

Old age-economic problems

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MORE SELECTED FINDINGS OF THE NATIONAL SURVEY OF OLD-AGE
AND SURVIVORS INSURANCE BENEFICIARIES, 1951 //

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Social Security Administration
U.S. Bureau of Old-Age and Survivors Insurance
Division of Program Analysis
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More Selected Findings of the National Survey of Old-Age
and Survivors Insurance Beneficiaries, 1951*

In June 1953 the Bureau of Old-Age and Survivors Insurance released a summary of selected findings of the 1951 national beneficiary survey. That summary included tables and text relating to old-age beneficiaries and aged widows who had received benefits in all 12 months of the survey year.^{1/} These men and women constituted nine tenths of all the beneficiaries in the sample studied; the other tenth were aged beneficiaries whose benefits had been suspended a month or more. The tables accompanying the present statement give selected data for the over-all total of beneficiaries in the sample, with and without benefit suspensions (tables with numbers prefixed "A"), and for the beneficiaries who experienced one or more benefit suspensions during the survey year (tables with numbers prefixed "C"). The figures are comparable in every way with the figures for beneficiaries with no suspensions during the year released in June 1953 in the tables whose numbers were prefixed "B."

Beneficiaries With and Without Benefit Suspensions

Old-age and survivors insurance beneficiaries with their spouses, entitled and nonentitled, make up a large segment of the aged and aging population of both sexes and every race, living in communities of every size in every State. Most of them are completely out of the labor force; some of them work occasionally, and a few are regularly employed. The beneficiaries in the sample for the 1951 national survey are a good cross section of old people retired from industry and commerce and the aged widows of workers who had been thus gainfully employed.

The findings of the survey for the over-all total of beneficiaries are largely influenced by the fact that 9 in 10 received their benefits every month of the survey year; there were no benefit suspensions. To the extent, however, that earnings improved temporarily the economic position of the other 10 percent and that this improvement is reflected in the survey year pattern of beneficiary resources, the over-all figures must be used with caution in evaluating the position of the more normal retired beneficiaries who have no earnings or whose earnings are small.

* Prepared in the Economics Studies Branch by Margaret L. Stecker of the Beneficiary Studies Section.

^{1/} The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951, or January 1952, depending on the date of the interview. See the June 1953 statement for additional definitions and a description of the study.

Year of First Benefit
and Eligibility Status

Three in 4 men and aged widows and 4 in 5 women old-age beneficiaries in the sample received their first benefit payments in 1946 or later. The number of workers eligible for benefits increased from year to year after 1940 and some beneficiaries who had retired in the earlier years had died. Then, too, after the war many older men and women who had worked during the period of labor shortage quit or lost their jobs when the pressure for production was eased.

Nearly 1 in 8 men and 1 in 4 women old-age beneficiaries established their eligibility under the 1950 amendments, with fewer quarters of coverage than the 1939 amendments called for.^{3/}

Primary Insurance Amount

The primary insurance amounts on which the aged widows' benefits were based were higher than those of either the men or the women old-age beneficiaries; but the widow's benefit, of course, is only three fourths her husband's primary insurance amount. For half the widows the primary insurance amount exceeded \$51, compared with \$49 for the men and \$36 for the women old-age beneficiaries.^{4/} The distribution of the beneficiaries in the sample by primary insurance amount was as follows:

^{3/} Twenty-seven quarters were required for eligibility for persons attaining age 65 in September 1950 under the 1939 amendments as compared with 6 quarters for persons aged 65 and over under the 1950 amendments.

^{4/} The monthly family benefits of the nonmarried men, the men with non-entitled wife, and both the married and nonmarried women old-age beneficiaries were the same as their primary insurance amounts. The men and their entitled wives together received family benefits one and a half times the man's primary insurance amount. The minimum benefit that could be awarded an old-age beneficiary at the time of the 1951 study was \$20 and the maximum was \$68.50; for a couple with a wife entitled on the man's wage record the range of family benefits was from \$30 to \$102.80; for an aged widow's benefit the range was from \$15 to \$51.40. As of September 1952 benefits of persons included in this study were increased so that an old-age beneficiary thereafter received from \$25 to \$77.10 a month; an old-age beneficiary and entitled wife together received from \$37.50 to \$115.70; and an aged widow received from \$18.80 to \$57.90.

Primary insurance amount	Old-age beneficiaries		Aged widows
	Men	Women	
Total (percent).....	100.0	100.0	100.0
\$20.00-29.99.....	17.1	39.7	9.2
30.00-39.99.....	12.2	18.3	11.6
40.00-49.99.....	24.2	27.4	26.1
50.00-59.99.....	28.5	12.7	34.0
60.00-68.50.....	18.0	2.0	19.2
Median.....	\$49	\$36	\$51

Age

The women old-age beneficiaries as a group were younger than the men or the aged widows; half the women were under age 71 at the end of 1951 and 78 percent were under age 75. The median age of the men was 73, with 68 percent under age 75; the median age of the widows was 72, with 73 percent under age 75. The distribution of beneficiaries in the sample by age at the end of the survey year was as follows:

Age	Old-age beneficiaries		Aged widows
	Men	Women	
Total (percent).....	100.0	100.0	100.0
66-69.....	31.0	41.7	32.9
70-74.....	37.4	36.1	40.0
75-79.....	22.9	17.1	19.9
80-84.....	7.0	4.2	5.8
85 and over.....	1.7	.8	1.5
Median.....	73	71	72

Income

More than a half of the men and nearly a third of the women old-age beneficiaries, including their spouses if any, and 15 percent of the aged widows had \$1,200 or more total money income during the survey year; 17 percent, 10 percent, and 3 percent of these beneficiary groups, respectively, had \$2,400 or more (table A-200).

The low-income groups had no income other than their benefits or had low benefits and small amounts of additional income. One in 8 men, 1 in 6 women old-age beneficiaries, and 1 in 4 aged widows had only their benefits for money income during the survey year (table A-201).

If the beneficiaries had not added to their incomes from employment earnings or other temporary independent sources, or had not received public assistance or gifts from relatives, but had depended entirely on their old-age and survivors insurance benefits and income from other independent sources that were reasonably permanent, the money retirement incomes of many would have been considerably lower than the total money incomes they actually received during 1951. Half the men beneficiary groups had independent money retirement incomes of less than \$805 for the year; half the women old-age beneficiary groups had less than \$512; half the aged widows had less than \$500 (table A-202). The married beneficiary groups, particularly where the spouse was entitled, had much larger retirement incomes than the nonmarried, frequently because of the additional benefit.

Without their benefits many of the old people who constituted the sample would indeed have had a hard time to maintain, with any degree of surety, their independent existence as long as they lived. From three fifths to two thirds of the men and women beneficiary groups had no independent money retirement income in addition to their benefits or had less than \$75 for the survey year (table A-203). Most of those who did have retirement incomes other than benefits did not have much; median amounts for the men were \$393; for the women, \$171; for the aged widows, \$143.

Some beneficiary groups (21 percent of the men, 12 percent of the women, 2 percent of the aged widows) had incomes from employer or union pensions (table A-204), and less than 1 in 50 had veterans' pensions as a source of group income (table A-205). Other sources of independent money retirement income were savings bank deposits, investments in securities and real estate, annuities, and trust funds.

Earnings and Public Assistance

One in 3 men, 1 in 4 women old-age beneficiaries, and 1 in 7 aged widows had some temporary independent income during the survey year from employment earnings (table A-206). One in 16 men earned as much as \$2,400; 1 in 25 women old-age beneficiaries and 1 in 100 aged widows earned as much as \$1,200. Median earnings of the men with earnings were \$698; of the women old-age beneficiaries, \$392; of the aged widows, \$328. The largest earnings were received for the most part by the beneficiaries whose benefits had been suspended during the survey year.

Almost 1 in 6 men beneficiary groups and almost 1 in 5 women beneficiary groups had supplementary income from public assistance at some time during the survey year but only 1 in 8 aged widows had this kind of income (table A-207). Two in 5 beneficiary groups who received public assistance had payments between \$300-599 for the year. Practically all

the beneficiaries who received public assistance at some time during the year also received old-age and survivors insurance benefits the entire year.^{5/} Without insurance benefits there would have been more old-age assistance recipients than in fact were on the rolls and those who were in fact beneficiaries as well as recipients would have received larger amounts.

Assets and Liabilities

Assets played an important part in the economy of old-age and survivors insurance beneficiaries. Half the men beneficiary groups had net worths of more than \$3,213 at the end of 1951 (table A-300). The women were not so well off but half were worth more than \$1,210; the aged widows had a median net worth of \$2,746.

Two kinds of assets made up the net worth of the beneficiary groups--nonliquid and liquid. The most important nonliquid asset was an owned home; the relative net worth positions of the men and women, married and nonmarried, depended largely on the extent of their home ownership. Well over half the married men beneficiary groups owned their homes mortgage free; the smallest proportion--a fifth--having unencumbered homes was among the nonmarried men (table A-301).

Some nonhomeowners had nonliquid assets in the form of other real estate, their own businesses, and so forth. Hence the proportion of beneficiary groups who owned nonliquid assets was slightly larger than the proportion who owned only their homes. Most of the groups who owned nonliquid assets also owned liquid assets (table A-302). Indeed among the married beneficiaries with assets the proportion owning nonliquid as well as liquid assets was larger than the proportion owning liquid assets only, and the value of their liquid assets was greater. Somewhat more than a third of the nonmarried women and somewhat less than a third of the nonmarried men and aged widows had liquid assets but no nonliquid assets.

In general, for those with nonliquid assets as well as for those with liquid assets only, the values of the liquid assets were much the same, regardless of sex or marital status. Half the nonmarried women had more than \$1,128 in liquid assets and half the entitled couples had more than \$1,742; these were the extremes of the median values for the different beneficiary types who owned liquid assets at the end of the survey year (table A-303).

^{5/} Only 144 beneficiary groups in 2,774 who received public assistance had one or more suspensions.

Between a fifth and a fourth of the men and their wives and the aged widows with liquid assets had \$5,000 or more at the end of the survey year. These beneficiaries constituted, however, only a sixth of all the married men and an eighth of all the widows in the sample. The nonmarried old-age beneficiaries were less well off.

