

Aged Beneficiaries, Assistance Recipients, and the Aged in the General Population

By Jacob Fisher *

OVER THE HILL to the poorhouse is not and never was the path trod by any appreciable number of the aged in this country. Most elderly people live in their own household; only one in five lives with son or daughter or other relative; only one in fifty is to be found in an institution.

The dimensions of these and related measures of the well-being of our older citizens, and the extent to which they reflect the characteristics of aged beneficiaries and assistance recipients under the social security program, have an important bearing on planning for the security of the aged. Recognizing that security programs should have a basis in careful observation, Congress in 1935 gave the Social Security Board a continuing obligation to study the economic status of the aged and the extent to which existing and proposed legislation contributes to its improvement.

Under this general mandate the Board has conducted a series of studies of the personal characteristics, living arrangements, and income of old-age and survivors insurance beneficiaries,¹ and of old-age assistance recipients,² the latter in cooperation with 21

*Bureau of Research and Statistics, Division of Coordination Studies.

¹ Summarized in the following *Bulletin* articles: "Economic and Social Status of Beneficiaries of Old-Age and Survivors Insurance," July 1943, pp. 3-20; "Resources of Old-Age and Survivors Insurance Beneficiaries in Three Southern Cities," September 1943, pp. 3-17; "Family Resources To Meet Costs of a Worker's Last Illness and Death," March 1944, pp. 19-23; "Why Beneficiaries Retire," January 1945, pp. 16-20; "Why Beneficiaries Returned to Work," April 1945, pp. 12-18; "Living Arrangements of Old-Age and Survivors Insurance Beneficiaries in St. Louis," September 1945, pp. 16-18; "Resources of Widow and Child Beneficiaries in Seven Cities," November 1945, pp. 14-20; "Costs of Medical Care of Old-Age and Survivors Insurance Beneficiaries in St. Louis and 12 Ohio Cities," January 1946, pp. 16-21.

² *Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944*, Public Assistance Report No. 9, Social Security Board, Bureau of Public Assistance, December 1945.

State public assistance agencies. The findings made it possible for the first time to determine how the aged reached by the social security program resemble the aged in the general population. A comparison of this kind should furnish a partial answer to the question often asked about aged beneficiaries and assistance recipients—are they a well-defined group with distinctive characteristics of their own, or are they indistinguishable in most respects from the rest of the aged?

Personal Characteristics

The living arrangements of aged individuals are influenced to a large degree by their age, sex, color, and marital status and by whether they live in urban or rural areas. Discussion of the differences among beneficiaries, assistance recipients, and the aged as a whole properly begins, therefore, with an examination of the personal characteristics of members of the three groups.

Age.—Sixty-five years is the qualifying age for primary, wife's, aged widow's, and parent's benefits in old-age and survivors insurance, and for old-age assistance in all but one State. For reasons largely but not entirely associated with differences in program maturity, old-age assistance recipients are, on the average, 4 years older than beneficiaries of old-age and survivors insurance, who tend to conform more closely to the age distribution of the aged as a whole. This difference has an important bearing on differences in marital status and living arrangements.

Among insurance beneficiaries, only persons in receipt of parent's benefits tend to be as old as assistance recipients. At the end of 1944 the median age of parent beneficiaries was 73.4 years.

Aged women are, on the average, somewhat older than aged men because of differences in mortality rates, but among both insurance beneficiaries and assistance recipients this difference was reversed. Female pri-

mary beneficiaries averaged 69.8 years at the end of 1944, about a year less than the median age of 70.6 years of male primaries, a difference which may be related to the earlier retirement of women from the labor force. Entitled wives and widows each averaged 69.6 years of age. Since wives, especially in the older age groups, tend to be younger than their husbands, the age differential between male primary and wife beneficiaries is not surprising.

