Old age - Economic problems

RESOURCES OF OLD-AGE AND SURVIVORS INSURANCE BENEFICIARIES IN PHILADELPHIA AND BALTIMORE, 1949

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CONTENTS

RESOURCES OF OLD-AGE AND SURVIVORS INSURANCE BENEFICIARIES IN PHILADELPHIA AND BALTIMORE, 1949*

During the last 3 months of 1949 representatives of the Bureau of Old-Age and Survivors Insurance interviewed 560 typical beneficiaries in their homes in Philadelphia and Baltimore to obtain first-hand information about their postentitlement experience, with special reference to the retirement resources of the beneficiary groups.1/ Beneficiaries whose payments were suspended because of earnings in covered employment as well as those currently receiving benefits were included.2/

The sample was stratified by field office area, year of award, type of claim, and primary insurance benefit amount. It included 203 nonmarried men, 157 married men and entitled wife, 101 married men and nonentitled wife, and 99 widows and entitled children. Together these beneficiaries constituted 8.5 percent of all the beneficiaries of their types serviced by the field offices in Philadelphia and Baltimore at the end of 1947. Annual figures relate to a survey year ending in September-November 1949.

This study is one of a series of similar investigations made by the Bureau of Old-Age and Survivors Insurance since 1941 in 20 cities grouped in 6 survey areas. The findings are comparable in general outline to those of the earlier surveys, but because of certain differences in the sample and conditions under which the study was made any detailed comparison with the results of the earlier surveys should be made with caution.3/

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1/ The beneficiary group includes the primary beneficiary, wife or widow, and unmarried children under age 18 living at home, whether or not all were entitled at the time to old-age or survivor insurance benefits. Unless specified otherwise (in connection with employment and earnings), the resources described are those of the beneficiary group rather than of the beneficiary or beneficiaries only.

2/ In addition to this study of a sample of all beneficiaries of specified types in Philadelphia and Baltimore, a resurvey was made of 377 beneficiaries in these cities originally interviewed in 1941. The findings of the latter survey are presented in the Social Security Bulletin, May 1950.

3/ Some beneficiaries had been entitled since early in 1940; others, only since 1947. The length of time their benefits had been in force may have a bearing on the age, health, employment, assets, living arrangements, and other circumstances of the beneficiaries; there also were differences from year to year in the price level, labor market, real estate situation, and conditions affecting the value of and income from assets.

Basic findings of the 1949 study are stated briefly below. This summary is followed by an interpretation of the findings and a description of representative beneficiary situations.

Summary

Total Money Income

Half the male primary beneficiary groups had less than $900 a year in money income during 1949 (table 1). Of the three primary beneficiary types, the nonmarried men, who made up 44 percent of the total, had on the average the smallest incomes; their median amount for the year was $639. Half the entitled couples had less than $989 for the year and half the couples with nonentitled wife had less than $1,278.

The total money income of the widow-child groups was on the whole higher in 1949 than that of the aged beneficiary groups in the same period; more than half the widow-child groups had over $1,752 for the year. Taking into account, however, the number of persons in the group, the widows and children were not so well off as the old people.4/

Income from Insurance Benefits and From Sources Other Than Benefits

Insurance benefits awarded to the aged beneficiaries ranged from the statutory minimum of $10 a month, where only the primary beneficiary was entitled, to $65.82, the largest amount paid to an entitled couple in the sample in 1947. The highest benefit awarded to a widow-child group was $83.76. Except for one nonmarried man, no beneficiary group was awarded the maximum benefit amount payable under the formula. Benefits awarded were not always paid; in some months payments were suspended because of the beneficiary's earnings in covered employment or for other reasons. On the other hand benefits due prior to the survey year sometimes were not paid until the survey year; the total received during the year in these instances was more than 12 times the monthly benefit amount.

Less than a twelfth of the male primary beneficiary groups and only 1 percent of the widow-child groups were totally without income from insurance benefits during the survey year (table 2). Somewhat over a tenth of both the aged and the widow-child groups had no income

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4/ A comparison of the widow-child groups' money incomes with the costs of the local public assistance budget for their type has not been made because of the wide range in the number of children in the group and differences in their age and sex composition.

except their insurance benefits (table 3). Approximately a fourth of the beneficiary groups' total money income (28 percent for the male primary beneficiaries and 25 percent for the widow-child groups) on the average was derived from insurance benefits (tables 1 and 2). For each beneficiary type, especially the couples with nonentitled wife and the widow-child groups, median income from insurance benefits was much smaller than median income from sources other than insurance benefits.

Reasonably Permanent Independent Income Other Than Insurance Benefits

Nearly two-fifths of the male primary beneficiary groups had no reasonably permanent independent money income during the survey year except their insurance benefits, and another third had less than $300 (table 4). About two-fifths (41 percent) of their average nonbenefit income was derived from reasonably permanent independent sources (tables 3 and 4); the remainder was either probably temporary or supplementary. Half the men did not have more than $14 in reasonably permanent independent income in addition to their benefits. This median amount, like the medians for the male primary beneficiary types separately, was far less than the median income from benefits ($328).

Two-thirds of the widow-child groups had no reasonably permanent independent money income other than insurance benefits. Although most of their current income was derived from sources other than benefits, only a small part (14 percent) of their average nonbenefit income was independent and reasonably permanent.

Money Retirement Income

All the beneficiaries could have had some permanent independent income because of their insurance benefits. If there had been no suspensions, so that 12 months' benefits were received by all the male primary beneficiary groups along with their other reasonably permanent independent money income, approximately a fourth would have had less than $300 a year in money retirement income (table 5). Another two-fifths would have had between $300 and $600. Less than a sixth would have had $100 or more a month for the rest of their lives.

The entitled couples would have had on the average the largest money retirement income among the aged beneficiaries, but over half would have had less than $600 a year; more than three-fifths of the couples with nonentitled wife and nearly three-fourths of the nonmarried men would have had less than $600. Nearly two-fifths of the nonmarried men would have had less than $300. Retirement income averaged about three-fifths as much (61 percent) as income received during the survey year (tables 1 and 5). The corresponding proportion for the entitled couples was two-thirds (67 percent); for the couples with nonentitled wife, approximately half (49 percent); and for the nonmarried men, 64 percent.

As large a proportion (54 percent) of the widow-child groups as of the entitled couples would have had less than $600 a year in money retirement income, and there were more persons in the widow-child groups. Their retirement income would have averaged only about two-fifths (39 percent) as much as their total income during the survey year.

Employment and Earnings

Almost a fourth of all the male primary beneficiaries were employed at some time during the survey year (table 6). More men with nonentitled wife than men of the other beneficiary types worked; their earnings were somewhat larger than the earnings of the employed men with entitled wife, and much larger than the earnings of the employed nonmarried men (table 7). More men worked in covered (16 percent) than in noncovered (9 percent) employment, and 1 percent worked in both. Earnings in covered employment averaged nearly 60 percent greater than earnings in noncovered employment.

