or not a married couple is classified as receiving a reduced benefit, for those couples with both receiving a benefit.

Although DECA income data relate to 1967, the PIA levels used are those in effect as of February 1968 when the 1967 amendments increased the average benefit above the minimum

⁵ Some record data on beneficiaries by sex and marital status are available from special tabulations prepared annually, with respect to benefit awards during a given year, but these data do not yield information even on the combined benefit income of couples with both members drawing benefits on their own records.

TABLE 1.—Aged beneficiary units ¹ by primary insurance amount in February 1968

Marital and beneficiary status	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Total number (in thousands)								
Married couples:								
Both members receiving OASDHI.....	3,144	51.3 983	272	276	436	485	616	1,034
One member receiving OASDHI ⁴	1,763	17.5 607	160	179	268	233	334	546
Nonmarried persons:								
Men.....	1,928	19.2 848	251	283	314	342	374	351
Women:								
Retired workers.....	3,217	32.0 2,185	915	623	647	470	300	247
Widow beneficiaries.....	2,357	100.5 2,103	259	360	444	396	497	389
Percentage distribution by PIA level								
Married couples:								
Both members receiving OASDHI.....	100	31	9	9	14	15	20	33
One member receiving OASDHI ⁴	100	34	9	10	15	13	19	31
Nonmarried persons:								
Men.....	100	44	13	15	16	18	19	18
Women:								
Retired workers.....	100	68	28	19	20	15	9	8
Widow beneficiaries.....	100	45	11	15	19	17	21	17
Percentage distribution by marital status and beneficiary status								
Total percent.....	100	100	100	100	100	100	100	100
Married couples:								
Both members receiving OASDHI.....	25	17	15	16	21	25	29	40
One member receiving OASDHI ⁴	14	11	9	10	13	12	16	21
Nonmarried persons:								
Men.....	16	15	14	16	15	18	18	14
Women:								
Retired workers.....	26	38	49	36	31	24	14	10
Widow beneficiaries.....	19	19	14	21	21	21	23	15

¹ Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

² For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

³ Includes aged units for whom 1968 PIA was unknown.

⁴ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

by 13 percent. At the same time, the minimum was increased 25 percent, from \$44 to \$55. Neither these increases nor the 15-percent across-the-board increase effective January 1970 are reflected in the 1967 income amounts reported in the DECA survey.

The first in a series of articles on the DECA survey gives a detailed definition of income and discusses the problems of measuring income size.⁶ Like all survey data, the DECA information is subject to sampling and response error. A statement about the survey design, rough approximations of the standard error of selected estimates, and a discussion of nonsampling errors are included in the technical appendix to that article. Confidence levels of medians pertinent to the data presented here are shown in table I on page 20 of this article.

⁶ See Lenore E. Bixby, "Income of People Aged 65 and Over: Overview From the 1968 Survey of the Aged," *Social Security Bulletin*, April 1970.

CHARACTERISTICS

Size of Benefit and Reduction Status

Two-fifths of all beneficiary units in the DECA survey were married couples. For 2 out of 3 of the couples, both members received benefits either as a retired worker and wife on the husband's record only or each on their own earnings record. One-tenth of these couples received benefits based on the minimum PIA of the husband (table 1). For couples with only one member receiving benefits, the proportion at the minimum was the same. Among all couples, about one-third had a PIA that was less than \$100, one-third were in the \$100-140 group, and one-third had PIA's of \$140 or more.

About half the units with minimum PIA were nonmarried retired women and they accounted for almost 40 percent of all units with PIA's below \$100. Retired men and widow beneficiaries

TABLE 2.—Percent of aged beneficiary units ¹ with reduced benefits, by primary insurance amount in February 1968

Marital and beneficiary status	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100				\$100.00–119.90	\$120.00–139.90	\$140.00 or more
		Total	\$55.00	\$55.10–79.90	\$80.00–99.90			
Married couples:								
Both members receiving OASDHI.....	19	22	18	24	24	23	18	16
One member receiving OASDHI.....	39	54	57	54	52	47	34	23
Nonmarried persons:								
Men.....	18	21	16	26	21	21	10	14
Retired women.....	37	37	34	36	43	36	34	35

¹ Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

² For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

³ Includes aged units for whom 1968 PIA was unknown.

⁴ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

(whose PIA is that of the deceased husband) had very similar PIA distributions. About 2 out of 5 received benefits based on PIA's less than \$100, but only 1 out of 5 had a PIA that was \$140 or more. Slightly more than 1 in 10 of retired men and widow beneficiaries had benefits based on the minimum PIA.

The most disadvantaged beneficiary group, as measured by PIA levels, were the nonmarried retired women workers. About two-thirds of them received benefits based on PIA's less than \$100—almost half with the minimum PIA. Less than 10 percent of the retired women workers had a high PIA—that is, \$140 or more.

The high proportion of currently nonmarried retired women receiving benefits that are based on a minimum or low PIA undoubtedly reflects their low earnings and nominal labor-force attachment during their years of childbearing and child-rearing.⁷ In addition, many of the nonmarried retired women beneficiaries are widows who did not qualify for a widow's benefit because their deceased husband was not insured or whose benefit based on their own work record was larger than any benefit they could have drawn on their husband's record.

In considering these PIA data, it must be kept in mind that a substantial proportion of retired beneficiaries received benefits that were reduced because they were claimed before age 65. In these instances, the actual amount received is, of course, less than the PIA. Election of actuarially reduced benefits starting at age 62 has been possible for women since 1956; for men only since

1961. For this reason and also because women tend to retire at an earlier age than men, a higher proportion of retired women than men received reduced benefits.

Among married couples at all PIA levels, the proportions with reduced benefits are consistently higher for those with only one beneficiary than for those with both members receiving benefits. The higher proportion for couples with only one beneficiary may reflect one of two possibilities: (1) The wife, typically younger than the husband, may have elected to draw an early benefit on her own wage record before her husband became entitled, usually because he chose to continue working or sometimes because he was not insured; or (2) the husband elected early retirement before his wife attained age 62 or before she chose to stop working.

As the percentages with reduced benefits shown below indicate, except for married couples with only one beneficiary, units entitled to a benefit based on the minimum PIA are no more likely than others to have claimed benefits before age 65.

Marital and beneficiary status	Percent with reduced benefits based on PIA—		
	Less than \$100		\$140 or more
	Total	\$55	
Married couples:			
Both members receiving benefits.....	22	18	16
One member receiving benefits.....	54	57	23
Nonmarried:			
Men.....	21	16	14
Retired women.....	37	34	35

For married couples with both members receiving benefits and for nonmarried men and retired

⁷ See Ella J. Polinsky, "The Position of Women in the Social Security System," *Social Security Bulletin*, July 1969.

women, the proportions with reduced benefits are about the same among those with benefits at the minimum PIA as among those with benefits based on near-maximum PIA's (\$140 or more) (table 2).

Sources of Income

Beneficiaries with minimum benefits differ sharply from those with higher benefits in the frequency of receipt of some types of income and, with respect to other types, they differed not at all. But for all PIA levels marked differences exist between types of beneficiary units in income sources (table 3).