All four groups of aged beneficiaries—primary beneficiaries, wives, widows, and parents—have experienced a steady rise in average age since 1940, the first benefit year. Male primary beneficiaries, for instance, averaged 67.4 years in 1940, 68.4 years in 1941, 69.3 years in 1942, 70.1 years in 1943, and 70.6 years in 1944. The increase in average age reflects, of course, the gradual aging of beneficiaries with awards in earlier years of the program. A contributory factor has been the deferred retirement of several hundred thousand aged workers during the war and immediate postwar years, whose accession to the rolls would have been an influence on the whole toward a lower

Table 1.—Percentage distribution of persons 65 years and over, by age¹

Item	Total	65-69	70-74	75 and over	Median age
All persons 65 years and over, July 1, 1944: ²					
Total.....	100.0	40.5	29.3	30.1	71.5
Men.....	100.0	41.6	29.4	29.0	71.3
Women.....	100.0	39.6	29.3	31.1	71.7
Aged beneficiaries in current-payment status, old-age and survivors insurance, December 31, 1944: ³					
Total.....	100.0	47.3	36.4	16.4	70.3
Men.....	100.0	42.6	38.5	18.2	70.7
Women.....	100.0	53.5	33.4	13.1	69.7
Old-age assistance recipients in 21 States, 1944: ⁴					
Total.....	100.0	21.8	34.3	43.9	74.1
Men.....	100.0	20.1	34.7	45.3	74.3
Women.....	100.0	23.4	33.9	42.7	73.9

¹ Age attained at last birthday.

² Bureau of the Census, *Population—Special Report*, Series P-46, No. 2, Jan. 27, 1946. Median age estimated by Social Security Board.

³ *Social Security Yearbook, 1944*, pp. 59, 61. Data are for persons receiving primary, wife's, widow's, or parent's benefits.

⁴ *Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944*, Public Assistance Report No. 9, Social Security Board, Bureau of Public Assistance, December 1945 table 2.

median age. The workers who did retire tended to be advanced in years.

Similar factors may explain the age difference between men and women in the assistance group. By and large, retirement from the labor force is a more important factor in the dependency of male than of female recipients, among whom dependency is more immediately related to changes in marital status and family relationships. The war, by providing employment for many older men who otherwise might have applied for assistance, reduced the flow of 65 and 66-year-old men to the recipient rolls. While it is true that this development also made it unnecessary for the wives of such men to file applications on their own behalf, the effect on the intake of women was probably not as significant, since not all the men involved were married and, of those who were, few had wives 65 years or older. There is some reason to believe that the average age of male recipients in 1944 was higher than it was in prewar years or than it may be in the postwar period.

Sex.— Women outnumber men among the aged as a whole and among recipients of old-age assistance. At the end of 1944, however, men comprised a majority of the aged insurance beneficiaries.

The sex ratio in the general population is for the most part a function of age. The excess of males is largest at birth, decreases gradually thereafter because of their higher mortality rate, and disappears entirely for native white men in the age class 20–24. Above age 64 the excess of women becomes more marked with each successive age class.

The predominance of men in the beneficiary group reflects the eligibility conditions of the insurance program and its relative newness. Few women remain in the labor force to age 65; at the end of 1944, after 5 years of benefit payments, male primary beneficiaries outnumbered female primary beneficiaries by almost six to one. As the program matures, more women may be expected to pick up the 40 quarters of coverage that would entitle them to permanent insurance status, despite their generally earlier retirement from the labor force.

The disproportionate sex ratio

among primary beneficiaries is offset for all aged beneficiaries, of course, by provisions for benefits to wives and widows. At the end of 1944, somewhat more than half the wives of male primary beneficiaries were under 65 years, however, and therefore not entitled to wife's benefit. As the average age of male married beneficiaries increases with the passing years, it is reasonable to assume that relatively more wives will qualify for benefit.

Program immaturity also accounts for the small number of aged widows on the insurance rolls—about 12 percent of all aged beneficiaries in current-payment status at the end of 1944. Widows in 1940 comprised 28 percent of all persons of both sexes aged 65 and over. With a lifetime of opportunity to work in covered employment, relatively more men may be expected to acquire fully insured status in future years; concurrently more surviving widows may be expected to qualify for benefit at age 65. The number of entitled widows will also grow as the result of the greater mortality among married male primary beneficiaries than among their entitled wives.

Longer experience with old-age and survivors insurance, in summary, without regard for changes which may be made in coverage and qualifying conditions, is likely to result in an increase in the proportion of female primary beneficiaries, entitled wives, and entitled widows, and therefore a shift in the sex ratio of aged beneficiaries.

The smaller relative number of men among old-age assistance recipients³ would seem at first glance to be related to the age composition of this group. Recipients averaged 74 years in 1944. Males per 100 females in the 1940 census numbered 97.9 in the age class 70–74 and 92.7 in the ages 75–79. The representation of women among old-age assistance recipients is heaviest, however, in the 65–69 year class and decreases thereafter rather than the reverse. One explanation for the underrepresentation of men among old-age assistance

³ Understated by table 2, which does not take into account the practice in some States of counting only the husband as a recipient in cases in which both husband and wife are eligible for assistance, with the payment going to the husband.