Approximately half the widows with entitled children worked during the survey year. This proportion is more than double that for the old men. Relatively almost as many employed widows as employed men with nonentitled wife earned $1,800 or more, but more than three times as large a proportion of the widows earned less than $600. Nearly three-fifths of the employed widows worked in covered employment, less than half worked in noncovered employment, and one widow had both covered and noncovered work during the year. Average earnings of the widows were almost 70 percent greater in covered employment than in noncovered employment.

Public Assistance

A tenth of the male primary beneficiary groups received public assistance during the survey year, nearly all of them old-age assistance (table 8). The nonmarried men had to rely on public assistance to a greater extent than the couples; 1 in 6 of the nonmarried men but only 1 in 16 of the entitled couples and 1 in 20 of the couples with nonentitled wife were public assistance recipients. Two entitled couples received help from sectarian sources.

Almost 1 in 5 of the widow-child groups received assistance from the aid-to-dependent-children program. This proportion is considerably higher than the proportion of couples who received old-age assistance. No help from other public or private welfare agencies was reported for the widow-child groups.

Home Ownership

Some beneficiaries had resources other than their money income. Nearly half the men owned their homes at the end of the survey year, although only 35 percent owned them without a mortgage (table 9). About a fourth (27 percent) of the owned homes were mortgaged. The married beneficiaries were more frequently home owners than the nonmarried and their homes were more frequently unencumbered.

Slightly over two-fifths of the widow-child groups owned their homes and nearly a fifth owned homes that were not mortgaged. Mortgages were more prevalent among the home-owning widows than among the home-owning male primary beneficiaries.

Net Worth

Approximately two-thirds of the male primary beneficiary groups had assets greater than their liabilities at the end of the survey year (table 10).5/ Most of the others had neither assets nor liabilities, but a few had liabilities that exceeded their assets. Median net worth values ranged from $200 for the nonmarried men to $5,000 for the entitled couples. Almost an eighth of all the male primary beneficiary groups were worth $10,000 or more. Relatively three times as many entitled couples as nonmarried men and twice as many couples with nonentitled wife were thus situated. The range in median values of assets in excess of liabilities (positive net worth) was narrower--from $3,662 for the nonmarried men to $5,775 for the couples with nonentitled wife. The highest positive net worth value for any beneficiary type was $116,500.

Half the widow-child groups had assets of greater value than their liabilities. A seventh had liabilities that exceeded their assets--a far larger proportion than among the male primary beneficiaries--and a little over a third of the widow-child groups had neither assets nor liabilities. A fourth of all the widow-child groups had a positive net worth of $5,000 or more, but only 1 percent had $10,000 or more. While their median net worth was only $26--a smaller amount than even the nonmarried men's--the median value for the widow-child groups having a positive net worth ($4,984) was practically the same as the corresponding median for the male primary beneficiary groups.

5/ The assets of many beneficiaries are slightly understated because the Series E Government bonds purchased by many of them during the war are valued at cost rather than at their current redemption price.

Living Arrangement

Nearly half the male primary beneficiaries and their wives when married shared a home with children or other relatives (table 11). The proportion was larger among the nonmarried men than among the couples, who were more likely to be keeping house by themselves. A fourth of the nonmarried men were rooming and boarding. The nonmarried men who shared a home with others as a rule were living in the home of relatives but the couples were more likely to have the relatives living with them.

Almost three-fifths of the widow-child groups were living in a household where there were other relatives. For the most part these relatives were older children living in their mother's home but some were the widow's parents with whom she and her children were living. None of the widow-child groups was rooming and boarding or living in a housekeeping room; all were living in rented or owned houses or apartments.

Income and Its Source

During the survey year beneficiary group money income on the average was derived principally from insurance benefits and earnings. The proportion of income attributable to each source varied with beneficiary type and income level. Insurance benefits accounted for the greatest part of the income of the nonmarried men and entitled couples, and earnings for the greatest part of the income of the couples with nonentitled wife and the widow-child groups. Beneficiary groups who had comparatively large incomes usually had substantial earnings. Those with the smallest incomes sometimes had only their insurance benefits, but most beneficiaries had income from more than one source.

Insurance Benefits and Other Reasonably Permanent Independent Income

The amount of insurance benefit income received in a year depends on the amount awarded and the extent of benefit suspension. The amount awarded to a beneficiary group depends in turn not only on the primary benefit amount, based on the wage record, but also on the number and kind of other benefits awarded on the same record. Because of the wife's entitlement, an entitled couple with a primary benefit of given amount had a larger family benefit than a couple with nonentitled wife or nonmarried man with the same primary benefit amount. The widow-child groups as a rule contained three or four beneficiaries and sometimes additional members under age 18 who were not entitled because, with the limitation of the statutory maximum, their entitlement would not have increased the total amount awarded to the group. The average number of persons in the widow-child groups was 3.45 including the widow. In a few instances children to whom benefits had been awarded did not live at home with the other beneficiaries on the same wage record and were not included as members of the beneficiary group. In general the primary benefits on which the awards were made to the entitled couples and the widow-child groups were larger than those on which the awards were made to the nonmarried men and men with nonentitled wife.

When a beneficiary considered returning to work in covered employment, he naturally balanced his potential earnings against the benefits he would forfeit. The men with entitled wife gave up two benefits when so employed, the men with nonentitled wife and the nonmarried men only one. This fact undoubtedly accounts for some of the difference between the men with nonentitled wife and the other male primary beneficiary types in the proportions who had no benefit income during the survey year, and in the amount of income received from benefits by those whose benefits were suspended part of the year. While it might appear that the couples entitled to two benefits would have less need to supplement their incomes with employment earnings than those entitled to only one, actually so many couples of both types had no independent money income from reasonably permanent sources other than their benefits or very small amounts that differential needs could have played only a minor part in determining whether or not a beneficiary returned to work.

An entitled widow in a survivor group could work in covered employment without sacrificing the benefits of her entitled children; only her own benefits were suspended while she was so employed.6/

The larger money retirement incomes--the amounts on which the aged beneficiaries might count with some degree of confidence as long as they lived and the survivor beneficiaries, until the youngest child attained the age of 18--of the entitled couples and widow-child groups were primarily attributable to the multiple insurance benefit awards in these families, although the primary benefits on which their family benefits were based also averaged about $2 a month more than the primary benefits of the one-member groups. The retirement incomes of most of the aged beneficiary types were well below the maximum amounts the local public welfare agencies in Philadelphia and Baltimore at the time the study was made allowed old people with no special needs living by themselves in rented quarters.

6/ Mothers working in covered employment at the time of their children's entitlement sometimes do not apply for insurance benefits even though the maximum possible on a wage record has not been awarded. Usually they become entitled but have their benefits suspended as long as they earn more than $14.99 in covered employment.

