

# Income of Old-Age and Survivors Insurance Beneficiaries: Highlights From Preliminary Data, 1957 Survey\*

THE national survey of a sample of beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance in the fall of 1957 provides data on the amount and sources of income of aged beneficiaries and widowed mothers with entitled children. The following highlights are from preliminary tabulations of data from this survey.

## Aged Beneficiaries

### Total Money Income

Half the beneficiary couples had money incomes of less than \$183 a month and half had more; for single retired workers, the dollar income was about half as much and for aged widows it was less than half as much.

Total money income includes old-age, survivors, and disability insurance benefits and income from other permanent independent sources, such as employer pensions, veterans' compensation and pensions, private annuities, and assets; income from temporary sources, such as earnings and unemployment insurance; and supplementary income, such as public assistance and contributions from outside the household. It does not include such items as lump-sum proceeds from life insurance policies or profit-sharing plans and inheritances.

The quartile amounts of total money income are shown below for

	Beneficiary couples	Single retired workers	Aged widows
Lowest fourth had less than.....	\$1,500	\$770	\$640
Half had more and half had less than.....	2,190	1,140	880
Top fourth had more than.....	3,250	1,730	1,380

\* Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

retired workers with a wife entitled all year (referred to as "beneficiary couples"), for single retired workers (men and women combined), and for aged widows. These figures, which summarize the data in table 1, give a general picture of the total money income situation of beneficiaries in the 1957 survey year. Three-fourths of the couples had less than \$3,250 during the year; half had less than \$2,190. For single retired workers the corresponding dollar amounts were about half as much; for aged widows, less than half as much.

## Money Income Other Than OASI Benefits

Old-age and survivors insurance benefits provided practically all the money income of about one-fourth of the aged beneficiaries.

Aside from their old-age and survivors insurance benefits, 1 in every 5 beneficiary couples, more than 1 in every 4 single retired workers, and more than 1 in every 3 aged widows had no additional money income or had less than \$75 in additional income during the survey year.

One-fourth of the beneficiary

Table 1.—Total money income:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Total money income	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker			Wife, retired worker <sup>4</sup>	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Number of groups in sample.....	1,840	1,088	238	441	*73	1,613	824	789	629	889
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$600.....	1.4	1.4	1.3	1.6	*1.4	11.3	9.5	13.3	20.8	5.4
600-899.....	3.9	3.8	4.6	3.6	*5.5	24.1	23.3	25.0	31.0	2.1
900-1,199.....	8.1	8.5	8.4	8.2	.....	18.2	19.2	17.1	17.3	4.3
1,200-1,499.....	10.8	11.3	8.8	10.9	.....	13.8	14.6	12.9	10.0	6.3
1,500-1,799.....	10.7	12.1	10.1	8.6	*4.1	9.9	9.7	10.0	6.8	8.7
1,800-2,099.....	10.1	9.9	11.8	8.8	*15.1	6.8	5.8	7.9	3.5	7.2
2,100-2,399.....	10.1	10.2	13.0	7.9	*11.0	5.0	5.7	4.2	2.5	8.8
2,400-2,699.....	8.1	8.1	11.3	6.8	*5.5	2.6	2.8	2.4	2.2	9.6
2,700-2,999.....	6.1	6.3	6.7	5.4	*16.4	1.5	1.5	1.6	1.3	6.1
3,000-3,999.....	14.6	13.2	13.4	18.4	*16.4	2.6	2.5	2.7	1.9	25.2
4,000-4,999.....	6.4	5.1	5.5	8.6	*15.1	1.9	2.3	1.5	.2	10.8
5,000-9,999.....	7.6	7.3	3.8	9.5	*12.3	2.0	2.7	1.3	1.7	10.0
10,000 or more.....	2.1	2.7	1.3	1.6	.....	.3	.5	.1	.6	.6
Median.....	\$2,249	\$2,186	\$2,216	\$2,415	*\$2,662	\$1,140	\$1,170	\$1,106	\$882	\$2,831

\* Percentage and median computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Represents cash receipts from all sources except sale of property, tax refunds, large cash gifts, lump-sum inheritances and insurance payments, and cash contributions by relatives within the household. Includes, where the amount was known, the value of bills (except medical bills) paid by relatives outside the household.

<sup>2</sup> Represents 1 person for single retired workers and aged widows, 2 persons for married couples

(whether or not the spouse was entitled to benefits), and 2 or more persons for widowed mothers with entitled children.

<sup>3</sup> The "survey year" was a period of 12 consecutive calendar months ended in September, October, or November 1957, depending on the date of the interview.

<sup>4</sup> Husband not entitled to benefits.

<sup>5</sup> Sample includes 1 group with negative income because of negative earnings in self-employment.

	Bene- ficiary couples	Single retired workers	Aged widows
Lowest fourth had none or less than.....	\$230	\$60	\$3
Half had more and half had less than.....	900	470	270
Top fourth had more than.....	1,840	1,040	800

couples had more than \$1,840 in money income besides their old-age and survivors insurance benefits; one-fourth of the single workers had more than \$1,040 in additional income; one-fourth of the aged widows had money income of more than \$800 besides their benefits.