Table 2.—Percentage distribution of aged persons by sex¹

Sex	Persons 65 years and over, July 1, 1944	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944	Old-age assistance recipients in 21 States, 1944
Total.....	100.0	100.0	100.0
Male.....	48.1	57.2	47.3
Female.....	51.9	42.8	52.7
Males per 100 females.....	92.8	133.6	89.6

¹ Sources are cited in table 1. Sex of old-age assistance recipients from table 3 of Public Assistance Report No. 9.

recipients in 1944 may be the employment opportunities created by the war, a theory which would fit in with the marked underrepresentation on the rolls of men in the 65–69 year class, who are more likely to find jobs than men aged 70 and older. (This is not to imply that men exceeded women on the old-age assistance rolls before the war. Women were in a majority in both periods, but to a greater extent during the war.) Many of the absent men were, of course, on the beneficiary rolls of the old-age and survivors insurance and other retirement systems, which, as noted, are heavily weighted with men.

Urban-rural distribution.—The distribution of the aged among urban and rural areas tends to follow the distribution for the population as a whole. In 1940 a little more than half the persons aged 65 and older were living in urban areas. Of the 44 percent in rural areas, roughly half were on farms.

Similar information is not available for either assistance recipients or insurance beneficiaries. An approximation of the urban-rural ratio among these groups may be attempted, however, from known data on the State of residence of recipients and beneficiaries (table 3).

These data indicate that the highly urbanized States contribute a far larger proportion of aged insurance beneficiaries than might be expected from their share of the total aged population, and that the representation of States in the beneficiary load declines with the decrease in the urban ratio. The linked character of the beneficiary distribution and ur-

Table 3.—Urban-rural distribution of the aged

Percent of population living in urban areas, 1940	Number of States ¹	Percentage distribution of persons 65 years and over living in specified States		
		Census, April 1940 ¹	Insurance beneficiaries for whom benefits were in force, June 30, 1945 ²	Old-age assistance recipients, June 1945 ³
Total.....	49	100.0	100.0	100.0
72.0 and over ..	6	24.8	34.3	16.4
60.0-71.9	5	24.7	29.7	22.5
42.0-59.9	14	25.7	20.8	32.9
Under 42.0.....	24	24.8	15.2	28.3

¹ Sixteenth Census of the United States: 1940, Population—Characteristics of the Population, 1943, p. 51, table 21.

² Unpublished data, Bureau of Old-Age and Survivors Insurance.

³ Based on data in the Bulletin, August 1945, p. 42.

banization reflects, of course, the coverage limitations of the present insurance program.

The distribution of old-age assistance recipients, by contrast, suggests that the highly urbanized States are underrepresented as a whole in the assistance load, and that with some exceptions attributable in part to low fiscal ability the concentration of assistance recipients becomes more marked as the urban ratio declines.⁴ The factors underlying this association are many and complex and need not be developed here.

Twenty-two percent of the aged lived on farms in 1940. Residence on farms was reported for 16 percent of the recipients included in the 1944 study of the Bureau of Public Assistance. The underrepresentation of the farm aged among assistance recipients may be related to differences in work opportunities, since 60 percent of the aged men on farms in 1940 were members of the labor force, as compared with 31 percent of the aged men in the rural nonfarm population and 37 percent of the urban aged men. Information is lacking on the number of insurance beneficiaries living on farms, but the exclusion of farmers and agricultural laborers from the program makes it safe to assume that the proportion is considerably lower than among the aged in the total population.

Race.—Because of the cumulative effect of their higher mortality rates in all age classes, there are relatively fewer Negroes among the aged than in the population as a whole. Ten out of every 100 persons in 1944 were nonwhite; among persons 65 and over the ratio was 7 in 100.

The representation of aged nonwhite persons on the insurance beneficiary rolls is approximately half what one might expect from their numbers in the aged population, for reasons largely associated with the relatively high proportion of Negroes in agriculture and domestic service and the higher incidence of unemployment among Negroes. At the end of 1944 only 3 in every 100 aged beneficiaries were nonwhite.