The largest independent incomes from reasonably permanent sources in addition to insurance benefits were received as pensions or other retirement pay from former employers. Only a small proportion--approximately a fourth--of the men, however, received these payments and the amounts received from year to year were not entirely stable; an occasional pension had been increased recently to compensate for increased costs of living, but not all were funded and payments could be reduced or stopped entirely.

Although assets were the most important source of reasonably permanent independent income from the standpoint of the number of beneficiaries having such income--half the aged groups reported income from assets--the amounts received often were only a few dollars interest on a savings bank account. Comparatively large incomes from assets were infrequent; not more than 5 percent of all the men had $500 a year or more from this source.

The other sources of reasonably permanent independent income for the old people were Spanish American and World War I pensions, union pensions, National Service Life Insurance payments following the death of a son in the armed forces, annuities, and inherited trust funds. Payments from these sources sometimes accounted for a substantial part of the upper level incomes.

Few deceased wage earners left their families with a reasonably permanent independent income of any significance. Employer pension plans as a rule carry no survivor benefits. For the most part the men on whose wage records the widow-child groups became entitled were young or in their middle years at death. Usually they had not had time to accumulate income-yielding assets. While most of the husbands had carried life insurance, the payments from this source were often used up in defraying the costs of the last illness and death, with perhaps a small amount left to tide the family over the early period of adjustment to its changed situation. Usually it was only where a veteran's benefit or life insurance money was payable in periodic instalments until the youngest child became age 18 or older that the widow-child groups had reasonably permanent independent income of any consequence in addition to insurance benefits.

<u>Probably Temporary
Independent Income</u>

While the wives of the primary beneficiaries sometimes added to the family income by home employments such as keeping boarders and lodgers and occasionally by working away from home, the men in the family were responsible for most of the earnings of the aged beneficiary groups. This was particularly true where the wives were entitled. Nonentitled wives being considerably younger and in better health were more often employed than entitled wives, especially in occupations outside the home. In the widow-child groups the employed member as a rule was the widow, but a surprisingly large number of children had some earnings during the year; children's earnings were part of the income of nearly a third of all the widow-child groups.

Primary beneficiaries who became entitled during the defense and war period generally left their jobs for health reasons and for the most part were unemployable. Others who had been laid off earlier returned to work during these years of great demand for labor and continued to be employed thereafter. Those who earned most during the survey year often worked regularly in covered employment at good wages and their benefits were suspended. Those whose survey year earnings were small either worked regularly in low-paid jobs or self employment, or in casual occupations, or they earned good wages for short periods of time. Although on the average the amount of benefit awarded and the benefit income of the nonmarried men and the men with nonentitled wife were much the same, the latter earned much more when they were employed, and these earnings largely accounted for their higher survey-year income.

Except for some of the widows and children, most of the beneficiaries were too old to expect substantial earnings or to be able to work much longer. At the end of the survey year the median age of the men with nonentitled wife was 71, that of the nonmarried men and men with entitled wife, 74. Thirty-seven percent of the nonmarried men, 41 percent of the men with entitled wife, and 13 percent of the men with nonentitled wife were over 75 years old. The median age of the widows with entitled children was 42; 18 percent were under 35. A small proportion (8 percent) of the widows worked with no loss of benefits to the family, because the maximum amount payable was being received by the children. In only one widow-child group were all the benefits suspended for the entire year because both the widow and the one child beneficiary were steadily employed.

A few beneficiaries who became unemployed before the end of 1949 had unemployment insurance benefits as a part of their 1949 incomes. The other independent but probably temporary income of the beneficiaries during the survey year was derived from life insurance payable periodically for a limited time, workmen's compensation, other accident and sick benefits, and occasional miscellaneous sources, such as sale of a consumer good.

Adequacy of Income

Many beneficiaries were able to keep themselves going only because in addition to their independent income, whether reasonably permanent or probably temporary, they had a supplemental income which tended to make them more or less dependent, or they shared housekeeping expenses with others, owned a home, or used the principal of their assets for current living.

The independent economic resources of the nonmarried men were more limited than those of the couples in every respect; hence relatively more of them received public assistance during the survey year. The even greater proportion of widow-child groups who had help from outside the family is accounted for largely by the number of children in the group; half those who were assisted by the aid-to-dependent children program during the survey year contained four or more children. For the most part these children were young and required their mothers' care. The widows in these families were less able to support their children by work outside the home than were the mothers in families with fewer and older children.

Furthermore, the low-income widow-child groups were not so likely as the older married beneficiaries to be disqualified for public assistance by their assets. A much larger proportion of the widow-child groups had no positive net worth and as a rule the net worth of those whose assets exceeded their liabilities was less than of the couples. Finally, it is not improbable that some mothers who would not have asked for help for themselves were willing to ask for help for their children.

More than half (52 percent) the male primary beneficiary groups either received public assistance or did not have as much money income in 1949 as the maximum amounts the local public welfare agencies in Philadelphia and Baltimore allowed old-age assistance recipients with no special needs who lived by themselves in rented quarters. These allowances at the time of the survey were $660 and $672 for a single aged person and $960 and $1,008 for a man and wife. Of the nonmarried men, 61 percent had less money income during the survey year or were receiving public assistance; corresponding proportions for the entitled couples were 53 percent and for the couples with nonentitled wife, 36 percent.

Comparable estimates for the widow-child groups have not been made because of the variation in the number of children in the group and in their age and sex. Inasmuch as the per capita income of the widow-child groups during the survey year was smaller than that of the aged beneficiaries and relatively more of them received public assistance, it may be assumed that the proportion of widow-child groups with inadequate incomes was no smaller than that of the nonmarried men and couples and may have been somewhat larger.

Beneficiaries whose money incomes were below the maximum public assistance level as defined and who were not public assistance recipients constituted 42 percent of all the male primary beneficiary groups. For the nonmarried men the proportion was 44 percent; entitled couples, 46 percent; couples with nonentitled wife, 32 percent. It cannot be supposed that all these low-income beneficiaries who did not receive public assistance were actually in need. Three-fifths of them were sharing a home with relatives--73 percent of the nonmarried men and 48 percent of the couples.

Receipt of public assistance was far more prevalent among the low-income male primary beneficiary groups who lived alone (32 percent) than among those who shared a home with children or other relatives (9 percent). Three-fourths of the beneficiaries who received old-age assistance lived by themselves. These proportions do not indicate that the incomes of beneficiaries in joint households were larger--on the contrary with few exceptions their incomes were smaller--but rather that the lower expenses usually associated with group living often made it possible for them to meet minimum needs on smaller incomes than were required by beneficiaries who lived alone, or that the relatives in the household actually contributed to their support. Occasionally a beneficiary whose income was relatively more ample than that of other members of the family contributed to the relatives' support.