Beneficiaries With One or More Benefit Suspensions

Beneficiaries whose benefits were suspended some or all of the survey year made up a small and very special group of old men and women included in the 1951 national survey. At some time following their entitlement, according to the requirements for the sample, all of them must have drawn one or more benefits, yet during the survey year some of them drew none. They are of particular interest in a study of the old-age and survivors insurance program because they are the beneficiaries whose covered employment earnings in one or more months exceeded the maximum permitted for concurrent receipt of benefits 6/ and who, therefore, received no benefits in those months.

One in 8 men and 1 in 12 women among the old-age beneficiaries in the sample experienced one or more benefit suspensions during the survey year; only 25 aged widows--1 in 100--had their benefits suspended.7/ While the great majority of suspensions occurred because of earnings during the 12 months of the survey year, a few occurred during the year in respect of earnings in the months immediately preceding the year or--occasionally--as a penalty for noncompliance. Four percent of the men and 3 percent of the women old-age beneficiaries with suspensions had no covered employment earnings during 1951.

Number of Benefit Suspensions

A third of the men whose benefits were suspended earned so much in covered employment each month 8/ that they received no benefits at all during the survey year. The other two thirds were fairly evenly divided among those whose benefits were suspended from 1 to 11 months but with a slightly heavier concentration at 1 and 2 months; a few less than 1 in 12 had only one suspension. The women's benefits on the whole were

6/ In 1951 the maximum earnings permitted in covered employment by persons under age 75 without benefit suspension were wages of \$50 in a calendar month or net self-employment earnings of \$600 in a calendar year. The 1952 amendments to the Social Security Act raised to \$75 and \$900, respectively, the amounts beneficiaries could earn in covered employment without giving up their benefits.

7/ These widows with benefit suspensions were too few to analyze.

8/ Practically all the suspensions were in respect of wages; most self-employment earnings were not reported until income tax returns were filed in 1952.

suspended for considerably shorter periods than the men's. The distribution of beneficiaries by number of benefit suspensions during the survey year was as follows:

Number of suspensions (months)	Old-age beneficiaries	
	Men	Women
Total (percent).....	100.0	100.0
1.....	7.8	14.1
2.....	6.7	14.1
3.....	5.1	7.0
4.....	5.3	5.6
5.....	5.1	9.9
6.....	6.0	5.2
7.....	5.9	1.9
8.....	6.0	7.0
9.....	6.5	3.3
10.....	6.3	6.6
11.....	6.1	4.7
12.....	33.1	20.7
Median.....	9	5

Year of First Benefit
and Eligibility Status

Almost 3 in 5 men with benefit suspensions received their first benefit payments in 1949 or the first 9 months of 1950; 7 in 10 women old-age beneficiaries with suspensions became entitled in the same 21-month period.

Seven in 10 men with suspensions who became entitled in 1950 and more than 9 in 10 of all the men with suspensions qualified for benefits under the 1939 amendments; they had been employed in covered employment for a relatively long time. Proportionately fewer women with suspensions qualified under the 1939 amendments--58 percent of those who became entitled in 1950 and 80 percent of all the women old-age beneficiaries with suspensions.

Primary Insurance Amount

As a result of their long-time and steady work in covered employment after 1936, the men with benefit suspensions had comparatively high primary insurance amounts; more than 3 in 5 had \$50 or more. The women's primary insurance amounts were lower; for slightly more than 1 in 4 they were \$50 or more. The distribution of beneficiaries by primary insurance amount was as follows:

<u>Primary insurance amount</u>	<u>Old-age beneficiaries</u>	
	<u>Men</u>	<u>Women</u>
Total (percent)...	100.0	100.0
\$20.00-29.99.....	8.8	25.4
30.00-39.99.....	6.9	17.4
40.00-49.99.....	22.3	30.0
50.00-59.99.....	36.1	25.4
60.00-68.50.....	26.0	1.9
Median.....	\$53	\$42

Age

Despite their long-time work in covered employment, the men with one or more benefit suspensions during the survey year were for the most part in the younger old-age groups—half of them had not yet reached the age of 70 at the end of the year. The women were even younger; their median age was 69. The age distribution of the beneficiaries was as follows:

<u>Age</u>	<u>Old-age beneficiaries</u>	
	<u>Men</u>	<u>Women</u>
Total (percent)	100.0	100.0
66-69.....	49.1	57.3
70-74.....	45.7	40.4
75-79.....	5.1	2.3
80-84.....	0.1	---
85 and over.....	---	---
Median.....	70	69

Income

Beneficiaries with one or more benefit suspensions during the survey year were well compensated by and large for their benefit forfeitures. Half the men beneficiary groups with suspensions had total money incomes of \$2,400 or more; a third had \$3,000 or more (table C-200). While the incomes of the women beneficiary groups with suspensions were less, in comparison with the benefits they gave up they did not fare too badly.

The beneficiary groups with suspensions who had the smallest money incomes were the ones whose suspensions were not in respect of covered earnings during the survey year or whose employment had been of short duration. Less than 1 in 100 men beneficiary groups and none of the women groups with suspensions were without some money income other than their benefits during the year (table C-201).

If all these beneficiaries with suspensions had not given up their benefits for a single month but had depended entirely on them and other reasonably permanent independent money income, half the men beneficiary groups would have had less than \$803 independent money retirement income for the survey year; half the women groups would have had less than \$603 (table C-202).

Apart from their benefits, independent money retirement income was in most cases practically negligible among the beneficiary groups with suspensions; 45 percent of the men and 36 percent of the women had none (table C-203). Median amounts for those who did have other retirement income such as pensions (tables C-204 and 205), annuities, income from assets, and so forth were \$110 for the men and \$85 for the women.

Earnings and Public Assistance

It was, of course, largely because of earnings that benefits were suspended, and it was for the same reason that money incomes of the beneficiaries with one or more benefit suspensions were as large as they were. Thirty-six percent of all the men with suspensions had earnings of \$2,400 or more during the survey year and 37 percent of the women had \$1,200 or more (table C-206). To some extent annual earnings were related to the number of months benefits were suspended.

Some beneficiaries with suspensions had earnings in noncovered as well as in covered employment, and a few had only noncovered earnings. For the beneficiaries with suspensions as a group, earnings in noncovered employment were not important. Only 1 in 12 men had noncovered earnings, and less than 1 in 10 earned \$2,400 or more from such employment during the survey year; 12 women in a total of 213 with one or more benefit suspensions had noncovered earnings.

As a corollary to the relatively high survey year money incomes of the beneficiary groups with suspensions, attributable largely to earnings of the old-age beneficiaries, only a handful of the groups received public assistance (table C-207). Assistance generally was received in the months when there was no income from earnings or earnings were small.

Assets and Liabilities

From the standpoint of assets as well as income, the majority of beneficiaries with one or more benefit suspensions during the survey year were favorably situated. Eighty-four percent of the men beneficiary groups and 85 percent of the women beneficiary groups with suspensions had assets that exceeded their liabilities. The median net worths of these groups at the end of the survey year were \$6,341 and \$3,950, respectively (table C-300). Less than 5 percent had liabilities that exceeded their assets.

The net worth position of the beneficiaries with suspensions was accounted for by the ownership of both nonliquid assets and liquid assets. More than a half of these men and more than a third of these women, with their spouses if any, had some equity in a home; 3 in 4 men owners and 2 in 3 women owners had no encumbrances on their property (table C-301). Some nonhomeowners as well as some homeowners had other real estate, equities in a business, and so forth. Hence relatively more beneficiary groups--58 percent of the men and 41 percent of the women--owned nonliquid assets than owned homes (table C-302).

Ownership of liquid assets was even more common than ownership of nonliquid assets among the beneficiary groups with suspensions. Three in 4 of them had cash on hand or in the bank, stocks, bonds, and other assets readily convertible into cash, and the median values of the holdings of the owners were \$1,489 for the men and \$1,020 for the women (table C-303). A fifth of all the beneficiary groups and a fourth of those who owned liquid assets, however, had less than \$500.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-200.—Total money income ^{1/} of beneficiary groups: Percent distribution by amount during survey year

Total money income	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Number of groups.	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	1.5	3.4	—	.6	6.1	7.4	.2	4.2
300-599.....	10.9	20.9	3.3	6.7	23.8	28.5	2.9	44.3
600-899.....	19.6	31.1	11.6	13.4	22.7	26.1	7.5	22.0
900-1,199.....	17.0	15.8	21.0	13.2	16.2	17.2	12.0	14.1
1,200-1,499.....	12.1	9.3	15.6	11.3	10.3	9.2	15.3	5.6
1,500-1,799.....	8.7	5.3	11.7	9.4	5.3	4.1	10.4	2.9
1,800-2,099.....	7.9	4.3	10.5	9.6	3.5	2.7	7.1	1.9
2,100-2,399.....	5.1	2.2	7.4	6.2	2.7	1.5	7.9	1.6
2,400-2,699.....	3.7	1.5	4.1	6.6	2.1	1.0	6.9	.8
2,700-2,999.....	3.0	1.5	3.0	5.1	2.0	.8	7.3	.5
3,000-4,999.....	8.0	3.7	8.9	13.5	4.5	1.2	19.1	1.2
5,000 or more.....	2.6	1.1	3.0	4.4	.9	.3	3.5	.8
Median.....	\$1,225	\$848	\$1,472	\$1,652	\$867	\$762	\$1,871	\$621

^{1/} Represents cash receipts from all sources, except nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

^{2/} Husband not entitled on wife's wage record but may be on his own.

