

Living Arrangements and Income of the Aged, 1959

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The 1950's saw a significant increase in the real income of persons aged 65 and over. The rise was most pronounced for widows and other nonmarried women and, regardless of marital status, for persons sharing a home with relatives. At the end of the decade, however, there were still many millions with very small incomes. Half of all aged couples had less than \$2,600, and half of the nonmarried had less than \$790. Even in metropolitan areas with a population of 250,000 or more, half the couples living by themselves had less than \$3,300 and half of the nonmarried persons had less than \$890.

JUDGMENTS concerning the income status of the aged population vary with the definition given to the income-receiving unit. Analytical tabulations of data collected in the 1960 Census of Population, and recently published in *The Income of the Elderly Population*, throw considerable light on the interrelationships of income and living arrangements. Specifically, they make it possible both to segregate the income of older couples from that of children or other relatives who may be living with them and to relate to the income of the entire family the income of nonmarried persons aged 65 and over who share a home with relatives. The Census report provides data for each State and for each metropolitan area of 250,000 population or more, as well as a summary for the United States. Only the United States data are analyzed in this article.

INCOME IN 1959

Married Couples

The Census data show that in 1959 about one-fourth of the married couples with head or wife aged 65 or over had income of less than \$1,500. Half of them had less than \$2,600 (table 1), in contrast to a median total family income of \$3,150 for husband-wife families in which either or both

members of couple were aged 65 or over and a median of \$3,050 for the husband-wife families with the husband aged 65 or over (table 2).¹

Of the 5.1 million married couples with head or wife aged 65 or older, 3.7 million lived by themselves and 1.4 million had children or other relatives in their home. The median income was \$2,670 for those who were living by themselves and it was \$2,400 for those with relatives present.

Aged husband-wife families with children or other members in addition to the couple contained 3.8 persons, on the average. Their total income was more than twice as large, on the average, as personal income of the couple heading the family. More than 70 percent of these families had \$3,000 or more, half had \$5,200 or more. Clearly the younger members tended to have more income than the elderly husband and wife. Information was not obtained as to whether or not the family

TABLE 1.—Money income in 1959 of couples with head or wife aged 65 and over, by living arrangements, total, and metropolitan areas with population of 250,000 or more

(Noninstitutional population)

Money income class	Income of couple		
	Total	No relatives present	Relatives present ¹
<i>United States, total</i>			
Number (in thousands).....	5,083	3,725	1,358
Percent.....	100.0	100.0	100.0
Under \$1,000.....	13.3	12.1	16.6
1,000-1,499.....	12.4	12.0	13.3
1,500-1,999.....	12.3	12.3	12.1
2,000-2,499.....	10.5	10.6	10.1
2,500-2,999.....	8.2	8.4	7.7
3,000-3,999.....	43.3	12.1	40.2
4,000-4,999.....		8.6	
5,000 or more.....		23.8	
Median income.....	\$2,600	\$2,670	\$2,400
<i>Metropolitan areas²</i>			
Percent of total.....	48.8	48.9	48.7
Median income.....	³ \$3,000+	\$3,300	³ \$3,000+

¹ Excludes a small number of couples living as subfamilies in the home of relatives.

² The 101 standard metropolitan statistical areas with population of 250,000 or more.

³ Income detail available only up to \$3,000.

Source: U.S. Census of Population: 1960, *The Income of the Elderly Population*, 1963.

¹ The small group of families with the wife aged 65 or over and the husband under that age pull up the average because they are more likely than families with an older head to have income from employment.

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TABLE 2.—Money income in 1959 of husband-wife families with head or wife aged 65 and over by living arrangements, total, and metropolitan areas with population of 250,000 or more

[Noninstitutional population]

Money income class	Income of husband-wife families				
	Head or wife aged 65 and over			Head aged 65 and over, wife any age	Wife aged 65 and over, husband under 65
	Total	No relatives present	Relatives present		
<i>United States, total</i>					
Number (in thousands).....	5,083	3,725	1,358	4,778	305
Percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	10.5	12.1	6.1	10.6	8.4
1,000-1,499.....	10.3	12.0	5.6	21.5	11.5
1,500-1,999.....	10.6	12.3	5.9	17.3	10.9
2,000-2,499.....	9.3	10.6	5.7		
2,500-2,999.....	7.6	8.4	5.3	11.6	11.3
3,000-3,999.....	11.6	12.1	10.1		
4,000-4,999.....	8.8	8.6	9.5	8.6	12.1
5,000 and over.....	31.3	23.8	51.8	30.3	45.9
Median income.....	\$3,150	\$2,670	\$5,200	\$3,050	\$4,660
Average size of family.....	2.5	2.0	1.3	2.5	(?)
<i>Metropolitan areas³</i>					
Percent of total.....	48.8	48.9	48.7	(?)	(?)
Median income.....	\$4,030	\$3,300	\$6,790	\$3,910	(?)