Nonwhite recipients of old-age assistance, on the other hand, exceed the nonwhite ratio in the total aged population. They comprised 9 percent of the recipients included in the 1944 Bureau of Public Assistance study, a ratio which varied among the 21 States from less than 1 to 60 percent. In all but 3 of the 19 States with nonwhite recipients, this proportion exceeded the nonwhite ratio in the State's aged population as a whole. The economically disadvantaged position of the Negro in the United States emerges in every study of the composition of assistance recipients.

Marital status.—Six of every ten aged men in 1940 were married and living with their wives, three were widowers, and one was single. The proportion of men who are married is at its peak in the age group 35-54 and drops gradually thereafter as the ratio of widowers rises. For the same

Table 4.—Percentage distribution of aged persons, by race

Race	All persons 65 years and over, July 1, 1944 ¹	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944 ²	Old-age assistance recipients in 21 States, 1944 ³
Total.....	100.0	100.0	100.0
White.....	93.3	96.6	90.8
Nonwhite.....	6.7	3.4	9.2

¹ Bureau of the Census, Series P-46, No. 2, Jan. 27, 1946.

² Social Security Yearbook, 1944, pp. 59, 61.

³ Public Assistance Report No. 9, table 3.

⁴ See the Bulletin, April 1946, pp. 38-43.

Table 5.—Percentage distribution of aged persons, by sex and marital status

Sex and marital status	Persons 65 years and over, 1940 ¹	Aged beneficiaries in current-payment status, old-age and survivors insurance, Dec. 31, 1944 ²	Old-age assistance recipients in 21 States, 1944 ³
Men.....	100	100	100
Married, spouse present.....	60	70	48
Other.....	40	30	52
Women.....	100	100	100
Married, spouse present.....	32	51	21
Other.....	68	49	79

¹ Sixteenth Census of the United States: 1940, Population—Characteristics by Age, 1945, p. 17, table 6; p. 25, table 9.

² Partly estimated. Marital status of female beneficiaries in receipt of wife's and widow's benefits, from Social Security Yearbook, 1944, pp. 59, 61; of primary beneficiaries, estimated by Bureau of Old-Age and Survivors Insurance; of parent beneficiaries, estimated from Sixteenth Census of the United States: 1940, Population—The Labor Force, Employment and Personal Characteristics, p. 45, table 7.

³ Estimated by the Bureau of Public Assistance from data in Public Assistance Report No. 9.

reason, aged married men living with their wives are concentrated in the relatively younger years. The ratio declines from 68 percent in the ages 65-69 to 61 percent in the ages 70-74 and 53 percent at 75-79 years.

Male aged beneficiaries of old-age and survivors insurance at the end of 1944 showed a somewhat higher proportion of married men—70 percent—than did aged men in the general population. The higher ratio is a function to some extent of the association of marital status and membership in the labor force. The aged who remain in the labor force include a larger-than-average proportion of married men. While aged beneficiaries, with few exceptions, have left the labor force, it is probable that retirement is too recent in time to affect appreciably this characteristic. It is possible, too, that the generally larger family benefit available to married men and their entitled wives makes retirement more attractive to married than to nonmarried men, who may wish to remain longer in the labor force.

Married men were relatively fewer among old-age assistance recipients in 1944 than among either the aged in the general population or aged insurance beneficiaries. The explanation in part is the higher average age of assistance recipients. Between 70, the

average age of all aged men, and 74, the average age of assistance recipients in 1944, the ratio of married men drops from about 63 to about 57 percent, according to the 1940 census. More significantly, the recipient group consists almost entirely of men no longer in the labor market, a substantial number of whom had left the labor force many years earlier. Among aged men not in the labor force the proportion living with a wife in 1940 was 51 percent, only a little higher than the ratio in the recipient group.

Most aged women are widows. In 1940 only one-third were married; 56 percent were widowed and 9 percent were single. The reason for the marked contrast in the marital status of aged men and women is in part the age difference between husband and wife. The average husband is older than his wife, the disparity in years increasing with the age class of the husband. Married men 65 years and over averaged 70 years of age in 1940; their wives were 6 years younger on the average. Since mortality increases with age, relatively more women than men within a specific age class may be expected to have lost a spouse. Remarriage, moreover, is more common among widowed and divorced men than among widowed and divorced women.