Earnings in 1967 were reported about as frequently by units receiving benefits based on the minimum PIA as by units at higher PIA levels. At all PIA levels, at least half the married couples with only one beneficiary and about one-third of the other couples reported earnings. Although detailed data on employment are not available by PIA level, previous findings indicate that more than half of all beneficiary couples with some employment in 1967 reported that only the husband worked. The remainder were about evenly split between those with both members working and those with only the wife working.⁸ About 1 in 5 retired workers without spouses had some income from employment. As might be expected, fewer than 1 in 10 widow beneficiaries reported any income from earnings.

Apart from OASDHI benefits, the most frequently reported source of income for all beneficiaries was that based on assets. Such income is directly correlated with PIA level so that units receiving benefits based on a low PIA were the least likely to receive such income. Married couples were more likely to receive income from assets than were nonmarried units, both in general and at the minimum PIA level. Among the nonmarried, the proportion with some income from assets was about twice as large when the PIA was \$140 or more as when it was at the minimum.

The pattern of receipt of private pension income is closely similar to that of asset income, for all beneficiary groups except the widows. Few

⁸ For a detailed discussion of the economic and social characteristics of all aged persons, see Lenore E. Bixby, *op. cit.*

widows, most of whom had little or no employment that would permit participation in a private pension scheme, received private pension income at any PIA level. If indeed their husbands had private pension coverage, the general lack of survivor protection in private plans sharply limited the extent to which widows received such income.

For other beneficiary types, private pensions were a significant source of income for those with PIA's of \$100 or more. More than 40 percent of the married couples and nonmarried men with PIA's of \$140 or more received private pensions in addition to OASDHI benefits. About one-third of the retired nonmarried women at that level received such income.

One would expect a higher incidence of receipt of private pensions among persons with near-maximum PIA's because recent retirees are more likely to have private pension coverage and their benefits are more often at high PIA levels. Furthermore, private pension plans are more usually found in the "high-wage" industries whose workers will, of course, have higher PIA's.⁹

What, then, do beneficiaries with minimum benefits have as income with which to supplement their low OASDHI payments? Here again there is variation by type of beneficiary.

For married couples with benefits based on the minimum PIA, significantly higher proportions than among those at higher benefit levels received a second public pension (other than OASDHI)—under the Railroad Retirement Act or, more often, under a government employee or military retirement program. To some extent the same difference exists for nonmarried beneficiaries, but the recipient rates are relatively small and the relationship is not so clear.

All types of beneficiaries with benefits based on the minimum PIA rely more heavily on public assistance than beneficiaries at high PIA levels. Almost a third of the widow beneficiaries with the minimum PIA also receive public assistance. It is to be expected that this group would have the largest assistance recipient rate, since they supplement their OASDHI benefit least frequently with earnings or earnings-related pensions.

It also appears that beneficiaries with the minimum PIA receive veterans' benefits (often income-

⁹ See Walter W. Kolodrubetz, "Employee-Benefit Plans in 1968," *Social Security Bulletin*, April 1970.

TABLE 3.—Income sources: Percent of aged beneficiary units¹ with money income from specified sources, 1967, by primary insurance amount in February 1968

Marital and beneficiary status and source of money income ²	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Married couples								
<i>Both members receiving OASDHI</i>								
Number (in thousands).....	3,144	983	272	276	436	485	616	1,034
Percent of units with:								
Earnings.....	32	34	30	36	36	35	33	30
Public pensions other than OASDHI.....	8	14	21	12	10	5	6	5
Private group pensions.....	22	6	4	4	7	13	21	44
Veterans' benefits.....	14	14	16	17	10	16	16	12
Public assistance.....	6	14	16	19	10	4	2	1
Income from assets.....	60	49	48	46	51	61	62	73
Personal contributions ⁵	2	3	4	3	3	2	1	2
<i>One member receiving OASDHI</i>								
Number (in thousands) ⁶	1,763	607	160	179	268	233	334	546
Percent of units with:								
Earnings.....	62	61	53	59	67	66	60	64
Public pensions other than OASDHI.....	11	18	33	20	8	4	4	5
Private group pensions.....	19	5	2	4	7	9	18	40
Veterans' benefits.....	11	13	21	9	11	9	10	8
Public assistance.....	4	9	18	7	5	4	2	(7)
Income from assets.....	59	49	41	50	52	59	64	68
Personal contributions ⁵	1	2	3	1	1	(7)	(7)	1
Nonmarried persons								
<i>Men</i>								
Number (in thousands).....	1,928	848	251	283	314	342	374	351
Percent of units with:								
Earnings.....	19	20	12	21	24	20	12	26
Public pensions other than OASDHI.....	7	8	12	7	5	5	5	8
Private group pensions.....	15	3	1	5	3	10	21	44
Veterans' benefits.....	12	13	17	14	8	13	13	9
Public assistance.....	11	18	25	20	10	10	6	1
Income from assets.....	45	33	32	22	44	47	57	61
Personal contributions ⁵	2	3	4	3	2	2	1	1
<i>Retired women</i>								
Number (in thousands).....	3,217	2,185	915	623	647	470	300	247
Percent of units with:								
Earnings.....	21	18	14	20	24	33	19	28
Public pensions other than OASDHI.....	8	8	11	4	6	5	9	15
Private group pensions.....	8	2	1	3	4	15	22	33
Veterans' benefits.....	7	10	11	10	6	4	3	2
Public assistance.....	11	15	19	15	8	4	3	1
Income from assets.....	49	43	39	44	50	58	62	82
Personal contributions ⁵	5	7	9	5	5	(7)	1	4
<i>Widow beneficiaries</i>								
Number (in thousands).....	2,357	1,063	259	360	444	396	497	389
Percent of units with:								
Earnings.....	7	6	4	8	6	9	8	7
Public pensions other than OASDHI.....	4	5	8	3	4	3	3	3
Private group pensions.....	2	1	(7)	1	(7)	2	3	3
Veterans' benefits.....	10	12	15	12	11	8	10	9
Public assistance.....	10	17	32	15	9	7	5	1
Income from assets.....	47	36	31	39	38	53	56	63
Personal contributions ⁵	5	6	8	5	6	9	2	2

¹ Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over, who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

² Substantially all respondents reported whether or not they had income (although not necessarily its amount) from each source except assets, on which 84 percent reported.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units for whom 1968 PIA was unknown.

⁵ Contributions by relatives or friends not in household.

⁶ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

⁷ 0.5 percent or less.

tested) somewhat more frequently than beneficiaries at other PIA levels. Veterans' programs extend to survivors, and thus about 15 percent of widow beneficiaries with the minimum PIA received some form of veterans' compensation.

The remaining types of income—unemployment insurance, private annuities, personal contributions—were not reported by large numbers of beneficiaries at any PIA level and thus cannot be considered as major sources.

Some preliminary data available from SNEB tend to confirm the DECA data on differences in receipt of income from the major sources according to PIA level. Among retired workers awarded cash benefits in the last half of 1968, less than 10 percent of the married men with the minimum PIA received private pensions, compared with about 30 percent of all married men. Less than 5 percent of the nonmarried retired workers with the minimum PIA received private pension income; about 15 percent of all nonmarried retired workers had this type of income. On the other hand, relatively large proportions of all new beneficiaries with minimum benefits received other public pensions.

The pattern of earnings among recently retired workers by PIA level is also like that of the older population covered by DECA. Among recent beneficiaries with minimum benefits payable at award, more than half the married male retired workers and more than 40 percent of the nonmarried men and women reported earnings. These proportions can be expected to decline as the recent awardees—many of whom elect reduced benefits to obtain them before age 65—reach the older ages when labor-force participation declines sharply.