¹ Husband-wife families of 3 or more persons headed by a person 65 and over averaged 3.8 persons in size. It is assumed that these 1,358,000 families contained the same number of persons, on the average.

² Not available.

³ The 101 standard metropolitan statistical areas with population of 250,000 or more.

Source: *U.S. Census of Population: 1960—The Income of the Elderly Population (1963)*, for data on families with head or wife aged 65 and over, and *Final Report (PC(1)-1D), Detailed Characteristics*, for income data on families with head aged 65 and over and for family-size data. For families with wife aged 65 and over and husband under 65, data derived by subtraction.

members pooled their income, but indications from other sources suggest that pooling is rather rare. Even if household expenses are shared proportionately, the various members of a family tend to retain the remaining income for personal use. The Survey of Consumer Finances, for example, has found that the number of spending units exceeded the number of families by 3.7 million, or 7 percent, in 1960.²

Aged Nonmarried Persons

The 7.8 million nonmarried persons aged 65 and over, who made up almost half of all aged persons not in institutions,³ had substantially lower incomes than those who lived with a spouse. The median money income for the group as a

² George Katona and others, *1962 Survey of Consumer Finances*, Survey Research Center Monograph No. 32, University of Michigan, 1963 (table A-1).

³ All income data exclude persons in institutions.

whole was \$790, compared to \$2,600 for the couples. This difference reflects in part the fact that women generally outlive their husbands. Men, who characteristically earn more than women and have larger benefits in retirement, make up more than twice as large a proportion of the married (61 percent) as of the nonmarried (29 percent) (table 3). In addition, the proportion of persons aged 80 and over is nearly three times as large among the nonmarried as among the married—20 percent compared with 7 percent.

Income was less than \$1,160 for half the men who had no wife compared with a median of \$1,940 for married men. As might be expected the comparative position for women is somewhat different because of the number supported by their husbands. For all nonmarried women—those who lived alone and those who shared a home with relatives—the median income was \$670, compared with \$300 for married women. The proportion reporting no personal cash income (35 percent) was only slightly larger, however, for aged wives than for nonmarried aged women living in the home of relatives.

Incomes tended to be lowest for nonmarried aged persons who lived in the home of a relative and highest for those living alone or with nonrelatives. The median income for the 3.8 million who lived apart from relatives was \$1,010 (table 4), about twice that for the 2.7 million who lived in the home of relatives.⁴ The remaining (1.3 million) nonmarried persons aged 65 and over, reported as family heads, were in an intermediate income position, with a median income of \$840.

Aged men who, though they had no wife, had relatives living with them and therefore were reported as family heads had a somewhat more favorable income status, on the average, than men living alone or with nonrelatives. For women, however, it appears that the designation of family head may in many cases be honorary, since the median income for women who were family heads was \$700 compared with \$890 for those living alone.

Nonmarried persons aged 65 and over are more likely to live in the home of relatives when their

⁴ Persons aged 65 and over living in the home of relatives had incomes that were only a small fraction of those reported by nonmarried persons aged 20-64 who lived with parents or other relatives. In contrast to the median income of \$520 for the aged, the median for the younger group was \$1,890.

own income is low than when it allows for reasonably comfortable living. Thus, in 1959 the proportion in the home of children or other relatives was only about half as large when income was \$3,000 or more as when it was less than \$1,000, as shown by the following figures:

Living arrangements	[Percent]			
	Men		Women	
	Less than \$1,000	\$3,000 or more	Less than \$1,000	\$3,000 or more
Total percent.....	100	100	100	100
Living with relatives:				
Relative of head.....	39	21	44	18
Head of family.....	14	21	17	20
Living alone or with nonrelatives.....	47	58	39	62

As might be expected, the total income of the families whose home is shared by aged persons tends to be substantially higher than that of families with aged heads who were not married—and also higher than that of husband-wife families with head or wife aged 65 or over.

