

Family Structure in the Preretirement Years

by JANET MURRAY *

This report, analyzing data from the Retirement History Study of preretirees aged 58-63, focuses on their living arrangements—chiefly household and generational composition and size of family units—and on the support of or contributions from relatives outside the household, and the frequency of contacts with them. Living alone (or only with spouse if married) rather than with relatives seemed to be the preferred arrangement. Of all households in the sample, more than 25 percent were two-generation, but only about 5 percent had three or more lineal generations. Only 4 percent of all households included a parent, but as many as 13 percent of the never-married men did so. Contributions from children were most often received by nonmarried women. Only about 10 percent of the age group studied either had no children or were not in frequent touch if they had living children.

Although many factors are related to happiness, the data suggest that more unhappy, lonely older persons are to be found among those who do not keep in close touch with relatives than among those who do.

ON THE THRESHOLD of retirement, the aging population faces many changes. Adjustments in the use of time and to the level of retirement income and the increasing probability of health problems are of major concern. Less frequently reviewed are the changes involved in family relationships. Included in these relationships are living arrangements, dependency and support, and contacts with parents, children, siblings, or other relatives.

Normal changes in family relationships are often described as stages in the life cycle that denote formation of the family unit with marriage, the birth, growth, and departure of children.¹ The death of a spouse almost always requires decisions about living arrangements. Individuals who never marry also face such decisions as they, their parents, and siblings grow older and need to receive or render aid.

The timing of these changes is not related precisely to chronological age. Within the group,

* Division of Retirement and Survivor Studies, Office of Research and Statistics.

¹ See, for example, *Handbook of Modern Sociology*, R.E.L. Farris, editor, Rand-McNally and Company, 1964, pages 288-290

aged 58-63, covered at the beginning of the Retirement History Study (RHS) were some persons with growing children, parents, or grandchildren, and individuals who were widowed, separated, or divorced—whether they lived alone or with others. The sample initially did not include institutionalized individuals, although institutional living will become an alternative as the individual ages and kinship patterns change.

The Social Security Administration's Retirement History Study² is a longitudinal study designed to follow individuals as they approach retirement, through retirement, and into the post-retirement years. In 1969, interviews were conducted with a sample of 11,105 men of all marital statuses and women with no husbands in the household.³ They were questioned about such things as their work lives, income and financial assets, key expenditure items, health, living arrangements, and retirement expectations and plans.

The sample was selected by the Bureau of the Census. It was drawn from households that participated in the Current Population Survey.⁴ The sample population consists of members of the 1905-11 birth cohort living in the 50 States. They are to be interviewed biennially over a 10-year period in an effort to gain insight into the retirement process and concomitant adjustments.

This is the fourth report based on RHS data for the preretired group.⁵ It focuses on their living arrangements, chiefly household and generational composition and size of family units. The report relates these arrangements to such demographic factors as age, marital status, and race. It also describes present and potential kinship resources and responsibilities of the respondents. In other words, it provides data on the number of living parents and children in and out of the household and the number of siblings and other

² For a description of the study, see Lola M. Irelan, "Retirement History Study: Introduction," *Social Security Bulletin*, November 1972

³ See the Technical Note, page 44, footnote 2.

⁴ Lola M. Irelan, *op cit.*, page 6

⁵ Seventeen percent considered themselves completely retired, and 9 percent said they were partly retired.

TABLE 1.—Marital status: Percentage distribution of persons aged 58–63,¹ by marital status, age, and sex, 1969

Marital status	Total	All men			Men, no spouse present				Women, no spouse present				
		Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Total number (in thousands).....	6,800	4,846	1,752	1,610	1,484	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100
Married, spouse present.....	60	85	86	84	84	8	9	7	7	(²)	(²)	(²)	(²)
Married, spouse absent.....	1	1	1	1	1	1	1	1	1	1	1	1	1
Widowed.....	22	4	3	5	5	29	23	33	30	64	61	64	67
Divorced.....	6	3	3	3	3	20	18	19	23	13	14	13	11
Separated.....	3	2	2	2	2	12	12	12	11	6	7	6	5
Never married.....	8	5	5	5	4	32	38	30	28	16	17	16	16

¹ Men aged 58-63, regardless of marital status, and women of the same ages who were not living with spouses when selected for the sample

² 0.5 percent or less

close relatives with whom contact is maintained. Some information on the support of parents and children and on contributions from the latter is given. A measure of the current morale of the sample groups is introduced.

LIVING ARRANGEMENTS AND DEMOGRAPHIC CHARACTERISTICS

Marital status and sex as demographic characteristics influence individual life styles, work decisions, and retirement. Accordingly, almost all aspects of this study have been presented separately for men living with their wives and those with no wife present and for women with no husband present. Age categories, even within the relatively narrow range of the 6 years defining the birth cohort under study, may reveal differences that portend age-related change for retirement and for living arrangements as the project continues. The increasing proportion of the widowed and the changing proportions of the population with living parents or with children living with them are examples. Hence, most of the data are given for three 2-year age groups: 58-59, 60-61, and 62-63. A few of the tables also include race because previous studies have indicated differences in family composition associated with this characteristic.⁶

⁶ See *The Social and Economic Status of Negroes in the United States, 1970* (Bureau of Labor Statistics, *Special Studies*, BLS Report No 394, and Bureau of the Census, *Current Population Reports*, Series P-23, No 38); Lenore A Epstein and Janet H. Murray, *The Aged Population of the United States: The 1963 Social Security Survey of the Aged* (Research Report No. 19), Social Security Administration, 1967, pages 166-168; Janet Murray, "Living Arrangements of People Aged 65 and Older: Findings From the 1968 Survey of the Aged," *Social Security Bulletin*, September 1971.

Most of the men in the sample—85 percent—were married with a wife present (table 1). The wives, typically, were younger than their husbands. More than half the wives were less than age 58, the lower-age limit of the cohort, and only 7 percent were aged 64. In the group of men with no wife present nearly a third had never married, somewhat less than a third were widowed, and somewhat more than a third were separated, divorced, or classified as "married, spouse absent."

Almost two-thirds of the women in the sample, by contrast, were widows. Of the remainder, a little less than half had never married, and the rest were divorced or separated. The men and women who were reported as married but with no spouse present have been tabulated with the nonmarried: widowed, divorced, separated, and never-married. A negligible proportion of the women reported a spouse absent, but about 8 percent of the men without a wife in the household were in that category. The natural tendency for the proportion of the widowed to be greater among the older persons was observable in both groups.

Reasons for relatives living together—aside from the basic nuclear family of parents and their young children—are many, and varied. Finances, affection, companionship, health, convenience, and habit are among them. As background for examining the family composition of the

Living relative of respondent and/or spouse	Men, spouse present	Men, no spouse present	Women, no spouse present
Percent with specified relatives			
Parents.....	44	16	17
Children.....	67	53	68
Siblings.....	98	89	88
Percent of ever-married with living children.....	87	78	81

sample, the proportion of respondents who reported living close relatives (parents, children, siblings) is given in the preceding column.

The difference in the proportions with siblings and with children reflects the higher fertility rates among women in the years 1905-11 than among their offspring 20 or 30 years later. For the men and women with no spouse in the household, the average number of living children and the average number of living siblings are compared in the tabulation that follows.

Living children and siblings	Men, no spouse present	Women, no spouse present
Children, average number.		
All.....	1 6	2 0
Ever married.....	2 3	2 4
Siblings, average number.....	3 4	3 1
Children in respondent's own family, average number.....	4 4	4 1

Household Composition

More than half the respondents lived alone or with the spouse only (table 2). A negligible number of the married couples and proportionately few (about 5 percent) of the nonmarried men and women lived with persons to whom they were not related. This report focuses mainly on

the family structure of the two-fifths living with relatives and on the differences in the patterns that seem to be associated with age, marital status, and race (chart 1).

Among the married couples living with relatives, the nuclear family predominated: Three-fourths of those aged 58-59, living with relatives, were families comprised of only the respondent, his wife, and children. Among the group aged 62-63, two-thirds of those with relatives were in this category. The "departure" phase of the life cycle, in which children were leaving home, was evident. Only half as many married couples in the older age group, compared with the younger, had children under age 18 with them. The percentage of couples with any relatives also dropped sharply by age category.

Somewhat more than half the nonmarried women but somewhat less than half the nonmarried men with relatives in the household were living with children. Among the women the proportion living with children tended to be less for those aged 62-63 than for those aged 58-59. This difference was not observable for the men. Only a small proportion of the nonmarried had children under age 18 living with them.

Marital status as a factor affecting the living arrangements of the nonmarried men and women is shown in table 3. The importance of kinship

TABLE 2—Household composition: Percentage distribution of persons aged 58-63,¹ by sex, marital status, and age, 1969

Household composition ²	Total	Men, spouse present			Men, no spouse present				Women, no spouse present				
		Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Total number (in thousands).....	6,800	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100
<i>All households</i>													
No relatives.....	62	61	55	62	69	63	61	66	61	59	54	60	65
Alone.....	60	61	55	62	69	55	53	56	55	55	50	56	59
Nonrelatives only.....	2	(²)		(²)	(²)	8	8	9	6	4	4	4	6
With relatives.....	39	39	45	39	32	36	39	33	39	40	46	41	35
Relatives only.....	38	38	44	38	31	34	39	31	37	39	45	40	34
Children, no other.....	22	28	33	28	21	10	12	8	11	14	18	14	10
Relatives, no children.....	10	5	5	5	5	20	24	18	20	16	19	16	15
Children and other relatives.....	6	5	5	5	4	4	3	5	6	9	8	10	9
Relatives and nonrelatives.....	1	1	1	1	1	2	(²)	2	2	1	1	1	1
<i>Households with any children</i>													
Total.....	28	33	39	33	25	15	14	14	17	23	26	24	19
Adult only.....	18	18	19	18	16	10	8	9	12	21	22	22	19
Under age 18 only.....	6	9	12	8	6	3	4	3	2	1	3	1	(²)
Both adult and under age 18.....	4	6	8	6	4	2	2	2	3	1	2	1	(²)
<i>Households with any parent</i>													
Total.....	4	3	4	3	3	6	9	6	4	5	8	5	3
One, respondent's.....	2	1	1	1	1	5	7	4	4	5	8	5	3
Both, respondent's.....	(²)	(²)	(²)	(²)	(²)	(²)	1	(²)	(²)	(²)	(²)	(²)	(²)
One, spouse's.....	2	2	3	2	2	1	(²)	1	(²)	1	(²)		
Other.....	(²)	(²)	(²)	(²)	(²)								

¹ See footnote 1, table 1.