Data on recent retirees are useful in trying to determine what the characteristics and resources of the aged beneficiary population will be in future years. If, for example, income from private and other public retirement plans is received at a higher rate among new awardees (many of them not yet aged 65) than among beneficiaries now aged 65 or older, it can be assumed that such pension income will be received more frequently by aged persons in the future than at the present time.

Many of the recent awardees—particularly the men—file a claim to ensure eligibility for hospital benefits under Medicare and elect to keep on working, thus postponing their retirement and receipt of OASDHI cash benefits. When the benefits actually are paid, the amount will be relatively high. It is not possible to predict whether or not they will continue to work at the same rate when they do claim cash benefits as those currently claiming benefits payable at award. Nor can it be known whether they will be more or less likely than other awardees with a relatively high PIA to be entitled to a second pension.

Size of Income

A direct relationship between total income and PIA level exists for all types of beneficiary units: the higher the PIA, the more income received (table 4). This relationship clearly reflects the close correlation between size of the PIA and receipt of private pensions and income from assets. Size of asset income and size of earned income may also be correlated with PIA level, but data on that point are not available.

At all PIA levels, widow beneficiaries received the least income in 1967, as measured by the median:

Marital and beneficiary status	All units	Units with PIA less than \$100		Units with PIA of \$140 or more
		Total	\$55	
Married couples:				
Both members receiving benefits.....	\$2,990	\$2,210	\$2,030	\$3,870
One member receiving benefits.....	3,800	3,080	2,900	5,440
Nonmarried:				
Men.....	1,740	1,250	1,180	2,600
Retired women.....	1,410	1,210	1,110	3,410
Widow beneficiaries.....	1,230	880	940	1,620

The higher income for couples with only one member receiving benefits reflects the large proportion of nonbeneficiary spouses who apparently continue to work.

Clearly, beneficiaries with the minimum PIA were the most disadvantaged. Among married couples with both members receiving benefits, their median income was only about half that for the much larger group of similar couples with PIA's of \$140 or more and only about two-thirds the median for all such couples. The same general relationship holds for nonmarried beneficiaries with the minimum PIA.

With such relatively low median incomes, particularly for widow beneficiaries, it is not surprising that high proportions of aged beneficiaries are classified as poor or near poor.¹⁰ In 1967, the pertinent poverty thresholds were:

	Poor	Near poor
Married couples	\$2,020	\$2,690
Nonmarried persons	1,600	1,900

¹⁰ See Mollie Orshansky, "Counting the Poor" and "Who's Who Among the Poor," *Social Security Bulletin*, January and July 1965; for recent estimates, see the Bureau of the Census, *Current Population Reports: Consumer Income*, Series P-60, No. 68.

About half the married couples with benefits based on the minimum PIA are classified as poor; about two-thirds of them had incomes at or below the near-poor level (table 5). Nonmarried persons receiving minimum benefits were even worse off, with widow beneficiaries the most disadvantaged: 8 out of 10 widows were classified as poor and 9 out of 10 as poor or near poor. Even among widows with benefits based on PIA's of \$140 or more, their benefit in combination with their other income was sufficient to bring only about half above the poverty line.

The critical role that benefits play for aged beneficiaries is apparent when total income from all sources other than benefits is examined. Ex-

cept for married couples with only one member entitled to benefits, sizable proportions of all beneficiary units had little or no income in 1967 in addition to their OASDHI benefit—that is, less than \$150 per person (table 6 and table A).

There was little variation with PIA level in these proportions—or in the proportions with \$1,500 or more per person in nonbenefit income—among beneficiary units entitled to a PIA less than \$140. Those with a PIA of \$140 or more were considerably more likely to have large amounts and less likely to be without other income—a reflection of their much more frequent receipt of private pensions and their substantial returns on asset holdings. The relatively frequent

TABLE 4.—Total money income in 1967:¹ Percentage distribution of aged beneficiary units² by primary insurance amount in February 1968

Marital and beneficiary status and total money income	Primary insurance amount as of February 1968 ³							Total ⁴	
	Total	Less than \$100				\$100.00-119.90	\$120.00-139.90		\$140.00 or more
		\$55.00	\$55.10-79.90	\$80.00-99.90					
Married couples									
<i>Both members receiving OASDHI</i>									
Number (in thousands):									
Total.....	3,144	983	272	276	436	485	616	1,034	
Reporting income.....	2,420	829	231	237	362	401	476	694	
Percent of units.....	100	100	100	100	100	100	100	100	
Less than \$500.....	(⁵)	(⁵)	1	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	
500-999.....	2	7	16	6	1	(⁵)	(⁵)	(⁵)	
1,000-1,499.....	7	18	19	21	17	1	1	(⁵)	
1,500-1,999.....	13	18	14	17	20	25	11	2	
2,000-2,499.....	15	16	15	16	17	14	16	13	
2,500-2,999.....	13	11	6	12	13	20	16	10	
3,000-3,499.....	12	9	6	6	13	11	16	14	
3,500-3,999.....	10	5	5	5	5	9	11	16	
4,000-4,999.....	12	8	11	7	7	8	12	18	
5,000-7,499.....	10	5	6	6	3	6	13	16	
7,500-9,999.....	3	2	2	1	2	2	3	6	
10,000-14,999.....	2	1	(⁵)	2	1	3	1	3	
15,000 or more.....	1	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	3	
Median.....	\$2,994	\$2,208	\$2,026	\$2,166	\$2,351	\$2,680	\$3,205	\$3,872	
<i>One member receiving OASDHI</i>									
Number (in thousands): ⁶									
Total.....	1,763	607	160	179	268	233	334	546	
Reporting income.....	1,266	467	124	127	216	176	227	368	
Percent of units.....	100	100	100	100	100	100	100	100	
Less than \$500.....	(⁵)	1	2	1	(⁵)	(⁵)	(⁵)	(⁵)	
500-999.....	2	6	6	9	4	1	(⁵)	(⁵)	
1,000-1,499.....	7	10	9	14	7	12	7	1	
1,500-1,999.....	10	16	23	13	14	10	5	8	
2,000-2,499.....	9	9	5	9	13	9	14	5	
2,500-2,999.....	8	6	6	1	9	12	9	9	
3,000-3,499.....	8	8	8	6	10	8	14	5	
3,500-3,999.....	8	8	6	13	6	7	9	7	
4,000-4,999.....	12	13	11	9	16	13	7	10	
5,000-7,499.....	20	13	13	13	13	18	26	27	
7,500-9,999.....	9	7	6	5	8	7	6	15	
10,000-14,999.....	5	3	4	6	(⁵)	3	2	10	
15,000 or more.....	2	(⁵)	2	(⁵)	(⁵)	1	1	4	
Median.....	\$3,800	\$3,076	\$2,900	\$3,082	\$3,157	\$3,300	\$3,500	\$4,436	

See footnotes at end of table.