For approximately a fourth of the entitled couples and aged widows and a third of the single retired workers the additional money income was derived entirely from temporary sources, such as earnings, or from supplementary sources, such as contributions or public assistance.

### Independent Money Retirement Income

More than half the aged beneficiaries had less than \$75 a month per person in total independent retirement income.

Independent money retirement income includes 12 months' old-age and survivors insurance benefits<sup>1</sup> and other independent income that beneficiaries could reasonably expect to continue in future years in approximately the same amounts as in the survey year. Besides benefits, the "retirement income" category includes employer and union pensions, veterans' pensions, income from trust funds and other annuities, and rents, interest, and dividends.

A fourth of the couples had less than \$100 a month, and almost one-fourth had more than \$200. The single beneficiaries had about half as much as the couples.

### Independent Money Retirement Income Other Than OASI Benefits

#### Old-age and survivors insurance

<sup>1</sup> For couples with wife entitled all or part of the survey year, 12 months' benefits of both husband and wife are included. No benefits are included for nonentitled wives, or for husbands in the couples where the wife is the retired worker.

Table 2.—Money income other than OASI benefits:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Money income other than benefits	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker			Wife, retired worker <sup>4</sup>	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	
No other income <sup>5</sup> .....	8.9	11.7	8.4	3.6	*1.4	17.9	21.4	14.2	24.6	
Other income.....	91.1	88.3	91.6	96.4	*98.6	82.1	78.6	85.8	75.4	
Less than \$75.....	5.5	7.3	3.8	2.9	-----	9.2	8.6	9.8	12.2	
75-149.....	2.4	3.0	3.8	2.2	*2.7	5.0	5.1	4.8	5.6	
150-299.....	5.0	5.8	5.9	3.2	*1.4	8.6	8.5	8.7	9.4	
300-599.....	9.6	10.5	11.3	7.7	*2.7	16.7	15.2	18.3	14.0	
600-899.....	11.5	11.9	14.7	10.7	*1.4	12.5	11.3	13.8	13.7	
900-1,199.....	10.3	9.5	13.4	10.7	*9.6	11.2	11.7	10.6	7.5	
1,200-1,499.....	9.6	8.8	11.3	10.9	*6.8	6.7	5.9	7.5	3.7	
1,500-1,799.....	6.3	5.9	6.3	6.1	*13.7	2.9	2.7	3.0	2.2	
1,800-2,099.....	5.1	5.1	3.8	4.8	*9.6	1.9	1.2	2.7	1.0	
2,100-2,399.....	4.2	3.6	2.9	5.9	*6.8	1.4	1.6	1.1	1.4	
2,400-2,699.....	3.9	2.8	3.8	6.6	*4.1	1.1	1.0	1.1	1.0	
2,700-2,999.....	2.0	1.0	1.7	3.9	*5.5	.7	.5	.9	.3	
3,000-3,999.....	6.6	5.4	3.8	9.5	*15.1	1.8	1.9	1.6	1.1	
4,000-4,999.....	3.3	2.2	2.1	5.2	*12.3	1.0	1.1	.9	.3	
5,000-9,999.....	4.2	3.5	1.7	6.8	6.8	1.4	2.1	.8	1.4	
10,000 or more.....	1.7	2.0	1.3	1.4	-----	.2	.4	.1	.6	
Median, all groups.....	\$1,105	\$898	\$947	\$1,506	*\$2,130	\$469	\$427	\$505	\$271	
Median, groups with income other than benefits.....	1,237	1,082	1,041	1,594	*2,160	639	652	629	525	

\* Percentage and median computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Represents cash receipts from all sources except OASI benefits and sale of property, tax refunds, large cash gifts, lump-sum inheritances and insurance payments, and cash contributions by relatives within the household. Includes, where amount was

known, the value of bills (except medical bills) paid by relatives outside the household.

<sup>2</sup> <sup>3</sup> <sup>4</sup> See footnotes 2, 3, and 4, table 1.

<sup>5</sup> Sample includes 5 married couples, 4 single retired workers, 3 aged widows, and 1 widowed mother with entitled children with negative or break-even money income other than benefits.