² Data reported for respondent or respondent and spouse

³ 0.5 percent or less

resources is evident when the household composition of widowed men and women is compared with that of the never-married. About the same proportion of both the widowed and the never-married live with relatives—a large majority of the widowed with their children and most of the never-married with siblings or parents.

Of those who were separated or divorced, more women than men lived with children: 24 percent, compared with 14 percent. The men in this group were more apt to live alone or with persons to whom they were not related.

As among those aged 65 and over, differences in family composition are apparent for black and white households in the preretiree group (table 4). Particularly noticeable is the fact that the black men with a spouse present are more apt to live with relatives than are the white men. It is not the nuclear family that is proportionately more numerous among the black households, but those family arrangements that include other relatives whether or not children are present. A

larger proportion of the black married couples include children below age 18. Black and white men with no spouse present differ very little as far as living with children is concerned, and about the same proportions live alone. The black men are much more apt than the white to be living with nonrelatives only. The white men are more likely to be living in households with relatives—but without children.

Although the emphasis has been on the children in the respondent's household, mention also has been made of the presence of a parent or parents of the respondent or his spouse. Only 4 percent of all the households sampled included a parent. For some of the groups explicitly defined by certain demographic characteristics, however, this living arrangement was by no means negligible. As high as 13 percent of the never-married men, for example, lived with a parent. Almost as large a proportion of the women who had never married (11 percent) had one or both parents with them.

CHART 1.—Household composition of persons aged 58–63, by marital status and sex

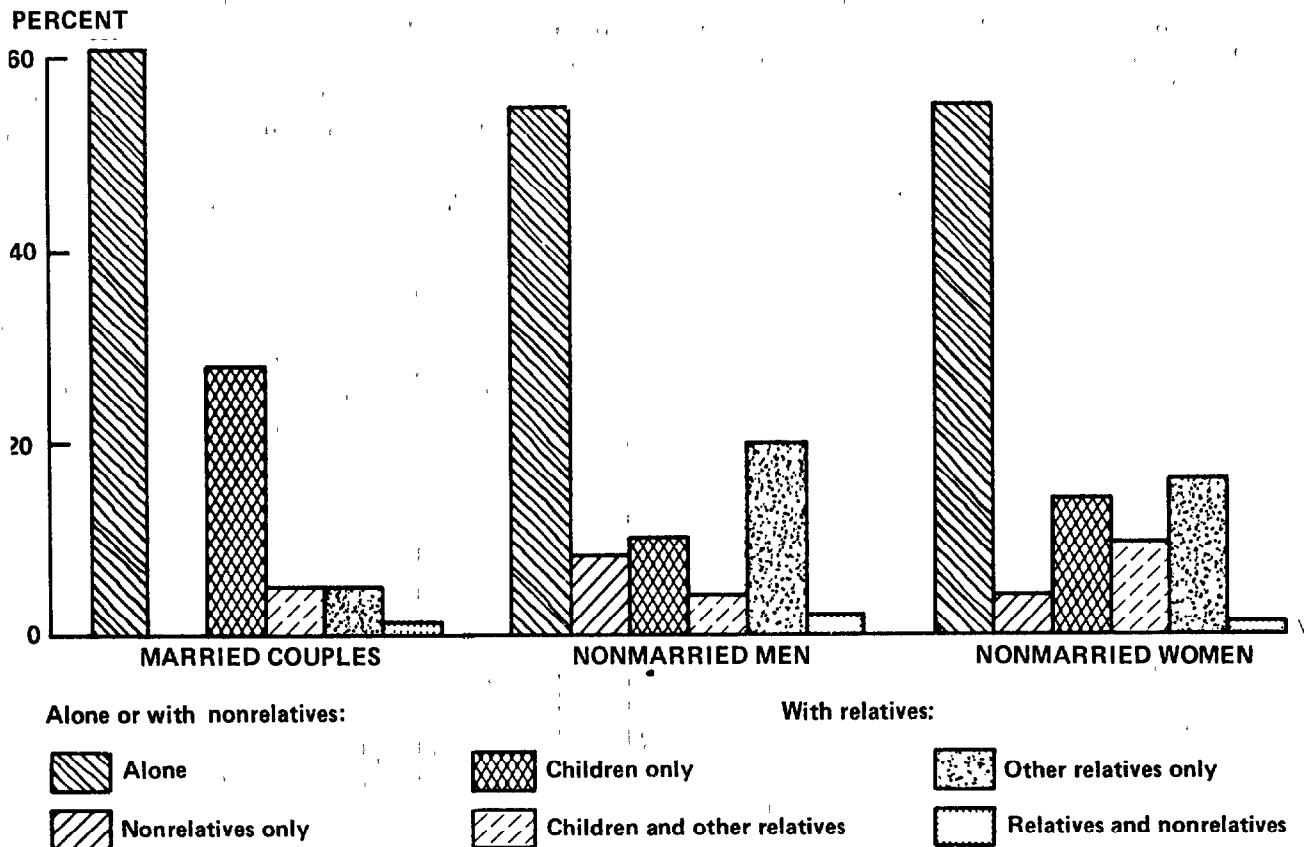


TABLE 3.—Household composition: Percentage distribution of persons aged 58–63¹ with no spouse present, by sex and marital status, 1969

Household composition ²	Men, no spouse present					Women, no spouse present				
	Divorced, separated, or absent			Widowed	Never married	Divorced, separated, or absent			Widowed	Never married
	Total ³	Divorced	Separated			Total ³	Divorced	Separated		
Total number (in thousands).....	285	145	84	210	233	375	252	117	1,256	322
Total percent.....	100	100	100	100	100	100	100	100	100	100
<i>All households</i>										
No relatives.....	73	73	78	58	55	61	68	46	60	55
Alone.....	65	66	66	50	47	55	61	42	56	50
Nonrelatives.....	8	7	12	8	8	6	7	4	4	5
With relatives.....	26	27	22	41	45	38	32	53	40	44
Relatives only.....	24	25	19	40	44	35	31	49	39	43
Children, no other.....	11	8	8	20	8	18	10	21	17	17
Relatives, no children.....	11	15	8	8	44	13	14	13	11	42
Children and other relatives.....	2	2	4	12	1	10	7	15	11	1
Relatives and nonrelatives.....	2	2	2	1	1	2	1	4	1	1
<i>Households with any children</i>										
Total.....	14	10	12	32	32	24	17	36	29	1
Adult only.....	8	7	7	23	23	21	15	32	26	1
Under age 18 only.....	4	3	6	6	6	2	2	2	2	1
Both adult and under age 18.....	2	2	2	5	5	1	1	2	1	1
<i>Households with any parent</i>										
Total.....	3	6	3	3	13	4	4	3	4	11
One, respondent's.....	2	5	2	2	12	2	4	3	4	10
Both, respondent's.....	(4)	1	1	1	1	(4)	1	1	1	1
One, spouse's.....	1	1	1	1	1	1	1	1	1	1
Other.....										

¹ See footnote 1, table 1

² Data reported for respondent or respondent and spouse.

³ Total includes married persons with spouse absent (not shown separately)

⁴ 0.5 percent or less.

Among the nonmarried, the proportion of households with parents was half as great among the group aged 62–63 as among those aged 58–59. This difference was not evident, however, in the married group. Significant differences in the

percentage living with parents did not appear to be associated with the other characteristics examined. There were differences, however, between the white and black families in the relative importance of multigenerational arrangements.

TABLE 4.—Household composition: Percentage distribution of persons aged 58–63,¹ by sex, marital status, and race, 1969

Household composition ²	Men, spouse present			Men, no spouse present			Women, no spouse present		
	Total ³	White	Black	Total ³	White	Black	Total ³	White	Black
Total number (in thousands).....	4,117	3,797	298	729	623	100	1,954	1,703	242
Total percent.....	100	100	100	100	100	100	100	100	100
<i>All households</i>									
No relatives.....	61	63	43	63	61	70	59	61	50
Alone.....	61	63	43	55	55	52	55	57	43
Nonrelatives only.....	(4)	(4)	(4)	8	6	18	4	4	7
With relatives.....	39	38	57	36	35	31	40	39	50
Relatives only.....	38	37	54	34	37	26	39	38	46
Children, no other.....	28	28	25	10	11	5	14	14	11
Relatives, no children.....	5	5	13	20	22	13	16	16	19
Children and other relatives.....	5	4	16	4	4	8	9	8	16
Relatives and nonrelatives.....	1	1	3	2	1	5	1	1	4
<i>Households with any children</i>									
Total.....	33	32	42	15	13	14	23	22	27
Adult only.....	18	18	16	10	10	10	21	20	25
Under age 18 only.....	9	9	15	3	3	3	1	1	2
Both adult and under age 18.....	6	6	10	2	3	1	1	1	(4)
<i>Households with any parent</i>									
Total.....	3	4	4	6	7	4	5	5	5
One, respondent's.....	1	1	1	5	6	2	5	5	5
Both, respondent's.....	(4)	(4)	2	(4)	(4)	1	(4)	(4)	(4)
One, spouse's.....	3	3	2	1	(4)	1	(4)	(4)	(4)
Both, spouse's.....	(4)	(4)							

¹ See footnote 1, table 1.

