

Work Experience and Earnings of the Aged in 1962: Findings of the 1963 Survey of the Aged

by ERDMAN PALMORE*

ALTHOUGH 3 out of every 4 persons aged 65 or over did not work in 1962, earnings were the largest single source of income in that year for aged persons and their spouses—32 percent of their total income—according to the findings of the 1963 Survey of the Aged. The next most important source of the money income of nonmarried persons aged 65 or over and married couples with one or both members aged 65 or over was old-age, survivors, and disability insurance (OASDI) benefits—30 percent. Among the aged who continued to work earnings were, of course, much more important. For the 2.3 million persons aged 65 and over who worked at jobs during 1962 that were usually full time, earnings alone made up about two-thirds of their income.¹

Since World War II there has been a steady trend toward more retirement among aged men. Nevertheless, aged workers constituted a slightly higher proportion of all workers in 1962 than they did in 1950 (table 1). This apparent contradiction is explained by the increasing proportion of the population who are aged and by the growth in the proportion of aged women who work.

About a fourth of all persons aged 65 and over were employed at some time in 1962, and more than one-fifth of all aged men usually had full-time jobs.² The men with any work earned an

average of \$2,550; for women the average was \$1,283. For men who worked full time the year around (50 or more weeks) average earnings were \$4,259. Altogether, persons aged 65 and over earned at least \$10 billion in 1962. Thus their earnings continue to be important, both to the aged themselves and to the total economy.

For the first time, comparable information on earnings and work experience is available for both OASDI beneficiaries and nonbeneficiaries who are aged 62 and over. The following article analyzes this information in terms of OASDI beneficiary status, age, marital status, income, and race, and it concludes with a discussion of trends. Most of the data are derived from the 1963 Survey of the Aged made by the Social Security Administration.³

TABLE 1.—PERSONS WITH WORK EXPERIENCE:
Percent aged 65 or over, by sex, 1950, 1960, and 1962

Year	Total	Men	Women
1950.....	4.9	5.9	3.1
1960.....	5.4	6.0	4.4
1962.....	5.2	5.7	4.3

Source: 1950 data—Bureau of the Census, *Current Population Reports*, Series P-50, No. 86; 1960 and 1962 data—Bureau of Labor Statistics, *Special Labor Force Reports*, No. 19 and No. 38.

The simplest classification of persons according to their beneficiary status would be to distinguish between all those who have received OASDI benefits and those who have not. This distinction obscures, however, the marked differences among certain types of beneficiaries. Persons who started receiving benefits during the survey year (1962) were, of course, nonbeneficiaries during part of the year and are called “part-year” beneficiaries in this article. They are excluded from the beneficiary data, unless otherwise indicated, because of their intermediate status.

³ For a description of the methods used in the 1963 Survey of the Aged, see Lenore A. Epstein, “Income of the Aged in 1962: First Findings of the 1963 Survey of the Aged,” *Social Security Bulletin*, March 1964, page 23.

* Division of Research and Statistics.

¹ All ages refer to the age on the last birthday before January 1963. A person is classified as having worked at full-time jobs if he worked 35 hours or more a week during most of the weeks he worked, no matter how many weeks he worked.

² Throughout the article, work-experience rates are based on the total aged population, including persons in institutions. Data on work-experience rates from the Bureau of Labor Statistics exclude persons in institutions. The BLS rates are therefore somewhat higher than those shown in this article. When persons in institutions are excluded from the data used in the Survey of the Aged, most of the Survey rates are within 1 or 2 percentage points of the BLS rates (table 19). These differences result from differences in interviewing techniques, dates of interview, and weighting procedures, as well as from sampling errors.

Another small group consists of "parent" beneficiaries, those who had entitled children or who were entitled as the parent of a deceased worker. They also are excluded from the analysis of beneficiaries unless otherwise indicated because they were excluded from the 1957 survey of full-year beneficiaries, and it seems desirable to have comparable data from both surveys. "Full-year" beneficiaries are those who began to receive benefits before 1962, regardless of how many benefits they actually received in 1962.

The differences among the groups, in terms of work experience and earnings for persons aged 65-72, were striking (table 2). In general, work-experience and earnings rates were lower for all beneficiaries combined than for nonbeneficiaries; among the beneficiaries the rates were lowest for the group receiving benefits for the full year. The rates for part-year beneficiaries fell between those for full-year beneficiaries and the nonbeneficiaries in terms of earnings and percentage with full-time, year-round work. The part-year beneficiaries showed, however, a much higher percentage with some work and a somewhat higher percentage

TABLE 2.—WORK EXPERIENCE AND EARNINGS BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65-72: Percent with work experience and mean amount of earnings, by extent of work experience, 1962

Extent of work experience	OASDI beneficiaries			Non-beneficiaries
	Total ¹	Full-year ²	Part-year ³	
	Men			
Number reporting work experience (in thousands).....	3,084	2,497	406	1,230
Percent with work experience in 1962:				
With some work.....	39.7	32.5	79.1	65.3
Usually at full-time jobs ⁴	20.3	13.7	58.6	57.7
Full-time, year-round jobs ⁵	7.3	6.3	13.5	44.1
Mean earnings:				
All workers.....	\$1,352	\$1,024	\$2,157	\$5,087
Full-time workers.....	1,871	1,432	2,576	5,452
	Women			
Number reporting work experience (in thousands).....	3,838	3,763	294	1,289
Percent with work experience in 1962:				
With some work.....	19.0	16.5	35.4	21.2
Usually at full-time jobs ⁴	7.8	6.0	23.5	16.1
Full-time, year-round jobs ⁵	2.6	2.2	5.1	10.7
Mean earnings:				
All workers.....	\$1,015	\$883	\$1,741	\$2,460
Full-time workers.....	1,513	1,335	2,037	3,023

¹ Includes a few beneficiaries, not classified by the date benefits were first received, who had entitled children or whose own entitlement was as the parent of a deceased worker.

² Benefits received before 1962.

³ Benefits first received during 1962.

⁴ 35 or more hours a week.

⁵ 50 or more weeks of work in the year.

with full-time work than did the nonbeneficiaries because many of them had been working during the part of the year that they were still nonbeneficiaries. The part-year beneficiaries were thus a rather unusual group, and their inclusion with full-year beneficiaries would tend to obscure the differences between full-year beneficiaries and nonbeneficiaries. For the rest of this article

TABLE 3.—LABOR-FORCE STATUS OF PERSONS AGED 60 AND OVER: Percent in labor force, employed, and employed full time, by age, 1960¹

Age	Men			Women				
	Total population (in thousands)	Percent of total			Total population (in thousands)	Percent of total		
		In labor force ²	Em-ployed	Em-ployed full time ³		In labor force ²	Em-ployed	Em-ployed full time ³
60-64.....	3,385	78	74	62	3,727	30	28	19
60.....	731	83	79	68	773	35	34	24
61.....	683	81	76	65	758	32	31	22
62.....	655	78	74	63	731	29	28	19
63.....	651	75	71	60	718	26	25	16
64.....	664	70	67	55	747	24	23	15
65-69.....	2,883	44	41	29	3,303	17	16	9
65.....	652	54	50	37	733	20	19	11
66.....	601	46	43	31	680	18	17	9
67.....	598	42	40	27	680	16	15	8
68.....	526	39	37	24	607	15	14	7
69.....	506	36	34	22	603	13	13	7
70-74.....	2,139	29	27	16	2,522	10	9	5
70.....	487	33	31	(⁴)	576	12	11	(⁴)
71.....	477	29	27	(⁴)	557	10	10	(⁴)
72.....	426	28	26	(⁴)	497	9	9	(⁴)
73.....	381	27	25	(⁴)	453	9	8	(⁴)
74.....	366	25	24	(⁴)	446	8	7	(⁴)
75-79.....	1,318	20	19	10	1,659	6	5	3
80-84.....	635	12	11	6	883	3	3	1
85 and over.....	333	7	7	3	530	2	2	1

¹ Employment in the week before the week of interview.