Sometimes, however, even the total income of all the members of the family of which the beneficiary group was a part was less than the amount required for a minimum level of living, and still no one in the family received help from outside. Family pride, ignorance of the public assistance programs, and ownership of property, as well as disqualifying statutory regulations, restrained some low-income beneficiaries from asking for the help they needed. This was as true of those who lived alone as of those who shared a home with others.

Beneficiaries who owned their homes usually were better off than those who rented, because home ownership, especially when there was no mortgage debt, usually made current housing costs cheaper than rent and increased the chances of a joint living arrangement. Sometimes a beneficiary who had a home too large for his retirement needs remodelled it into two or more apartments or got an income from the property by renting rooms. On the other hand the very fact of home ownership may have contributed to deprive some people of public assistance who needed it. In Philadelphia where a lien is taken on the home of an owner-recipient of public assistance a number of beneficiaries preferred to live at a substandard level if necessary rather than sign away their property rights.

Liquid assets often supplemented inadequate incomes in taking care of the beneficiaries. Savings bank deposits withdrawn and other assets sold added to spendable funds during the survey year but reduced thereby the capital value from which retirement income was derived. Debts grew in some instances--a new mortgage taken or an existing mortgage increased, money borrowed from friends or relatives, instalments or interest not paid on sale contracts entered into during the year for consumers' durable goods or clothing, or bills incurred during the year that had not been paid.

Thus while in 1949 probably considerably more than half the aged beneficiaries in Philadelphia-Baltimore were living above the maximum local public assistance level, their means on the average were so limited that among the men and women who survive each year progressive depletion of resources is inevitable. To conclude that they will eventually seek public assistance is far from warranted. They may not have much in the way of reserves but the adjustments they will make as any one resource changes is not predictable. One thing seems certain: they will not ask for help either from public funds or their own relatives if they possibly can manage without it. Many beneficiaries indicated that they were hoping for increased old-age and survivors insurance benefits as a solution to their most pressing problems.

Illustrative Cases

The following accounts of the postentitlement experience of some of the beneficiaries interviewed in Philadelphia and Baltimore in the fall of 1949 will give added meaning to the statistical data presented in the tables. Each case illustrates a point, some more than one; some points are illustrated from different angles in several cases. Some beneficiaries were having a hard time getting along; some were managing adequately or even comfortably in 1949 but might not be so well off later when their incomes from temporary sources no longer were available; a few had resources enough to provide for their welfare as long as necessary. The stories are not complete, particularly those about beneficiaries who had been entitled a long time, as no year by year inventory was attempted. The facts given, however, are believed fairly to represent the situation of the beneficiaries as they were at the end of 1949.

Among the 560 beneficiaries interviewed in Philadelphia and Baltimore in the fall of 1949 only two derived their entire survey year money income from insurance benefits and lived by themselves. One was a group consisting of a 32-year old widow and three children under age 14 at the time who were living in a 3-room hovel without central heat or indoor toilet on an annual income of $629 from benefits, the maximum amount allowed on her husband's average monthly wage of $94.59. The other, an entitled couple, had had other income until recently when the last of their liquid assets were gone. Their situation was as follows:

> When Mr. A in 1945 left his job as a skilled worker in a steel mill at the age of 65 to care for his ailing wife, the couple had some assets in addition to the home they owned. He immediately became entitled to old-age insurance benefits. Mrs. A, who was 2 years younger than Mr. A and nearly blind, did not become entitled until 1947. Their benefits--$61.08 a month in 1949--were among the highest paid, for his average

monthly wage was $223.59, but in the survey year they constituted the couple's only money income. Mrs. A had a serious operation in 1948 which took the last of the couple's savings and all they had left in 1949 was their home, an 8-room house valued at $7,000, in which they were living by themselves. The house, however, was mortgaged for over half its value. Both Mr. and Mrs. A had life insurance policies for $1,000 each. In 1948 they were unable to make any payments on the house and in 1949 made only two payments of $50 each. Their debts increased $275 during the survey year. Although he felt able to engage in certain kinds of employment, Mr. A had not attempted to add to the couple's income by working after his retirement because his wife needed him at home. A married son was not in a position to help his parents. They were not familiar with the old-age assistance program.

The other 62 beneficiaries whose only money income came from old-age or survivors insurance benefits owned or rented a home and had relatives living with them or lived in the home of relatives. In either case they had no assets yielding a money income during the survey year, or any other financial means of supplementing their benefit income such as employment earnings, help from relatives outside the household, or public assistance. Often the relatives with whom the beneficiaries shared a home were not affluent themselves and they sometimes had difficulty in providing for the beneficiaries in their households.

Mr. B, formerly employed in a retail food store, retired in 1946 because of his health. He was 76 years old at the time and had not tried to get any work thereafter. His old-age insurance benefits were $19.59 a month on an average monthly wage of $45.36, and in 1949 they constituted his sole income--$235. A daughter with whom he had lived for a number of years assumed full responsibility for the support of their 3-room apartment on her salary of $26 a week as a saleswoman. Mr. B had no savings of any kind; his life insurance policy was for $110. The family practiced the greatest economy, having eliminated meat from their diet some time ago and having spent nothing during the survey year for doctor or dental care or medicines. Several weeks before he was visited late in 1949, Mr. B, then 80 (his daughter was 52), had applied for old-age assistance. He said he had been promised $4 a month to supplement his insurance benefits but as yet he had received no payment.

Mr. and Mrs. C's only money income during the survey year was their old-age insurance benefits of $433, but they owned their home free and clear and shared it with two nonmarried adult sons. The home was valued at $5,000. They had no life insurance. Mr. C had been a meatcutter all his life, and had worked for a number of different employers. He retired at the age of 68 because the work was too hard for him, and became entitled to benefits at the beginning of 1945. Mrs. C was not 65 until July 1946, at which time she also became entitled. Mr. C's average monthly wage was $75.03 and the couple's benefits were $36.12 a month. Both sons were working in the fall of 1949 but had been unemployed part of the survey year. They were tailors and earned $2,180 between them; they also received $923 in unemployment insurance benefits. The couple were in good health. Mrs. C did all the work in the 6-room house in which they had lived for 36 years; Mr. C at the age of 73 thought he could take light employment, but seemed quite satified to be retired. As long as the sons were at home and had an income, there was no need for the couple to ask for public assistance. Several other children in the city were married and having their own responsibilities did not help their parents financially.

The money income that some beneficiaries had in addition to their benefits was often so small that it did not raise the total much above what other beneficiaries had whose only income was their benefits. Driblets of earnings, interest on small savings bank accounts, irregular contributions or gifts by relatives often added only a little to benefit income. How well the beneficiaries managed depended on their other resources.