Table 3.—Independent money retirement income:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Independent money retirement income	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker			Wife, retired worker <sup>4</sup>	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	
Less than \$600.....	8.8	5.9	5.9	12.2	*41.1	27.7	20.5	35.2	36.6	
600-899.....	9.1	6.2	6.7	15.9	*17.8	29.3	29.7	28.9	32.9	
900-1,199.....	14.0	12.7	10.9	19.7	*9.6	15.8	17.8	13.7	10.5	
1,200-1,499.....	14.2	14.2	14.7	16.1	*1.4	9.9	11.4	8.4	6.7	
1,500-1,799.....	14.5	16.6	14.3	10.4	*6.8	6.4	7.4	5.3	4.0	
1,800-2,099.....	10.8	12.6	9.7	7.5	*8.2	3.3	4.0	2.7	2.2	
2,100-2,399.....	7.8	8.3	8.4	6.3	*6.8	2.9	4.4	1.4	1.7	
2,400-2,699.....	5.2	5.8	8.8	2.0	*2.7	1.3	1.5	1.1	1.4	
2,700-2,999.....	2.9	3.2	5.0	1.6	-----	.6	.2	.9	1.1	
3,000-3,999.....	7.0	7.8	8.8	4.3	*4.1	1.0	.7	1.3	.8	
4,000-4,999.....	2.3	2.6	3.4	1.6	-----	.6	.8	.3	.2	
5,000-9,999.....	2.4	2.7	2.5	1.8	*1.4	1.1	1.2	.9	1.3	
10,000 or more.....	1.0	1.4	.8	.5	-----	.1	.2	-----	.6	
Median.....	\$1,580	\$1,697	\$1,747	\$1,240	*\$750	\$828	\$898	\$753	\$722	

\* Percentage and median computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Represents 12 months' OASI benefits and money income received during survey year from employer, union, and veterans' pension; rents, interest, divi-

dends, and annuities; and income from trust funds and from other reasonably permanent independent sources.

<sup>2</sup> <sup>3</sup> <sup>4</sup> See footnotes 2, 3, and 4, table 1.

**Table 4.—Independent money retirement income other than OASI benefits:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>**

[Preliminary figures]

Independent money retirement income other than benefits	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker			Wife, retired worker <sup>4</sup>	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	
No other income <sup>5</sup> .....	31.5	30.3	34.5	32.0	*37.0	44.3	47.7	40.8	43.2	
Other income.....	68.5	69.7	65.5	68.0	*63.0	55.7	52.3	59.2	56.8	
Less than \$75.....	13.5	14.2	10.1	13.6	*15.1	15.9	12.5	19.5	17.5	
75-149.....	4.6	4.2	5.0	5.2	*4.1	5.6	4.0	7.4	5.6	
150-299.....	6.9	7.4	5.9	6.3	*6.8	5.3	5.0	5.6	5.2	
300-599.....	9.4	10.5	8.0	8.4	*4.1	8.4	8.6	8.2	7.2	
600-899.....	7.8	8.1	10.1	5.9	*6.8	6.6	5.3	8.0	8.4	
900-1,199.....	7.6	5.4	7.1	13.4	*5.5	6.3	8.5	4.1	4.5	
1,200-1,499.....	4.8	5.5	4.6	3.9	*1.4	3.0	4.0	1.9	1.9	
1,500-1,799.....	2.7	2.7	3.4	2.0	*5.5	1.2	1.2	1.3	1.6	
1,800-2,099.....	2.8	2.8	2.5	2.3	*6.8	.5	.2	.8	.8	
2,100-2,399.....	1.7	2.1	.8	1.4	*1.4	.4	.4	.5	1.1	
2,400-2,699.....	1.6	1.5	1.7	1.8	*1.4	.2	.2	.3	.3	
2,700-2,999.....	.8	.6	1.3	.7	*2.7	.4	.4	.5	.8	
3,000-3,999.....	1.6	1.8	2.1	.9	.4	.4	.5	.3	.9	
4,000-4,999.....	.8	.6	1.3	.9	*1.4	.4	.4	.5	.3	
5,000-9,999.....	1.2	1.4	1.3	.9	.7	.7	.8	.5	1.0	
10,000 or more.....	.8	1.1	.4	.5	.1	.2	.2	.6	.6	
Median, all groups.....	\$158	\$176	\$161	\$139	*\$66	\$28	\$15	\$36	\$30	
Median, groups with retirement income other than benefits	595	561	712	623	660	335	463	223	303	

\* Percentage and median computed on small base and therefore subject to large sampling variation.  
<sup>1</sup> Represents money income received during survey year from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and from other reasonably permanent sources.

<sup>2</sup> <sup>3</sup> <sup>4</sup> See footnotes 2, 3, and 4, table 1.  
<sup>5</sup> Sample includes 17 married couples, 10 single retired workers, 3 aged widows, and 3 widowed mothers with entitled children with negative or break-even independent retirement income other than benefits.

benefits provided practically all the independent retirement income for more than half of the aged beneficiaries.

Forty-four percent of the beneficiary couples and 60 percent of the single retired workers and aged widows had no independent retirement income in addition to their old-age and survivors insurance benefits or had less than \$75 for the entire year. The top fourth of the couples had more than \$900, and the top fourth of the single retired workers and aged widows more than \$440, in independent retirement income besides their benefits.

### Employer and Union Pensions

Twenty-three percent of the men and 12 percent of the women retired workers had employer or union pensions.