U. S. Department of Health, Education, and Welfare
 Social Security Administration
 Bureau of Old-Age and Survivors Insurance
 Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-201.—Money income of beneficiary groups other than OASI benefits,^{1/}
Percent distribution by amount during survey year

Money income other than benefits	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income ^{3/} ..	13.2	19.6	11.6	5.8	15.8	18.1	5.5	26.2
Other income.....	86.8	80.4	88.4	94.2	84.2	81.9	94.5	73.8
Less than \$75.....	7.5	10.0	7.7	3.2	10.7	12.1	4.5	16.1
75-149.....	4.7	6.2	4.5	2.5	5.6	6.4	2.2	7.1
150-299.....	8.4	10.1	8.5	5.7	10.1	11.2	5.3	11.6
300-599.....	17.6	21.3	16.4	13.5	19.7	21.6	11.4	17.5
600-899.....	12.6	11.1	14.0	12.8	13.9	14.9	9.6	9.0
900-1,199.....	8.0	6.0	9.4	9.0	5.9	5.5	7.7	4.2
1,200-1,499.....	6.5	4.3	6.9	9.5	3.6	2.6	8.1	2.7
1,500-1,799.....	3.9	2.3	4.2	5.9	3.4	2.9	5.7	1.9
1,800-2,099.....	3.5	2.0	3.4	6.1	2.8	1.6	8.1	1.0
2,100-2,399.....	2.7	1.4	2.4	5.1	1.9	1.2	4.9	.6
2,400-2,699.....	2.4	1.4	2.1	4.4	2.0	.7	7.9	.4
2,700-2,999.....	1.6	.8	1.6	2.9	.7	.2	2.8	(4)
3,000-4,999.....	5.5	2.7	5.3	9.9	3.2	.7	14.1	.9
5,000 or more.....	2.0	.8	2.0	3.6	.6	.2	2.4	.7
Median.....	\$577	\$359	\$628	\$1,118	\$418	\$329	\$1,343	\$158
Beneficiary groups with income other than benefits								
Number of groups	10,730	3,836	3,990	2,904	2,311	1,830	481	1,884
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	8.6	12.4	8.7	3.4	12.7	14.8	4.8	21.9
75-149.....	5.4	7.7	5.1	2.7	6.7	7.9	2.3	9.6
150-299.....	9.7	12.5	9.6	6.1	12.0	13.7	5.6	15.7
300-599.....	20.3	26.5	18.6	14.3	23.4	26.4	12.1	23.7
600-899.....	14.5	13.8	15.8	13.6	16.5	18.1	10.2	12.2
900-1,199.....	9.2	7.5	10.6	9.5	7.0	6.7	8.1	5.7
1,200-1,499.....	7.5	5.3	7.8	10.1	4.3	3.2	8.5	3.6
1,500-1,799.....	4.5	2.9	4.7	6.3	4.0	3.5	6.0	2.5
1,800-2,099.....	4.1	2.5	3.8	6.4	3.3	2.0	8.5	1.3
2,100-2,399.....	3.1	1.7	2.7	5.4	2.2	1.4	5.2	.8
2,400-2,699.....	2.8	1.7	2.4	4.6	2.4	.9	8.3	.6
2,700-2,999.....	1.8	.9	1.8	3.1	.8	.3	2.9	.1
3,000-4,999.....	6.3	3.4	6.0	10.5	3.8	.9	15.0	1.3
5,000 or more.....	2.3	1.0	2.3	4.0	.7	.3	2.5	1.0
Median.....	\$726	\$496	\$752	\$1,201	\$538	\$455	\$1,445	\$336

^{1/} Represents cash receipts from all sources except OASI benefits and nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

^{2/} Husband not entitled on wife's wage record but may be on his own.

^{3/} Includes beneficiary groups who reported minus or break-even incomes other than benefits.

^{4/} Less than one tenth of 1 percent.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-202.—Independent money retirement income ^{1/} of beneficiary groups: Percent distribution by amount during survey year

Independent money retirement income	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	7.6	14.1	.2	8.4	22.3	23.8	15.9	8.8
300-599.....	25.0	37.8	10.9	25.8	39.2	42.5	24.8	61.8
600-899.....	25.5	27.1	21.2	29.1	17.2	17.5	15.9	13.3
900-1,199.....	15.1	6.0	29.4	8.4	8.9	6.8	18.5	6.7
1,200-1,499.....	8.6	5.5	12.0	8.2	6.3	5.1	11.6	2.8
1,500-1,799.....	6.1	3.6	8.3	6.8	2.2	1.5	5.5	2.0
1,800-2,099.....	4.6	2.3	6.1	5.8	1.2	.9	2.2	1.3
2,100-2,399.....	2.4	.8	4.4	2.1	.7	.5	1.4	.8
2,400-2,999.....	1.9	.9	3.1	1.7	.9	.6	2.4	1.0
3,000 or more.....	3.2	1.7	4.3	3.8	1.0	.8	2.0	1.5
Median.....	\$805	\$585	\$1,080	\$764	\$512	\$485	\$776	\$500

- ^{1/} Represents 12 months' OASI benefits and money income received during survey year from employer, union, and veterans' pension; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.

U. S. Department of Health, Education, and Welfare
 Social Security Administration
 Bureau of Old-Age and Survivors Insurance
 Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-203.—Independent money retirement income of beneficiary groups other than QASI benefits;^{1/} Percent distribution by amount during survey year

Independent money retirement income other than benefits	Beneficiaries with and without benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income ^{3/} ..	45.3	56.6	37.2	39.8	47.4	48.1	44.8	46.9
Other income.....	54.7	43.4	62.8	60.2	52.6	51.9	55.2	53.1
Less than \$75.....	14.6	13.8	15.7	14.1	20.3	20.5	19.3	21.5
75-149.....	4.2	3.8	4.6	4.3	5.1	5.3	4.1	5.5
150-299.....	5.8	4.5	6.8	6.4	6.4	6.3	6.7	6.6
300-599.....	8.9	6.8	11.3	8.5	8.3	8.6	7.3	7.8
600-899.....	6.8	5.2	8.0	7.7	6.1	6.0	6.7	4.0
900-1,199.....	4.8	3.4	5.2	6.4	2.2	2.1	2.9	2.2
1,200-1,499.....	3.8	2.4	4.2	5.5	1.5	1.2	2.8	2.0
1,500-1,799.....	1.6	.9	1.9	2.2	.9	.6	2.2	.9
1,800-2,099.....	.8	.6	1.0	1.0	.5	.3	1.2	.6
2,100-2,399.....	.5	.4	.5	.6	.3	.3	.4	.5
2,400-2,999.....	.9	.5	1.1	1.0	.3	.3	.6	.2
3,000 or more.....	2.0	1.2	2.5	2.4	.6	.5	1.2	1.3
Median.....	\$25	\$0	\$62	\$55	\$10	\$8	\$21	\$12
Beneficiary groups with retirement income other than benefits								
Number of groups	6,761	2,072	2,835	1,854	1,442	1,161	281	1,355
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	26.6	31.7	25.0	23.5	38.6	39.5	34.9	40.6
75-149.....	7.7	8.8	7.3	7.1	9.7	10.2	7.5	10.3
150-299.....	10.6	10.3	10.9	10.6	12.1	12.1	12.1	12.4
300-599.....	16.2	15.6	17.9	14.2	15.9	16.5	13.2	14.7
600-899.....	12.5	12.0	12.7	12.7	11.7	11.5	12.1	7.5
900-1,199.....	8.8	7.9	8.3	10.6	4.2	4.0	5.3	4.2
1,200-1,499.....	7.0	5.6	6.7	9.2	2.8	2.2	5.0	3.7
1,500-1,799.....	2.9	2.1	3.0	3.6	1.7	1.1	3.9	1.6
1,800-2,099.....	1.5	1.3	1.6	1.7	.9	.6	2.1	1.2
2,100-2,399.....	.9	.8	.8	1.0	.6	.6	.7	.9
2,400-2,999.....	1.5	1.0	1.7	1.8	.7	.5	1.1	.4
3,000 or more.....	3.7	2.9	4.0	4.0	1.1	.9	2.2	2.5
Median.....	\$393	\$288	\$414	\$486	\$171	\$153	\$245	\$143

^{1/} Represents money income received during survey year from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.

^{2/} Husband not entitled on wife's wage record but may be on his own.

^{3/} Includes beneficiary groups who reported minus or break-even incomes other than benefits.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-204.—Money income of beneficiary groups from employer and union pensions; 1/
Percent distribution by amount during survey year

Pension income	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No pension income.....	79.4	84.4	76.7	75.6	87.9	88.4	85.7	98.0
Pension income.....	20.6	15.6	23.3	24.4	12.1	11.6	14.3	2.0
Less than \$75.....	.6	.5	.6	.7	.3	.4	—	.1
75-149.....	.9	.5	1.0	.9	.9	.9	1.0	.1
150-299.....	2.4	2.0	2.4	3.0	1.5	1.7	1.6	.2
300-599.....	5.3	4.2	6.1	5.8	3.4	3.5	2.8	.5
600-899.....	4.7	3.5	5.6	5.4	3.6	3.6	3.5	.5
900-1,199.....	2.0	1.5	2.2	2.5	.7	.6	1.4	.1
1,200-1,499.....	2.9	2.2	3.0	4.0	.7	.4	2.0	.2
1,500-1,799.....	.8	.6	1.0	.7	.4	.3	1.0	.2
1,800-2,099.....	.3	.2	.3	.3	.2	.1	.8	(3)
2,100-2,399.....	.1	.1	.2	.2	.1	(3)	.2	—
2,400-2,999.....	.4	.2	.5	.3	(3)	—	.2	(3)
3,000 or more.....	.4	.3	.4	.7	.1	.1	—	.1
Beneficiary groups with pension income								
Number of groups	2,549	746	1,052	751	332	259	73	50
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	2.7	2.9	2.6	2.8	2.7	3.5	—	4.0
75-149.....	3.8	3.4	4.2	3.7	7.8	8.1	6.8	6.0
150-299.....	11.6	12.5	10.5	12.2	13.6	14.3	11.0	10.0
300-599.....	25.7	27.1	26.0	23.8	27.7	30.1	19.2	24.0
600-899.....	23.0	22.1	24.1	22.1	29.8	31.3	24.7	28.0
900-1,199.....	9.7	9.5	9.4	10.1	6.0	5.0	9.6	4.0
1,200-1,499.....	14.1	13.8	12.9	16.2	5.7	3.5	13.7	8.0
1,500-1,799.....	3.7	3.9	4.2	2.8	3.3	2.3	6.8	8.0
1,800-2,099.....	1.4	1.5	1.4	1.3	1.8	.8	5.5	2.0
2,100-2,399.....	.7	.4	.9	.8	.6	.4	1.4	—
2,400-2,999.....	1.6	1.3	2.1	1.2	.3	—	1.4	2.0
3,000 or more.....	2.1	1.6	1.9	2.8	.6	.8	—	4.0
Median.....	\$681	\$656	\$685	\$700	\$580	\$540	\$758	\$600