Unlike aged women in the general population, half the aged women beneficiaries of old-age and survivors insurance were married at the end of 1944. The above-average proportion with a living husband was the result of the operation of specific eligibility conditions at a particular period in the growth of the program. The relative sparseness of women workers at the retirement age means that most women qualify for benefit either as wives or widows. (A few more qualify as parents.) For reasons related to the immaturity of the system, retired workers awarded benefits in each of the 5 years 1940-44 exceeded in number the deceased workers on whose wage record monthly awards were made. In these years, therefore, more women qualified as wives than as widows. At the end of 1944, wife beneficiaries were almost twice as numerous as widow beneficiaries. Hence the majority of married women among all female aged beneficiaries.

That the trend in the marital status

of aged women on the benefit rolls will be in the direction of that of the total aged female population is suggested by the more rapid rate of growth of the widow's benefit rolls as compared with the wife's benefit rolls, and the probable effect of the sex differences in mortality rates among aged beneficiaries.

Married women among female recipients of old-age assistance were relatively fewer in 1944 than among either female insurance beneficiaries or women in the aged population as a whole. A small proportion might be expected from the higher median age of assistance recipients. Another and probably more important factor is the relation of marital status to self-maintenance and of the latter to eligibility for assistance. In all age groups beyond 15-19 years, relatively more women depend on the husband's earnings than on their own, a pattern which becomes increasingly pronounced with age. More than half the married women aged 65 and over have a husband in the labor force and in normal times would be supported out of his earnings. Relatively fewer therefore would ordinarily be found eligible for assistance than among the single and widowed women in their age class.

Family Characteristics

The relationship of personal characteristics to the living arrangements of the aged as a whole and of assistance recipients and insurance beneficiaries may now be briefly summarized.

Data from the 1940 census suggest that the relative number of aged persons maintaining their own establishment is higher for men than for women, for married persons than for individuals of other marital status, for the aged in their sixties and early seventies than for those of more advanced years, for rural than for urban residents, for nonwhite than for white persons.

Insurance beneficiaries tend to have the same median age as the aged in the population as a whole, but include relatively more men and, among both men and women, relatively more married persons. These factors should make for a larger-than-average proportion living in their own household. The concentration of in-

surance beneficiaries in urban areas and the underrepresentation of the nonwhite population, on the other hand, are influences in the opposite direction.

Assistance recipients, by contrast, are older on the average than either aged persons in the total population or insurance beneficiaries, and include relatively more women and fewer married persons. These circumstances would point to a smaller proportion of persons living in their own establishment. The larger representation in the assistance group of residents of rural areas and of nonwhite persons, however, are elements making for a somewhat larger ratio in their own establishment.

The net effect of the divergent influences needs to be assessed in relation to the relative economic resources in the two groups and to the specific eligibility conditions for benefit and for assistance, which also help determine the pattern of living of the persons affected.

Living arrangements.—Nine out of ten aged persons are members of a private family, defined by the census as comprising the head of the household and all other persons in the home who are related to the head by blood, marriage, or adoption and who live together and share common house-keeping arrangements. (A person living alone is considered a one-person private family.) This is the outstanding family characteristic of the aged,

Table 6.—Percentage distribution of aged persons, by living arrangement

Living arrangement	All persons 65 years and over, 1940 ¹	Aged beneficiaries included in field studies, ² 1941-44	Old-age assistance recipients in 19 States, 1944 ³
Total.....	100.0	100.0	100.0
In private family.....	90.7	93.1	91.5
Own establishment.....	68.8	81.1	69.9
Alone.....	12.6	10.3	27.9
Spouse only.....	22.1	39.0	24.4
With others, with or without spouse.....	34.2	31.8	17.5
Relative's home.....	21.9	11.9	21.6
Son or daughter.....	16.4	9.1	15.8
Other.....	5.4	2.8	5.9
Not in private family.....	9.3	6.9	8.5
Home of nonrelative.....	5.2	5.9	3.5
Other.....	4.1	1.1	5.0

¹ From unpublished census data made available to Division of Coordination Studies.

² Bureau of Old-Age and Survivors Insurance.

³ Public Assistance Report No. 9, table 8.

Table 7.—Percentage distribution of aged persons living in private families, by size of family

Size of family	All persons 65 years and over, 1940 ¹	Aged beneficiaries included in field studies, ² 1941-44
Total.....	100.0	100.0
1 person.....	13.9	11.1
2 persons.....	35.5	48.3
3 persons.....	19.5	18.8
4 persons.....	12.3	10.3
5 or more persons..	18.8	11.6

¹ From unpublished census data made available to Division of Coordination Studies.