One in 4 married men and practically 1 in 5 single men—23 percent of all men retired workers—received employer or union pensions. Fewer

women retired workers—12 percent—received pensions. Widows rarely received survivors benefits from pension plans; 2 percent of the aged widows received employer or union pensions, and the pensions received by some of them were based on the widow's own employment.

The amounts received as employer or union pensions ranged from a few dollars to \$10,000 or more. The median pension amount received by beneficiary couples during the survey year was \$800, and by single men retired workers, \$700.

### Veterans' Compensation and Pensions

Relatively few beneficiaries received veterans' compensation or pensions.

Six percent of the men beneficiaries received veterans' compensation or pensions. Four percent of the women retired workers and 6 percent of the aged widows received

veterans' payments based on the deceased husband's record.

Veterans' payments substantially increased the permanent income of beneficiaries receiving such payments. Seventy percent of the men retired workers with such payments received between \$900 and \$1,200 from this source during the survey year; most of the women with payments received between \$600 and \$900.

### Money Income From Assets

Two-thirds of the beneficiary groups had little or no money income from assets (interest, dividends, and rents).

Three-fifths of the beneficiary couples, three-fourths of the single retired workers, and two-thirds of the aged widows had no money income or less than \$75 for the year in the form of interest, dividends, or net rental income.

Asset income amounted to \$600 or more during the survey year for 1 in every 6 couples, 1 in every 8 aged widows, and 1 in every 14 single retired workers.

The median amount of money income from assets for those having any asset income was \$200 for the couples, \$100 for single retired workers, and \$150 for aged widows.

### Earnings

Thirty-five percent of the retired beneficiaries had earnings; 12 percent earned \$1,200 or more during the year.

Forty percent of the married men workers had earnings, as against 29 percent of the single men. Fifteen percent of the aged widows reported earnings.

For beneficiary groups with income from employment the median amount of earnings was \$1,030 for the beneficiary couples, \$590 for the single men and \$600 for the single women retired workers, and \$410 for the aged widows.

### Public Assistance

One in 10 aged beneficiary groups received public assistance income during the survey year.

Six percent of the couples, 14 percent of the single retired workers, and 12 percent of the aged widows reported that they had received public assistance payments during

**Table 5.—Money income from employer and union pensions:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>**

[Preliminary figures]

Pension income	Married couples				Single retired workers			Aged widows	Widowed mothers with entitled children	
	Total	Husband, retired worker			Total	Men	Women			
		Wife entitled all year	Wife became entitled in year	Wife not entitled						Wife, retired worker <sup>4</sup>
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
No pension income..	74.7	74.3	70.6	77.8	*76.7	84.9	81.2	88.8	97.6	
Pension income.....	25.3	25.7	29.4	22.2	*23.3	15.1	18.8	11.2	2.4	
Less than \$75.....	.8	.8	.8	.7	.7	.3	.4	.3	.2	
75-149.....	.4	.5	.4	.5	.5	.6	.6	.6	.3	
150-299.....	3.3	3.8	3.4	2.5	2.5	1.5	1.9	1.9	.3	
300-599.....	4.1	4.1	4.2	4.5	*1.4	4.3	5.0	3.7	.5	
600-899.....	5.2	5.4	7.1	3.9	*2.7	3.8	4.7	2.8	.6	
900-1,199.....	2.4	2.5	2.5	2.3	*2.7	1.7	1.9	1.4	.3	
1,200-1,499.....	3.5	3.2	5.5	3.4	*2.7	1.5	2.5	.5	.2	
1,500-1,799.....	1.3	.8	1.7	1.8	*4.1	.3	.5	.1	.4	
1,800-2,099.....	1.6	1.6	1.3	1.1	*5.5	.2	.4	.1	.1	
2,100-2,399.....	.8	.9	.4	.7	.7	.1	.1	.1	.2	
2,400-2,699.....	3	6				.2	.2	.1	.1	
2,700-2,999.....	.2	.7		.5	*2.7	.1	.1	.1		
3,000-3,999.....	.7	.6	1.7		*1.4	.1	.1	.1		
4,000-4,999.....	.2	.3		.2		.1	.2		.2	
5,000-9,999.....	.4	.5	.4	.2		.1	.1	.1	.1	
10,000 or more.....	.1	.1								
Median for groups with pension income.....	\$835	\$803	*\$847	*\$829	*\$1,650	\$657	\$696	*\$590	*\$638	*\$699

\* Percentage and median computed on small base and therefore subject to large sampling variation.  
<sup>1</sup> Represents money income received as retirement pay from public or private employee-benefit plans,

railroad retirement benefits, and union pensions financed entirely by members.  
<sup>2 3 4</sup> See footnotes 2, 3, and 4, table 1.