- Percent distribution and median computed on small base and therefore subject to large sampling variation.
- 1/ Represents money income received as retirement pay from public or private employee benefit plans, railroad retirement benefits, and union pensions financed entirely by members.
- 2/ Husband not entitled on wife's wage record but may be on his own.
- 3/ Less than one tenth of 1 percent.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-205.—Money income of beneficiary groups from veterans' pensions: ^{1/} Percent distribution by amount during survey year

Beneficiaries with and without benefit suspensions								
Pension income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No pension income.....	97.5	97.9	97.5	96.7	97.9	97.9	97.8	97.2
Pension income.....	2.5	2.1	2.5	3.3	2.1	2.1	2.2	2.8
Less than \$75.....	—	—	—	—	(3)	—	.2	—
75-149.....	(3)	(3)	(3)	—	.1	.1	.2	—
150-299.....	(3)	(3)	—	.1	—	—	—	—
300-599.....	.1	.1	.1	.2	1.2	1.4	.2	2.4
600-899.....	.7	.7	.7	.9	.6	.5	1.0	.4
900-1,199.....	1.5	1.2	1.6	1.9	.1	(3)	.6	—
1,200-1,499.....	.1	(3)	.1	.1	—	—	—	—
1,500-1,799.....	—	—	—	—	—	—	—	—
1,800-2,099.....	(3)	(3)	—	(3)	—	—	—	—
Beneficiary groups with pension income								
Number of groups	315	99	115	101	59	48	11	71
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	—	—	—	—	1.7	—	9.1	—
75-149.....	.6	1.0	.9	—	6.8	6.2	9.1	—
150-299.....	1.3	2.0	—	2.0	—	—	—	—
300-599.....	5.1	5.1	4.3	5.9	55.9	66.7	9.1	87.3
600-899.....	29.2	32.3	27.0	28.7	28.8	25.0	45.5	12.7
900-1,199.....	60.0	56.6	63.5	59.4	6.8	2.1	27.3	—
1,200-1,499.....	3.2	2.0	4.3	3.0	—	—	—	—
1,500-1,799.....	—	—	—	—	—	—	—	—
1,800-2,099.....	.6	1.0	—	1.0	—	—	—	—
Median.....	\$1,080	\$1,080	\$1,080	\$1,080	\$576	\$576	\$864	\$576

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

- ^{1/} Represents money income received from the Federal Government by veterans and the dependents of veterans as pensions, compensation for permanent disability, and death benefits.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.
- ^{3/} Less than one tenth of 1 percent.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-206.—Earnings 1/ of old-age beneficiaries and aged widows: Percent distribution by amount during survey year

Earnings	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <u>2/</u>	
All beneficiaries								
Number of beneficiaries.	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No earnings <u>3/</u>	66.6	72.3	68.6	54.8	73.8	72.8	78.2	86.3
Earnings.....	33.4	27.7	31.4	45.2	26.2	27.2	21.8	13.7
Less than \$75.....	3.3	3.5	3.2	3.3	3.9	4.1	2.9	1.6
75-149.....	2.7	2.9	2.3	3.1	3.0	3.1	2.6	1.7
150-299.....	3.9	3.6	3.3	5.1	4.3	4.4	4.1	3.1
300-599.....	5.9	5.5	5.9	6.6	6.1	6.4	4.7	4.4
600-899.....	2.7	2.2	2.6	3.6	2.9	2.9	2.9	1.1
900-1,199.....	1.9	1.5	1.8	2.6	1.4	1.4	1.6	.5
1,200-1,499.....	1.7	1.5	1.3	2.8	1.0	1.1	.6	.3
1,500-1,799.....	1.7	1.2	1.4	2.7	1.5	1.7	.8	.4
1,800-2,099.....	2.1	1.4	2.1	3.0	.8	.8	.6	.2
2,100-2,399.....	1.2	.8	1.2	1.7	.6	.7	.4	.1
2,400-2,999.....	2.6	1.5	2.3	4.4	.4	.4	.4	.1
3,000 or more.....	3.8	2.0	4.0	6.3	.2	.2	.2	.2
Beneficiaries with earnings								
Number of beneficiaries <u>4/</u> ..	4,132	1,320	1,419	1,393	718	607	111	349
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	9.9	12.6	10.1	7.3	14.9	15.2	13.5	11.5
75-149.....	8.2	10.5	7.3	7.0	11.4	11.4	11.7	12.6
150-299.....	11.6	13.1	10.5	11.3	16.6	16.1	18.9	22.9
300-599.....	17.6	19.8	18.7	14.5	23.3	23.6	21.6	32.1
600-899.....	8.1	7.9	8.4	8.0	11.1	10.7	13.5	8.0
900-1,199.....	5.6	5.4	5.7	5.7	5.4	5.1	7.2	4.0
1,200-1,499.....	5.2	5.5	4.1	6.1	3.8	4.0	2.7	2.0
1,500-1,799.....	5.0	4.5	4.4	6.0	5.8	6.3	3.6	2.6
1,800-2,099.....	6.2	4.9	6.8	6.7	2.9	3.0	2.7	1.4
2,100-2,399.....	3.5	3.0	3.9	3.7	2.4	2.5	1.8	.9
2,400-2,999.....	7.7	5.6	7.4	9.8	1.6	1.5	1.8	.9
3,000 or more.....	11.4	7.2	12.8	13.9	.8	.8	.9	1.1
Median.....	\$698	\$510	\$722	\$1,004	\$392	\$393	\$381	\$328

Footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-206.—Earnings ^{1/} of old-age beneficiaries and aged widows: Percent distribution by amount during survey year—Continued

Earnings	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Beneficiaries with earnings in covered employment								
Number of beneficiaries ^{4/}	2,982	975	997	1,010	540	450	90	250
Percent of all beneficiaries	24.1	20.4	22.1	32.8	19.7	20.1	17.7	9.8
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than \$75.....	7.2	8.7	7.3	5.7	10.7	10.9	*10.0	8.8
75-149.....	6.3	8.9	5.1	4.9	10.9	10.4	*13.3	13.2
150-299.....	10.4	12.3	8.9	10.0	16.5	15.6	*21.1	21.2
300-599.....	17.9	20.6	19.3	14.0	27.0	26.7	*28.9	38.4
600-899.....	8.4	9.1	8.3	7.7	10.7	11.3	*7.8	8.8
900-1,199.....	5.9	5.8	5.2	6.6	6.3	5.8	*8.9	4.0
1,200-1,499.....	5.6	5.5	5.1	6.2	4.3	4.9	*1.1	.8
1,500-1,799.....	5.7	5.5	4.7	6.9	6.3	6.9	*3.3	2.4
1,800-2,099.....	6.7	5.1	7.3	7.5	3.0	2.9	*3.3	.4
2,100-2,399.....	3.9	3.2	4.6	3.9	2.0	2.2	*1.1	.8
2,400-2,999.....	8.4	6.3	8.2	10.8	1.7	1.7	*1.1	1.2
3,000 or more.....	13.5	8.8	15.8	15.7	.6	.7	—	—
Median.....	\$893	\$592	\$961	\$1,252	\$432	\$448	*\$358	\$353
Beneficiaries with earnings in noncovered employment								
Number of beneficiaries ^{4/}	1,350	400	489	461	222	196	26	110
Percent of all beneficiaries	10.9	8.4	10.8	15.0	8.1	8.8	5.1	4.3
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than \$75.....	19.4	26.3	18.0	14.7	30.6	31.1	*26.9	23.6
75-149.....	13.4	14.0	13.5	12.8	15.8	16.3	*11.5	13.6
150-299.....	17.3	18.2	17.2	16.5	18.0	18.9	*11.5	23.6
300-599.....	16.4	16.2	16.6	16.5	13.5	14.8	*3.8	14.5
600-899.....	7.1	5.0	8.2	7.8	7.7	5.6	*23.1	5.5
900-1,199.....	4.4	3.5	6.1	3.5	2.7	3.1	—	4.5
1,200-1,499.....	3.7	3.8	2.2	5.2	1.8	1.0	*7.7	3.6
1,500-1,799.....	3.0	2.0	3.5	3.3	3.6	3.6	*3.8	2.7
1,800-2,099.....	3.7	3.8	3.7	3.7	1.4	1.5	—	3.6
2,100-2,399.....	2.7	2.0	2.5	3.5	2.7	2.6	*3.8	.9
2,400-2,999.....	4.6	3.0	4.5	6.1	.9	.5	*3.8	—
3,000 or more.....	4.4	2.2	4.1	6.5	1.4	1.0	*3.8	3.6
Median.....	\$299	\$230	\$324	\$409	\$180	\$170	*\$299	\$231

Footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-206.—Earnings 1/ of old-age beneficiaries and aged widows: Percent distribution by amount during survey year—Continued

Beneficiaries with and without benefit suspensions

- Percent distribution and median computed on small base and therefore subject to large sampling variation.
- 1/ Represents covered and noncovered wages and salaries of \$1 or more and income from roomers and boarders and other self-employment. Earnings in covered employment represent all earnings in employment that was covered at any time during the survey year, including earnings of less than \$400 in self-employment that was covered only when net earnings were \$400 or more.
- 2/ Husband not entitled on wife's wage record but may be on his own.
- 3/ Includes 14 men and 1 widow who reported minus or break-even earnings.
- 4/ The number of beneficiaries with earnings may be less than the sum of the number with earnings in covered and noncovered employment, since some beneficiaries reported both types of earnings.