Mr. and Mrs. D had a survey-year income in 1949 of $674 and in addition they used $190 of cash withdrawn from their savings bank account. At the end of the year they had $410 left in the bank, a house without a mortgage valued at $5,000, and an insurance policy on Mr. D's life for $117. Mr. D had worked as a standman for a food concessionaire at fairs, carnivals, and similar enterprises for 40 years when he was dismissed in 1941 at the age of 70 because his employer thought him too old for steady work. He and his wife in October 1941 became entitled to old-age insurance benefits of $30.50 on an average monthly wage of $49.36, and received that amount each month thereafter.

Mr. D was not completely retired, however. In 1949 he worked for a food concessionaire at the ball park 2 days a month from April to October and was paid $7 a day; during the year he earned $98--an amount too small to cause suspension of the couple's old-age insurance benefits but also too small to qualify him for unemployment insurance benefits when he was not employed. The couple's other money income was $366 from old-age insurance benefits and $10 interest on a savings bank account. Two rings belonging to Mrs. D were sold for $200 and part of the proceeds used to buy coal. Painting the house and plumbing repairs required a substantial payment in 1949, for which some of the couple's savings were used. Mr. and Mrs. D at the age of 78 were in good health and able to keep their 7-room house in good condition. They will be all right until their assets are gone or either one becomes ill. They had no children.

Mr. E's life insurance of $5,300 provided for his widow and two young children during the first 2 years after his death, for he had arranged that the policy be paid in 24 equal instalments of $220.83 a month. He had been employed by a steamship company and was 38 years old when he died in 1943. The group's survivors insurance benefits were $38.87 a month on his average monthly wage of $65.62. Mrs. E's younger child was born after her husband's death and ever since his birth she had been in poor health; furthermore, the child had chronic asthma for which he was receiving free treatment at a local hospital. These circumstances interfered with the widow's employment away from home. She used her last remaining funds after the life insurance payments ceased to buy a small house and planned to rent a room. The room was not rented all the time and her income was far below the amount required to meet current expenses. She tried from time to time to get a job in domestic service but her efforts were half-hearted because of her own and the younger child's health.

By the fall of 1949 Mrs. E was completely bogged down by her debts. She was then 37 years old and the boys were 6 and 8. Her house had two mortgages totalling $1,550. Payments due on the principal and interest were $33 a month, and ground rent was $26 a year. She paid nothing on the principal of the mortgage during the survey year and the unpaid interest amounted to $95; she owed $63 for utilities, and gas and electric services had been discontinued. She had unpaid bills of $200 for clothing for herself and the children, and she owed a neighbor $7 which she had borrowed. Exclusive of the mortgage on her house, her total indebtedness for the year was $365. The group's net income was $523, including $466 from survivor insurance benefits, $54 from roomers, and $7 in gifts. There were life insurance policies for $280 on the widow, $327 on one child, and $297 on the other. A vacant lot valued at $400 was a liability in the amount of $4 for interest and taxes. The widow had not applied for public assistance and, when asked why, she shrugged her shoulders but gave no reason.

The beneficiaries who, as compared with those just described, had more substantial money incomes in addition to or, if employed, in place of their benefit incomes were for the time being at least in a relatively favorable situation. Their future circumstances depended not only on the amount of their additional income but also on its source. Beneficiaries in the following cases got along as well as they did during the survey year largely because of the earnings of some member of the beneficiary group. Without these earnings the groups would have been much less favorably situated.

Mr. and Mrs. F, aged 73 and 72, were desperately trying to maintain their preentitlement level of living on their post-entitlement income. Their benefits of $369 for the year were suspended while Mr. F earned $1,287 as a furniture salesman. When asked why they did not seek public assistance to supplement their benefits, Mr. F replied "I prefer my self-respect." They had $1,020 in the savings bank, put aside for a rainy day and including $20 interest earned during the survey year. Their total income for the year was thus $1,307. They did not own their home but paid $40 a month for a heated 4-room attic apartment in a fine residential neighborhood. This rent was less than they had paid until 3 years previously when they moved to get cheaper accommodations. Mr. F's life was insured for $1,000, Mrs. F's for $500. After paying their rent, utility, and food bills, they had little left for their other requirements, but they had no debts. They complained especially about their inability to buy clothing and the necessity for depending on the cast-off garments of their adult relatives. They had no children.

Mr. F had worked for the same employer in the wholesale furniture business for 27 years prior to 1922 but had been employed in covered employment irregularly between 1937 and 1944 when he resigned his position to take a job in an Army camp. At that time he and Mrs. F applied for and obtained their old-age insurance benefits totalling $30.78 a month on his average monthly wage of $48.84. When the Army job folded up, Mr. F returned to the furniture company as he said "to make a living to provide food, clothing, and shelter for my wife and myself." "Social security," he added, "falls so far short of providing even the necessaries of life I was obliged to return to work." He also said he preferred to keep active although getting on in years. The couple's only income without his earnings would have been less than $400.

After drawing one old-age insurance benefit in 1941, Mr. G gave up his payments of $26.54 a month to return to covered employment. The average monthly wage on which his benefits were based was $102.83. Mrs. G was aged 48 in 1941 and not entitled. Mr. G had worked as a glazer for the same company of leather tanners for 45 years before being laid off at the age of 65 but they had no plan for retirement pay. Hence he was glad to get another job. His benefits had been continuously suspended after the first month of his entitlement; in 1949 he earned $2,219 in a hardware factory. His earnings were the only income the couple had. A 20-year old son who lived with them earned $1,961 during the survey year. Mr. and Mrs. G did not own a home and had no assets of any kind. They paid $30 a month rent for a 5-room apartment which they shared with their son. Their insurance policies were worth $500 on Mr. G's life, and $1,000 on Mrs. G's. It is improbable that his wife will be old enough to become entitled when Mr. G retires for good, as she is 17 years younger than he is. His old-age insurance benefits will be recomputed to take account of his earnings since 1941 but are unlikely to provide an income of much over $360 a year. In addition to the son living at home in 1949, Mr. and Mrs. G had two married daughters in the same city and a married son who resided elsewhere.

Mrs. H and her four children under age 18 in 1949 were getting along nicely 8 years after her husband's death, owing to her own employment by a railroad and the fact that two of the boys were not in the beneficiary group but in a boarding school at no expense to her. Three boys and a girl had been awarded the maximum amount of survivor benefits payable on her husband's wage record--$63.76 a month--and she was not entitled. He had been an upholsterer with an average monthly wage of $153.63. The daughter, aged 10 in 1949, received benefits every month of the survey year but the oldest boy, then 17, worked in covered employment about 3 months and his benefits were suspended. Since Mrs. H had not reported the termination of his job, payments were not resumed and he received benefits only 5 months in the survey year. The group's income consisted of $3,096 from the widow's earnings, $208 from the boy's earnings, $191 from the girl's survivor benefits, and $80 from the boy's survivor benefits, a total of $3,575. The group had no assets, but their lives were insured by policies of $500 for Mrs. H and $300 for each child.