TABLE 4.—Total money income in 1967:¹ Percentage distribution of aged beneficiary units² by primary insurance amount in February 1968—Continued

Marital and beneficiary status and total money income	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100			\$100.00-119.90	\$120.00-139.90	\$140.00 or more	
		Total	\$55.00	\$55.10-79.90				\$80.00-99.90
Nonmarried persons								
<i>Men</i>								
Number (in thousands):								
Total	1,928	848	251	283	314	342	374	351
Reporting income	1,613	729	216	247	265	304	303	269
Percent of units	100	100	100	100	100	100	100	100
Less than \$500	1	2	4	1	(⁵)	(⁵)	(⁵)	(⁵)
500-999	17	36	40	45	24	2	(⁵)	(⁵)
1,000-1,499	23	22	22	15	30	39	26	3
1,500-1,999	20	20	19	27	15	19	24	19
2,000-2,499	15	9	8	5	13	20	22	20
2,500-2,999	7	5	3	6	5	3	11	12
3,000-3,499	5	2	1	(⁵)	3	5	4	13
3,500-3,999	3	1	(⁵)	1	2	2	5	7
4,000-4,999	4	1	1	(⁵)	1	5	3	14
5,000-7,499	3	2	1	(⁵)	4	2	2	8
7,500-9,999	1	1	1	(⁵)	2	1	1	2
10,000-14,999	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	2
15,000 or more	(⁵)	(⁵)	(⁵)	(⁵)	1	1	(⁵)	1
Median	\$1,742	\$1,254	\$1,184	\$1,225	\$1,288	\$1,824	\$1,946	\$2,596
<i>Retired women</i>								
Number (in thousands):								
Total	3,217	2,185	915	623	647	470	300	247
Reporting income	2,513	1,804	769	506	529	342	213	143
Percent of units	100	100	100	100	100	100	100	100
Less than \$500	2	3	6	1	(⁵)	(⁵)	(⁵)	(⁵)
500-999	25	34	38	37	26	2	(⁵)	(⁵)
1,000-1,499	27	27	28	23	29	34	28	3
1,500-1,999	17	16	16	18	19	19	22	14
2,000-2,499	11	9	4	11	14	17	21	13
2,500-2,999	6	4	3	4	6	11	7	14
3,000-3,499	4	3	2	2	5	7	5	7
3,500-3,999	2	1	(⁵)	2	2	5	2	7
4,000-4,999	2	1	1	1	(⁵)	2	4	15
5,000-7,499	2	1	1	(⁵)	(⁵)	2	8	10
7,500-9,999	1	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	4	10
10,000-14,999	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1	(⁵)	4
15,000 or more	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	4
Median	\$1,412	\$1,208	\$1,108	\$1,211	\$1,379	\$1,767	\$2,001	\$3,414
<i>Widow beneficiaries</i>								
Number (in thousands):								
Total	2,357	1,063	259	360	444	396	497	389
Reporting income	1,851	898	215	306	378	316	379	250
Percent of units	100	100	100	100	100	100	100	100
Less than \$500	2	2	1	3	2	2	(⁵)	(⁵)
500-999	31	53	51	54	53	21	6	6
1,000-1,499	33	25	30	25	22	35	44	42
1,500-1,999	17	11	9	10	12	20	26	21
2,000-2,499	7	5	7	3	5	8	6	13
2,500-2,999	3	1	(⁵)	1	1	5	6	2
3,000-3,499	2	1	(⁵)	(⁵)	2	2	4	3
3,500-3,999	1	1	(⁵)	2	(⁵)	(⁵)	1	4
4,000-4,999	2	2	1	1	3	2	1	3
5,000-7,499	2	1	1	1	(⁵)	3	2	2
7,500-9,999	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1	1
10,000-14,999	1	(⁵)	(⁵)	(⁵)	1	2	2	1
15,000 or more	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1	3
Median	\$1,230	\$883	\$939	\$803	\$883	\$1,269	\$1,477	\$1,618

¹ The PIA amounts shown here reflect the increase provided by the 1967 amendments to the Social Security Act, but the increased benefits are not reflected in the 1967 income amounts.

² Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units whose 1968 PIA is unknown.

⁵ 0.5 percent or less.

⁶ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

TABLE 5.—Poverty status:¹ Estimated percent of aged beneficiary units ² who were classified as poor and near poor by primary insurance amount in February 1968

Marital and beneficiary status	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Percent poor								
Married couples:								
Both members receiving OASDHI.....	23	43	50	45	39	27	12	2
One member receiving OASDHI ⁵	20	34	40	40	26	24	12	9
Nonmarried persons:								
Men.....	46	65	70	68	58	46	32	8
Women:								
Retired workers.....	58	68	76	65	59	40	32	6
Widow beneficiaries.....	69	82	84	84	79	63	56	52
Percent near poor								
Married couples:								
Both members receiving OASDHI.....	42	63	67	64	60	48	34	18
One member receiving OASDHI ⁵	32	45	47	49	41	37	29	18
Nonmarried persons:								
Men.....	59	78	82	85	68	58	48	20
Women:								
Retired workers.....	68	77	85	75	68	51	44	14
Widow beneficiaries.....	79	88	89	90	86	74	71	65

¹ The PIA amounts shown here reflect the increase provided by the 1967 amendments to the Social Security Act, but the increased benefits are not reflected in the 1967 income amounts.

² Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units for whom 1968 PIA was unknown.

⁵ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

receipt of public pensions other than OASDHI benefits by the group with the minimum PIA is apparently balanced, for beneficiaries with benefits above the minimum, by receipt of larger sums from other sources.

Retirement Income

Retirement income is defined to include, in addition to OASDHI benefits, money received from other reasonably permanent sources: railroad and government employees' retirement bene-

TABLE 6.—Size of income other than OASDHI in 1967:¹ Percent with selected levels for aged beneficiary units ² by primary insurance amount in February 1968

Marital and beneficiary status	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Percent with less than \$150 per person								
Married couples:								
Both members receiving OASDHI.....	21	23	22	20	27	26	22	14
One member receiving OASDHI ⁵	13	15	13	18	13	20	12	8
Nonmarried persons:								
Men.....	30	36	29	39	40	34	28	13
Women:								
Retired workers.....	32	35	34	38	35	28	27	10
Widow beneficiaries.....	41	43	30	45	50	36	35	45
Percent with \$150 or more per person								
Married couples:								
Both members receiving OASDHI.....	18	14	19	14	10	14	17	26
One member receiving OASDHI ⁵	43	36	40	33	35	35	41	56
Nonmarried persons:								
Men.....	22	15	13	9	22	19	20	45
Women:								
Retired workers.....	18	13	11	13	15	27	24	57
Widow beneficiaries.....	11	7	8	8	7	14	14	16

¹ The PIA amounts shown here reflect the increase provided by the 1967 amendments to the Social Security Act, but the increased benefits are not reflected in the 1967 income amounts.

² Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units for whom 1968 PIA was unknown.

⁵ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

fits, private pensions, private annuities, interest, dividends and rents, and veterans' benefits. The amount of retirement income, like the amount of total money income, correlates directly with the amount of the PIA (table 7), mainly, because OASDHI benefit income constitutes the largest part of retirement income received by aged beneficiaries.

Since earnings were reported by married couples with only one beneficiary twice as often as they were reported by couples with two beneficiaries, the former group had less retirement income—an average of \$1,810 compared with \$2,320. All beneficiary units with minimum PIA, however, have less retirement income than other beneficiaries. Half the married couples with both members receiving benefits based on the minimum PIA had less than \$1,190 in retirement income.

Among nonmarried persons with minimum benefits, men had a median of \$1,540, retired women had \$1,040, and widows \$1,530 in retirement income.