² Includes the unemployed who were seeking employment.

³ 35 or more hours a week.

⁴ Not available.

Source: 1960 Census of Population: PC(1) 1D (25-percent sample), except that data for single ages from 70 to 74 are from PC(2) 6A, table 1 (5-percent sample).

(except for table 6 and the discussion of the data in that table), comparison of beneficiaries and nonbeneficiaries refers to full-year beneficiaries only.

PERSONS AGED 62 AND OVER

Older Beneficiaries Work More and Earn More

Age is a crucial factor in determining what percentage of the older population works. As age increases, the proportion employed in any one week decreases steadily (table 3). The proportion working full time the year around declines even more sharply with age (table 4). The primary

TABLE 4.—WORK EXPERIENCE BY AGE AND OASDI BENEFICIARY STATUS FOR PERSONS AGED 62 AND OVER: Percent with specified extent of work experience, 1962¹

Extent of work experience and age	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Number reporting work experience (in thousands):						
62-64	2,006	233	1,527	2,254	664	1,093
65-72	4,314	2,497	1,230	5,127	3,463	1,283
73 and over	3,391	2,507	802	4,535	2,463	1,916
Percent with work experience in 1962:						
With some work:						
62-64	79.8	26.6	90.0	33.1	21.7	41.0
65-72	47.0	32.5	65.3	19.6	18.0	21.2
73 and over	22.9	27.4	7.9	5.8	8.2	2.8
Usually at full-time jobs: ²						
62-64	69.6	6.9	83.6	22.2	8.6	33.0
65-72	30.9	13.7	57.7	9.9	6.6	16.1
73 and over	10.4	12.6	3.1	2.8	4.0	1.1
Full-time, year-round jobs: ³						
62-64	47.4	2.6	60.1	11.3	2.7	20.1
65-72	17.8	6.3	44.1	4.6	2.3	10.6
73 and over	6.0	7.1	2.4	1.3	2.0	.5
Usually at part-time jobs:						
62-64	10.0	20.2	6.4	10.8	13.1	8.0
65-72	15.9	18.9	7.2	9.7	11.3	5.0
73 and over	12.5	14.7	4.7	3.1	4.1	1.7

¹ Total columns include 2 groups not shown separately—beneficiaries whose benefits were first received during 1962 and a small number who had entitled children or whose own entitlement was as the parent of a deceased worker.

² 35 or more hours a week.

³ 50 or more weeks of work in the year.

reason is probably the increasing infirmities of old age, although retirement policies may also be important.

Data on employment by single years (based on the 1960 Census) show that there is a particularly sharp drop in employment at age 65, particularly for men (table 3). The proportion of men in the labor force declined by one-third between the ages of 64 and 66. Age 65, of course, is the age at which workers may retire and receive full OASDI benefits and may become eligible for pensions under many other retirement plans.

Beneficiaries, however, showed a work pattern in relation to age that was rather different from the pattern discussed above (table 4). Among the men, higher proportions worked full time and worked full time the year around at the later ages than at ages 62-64. The special composition of the beneficiary group aged 62-64 accounted for these higher proportions. About one-fourth of the men within this group were severely disabled and drew disability benefits (at full rate). The extension of retirement benefits to the group aged 62-64 at actuarially reduced rates was designed primarily for those unable to obtain substantial

employment for any reason other than disability.⁴

The men beneficiaries aged 62-64 included about twice as large a proportion of nonwhite persons as did the older groups and about four times as large a proportion of persons in long-stay hospitals or nursing homes. The extremely low average earnings of this group—about \$700 in 1962 (table 5)—are understandable in view of their special characteristics and low work-experience rates.

TABLE 5.—MEAN EARNINGS BY AGE AND OASDI BENEFICIARY STATUS FOR PERSONS AGED 62 AND OVER WITH WORK EXPERIENCE IN 1962: Mean amount of earnings, by extent of work experience, 1962¹

Extent of work experience and age	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Persons with work experience in 1962:						
62-64	\$4,568	\$691	\$5,115	\$2,132	\$645	\$2,949
65-72	2,835	1,024	5,087	1,410	883	2,460
73 and over	1,803	1,692	740	806	901	564
Usually at full-time jobs: ²						
62-64	5,033	(³)	5,347	2,792	892	3,398
65-72	3,775	1,432	5,452	2,132	1,335	3,023
73 and over	3,022	2,705	1,208	1,131	1,163	934
Full-time, year-round jobs: ⁴						
62-64	5,368	(³)	5,532	3,245	(³)	3,561
65-72	4,443	1,214	5,687	2,469	1,158	3,258
73 and over	3,566	2,964	(³)	1,263	1,295	(³)
Usually at part-time jobs:						
62-64	1,193	558	1,796	776	484	1,086
65-72	969	721	2,119	652	613	604
73 and over	765	795	(³)	525	601	(³)

¹ See table 4, footnote 1. Base is the same as for data in table 4 but excludes those who did not report the amount of their earnings. Mean earnings in the total columns are occasionally higher than those shown for full-year beneficiaries and nonbeneficiaries because totals include earnings of part-year beneficiaries.

² 35 or more hours a week.

³ Mean not shown when base is less than 50,000.

⁴ 50 or more weeks in the year.

In contrast to the men, the women receiving OASDI benefits showed the same pattern as non-beneficiaries—decreasing work experience with increasing age (table 4). The reason may be that the actuarial reduction provision did not apply to the third of the women beneficiaries aged 62-64 who were drawing benefits as widows. It may be that, when there is no actuarial reduction, more persons with work experience choose to become beneficiaries.

⁴ The actuarial reduction provision reduces the amount of the OASDI benefit for each month before attainment of age 65 for which a benefit is drawn. The maximum reduction for workers is 20 percent; for wives it is 25 percent.

There was a slight increase at age 73 in the percentage of beneficiary men who worked the year around at full-time jobs. One of the main reasons may be that an insured worker who has attained age 72 may become a beneficiary and receive full benefits regardless of his earnings.⁵ Therefore, at age 72 some full-time workers who were not receiving benefits because of the earnings test became beneficiaries.