U. S. Department of Health, Education, and Welfare
Social Security Administration
Bureau of Old-Age and Survivors Insurance
Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-207.—Money income of beneficiary groups from public assistance:1/ Percent distribution by amount during survey year

Beneficiaries with and without benefit suspensions								
Public assistance income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No public assistance..	84.3	78.2	87.5	89.0	81.6	80.5	86.4	87.3
Public assistance....	15.7	21.8	12.5	11.0	18.4	19.5	13.6	12.7
Less than \$75.....	.6	1.0	.3	.3	.6	.7	.4	.6
75-149.....	1.2	2.2	.5	.7	1.1	1.2	.6	1.0
150-299.....	2.9	4.7	2.0	1.4	3.4	3.6	2.2	2.7
300-599.....	6.2	9.6	3.8	4.6	7.5	8.5	2.8	5.5
600-899.....	3.4	3.5	3.2	3.4	4.2	4.3	3.9	2.2
900-1,199.....	1.0	.6	1.6	.6	1.3	1.2	2.2	.6
1,200-1,499.....	.3	.1	.6	—	.1	—	.4	.1
1,500-1,799.....	.2	(3)	.4	—	.1	—	.6	—
1,800-2,099.....	(3)	—	.1	—	.1	—	.6	—
Beneficiary groups with public assistance income								
Number of groups	1,945	1,041	564	340	505	436	69	324
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	100.0
Less than \$75.....	3.6	4.7	2.3	2.4	3.4	3.4	*2.9	4.6
75-149.....	7.9	10.3	4.1	6.9	5.9	6.2	*4.3	8.0
150-299.....	18.3	21.6	15.6	12.4	18.2	18.6	*15.9	21.3
300-599.....	39.6	44.1	30.1	41.5	40.6	43.8	*20.3	43.2
600-899.....	21.4	15.9	25.5	31.2	23.0	22.0	*29.0	17.3
900-1,199.....	6.2	2.9	12.6	5.9	7.3	6.0	*15.9	4.9
1,200-1,499.....	1.7	.4	5.1	—	.4	—	*2.9	.6
1,500-1,799.....	1.1	.1	3.5	—	.6	—	*4.3	—
1,800-2,099.....	.3	—	1.1	—	.6	—	*4.3	—
Median.....	\$454	\$391	\$579	\$506	\$466	\$449	*\$668	\$411

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

1/ Represents money income from old-age assistance, aid to the blind, aid to the permanently and totally disabled, aid to dependent children, general assistance, other State and local programs based on need such as for veterans, and special relief grants for flood or disaster by Federal, State, and local public agencies.

2/ Husband not entitled on wife's wage record but may be on his own.

3/ Less than one tenth of 1 percent.

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Table A-300.—Net worth ^{1/} of beneficiary groups: Percent distribution by value at end of survey year

Beneficiaries with and without benefit suspensions								
Net worth	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets.....	4.4	4.8	3.5	5.3	4.5	4.2	5.5	1.7
No assets or liabilities ^{3/}	21.6	36.8	13.0	10.5	26.9	29.7	14.7	24.5
Assets exceed liabilities.....	74.0	58.5	83.5	84.2	68.6	66.1	79.8	73.8
Less than \$500.....	8.1	12.5	5.3	5.3	11.8	12.9	7.3	10.1
500-999.....	4.4	5.5	3.6	3.8	5.4	5.9	3.3	4.7
1,000-1,999.....	6.0	6.3	5.4	6.2	6.4	6.8	4.9	5.2
2,000-2,999.....	4.6	4.0	4.7	5.5	5.4	5.3	5.7	5.2
3,000-3,999.....	4.6	4.0	4.6	5.5	4.8	5.0	3.9	4.0
4,000-4,999.....	4.3	3.2	4.9	5.1	4.2	3.9	5.3	4.2
5,000-9,999.....	18.2	10.7	23.2	22.7	15.5	14.0	22.4	18.4
10,000-24,999.....	18.2	9.4	24.5	22.7	12.6	10.4	22.6	16.8
25,000-49,999.....	3.8	1.8	4.9	5.1	2.0	1.7	3.5	3.7
50,000 or more.....	1.8	1.0	2.3	2.4	.4	.4	.8	1.6
Median.....	\$3,213	\$204	\$6,072	\$5,627	\$1,210	\$771	\$4,870	\$2,746
Beneficiary groups with assets exceeding liabilities								
Number of groups	9,151	2,788	3,769	2,594	1,884	1,478	406	1,885
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500.....	10.9	21.4	6.3	6.3	17.3	19.5	9.1	13.7
500-999.....	5.9	9.4	4.4	4.5	7.9	8.9	4.2	6.3
1,000-1,999.....	8.1	10.8	6.5	7.4	9.3	10.2	6.2	7.0
2,000-2,999.....	6.3	6.8	5.6	6.6	7.8	8.0	7.1	7.0
3,000-3,999.....	6.2	6.9	5.5	6.5	7.0	7.5	4.9	5.5
4,000-4,999.....	5.8	5.5	5.9	6.0	6.1	5.9	6.7	5.6
5,000-9,999.....	24.6	18.3	27.7	26.9	22.7	21.2	28.1	25.0
10,000-24,999.....	24.7	16.1	29.4	27.0	18.4	15.7	28.3	22.7
25,000-49,999.....	5.1	3.2	5.9	6.0	3.0	2.6	4.4	5.0
50,000 or more.....	2.5	1.7	2.8	2.9	.6	.5	1.0	2.2
Median.....	\$6,391	\$3,229	\$7,850	\$7,371	\$4,123	\$3,450	\$7,206	\$5,972

^{1/} Represents the difference between the value of assets and the value of liabilities. Assets represent the net value of an owned home, other real estate, and an owned business, and the value of livestock, patents, and copyrights; and cash, bank deposits, all types of stocks and bonds, and loans to others. Liabilities represent balances owed on installment purchases, bills past due on open accounts, for rent, taxes, interest on mortgages, and medical care; and borrowings on life insurance and securities and unsecured borrowings. Life insurance is not included as an asset.

^{2/} Husband not entitled on wife's wage record but may be on his own.

^{3/} Includes beneficiary groups whose assets and liabilities balanced and a few whose assets and liabilities were unknown.

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Table A-301.—Home ownership of beneficiary groups: Percent distribution by home ownership and mortgage status at end of survey year

Beneficiaries with and without benefit suspensions								
Home ownership and mortgage status	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{1/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Home not owned.....	50.4	75.3	35.9	33.1	67.4	72.7	43.8	58.3
Home owned.....	49.6	24.7	64.1	66.9	32.6	27.3	56.2	41.7
Without mortgage..	40.8	20.8	53.6	52.9	26.3	22.0	44.8	35.1
With mortgage.....	8.8	3.8	10.4	14.0	6.4	5.2	11.4	6.6
Beneficiary groups with home owned								
Number of groups	6,127	1,176	2,890	2,061	896	610	286	1,064
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Without mortgage....	82.3	84.4	83.7	79.1	80.5	80.8	79.7	84.1
With mortgage.....	17.7	15.6	16.3	20.9	19.5	19.2	20.3	15.9

^{1/} Husband not entitled on wife's wage record but may be on his own.

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Table A-302.--Nonliquid and liquid assets ^{1/} of beneficiary groups: Percent distribution by ownership of assets and value of liquid assets at end of survey year

Ownership of assets and value of liquid assets	Beneficiaries with and without benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
	All beneficiary groups							
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,353
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No assets ^{3/}	25.0	40.8	15.6	14.3	30.2	33.0	18.1	25.7
Nonliquid assets.....	54.0	30.3	67.5	71.0	37.2	31.8	60.7	46.7
No liquid assets ^{3/}	14.0	8.8	15.3	20.1	10.2	9.3	13.9	13.0
Liquid assets.....	40.0	21.6	52.1	50.9	27.0	22.5	46.8	33.7
Less than \$500.....	10.1	5.7	11.4	15.1	8.4	7.2	14.1	8.1
500-999.....	5.1	2.6	6.8	6.5	3.6	3.1	5.5	5.0
1,000-1,999.....	6.4	3.7	8.4	7.5	4.3	3.5	7.5	5.0
2,000-2,999.....	3.9	2.2	5.2	4.6	2.7	2.1	5.1	4.1
3,000-3,999.....	2.6	1.3	3.5	3.2	1.7	1.4	3.3	2.0
4,000-4,999.....	1.9	1.0	2.7	2.1	1.5	1.0	3.7	1.4
5,000-9,999.....	5.1	2.4	7.3	5.9	2.9	2.5	4.9	3.8
10,000-24,999.....	3.3	1.8	4.4	3.9	1.5	1.3	2.4	3.0
25,000-49,999.....	1.0	.5	1.3	1.2	.3	.3	.2	.8
50,000 or more.....	.8	.4	1.2	.9	.1	.1	—	.5
Liquid assets only.....	20.9	28.8	16.9	14.6	32.6	35.2	21.2	27.7
Less than \$500.....	7.2	10.7	5.1	4.8	11.4	12.2	8.3	8.8
500-999.....	3.1	4.1	2.7	2.1	5.0	5.4	3.3	3.9
1,000-1,999.....	3.3	4.1	3.1	2.2	4.6	5.0	2.6	3.7
2,000-2,999.....	1.7	2.3	1.4	1.3	3.1	3.2	2.6	2.7
3,000-3,999.....	1.2	1.8	.9	.9	2.0	2.2	1.2	1.8
4,000-4,999.....	.9	1.2	.8	.6	1.3	1.5	.8	1.3
5,000-9,999.....	1.9	2.6	1.6	1.4	3.1	3.4	1.8	3.2
10,000-24,999.....	1.2	1.7	.9	.9	1.6	1.8	.6	1.8
25,000-49,999.....	.3	.3	.2	.2	.4	.4	.2	.4
50,000 or more.....	.2	.2	.2	.1	.1	.1	—	.1

See footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table A-302.—Nonliquid and liquid assets ^{1/} of beneficiary groups: Percent distribution by ownership of assets and value of liquid assets at end of survey year—Continued