Of the families headed by an aged nonmarried man, more than one-fourth had less than \$2,000, for example, and half had \$4,000 or more; on the average, they had 2.8 members. For the families headed by an aged nonmarried woman, which contained 2.7 members on the average, the median income was \$3,330 and one-third had less than \$2,000. By contrast, the median income of families with one or more aged persons living with them was well above \$6,000. Information is not available on the size of these families, but there is reason to believe that they were larger than the national average of 3.6 persons.

TABLE 3.—Age distribution of persons 65 and over, by marital status and sex, 1960

[Noninstitutional population]

Age	Nonmarried persons			Married persons		
	Total	Men	Women	Total	Men	Women
Number (in thousands).....	7,806	2,281	5,525	7,984	4,894	3,090
Percent.....	100.0	29.2	70.8	100.0	61.3	38.7
65-69 years.....	30.2	8.6	21.5	47.4	27.3	20.1
70-74 years.....	28.1	8.1	20.0	30.1	18.6	11.5
75-79 years.....	21.4	6.3	15.1	15.2	10.0	5.2
80-84 years.....	12.6	3.8	8.8	5.5	3.9	1.5
85 years and over.....	7.8	2.4	5.4	1.8	1.4	.4
Median age.....	73.5	73.7	73.5	70.4	70.9	69.8

Source: U.S. Census of Population: 1960, Detailed Characteristics, United States Summary, tables 176, 180, 181, 182.

TABLE 4.—Money income in 1959 of nonmarried persons aged 65 and over, by living arrangements and sex, total, and metropolitan areas with population of 250,000 or more

[Noninstitutional population]

Money income class	Total	Income of nonmarried persons			
		Living alone or with non-relatives	Living with relatives		
			Total	As head	Relative of head ¹
Men and women					
<i>United States, total</i>					
Number (in thousands).....	7,810	3,759	4,051	1,326	2,725
Percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	59.2	49.7	67.9	57.0	73.2
1,000-1,499.....	15.0	18.3	12.0	14.1	11.0
1,500-1,999.....	7.4	9.1	5.8	7.7	4.9
2,000-2,999.....	7.8	9.6	6.1	8.7	4.9
3,000 and over.....	10.6	13.3	8.1	12.6	6.0
Median income.....	\$790	\$1,010	\$620	\$840	\$520
<i>Metropolitan areas</i>					
Percent of total.....	54.0	53.0	54.9	50.6	56.9
Median income.....	\$890	\$1,180	\$660	\$980	\$550
Men					
<i>United States, total</i>					
Number (in thousands).....	2,282	1,194	1,088	360	729
Percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	43.8	39.3	48.7	37.8	54.0
1,000-1,499.....	19.0	20.4	17.4	17.6	17.4
1,500-1,999.....	10.2	11.0	9.4	10.7	8.7
2,000-2,999.....	11.2	11.9	10.5	13.0	9.2
3,000 and over.....	15.8	17.4	14.1	20.8	10.6
Median income.....	\$1,160	\$1,260	\$1,040	\$1,350	\$900
<i>Metropolitan areas²</i>					
Percent of total.....	52.9	53.3	52.5	50.0	53.7
Median income.....	\$1,340	\$1,420	\$1,240	\$1,600	\$1,100
Women					
<i>United States, total</i>					
Number (in thousands).....	5,528	2,565	2,963	967	1,996
Percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	65.5	54.6	75.0	64.1	80.2
1,000-1,499.....	13.4	17.3	10.0	12.7	8.7
1,500-1,999.....	6.2	8.2	4.5	6.6	3.5
2,000-2,999.....	6.4	8.6	4.6	7.0	3.4
3,000 and over.....	8.4	11.4	6.0	9.6	4.3
Median income.....	\$670	\$890	\$500	\$700	\$410
<i>Metropolitan areas²</i>					
Percent of total.....	54.4	52.9	55.7	50.8	58.1
Median income.....	\$730	\$1,050	\$520	\$800	\$420

¹ Includes a small number of married persons who were members of sub-families living in the home of relatives.

² The 101 standard metropolitan statistical areas with population of 250,000 or more.

Source: U.S. Census of Population: 1960, The Income of the Elderly Population, 1963.

Older persons who live in the home of relatives were more than twice as likely to live with their children as with brothers, sisters, or others. When their own income was less than \$1,000, they were almost three times as likely to live with children. When their personal income exceeded \$3,000, however, the odds were about even, strengthening the

TABLE 5.—Change in living arrangements from 1952 to 1960: Percentage distribution of aged couples and nonmarried men and women aged 65 and over

[Noninstitutional population]						
Living arrangement	Married couples ¹		Nonmarried men		Nonmarried women	
	1960	1952	1960	1952	1960	1952
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Living alone or with non-relatives.....	71.9	69.1	54.7	50.8	47.1	40.8
Living with relatives:						
Head of family.....	26.2	27.1	16.5	17.9	17.8	20.3
Parent of head ²	1.9	3.3	18.9	19.7	25.0	29.4
Other relative of head ²						

¹ Includes those with either head or wife 65 and over in 1959, with head 65 and over in 1951.