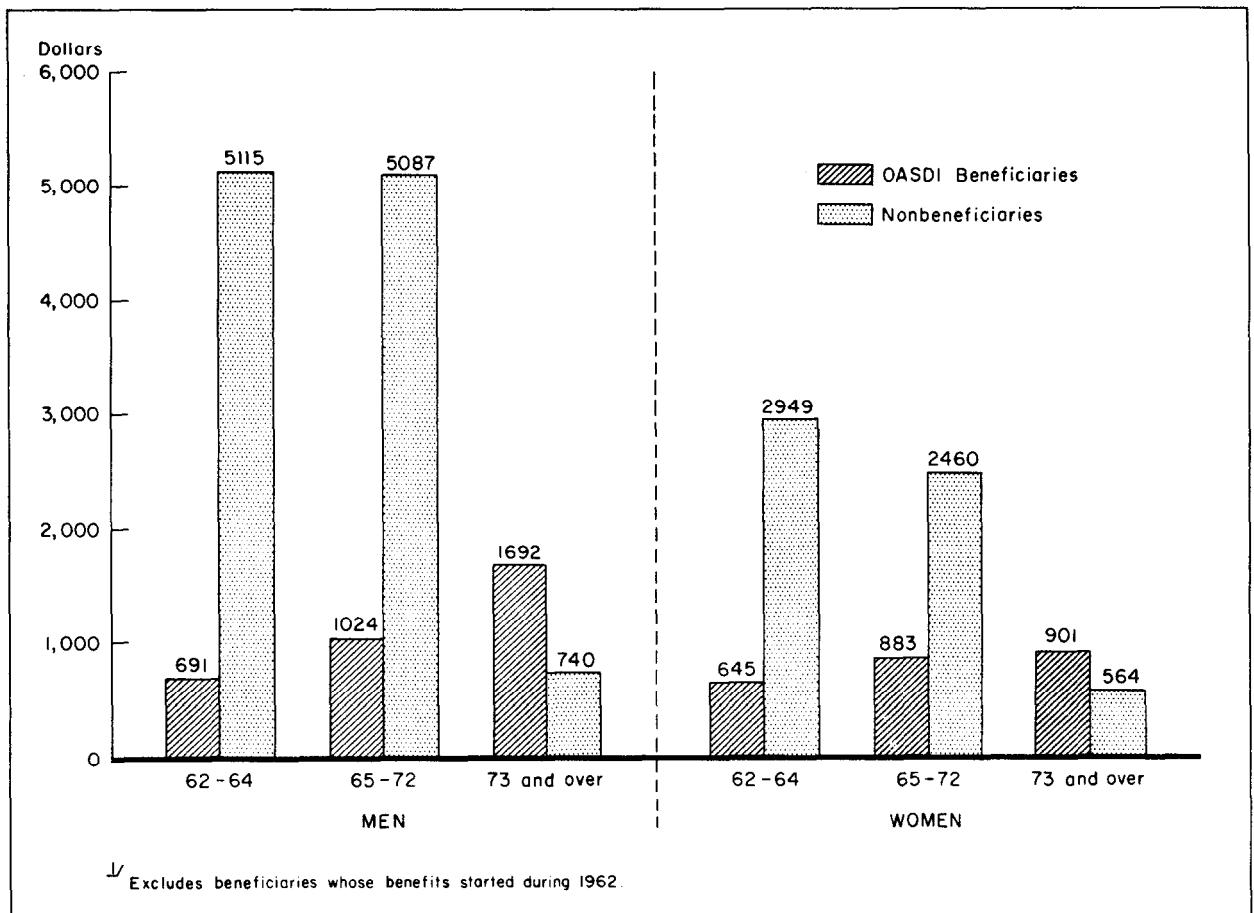
The earnings of the aged followed a pattern similar to the work-experience pattern. Earnings decreased with advancing age (table 5), both for men and for women and for full-time as well as part-time workers. It remained the pattern for each of these age groups even when the number of weeks worked is held constant, as, for example,

⁵ The earnings or "retirement" test reduces benefits paid to persons under age 72 by \$1 for each \$2 earned between \$1,200 and \$1,700 and by \$1 for each \$1 in excess of \$1,700.

among full-time, year-round workers. Thus, not only do the aged work less with increasing age, but in addition they work at jobs that are lower paid.

For beneficiaries the earnings pattern was somewhat different because of the varying composition of the different age groups (chart 1). Older beneficiaries earned more than the younger beneficiaries, partly because of the greater work experience of the older male beneficiaries. There were probably other complex factors beyond the scope of this article. The net effect, however, was to produce marked differences at different ages between the earnings of beneficiaries and nonbeneficiaries. The average earnings were more than five times as high for nonbeneficiary workers as for beneficiary workers up to the age of 72; but among workers over age 72 the beneficiaries earned more than twice as much as the nonbeneficiaries.

CHART 1.—MEAN EARNINGS FOR AGED WORKERS, BY AGE, SEX, AND BENEFICIARY STATUS, 1962¹



More Beneficiaries Among Older Workers

Few of the full-time workers aged 62-64 (but most of those over age 72) were beneficiaries in 1962 (chart 2). Only a small proportion of the men under age 65 who were employed full time had such low earnings that they claimed benefits with an actuarial reduction. In the next age group (65-72) no actuarial reduction was made in benefits, earnings were lower, and because the earnings test is so flexible about half the workers with full-time jobs were beneficiaries. Even among the full-time, year-round workers in this age group, one-third were beneficiaries. In the oldest age group, where neither the actuarial reduction nor the earnings test is applicable, 9 out of 10 of these full-time workers were beneficiaries.

For the aged persons who were not full-time workers in 1962 the beneficiary distribution was somewhat different (table 6). At ages 62-64 substantially more than half these persons became beneficiaries, presumably because they could receive full benefits as widows or disabled workers or because they did not have enough earnings or income from other sources to allow them to wait until age 65 before claiming benefits. At ages 65-72, about four-fifths were beneficiaries; but at ages over 72 there was a sharp drop in the percentage who were beneficiaries, particularly among the women. This age group, more than the others, contained persons who were not insured under OASDI, either because they retired or because

CHART 2.—PERCENTAGE DISTRIBUTION OF AGED FULL-TIME WORKERS BY BENEFICIARY STATUS AND BY AGE AND SEX, 1962

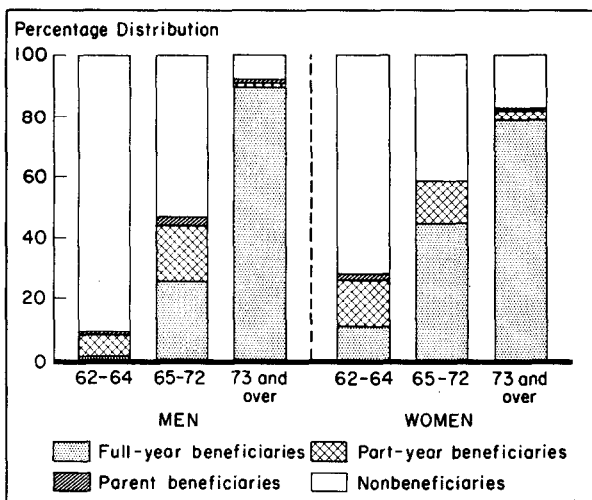


TABLE 6.—WORK EXPERIENCE BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 62 AND OVER: Percentage distribution by age group and beneficiary class and by extent of work experience, 1962