That OASDHI benefits are in fact the main form of earnings-replacement income becomes obvious in considering table 8. Many (about 40 percent) of the married couples with the minimum PIA receive no other retirement income than their OASDHI benefit. For the married couples with a PIA of \$140 or more, this proportion is less than 20 percent. Among nonmarried persons with the minimum PIA, the proportion of beneficiaries with no other retirement income is even somewhat higher—about 50 percent for retired women workers and almost 60 percent for widow beneficiaries.

That retirement income other than OASDHI

TABLE 7.—Retirement income in 1967:¹ Percent of beneficiary units² by primary insurance amount in February 1968

Marital and beneficiary status and retirement income	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100			\$100.00-119.90	\$120.00-139.90	\$140.00 or more	
		Total	\$55.00	\$55.10-79.90				\$80.00-99.90
Married couples								
<i>Both members receiving OASDHI</i>								
Number (in thousands):								
Total.....	3,144	983	272	276	436	485	616	1,034
Reporting income.....	2,506	863	245	240	378	415	487	719
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$500.....	(⁵)	(⁵)	1	(⁵)	(⁵)	(⁵)	(⁵)	1
500-999.....	8	21	43	26	4	(⁵)	(⁵)	1
1,000-1,499.....	12	30	14	30	40	7	2	1
1,500-1,999.....	18	15	11	10	21	45	21	2
2,000-2,499.....	17	11	7	10	13	13	24	22
2,500-2,999.....	13	6	3	6	8	16	19	15
3,000-3,499.....	9	5	4	3	6	6	10	15
3,500-3,999.....	2	2	4	2	2	4	7	12
4,000-4,999.....	8	5	7	5	3	3	7	14
5,000-7,499.....	6	3	3	4	3	3	7	10
7,500-9,999.....	1	1	2	(⁵)	1	1	1	3
10,000 or more.....	2	1	1	2	1	1	1	3
Median.....	\$2,319	\$1,477	\$1,192	\$1,304	\$1,564	\$1,938	\$2,534	\$3,223
<i>One member receiving OASDHI</i>								
Number (in thousands): ⁶								
Total.....	1,763	607	160	179	268	233	334	546
Reporting income.....	1,357	498	128	138	233	188	248	394
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$500.....	5	6	18	2	2	7	2	4
500-999.....	16	34	27	40	33	10	4	5
1,000-1,499.....	19	16	8	19	19	32	31	9
1,500-1,999.....	16	14	12	9	19	17	17	19
2,000-2,499.....	10	6	5	6	5	14	15	12
2,500-2,999.....	9	7	5	6	9	9	10	13
3,000-3,499.....	8	6	9	4	5	3	7	13
3,500-3,999.....	5	5	5	6	4	2	4	6
4,000-4,999.....	5	2	5	(⁵)	2	4	4	9
5,000-7,499.....	4	4	5	8	1	1	2	5
5,500-9,999.....	1	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1	4
10,000 or more.....	1	(⁵)	(⁵)	(⁵)	(⁵)	1	2	2
Median.....	\$1,812	\$1,332	\$1,301	\$1,258	\$1,440	\$1,565	\$1,904	\$2,516

See footnotes at end of table.

benefits is a small part of the total income of beneficiaries with the minimum PIA is demonstrated by the high proportions receiving low

amounts of such income (table B). Among married couples with the minimum PIA, about half received less than \$150 per person in such retire-

TABLE 7.—Retirement income in 1967:¹ Percent of beneficiary units² by primary insurance amount in February 1968—Continued

Marital and beneficiary status and retirement income	Primary insurance amount as of February 1968 ³						
	Total ⁴	Less than \$100			\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90			
Nonmarried persons							
<i>Men</i>							
Number (in thousands):							
Total.....	1,928	848	251	283	314	342	351
Reporting income.....	1,672	763	230	261	272	308	272
Percent of units.....	100	100	100	100	100	100	100
Less than \$500.....	3	4	13	1	1	2	(⁵)
500-999.....	27	55	57	67	42	7	1
1,000-1,499.....	26	16	6	9	32	53	36
1,500-1,999.....	18	14	13	18	11	14	25
2,000-2,499.....	12	4	6	2	6	13	20
2,500-2,999.....	5	2	1	2	3	1	7
3,000-3,499.....	3	1	1	(⁵)	3	2	3
3,500-3,999.....	2	1	(⁵)	1	1	2	2
4,000-4,999.....	2	(⁵)	1	(⁵)	(⁵)	4	2
5,000-7,499.....	1	1	1	(⁵)	1	2	2
7,500-9,999.....	1	1	1	(⁵)	1	(⁵)	1
10,000 or more.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	1	(⁵)
Median.....	\$1,368	\$874	\$540	\$770	\$1,015	\$1,272	\$1,781
<i>Retired women</i>							
Number (in thousands):							
Total.....	3,217	2,185	915	623	647	470	300
Reporting income.....	2,617	1,878	805	529	543	361	215
Percent of units.....	100	100	100	100	100	100	100
Less than \$500.....	7	8	16	3	1	4	1
500-999.....	41	54	54	64	46	8	1
1,000-1,499.....	26	20	15	16	32	53	40
1,500-1,999.....	12	9	7	9	12	19	24
2,000-2,499.....	6	3	2	4	4	9	18
2,500-2,999.....	2	1	1	1	2	4	3
3,000-3,499.....	2	2	3	1	2	2	4
3,500-3,999.....	1	(⁵)	(⁵)	1	(⁵)	(⁵)	1
4,000-4,999.....	1	1	1	1	(⁵)	(⁵)	2
5,000-7,499.....	1	1	1	1	(⁵)	1	2
7,500-9,999.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	3
10,000 or more.....	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Median.....	\$1,040	\$848	\$508	\$804	\$1,008	\$1,234	\$1,612
<i>Widow beneficiaries</i>							
Number (in thousands):							
Total.....	2,357	1,063	259	360	444	396	497
Reporting income.....	1,946	956	238	322	396	330	389
Percent of units.....	100	100	100	100	100	100	100
Less than \$500.....	3	5	6	3	5	3	2
500-999.....	43	69	69	74	65	37	6
1,000-1,499.....	31	14	14	12	16	34	58
1,500-1,999.....	12	6	5	6	7	14	20
2,000-2,499.....	4	2	4	2	3	4	4
2,500-2,999.....	1	1	(⁵)	1	(⁵)	3	2
3,000-3,499.....	1	1	(⁵)	(⁵)	2	1	3
3,500-3,999.....	1	1	(⁵)	2	(⁵)	(⁵)	1
4,000-4,999.....	1	2	1	1	2	1	1
5,000-7,499.....	1	(⁵)	1	(⁵)	(⁵)	2	1
7,500-9,999.....	1	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	2
10,000 or more.....	1	(⁵)	(⁵)	(⁵)	(⁵)	2	1
Median.....	\$1,056	\$750	\$528	\$636	\$816	\$1,033	\$1,220

¹ The PIA amounts shown here reflect the increase provided by the 1967 amendments to the Social Security Act, but the increased benefits are not reflected in the 1967 income amounts.

² Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units for whom 1968 PIA is unknown.

⁵ 0.5 percent or less.