Ownership of assets and value of liquid assets	Beneficiaries with and without benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Beneficiary groups with assets								
Number of groups	9,267	2,821	3,807	2,639	1,916	1,499	417	1,998
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Nonliquid assets.....	72.1	51.3	80.0	82.9	53.3	47.5	74.1	62.8
No liquid assets ^{3/}	18.7	14.9	18.2	23.5	14.6	13.9	17.0	17.4
Liquid assets.....	53.4	36.4	61.8	59.4	38.7	33.6	57.1	45.3
Less than \$500....	13.5	9.6	13.5	17.7	12.1	10.7	17.3	11.0
500-999.....	6.8	4.4	8.0	7.5	5.1	4.7	6.7	6.7
1,000-1,999.....	8.5	6.3	9.9	8.8	6.1	5.3	9.1	6.7
2,000-2,999.....	5.2	3.7	6.2	5.4	3.9	3.2	6.2	5.5
3,000-3,999.....	3.4	2.1	4.2	3.7	2.5	2.1	4.1	2.6
4,000-4,999.....	2.5	1.7	3.2	2.4	2.2	1.5	4.6	1.9
5,000-9,999.....	6.8	4.1	8.6	6.9	4.2	3.7	6.0	5.1
10,000-24,999.....	4.3	3.0	5.2	4.5	2.1	1.9	2.9	4.1
25,000-49,999.....	1.3	.8	1.5	1.4	.4	.4	.2	1.1
50,000 or more....	1.1	.7	1.4	1.1	.2	.2	—	.7
Liquid assets only....	27.9	48.7	20.0	17.1	46.7	52.5	25.9	37.2
Less than \$500....	9.6	18.0	6.1	5.6	16.4	18.1	10.1	11.8
500-999.....	4.1	6.9	3.2	2.5	7.2	8.0	4.1	5.3
1,000-1,999.....	4.3	6.9	3.7	2.6	6.5	7.5	3.1	5.0
2,000-2,999.....	2.3	3.9	1.6	1.5	4.4	4.7	3.1	3.7
3,000-3,999.....	1.7	3.0	1.1	1.1	2.9	3.3	1.4	2.4
4,000-4,999.....	1.2	1.9	.9	.7	1.9	2.2	1.0	1.7
5,000-9,999.....	2.6	4.4	1.9	1.6	4.4	5.1	2.2	4.3
10,000-24,999.....	1.6	2.8	1.1	1.1	2.2	2.7	.7	2.4
25,000-49,999.....	.3	.5	.2	.3	.6	.7	.2	.6
50,000 or more....	.2	.4	.3	.1	.2	.2	—	.2

- ^{1/} Nonliquid assets represent the net value of an owned home, other real estate, and an owned business, and the value of livestock, patents, and copyrights. Liquid assets represent cash, bank deposits, all types of stocks and bonds, and loans to others. Life insurance is not included as an asset. Ninety-one percent of all beneficiary groups with nonliquid assets owned their homes.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.
- ^{3/} Includes a few beneficiary groups whose assets were unknown.

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Table A-303.—Liquid assets ^{1/} of beneficiary groups: Percent distribution by value at end of survey year

Value of liquid assets	Beneficiaries with and without benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	12,364	4,769	4,513	3,082	2,744	2,235	509	2,553
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No liquid assets....	39.1	49.7	31.0	34.6	40.5	42.4	32.0	38.7
Liquid assets.....	60.9	50.3	69.0	65.4	59.5	57.6	68.0	61.3
Less than \$500....	17.2	16.3	16.5	19.8	19.8	19.2	22.4	16.8
500-999.....	8.2	6.7	9.5	8.6	8.6	8.5	8.8	8.9
1,000-1,999.....	9.6	7.8	11.5	9.7	8.8	8.5	10.0	8.7
2,000-2,999.....	5.6	4.5	6.6	5.9	5.8	5.3	7.7	6.8
3,000-3,999.....	3.8	3.0	4.5	4.1	3.8	3.6	4.5	3.8
4,000-4,999.....	2.8	2.2	3.5	2.7	2.9	2.5	4.5	2.7
5,000-9,999.....	7.0	5.0	8.8	7.3	6.0	5.9	6.7	7.0
10,000-24,999.....	4.4	3.4	5.3	4.8	3.0	3.0	2.9	4.8
25,000-49,999.....	1.2	.8	1.5	1.4	.7	.7	.4	1.2
50,000 or more....	1.0	.7	1.4	1.0	.2	.3	—	.6
Median.....	\$317	\$10	\$633	\$391	\$242	\$199	\$402	\$336
Beneficiary groups with liquid assets								
Number of groups	7,528	2,399	3,114	2,015	1,635	1,289	346	1,564
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500.....	28.3	32.3	23.9	30.3	33.3	33.4	32.9	27.4
500-999.....	13.4	13.3	13.7	13.2	14.4	14.7	13.0	14.5
1,000-1,999.....	15.8	15.5	16.7	14.9	14.8	14.8	14.7	14.2
2,000-2,999.....	9.2	8.9	9.5	9.0	9.7	9.2	11.3	11.1
3,000-3,999.....	6.3	6.0	6.5	6.3	6.4	6.3	6.6	6.1
4,000-4,999.....	4.5	4.3	5.0	4.1	4.8	4.3	6.6	4.4
5,000-9,999.....	11.5	10.0	12.8	11.2	10.2	10.2	9.8	11.4
10,000-24,999.....	7.3	6.8	7.6	7.3	5.1	5.3	4.3	7.8
25,000-49,999.....	2.0	1.6	2.2	2.2	1.1	1.2	.6	2.0
50,000 or more....	1.7	1.3	2.1	1.6	.4	.5	—	1.0
Median.....	\$1,522	\$1,284	\$1,742	\$1,438	\$1,159	\$1,128	\$1,274	\$1,568

^{1/} Represents cash, bank deposits, all types of stocks and bonds, and loans to others.
^{2/} Husband not entitled on wife's wage record but may be on his own.

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Table C-200.—Total money income ^{1/} of beneficiary groups: Percent distribution by amount during survey year

Beneficiaries with one or more benefit suspensions								
Total money income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$300.....	—	—	—	—	—	—	—	—
300-599.....	1.3	2.4	—	1.6	5.2	6.2	—	*4.0
600-899.....	5.5	12.4	2.0	3.5	11.7	13.6	*2.8	*36.0
900-1,199.....	6.9	11.9	6.4	3.9	18.3	19.2	*13.9	*24.0
1,200-1,499.....	9.5	13.1	9.7	6.9	14.6	15.3	*11.1	*12.0
1,500-1,799.....	7.4	9.2	6.8	6.6	16.9	18.6	*8.3	*8.0
1,800-2,099.....	9.9	10.2	9.3	10.2	13.1	13.0	*13.9	*8.0
2,100-2,399.....	9.1	8.3	11.0	8.3	6.1	6.2	*5.6	*4.0
2,400-2,699.....	10.1	6.8	9.9	12.4	4.7	4.5	*5.6	*4.0
2,700-2,999.....	7.3	5.6	7.7	8.2	2.3	2.3	*2.8	—
3,000-4,999.....	27.0	18.2	31.3	29.6	5.2	1.1	*25.0	—
5,000 or more.....	5.9	1.7	5.9	8.7	1.9	—	*11.1	—
Median.....	\$2,364	\$1,828	\$2,507	\$2,610	\$1,500	\$1,397	*\$2,226	*\$980

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

^{1/} Represents cash receipts from all sources, except nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

^{2/} Husband not entitled on wife's wage record but may be on his own.

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Table C-201.—Money income of beneficiary groups other than OASI benefits;^{1/}
Percent distribution by amount during survey year

Money income other than benefits	Beneficiaries with one or more benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No other income ^{3/}6	1.0	.9	.2	—	—	—	*4.0
Other income.....	99.4	99.0	99.1	99.8	100.0	100.0	*100.0	*96.0
Less than \$75.....	.4	.7	.2	.3	.5	.6	—	—
75-149.....	.7	1.0	.4	.6	2.8	3.4	—	*8.0
150-299.....	1.7	2.7	2.0	.9	4.2	4.0	*5.6	*12.0
300-599.....	6.3	11.9	5.1	3.5	12.7	14.1	*5.6	*20.0
600-899.....	6.6	9.0	7.7	4.3	15.5	15.8	*13.9	*12.0
900-1,199.....	7.3	10.2	5.7	6.5	12.7	13.0	*11.1	*12.0
1,200-1,499.....	7.6	9.7	7.0	6.6	11.3	11.9	*8.3	*12.0
1,500-1,799.....	6.7	8.3	6.2	6.1	14.1	16.4	*2.8	*8.0
1,800-2,099.....	9.9	9.2	9.9	10.4	8.5	9.0	*5.6	*4.0
2,100-2,399.....	8.1	7.1	6.6	9.8	7.0	6.2	*11.1	*4.0
2,400-2,699.....	8.2	5.6	9.9	8.7	2.8	2.8	*2.8	*4.0
2,700-2,999.....	6.1	4.9	7.5	6.0	1.4	1.7	—	—
3,000-4,999.....	24.6	17.3	26.4	28.0	5.2	1.1	*25.0	—
5,000 or more.....	5.2	1.5	4.4	8.2	1.4	—	*8.3	—
Median.....	\$2,161	\$1,600	\$2,291	\$2,430	\$1,310	\$1,131	*\$2,000	*\$765
Beneficiary groups with income other than benefits								
Number of groups	1,491	407	450	634	213	177	36	24
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	.4	.7	.2	.3	.5	.6	—	—
75-149.....	.7	1.0	.4	.6	2.8	3.4	—	*9.3
150-299.....	1.7	2.7	2.0	.9	4.2	4.0	*5.6	*12.5
300-599.....	6.3	12.0	5.1	3.5	12.7	14.1	*5.6	*20.8
600-899.....	6.6	9.1	7.8	4.3	15.5	15.8	*13.9	*12.5
900-1,199.....	7.3	10.3	5.8	6.5	12.7	13.0	*11.1	*12.5
1,200-1,499.....	7.6	9.8	7.1	6.6	11.3	11.9	*8.3	*12.5
1,500-1,799.....	6.8	8.4	6.2	6.2	14.1	16.4	*2.8	*8.3
1,800-2,099.....	10.0	9.3	10.0	10.4	8.5	9.0	*5.6	*4.2
2,100-2,399.....	8.1	7.1	6.7	9.8	7.0	6.2	*11.1	*4.2
2,400-2,699.....	8.2	5.7	10.0	8.7	2.8	2.8	*2.8	*4.2
2,700-2,999.....	6.2	4.9	7.6	6.0	1.4	1.7	—	—
3,000-4,999.....	24.7	17.4	26.7	28.1	5.2	1.1	*25.0	—
5,000 or more.....	5.2	1.5	4.4	8.2	1.4	—	*8.3	—
Median.....	\$2,184	\$1,606	\$2,351	\$2,436	\$1,310	\$1,131	*\$2,000	*\$778

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

^{1/} Represents cash receipts from all sources except OASI benefits and nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

^{2/} Husband not entitled on wife's wage record but may be on his own.