Beneficiary class	Men			Women		
	Total	Working full time ¹	With no work or working less than full time	Total	Working full time ¹	With no work or working less than full time
Aged 62-64						
Total number (in thousands)	2,029	1,397	632	2,261	501	1,760
Total percent	100	100	100	100	100	100
Nonbeneficiaries	76	91	43	49	72	42
All beneficiaries	24	9	57	51	28	58
Full-year ²	12	1	35	29	11	35
Part-year ³	10	7	17	20	14	22
Parent ⁴	2	1	6	2	2	2
Aged 65-72						
Total number (in thousands)	4,342	1,335	3,007	5,145	506	4,639
Total percent	100	100	100	100	100	100
Nonbeneficiaries	29	53	18	25	41	23
All beneficiaries	71	47	82	75	59	77
Full-year ²	58	26	72	68	45	70
Part-year ³	9	18	6	6	14	5
Parent ⁴	4	3	4	2	(⁵)	2
Aged 73 and over						
Total number (in thousands)	3,421	351	3,070	4,561	125	4,436
Total percent	100	100	100	100	100	100
Nonbeneficiaries	24	7	25	42	17	43
All beneficiaries	76	93	75	58	83	57
Full-year ²	74	90	72	54	79	54
Part-year ³	(⁵)	1	(⁵)	2	3	2
Parent ⁴	2	1	2	2	1	2

¹ 35 or more hours a week.

² Benefits received before 1962.

³ Benefits first received during 1962.

⁴ Beneficiaries with entitled children or whose own entitlement was as the parent of a deceased worker.

⁵ Less than 0.5 percent.

their husbands died before their occupations became covered by the program. Presumably, when the system matures and persons at all age levels have an equal chance of being insured, there will no longer be this drop in the proportion of beneficiaries over age 72.⁶

The extent to which a particular beneficiary class—full-year or part-year beneficiary or parent beneficiary—predominated also varied with age. Among full-time workers who were beneficiaries, most of those in the age group 62-64 were part-year beneficiaries; at age 65-72 about half were

⁶ A subsequent article will provide data on reasons for retirement and plans for work of the aged.

TABLE 7.—WORK EXPERIENCE BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Percentage distribution, by extent of work experience, 1962¹

Extent of work experience	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Number (in thousands):						
Total.....	7,763	5,045	2,047	9,706	5,950	3,217
Reporting on work experience.....	7,705	5,004	2,032	9,661	5,926	3,204
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
No work.....	63.6	70.1	57.4	86.9	86.1	89.8
Some work.....	36.4	29.9	42.6	13.1	13.9	10.2
Usually at full-time jobs ²	21.9	13.2	36.2	6.5	5.5	7.1
50-52 weeks.....	12.6	6.7	27.7	3.0	2.2	4.5
27-49 weeks.....	4.9	3.0	7.5	1.8	1.6	1.6
14-26 weeks.....	2.6	2.2	.3	1.0	1.0	.5
1-13 weeks.....	1.8	1.3	.6	.7	.7	.3
Usually at part-time jobs.....	14.4	16.8	6.2	6.6	8.4	3.0
50-52 weeks.....	4.5	5.6	2.1	2.0	2.5	1.1
27-49 weeks.....	2.4	2.7	1.2	1.4	1.9	.5
14-26 weeks.....	2.8	2.9	1.4	1.3	1.6	.4
1-13 weeks.....	4.3	5.1	1.5	1.7	2.1	.9

¹ See table 4, footnote 1.
² 35 or more hours a week.

full-year beneficiaries, and slightly less than half were either part-year or parent beneficiaries; but at ages over 72 nearly all were full-year beneficiaries. Among those who did not work or worked less than full time, the full-year beneficiaries predominated at all ages, although there were substantial numbers of part-year and parent beneficiaries in the group aged 62-64. In summary, the part-year and parent beneficiaries were almost as frequent as the full-year beneficiaries in the youngest group, but they declined with age until, in the oldest age group, they were rare.

PERSONS AGED 65 AND OVER

More Beneficiaries Work Part Time and Earn Less

Among the men a substantially smaller proportion of the beneficiaries than of the nonbeneficiaries had some employment in 1962 (table 7). In addition, a majority of the beneficiary workers were employed part time, although most of the nonbeneficiary workers were employed full time. This difference was to be expected because the OASDI program is designed to provide income primarily for those who have substantially retired. The surprising fact is that about 10 percent of the male beneficiaries worked full time more than half the year. Some of these men were over

TABLE 8.—MEAN EARNINGS BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER WITH WORK EXPERIENCE: Mean amount of earnings, by extent of work experience, 1962¹

Extent of work experience	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Persons with experience in 1962.....	\$2,550	\$1,329	\$4,769	\$1,283	\$888	\$2,164
Usually working at full-time jobs ²	3,618	2,044	5,308	1,937	1,298	2,862
50-52 weeks.....	4,259	2,140	5,546	2,229	1,272	3,116
27-49 weeks.....	3,969	3,171	4,925	2,204	1,654	(³)
1-26 weeks.....	1,377	890	(³)	1,140	987	(³)
Usually working at part-time jobs.....	891	753	1,607	624	611	523

¹ See table 4, footnote 1.
² 35 or more hours a week.
³ Mean not shown where base is less than 50,000.

age 72, and the earnings test no longer applied, but table 4 shows that the men aged 65-72 were about as likely to work full time the year around as those aged 73 and over. Since the group aged 65-72 with full-time employment had mean earnings of more than \$1,400 (table 5), many of them must have had some of their benefits suspended under the provisions of the earnings test.

In general, beneficiaries earned less than half

TABLE 9.—TYPE OF EMPLOYMENT BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Percentage distribution, by type, 1962¹

Type of employment	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Number reporting type of employment (in thousands).....	2,770	1,473	862	1,238	803	316
Total percent.....	100	100	100	100	100	100
Professional and technical.....	10	7	15	12	12	13
Farm and farm managers.....	13	18	8	2	1	2
Managers, officials, and proprietors.....	14	12	20	7	6	10
Clerical workers.....	6	5	9	13	12	14
Sales workers.....	7	10	4	7	8	3
Craftsmen and foremen.....	15	12	16	4	1	1
Operatives.....	10	8	9	14	13	15
Private household workers.....	1	1	(²)	24	26	20
Service workers.....	13	14	11	17	18	15
Farm laborers and foremen.....	5	6	3	4	3	6
Laborers.....	7	7	5	(²)	(²)	(²)
Total percent.....	100	100	100	100	100	100
Agriculture.....	20	25	12	6	5	7
Nonagriculture.....	80	75	88	94	95	93
Total percent.....	100	100	100	100	100	100
Wage or salary.....	67	61	72	83	83	82
Self-employed.....	32	38	28	14	14	15
Unpaid family workers.....	1	1	(²)	3	3	3

¹ See table 4, footnote 1. Workers are classified by their major occupation.
² Less than 0.5 percent.

as much as nonbeneficiaries (table 8), but the fact that beneficiaries worked less is only partly responsible for the difference. Even when allowance is made for the number of weeks worked, the beneficiaries still earned much less than nonbeneficiaries. Among the full-time, year-round workers, for example, beneficiaries earned only 40 percent as much as nonbeneficiaries—an indication that, in general, beneficiaries worked at much lower-paid jobs.