² Data reported for respondent or respondent and spouse.

³ Includes other races not shown separately.

⁴ 0.5 percent or less.

TABLE 5.—Generational composition of family: Percentage distribution of persons aged 58–63,¹ by sex, marital status, and age, 1969

Lineal generations	Total	Men, spouse present				Men, no spouse present				Women, no spouse present			
		Total	58–59	60–61	62–63	Total	58–59	60–61	62–63	Total	58–59	60–61	62–63
Number (in thousands):													
Total.....	6,800	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Reporting.....	6,791	4,114	1,505	1,355	1,254	727	245	253	229	1,950	624	626	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100
One.....	67	63	57	63	71	78	76	81	78	70	64	70	76
Two.....	27	32	38	33	25	17	21	14	17	21	28	21	15
Contiguous.....	26	31	37	31	24	17	21	14	17	19	26	19	13
Noncontiguous.....	1	1	1	2	1	(²)	(²)	1	—	2	2	2	2
Three or more.....	5	4	5	4	4	4	3	5	5	8	7	9	9
Contiguous.....	5	4	4	4	4	4	3	5	5	8	7	9	9
Noncontiguous.....	(²)	(²)	(²)	—	—	—	—	—	—	(²)	(²)	—	(²)

¹ See footnote 1, table 1.

² 0.5 percent or less.

Generational Composition of Families

Sociologists have provided mixed assessments of multigenerational families. Peter Townsend, for example, wrote:

a fourth generation of relatively frail people is being established for the first time on a fairly large scale. The nature of the problems of old age is therefore changing . . . A common instance of the future will be the woman of 60 faced with the problem of caring for an infirm mother in her eighties. Her children will be adult but it is her grandchildren who will compete with her mother for her attentions.⁷

On the other hand, a recent commentator, deploring the paucity of three- and four-generation families, stated:

Our society's pattern of two-generation families—and this for only a few years—is typical of the instant culture. Children are denied the important discoveries that are to be made about human exist-

ence by observing old age and death. The very old are denied the sense of renewal implicit in birth and childhood. Children are deprived of wisdom and grandparents of hope. Persons are bereft of the sense of enduring family ties; they spend most of their lives in isolation from those who care most about them.⁸

The data from the RHS suggest that, however real the problems of the middle generation in coping simultaneously with an aging parent and with young children, the number with this family arrangement is not very large, at least among the group aged 58–63.⁹ Only about 5 percent overall

⁸ John R. Silber, "The Pollution of Time," *The Center Magazine* (Center for the Study of Democratic Institutions), Santa Barbara, Calif., September–October 1971.

⁹ In the Retirement History Study the nuclear family is included in the two-generation, contiguous category. "Lineal" generations are specified. Presumably included in the one-lineal generation category are the unusual cases in which the respondent lives with older aunts and uncles or with nieces or nephews, but no parent, children, or grandchildren. For other definitions, see *Living in the Multigeneration Family* (Occasional Papers in Gerontology No. 3), Institute of Gerontology, University of Michigan-Wayne State University, 1969, page 1.

TABLE 6.—Generational composition of family: Percentage distribution of persons aged 58–63¹ with no spouse present, by sex and marital status, 1969

Lineal generations	Men, no spouse present					Women, no spouse present				
	Divorced, separated, or absent			Widowed	Never married	Divorced, separated, or absent			Widowed	Never married
	Total ²	Divorced	Separated			Total ²	Divorced	Separated		
Total number (in thousands).....	285	145	84	210	233	375	252	117	1,256	322
Total percent.....	100	100	100	100	100	100	100	100	100	100
One.....	81	83	86	63	88	70	78	52	66	87
Two.....	16	14	9	26	12	21	15	32	24	12
Contiguous.....	15	14	8	25	12	17	13	25	22	12
Noncontiguous.....	1	—	1	1	—	4	2	7	2	—
Three or more.....	3	2	4	10	—	9	8	15	10	1
Contiguous.....	3	2	4	10	—	9	8	14	10	1
Noncontiguous.....	—	—	—	—	—	(²)	—	1	(²)	(²)

¹ See footnote 1, table 1.

² Total includes married persons with spouse absent (not shown separately).

² 0.5 percent or less.

were in households of three or more generations, with scarcely any (less than one-tenth of 1 percent) four-generation families appearing in the sample. Somewhat more than a fourth of all households were two generations, but most of these were respondent and children rather than respondent and parent. Two-thirds of the households were one generation only—the married couples usually living alone and the nonmarried men and women living more often with others of the same generation such as brothers and sisters or other relatives or friends (table 5).

From the information on multigeneration households and household composition data, the possible combinations of the respondent and his parent, child, or grandchild were estimated. The percentage distributions were as follows:

Lineal generation	Men, spouse present	Men, no spouse present	Women, no spouse present
Total number (in thousands).....	4,117	729	1,954
Total percent.....	100	100	100
One.....	63	78	70
Two.....	32	17	21
Respondent and parent.....	2	6	4
Respondent and child.....	29	11	15
Respondent and grandchild.....	1	(¹)	2
Three or more.....	4	4	9
Parent, respondent, and child.....	1	(¹)	(¹)
Respondent, child, and grandchild.....	3	4	8
Parent, respondent, and grandchild.....	(¹)	(¹)	(¹)

¹ 0.5 percent or less.

There were clearly more grandchildren living with the nonmarried women than with the other groups (10 percent, compared with about 5 percent), most of them in the respondent-child-grandchild category: The respondent-child category was the most frequent combination among

the two-generation families, particularly for the married couples. The respondent-parent combination appeared more frequently among the nonmarried men than among the women. About 5 percent of the nonmarried were in this group, and some of these may indeed have represented the problem cases referred to earlier—the aging person caring for a very aged and possibly frail parent.

A direct association with age in the proportion of one-generation households and an inverse association with age in the two-generation households was clearly evident among the married couples and the nonmarried women. These associations could not be detected among the men without spouses.

Thirty percent of the divorced and separated women and 34 percent of the widowed lived in households of two or more generations (table 6). Among the men with no spouse present, on the other hand, the widowed men were much more likely to be in two- and three-generation households than the men in the other marital status groups. Widowed women appeared with about the same frequency as widowed men in the two- and three-generation households. Never-married men and women also had similar generational patterns—largely one-generation—with 12 percent in two-generation households, usually with parents.

Significant differences in generational composition appear when white and black households are compared, particularly for married couples and the nonmarried women. Black respondents were more likely than white respondents to live in two- and three-generation households. Another striking difference is the greater frequency of non-

TABLE 7.—Generational composition of family: Percentage distribution of persons aged 58–63,¹ by sex, marital status, and race, 1969

Lineal generations	Men, spouse present			Men, no spouse present			Women no spouse present		
	Total ²	White	Black	Total ²	White	Black	Total ²	White	Black
Number (in thousands).									
Total.....	4,117	3,797	298	729	623	100	1,954	1,703	242
Reporting.....	4,115	3,794	298	728	622	100	1,948	1,701	242
Total percent.....	100	100	100	100	100	100	100	100	100
One.....	63	65	47	78	78	81	70	71	62
Two.....	32	32	37	17	18	11	21	21	23
Contiguous.....	31	31	30	17	18	9	19	20	17
Noncontiguous.....	1	1	7	(²)	(²)	2	2	1	6
Three or more.....	4	3	15	4	4	8	8	8	15
Contiguous.....	4	3	14	4	4	8	8	8	14
Noncontiguous.....	(²)	(²)	1	—	—	—	(²)	(²)	1

¹ See footnote 1, table 1.

² Includes other races not shown separately.

² 0.5 percent or less.

TABLE 8—Household size: Percentage distribution of persons aged 58–63,¹ by sex, marital status, and age, 1969

Number in household	Total	Men, spouse present			Men, no spouse present ²				Women, no spouse present				
		Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Total number (in thousands).....	6,800	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100
One.....	21					51	48	55	50	55	50	56	59
Two.....	47	61	55	61	69	25	29	22	25	24	29	23	21
Three.....	17	21	24	21	19	13	13	12	13	9	10	8	8
Four.....	7	9	11	9	6	4	5	5	3	4	4	4	4
Five.....	3	3	4	3	2	3	2	3	3	3	3	4	3
Six.....	2	2	2	3	2	1	1	(*)	2	2	1	2	2
Seven or more.....	2	3	3	3	2	2	2	2	3	2	2	2	2
Average number ⁴	2.4	2.7	2.8	2.7	2.6	2.0	2.0	1.9	2.0	1.9	2.0	1.9	1.9

¹ See footnote 1, table 1.

² Because of some inconsistency between household-composition and household-size tabulations for married men with spouse absent, 55 percent of the "men, no spouse present" are classified as "alone" in household-com-

position tables, but 51 percent are counted as 1-person households in household-size tables

³ 0.5 percent or less

⁴ Frequencies were available for each number 1 through 9, the number 11 was used for the class "10 or more"

contiguous lineal generations among black families. As table 7 shows, noncontiguous generational families were not numerous. Among such families, however, the proportion of blacks was substantial, as indicated by the following comparison of the racial components of contiguous and noncontiguous two- and three-generation families.

Race	2 and 3 lineal generations	
	Contiguous	Noncontiguous
Total number (in thousands).....	2,136	104
Total percent.....	100	100
White.....	89	58
Black.....	10	41
Other.....	1	1

holds (one or two persons). Only 5 percent lived in relatively large households of 6 or more persons (tables 8–10).

The previous discussion has already pointed out the groups most apt to live in larger households: Black respondents, whether married or not; the married couples in the youngest group; and women among the widowed, separated, and divorced.