^{3/} Includes beneficiary groups who reported minus or break-even incomes other than benefits.

U. S. Department of Health, Education, and Welfare
Social Security Administration
Bureau of Old-Age and Survivors Insurance
Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-202.—Independent money retirement income ^{1/} of beneficiary groups: Percent distribution by amount during survey year

Independent money retirement income	Beneficiaries with one or more benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Number of groups.	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$300.....	4.1	7.5	.7	4.3	11.7	10.7	*16.7	*8.0
300-599.....	21.5	34.5	5.9	24.3	38.0	42.4	*16.7	*80.0
600-899.....	37.5	45.0	16.1	48.0	31.9	32.8	*27.8	*4.0
900-1,199.....	19.2	5.6	46.0	8.8	8.0	6.8	*13.9	—
1,200-1,499.....	8.4	2.9	18.3	4.9	5.2	4.5	*8.3	*8.0
1,500-1,799.....	4.0	2.2	5.1	4.4	1.9	1.7	*2.8	—
1,800-2,099.....	2.0	.7	2.2	2.7	.5	.6	—	—
2,100-2,399.....	1.1	.5	1.8	.9	—	—	—	—
2,400-2,999.....	.9	.2	1.9	.6	1.9	.6	*8.3	—
3,000 or more.....	1.3	.7	2.2	1.1	.9	—	*5.6	—
Median.....	\$803	\$631	\$1,078	\$718	\$603	\$589	*\$660	*\$472

- * Percent distribution and median computed on small base and therefore subject to large sampling variation.
- ^{1/} Represents 12 months' OASI benefits and money income received during survey year from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.

U. S. Department of Health, Education, and Welfare
 Social Security Administration
 Bureau of Old-Age and Survivors Insurance
 Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-203.—Independent money retirement income of beneficiary groups other than OASI benefits; 1/ Percent distribution by amount during survey year

Beneficiaries with one or more benefit suspensions								
Independent money retirement income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No other income 3/...	45.0	57.9	37.2	42.2	35.7	32.2	*52.8	*60.0
Other income.....	55.0	42.1	62.8	57.8	64.3	67.8	*47.2	*40.0
Less than \$75.....	23.0	18.2	25.8	24.1	30.5	34.5	*11.1	*28.0
75-149.....	7.6	6.1	9.0	7.6	8.9	10.2	*2.8	—
150-299.....	7.9	7.1	8.6	8.0	6.6	7.3	*2.8	*4.0
300-599.....	5.8	4.6	8.4	4.7	7.0	6.8	*8.3	—
600-899.....	3.8	2.2	3.3	5.2	4.7	5.1	*2.8	*4.0
900-1,199.....	2.5	2.2	2.0	3.0	3.3	2.8	*5.6	*4.0
1,200-1,499.....	1.5	—	1.3	2.5	.9	.6	*2.8	—
1,500-1,799.....	1.1	.7	1.8	.9	—	—	—	—
1,800-2,099.....	.3	.2	.2	.5	1.4	.6	*5.6	—
2,100-2,399.....	.3	.2	.7	—	—	—	—	—
2,400-2,999.....	.5	—	.4	.8	.5	—	*2.8	—
3,000 or more.....	.7	.5	1.4	.5	.5	—	*2.8	—
Median.....	\$10	\$0	\$20	\$10	\$16	\$18	*\$0	*\$0
Beneficiary groups with retirement income other than benefits								
Number of groups.	825	173	285	367	137	120	17	10
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	41.8	43.4	41.1	41.7	47.4	50.8	*23.5	*70.0
75-149.....	13.8	14.5	14.4	13.1	13.9	15.0	*5.9	—
150-299.....	14.4	16.8	13.7	13.9	10.2	10.8	*5.9	*10.0
300-599.....	10.5	11.0	13.3	8.2	10.9	10.0	*17.6	—
600-899.....	6.9	5.2	5.3	9.0	7.3	7.5	*5.9	*10.0
900-1,199.....	4.5	5.2	3.2	5.2	5.1	4.2	*11.8	*10.0
1,200-1,499.....	2.7	—	2.1	4.4	1.5	.8	*5.9	—
1,500-1,799.....	2.1	1.7	2.8	1.6	—	—	—	—
1,800-2,099.....	.6	.6	.4	.8	2.2	.8	*11.8	—
2,100-2,399.....	.5	.6	1.1	—	—	—	—	—
2,400-2,999.....	.8	—	.7	1.4	.7	—	*5.9	—
3,000 or more.....	1.3	1.2	2.2	.8	.7	—	*5.9	—
Median.....	\$110	\$100	\$112	\$114	\$85	\$69	*\$400	*\$46

- * Percent distribution and median computed on small base and therefore subject to large sampling variation.
- 1/ Represents money income received during survey year from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources.
- 2/ Husband not entitled on wife's wage record but may be on his own.
- 3/ Includes beneficiary groups who reported minus or break-even incomes other than benefits.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-204.—Money income of beneficiary groups from employer and union pensions:1/
Percent distribution by amount during survey year

Pension income	Beneficiaries with one or more benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	•100.0	•100.0
No pension income...	89.5	93.4	89.4	86.9	89.7	89.8	•88.9	•100.0
Pension income.....	10.5	6.6	10.6	13.1	10.3	10.2	•11.1	—
Less than \$75.....	.7	.2	.9	.9	—	—	—	—
75-149.....	.9	.2	1.1	1.3	1.4	1.7	—	—
150-299.....	2.1	2.2	1.3	2.7	.9	1.1	—	—
300-599.....	2.5	1.9	3.1	2.4	3.3	3.4	•2.8	—
600-899.....	1.7	1.0	1.5	2.4	3.3	3.4	•2.8	—
900-1,199.....	1.0	.5	.9	1.4	.5	.6	—	—
1,200-1,499.....	.7	—	1.3	.8	—	—	—	—
1,500-1,799.....	.6	.2	.4	.9	.5	—	•2.8	—
1,800-2,099.....	—	—	—	—	.5	—	•2.8	—
2,100-2,399.....	.1	.2	—	.2	—	—	—	—
2,400-2,999.....	—	—	—	—	—	—	—	—
3,000 or more.....	.1	—	—	.2	—	—	—	—
Beneficiary groups with pension income								
Number of groups	158	27	48	83	22	18	4	—
Total.....	100.0	•100.0	•100.0	•100.0	•100.0	•100.0	•100.0	—
Less than \$75.....	7.0	•3.7	•8.3	•7.2	—	—	—	—
75-149.....	8.9	•3.7	•10.4	•9.6	•13.6	•16.7	—	—
150-299.....	20.3	•33.3	•12.5	•20.5	•9.1	•11.1	—	—
300-599.....	23.4	•29.6	•29.2	•18.1	•31.8	•33.3	•25.0	—
600-899.....	16.5	•14.8	•14.6	•18.1	•31.8	•33.3	•25.0	—
900-1,199.....	9.5	•7.4	•8.3	•10.8	•4.5	•5.6	—	—
1,200-1,499.....	7.0	—	•12.5	•6.0	—	—	—	—
1,500-1,799.....	5.7	•3.7	•4.2	•7.2	•4.5	—	•25.0	—
1,800-2,099.....	—	—	—	—	•4.5	—	•25.0	—
2,100-2,399.....	1.3	•3.7	—	•1.2	—	—	—	—
2,400-2,999.....	—	—	—	—	—	—	—	—
3,000 or more.....	.6	—	—	•1.2	—	—	—	—
Median.....	\$437	•\$388	•\$437	•\$504	•\$509	•\$432	•\$1,122	—

• Percent distribution and median computed on small base and therefore subject to large sampling variation.

1/ Represents money income received as retirement pay from public or private employee benefit plans, railroad retirement benefits, and union pensions financed entirely by members.

2/ Husband not entitled on wife's wage record but may be on his own.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-205.—Money income of beneficiary groups from veterans' pensions:1/ Percent distribution by amount during survey year

Beneficiaries with one or more benefit suspensions								
Pension income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	1,500	411	454	635	238	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No pension income...	98.8	99.0	99.6	98.1	98.1	98.3	*97.2	*100.0
Pension income.....	1.2	1.0	.4	1.9	1.9	1.7	*2.8	—
Less than \$75.....	—	—	—	—	—	—	—	—
75-149.....	—	—	—	—	.5	.6	—	—
150-299.....	—	—	—	—	—	—	—	—
300-599.....	—	—	—	—	.5	.6	—	—
600-899.....	.3	—	.2	.6	.5	.6	—	—
900-1,199.....	.8	.7	.2	1.3	.5	—	*2.8	—
1,200-1,499.....	—	—	—	—	—	—	—	—
1,500-1,799.....	—	—	—	—	—	—	—	—
1,800-2,099.....	.1	.2	—	—	—	—	—	—
Beneficiary groups with pension income								
Number of groups	18	4	2	12	4	3	1	—
Total.....	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0	—
Less than \$75.....	—	—	—	—	—	—	—	—
75-149.....	—	—	—	—	*25.0	*33.3	—	—
150-299.....	—	—	—	—	—	—	—	—
300-599.....	—	—	—	—	*25.0	*33.3	—	—
600-899.....	*27.8	—	*50.0	*33.3	*25.0	*33.3	—	—
900-1,199.....	*66.7	*75.0	*50.0	*66.7	*25.0	—	*100.0	—
1,200-1,499.....	—	—	—	—	—	—	—	—
1,500-1,799.....	—	—	—	—	—	—	—	—
1,800-2,099.....	*5.6	*25.0	—	—	—	—	—	—
Median.....	*\$1,080	*\$1,080	*\$960	*\$1,080	*\$588	*\$576	*\$1,080	—

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

- 1/ Represents money income received from the Federal Government by veterans and the dependents of veterans as pensions, compensation for permanent disability, and death benefits.
- 2/ Husband not entitled on wife's wage record but may be on his own.