² Bureau of Old-Age and Survivors Insurance.

and it is true for assistance recipients as well as for insurance beneficiaries. The aged in this respect are very much like the rest of the population, 93 percent of whom lived in private families in 1940. Among old-age assistance recipients in 1944 the ratio was 91 percent; among insurance beneficiaries surveyed by the Bureau of Old-Age and Survivors Insurance in 1941-44, it was 93 percent.

The aged person not maintaining his own home or living with a relative generally rooms with another family. A somewhat smaller number live in what the census calls a quasi household, that is, in institutions, nursing homes, or other group living arrangements. The proportion of the aged found to be living in quasi households in 1940 was about twice as high, however, as for the population under age 65. The greater frequency of disability among the aged and the availability of special facilities for congregate care account in large measure for the contrast. One-third of the aged in quasi households in 1940 were living in "homes for the aged, infirm or needy"; an additional one-fourth were patients in mental institutions.

Since the relative number of the aged in quasi households increases with age and with disability, it is not surprising that group living arrangements of this type were less frequent among insurance beneficiaries than in the aged population as a whole but more frequent among assistance recipients.

For most aged persons the private family in which they live is their own. Three out of four persons aged 65 or over and living in private families in 1940 were either the head of the family or the wife of the head. Twenty-four percent lived with children or

other relatives. Married persons and workers are more likely to have both the need and the resources for a household of their own than non-workers or persons of other marital status. Since relatively more aged men than aged women are in the labor force and are living with a spouse, it is not surprising that the proportion of aged persons maintaining their own households is higher among the men than the women. Of the men in private families, 84 percent headed these families; 16 percent lived with relatives. Of the women, two-thirds maintained their own household, divided approximately between family heads and wives of heads, and 32 percent lived with relatives. The association of marital status and labor-force status with status as family head tends to reduce the proportion of family heads in both sexes with advancing age.

Aged insurance beneficiaries are more likely to have their own households than old-age assistance recipients, who in this respect resemble the aged in the total population. Seven out of eight beneficiaries in private families had establishments of their own, a ratio that reflects not only the differences in personal characteristics alluded to earlier, but more favorable economic circumstances as well. Another way of putting these facts is to say that proportionately twice as many assistance recipients as insurance beneficiaries lived in the home of a relative. Among the aged as a whole, and among assistance recipients and insurance beneficiaries, the relative was a son or daughter in three cases out of four.

One of the striking contrasts among the three groups is with respect to the composition of the family in establishments maintained by the aged. Among the aged as a whole, 18 out of every 100 such persons lived alone. Membership in one-person families was true of only 13 in every 100 insurance beneficiaries surveyed, but of 40 in every 100 assistance recipients. Single-person families were three times as numerous among assistance recipients as among insurance beneficiaries, in part because such families are more frequent among women and increase with an increase in the age of the family head—and assistance recipients include relatively more wo-

men and are older on the average than insurance beneficiaries. Of greater significance perhaps is the circumstance that the unattached individual is more likely to be resourceless and therefore to meet the eligibility conditions for assistance than the member of a larger family unit. Among the aged as a whole and among assistance recipients, about one-third of those in their own household lived with a spouse only, that is, the family consisted of the couple and no others. The proportion among insurance beneficiaries was considerably higher, almost half the total. Aged persons in their own establishment having other relatives present, on the other hand, were almost twice as numerous among insurance beneficiaries as among assistance recipients. The explanation, again, lies in part in sex and age differences between the two groups and in part in differences in economic circumstances.

The relatively larger numbers of insurance beneficiaries in private families, in their own establishment and living with spouse only, are not wholly due to the predominance of men among beneficiaries. When these characteristics are analyzed separately for each sex, approximately the same differences between beneficiaries and total aged emerge.

Size of family.—Aged persons differ from the general population, among other ways, in living in smaller families. This difference may be expected in view of the influence of numbers of children on family size. Aged persons have passed the child-bearing ages. Since three-fourths have households of their own, it is not surprising that the proportion living in small families is far larger than in the population as a whole.

In 1940, half the aged in private families lived in one- and two-person families, an arrangement true for only one in every six persons under 65 years of age. Fourteen percent, as noted, lived alone, as compared with only 2 percent in the population under age 65. The relatively large number of couples living by themselves is reflected in the 36 percent in two-person families; the corresponding ratio in the population under 65 was 13 percent. Contrasting magnitudes in the other direction were observed for the

proportions in families of five or more—19 percent among the aged and 45 percent among persons under 65.