The typically larger households among the blacks is especially striking. Among married couples, for example, 13 percent of the black households but only 1 percent of the white households consisted of seven or more persons.

Household Size

Two-thirds of the sample lived in small house-

Head of Household

In obtaining information on the family relationships within a household, the Bureau of the

TABLE 9.—Household size: Percentage distribution of persons aged 58–63¹ with no spouse present, by sex and detailed marital status, 1969

Number in household	Men, no spouse present ²					Women, no spouse present				
	Divorced, separated, or absent			Widowed	Never married	Divorced, separated, or absent			Widowed	Never married
	Total ³	Divorced	Separated			Total ³	Divorced	Separated		
Total number (in thousands).....	285	145	84	210	233	375	252	117	1,256	322
Total percent.....	100	100	100	100	100	100	100	100	100	100
One.....	56	66	65	50	47	55	61	42	56	50
Two.....	26	22	18	21	28	25	24	26	23	29
Three.....	10	7	9	13	16	8	6	13	8	11
Four.....	3	1	3	5	6	5	3	7	4	5
Five.....	2	1	2	6	2	3	2	6	4	1
Six.....	2	2	2	2	2	2	1	2	2	1
Seven or more.....	1	1	2	4	2	3	2	4	3	2
Average number ⁴	1.8	1.6	1.8	2.2	1.9	2.0	1.8	2.4	2.0	1.9

¹ See footnote 1, table 1.

² See footnote 2, table 8

³ Total includes married persons with spouse absent (not shown separately).

⁴ Frequencies were available for each number 1 through 9, the number 11 was used for the class "10 or more"

Census first records the "head" as designated by respondents. It then lists other household members by their relationship to the head (wife, son, daughter, mother, etc.) or as a nonrelative. The relationship of the preretiree sample to the head of the household could thus be determined and has been tabulated. Practically all (99 percent) of the men with a wife present were listed as household heads. About 87 percent of the men and women with no spouse present were listed as heads, as the following tabulation indicates.

Relationship of respondent to head	Men, no spouse present	Women, no spouse present
Total number (in thousands).....	729	1,954
Total percent.....	100	100
Head.....	86	88
Child.....	2	1
Parent.....	2	5
Brother/sister.....	4	3
Unrelated.....	4	2
Other.....	2	1

Most respondents were living alone and were automatically classified as heads. In joint households, however, the question is whether the respondent or an aged parent living with him (her) would be likely to be designated as head or whether the respondent or an adult child with whom he lived would be so designated. Dependence might be inferred in those instances where the older person was not listed as the head. This is by no means always the case. The older person may be considered the courtesy head even when financially dependent.

In any event, in only about one-fifth of the households in which nonmarried respondents

were living with an aged parent was the latter considered the head. A child was listed as the head in a similar proportion of the households with adult children. The nonmarried men living with children were listed as household head more frequently than the women—88 percent compared with 76 percent.

SUPPORT, CONTRIBUTION, AND CONTACT PATTERNS WITH RELATIVES

Living apart from one's relatives is generally the preferred situation among the elderly in the United States.¹⁰ This choice does not necessarily denote lack of affection or even of financial ties with relatives. Information obtained in the Retirement History Study gives some insight into the extent to which communication is maintained by the preretiree with relatives outside the household and the extent to which some financial support is either given to or received from them.

The findings suggest, as indeed other surveys have done,¹¹ that, on the whole, such relatives are neither a major financial resource nor, for most, a financial burden. A majority of this age group,

¹⁰ See, for example, James N. Morgan, et al., *Income and Welfare in the United States*, Survey Research Center, Institute for Social Research, University of Michigan, 1962. The Harris Survey, as cited in *The Washington Post*, November 29, 1965, reported that: Nine out of 10 of the elderly did not want financial help from children, and feelings ran even more strongly against doubling up in children's households.

¹¹ See Lenore A. Epstein, "Income of People Aged 65 and Older: Overview from the 1968 Survey of the Aged," *Social Security Bulletin*, April 1970, tables 2 and 3, and Lenore A. Epstein and Janet H. Murray, *op. cit.*, pages 178-179.

TABLE 10.—Household size: Percentage distribution of persons aged 58-63,¹ by marital status, sex, and race, 1969

Number in household	Men, spouse present			Men, no spouse present ²			Women, no spouse present		
	Total ³	White	Black	Total ³	White	Black	Total ³	White	Black
Total number (in thousands).....	4,117	3,798	298	729	623	100	1,954	1,703	243
Total percent.....	100	100	100	100	100	100	100	100	100
One.....				51	52	50	55	57	43
Two.....	61	63	42	25	27	18	24	25	22
Three.....	21	22	20	13	13	13	9	8	14
Four.....	9	9	11	4	4	4	4	4	7
Five.....	3	3	6	3	3	5	3	3	4
Six.....	2	2	8	1	1	3	2	2	3
Seven or more.....	2	2	13	2	2	7	3	2	7
Average number ⁴	2.7	2.6	3.7	2.0	1.9	2.4	2.0	1.9	2.5

¹ See footnote 1, table 1.

² See footnote 2, table 8.

³ Includes other races not shown separately.

⁴ Frequencies were available for each number 1 through 9, the number 11 was used for the class "10 or more."

however, appear to keep in reasonably close touch with relatives outside the household through visits or by phone.

Parents

The cohort aged 58-63 probably provides unusually complete data for assessing some of the relationships between the very elderly—those approaching or past age 80—and their children, who are themselves approaching “old age.” The number of children with living parents varies considerably within the 6-year age range of the cohort: Nearly one-fourth of the respondents aged 58-59 had one or more parents living, but only 12 percent of those who were only 4 years older did so. Nearly two-fifths of the wives whose husbands were aged 58-59 and one-fourth of those whose husbands were aged 62-63 had living parents. Only the mother was living in 3 out of 4 of the households reporting; in somewhat more than half of the remainder it was the father only. About 1 in 10 of the total group with parents had both of them living (table 11).

In the description of household composition it has already been pointed out that although only 4 percent of the respondents shared a household with their parents, a much larger proportion of the nonmarried than of the married couples had parents living with them. This information is supplemented in table 12 by the data on the proportion of the parents (those not in the household) who were given some support and those with whom there was communication at least once a month.

With the proportions shown both as a percent-

age of all households in the specified age-sex groups and as a percentage of those with living parents in each group, it becomes evident that among the married couples not only are more of the wives' parents living but a larger proportion of them are in the household. It may also be observed that among all married couples the proportion with parents in the household tends to be the same or lower in the older age categories, but the proportion of those with living parents who have a parent in the household does not. In fact, the proportion of the married men with living parents who have a parent with them is only 4 percent in the group aged 58-59, but it is 6 percent in the group aged 62-63. The need for assistance, care, or affection received in the home of their children may be greater among the very old.

Sons, whether married or nonmarried, more often contribute financially to the support of living parents outside the household than do either the wives or the nonmarried women. About 20 percent of the men make such contributions, compared with 12 or 13 percent of the women. Only a very few of those making contributions—less than 1 percent—reported complete support of parents; about half reported regular and half occasional contributions to their support.

When an aged parent lives with a son or daughter it does not necessarily imply that the child is helping to support the parent. The parents may be paying part or all of their expenses or may be contributing to the child's household. The sum of those with parents in the household and those contributing to the support of parents not in the household, however, provides an outside estimate of the frequency with which those aged 58-63 may assume some re-

TABLE 11.—Living parents: Percentage distribution of persons aged 58-63,¹ by sex, marital status and age, 1969

Living parent	Men, spouse present ²								Men, no spouse present				Women, no spouse present			
	Total		Aged 58-59		Aged 60-61		Aged 62-63		Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
	Men	Spouse	Men	Spouse	Men	Spouse	Men	Spouse								
Total number (in thousands).....	4,117	4,117	1,506	1,506	1,356	1,356	1,255	1,255	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Both parents.....	2	5	3	7	2	6	1	3	1	1	1	(³)	2	3	2	(³)
Mother.....	14	20	17	23	13	20	11	17	12	14	13	8	13	18	12	8
Father.....	3	6	4	7	3	6	2	4	3	5	3	3	3	4	3	2
Neither.....	81	69	76	63	82	69	86	75	84	80	83	89	83	75	83	90

¹ See footnote 1, table 1.

² Spouse classified by age of husband, the wives are younger, on the average

³ 0.5 percent or less.

sponsibility for the financial care of their parents. Such estimates are summarized from table 12 in the following tabulation.

Type of respondent	With parents in household or supported, as percent of—	
	All households	Households with living parents
Married couples.....		
Man.....	5	27
Spouse.....	7	22
Men, no spouse present.....	9	54
Women, no spouse present.....	7	43

The incidence of support was greatest for the nonmarried men. More than half this group with living parents was in that category; only a little more than one-fourth of the married men were. The percentage for the spouses fell a little below that of the husbands, and that of the nonmarried women a little below that of the nonmarried men. For the total group, with the number who have lost both parents taken into account, the incidence of support is only about 7 or 8 percent at most.

Independence in old age is an almost universally recognized goal. At the same time, con-

cern is often expressed for the loneliness and isolation of the aged. Relatives, especially children, may be considered a resource for protection from such isolation. The most desired situation, it would seem, is independence and "intimacy at a distance."¹²

As a possible indicator of the extent of contact between the elderly person and aged parents, the RHS sought information on personal or phone visits with parents at least once a week, at least once a month, or less frequently than once a month. "Closeness" is defined here as visits at least once a month or more often. With less frequent visits, the closeness of the relationships may be questioned.

By this standard, about a fifth of the men and women without spouses and nearly one-fourth of the married who had living parents failed to maintain close relationships with them. Although it is generally believed that women do more visiting than men, the data show no difference between the nonmarried men and nonmarried women in this respect. Not much difference is

¹² Leopold Rosenmayer, "Family Relations of the Elderly," *Marriage and the Family*, November 1968.