Until about a year previously the family, including an older daughter, had lived in a rented home. When the daughter married, she and her husband bought a house and Mrs. H and the two other children who lived with her moved in with the young couple to help them pay for it. The situation of this beneficiary group would probably be highly satisfactory as long as Mrs. H had her job. She did a man's work, however, in employment which she got during the war, and she was worried that a man might replace her. Without her earnings the beneficiary group would have a totally inadequate income. The entitlement of the oldest boy was to terminate a few months after the end of the survey year when he reached the age of 18. At that time Mrs. H could become entitled, since her railroad employment was not covered.

Mr. I died in February 1945 at the age of 36, leaving a widow and four children. Since his death the family had managed with difficulty. He had worked in a watch factory. On his average monthly wage of $65.91 the children were awarded the maximum survivors insurance benefits payable on his wage record--$45.34 a month. This was the only income the family had at the time and in June 1946 the widow applied for and was granted assistance under the aid-to-dependent-children program; in 1949 this assistance was $40 a month. Early in 1948 the oldest girl at the age of 16 got a job and during the entire survey year she was employed as a cashier in a small neighborhood store. When she began to work in covered employment, her benefits were suspended and soon thereafter her mother became entitled.

During 1949 the beneficiary group, consisting of the mother, then aged 40, and the four children, 8, 10, 13, and 17, had an income of $445 from survivors insurance benefits, $480 from public assistance, and $1,548 from the 17-year old girl's earnings, a total of $2,473. On this income they were able to keep out of debt but they had no assets. Their life insurance policies had face values of $500 for the mother and $200 for each child. They paid $5 a week for the 2-room apartment in which they lived, heat and utilities included. The mother and daughters slept two to a bed in one room, and the 13 year-old son slept on a cot in the kitchen. Mrs. I would have liked to work in order to take some of the financial responsibility for the family off the shoulders of her oldest daughter, but the neighborhood where they lived was so rough she hesitated to leave the two younger girls without protection during the time when they were not in school.

Some beneficiary groups whose survey year incomes were materially enhanced by employment earnings would, nevertheless, have had adequate though smaller incomes after they retired completely. Two cases in point follow:

Mr. J was laid off early in 1944 because work was slack in his job erecting and instaling elevators and conveying machinery. Although he had worked for the same company 27 years, he received no retirement pay because the company had no pension plan. Being aged 67, he applied for old-age insurance benefits. His health was good, however, and he worked when jobs were available, using his old-age insurance benefits as compensation for unemployment between jobs. During the 1949 survey year he earned $1,771 in covered employment. His benefits were suspended for all but 2 months. In July 1945 after her 65th birthday Mrs. J also became entitled to a wife's benefits. Their original awards of $33.09 and $16.55 were recomputed in 1948 to $34.44 and $17.22 to take account of Mr. J's postentitlement earnings; during the survey year the couple had an income of $103 from benefits. They also had $8 in interest on a savings bank account and $1,080 from Mr. J's Spanish-American War pension. This brought their total money income to $2,962. Their home, owned free and clear, was valued at $6,500 and they had E bonds and a savings bank account, making their total net worth $7,725 at the end of the year. Mr. J's life was insured for $3,000 but Mrs. J had no insurance. The couple lived by themselves in their 6-room house which they had occupied for 28 years. They had no children. When Mr. J completely retires, the couple's reasonably permanent independent money income, including 12 months old-age insurance benefits, will be a little over $1,700 a year.

Mr. K had worked as secretary for a fraternal organization at the same time that he was employed by the Post Office Department. When at the age of 70 he retired from his Government job in the fall of 1947, he gave up the other one also and applied for old-age insurance benefits. Because his fraternal job was part time, his average monthly wage was only $25.00 and his insurance benefits, $10.47 a month. His wife was aged 44 at the time. His insurance benefits, amounting to $126, were a small part of the couple's survey-year income. His Government pension was $1,565 and he had $219 in dividend payments on some high-grade stock he owned. Finally, he netted $1,687 from a small gift and greeting-card store he had opened since his retirement. The couple's total income for the year from all sources was $3,597. In addition to securities whose current market value was $3,633, they had $500 in a checking account. They did not own a home but lived by themselves in a 5-room heated apartment for which they paid $50 a month rent. Neither Mr. nor Mrs. K had any life insurance. Both were in good health and living comfortably. They could not have done so well, however, had it not been for the store, since their retirement income was only $1,910.

Some beneficiaries were not employed at all during the survey year and their money income was derived entirely from reasonably permanent sources. The cases below illustrate varying degrees of adequacy of retirement income.

When Mr. L retired as a trackman for a local public utility company in 1947, he thought he and his wife would be comfortably situated for life. Their old-age insurance benefits were $671 for the year, his retirement pay from the company was $660, and he owned some company stock. Mr. L's retirement had been enforced by the company after 30 years of service when he was 77 years old. His average monthly wage was $191.89; his benefits were $37.27 and those of Mrs. L, aged 70, were $18.64 a month. The couple's total money income in 1949, which was also their retirement income, was $1,334 including $3 in dividends on the stock. They had no assets except the stock, valued at $38. His life insurance policy had a face value of $1,000 and hers, $150.

Instead of being comfortable in their old age, the couple found that because of increased living costs they had to cut expenses every way they could. Their home was a two-room furnished apartment for which they paid $29 a month; they paid their own utilities bills. Mr. L thought old-age and survivors insurance benefits should be raised to compensate for higher prices. Both Mr. and Mrs. L had arthritis and every 3 months attended a local hospital clinic for free treatment. Otherwise they were in good health. Although less well provided for than they had expected to be, the couple had not asked for help from their one married daughter.

Mr. M intended to enjoy the last years of his life and at the age of 70 he seemed to be doing so when visited in 1949. He had quit his job as a weaver in mid-1947 because of failing eyesight. His old-age insurance benefits were $33.20 a month on an average monthly wage of $149.12 and the textile mill where he had worked for 24 years paid him a pension of $40 a month. He had saved several thousand dollars which he was using as he went along to give himself a comfortable life. Interest on his savings bank account was $46 in 1949, and he had spent $304 of the principal for current living. His total money income for the year was $924, all of it retirement income. He continued to lodge in the same house where he had roomed when employed, paying his rent with his old-age insurance benefits. His company retirement pay plus whatever he withdrew from his savings paid for food, clothing, and luxuries. He seldom deprived himself of anything he wanted. In the fall of 1949 he had $4,425 in the bank and a $2,500 life insurance policy. His eyesight had not improved but otherwise he seemed to be in good health.

Mr. N, a bachelor, had a retirement income of $2,653 in the 1949 survey year. It was derived from insurance benefits, $398; retirement pay from the utility company where he had been employed in a white collar job for over 25 years, $1,041; Spanish-American War pension, $1,080; interest on savings, $134. He had no temporary or supplementary income. His assets (savings bank account and E bonds valued at their purchase price) were worth $9,660 at the end of the survey year and he had no debts.