⁶ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

TABLE 8.—Retirement income other than OASDHI in 1967:¹ Median amount and percent of aged beneficiary units² with such income by primary insurance amount in February 1968

Marital and beneficiary status	Primary insurance amount as of February 1968 ³							
	Total ⁴	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
	Percent receiving							
Married couples:								
Both members receiving OASDHI.....	73	61	63	60	61	72	75	86
One member receiving OASDHI ⁵	70	60	61	57	61	67	70	81
Nonmarried persons:								
Men.....	59	44	46	39	48	56	72	87
Women:								
Retired workers.....	58	52	49	50	58	68	72	90
Widow beneficiaries.....	53	45	43	44	46	58	63	64
	Median for those receiving							
Married couples:								
Both members receiving OASDHI.....	\$992	\$945	\$1,200	\$945	\$800	\$855	\$940	\$1,280
One member receiving OASDHI ⁵	977	901	(⁶)	(⁶)	600	496	900	1,059
Nonmarried persons:								
Men.....	840	900	950	900	560	710	720	930
Women:								
Retired workers.....	490	404	564	400	300	346	599	1,254
Widow beneficiaries.....	501	420	666	283	360	480	474	600

¹ The PIA amounts shown here reflect the increase provided by the 1967 amendments to the Social Security Act, but the increased benefits are not reflected in the 1967 income amounts.

² Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

³ For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

⁴ Includes aged units for whom 1968 PIA was unknown.

⁵ Excludes 42,000 married couples with only one member receiving OASDHI benefits for whom detailed beneficiary information was not available.

⁶ Not computed; base less than 100,000.

ment income, and among nonmarried persons the proportion rose to about two-thirds. Even for widow beneficiaries at high PIA levels (\$120 and over), about half received less than \$150 in retirement income other than their benefit.

Median amounts of retirement income other than OASDHI benefits show no significant differences between PIA levels. Thus, the higher proportions of units with high PIA's receiving income from private pensions and assets were evidently offset by the higher proportions of beneficiaries with low PIA's who had other public pensions and veterans' benefits.

SUMMARY

Much of the discussion about possible changes in the social security system centers on whether or not the minimum benefit should be raised to a greater extent than other benefit levels, as in the 1967 amendments to the Social Security Act. There is thus considerable concern about the kind of individuals who are getting minimum benefits and who would consequently be affected by a special increase in the minimum amount. Furthermore, the benefits of persons between the current minimum and the level to which it was raised would also be affected.

The data presented here represent an attempt to describe some of the characteristics of beneficiaries receiving benefits based on minimum PIA, as obtained from the DECA and SNEB surveys conducted by the Social Security Administration. Because these surveys collected information not obtainable from the social security record statistics, they supplement other available data on PIA levels.

Married couples were the least likely to receive benefits based on the minimum PIA (that of the husband). About half of the beneficiaries with the minimum PIA were nonmarried retired women workers, some of whom might be receiving a supplemental benefit as a widow. Examination of data now being tabulated will be brought to bear on this point. In terms of actual amount received, however, dual entitlement is less important than actuarial reduction of the benefit. Beneficiary units with minimum benefits were no more or less likely than other beneficiaries to elect a reduced benefit.

A direct correlation exists between PIA level and total money income. Those with minimum benefits had the least income. Income was highest for those married couples where only one member was receiving a benefit, usually the man. This group of beneficiaries also most frequently re-

ported earnings. Among units with minimum benefits, however, the proportion that reported earnings was about the same as that for beneficiaries at higher PIA levels.

Units with minimum benefits were the least likely to receive private pensions in addition to their OASDHI benefits. Income from private pensions was an important source only for those retired-worker beneficiaries whose PIA is \$100 or more. Beneficiary units at the minimum were also the least likely to receive income from assets. Thus retirement income followed the pattern of total income in that units with minimum benefits had significantly smaller amounts.

Married couples with benefits based on the minimum were more likely than beneficiaries at

higher PIA levels to receive a second public pension, such as railroad retirement, government employee or military pensions, or veterans' benefits. The proportion receiving such retirement income was much smaller than the proportion receiving private pensions at high PIA levels. The same was true for nonmarried beneficiaries with minimum PIA except for widow beneficiaries, few of whom have any pension income.

The low retirement income of units with benefits based on minimum PIA was more frequently supplemented by public assistance than that of other beneficiary units. This is particularly true among widow beneficiaries, who were the least likely to supplement their benefit income with earnings.

TABLE A.—Total money income other than OASDHI in 1967: Percent of aged beneficiary units¹ by primary insurance amount in 1968

Marital and beneficiary status and money income less OASDHI	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Married couples								
<i>Both members receiving OASDHI</i>								
Number (in thousands):								
Total.....	3,144	983	272	276	436	485	1,034	
Reporting income.....	2,419	828	231	236	362	401	694	
Percent of units.....	100	100	100	100	100	100	100	
Less than \$150.....	17	18	16	16	21	20	11	
150-299.....	4	5	6	4	6	6	3	
300-499.....	6	7	9	8	6	7	4	
500-999.....	14	10	14	21	15	13	11	
1,000-1,499.....	16	18	16	17	20	17	16	
1,500-1,999.....	12	9	8	8	10	10	14	
2,000-2,499.....	7	7	7	4	8	9	8	
2,500-2,999.....	6	5	5	7	4	3	8	
3,000-3,499.....	3	4	5	3	3	3	3	
3,500-3,999.....	3	3	5	2	1	2	4	
4,000-4,999.....	4	2	3	4	1	3	5	
5,000-7,499.....	4	3	6	2	2	3	6	
7,500 or more.....	4	2	1	2	3	3	8	
Median.....	\$1,260	\$1,088	\$1,248	\$1,000	\$1,020	\$1,044	\$1,200	
<i>One member receiving OASDHI</i>								
Number (in thousands): ⁴								
Total.....	1,763	607	160	179	268	233	546	
Reporting income.....	1,266	467	124	127	216	176	368	
Percent of units.....	100	100	100	100	100	100	100	
Less than \$150.....	11	12	11	15	12	15	8	
150-299.....	2	2	2	3	1	4	(5) 4	
300-499.....	3	4	6	8	2	2	6	
500-999.....	8	10	6	11	12	10	9	
1,000-1,499.....	11	14	18	8	15	7	14	
1,500-1,999.....	8	8	9	9	11	10	6	
2,000-2,499.....	7	5	4	3	8	10	5	
2,500-2,999.....	6	6	6	10	4	7	6	
3,000-3,499.....	5	7	6	10	6	4	4	
3,500-3,999.....	5	5	4	1	8	5	5	
4,000-4,999.....	10	8	10	7	7	8	12	
5,000-7,499.....	13	10	13	6	10	12	17	
7,500 or more.....	10	6	8	9	4	6	18	
Median.....	\$2,400	\$1,720	\$1,968	\$1,692	\$1,656	\$2,000	\$3,650	

See footnotes at end of table.