The lower earnings of beneficiaries were related to their type of employment. More beneficiaries than nonbeneficiaries were farmers, sales workers, private household workers, service workers, and laborers (table 9). Earnings in all but one of these occupations are substantially less than the national average; sales workers have about average earnings. More nonbeneficiaries than beneficiaries were professional and technical workers; managers, officials, and proprietors; clerical workers; craftsmen and foremen; and operatives. In all these occupations, earnings are substantially higher than the average. Beneficiaries were twice as likely as nonbeneficiaries to be in agriculture, and earnings of agricultural workers are far less than average earnings.

Married Men Work More, Married Women Work Less

Two-fifths of the married men had some work experience in 1962, compared with one-fourth of

TABLE 10.—WORK EXPERIENCE BY MARITAL STATUS AND OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Number and percent with work experience, 1962¹

Marital status	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Number reporting work experience (in thousands):						
Married.....	5,310	3,514	1,239	3,338	2,497	669
Nonmarried.....	2,383	1,474	799	6,294	3,400	2,536
Widowed.....	1,540	1,020	452	5,296	2,888	2,093
Other nonmarried.....	843	454	347	998	512	443
Percent with work experience in 1962:						
Married.....	41	33	53	9	7	13
Nonmarried.....	25	21	26	15	18	9
Widowed.....	22	18	24	13	16	7
Other nonmarried.....	29	27	27	26	29	21

¹ See table 4, footnote 1.

TABLE 11.—WORK EXPERIENCE BY INCOME GROUP AND OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Percent with specified extent of work experience, 1962¹

Extent of work experience and income group	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Number reporting income and work experience (in thousands):						
Low third.....	2,277	1,489	673	2,883	1,473	1,319
Middle third.....	2,262	1,736	340	2,801	1,953	688
High third.....	2,252	1,260	715	2,642	1,755	685
Percent with work experience in 1962:						
With some work:						
Low third.....	17.2	18.2	12.6	4.9	5.2	4.2
Middle third.....	30.5	27.4	32.4	8.2	8.7	7.7
High third.....	57.7	43.3	74.0	25.3	24.6	23.2
Usually at full-time jobs: ²						
Low third.....	6.5	6.4	5.2	.8	.5	.8
Middle third.....	12.6	9.5	21.8	3.2	2.7	5.1
High third.....	43.5	23.5	70.2	15.4	12.1	20.3
Full-time, year-round jobs: ³						
Low third.....	4.0	3.7	4.0	.7	.4	.7
Middle third.....	6.5	4.8	15.6	1.4	1.4	1.9
High third.....	24.7	11.1	52.7	6.9	4.1	14.5

¹ See table 4, footnote 1.

² 35 or more hours a week.

³ 50 or more weeks of work in the year.

the nonmarried men (table 10). In contrast, less than one-tenth of the married women but 15 percent of the nonmarried women had work experience. This was the pattern for all age groups, both the aged and the young: Married men worked more than nonmarried men, and married women worked less than the nonmarried. The complex reasons for the general pattern, such as the differing expectations, needs, and opportunities of the married and nonmarried, will not be discussed here. A particularly important factor among the aged men, however, was that the married tended to be younger and thus more able to work than the nonmarried. Among the aged women, the fact that the married were younger was apparently outweighed by the greater need of the nonmarried to support themselves. There was one exception—the nonbeneficiary women who were married worked more than those who were not married. Among the nonmarried—both men and women—the widowed worked less than the other nonmarried (the divorced, separated, or never-married), primarily because they tend to be older.

Although half the beneficiary married couples reported some earnings, only a third of the husbands had any work experience and only 8 percent of them worked at full-time jobs throughout 1962.

In some instances, the earnings of the other beneficiary couples came from the wife's work (8 percent); in other instances, earnings represented income from roomers or boarders or from farms or businesses owned but not operated by the beneficiary. Such income was classified as earnings to conform to definitions of the Bureau of the Census and the Internal Revenue Service even though respondents did not report related employment.

Upper-Income Groups Work More

In the Survey, units aged 65 or older⁷ were classified on the basis of their total money income in three groups of equal size.⁸ Among the married couples, all units whose income was less than \$2,202 were in the low third, those with \$2,202–\$3,832 were in the middle third, and those with more than \$3,832 were in the high third. Among the nonmarried men the dividing line between the low and middle thirds was \$1,023, and the line between the middle and high thirds was \$1,848. For the nonmarried women the lower dividing line was \$785 and the upper line was \$1,372. The mean incomes for these groups are presented in table 12. In tables 11 and 13, persons are classified by the income group to which the individual's unit belongs.

When work-experience rates for the different income groups were examined, they showed a strong positive association; that is, the higher the income group the higher the work-experience rate (table 11). This was the finding for men and women and for beneficiaries and nonbeneficiaries. Part of the association results from the obvious fact that, in general, those who work will have more income because of their earnings than those who do not work. The greater earning capacity of those in the higher-income groups accounted, however, for only a part of the income differences among the groups. Even after earnings were subtracted from the mean total incomes, those in the high third—because of greater financial assets, larger OASDI benefits, higher pensions, etc.—

⁷ The unit consisted of a married couple, with one or both members aged 65 or over, or a nonmarried person aged 65 or over.

⁸ About 12 percent of the units were left out of this classification because their total money income was unknown.

still had from three to four times as much income as those in the low third (table 12).⁹

Thus, it is clear that much of the association between higher income and more work experience must be the result of other factors. The persons in the upper-income groups were probably somewhat younger, had better health, had better education, and were more skilled. All these factors increase employment opportunities and work-experience rates. The contrast is striking: Those who, because of their low income, were most in need of earnings from work were least able to work and therefore worked the least.

TABLE 12.—MEAN TOTAL INCOME AND INCOME OTHER THAN EARNINGS FOR UNITS AGED 65 AND OVER: ¹ Mean amounts, by income group, 1962

Income group	Married couples	Non-married men	Non-married women
Mean total income:			
Low third.....	\$1,521	\$660	\$417
Middle third.....	2,924	1,376	1,033
High third.....	7,621	3,618	2,745
Mean income other than earnings:			
Low third.....	1,377	648	400
Middle third.....	2,317	1,281	972
High third.....	3,683	2,135	2,042

¹ A unit consists of a married couple living together, with 1 or both members aged 65 or over, or a nonmarried person aged 65 or over. Excludes 12 percent of the aged units because the amount of their income is unknown.

The lowest-income group had few full-time workers for the reasons discussed above, and there was little difference between OASDI beneficiaries and nonbeneficiaries in this respect (table 11). On the other hand, there were marked differences between beneficiaries and nonbeneficiaries in the highest third, with the nonbeneficiaries among the men three times as likely as beneficiaries to have full-time work. One factor here was the earnings test, which had little effect on the lower-income workers because their earnings were so low but a greater effect on the higher-income workers because of their relatively high earnings.