Mr. N had retired in the fall of 1946 because of his health. His insurance benefits were $33.19 on an average monthly wage of $151.67. He was 65 years old at the time and had not worked thereafter, for his health continued to be bad. His mother aged 88 and a sister aged 60 in 1949 lived with Mr. N in a seven-room apartment they had occupied for 15 years and for which he paid the rent of $63 a month. His sister, who was employed as a saleswoman, paid for her room and board; otherwise Mr. N met all the expenses of the household.

Table 1.--Total money income 1/: Percentage distribution of beneficiary groups 2/ by amount during survey year, Philadelphia-Baltimore, 1949

Total money income	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Number......	461	203	157	101	99
Total........	100.0	100.0	100.0	100.0	100.0
Less than $300...	8.9	16.3	1.9	5.0	1.0
300-599...........	21.0	28.6	17.8	10.9	7.1
600-899..........	20.4	21.7	22.9	13.9	13.1
900-1,199........	13.4	10.3	17.2	13.9	8.1
1,200-1,499......	11.1	9.4	11.5	13.9	10.1
1,500-1,799......	6.5	3.0	8.9	9.9	14.1
1,800-2,099......	5.2	3.0	5.7	8.9	12.1
2,100-2,399......	3.3	2.0	2.5	6.9	8.1
2,400-2,999......	5.4	2.5	7.6	7.9	13.1
3,000 or more....	4.8	3.4	3.8	8.9	13.1
Median......	$891	$639	$989	$1,278	$1,752
Mean........	1,197	947	1,258	1,603	1,851

1/ Earnings in covered employment have not yet been verified from the wage records. Minor changes may result from the verification.

2/ The beneficiary group represents the primary beneficiary and spouse, or widow and unmarried children under age 18 living at home.

Table 2.--Income from insurance benefits: Percentage distribution of beneficiary groups by amount during survey year, Philadelphia-Baltimore, 1949

Income from insurance benefits	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total.....	100.0	100.0	100.0	100.0	100.0
None...........	7.6	5.4	5.7	14.9	1.0
Less than $150.	9.5	12.8	1.9	14.9	4.0
150-299........	26.2	36.5	10.8	29.7	17.2
300-449........	32.3	39.4	23.6	31.7	24.2
450-599........	15.8	5.9	33.8	7.9	24.2
600-749........	6.1	---	17.8	---	20.2
750 or more 1/.	2.4	---	6.4	1.0	9.1
Median....	$328	$286	$480	$282	$460
Mean......	336	277	463	257	465

1/ The maximum monthly benefits awarded to beneficiaries in the sample were as follows: nonmarried man, $44.40; man and wife both entitled, $65.82; man, wife not entitled, $44; widow and entitled children, $83.76. Corresponding annual amounts were $532.80, $789.84, $528, and $1,005.12. Unless there were retroactive payments during the year, these amounts were the largest received by beneficiaries of the types specified.

Table 3.—Money income other than insurance benefits 1/: Percentage distribution of beneficiary groups by amount during survey year, Philadelphia-Baltimore, 1949

Money income other than insurance benefits	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total........	100.0	100.0	100.0	100.0	100.0
None.............	11.7	15.8	10.8	5.0	11.1
Less than $150...	14.3	18.2	15.3	5.0	6.1
150-299..........	8.5	9.9	6.4	8.9	3.0
300-599..........	21.3	24.1	23.6	11.9	4.0
600-899..........	12.1	10.3	14.0	12.9	9.1
900-1,199........	8.7	7.4	7.6	12.9	13.1
1,200-1,499......	5.9	3.4	5.1	11.9	12.1
1,500-1,799......	2.6	1.0	2.5	5.9	10.1
1,800-2,099......	5.0	3.9	4.5	7.9	11.1
2,100-2,399......	2.6	1.5	3.8	3.0	4.0
2,400-2,999......	3.3	1.5	3.2	6.9	7.1
3,000 or more....	4.1	3.0	3.2	7.9	9.1
Median......	$508	$377	$516	$1,032	$1,290
Mean........	861	670	794	1,346	1,386

1/ Earnings in covered employment have not yet been verified from the wage records. Minor changes may result from the verification.

Table 4.—Independent money income from reasonably permanent sources other than insurance benefits 1/: Percentage distribution of beneficiary groups by amount during survey year, Philadelphia-Baltimore, 1949

Independent money income from reasonably permanent sources other than insurance benefits	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total	100.0	100.0	100.0	100.0	100.0
None 2/	38.6	45.8	35.0	29.7	65.7
Less than $300	33.0	29.1	36.3	35.6	17.2
300-599	8.9	7.9	9.6	9.9	1.0
600-899	8.0	7.9	7.6	8.9	5.1
900-1,199	5.2	5.9	3.8	5.9	3.0
1,200-1,499	2.2	1.0	1.9	5.0	4.0
1,500-1,799	1.5	1.0	1.9	2.0	2.0
1,800 or more	2.6	1.5	3.8	3.0	2.0
Median	$14	$6	$15	$46	$0
Mean	351	302	338	469	197

1/ Represents money income from retirement pay, veterans' and union pensions, annuities, trust funds, and estates, public and private insurance, and assets.

2/ Includes 3 beneficiary groups reporting a net loss (1 married man with non-entitled wife; 2 widows and entitled children).

Table 5.—Money retirement income 1/: Percentage distribution of beneficiary groups by amount, Philadelphia-Baltimore, 1949

Money retirement income	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total........	100.0	100.0	100.0	100.0	100.0
Less than $300...	24.3	37.9	5.1	26.7	9.1
300-599..........	39.9	35.0	48.4	36.6	44.4
600-899..........	13.2	8.4	20.4	11.9	28.3
900-1,199........	7.2	7.9	5.7	7.9	3.0
1,200-1,499......	7.2	6.9	8.3	5.9	7.1
1,500-1,799......	3.3	1.0	4.5	5.9	2.0
1,800 or more....	5.0	3.0	7.6	5.0	6.1
Median......	$450	$339	$558	$420	$585
Mean........	726	610	842	781	726

1/ Represents money income from 12 months' insurance benefits, retirement pay, veterans' and union pensions, annuities, trust funds, and estates, public and private insurance, and assets.