**Table 6.—Money income from veterans' compensation and pensions:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>**

[Preliminary figures]

Veterans' compensation and pensions	Married couples				Single retired workers			Aged widows	Widowed mothers with entitled children	
	Total	Husband, retired worker			Total	Men	Women			
		Wife entitled all year	Wife became entitled in year	Wife not entitled						Wife, retired worker <sup>4</sup>
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	
No Veterans Administration payments.....	94.0	96.3	95.8	86.8	*95.9	94.4	92.7	96.2	94.1	
Veterans Administration payments.....	6.0	3.7	4.2	13.2	*4.1	5.6	7.3	3.8	5.9	
Less than \$300.....	.1	.1	.1	.2	*1.4	.1	.1	.1	.1	
300-599.....	.2	.1		.5	.5	.2	.4	.2	1.0	
600-899.....	.2			.7	*1.4	1.7	.8	2.5	4.3	
900-1,199.....	4.3	2.3	2.9	10.7	*1.4	2.7	5.0	.4	1.4	
1,200-1,499.....	.8	.9	.4	.7	.7	.7	1.0	.5	1.9	
1,500-1,799.....	.2	.3		.2	.2	.2		.4	1.3	
1,800-2,099.....	.1		.4						1.2	
2,100-2,399.....									.7	
2,400-2,699.....	.2	.1	.4	.2					.4	
2,700 or more.....									.3	
Median for groups with veterans' compensation and pensions.....	\$1,074	*\$1,126	*\$1,114	*\$1,047	*\$750	*\$995	*\$1,039	*\$825	*\$794	*\$953

\* Percentage and median computed on small base and therefore subject to large sampling variation.  
<sup>1</sup> Represents money income received from the Veterans Administration by veterans and survivors

of veterans as non-service-connected pensions or service-connected compensation.  
<sup>2 3 4</sup> See footnotes 2, 3, and 4, table 1.

the survey year. They comprised 10 percent of all aged beneficiary groups. In addition, some beneficiary groups received no cash payments but had medical bills paid directly by public assistance.

For beneficiary groups with such income, the median amount of public assistance payments received during the year was \$730 for the beneficiary couples, \$490 for the single retired workers, and \$460 for the aged widows.

### Contributions by Relatives Outside the Household

Less than 10 percent of the beneficiaries were helped by cash contributions from relatives outside the household.

Five percent of the beneficiary couples, 8 percent of the single retired workers, and 11 percent of the aged widows reported cash contributions from relatives outside the household. Additional beneficiaries had medical bills paid by adult children outside the household.

For the couples having such contributions, the median amount of the cash contributions received was about \$300; for single retired workers, it was \$210; and for aged widows, it was \$310.

Earlier studies have shown that most of the support from adult children or other relatives is provided by relatives within the joint households. In the 1951 survey, 5 percent of the aged beneficiary groups received cash contributions of \$100 or more from relatives outside the household and 25 percent were partially supported by relatives within the household. The corresponding figures for support by relatives within the household in 1957 have not been computed.

### Widowed Mothers With Entitled Children

#### Total Money Income

Half the mother-child groups had money incomes of more than \$2,830 from all sources during the year, and half had less. These groups consist of a widowed mother with minor children—ranging in number from one to half a dozen or more—entitled to old-age and survivors insurance benefits.

One beneficiary group out of every 15 had less than \$1,200 in total annual income, 1 in 5 had less than \$1,800, and almost 2 in 5 had less than \$2,400. About 1 group in 5 had \$4,000 or more in total income.

Old-age and survivors insurance payments comprised virtually the sole income of one-eighth of the mother-child groups. One in 5 had nothing or less than \$25 a month besides benefits. Almost 2 in 5 had nothing or less than \$75 a month, and about half had nothing or less than \$100 a month in addition to benefits.

### Independent Permanent Income

More than half the mother-child groups had little if any independent permanent income except old-age and survivors insurance benefits—that is, additional income expected to continue until the youngest child reached age 18. Three out of every 5 beneficiary groups had no such income except old-age and survivors insurance benefits or had less than \$75 during the year. About 1 in 4 had \$50 or more a month, and 1 in 7 had \$100 or more a month, in independent permanent income.

Including old-age and survivors insurance benefits, independent permanent income was less than \$2,400 a year for three-fourths of these mother-child groups. Not quite half of them had \$1,800 or more in income from all permanent sources combined.

### Independent Sources of Income Other Than OASI Benefits

Other than old-age and survivors insurance benefits, veterans' survivor compensation or pensions were the most important of the independent sources of income for the mother-child groups. Fifteen percent of these groups reported some income from this source; 6 percent had \$1,200 or more. The modal amount of veterans' compensation or pensions was in the \$600 to \$900 a year bracket, reported by 2 out of every 5 mother-child groups having such income.