Earnings follow a similar pattern: Workers in the high third earned up to nineteen times more than workers in the low third (table 13), and not merely because they worked more weeks in the year. The pattern of earnings for full-time, year-

⁹ Although subtracting earnings had the effect of reducing somewhat the difference between the low- and the high-income groups, subtracting OASDI benefits would have the opposite effect: The differences would be increased because benefits would represent a greater proportion of income in the low-income group than in the high-income group.

round workers was the same as the pattern for all workers, although the differences were reduced somewhat. Thus, the lowest-income workers must have been paid less for the same amounts of work. It is remarkable how small their earnings were. Even the men who worked full time the year around averaged only \$444 a year. There may have been some underreporting in the amounts earned, but these earnings were so far below any minimum wage standards that many of these workers must have been unpaid family workers, domestic or farm workers, or self-employed persons with low net earnings.

The beneficiaries in each of the three income groups earned less than the nonbeneficiaries, and the difference was greater for the higher-income groups. In the middle and high thirds the nonbeneficiaries earned more than twice as much as the beneficiaries. Again this difference reflects the fact that the higher-paid workers generally do not receive benefits.

White Workers Earn More

In the population as a whole, white men are more likely to have work experience than nonwhite men, but the reverse is true of women. The aged follow the same pattern: 39 percent of the white men aged 65 and over had work experience in 1962, compared with 36 percent of the nonwhite men; 14 percent of the white women but 19 percent of the nonwhite women had work experience.¹⁰ The lower work-experience rate of the nonwhite men probably reflects the difficulty they have in securing employment because of discrimination, lack of training, poorer health, etc. The higher work-experience rate of the nonwhite women, on the other hand, may reflect the large proportion who need to work because of low family income and who are willing to work at the often low wages paid to women workers.

Aged nonwhite workers, both men and women, continued to earn less than white workers—as indicated by the unit earnings (table 14). The com-

¹⁰ Samuel Saben, *Work Experience of the Population in 1962* (Bureau of Labor Statistics, Special Labor Force Report No. 38), table A-9. According to the Bureau of Labor Statistics, the difference in work experience for women is statistically significant at the .05 level, but it is not significant for men.

TABLE 13.—MEAN EARNINGS AND WORK EXPERIENCE BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Mean amount of earnings, by extent of work experience and income group, 1962¹

Extent of work experience and income group	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Persons with work experience in 1962:						
Low third.....	\$303	\$280	\$333	\$181	\$119	\$213
Middle third.....	973	787	1,751	532	374	971
High third.....	4,276	2,427	6,388	1,832	1,258	3,262
Usually at full-time jobs: ²						
Low third.....	396	344	(³)	(³)	(³)	(³)
Middle third.....	1,417	1,005	2,351	740	444	(³)
High third.....	5,049	3,302	6,415	2,378	1,572	3,587
Full-time, year-round jobs: ⁴						
Low third.....	444	412	(³)	(³)	(³)	(³)
Middle third.....	1,613	1,100	2,398	(³)	(³)	(³)
High third.....	5,935	3,617	6,683	2,691	1,424	3,625

¹ See table 4, footnote 1.

² 35 or more hours a week.

³ Mean not shown when base is less than 50,000.

⁴ 50 or more weeks of work in the year.

plex reasons for these lower earnings, such as discrimination and lack of training, need not be repeated here.¹¹

Smaller White-Nonwhite Differences Among Beneficiaries

Although the differences between mean earnings for white and nonwhite workers remained substantial even among beneficiaries, they were much smaller among the beneficiaries than they were among the nonbeneficiaries (table 14). This situation was probably related to a complex interaction between the Social Security Act provisions and the different socio-economic characteristics of white and nonwhite persons. The OASDI program probably provides benefits for more of those nonwhite persons who have had the relatively well-paying jobs and stable work histories. This picture is dramatically clear among the nonmarried women; in this category, beneficiaries earned two-thirds more than nonbeneficiaries. These nonwhite beneficiaries would thus have had earnings closer to the average for white beneficiaries. Conversely, OASDI was providing benefits to more of the white persons who had low earnings. Among

¹¹ For detailed data and analysis see Mollie Orshansky, "The Aged Negro and His Income," *Social Security Bulletin*, February 1964.

the white workers, beneficiaries earned from one-half to less than one-third as much as nonbeneficiaries. These white beneficiaries would thus have had earnings close to the average for the nonwhite group.

The Higher the Benefit, the Higher the Earnings

The primary insurance amount of a beneficiary is the monthly amount of money that is paid to the retired worker himself (not counting benefits to any entitled dependent) when the benefit is not actuarially reduced or is not reduced or withheld because of the earnings test. It is the base on which the benefit amounts paid to the worker's dependents are calculated.

When the earnings of beneficiary units were related to the primary insurance amounts, two patterns emerged (table 15).¹² The proportion having some earnings was about the same whether the primary insurance amount was high or low. It might be expected that the groups with lower primary insurance amounts would have a higher percentage with earnings because they had smaller benefit income and thus had greater need for earnings. Apparently this factor was canceled by other factors, among those with higher primary insurance amounts, such as younger age, better health, better work experience, and greater opportunities to earn.

¹² Data on earnings related to the actual amount of benefits paid are not yet available. Earnings related to actual payments, however, should follow the same patterns as earnings related to the primary insurance amount since actual payments are based on that amount.

In contrast, among those with earnings the median amount earned increased steadily as the primary insurance amount increased. The main reason was probably the fact that, in general, the more a worker earned before becoming a beneficiary the higher was his primary insurance amount. Thus, the groups with higher primary insurance amounts were simply continuing their preretirement pattern of higher earnings. In addition, the factors mentioned above—younger age, better health, and greater opportunities—may have contributed to their higher earnings.

SUMMARY: BENEFICIARY AND NONBENEFICIARY DIFFERENCES

One way of summarizing the earnings and work experience of beneficiaries and nonbeneficiaries is to say that beneficiaries were more homogeneous than nonbeneficiaries. In other words, the differences between groups were less extreme for beneficiaries than for nonbeneficiaries. Earnings and work-experience differences between men and women, among the older and the younger groups, among the income groups, and between white and nonwhite persons, all fell in this pattern.

Among the beneficiaries, women were about half as likely as men to have work experience, but among the nonbeneficiaries the women were less than a fourth as likely as men to work. Similarly, among the beneficiaries women earned about three-fourths as much as men, but among the nonbeneficiaries they earned less than half as much.

TABLE 14.—MEAN EARNINGS BY RACE AND OASDI BENEFICIARY STATUS FOR UNITS AGED 65 AND OVER: Mean amount of earnings, 1962¹

Race	Married couples			Nonmarried men			Nonmarried women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
All aged units: ²									
White.....	5,023	3,496	993	2,132	1,361	677	5,857	3,213	2,298
Nonwhite.....	422	247	127	270	129	126	472	201	245
Units reporting earnings:									
White.....	2,736	1,713	640	572	328	181	1,321	846	351
Nonwhite.....	261	147	75	93	36	48	102	52	40
Mean earnings for units reporting earnings:									
White.....	\$2,983	\$1,874	\$6,060	\$1,933	\$992	\$3,495	\$1,202	\$905	\$1,752
Nonwhite.....	1,471	1,133	2,260	1,564	(³)	2,215	611	781	472
Earnings of nonwhite units as percent of earnings of white units.....	49	60	37	81	(³)	63	51	86	27

¹ See table 4, footnote 1.
² See table 12, footnote 1.