Table 6.--Earnings of primary beneficiaries and widows 1/: Percentage distribution of beneficiaries by amount during survey year, Philadelphia-Baltimore, 1949

Earnings	Male primary beneficiaries				Widows with entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total.....	100.0	100.0	100.0	100.0	100.0
Not employed....	76.1	76.8	79.6	69.3	51.5
Employed........	23.9	23.2	20.4	30.7	48.5
Less than $300	4.6	6.9	3.8	1.0	10.1
300-599.......	3.0	3.0	3.8	2.0	6.1
600-899.......	1.7	3.0	---	2.0	4.0
900-1,199.....	1.3	.5	.6	4.0	2.0
1,200-1,499...	2.8	1.5	2.5	5.9	2.0
1,500-1,799...	2.4	2.5	1.9	3.0	5.1
1,800 or more.	8.0	5.9	7.6	12.9	19.2
Median....	$0	$0	$0	$0	$0
Mean......	321	260	280	504	617

1/ Earnings in covered employment have not yet been verified from the wage records. Minor changes may result from the verification.

Table 7.--Earnings of employed primary beneficiaries and widows in covered and noncovered employment 1/: Percentage distribution by amount during survey year, Philadelphia-Baltimore, 1949

Earnings	Male primary beneficiaries				Widows with entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total employed 2/					
Number	110	47	32	31	48
Total	100.0	100.0	100.0	100.0	100.0
Less than $300	19.1	29.8	18.8	3.2	20.8
300-599	12.7	12.8	18.8	6.5	12.5
600-899	7.3	12.8	---	6.5	8.3
900-1,199	5.5	2.1	3.1	12.9	4.2
1,200-1,499	11.8	6.4	12.5	19.4	4.2
1,500-1,799	10.0	10.6	9.4	9.7	10.4
1,800 or more	33.6	25.5	37.5	41.9	39.6
Median	$1,362	$791	$1,482	$1,548	$1,419
Mean	1,344	1,125	1,375	1,643	1,273
Employed in covered employment					
Number	74	32	17	25	28
Total	100.0	100.0	*100.0	*100.0	*100.0
Less than $300	14.9	21.9	*11.8	*8.0	*7.1
300-599	14.9	15.6	*17.6	*12.0	*14.3
600-899	6.8	12.5	---	*4.0	*7.1
900-1,199	2.7	---	---	*8.0	---
1,200-1,499	10.8	9.4	*17.6	*8.0	*7.1
1,500-1,799	10.8	12.5	*11.8	*8.0	*14.3
1,800 or more	39.2	28.1	*41.2	*52.0	*50.0
Median	$1,522	$1,098	$1,771	$1,800	$1,674
Mean	1,473	1,292	1,548	1,653	1,511

See footnotes at end of table.

Continued

Table 7.--Earnings of employed primary beneficiaries and widows in covered and noncovered employment 1/: Percentage distribution by amount during survey year, Philadelphia-Baltimore, 1949--Continued

Earnings	Male primary beneficiaries				Widows with entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Employed in noncovered employment					
Number............	42	19	15	8	21
Total............	100.0	*100.0	*100.0	*100.0	*100.0
Less than $300......	33.3	*52.6	*26.7	---	*42.9
300-599............	14.3	*10.5	*20.0	*12.5	*9.5
600-899............	4.8	*10.5	---	---	*9.5
900-1,199..........	11.9	*10.5	*6.7	*25.0	*9.5
1,200-1,499........	11.9	---	*6.7	*50.0	---
1,500-1,799........	4.8	---	*6.7	*12.5	*4.8
1,800 or more.......	19.0	*15.8	*33.3	---	*23.8
Median...........	$622	$260	$900	**$1,308	$516
Mean............	924	606	1,180	**1,200	895

* Percentage distribution is based on fewer than 30 cases.
** Median and mean are computed for fewer than 10 cases.
1/ Earnings in covered employment have not yet been verified from the wage records. Minor changes may result from the verification.
2/ The total may be less than the sum of the beneficiaries in covered and noncovered employment, since some reported both types of employment.

Table 8.--Public and private assistance: Percentage distribution of beneficiary groups by type of assistance received during survey year, Philadelphia-Baltimore, 1949

Type of assistance	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total............	100.0	100.0	100.0	100.0	100.0
None.................	89.2	83.3	93.0	95.0	81.8
Received assistance...	1/10.8	16.7	1/7.0	1/5.0	18.2
Public assistance..	1/10.6	16.7	6.4	1/5.0	18.2
Old-age assistance..........	9.5	15.8	5.1	4.0	---
Aid to dependent children......	---	---	---	---	18.2
All other 2/.....	1.3	1.0	1.3	2.0	---
Private relief.....	.4	---	1.3	---	---

1/ The total is less than the sum of the percentages of beneficiaries receiving different kinds of assistance, since some reported more than one kind.

2/ Aid to the blind and general assistance.

Table 9.--Home ownership: Percentage distribution of beneficiary groups by home ownership and mortgage status at end of survey year, Philadelphia-Baltimore, 1949

Home ownership and mortgage status	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total...............	100.0	100.0	100.0	100.0	100.0
Home not owned..........	51.6	71.9	35.7	35.6	56.6
Home owned.............	48.4	28.1	64.3	64.4	43.4
Without mortgage......	35.4	20.2	48.4	45.5	19.2
With mortgage.........	13.0	7.9	15.9	18.8	24.2

Table 10.—Net worth: Percentage distribution of beneficiary groups by amount at end of survey year, Philadelphia-Baltimore, 1949

Net worth	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets	2.4	3.4	2.5	—	14.1
No assets or liabilities 1/	29.1	42.4	18.5	18.8	35.4
Assets exceed liabilities	68.5	54.2	79.0	81.2	50.5
Less than $1,000	9.5	11.3	7.6	8.9	8.1
1,000-4,999	23.3	21.7	21.0	25.7	17.2
5,000-9,999	24.9	15.3	32.5	32.7	24.2
10,000 or more	11.7	5.9	17.8	13.9	1.0
Median - all beneficiaries	$2,967	$200	$5,000	$4,750	$26
Mean - all beneficiaries	4,917	3,431	5,663	6,745	2,379
Median - beneficiaries with positive net worth	5,000	3,662	5,550	5,775	4,984
Mean - beneficiaries with positive net worth	7,174	6,332	7,170	8,308	4,711

1/ Includes beneficiary groups whose assets and liabilities balance.

Table 11.--Living arrangement: Percentage distribution of beneficiary groups by living arrangement at end of survey year, Philadelphia-Baltimore, 1949

Living arrangement	Male primary beneficiaries				Widows and entitled children
	Total	Non-married	Married, wife entitled	Married, wife not entitled	
Total..............	100.0	100.0	100.0	100.0	100.0
Living alone............	52.5	42.9	62.4	56.4	43.4
Keeping house........	38.4	11.8	61.1	56.4	43.4
Rooming and boarding.	11.1	24.6	.6	---	---
Housekeeping room....	2.2	4.4	.6	---	---
All other 1/.........	.9	2.0	---	---	---
Sharing joint household.	47.5	57.1	37.6	43.6	56.6
Relative living with beneficiary group..	25.4	21.2	24.2	35.6	42.4
Beneficiary group living with relative...........	22.1	36.0	13.4	7.9	14.1

1/ Living in institution or where employed.