Assets were a relatively unimportant source of income in terms of amount of income received. Almost

Table 7.—Income from assets:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Income from assets	Married couples				Wife, retired worker <sup>4</sup>	Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker				Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No asset income.....	41.1	37.6	45.4	46.5	*46.6	54.9	62.1	47.3	47.9	62.0
Asset income.....	58.9	62.4	54.6	53.5	*53.4	45.1	37.9	52.7	52.1	38.0
Less than \$75.....	21.0	21.8	16.8	20.9	*23.3	19.9	17.2	22.7	20.3	17.4
75-149.....	6.9	6.7	6.7	7.7	*5.5	7.4	5.9	8.9	5.7	5.6
150-299.....	8.0	8.4	8.4	6.3	*11.0	5.1	4.5	5.8	5.7	5.1
300-599.....	9.1	9.9	8.0	8.6	*2.7	6.0	4.9	7.1	8.1	4.6
600-899.....	4.3	4.7	5.5	2.7	*5.5	2.9	1.6	4.3	3.7	1.8
900-1,199.....	2.6	2.7	2.5	2.7	*1.4	1.1	1.1	1.1	2.2	.9
1,200-1,499.....	1.5	1.7	1.3	.9	-----	.6	.6	.5	1.1	.8
1,500-1,799.....	1.1	1.3	.8	.9	*1.4	.3	.1	.5	1.3	.3
1,800-2,099.....	.5	.6	.8	.2	-----	.2	.1	.4	1.1	.3
2,100-2,399.....	.7	.9	.4	.2	-----	.2	.1	.3	.8	.1
2,400-2,699.....	.4	.6	.8	-----	-----	.2	.4	.1	.2	.2
2,700-2,999.....	.3	.4	.4	-----	-----	.2	.1	.3	-----	.1
3,000-3,999.....	.9	1.3	.4	.5	-----	.4	.5	.4	.5	.3
4,000-4,999.....	.3	-----	.8	.7	-----	.1	.1	.1	.5	.1
5,000 or more.....	1.4	1.6	.8	1.1	-----	.4	.6	.3	1.0	.2
Median for groups with asset income..	\$180	\$199	\$218	\$132	*\$122	\$102	\$96	\$106	\$149	\$96

\* Percentage and median computed on small base and therefore subject to large sampling variation.  
<sup>1</sup> Represents interest, dividends, and rental income.  
<sup>2</sup> See footnotes 2, 3, and 4, table 1.

Table 8.—Earnings<sup>1</sup> of retired-worker, aged-widow, and widowed-mother beneficiaries: Percentage distribution, by amount during 1957 survey year<sup>2</sup>

[Preliminary figures]

Earnings	Married couples				Wife, retired worker <sup>3</sup>	Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker				Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
Not employed.....	60.9	61.9	57.6	57.4	*78.1	67.2	71.0	63.2	85.4	36.2
Employed.....	39.1	38.1	42.4	42.6	*21.9	32.8	29.0	36.8	14.6	63.8
Loss or zero earnings.....	.8	.8	1.3	.5	-----	1.2	1.9	.5	.3	.7
Less than \$75.....	2.8	2.7	3.4	2.9	*2.7	3.0	3.6	2.4	1.3	2.9
75-149.....	1.4	1.5	2.5	.7	*1.4	1.7	1.9	1.5	2.2	2.9
150-299.....	2.6	2.6	2.5	2.9	*1.4	3.2	2.4	4.1	2.5	5.4
300-599.....	4.9	4.0	8.0	5.7	*5.5	7.3	4.7	10.0	2.7	4.7
600-899.....	5.3	5.2	5.0	5.7	*4.1	4.1	3.6	4.6	1.6	6.3
900-1,199.....	5.9	5.3	7.1	6.6	*5.5	3.2	2.3	4.1	1.7	7.5
1,200-1,499.....	3.4	3.2	5.0	3.4	*1.4	3.3	1.7	4.9	.8	4.4
1,500-1,799.....	1.5	1.4	.8	2.5	-----	1.2	1.2	1.1	.2	2.8
1,800-2,099.....	1.0	1.2	1.3	.7	-----	.8	1.0	.6	.2	3.0
2,100-2,399.....	1.1	1.1	1.7	.9	-----	.5	.5	.5	-----	2.8
2,400-2,699.....	1.2	1.5	.8	1.1	-----	.9	.6	1.3	.3	4.6
2,700-2,999.....	.9	1.0	.4	.9	-----	.2	.4	.1	.2	3.0
3,000-3,999.....	2.7	3.0	1.7	2.9	-----	.7	.8	.6	.3	8.5
4,000-4,999.....	1.5	1.4	.4	2.5	-----	.7	1.1	.3	.2	2.9
5,000-9,999.....	1.5	1.4	.4	2.7	-----	.6	1.0	.1	.2	1.1
10,000 or more.....	.5	.9	-----	-----	-----	.1	.1	-----	-----	-----
Median for employed beneficiaries.....	\$989	\$1,032	\$812	\$1,034	\$599	\$594	\$588	\$596	\$406	\$1,296

\* Percentage and median computed on small base and therefore subject to large sampling variation.  
<sup>1</sup> Represents wages and salaries of \$1 or more, net income from farm and nonfarm self-employment, and income from boarders or lodgers.  
<sup>2</sup> See footnote 3, table 1.  
<sup>3</sup> See footnote 4, table 1.

two-fifths of the mother-child groups had some income from real estate, interest, or dividends, but only one-fifth had \$75 or more during the survey year. Five percent had \$600 or more, and 2 percent had \$1,200 or more in income from assets.