² The 1960 figures for aged couples were inflated to include an estimated 100,000 living in the home of relatives, who are classified with the nonmarried in the income analysis. Figures for nonmarried persons were reduced accordingly to exclude these estimated 100,000 men (and also 85,000 aged wives). The estimate of subfamilies with head 65 and over is from the report of the March 1962 *Current Population Survey*, the first in which independent estimates were based on statistics from the 1960 Census (Series P-20, No. 22, table 7).

Source: 1960 data from *U.S. Census of Population: 1960, The Income of the Elderly Population* (1963); 1952 data from Peter O. Steiner and Robert Dorfman, *The Economic Status of the Aged*, University of California Press, 1957, (table 102).

impression that older persons prefer not to move in with children unless financial necessity dictates. Living with other relatives, often persons of the same generation, may be more of a cooperative arrangement, designed for companionship. Following is a comparison, by sex, of the proportion of nonmarried aged persons living with children or others, at these two income levels.

[Percent]

Living arrangements	Men		Women	
	Less than \$1,000	\$3,000 or more	Less than \$1,000	\$3,000 or more
In home of relatives.....	100	100	100	100
Home of a child.....	68	57	75	47
Home of other relative.....	32	43	25	53

CHANGES IN INCOME AND LIVING ARRANGEMENTS, 1951-59

The earliest year for which there are tabulations more or less comparable with those for 1959 is 1951. The data are not strictly comparable, however, because the procedures for collecting the data differed, and, in addition, the definitions of married couples were not identical.

The income and household composition data

for 1951 were obtained by personal interview as part of the Current Population Survey (CPS) conducted by the Bureau of the Census in April 1952. (Other data for 1951 were obtained in follow-up interviews with persons aged 65 and over covered in the regular survey.) The income data for 1959 were obtained by self-enumeration from the 25-percent sample for the 1960 Census of Population. In *A Preliminary Evaluation of the 1960 Census of Population*,⁵ it is noted that both in 1950 and 1960 the Census figures were in closer agreement than the CPS figures with the aggregate estimates made by the National Income Division of the Office of Business Economics and that from 1950 to 1960 there was substantial reduction in underreporting. As a result, gains from 1951 to 1959 would be exaggerated.

For couples, the rise in income is further exaggerated by the omission in 1959 of those couples living in the home of relatives, who in general have relatively low incomes, and the addition in that year of those in which the wife was aged 65 or over but the husband under age 65—a group with relatively high incomes because the husband is likely to be employed.

Despite these factors, it seems clear that the improvement in income status from 1951 to 1959 must have been substantial for couples and nonmarried persons alike, even after account is taken of the decline in the value of the dollar. The data show also a modest reduction in the likelihood that the aged will live with children or other relatives (table 5). This is especially the case among nonmarried women, many of whom had no cash income at all in 1951.

In terms of purchasing power, the median incomes more than doubled from 1951 to 1959 for nonmarried women, increased two-thirds for couples, and advanced more than 50 percent for nonmarried men (table 6). For each group the rise was more substantial for those living with relatives than for those living alone. As a result, the difference in income received by those living alone and by those sharing a home with relatives was reduced considerably, as shown by the following summary figures.

⁵ Paper presented by Conrad Taeuber and Morris H. Hansen at the meetings of the Population Association of America on April 26, 1963, at Philadelphia, Pennsylvania. The findings concerning income were attributed to Herman Miller.

Living arrangements	Median income	
	1959	1951 (in 1959 dollars)
Aged couples:		
No relatives present.....	\$2,670	\$1,630
Relatives present.....	2,400	1,350
Nonmarried men:		
No relatives present.....	1,260	820
Relatives present.....	1,040	620
Nonmarried women:		
No relatives present.....	890	620
Relatives present.....	500	90

Moreover, the increase was substantially greater in the personal income of the aged couple or nonmarried person who shared a home with relatives than in the total income of the family of which the aged unit was a member. For husband-wife families with aged head, for example, the median income increased 28 percent, from \$4,070 in 1951 (in 1959 dollars) to \$5,200 in 1959. At the same time, for the couple heading the family the median income went up almost 80 percent, from \$1,350 (in 1959 dollars) to \$2,400. This difference suggests that some aged persons do live with relatives by choice, not because they need support but because such an arrangement continues the normal family relationship or is designed for companionship or to help out the relatives. On the other hand, the large numbers living alone on very small cash incomes accentuate the value placed on independence.