TABLE A.—Total money income other than OASDHI in 1967: Percent of aged beneficiary units¹ by primary insurance amount in 1968—Continued

Marital and beneficiary status and money income less OASDHI	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
Nonmarried persons								
<i>Men</i>								
Number (in thousands):								
Total.....	1,928	848	251	283	314	342	374	351
Reporting income.....	1,611	729	216	247	265	304	301	269
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	30	36	29	39	40	34	28	13
150-299.....	6	8	9	8	8	5	4	3
300-499.....	6	5	7	4	4	5	12	5
500-999.....	22	20	20	25	14	26	21	23
1,000-1,499.....	14	16	21	16	13	12	15	10
1,500-1,999.....	7	6	6	4	8	3	6	13
2,000-2,499.....	5	4	3	4	4	4	6	8
2,500-2,999.....	2	1	1	1	2	2	3	4
3,000-3,499.....	2	(⁵)	(⁵)	(⁵)	(⁵)	4	2	7
3,500-3,999.....	1	(⁵)	(⁵)	(⁵)	(⁵)	2	1	1
4,000-4,999.....	1	1	1	(⁵)	2	1	2	1
5,000-7,499.....	2	2	1	(⁵)	3	2	1	5
7,500 or more.....	1	1	1	(⁵)	2	1	(⁵)	6
Median.....	\$687	\$507	\$726	\$480	\$329	\$676	\$616	\$1,200
<i>Retired women</i>								
Number (in thousands):								
Total.....	3,217	2,185	915	623	647	470	300	247
Reporting income.....	2,497	1,793	760	504	529	339	211	143
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	32	35	34	38	35	28	26	10
150-299.....	5	5	7	4	5	5	7	4
300-499.....	9	9	9	7	11	9	6	4
500-999.....	21	23	27	21	18	16	25	13
1,000-1,499.....	14	15	12	18	15	16	11	14
1,500-1,999.....	6	5	4	6	6	8	3	7
2,000-2,499.....	3	3	2	2	5	4	4	8
2,500-2,999.....	3	2	2	1	4	7	1	7
3,000-3,499.....	1	1	(⁵)	1	1	1	2	1
3,500-3,999.....	1	(⁵)	(⁵)	(⁵)	(⁵)	1	3	4
4,000-4,999.....	2	1	1	(⁵)	(⁵)	2	6	8
5,000-7,499.....	1	(⁵)	1	(⁵)	(⁵)	1	3	10
7,500 or more.....	1	(⁵)	(⁵)	(⁵)	(⁵)	1	1	10
Median.....	\$571	\$490	\$490	\$547	\$454	\$672	\$701	\$1,964
<i>Widow beneficiaries</i>								
Number (in thousands):								
Total.....	2,357	1,063	259	360	444	396	497	389
Reporting income.....	1,842	894	213	303	378	316	376	250
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	41	43	30	44	50	36	35	45
150-299.....	10	10	13	10	8	11	11	4
300-499.....	8	8	10	7	8	8	9	5
500-999.....	22	24	30	23	20	18	24	19
1,000-1,499.....	8	8	9	7	7	12	6	12
1,500-1,999.....	4	3	6	4	1	5	5	3
2,000-2,499.....	1	1	(⁵)	1	2	1	1	2
2,500-2,999.....	1	1	(⁵)	1	(⁵)	1	1	2
3,000-3,499.....	1	1	(⁵)	1	2	1	1	3
3,500-3,999.....	1	1	(⁵)	1	(⁵)	2	(⁵)	1
4,000-4,999.....	(⁵)	1	1	1	(⁵)	(⁵)	(⁵)	1
5,000-7,499.....	1	(⁵)	(⁵)	(⁵)	(⁵)	3	1	1
7,500 or more.....	2	(⁵)	(⁵)	(⁵)	(⁵)	2	3	4
Median.....	\$290	\$240	\$448	\$200	\$125	\$310	\$320	\$396

¹ Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

² For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

³ Includes aged units for whom 1968 PIA is unknown.

⁴ Excludes 42,000 married couples with only one member receiving OASDHI benefits, for whom detailed beneficiary information was not available.

⁵ 0.5 percent or less.

TABLE B.—Retirement income other than OASDHI in 1967: Percent of aged beneficiary units¹ by primary insurance amount in 1968

Marital and beneficiary status and retirement income less OASDHI	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100			\$100.00-119.90	\$120.00-139.90	\$140.00 or more	
		Total	\$55.00	\$55.10-79.90				
Married couples								
<i>Both members receiving OASDHI</i>								
Number (in thousands):								
Total.....	3,144	983	272	276	436	485	616	1,034
Reporting income.....	2,506	863	245	240	378	415	487	719
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	39	50	47	52	51	46	37	24
150-299.....	5	5	3	6	7	5	5	4
300-499.....	5	6	7	4	6	5	6	5
500-999.....	14	9	9	9	10	15	19	15
1,000-1,499.....	12	10	9	10	11	14	9	14
1,500-1,999.....	7	4	4	4	3	5	7	11
2,000-2,499.....	4	3	4	1	3	3	5	7
2,500-2,999.....	3	3	5	4	2	1	3	4
3,000-3,499.....	2	2	4	2	2	(⁴)	2	4
3,500-3,999.....	2	2	2	3	1	1	1	2
4,000-4,999.....	2	1	1	2	(⁴)	1	3	2
5,000-7,499.....	2	2	4	1	2	2	1	4
7,500 or more.....	2	2	1	2	1	1	1	4
Median for those with other retirement income.....	\$992	\$945	\$1,200	\$945	\$800	\$855	\$940	\$1,280
<i>One member receiving OASDHI</i>								
Number (in thousands): ⁵								
Total.....	1,763	607	160	179	268	233	334	546
Reporting income.....	1,357	498	128	138	233	188	248	394
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	44	55	49	59	57	55	43	26
150-299.....	4	2	2	(⁶)	3	10	5	6
300-499.....	5	2	(⁶)	3	3	2	6	10
500-999.....	12	11	8	6	15	12	13	15
1,000-1,499.....	10	7	8	7	7	6	14	11
1,500-1,999.....	7	6	5	8	6	7	4	9
2,000-2,499.....	5	3	5	1	2	3	6	7
2,500-2,999.....	4	6	11	4	5	2	2	4
3,000-3,499.....	2	2	2	4	(⁴)	3	1	2
3,500-3,999.....	1	1	2	(⁴)	(⁴)	(⁴)	2	2
4,000-4,999.....	2	2	4	4	(⁴)	(⁴)	1	2
5,000-7,499.....	2	2	3	4	(⁴)	1	(⁴)	3
7,500 or more.....	2	(⁴)	(⁴)	(⁴)	(⁴)	1	2	4
Median for those with other retirement income.....	\$977	\$901	(⁶)	(⁶)	\$600	\$496	\$900	\$1,059
Nonmarried persons								
<i>Men</i>								
Number (in thousands):								
Total.....	1,928	848	251	283	314	342	374	351
Reporting income.....	1,672	763	230	261	272	308	317	272
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	50	65	65	67	64	54	38	19
150-299.....	5	4	3	2	7	6	5	7
300-499.....	6	3	2	4	3	6	13	8
500-999.....	16	11	7	16	9	18	20	24
1,000-1,499.....	10	9	13	8	7	6	11	14
1,500-1,999.....	5	4	5	2	4	2	6	11
2,000-2,499.....	3	1	1	1	3	1	3	8
2,500-2,999.....	2	1	1	1	2	2	2	4
3,000-3,499.....	1	(⁴)	(⁴)	(⁴)	(⁴)	2	1	3
3,500-3,999.....	1	(⁴)	(⁴)	(⁴)	(⁴)	2	2	1
4,000-4,999.....	(⁴)	(⁴)	1	(⁴)	(⁴)	(⁴)	(⁴)	1
5,000-7,499.....	1	1	1	(⁴)	1	2	1	(⁴)
7,500 or more.....	1	(⁴)	1	(⁴)	1	1	(⁴)	3
Median for those with other retirement income.....	\$840	\$900	\$950	\$900	\$560	\$710	\$720	\$930

See footnotes at end of table.