³ Mean not shown where base is less than 40,000.

Men beneficiaries aged 62-64 and those aged 73 and over were about equally likely to work, but among nonbeneficiaries the older men were less than a tenth as likely to work. The differences in mean earnings between the younger and older men were less among the beneficiaries than among the nonbeneficiaries. The same pattern held for women.

The men beneficiaries in the lowest-income group were more than two-fifths as likely to work as those from the highest-income group; among the nonbeneficiaries, men in the lowest-income group were less than one-fifth as likely to work. The earnings of men and of women showed similar patterns.

Among the beneficiaries, the nonwhite units earned 60-85 percent as much as the white units. Among nonbeneficiaries, the percentage dropped to 27 for the nonmarried women and 37 for the married couples.

Subsequent analysis will determine whether this greater homogeneity among beneficiaries applies

TABLE 15.—EARNINGS BY PRIMARY INSURANCE AMOUNT FOR OASDI BENEFICIARY UNITS AGED 65 AND OVER: ¹ Number and percent with earnings and median amount of earnings, 1962

Type of aged unit	Primary insurance amount					
	Total	\$40	\$41-59	\$60-79	\$80-99	\$100 or more
Married couples						
Number:						
Total.....	3,735	328	338	742	797	1,530
Reporting on amount of earnings.....	3,568	304	317	693	774	1,480
Percent with no earnings.....	53	56	47	49	51	57
Percent with some earnings.....	47	44	53	51	49	43
Median earnings for earners.....	\$1,176	\$431	\$975	\$1,030	\$1,223	\$1,425
Nonmarried men						
Number:						
Total.....	1,490	217	223	345	301	405
Reporting on amount of earnings.....	1,463	210	221	343	295	394
Percent with no earnings.....	78	83	73	79	80	74
Percent with some earnings.....	22	18	27	21	21	26
Median earnings for earners.....	\$753	\$237	\$595	\$738	\$923	\$1,250
Nonmarried women						
Number:						
Total.....	3,410	671	502	961	730	545
Reporting on amount of earnings.....	3,348	665	489	935	723	533
Percent with no earnings.....	76	78	76	74	77	73
Percent with some earnings.....	24	22	24	27	23	28
Median earnings for earners.....	\$783	\$415	\$744	\$760	\$1,072	\$1,016

¹ See table 12, footnote 1. Excludes beneficiaries whose benefits started during 1962 or who had entitled children or whose own entitlement was as the parent of a deceased worker.

TABLE 16.—PERSONS WITH WORK EXPERIENCE: Percent with work experience, by age, selected years ¹

Extent of work experience and year	Men		Women	
	18-64	65 and over	18-64	65 and over
Percent with work experience:				
With some work:				
1950.....	95	49	46	12
1957.....	96	47	52	15
1960.....	95	43	54	16
1962.....	95	38	54	14
With full-time, year-round jobs: ²				
1950.....	66	26	18	4
1957.....	68	21	21	5
1960.....	66	17	22	4
1962.....	67	15	22	4

¹ Excludes persons in institutions.

² See table 2, footnotes 4 and 5.

Source: 1950 and 1957 data—Bureau of the Census, *Current Population Reports*, Series P-50, No. 86; 1960 and 1962 data—Bureau of Labor Statistics, *Special Labor Force Reports*, No. 19 and No. 38.

to other characteristics. The present data indicate that their greater homogeneity in the above characteristics results from the nature of the Social Security Act program, which seems to include more persons from the middle range of economic characteristics.

THE TRENDS: MORE RETIREMENT AND LOWER EARNINGS

For the population of normal working age (18-64), the percentage of men with work experience has remained about the same since 1950 (table 16). In contrast, the percentage of men aged 65 and over with work experience has shown a marked decline. This percentage was only three-

TABLE 17.—WORK EXPERIENCE IN 1957 AND 1962 BY OASDI BENEFICIARY STATUS FOR PERSONS AGED 65 AND OVER: Percent with specified extent of work experience ¹

Extent of work experience and year	Men			Women		
	Total	OASDI full-year beneficiaries	Non-beneficiaries	Total	OASDI full-year beneficiaries	Non-beneficiaries
Percent with work experience:						
With some work:						
1957.....	47	36	(²)	15	16	(²)
1962.....	38	30	43	14	14	10
Usually at full-time jobs: ³						
1957.....	32	18	(²)	7	7	(²)
1962.....	23	13	36	6	6	7
Usually at part-time jobs:						
1957.....	15	18	(²)	8	9	(²)
1962.....	15	17	6	8	8	3

¹ See table 4, footnote 1. Percentages in the total columns are somewhat higher than those in the other columns, because the totals are based on Bureau of the Census data that exclude persons in institutions.

² Not available.

³ 35 or more hours a week.

TABLE 18.—MEAN EARNINGS IN 1957 AND 1962 OF OASDI BENEFICIARY UNITS AGED 65 AND OVER: ¹ Percent with earnings and mean amount of earnings

Year	Married couples	Non-married men	Non-married women
Percent with earnings:			
1957.....	51	29	27
1962.....	50	24	26
Mean earnings for earners (current dollars):			
1957.....	\$1,898	\$1,127	\$814
1962.....	1,813	946	894
Mean earnings for earners (1962 dollars): ²			
1957.....	\$2,041	\$1,212	\$875
1962.....	1,813	946	894
Earnings as percent of total income:			
1957.....	32	20	16
1962.....	25	14	15

¹ See table 15, footnote 1.

² Based on consumer price index (1962 dollar equal to 93 percent of 1957 dollar).

fourths as great in 1962 as in 1950. Women show the opposite trend. The percentage aged 18-64 with work experience has increased by one-sixth since 1950. For aged women the increase was about the same, although all of it took place between 1950 and 1960. Since 1960 there has been some decrease. Time will tell whether this is a temporary decline or whether the trend toward retirement is also beginning to grow among women. More and more women aged 18-64, however, have entered the labor market and also more aged women, at least up until 1960. If these trends continue, the percentage of aged women who continue to work will become more like the percentage for men.

In terms of the percentage working at full-time, year-round jobs, the group aged 18-64 showed no change for men and some increase for women. In contrast, the proportion of aged workers in full-time, year-round jobs has sharply declined for men and remained the same for women. Not only are more men retiring, but more of those who continue to work are employed in part-time or intermittent jobs. Although there has been some increase in the proportion of aged women who do some work, this rise is accounted for by the growth in part-time or intermittent work.

The 1957 survey of old-age and survivors insurance beneficiaries provides data on the earnings and work experience of aged beneficiaries comparable to the data from the 1963 Survey. These data show that the proportion with work experience and the proportion with full-time jobs have declined since 1957 at about the same rate

for beneficiaries as for all aged persons (table 17).

Similarly, the percentage of beneficiary units with earnings declined, although to a lesser extent (table 18). Usually a higher percentage has earnings than has work experience because some persons have no work experience during the year but do have "earnings" from roomers or boarders or as a nonworking partner in a farm or business.