INCOME OF THE AGED IN METROPOLITAN AREAS, 1959

In April 1960 nearly two-thirds of all persons in the United States were living in the 212 standard metropolitan statistical areas, as defined by the Bureau of the Budget.⁶ Areas with a population of 250,000 or more numbered 101 and accounted for 54 percent of the population. Persons aged 65 and over were less heavily represented in metropolitan than in nonmetropolitan areas, making up 8.8 percent of the population of the 101 largest but 9.2 percent for the United States as a whole.

The aged in these large metropolitan areas numbered 8.5 million and represented 51 percent of all aged persons. Less than half of the married

⁶ U.S. Census of Population: 1960, *General Population Characteristics, U.S. Summary* and Bureau of the Budget, *Standard Metropolitan Statistical Areas*, 1961.

couples with head or wife aged 65 or over and 54 percent of the nonmarried aged (not in institutions) were in these areas (tables 1 and 4). Among the nonmarried the percent was lowest for those who were family heads and highest for those living in the home of relatives, perhaps because they had followed younger relatives to the larger communities.

As would be expected, incomes were higher in the large metropolitan areas than elsewhere. Thus, for aged couples with no relatives present,

TABLE 6.—Change in money income from 1951 to 1959: Percentage distribution of aged couples and nonmarried persons aged 65 and over, by living arrangements and sex

[Noninstitutional population]

Money income class	Total			No relatives present			Relatives present		
	1959	1951		1959	1951		1959	1951	
		1959 dol-lars	Current dol-lars		1959 dol-lars	Current dol-lars		1959 dol-lars	Current dol-lars
Married couples¹									
All incomes.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	13.3	33.0	38.1	12.1	30.5	35.3	16.6	40.1	44.5
1,000-1,499.....	12.4	15.4	15.4	12.0	16.9	16.2	13.3	14.0	13.7
1,500-1,999.....	12.3	11.2	10.5	12.3	10.1	10.4	12.1	10.4	10.9
2,000-2,499.....	10.5	8.1	8.7	10.6	8.0	8.4	10.1	8.5	9.3
2,500-2,999.....	8.2	6.6	5.3	8.4	6.6	5.3	7.7	7.1	5.3
3,000-3,999.....		9.7	9.3	12.1	10.2	10.2		8.2	7.4
4,000-4,999.....	43.3	5.9	5.5	8.6	8.2	5.7	40.2	5.1	5.0
5,000 and over.....		10.1	7.2	23.8	11.5	8.5		6.6	3.9
Median income.....	\$2,600	\$1,550	\$1,390	\$2,670	\$1,630	\$1,460	\$2,400	\$1,350	\$1,210
Nonmarried men²									
All incomes.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	43.8	62.7	70.2	39.3	59.8	68.7	48.7	66.0	71.6
1,000-1,499.....	19.0	14.7	10.7	20.4	15.6	9.7	17.4	13.8	11.8
1,500-1,999.....	10.2	6.3	5.1	11.0	6.3	5.8	9.4	7.1	4.3
2,000-2,499.....		3.9	3.7		4.4	4.2		2.3	3.1
2,500-2,999.....	11.2	3.0	2.5	11.9	3.4	3.1	10.5	2.3	2.0
3,000 and over.....	15.8	9.4	7.9	17.4	10.5	8.6	14.1	8.5	7.2
Median income.....	\$1,160	\$740	\$660	\$1,260	\$830	\$740	\$1,040	\$620	\$550
Nonmarried women²									
All incomes.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	65.5	81.0	86.9	54.6	73.0	80.9	75.0	86.8	90.9
1,000-1,499.....	13.4	9.3	5.0	17.3	13.5	8.2	10.0	6.1	3.0
1,500-1,999.....	6.2	3.5	3.3	8.2	5.3	4.8	4.5	2.3	2.4
2,000-2,499.....		2.1	1.4		3.3	2.6		1.4	.6
2,500-2,999.....	6.4	1.1	.9	8.6	1.7	.9	4.6	.6	.8
3,000 and over.....	8.4	3.0	2.5	11.4	3.2	2.7	6.0	2.8	2.4
Median income.....	\$670	\$310	\$270	\$890	\$620	\$560	\$500	\$90	\$80

¹ Couples were defined to include those with either head or wife 65 and over in 1959, with head 65 and over in 1951. A small number of couples living as subfamilies in the home of relatives was included in 1951, excluded in 1959. See text for discussion of effect of these differences in definition.