TABLE 12—Support of and contact with parents: Percentage distribution of persons aged 58–63,¹ by sex, marital status, and age, 1969

Support of and contact with parents	Men, spouse present ²								Men, no spouse present				Women, no spouse present			
	Man				Spouse											
	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
	All households															
Total number (in thousands)...	4,117	1,506	1,356	1,255	4,117	1,506	1,356	1,256	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
No parent living.....	81	76	82	87	69	63	69	75	84	80	83	89	83	75	83	90
Any parent living.....	19	24	18	13	31	37	31	25	16	20	17	11	17	25	17	10
Parent(s) in household.....	1	1	1	1	3	3	2	2	6	8	5	4	5	8	5	3
Living parents not in household.....	17	23	17	12	29	34	29	22	10	11	12	7	12	17	12	7
In touch once a month or oftener ³	13	17	13	9	22	26	22	17	7	7	8	6	8	13	8	5
Given some support ⁴	4	6	4	2	4	4	4	3	3	3	4	3	2	3	2	2
Not in touch once a month ⁵	5	6	4	4	7	9	6	5	3	4	4	1	3	4	3	2
	Households with living parents															
Total number (in thousands)...	771	361	241	169	1,287	556	419	310	118	48	43	26	336	157	107	71
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Parent(s) in household.....	5	4	5	6	9	9	7	10	35	42	28	35	31	32	30	28
Parents not in household.....	95	96	95	94	91	91	92	90	65	58	72	65	69	68	70	72
In touch once a month or oftener ³	70	71	73	68	69	68	71	69	46	35	49	54	50	52	49	48
Given some support ⁴	22	24	23	18	13	14	12	11	19	15	23	23	12	13	12	15
Not in touch once a month ⁵	25	25	22	26	22	23	21	21	19	21	21	12	19	16	19	24

¹ See footnote 1, table 1.

² Spouse classified by age of husband, the wives are younger, on the average.

³ Seeing or phoning parent(s) not in household.

⁴ A small number reported complete support, about one-half of remainder reported making regular contributions and one-half giving occasional support. Assumes that those reporting some support would be in touch at least once a month.

seen between frequency of visits made by the married men and by their wives.

If, as seems reasonable, it is assumed that those who make some contribution to the support of their parents are also "in touch" with them, the pattern of relationship can be observed in chart 2.

These data, it must be emphasized, represent the responses of a special group (aged 58-63) with respect to their parents. A sample group of the very elderly (aged 75 or 80 and over) might well suggest differences in the extent of dependence or isolation, particularly if subjective attitudes were probed. There can be little doubt, however, that the aged tend to live with non-married children. They also indicate that sons make contributions to the support of the parents not in the household more frequently than do daughters.

Children

Almost 9 out of 10 of the married couples, about two-thirds of the nonmarried women, and

a little more than half the nonmarried men had one or more living children (table 13). Among those without a spouse the smaller proportion of the men with children can be accounted for in large part by the greater proportion of the men who had never married. Of those ever married, about 80 percent of the men and women without spouses present had children. Although about half of those with children had only one or two, some 30 percent had large families, reporting as many as four or more living children (table 14).

At this phase of the life cycle, more of the children have left the home than have remained. More than 90 percent of those with children had one or more children away from home. Less than 10 percent had all their children at home. About a third of those with children had any at home. More of the men with a spouse present had children under age 18 in the household: 17 percent, compared with 10 percent of the other men and only 4 percent of the women with no spouse present.

The transitions taking place in relationships

CHART 2.—Financial support and communication with parents, by marital status and sex

PERCENT

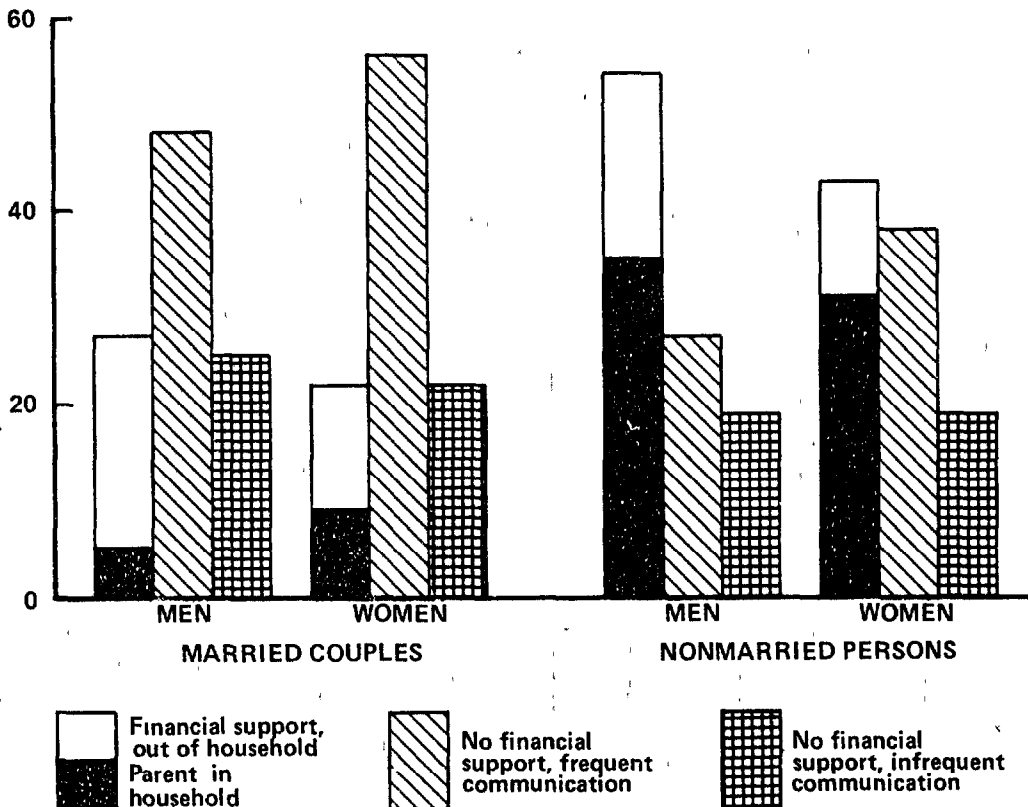


TABLE 13.—Living children: Percent of persons aged 58-63¹ with support of, contributions from, and contact with children, by sex, marital status, and age, 1969

Living arrangement, support, contribution, and contact	Men, spouse present				Men, no spouse present				Women, no spouse present			
	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
All households												
Total number (in thousands).....	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Percent of total with:												
Living children.....	87	88	87	86	53	48	56	55	68	68	67	69
None at home.....	54	49	54	61	37	32	41	38	45	41	43	50
Some at home.....	33	39	33	25	15	15	14	17	23	26	24	19
All.....	7	9	7	5	4	4	4	3	4	5	4	4
Some away.....	26	30	26	20	12	11	11	14	19	21	21	16
Any away.....	80	79	80	81	49	43	52	52	64	62	63	65
Temporarily ²	14	15	14	14	6	4	6	7	10	11	9	9
Regularly.....	65	63	66	67	43	39	46	45	54	52	54	56
In touch ³	57	56	57	59	30	28	32	32	44	43	44	45
Not in touch ³	8	7	9	8	13	11	14	13	10	9	10	11
Support of children ⁴	27	33	26	19	13	16	14	10	7	11	6	4
Completely.....	21	27	20	14	9	9	10	6	4	7	3	2
Partly.....	6	6	6	5	5	6	5	3	2	3	2	2
Contribution from children ⁵	2	2	2	3	2	1	4	4	13	13	13	14
Regularly.....	1	1	1	1	2	1	2	4	9	8	9	8
Occasionally.....	1	1	1	1	1	(⁶)	2	1	4	4	4	4
Any under age 18 in household.....	15	20	15	10	5	7	5	5	2	5	2	(⁶)
Households with living children												
Total number (in thousands).....	3,584	1,325	1,178	1,080	385	117	141	127	1,324	422	419	483
Percent of total with:												
Living children.....	62	56	62	70	71	68	74	69	66	61	64	72
None at home.....	38	44	38	30	29	32	26	31	34	39	36	28
Some at home.....	8	11	8	6	7	9	6	6	6	8	5	6
All.....	30	34	30	24	22	23	19	25	28	31	31	22
Some away.....	92	89	92	94	93	91	94	94	94	92	95	94
Any away.....	17	17	16	16	11	9	11	13	14	16	14	13
Temporarily ²	75	72	76	78	82	81	83	80	80	77	80	82
Regularly.....	66	63	66	68	53	55	57	57	65	64	66	66
In touch ³	9	9	10	10	24	23	26	23	15	13	14	16
Not in touch ³	30	38	30	22	25	34	25	17	10	16	9	6
Support of children ⁴	24	31	23	17	16	19	18	11	6	10	4	3
Completely.....	7	7	7	5	9	13	8	6	3	5	4	2
Partly.....	3	2	3	3	6	3	7	8	20	20	20	20
Contribution from children ⁵	1	1	1	2	4	2	4	5	13	13	13	12
Regularly.....	1	1	1	1	2	1	3	2	6	6	7	6
Occasionally.....	17	23	17	11	10	15	9	9	4	7	3	1

¹ See footnote 1, table 1.

² Respondents were not asked the frequency of seeing or phoning children temporarily away at school

³ Seeing or phoning their children once a month or oftener.

⁴ Support of children by parents.

⁵ Contributions from children toward support of parents.