Not more than 3 percent of the mothers received survivor payments from an employee benefit plan. Only 1 percent received as much as \$1,200 from this source during the year.

Other independent and reasonably permanent sources of income re-

garded as permanent income (but not as income from assets) are annuities from both private insurance and United States Government Life Insurance and long-term payments from workmen's compensation received by a few widowed mothers.

Table 9.—Money income from public assistance:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Public assistance income	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker				Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled	Wife, retired worker <sup>4</sup>					
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No public assistance.....	92.7	94.2	90.3	91.4	*84.9	86.3	85.8	86.8	88.2	93.9
Public assistance.....	7.3	5.8	9.7	8.6	*15.1	13.7	14.2	13.2	11.8	6.1
Less than \$75.....	.2	.1	.8	.5	-----	.6	.5	.6	.6	.1
75-149.....	.2	.1	.8	.2	-----	1.2	1.8	.6	.6	.5
150-299.....	.7	.4	.8	1.1	*1.4	1.9	2.4	1.4	3.0	.4
300-599.....	2.1	1.6	3.8	2.7	-----	5.0	5.6	4.4	3.2	1.3
600-899.....	2.2	2.0	1.7	2.0	*2.7	3.8	3.0	4.6	3.2	1.9
900-1,199.....	1.1	.7	1.3	.9	*6.8	1.1	.8	1.4	1.1	1.3
1,200-1,499.....	.7	.9	.4	.2	*1.4	.1	-----	.1	-----	.2
1,500-1,799.....	.1	-----	-----	-----	*1.4	-----	-----	-----	.2	.1
1,800-2,099.....	.1	-----	-----	-----	*1.4	-----	-----	-----	-----	.2
2,100-2,399.....	.1	.1	-----	-----	-----	-----	-----	-----	-----	-----
2,400 or more.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	.3
Median for groups with public assistance income.....	\$670	*\$730	*\$483	*\$575	*\$1,050	\$487	\$427	\$566	*\$465	*\$776

\* Percentage and median computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Represents money income from old-age assist-

ance, aid to the blind, aid to the permanently and totally disabled, and general assistance.

<sup>2 3 4</sup> See footnotes 2, 3, and 4, table 1.

Table 10.—Contributions from persons outside household:<sup>1</sup> Percentage distribution of beneficiary groups,<sup>2</sup> by amount during 1957 survey year<sup>3</sup>

[Preliminary figures]

Contributions	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband, retired worker				Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled	Wife, retired worker <sup>4</sup>					
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No contributions.....	95.2	94.7	95.4	95.9	*98.6	91.7	95.4	87.8	88.6	92.6
Contributions.....	4.8	5.3	4.6	4.1	*1.4	8.3	4.6	12.2	11.4	7.4
Less than \$75.....	1.2	1.7	.4	.7	-----	2.3	1.9	2.7	1.7	1.3
75-149.....	.7	.7	.8	.5	*1.4	1.1	.6	1.5	1.7	1.3
150-299.....	.4	.2	.8	.9	-----	1.9	1.1	2.8	2.1	1.8
300-599.....	1.0	1.0	.8	1.4	-----	1.7	.5	3.0	3.3	1.6
600-899.....	.7	.8	.8	.2	-----	.7	.5	1.0	1.1	.4
900-1,199.....	.2	.2	.4	.2	-----	1.1	-----	.3	.8	.6
1,200-1,499.....	.2	.3	.4	-----	-----	.2	-----	.4	.2	.3
1,500-1,799.....	.2	.2	-----	.2	-----	.1	-----	.1	.2	-----
1,800 or more.....	.1	.2	-----	-----	-----	.2	-----	.4	.3	-----
Median for groups with contributions.....	*\$299	*\$299	*\$375	*\$299	*\$149	\$213	*\$120	*\$252	*\$314	*\$234

\* Percentage and median computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Represents cash contributions by persons outside the household and, where the amount was

known, the value of bills (except medical bills) paid by persons outside the household.

<sup>2 3 4</sup> See footnotes 2, 3, and 4, table 1.

### Temporary and Supplementary Income Sources

Earnings were the most important single source of income other than old-age and survivors insurance benefits for the mother-child groups. Sixty-four percent of the mothers had some employment during the survey year. One-third of all the mothers earned \$1,200 or more, and a fifth earned \$2,400 or more. The median earnings for the employed mothers was \$1,300. Half of all the mothers either had no earnings or earned less than \$420 during the survey year.

Others sources of temporary income (not evaluated separately in the tables) were limited payment annuities from private or government insurance, workmen's compensation payments, unemployment insurance payments, and children's earnings.

Six percent of the mother-child groups received public assistance payments. For those having such assistance, the median amount received during the year was approximately \$780.

About 7 percent received money contributions from relatives outside the household, 3 percent in amounts of \$300 or more during the year. The median amount received by those reporting such contributions was \$230.