Aged men and women are found in families of approximately the same size. Because of differences in marital status, somewhat more women lived alone in 1940 and somewhat more men lived in two-person families. The aged living in their own establishments tended to be found in smaller families; relatively more were members of one- and two-person families and relatively fewer were in families of three, four, or five or more persons.

Data on size of family are available for old-age and survivors insurance beneficiaries from field studies made in 1941-44, but not for recipients of old-age assistance. The insurance data suggest that individuals in two-person families bulk larger among beneficiaries than among the aged as

a whole, with a corresponding greater or lesser deficiency of persons in families of other sizes. This characteristic conforms to the pattern among insurance beneficiaries of a higher ratio of married persons and of persons in their own establishment.

Summary

Available information indicates that in several significant respects aged beneficiaries of old-age and survivors insurance and recipients of old-age assistance differ from all the aged and from each other.

Insurance beneficiaries include a larger proportion of men than the total aged population, are more heavily concentrated in urban areas, include fewer nonwhite persons, and are more likely to be married and living with a spouse. A relatively larger number live in private families and in their own establishment; fewer live

alone; more share their living quarters with a spouse only; fewer live in large families.

Assistance recipients have a higher median age than the aged as a whole and include relatively fewer men. Proportionately more live in rural areas; more are nonwhite; fewer are married and living with spouse. Approximately the same proportion as in the total aged population live in private families and in their own households; relatively more, however, live alone, and fewer live with others.

These broad differences reflect in varying degree the selective character of the eligibility requirements of the two programs, the stage of program growth attained, and the impact of the war on the number and characteristics of persons applying for benefits or assistance. In other words, there is nothing necessarily permanent about the differences.

Commercial Nursing and Boarding Homes in Philadelphia

By Margaret K. Bishop*

PHILADELPHIA faces a problem with serious implications for the health and welfare of its citizens in the lack of adequate facilities to care for chronically ill persons and for persons who are unable to assume the responsibilities of living alone and do not have relatives or friends willing or able to undertake responsibility for their care. This problem is not restricted to the indigent but touches all but the highest economic level, at which families can afford to care for the ill, feeble, or handicapped person in his own home or in expensive institutions. The group most seriously affected, however, comprises recipients of public and private aid and persons living on a marginal income level, at which any adverse circumstance may necessitate dependence on public assistance.

There are chronically ill persons in every age group, but by far the majority are concentrated in the upper age brackets. In 1940, 7 percent of

the city's population were in the ages 65 years or over, and the proportion is showing a steady upward trend. Moreover, the present lack of facilities for caring for nonacute illnesses of younger persons is developing an increasingly larger group of chronically ill in the older age levels. More than 90 percent of the public assistance recipients in commercial nursing homes are over 65 years. Thus, while the problem of caring for the chronically ill must be closely, but not exclusively, identified with care of older persons, constructive emphasis must be laid simultaneously on prevention of chronic illness by early diagnosis, treatment, and adequate care.

Nonprofit institutions care for only a small fraction of the aged population, because of the scarcity of such institutions and their restrictions on admission. Some of these homes operate on a contractual basis that automatically excludes recipients of public assistance. Many are limited with respect to church affiliation or race. Few will accept nonambulatory per-

sons or persons with chronic or progressive ailments. Philadelphia has only 4 nonprofit institutions for the chronically ill, with a bed capacity of about 500. Practically no hospital accommodations exist for the chronically ill of any age group. The few available facilities are limited to caring for persons suffering from particular diseases, such as rheumatic fever, cancer, and so on.

The shortage of nonprofit homes forces persons in need of sheltered care into commercially operated nursing or boarding homes. The distinction between these two types of homes lies in the degree and kind of care needed by the applicant for admission and in the legal requirement of licensing for nursing homes. Philadelphia has 52 licensed nursing homes accommodating some 1,300 persons; at the time of this study—the summer of 1945—public assistance recipients were living in 31 of these homes and in 42 boarding homes.

Workers in social agencies are often faced with the situation of the person who is ready to be discharged from a hospital but needs continuing care; of the elderly couple who have struggled to keep up their home but are no longer able to combat the weaknesses and disabilities of old age; of the lone man who is unable to prepare his own meals or to go out to a res-

*Department of Research and Statistics, Department of Public Assistance, Philadelphia County Board, Philadelphia, Pa.