⁶ 0.5 percent or less

of the respondents and their children become evident not only from the age-related differences in the number of households with no children at home, but also in the smaller numbers of older

respondents who support one or more children, either completely or partly. Support is not necessarily implied by presence in the same household. Some children in the household are financially

TABLE 14.—Living children: Percentage distribution of persons aged 58-63,¹ ever married, by sex, marital status, and age, 1969

Number of living children	Men, spouse present				Men, no spouse present				Women, no spouse present			
	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Total number ever married, reporting on children (in thousands).....	4,112	1,504	1,354	1,254	495	153	178	164	1,635	521	527	587
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
None.....	13	12	13	14	22	23	21	23	19	19	20	18
One.....	20	19	19	21	19	14	24	18	22	21	20	25
Two.....	24	25	24	23	23	27	19	23	22	24	23	20
Three.....	17	18	17	17	15	12	16	15	14	14	13	15
Four.....	10	11	10	9	8	9	7	7	8	8	7	9
Five.....	5	5	6	5	6	6	7	5	5	4	6	4
Six.....	4	4	4	3	2	2	2	4	3	3	3	4
Seven.....	2	2	2	2	1	2	1	(⁶)	2	2	3	2
Eight or more.....	4	4	4	4	4	5	3	4	4	5	4	5

¹ See footnote 1, table 1.

⁶ 0.5 percent or less

independent; on the other hand, there are doubtless some outside the home who receive help from their parents.

Children under age 18 account for most of the differences, among age categories of the married couples, in the proportion providing some support to children. In the youngest group of married couples (aged 58-59) with children, 23 percent had children under age 18 in the home; the group only 4 years older had 11 percent. The proportions of married couples who provided complete support to some children were 31 percent for the youngest group and 17 percent for the oldest group.

The further transition—the shift from the support of the child by the parent to contributions from the children, regular or occasional, to the parents—is barely suggested in the age range. Among the married couples only 2 percent of those aged 58-59 received such contributions, and 3 percent of those aged 62-63 did so. Nonmarried women, on the other hand, were more likely to be receiving help from their children than to be supporting them: As many as one-fifth were receiving such contributions. For nonmarried men the pattern was similar to that for married couples. Although a smaller proportion of these men supported children than did the married couples, the number supporting children was still twice as great as the number receiving contributions among the group aged 62-63.

Only about 1 in 10 of all the households had living children with whom they were out of touch—that is, children away from home that they did not see or phone as often as once a

month. The nonmarried men had less contact than the nonmarried women. Married couples were, by this standard, in closest touch.

Siblings

In terms of sheer numbers, siblings constitute the largest group among the various types of close relatives. Only 2 percent among the married couples reported no living brothers or sisters; about 12 percent of the nonmarried did so (table 15).

In our society, however, a sense of responsibility for the support of one's siblings is usually far weaker than a sense of responsibility towards one's children or parents. The needs of siblings may also be less. Whatever the reasons, only 1 percent of married couples with siblings reported giving some support of this type, usually partial. An even smaller number (less than one-half of 1 percent) reported receiving contributions from brothers or sisters.

For the nonmarried, as can be seen in the following tabulation, the give and take of financial help among siblings was greater. Less

Financial relationship with siblings	Men, no spouse present	Women, no spouse present
Number with living siblings (in thousands).....	653	1,724
Percent supporting sibling(s).....	3	2
Completely.....	1	(1)
Partly.....	3	2
Percent receiving contribution from sibling(s).....	4	4
Regularly.....	3	2
Occasionally.....	1	2

¹ 0.5 percent or less

TABLE 15.—Living siblings. Percentage distribution of persons aged 58-63,¹ by number of siblings and by sex, marital status, and age, 1969

Number of living siblings	Men, spouse present ²				Men, no spouse present				Women, no spouse present			
	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Total number (in thousands).....	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
None.....	2	2	2	2	11	10	12	9	12	11	13	11
One.....	4	3	4	5	15	15	14	16	18	17	18	18
Two.....	6	6	6	6	16	17	18	13	18	17	16	21
Three.....	9	8	9	9	16	13	16	18	15	16	15	15
Four.....	11	11	11	11	13	15	12	13	12	12	13	11
Five.....	10	9	11	11	9	10	8	9	9	9	8	10
Six.....	10	11	9	10	6	7	6	6	7	7	7	7
Seven.....	10	10	10	10	6	6	6	7	4	4	4	4
Eight or more.....	38	39	38	35	7	6	8	8	5	6	5	4
Average number ³	6.1	6.2	6.1	5.9	3.5	3.5	3.4	3.6	3.2	3.3	3.2	2.8

¹ See footnote 1, table 1

² Siblings of respondent and spouse

³ Assumes 9 in "8 or more" class

than 5 percent, however, reported aiding in the support of siblings or receiving some contribution from them.

Probably more important than direct financial aid is the help and companionship that may come from teaming up in living arrangements. The data on household composition by marital status suggest the importance of siblings for those, both men and women, who never married. At least 30 percent of the never-married lived with relatives who were neither children nor parents. Although some of these relatives may have been nieces, nephews, aunts, uncles, cousins, or in-laws, it is probable that a large proportion were siblings.

Other Relatives

If the exchange of assistance between siblings occurs infrequently, it may be assumed that financial aid among more distant relatives is of even less importance, probably even negligible. It cannot be similarly assumed, however, that this broader kinship group, even today, does not serve as a psychological resource, a potential defense for some against isolation and loneliness (table 16). In this study, no questions were asked about the support of distant relatives, but information on the frequency of seeing or phoning such relatives was obtained.

About a third of this cohort saw or phoned one or more distant relatives as often as once a month. Some who do not have once-a-month contact maintain family ties through exchanges at the holiday seasons, at birthdays and anniversaries, or at family gatherings for events such as weddings or funerals. Some—perhaps a declining number—keep in touch with geographically scattered relatives by mail.

About half of those who reported being in touch, under the criteria used here, maintained such contacts with only one or two distant relatives. Nearly a fifth of those reporting any contacts, however, kept in touch with a rather wide circle—six or more. More of the nonmarried women than nonmarried men kept in touch with these relatives. The married men (or their spouses) also kept in touch more frequently than the nonmarried men, though less frequently than the nonmarried women. Although the age differences were not striking, they were consistently in the expected direction: less contact with relatives at older ages.

LIVING ARRANGEMENTS AND MORALE

The preferred arrangements, as stated, are living alone (or only with one's spouse, if married) rather than with relatives, with a non-married rather than a married child, or with a married daughter rather than with a married son. These conclusions have been inferred from practices rather than from direct questions on preferences in the RHS.¹³ The persons in the sample were, however, asked at one point in the interview: "Taking things all together, would you say you're very happy, pretty happy, or not too happy these days?" About half the respondents placed themselves in the "pretty happy" category. This proportion did not differ significantly for the married, the nonmarried men, and the non-married women. The proportions indicating that

¹³ For bibliographies of family interaction studies that include attitudinal surveys, see, for example, Arnold M. Rose and Warren A. Peterson, *Other People and Their Social World*, F.A. Davis Company, 1965, chapter 9; and Alvin L. Schorr, *Full Responsibility in the Modern American Family*, Social Security Administration, 1960.

TABLE 16.—Contact with distant relatives: Percentage distribution of persons aged 58-63,¹ by sex, marital status, and age, 1969

Number of distant relatives in contact with ²	Men, spouse present				Men, no spouse present				Women, no spouse present			
	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63	Total	58-59	60-61	62-63
Number (in thousands).												
Total.....	4,117	1,506	1,356	1,255	729	246	254	229	1,954	625	628	701
Reporting.....	3,844	1,402	1,270	1,173	680	228	241	212	1,801	577	585	639
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100
None.....	66	64	66	67	72	71	72	74	61	60	60	64
One.....	10	10	9	10	9	10	10	8	12	14	12	12
Two.....	8	8	8	8	7	8	6	7	9	9	10	9
Three.....	4	4	5	4	3	2	4	3	5	5	7	4
Four.....	3	4	3	3	2	4	2	1	4	4	4	3
Five or more.....	9	10	9	9	6	5	6	7	8	8	8	8

¹ See footnote 1, table 1.

² Seen or phoned at least once a month

TABLE 17.—Morale status: Percentage distribution of persons aged 58–63,¹ by household composition, sex, and marital status, 1969

Household composition	Number (in thousands)		Percentage distribution by degree of happiness			
	Total	Reporting	Total percent	Very happy	Pretty happy	Not too happy
Men, spouse present						
Total.....	4,117	4,077	100	31	52	17
No relatives.....	2,533	2,503	100	33	51	16
Alone.....	2,531	2,501	100	33	51	16
Nonrelatives only.....	2	2	100	(*)	(*)	(*)
With relatives.....	1,585	1,571	100	27	54	19
Relatives only.....	1,553	1,539	100	26	54	19
Relatives, no children.....	212	210	100	33	50	17
Any children.....	1,341	1,329	100	25	55	19
Children, no other.....	1,141	1,130	100	26	56	18
Children and other relatives.....	200	199	100	21	53	26
Relatives and nonrelatives.....	32	32	100	31	50	19
Men, no spouse present						
Total.....	729	711	100	19	51	31
No relatives.....	459	451	100	19	47	33
Alone.....	401	396	100	19	48	34
Nonrelatives only.....	58	55	100	24	45	31
With relatives.....	273	260	100	17	57	26
Relatives only.....	262	250	100	17	56	26
Relatives, no children.....	153	144	100	17	55	28
Any children.....	109	106	100	17	58	25
Children, no other.....	75	75	100	19	56	25
Children and other relatives.....	34	34	100	12	65	24
Relatives and nonrelatives.....	11	10	100	(*)	(*)	(*)
Women, no spouse present						
Total.....	1,954	1,926	100	21	53	26
No relatives.....	1,165	1,152	100	21	53	25
Alone.....	1,079	1,068	100	21	53	25
Nonrelatives only.....	86	84	100	26	52	21
With relatives.....	793	774	100	19	53	27
Relatives only.....	773	775	100	19	53	27
Relatives, no children.....	323	312	100	21	54	26
Any children.....	450	443	100	19	52	29
Children, no other.....	274	271	100	18	53	29
Children and other relatives.....	176	172	100	19	52	29
Relatives and nonrelatives.....	20	19	100	(*)	(*)	(*)

¹ See footnote 1, table 1.