### Scope and Method of the Survey

The 1957 survey of the resources of beneficiaries was the second national survey of its kind made by the Bureau of Old-Age and Survivors Insurance. The previous national survey made in 1951 had been preceded by eight spot surveys in 20 large and medium-sized cities between 1941 and 1949.

The 1957 survey covered a cross-section sample of the major types of beneficiaries on the rolls in December 1956: nonmarried retired-worker beneficiaries (men and

women); married couples with the husband the retired-worker beneficiary and with the wife either a beneficiary or a nonbeneficiary; married couples with the wife the retired-worker beneficiary and the husband a nonbeneficiary; aged-widow beneficiaries; and widowed mothers with entitled minor children. Because they were relatively few in number and would have created difficulties in statistical analysis if combined with the types selected for the study, the following beneficiary types were excluded from the survey sample: retired-worker and aged-widow beneficiaries with entitled children; women retired-workers with husband

receiving benefits based on his wife's earnings record; parents; widowers receiving benefits based on the deceased wife's earnings record; and children not living with their mothers. The aged beneficiaries in the types included in the sample comprised 98 percent of all aged beneficiaries with benefits in current-payment status in December 1956.

The sample was drawn from 70 sampling areas, which were selected in such a way as to produce a national probability sample when combined. It is a cross section of beneficiaries who became entitled to benefits from 1940 through September 1956 and represents different

racial, cultural, and types of communities in the United States.

The data were obtained in personal interviews in the homes of the beneficiaries by district office staff of the Bureau of Old-Age and Survivors Insurance. In addition to the source and amount of beneficiary group income, information was obtained on the amount and type of assets, liabilities and life insurance, health status of the beneficiaries at the time of the interview, health insurance coverage, medical care costs during the survey year and means of meeting these costs, longest and last regular occupation, and employment during the survey year.

## Notes and Brief Reports

### Money Income Sources for Young Survivors, December 1957\*

The old-age, survivors, and disability insurance program continued to grow in importance in 1957 as a source of support for orphaned children. At the end of that year, there were 1,230,000 children under age 18 in the continental United States drawing survivor benefits based on the employment record of a deceased father and 55,000 with benefits based on the mothers' work record. About 320,000 widowed mothers were receiving payments, and more than 70,000 others would have been receiving benefits if their earnings were reduced below the work-test limit.

*Orphaned children.*—The 1,230,000 paternal orphans receiving old-age and survivors insurance benefits in December 1957 made up 63 percent of the estimated 1,940,000 children with father dead (table 1). Although the total number of paternal orphans is estimated to have increased only fractionally during 1957, the number receiving insurance benefits under the social security program rose 8 percent. Veterans Administration payments went to some 250,000 surviving children of veterans, or 13 percent of all paternal orphans.

\* Prepared by Lenore A. Epstein, Division of Program Research, Office of the Commissioner.

Both number and proportion were slightly less than in 1956; there were few additions to the rolls and a considerable number of children of World War I and World War II veterans attained age 18. About 5 percent of all paternal orphans received benefits as survivors of railroad or government employees. Because many survivors of veterans were also entitled to social insurance benefits, the unduplicated number of paternal orphans receiving benefits under one or more of these four programs was barely 70 percent.

Another 10 percent—more than 200,000—were receiving payments under the program of aid to dependent children, if it is correct to assume that in the continental United States the proportion of children on the rolls whose father was dead was about the same (12 percent) in December 1957 as in early 1956, when the status of fathers in families receiving aid to dependent children was last studied. The number of paternal orphans receiving assistance to supplement old-age and survivors insurance benefits increased about one-sixth during 1957 to more than 80,000, at least in part because of the recession.

In all, about one-fourth of the paternal orphans had no income from a public income-maintenance program. Of these half million children, some had been adopted and

some had acquired a stepfather when their mother remarried.<sup>1</sup> Many were supported by the earnings of a widowed mother or other relative, and a relatively small number from asset income. A few of the older children were doubtless self-supporting. Some were in foster-family homes with board paid by the welfare agencies, and some were in public institutions.

*Widows under age 65.*—Employment and social insurance and related programs vied as the most frequent source of income for widows with children; slightly more than half the widows had income of each type. Widowed mothers were somewhat less likely than paternal orphans to receive benefits under the old-age, survivors, and disability insurance and the veterans' programs, primarily because of their employment. Moreover, some widowed mothers with three or more children had not claimed old-age and survivors insurance benefits for themselves because of the legal maximum on the monthly payment to a family (80 percent of the deceased worker's average monthly earnings or \$200). Payments under aid to dependent children went to fewer than 1 in 10 of the widowed mothers, and about one-third of this group were receiving insurance benefits.

Women responsible for the support of their children are likely to feel

<sup>1</sup> See the *Bulletin*, August 1957, page 15. Many who acquired a new parent, by adoption or by the remarriage of the mother, were receiving benefits.