TABLE 19.—WORK EXPERIENCE IN 1962 FOR PERSONS AGED 65 AND OVER: Comparison of work experience rates of noninstitutionalized persons aged 65 and over from 1963 Survey of the Aged and from Bureau of Labor Statistics ¹

Extent of work experience	Men		Women	
	Survey of the Aged	BLS	Survey of the Aged	BLS
Percentage distribution of persons with work experience in 1962:				
At full-time jobs.....	60.3	60.4	49.8	47.5
50-52 weeks.....	34.7	37.8	23.0	25.3
27-49 weeks.....	13.4	10.9	13.4	9.8
1-26 weeks.....	12.0	11.7	12.9	12.5
At part-time jobs.....	39.7	39.6	50.2	52.5

¹ Data from Bureau of Labor Statistics, *Special Labor Force Report*, No. 38.

Mean earnings for units with earnings, when converted to constant (1962) dollars, show substantial decreases for married couples and non-married men. The chief explanation is probably the increasing amount of part-time and intermittent work among aged workers.¹³

As might be expected from the declining percentages of the aged who have earnings and the declining amounts of earnings, earnings have become a less important part of the total income of the aged beneficiaries. Among married couples and nonmarried men, earnings in 1962 represented only three-fourths as large a proportion of total income as they did in 1957. Thus, beneficiaries are becoming less dependent on current employment and more dependent on their OASDI benefits and other sources of income.

If the present trends toward less work and less earnings among the aged were to continue, by the end of this century there would be virtually no earnings or work experience of the aged left to analyze. The aged would then be completely de-

¹³ For a discussion of other factors involved see Juanita M. Kreps, *Employment, Income, and Retirement Problems of the Aged*, Duke University Press, 1963, pages 190-234.

(Continued on page 44)

TABLE 15.—Public assistance: Number of recipients and monthly amount of assistance payments (total and average), by month, February 1963–February 1964 ¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Month	Total ²	Old-age assistance ³	Medical assistance for the aged ³	Aid to the blind ³	Aid to the permanently and totally disabled ³	Aid to families with dependent children			General assistance ⁵	
						Families	Total recipients ⁴	Children	Cases	Recipients
Number of recipients										
1963										
February		2,217,371	116,682	99,128	442,174	967,180	3,960,075	2,962,524	390,000	1,038,000
March		2,214,339	117,508	98,837	445,780	975,483	3,992,779	2,985,727	388,000	1,020,000
April		2,211,016	127,412	98,588	448,448	977,739	4,004,001	2,995,563	370,000	940,000
May		2,202,570	129,493	98,471	459,229	972,498	3,976,422	2,978,752	350,000	856,000
June		2,198,962	136,220	98,404	461,537	962,566	3,934,391	2,951,882	330,000	778,000
July		2,191,307	140,159	98,066	466,524	957,629	3,910,589	2,932,495	325,000	769,000
August		2,194,275	148,473	98,140	470,174	954,957	3,912,137	2,933,228	326,000	767,000
September		2,191,593	144,021	97,954	472,162	951,818	3,902,605	2,930,806	322,000	754,000
October		2,196,429	157,707	98,178	475,493	957,024	3,920,794	2,945,425	326,000	766,000
November		2,194,387	152,919	97,843	477,472	958,325	3,933,339	2,954,844	322,000	765,000
December		2,193,564	150,162	97,794	479,315	969,084	3,988,961	2,993,326	353,000	870,000
1964										
January		2,190,004	156,769	97,709	482,446	983,114	4,059,302	3,042,042	376,000	951,000
February		2,188,608	161,274	97,615	486,326	999,858	4,140,161	3,097,247	373,000	932,000
Amount of assistance										
1963										
February	\$389,911,000	\$168,448,837	\$22,696,442	\$7,971,860	\$32,893,149		\$122,423,346		\$26,203,000	
March	396,482,000	169,787,562	23,824,718	8,045,621	33,436,893		125,231,254		26,377,000	
April	399,177,000	170,660,914	26,441,100	8,044,895	34,071,522		125,534,737		25,264,000	
May	399,392,000	171,464,001	28,870,692	8,049,211	34,529,977		124,204,346		23,215,000	
June	390,918,000	169,395,345	26,592,866	8,040,888	34,522,707		121,770,120		21,298,000	
July	390,482,000	168,081,430	28,426,914	8,043,679	35,105,811		120,616,307		21,397,000	
August	391,217,000	167,109,786	29,642,387	8,009,157	35,424,031		121,184,131		21,350,000	
September	391,487,000	168,441,224	28,202,295	7,972,555	35,667,016		121,842,043		21,112,000	
October	399,662,000	169,526,665	31,851,824	8,109,060	36,287,194		123,437,104		21,728,000	
November	393,541,000	168,016,864	28,966,274	7,990,500	35,943,882		122,804,815		21,241,000	
December	402,553,000	168,979,916	30,212,901	8,021,730	36,301,352		126,649,272		23,996,000	
1964										
January	407,263,000	168,975,680	30,929,987	8,013,048	36,599,609		128,918,392		25,664,000	
February	414,640,000	171,335,387	31,770,975	8,078,405	37,302,292		132,711,356		25,001,000	
Average payment										
1963										
February		\$75.97	\$194.52	\$80.42	\$74.39	\$126.58	\$30.91		\$67.20	\$25.25
March		76.68	202.75	81.40	75.01	128.38	31.36		68.04	25.85
April		77.19	207.52	81.60	75.98	128.39	31.35		68.19	26.88
May		77.85	222.95	81.74	75.19	127.72	31.24		66.40	27.11
June		77.03	195.22	81.71	74.80	126.51	30.95		64.62	27.39
July		76.70	202.82	82.00	75.25	125.95	30.84		65.92	27.83
August		76.16	199.65	81.61	75.34	126.90	30.98		65.58	27.85
September		76.86	195.82	81.39	75.54	128.01	31.22		65.64	28.00
October		77.18	201.97	82.60	76.31	128.98	31.48		66.55	28.38
November		76.57	189.42	81.67	75.28	128.15	31.22		65.98	27.75
December		77.03	201.20	82.03	75.74	130.69	31.75		68.01	27.58
1964										
January		77.16	197.30	82.01	75.86	131.13	31.76		68.31	26.98
February		78.29	197.00	82.76	76.70	132.73	32.03		67.05	26.84

¹ All data subject to revision.

² Total amount exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Represents data for payments to recipients of the specified type of assistance under separate State programs and under State program for aid to

the aged, blind, or disabled or for such aid and medical assistance for the aged.

⁴ Includes as recipients the children and 1 or both parents or 1 caretaker relative other than a parent in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁵ Partly estimated. Excludes Idaho and Indiana for all months and Nebraska beginning November 1963; data not available.

WORK EXPERIENCE OF THE AGED

(Continued from page 14)

pendent on OASDI, private pensions, other non-earned income, and savings; and national production would depend entirely on persons under age 65. Whether this development would be desirable

and, if not, what should be done to halt the present trends are beyond the scope of this article. Continued study of the earnings and work experience of the aged should, however, be useful to those concerned with these questions, which affect the increasing number of the aged in the Nation.