* Not computed because base less than 32,000.

they were "very happy" or "not too happy" did differ significantly, however. A third of the married men but only about a fifth of the non-married men and women reported that they were very happy (table 17).

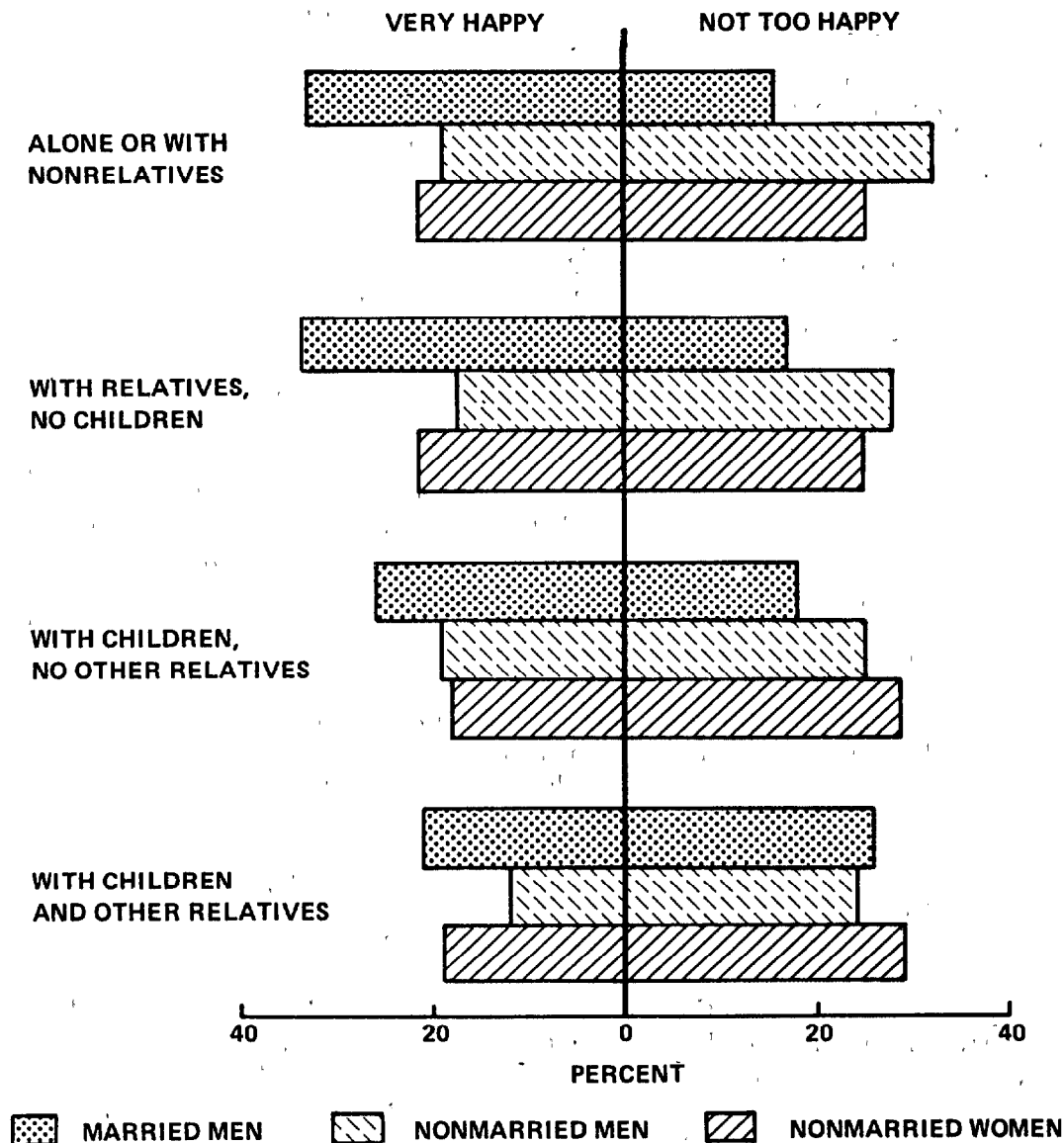
Many factors in addition to living arrangements influence the sense of relative happiness—health, work, or financial independence, for example. To investigate this relationship, however, the responses to the question on happiness of those not living with relatives were compared with the self-evaluations of those living with relatives. A convenient summary measure of this self-evaluation for each living arrangement group is the ratio of the number reporting "very happy" to the number "not too happy" (chart 3). Of the married men living with spouse only, more than twice as many were in the "very happy" group

than in the least happy category (ratio of 2.13); the reverse was true for the nonmarried men (ratio of 0.55). The happiness ratios for different household composition and sex-marital status groups follow.

Household composition	Men, spouse present	Men, no spouse present	Women, no spouse present
Total.....	1.81	0.61	0.81
Alone.....	2.13	.55	.85
With relatives.....	1.39	.66	.71
Children, no other.....	1.43	.78	.62
Children and other relatives.....	.81	.50	.66
Relatives, no children.....	1.94	.62	.84

According to this measure, the married men and nonmarried women were more likely to be very happy when they did not live with relatives

CHART 3.—Morale¹ of survey population and household composition, by marital status and sex



¹ Persons answering "pretty happy" (about 50 percent in each category) have been excluded.

than when they did. Also within these two groups, the happiness ratio was greater for those living with relatives other than children than for those in households with children.¹⁴ The pat-

tern of the nonmarried men showed a relatively high ratio when the living arrangement involved children only but was relatively low when it involved children and other relatives, presumably children and grandchildren.

¹⁴ These results are consistent with those reported by Alan C. Kerckhoff, "Family Patterns and Morale in Retirement," in *Social Aspects of Aging*, Ida Harper Simpson and John C. McKinney, editors, Duke University Press, 1966. The study, covering married couples only, found that for both husbands and wives morale was higher with low propinquity of children than with high propinquity.

The ratio was used to discern whether those who were in touch with relatives were happier than those who did not maintain contact. For the men with no spouse present, the ratio was 0.48 for those who were not in touch at least once a week with any relatives outside the household

and 0.70 for those who were in touch with one or more relatives. The comparable ratios for the women were 0.71 and 0.83. Although, as has been said, many factors are related to happiness, these differences suggest that more of the unhappy, lonely older people are to be found among those who do not keep in close touch with relatives than among those who do.

It will be interesting to see how well these one-time findings are substantiated as RHIS data accumulate on a cohort basis for persons moving through the cycle of living with a spouse and/or relatives to living alone—and from living alone to living with children or siblings or in institutions.

SUMMARY

The living arrangements of prospective retirees aged 58–63 in the RHS sample relate to the size and composition of the households in which they lived in 1969, as well as the broader kinship resources and responsibilities that may affect those arrangements as changes take place in the 10 years of the study period.

Of the men interviewed, 85 percent were married and living with a spouse and a majority of these men were living with the spouse only. About 55 percent of the nonmarried men and women lived alone.

Among the married couples living with relatives the nuclear family predominated. A little more than half the nonmarried women with relatives in the household and a little less than half of the nonmarried men were living with children. For most of the widowed, the relatives in the household were their children; the never-married tended to live with siblings or parents. More of the women than of the men who had been separated or divorced lived with children.

Only 4 percent of all households in the sample included a parent. Among the never-married, however, the proportion living with a parent was as high as 13 percent for the men and was almost that high for the women.

Few households in the sample contained three or four lineal generations (about 5 percent). Somewhat more than a fourth of all households were two-generation—generally the respondent and children. About two-thirds were one-genera-

tion with the married couples usually alone and the nonmarried living with brothers, sisters, other relatives, or friends.

Among the multigenerational households, nonmarried women were in households with their grandchildren more often (10 percent) than the men (5 percent). The noncontiguous multigeneration households—not very numerous in the sample—were comparatively more important for the black respondents than for white respondents. Black households tended to be larger than white households.

A little less than a fifth of the respondents had living parents, but nearly a third of the married men reported that their wives had parents who were living. Among the nonmarried with living parents, close to a third had parents in the same household; less than a tenth of the married men or their spouses did so. Men provided financial support to parents outside the household more often than women did. Almost a fifth of the nonmarried and somewhat more than a fifth of the married with living parents neither provided any support—in or out of the home—nor kept in touch with them.

Children are both the major responsibility and major resource of this age group. Almost 90 percent of the married couples, 68 percent of the nonmarried women, and 53 percent of the nonmarried men had one or more living children. Among those with children, more than 90 percent had one or more away from home, less than 10 percent had all their children at home, and 33 percent had at least one at home.

Between 25 and 30 percent of the men with living children reported that they supported them—usually completely. Only 10 percent of the women did so. On the other hand, about 20 percent of the nonmarried women received contributions from their children and less than 5 percent of the men, regardless of marital status, had such contributions.

Only about 1 in 10 of the households reported children away from the home whom they did not see or phone at least once a month. The nonmarried men were less likely to keep in touch than nonmarried women. Communication, by this standard, was greatest for the married couples.

Two percent of the married couples and about 12 percent of the nonmarried reported no living brothers or sisters. Only 1 percent of the married

couples with siblings reported giving them some financial support, usually partial. An even smaller proportion reported receiving contributions from siblings. The "give and take" was greater among the nonmarried, but less than 10 percent reported such help.

The data suggest that perhaps the nonmarried who kept in touch with relatives were somewhat more numerous among those reporting that they were "very happy" than among the "not too happy" group. With this measure of morale, more of the married men and nonmarried women appeared to be happier when they did not live with relatives than when they did. This was not the situation for nonmarried men. It also appears that, for married couples and nonmarried women, the ratio of the "very happy" group to those "not too happy" was greater for those living with relatives other than children than for those with children in the household.