TABLE B.—Retirement income other than OASDHI in 1967: Percent of aged beneficiary units¹ by primary insurance amount in 1968—Continued

Marital and beneficiary status and retirement income less OASDHI	Primary insurance amount as of February 1968 ²							
	Total ³	Less than \$100				\$100.00-119.90	\$120.00-139.90	\$140.00 or more
		Total	\$55.00	\$55.10-79.90	\$80.00-99.90			
<i>Nonmarried persons—Continued</i>								
<i>Retired women</i>								
Number (in thousands):								
Total.....	3,217	2,185	915	623	647	470	300	247
Reporting income.....	2,617	1,878	805	529	543	361	215	153
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	58	65	65	68	62	50	39	23
150-299.....	6	5	5	3	7	11	7	7
300-499.....	7	6	4	4	9	11	10	5
500-999.....	14	13	14	13	12	13	24	16
1,000-1,499.....	6	5	5	6	5	7	7	11
1,500-1,999.....	3	2	2	3	2	5	1	8
2,000-2,499.....	2	1	1	1	2	2	4	9
2,500-2,999.....	1	1	2	(⁴)	1	(⁴)	2	6
3,000-3,499.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	3
3,500-3,999.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	1	1
4,000-4,999.....	1	(⁴)	1	1	(⁴)	1	1	5
5,000-7,499.....	1	(⁴)	1	1	(⁴)	(⁴)	2	3
7,500 or more.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	1	3
Median for those with other retirement income.....	\$490	\$404	\$564	\$400	\$300	\$346	\$599	\$1,254
<i>Widow beneficiaries</i>								
Number (in thousands):								
Total.....	2,357	1,063	259	360	444	396	497	389
Reporting income.....	1,946	956	238	322	396	330	389	264
Percent of units.....	100	100	100	100	100	100	100	100
Less than \$150.....	61	68	66	70	68	61	51	53
150-299.....	7	6	4	7	6	5	11	5
300-499.....	5	4	5	1	5	5	7	5
500-999.....	14	12	14	13	11	13	17	17
1,000-1,499.....	5	4	5	4	5	7	4	7
1,500-1,999.....	3	2	4	2	1	4	3	3
2,000-2,499.....	1	1	(⁴)	(⁴)	1	1	1	1
2,500-2,999.....	1	1	(⁴)	1	(⁴)	(⁴)	1	2
3,000-3,499.....	1	1	(⁴)	(⁴)	2	1	1	1
3,500-3,999.....	(⁴)	1	(⁴)	2	(⁴)	(⁴)	(⁴)	1
4,000-4,999.....	(⁴)	(⁴)	1	(⁴)	(⁴)	(⁴)	1	1
5,000-7,499.....	1	(⁴)	1	(⁴)	(⁴)	2	1	1
7,500 or more.....	1	(⁴)	(⁴)	(⁴)	(⁴)	2	3	4
Median for those with other retirement income.....	\$501	\$420	\$666	\$283	\$360	\$480	\$474	\$600

¹ Married couples with at least one member aged 65 or over and nonmarried persons aged 65 and over who received their first benefit in January 1967 or earlier, excluding transitionally insured and special "age-72" beneficiaries.

² For couples with both members receiving benefits, PIA of the man; for widow beneficiaries, PIA of the deceased husband.

³ Includes aged units for whom 1968 PIA is unknown.

⁴ 0.5 percent or less.

⁵ Excludes 42,000 married couples with only one member receiving OASDHI benefits, for whom detailed beneficiary information was not available.

⁶ Not computed; base less than 100,000.

TECHNICAL SUPPLEMENT

The Technical Note in the first article presenting DECA data¹¹ included discussion of the survey design and definitions, estimation procedures, reliability of the estimates, and nonsampling errors. The rough approximations of standard errors presented in that note and how they are used also pertain to the data in this arti-

¹¹ Lenore E. Bixby, *op. cit.*

cle. The sampling variability estimates given in table IV of that note are, however, of minimal use with the data by benefit levels presented here. The following table shows confidence limits based on ungrouped data for selected median incomes for all aged beneficiary units and those with a PIA of \$55. These limits should be very close to those obtained by using extrapolation of the generalized standard errors shown in table III of the Technical Note.

TABLE I.—Approximate sampling variability of selected median income amounts for all aged beneficiary units and units with minimum PIA

Marital and beneficiary status and type of income	All aged beneficiary units				Aged units with minimum PIA (\$55)			
	Median income	Confidence interval		Number reporting (in thousands)	Median income	Confidence interval		Number reporting (in thousands)
		68 percent	95 percent			68 percent	95 percent	
Married couples								
Both members receiving OASDHI:								
Total money income.....	\$2,994	\$2,926-3,056	\$2,859-3,136	2,420	\$2,026	\$1,833-2,160	\$1,594-2,320	231
Total money income other than OASDHI.....	1,260	1,201-1,308	1,160-1,370	2,419	1,248	984-1,368	792-1,581	231
Retirement income.....	2,319	2,269-2,389	2,232-2,440	2,506	1,192	1,000-1,339	846-1,599	245
Retirement income other than OASDHI for those receiving other income.....	992	960-1,008	945-1,072	1,826	1,200	958-1,320	600-1,735	155
One member receiving OASDHI:								
Total money income.....	3,800	3,636-3,912	3,468-4,104	1,266	2,900	2,151-3,465	1,812-4,384	124
Total money income other than OASDHI.....	2,400	2,208-2,620	2,050-2,866	1,266	1,968	1,484-2,761	1,260-3,235	124
Retirement income.....	1,812	1,715-1,888	1,652-1,968	1,357	1,301	924-1,713	589-1,970	128
Retirement income other than OASDHI for those receiving other income.....	977	926-1,008	795-1,100	945	(¹)	(¹)	(¹)	78
Nonmarried persons								
Men:								
Total money income.....	\$1,742	\$1,687-1,784	\$1,624-1,824	1,613	\$1,184	\$948-1,341	\$828-1,452	\$216
Total money income other than OASDHI.....	687	629-744	569-792	1,611	726	420-792	300-924	216
Retirement income.....	1,368	1,331-1,432	1,296-1,473	1,672	540	532-558	528-576	230
Retirement income other than OASDHI for those receiving other income.....	840	792-900	702-945	984	950	789-1,200	300-1,248	105
Retired women:								
Total money income.....	1,412	1,368-1,448	1,328-1,484	2,513	1,108	1,040-1,173	988-1,255	769
Total money income other than OASDHI.....	571	528-600	500-620	2,497	490	408-544	360-600	760
Retirement income.....	1,040	1,012-1,056	988-1,089	2,617	598	564-660	552-720	805
Retirement income other than OASDHI for those receiving other income.....	490	423-535	400-586	1,508	564	474-600	320-612	394
Widow beneficiaries:								
Total money income.....	1,230	1,200-1,248	1,176-1,264	1,851	939	881-1,092	780-1,140	215
Total money income other than OASDHI.....	290	250-320	200-396	1,842	448	334-528	252-612	213
Retirement income.....	1,056	1,028-1,080	1,002-1,101	1,946	528	528-536	528-568	238
Retirement income other than OASDHI for those receiving other income.....	501	450-600	396-600	1,038	666	448-768	350-840	103

¹ Not computed; base less than 100,000.