² In 1959 includes a small number of married persons who were members of subfamilies living in the home of relatives.

Source: 1959 data from U.S. Census of Population: 1960, *The Income of the Elderly Population* (1963); 1951 data from Peter O. Steiner and Robert Dorfman, *The Economic Status of the Aged*, University of California Press, 1957 (table 102).

the median income in these areas was \$3,300, compared with \$2,670 for the Nation. For those not in the 101 largest metropolitan areas, the median was only about two-thirds as large, or \$2,220. The relationships were similar for nonmarried persons who were family heads and also for those living alone or with nonrelatives, as shown by the following figures:

Living arrangements	Nonmarried persons	
	Men	Women
Living alone or with nonrelatives:		
In 101 largest SMSA's.....	\$1,420	\$1,050
Elsewhere.....	1,060	770
Living with relatives as family head:		
In 101 largest SMSA's.....	1,600	800
Elsewhere.....	1,110	630

The differences appear even more striking when the proportions in the 101 largest metropolitan areas are compared for successively higher income classes. As shown in table 7, aged couples were almost twice as likely to reside in these areas when their income exceeded \$3,000 as when it was less than \$1,000.

For nonmarried men and for nonmarried women living alone the differences were smaller but still substantial, with the proportion in the 101 largest areas 40-50 percent larger when income exceeded \$3,000 than when it was less than \$1,000. There appears to be relatively little relationship between income and place of residence for nonmarried women who share a home with relatives.

Obviously residents of rural areas and small cities have more chance than those in large metropolitan areas to raise some of their own food. They are also somewhat more likely to own their homes,⁷ and therefore their current housing costs are likely to be lower if the home is mortgage-free. Rents too are likely to be somewhat lower.

According to the Census of Housing, however, for households with heads aged 65 and over, the proportion whose housing was deteriorating or, if sound, lacked some plumbing facilities was twice as great outside metropolitan areas (35 percent) as it was within them (17 percent). Thus, although homegrown food and lower housing costs

⁷ U.S. Census of Housing: 1960, *Housing of Senior Citizens* (1962) shows that of the households with aged head 65 and over, 63 percent were owner-occupied in the standard metropolitan statistical areas and 77 percent outside those areas.

TABLE 7.—Percent of aged couples and nonmarried persons aged 65 and over with specified income in 101 largest metropolitan areas, by sex and living arrangements

Money income class	[Noninstitutional population]					
	Couples		Nonmarried men		Nonmarried women	
	No relatives present	Relatives present	No relatives present	Relatives present	No relatives present	Relatives present
Total.....	48.9	48.7	53.3	52.5	52.9	55.7
Under \$1,000.....	32.7	31.5	43.4	44.1	46.6	53.4
1,000-1,999.....	38.8	39.7	56.2	57.7	57.7	61.2
2,000-2,999.....	47.9	48.6	58.9	60.0	61.5	63.3
3,000-3,999.....	52.6	61.9	66.4	66.1	65.9	65.7
4,000-4,999.....	56.2					
5,000 and over.....	63.6					

Source: U.S. Census of Population: 1960, *The Income of the Elderly Population* (1963).

may offset some of the differential in cash income, the quality of housing tends to be lower.

Addendum

In a recent article, "State Variations in Income of the Aged" (*Social Security Bulletin*, January 1963), analysis of the income of nonmarried persons (not in institutions) aged 65 and over was based on data for those living alone and those living in the home of relatives. Information was not then available on the personal income of aged nonmarried persons who were classified as family heads—17 percent of the total. The new Census tabulations summarized here for the United States make possible for the first time a test of the validity of this procedure, as shown below.

Money income class	Nonmarried persons	
	Total	Excluding family heads
Number (in thousands).....	7,810	6,484
Percent.....	100.0	100.0
Less than \$1,000.....	59.2	59.6
1,000-1,999.....	15.0	15.2
1,500-1,999.....	7.4	7.3
2,000-2,999.....	7.8	7.6
3,000 and over.....	10.6	10.2
Median income.....	\$790	\$780

It is reassuring to find that for the United States a distribution by income, based on nonmarried persons excluding family heads, is practically identical with one based on all nonmarried persons.