Technical Note *

This report is based on first-year data, collected in 1969, as the baseline for a 10-year longitudinal study conducted by the Social Security Administration to study the retirement attitudes, plans, resources, and activities of older Americans. The study, composed of individuals in three initial age cohorts, those aged 58-59, 60-61, and 62-63, will focus on three groups for whom retirement is meaningful: (1) married men, wife present, (2) nonmarried men, and (3) nonmarried women. Persons in institutions were excluded.

The sampling frame selected for the Retirement History Survey (RHS) was that used by the U.S. Bureau of the Census for the Current Population Study (CPS).¹ Sample members were persons who met the age-sex-marital status requirements described above and who lived in households that had last participated in CPS before February 1969. In any month the CPS panel consists of eight groups of households selected up to 18 months previously. The "oldest"

of these rotation groups is dropped and replaced by a new one each month. In order to get a sample size for RHS of approximately 13,000 persons, 19 of these "discontinued" groups were used.

Information was gathered from sample members by interviewers of the Bureau of the Census. The interview schedule contained six sections: (1) labor-force history, (2) retirement and retirement plans, (3) health, (4) household, family, and social activities, (5) income, assets, and debts, and (6) spouse's labor-force history.

Noninterviews

A total of 12,549 persons from the CPS sampling frame met the RHS criteria of age, sex, and marital status. Of these, 11,153 furnished complete schedules, giving a response rate of 89 percent. The reasons for noninterviews are given in table I.

TABLE I.—Reason for noninterview

Reason	Number
Total.....	1,396
Refusals.....	717
Deceased.....	255
Unable to contact.....	237
Temporarily absent.....	45
Institutionalized.....	45
Other ¹	39
Lost in mail.....	27
Partial interviews ²	28
Duplicate cases.....	5

¹ Includes those who were mentally unable to answer the questions, those out of the country for a long visit, etc.

² Less than two-thirds of the interview schedule completed.

Estimation

Estimates of population numbers were made by weighting the individual sample members by appropriate weights outlined by the Bureau of the Census for the CPS. Since the weighting procedures used for the estimation assume a response rate of 100 percent, an adjustment to the weights was necessary to account for noninterviews. The sample members were divided into categories of race, sex-marital status, age cohort, and region of the country. Then by the application of a category-specific adjustment, the respondents were weighted to represent not only themselves but also the nonrespondents in their category.

After all weighting and adjustment the average weight for a sample member was 612.7. Thus

* Prepared by Bennie A. Clemmer and D. Bruce Bell, Division of Retirement and Survivor Studies.

¹ Bureau of the Census, *The Current Population Survey—A Report on Methodology*, Technical Paper No. 7, 1963.

TABLE II.—Approximations of standard errors of estimated totals

[In thousands]	
Level of estimate	Standard error
50.....	5
100.....	8
150.....	10
200.....	11
250.....	13
300.....	14
400.....	16
500.....	18
600.....	20
700.....	22
800.....	23
900.....	24
1,000.....	26
2,000.....	36
2,500.....	40
3,000.....	44
4,000.....	51
5,000.....	56
6,000.....	61
7,000.....	65

the 11,153 respondents represent 6,834,000 persons in the population who in the spring of 1969 had the age and sex-marital status characteristics outlined for RHS.²

Sampling Variability

Since the population estimates given in this report are based on the response of individuals in a sample, they will differ from the values that

² Forty-eight women who were not married at the time of their selection into the sample were married at the time of their first interview. Their interviews were excluded from the 1969 tabulations, but their retention as sample members brings the total to 11,153

would have been obtained in a complete census. A measure of this sampling variability of an estimate is given by the standard error of the estimate. Generally speaking, the chances are about 68 out of 100 that an estimate will differ from the value given by a complete census by less than one standard error. The chances are about 95 out of 100 that the difference will be less than twice the standard error.

Table II gives approximate standard errors for the total number of individuals estimated from the sample to have certain characteristics. Table III gives approximate standard errors for estimated percentages. Linear interpolation may be used to obtain values not specifically given. In order to derive standard errors that are applicable to a wide variety of items, a number of assumptions and approximations were required. As a result the tables of standard errors provide an indication of the order of magnitude rather than the precise standard error for any specific item.

Suppose, for example, it is estimated that 52 percent of 400,000 men have a certain characteristic. Interpolation in table III gives an estimate of the standard error to be 2.2 percent. Thus with 95-percent confidence the percentage of men in the population with this characteristic lies between 47.6 and 56.4.

In order to make a rough determination of the statistical significance of the difference between two independent percentages, the following pro-

TABLE III.—Approximations of standard errors of estimated percentages

Base of percentages (in thousands)	Percent									
	20 or 98.0	50 or 95.0	80 or 92.0	100 or 90.0	15.0 or 85.0	20.0 or 80.0	25.0 or 75.0	30.0 or 70.0	40.0 or 60.0	50.0
50.....	1.7	2.6	3.3	3.6	4.3	4.8	5.2	5.5	5.9	6.0
100.....	1.2	1.8	2.3	2.6	3.3	3.4	3.7	3.9	4.2	4.2
150.....	1.0	1.5	1.9	2.1	2.5	2.8	3.0	3.2	3.3	3.5
200.....	.8	1.3	1.6	1.8	2.1	2.4	2.6	2.8	2.9	3.0
250.....	.8	1.2	1.5	1.6	1.9	2.2	2.3	2.5	2.6	2.7
300.....	.7	1.1	1.3	1.5	1.8	2.0	2.1	2.2	2.4	2.4
400.....	.6	1.0	1.2	1.3	1.5	1.7	1.8	1.9	2.1	2.2
500.....	.5	.8	1.0	1.1	1.4	1.5	1.6	1.7	1.8	1.9
600.....	.5	.8	.9	1.0	1.2	1.4	1.5	1.6	1.7	1.7
700.....	.4	.7	.9	1.0	1.1	1.3	1.4	1.5	1.6	1.6
800.....	.4	.7	.8	.9	1.1	1.2	1.3	1.4	1.5	1.5
900.....	.4	.6	.8	.8	1.0	1.1	1.2	1.3	1.4	1.4
1,000.....	.4	.6	.7	.8	1.0	1.1	1.2	1.2	1.3	1.3
2,000.....	.3	.4	.5	.6	.7	.8	.8	.9	.9	.9
2,500.....	.2	.4	.5	.5	.6	.7	.7	.8	.8	.8
3,000.....	.2	.3	.4	.5	.6	.6	.7	.7	.8	.8
4,000.....	.2	.3	.4	.4	.5	.5	.6	.6	.8	.7
5,000.....	.2	.3	.3	.4	.4	.5	.5	.5	.6	.6
6,000.....	.2	.2	.3	.3	.4	.4	.5	.5	.5	.5
7,000.....	.1	.2	.3	.3	.4	.4	.4	.5	.5	.5

cedure may be used. Find estimates of the standard errors of the percents in question, using table III. Square these standard errors to get variances and add the variances. Take the square root of this sum to get the standard error of the differ-

ence. If the absolute difference between the two percentages in question is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 5-percent level.

Notes and Brief Reports

Unemployment Insurance Benefits Extended *

On July 1, 1973, the Federal-State Extended Unemployment Compensation Act of 1970 was amended to permit the continued payment of up to 13 weeks of additional benefits to unemployed workers under specified conditions. This provision, part of P.L. 93-53 (on continuing the temporary increase in the public debt limit), is the second amendment that liberalizes the rules for paying extended benefits during 1973. The first amendment (contained in P.L. 92-599) allowed extended payments under liberalized rules for weeks of unemployment beginning October 29, 1972, through June 30, 1973. Under the more recently passed legislation, payments can be made to workers for weeks of unemployment beginning July 1, 1973 (or, if later, a date established by State law) through December 31, 1973.

The permanent Federal-State extended benefits program provides for up to 13 weeks of additional benefits to workers who have exhausted their regular unemployment insurance payments during periods of high unemployment. Nationally, the program operates when the seasonally adjusted rate of insured unemployment for all States equals or exceeds 4.5 percent for 3 consecutive calendar months. This rate has not been reached since 1971. Even if the extended benefits program has not been triggered "on" nationally, it may operate in individual States if the insured

unemployment rate averages 4 percent or more for 13 consecutive weeks and is equal to or greater than 120 percent of the average rate for the corresponding 13-week period in each of the 2 preceding years.

Several States have experienced insured unemployment levels of 4 percent or more in the last few years, but because the rate has not continued to rise—that is, it was not equal to or greater than 120 percent of the rate in the preceding 2 years—extended benefit provisions have been triggered "off." The 1972 amendment temporarily eased the conditions under which extended benefits were payable by providing that the 120-percent requirement in the "off" trigger could be disregarded by a State with the consent of its legislature. The 4-percent insured unemployment rate in the State continued as a condition of extended-benefits payments.

The new amendment similarly eliminates the 120-percent requirement in the "off" trigger from July through December 1973. In addition, it permits a State to ignore the 120-percent requirement for the "on" trigger if the rate of insured unemployment equals or exceeds 4.5 percent (instead of 4 percent as required under the permanent program). The new amendment provides for the beginning of an extended-benefit period regardless of the permanent program's requirement that there must be at least 13 weeks between the end of one extended-benefit period and the start of the next. In addition, if the extended-benefit period in a State does not expire before January 1, 1974, then workers who begin receiving extended benefits in 1973 are eligible for payments through the thirteenth week of 1974.

According to estimates of the U.S. Department of Labor, six States—Alaska, Massachusetts, New

* Prepared in the Interprogram Studies Branch, Division of Economic and Long-Range Studies.