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-206.—Earnings 1/ of old-age beneficiaries and aged widows: Percent distribution by amount during survey year

Earnings	Beneficiaries with one or more benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <u>2/</u>	
All beneficiaries								
Number of beneficiaries	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No earnings <u>3/</u>	2.3	3.6	1.5	1.9	2.3	2.8	*2.3	*16.0
Earnings.....	97.7	96.4	98.5	98.1	97.2	97.2	*97.2	*84.0
Less than \$75.....	.7	.5	.9	.8	1.4	1.7	—	—
75-149.....	1.6	2.2	1.3	1.1	6.1	5.1	*11.1	*12.0
150-299.....	3.3	4.1	2.6	3.3	8.5	8.5	*8.3	*4.0
300-599.....	9.2	13.1	8.9	6.9	16.0	16.4	*13.9	*16.0
600-899.....	8.2	9.7	8.4	7.1	17.8	17.5	*19.4	*16.0
900-1,199.....	7.5	9.0	6.2	7.4	10.3	8.5	*19.4	*12.0
1,200-1,499.....	7.5	8.5	6.8	7.4	8.5	9.6	*2.8	*8.0
1,500-1,799.....	8.0	9.0	5.7	9.0	14.1	15.3	*8.3	*4.0
1,800-2,099.....	10.3	9.2	10.9	10.6	5.6	5.1	*8.3	*4.0
2,100-2,399.....	5.6	5.4	6.2	5.4	4.7	5.1	*2.3	*4.0
2,400-2,999.....	13.6	10.5	14.5	14.9	3.7	3.9	*2.8	*4.0
3,000 or more.....	22.2	15.1	25.8	24.3	.5	.6	—	—
Beneficiaries with earnings								
Number of beneficiaries <u>4/</u>	1,466	396	447	623	207	172	35	21
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	.8	.5	.9	.8	1.4	1.7	—	—
75-149.....	1.6	2.3	1.8	1.1	6.3	5.2	*11.4	*14.3
150-299.....	3.4	4.3	2.7	3.4	8.7	8.7	*8.6	*4.8
300-599.....	9.4	13.6	8.9	7.1	16.4	16.9	*14.3	*19.0
600-899.....	8.4	10.1	8.5	7.2	18.4	18.0	*20.0	*19.0
900-1,199.....	7.6	9.3	6.3	7.5	10.6	8.7	*20.0	*14.3
1,200-1,499.....	7.7	8.8	6.9	7.5	8.7	9.9	*2.9	*9.5
1,500-1,799.....	8.2	9.3	5.8	9.1	14.5	15.7	*8.6	*4.3
1,800-2,099.....	10.5	9.6	11.0	10.9	5.8	5.2	*8.6	*4.3
2,100-2,399.....	5.7	5.6	6.3	5.5	4.8	5.2	*2.9	*4.3
2,400-2,999.....	13.9	10.8	14.7	15.2	3.9	4.1	*2.9	*4.3
3,000 or more.....	22.7	15.7	26.2	24.7	.5	.6	—	—
Median.....	\$1,869	\$1,516	\$2,000	\$2,000	\$843	\$850	*\$800	*\$772

Footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-206.—Earnings ^{1/} of old-age beneficiaries and aged widows: Percent distribution by amount during survey year—Continued

Beneficiaries with one or more benefit suspensions								
Earnings	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Beneficiaries with earnings in covered employment								
Number of beneficiaries ^{4/} ..	1,438	392	440	606	206	171	35	21
Percent of all beneficiaries ^{3/}	95.9	95.4	96.9	95.4	96.7	96.6	97.2	84.0
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	.9	.9	.9	.8	1.5	1.9	—	—
75-149.....	1.7	2.6	1.6	1.2	7.3	6.4	*11.4	*14.3
150-299.....	3.8	4.9	3.2	3.5	9.2	9.4	*8.6	*4.9
300-599.....	9.3	12.8	9.9	6.9	16.0	15.9	*17.1	*19.0
600-899.....	8.6	10.5	9.1	6.9	18.0	18.1	*17.1	*19.0
900-1,199.....	7.8	9.2	6.1	8.1	10.7	8.9	*20.0	*19.0
1,200-1,499.....	7.7	8.4	7.5	7.4	8.7	9.9	*2.9	*4.9
1,500-1,799.....	8.3	9.4	5.9	9.4	14.1	15.2	*8.6	*4.8
1,800-2,099.....	10.2	9.4	9.8	10.9	5.9	5.3	*8.6	*4.8
2,100-2,399.....	5.8	5.6	6.4	5.6	4.4	4.7	*2.9	*4.9
2,400-2,999.....	13.7	10.9	13.8	15.3	3.9	4.1	*2.9	*4.9
3,000 or more.....	22.3	15.6	25.9	24.1	.5	.6	—	—
Median.....	\$1,848	\$1,516	\$1,990	\$1,960	\$834	\$835	*\$792	*\$729
Beneficiaries with earnings in noncovered employment								
Number of beneficiaries ^{4/} ..	118	27	35	56	12	9	3	2
Percent of all beneficiaries ^{5/}	7.9	6.6	7.7	8.9	5.6	5.1	8.3	8.0
Total.....	100.0	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0
Less than \$75.....	13.6	*22.2	*11.4	*10.7	*8.3	*11.1	—	—
75-149.....	7.6	*7.4	*8.6	*7.1	*16.7	—	*66.7	*50.0
150-299.....	21.2	*33.3	*14.3	*19.6	*33.3	*33.3	*33.3	—
300-599.....	22.0	*14.9	*20.0	*26.9	*25.0	*33.3	—	*50.0
600-899.....	6.9	*3.7	*11.4	*5.4	*8.3	*11.1	—	—
900-1,199.....	4.2	*3.7	*5.7	*3.6	—	—	—	—
1,200-1,499.....	6.9	*3.7	*5.7	*8.9	—	—	—	—
1,500-1,799.....	3.4	*7.4	*5.7	—	—	—	—	—
1,800-2,099.....	—	—	—	—	—	—	—	—
2,100-2,399.....	5.1	—	*5.7	*7.1	*8.3	*11.1	—	—
2,400-2,999.....	4.2	—	*11.5	*1.8	—	—	—	—
3,000 or more.....	5.1	*3.7	—	*8.9	—	—	—	—
Median.....	\$364	*\$250	*\$471	*\$400	*\$230	*\$300	*\$144	*\$196

Footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-206.--Earnings 1/ of old-age beneficiaries and aged widows: Percent distribution by amount during survey year--Continued

Beneficiaries with one or more benefit suspensions

- Percent distribution and median computed on small base and therefore subject to large sampling variation.
- 1/ Represents covered and noncovered wages and salaries of \$1 or more and income from roomers and boarders and other self-employment. Earnings in covered employment represent all earnings in employment that was covered at any time during the survey year, including earnings of less than \$400 in self-employment that was covered only when net earnings were \$400 or more.
- 2/ Husband not entitled on wife's wage record but may be on his own.
- 3/ Some beneficiaries had benefit suspensions resulting from employment prior to the survey year but had no earnings in covered employment during the year.
- 4/ The number of beneficiaries with earnings is less than the sum of the number with earnings in covered and noncovered employment, since some beneficiaries reported both types of earnings.
- 5/ Some beneficiaries with earnings in noncovered employment had benefit suspensions resulting from earnings in covered employment during the year and some had benefit suspensions resulting from earnings in covered employment prior to the survey year.

U. S. Department of Health, Education, and Welfare
Social Security Administration
Bureau of Old-Age and Survivors Insurance
Division of Program Analysis, September 1953

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-207.—Money income of beneficiary groups from public assistance:1/ Percent distribution by amount during survey year

Beneficiaries with one or more benefit suspensions								
Public assistance income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married 2/	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No public assistance	97.5	94.9	98.9	98.3	97.2	98.3	*91.7	*96.0
Public assistance...	2.5	5.1	1.1	1.7	2.8	1.7	*8.3	*4.0
Less than \$75.....	.2	.5	.2	—	.9	.6	*2.8	*4.0
75-149.....	.4	1.0	—	.3	—	—	—	—
150-299.....	.6	1.5	.2	.3	1.4	1.1	*2.8	—
300-599.....	1.1	1.9	.4	.9	—	—	—	—
600-899.....	.1	.2	—	—	.5	—	*2.8	—
900-1,199.....	.1	—	—	.2	—	—	—	—
1,200-1,499.....	.1	—	.2	—	—	—	—	—
Beneficiary groups with public assistance income								
Number of groups	37	21	5	11	6	3	3	1
Total.....	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0	*100.0
Less than \$75.....	*8.1	*9.5	*20.0	—	*33.3	*33.3	*33.3	*100.0
75-149.....	*16.2	*19.0	—	*18.2	—	—	—	—
150-299.....	*24.3	*28.6	*20.0	*18.2	*50.0	*66.7	*33.3	—
300-599.....	*43.2	*38.1	*40.0	*54.5	—	—	—	—
600-899.....	*2.7	*4.8	—	—	*16.7	—	*33.3	—
900-1,199.....	*2.7	—	—	*9.1	—	—	—	—
1,200-1,499.....	*2.7	—	*20.0	—	—	—	—	—
Median.....	*\$300	*\$262	*\$360	*\$320	*\$235	*\$240	*\$230	*\$73

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

1/ Represents money income from old-age assistance, aid to the blind, aid to the permanently and totally disabled, aid to dependent children, general assistance, other State and local programs based on need such as for veterans, and special relief grants for flood or disaster by Federal, State, and local public agencies.

2/ Husband not entitled on wife's wage record but may be on his own.

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Table C-300.—Net worth ^{1/} of beneficiary groups; Percent distribution by value at end of survey year

Net worth	Beneficiaries with one or more benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	•100.0	•100.0
Liabilities exceed assets.....	4.1	4.6	2.4	4.9	2.3	1.7	•5.6	•4.0
No assets or liabilities ^{3/}	12.3	25.2	8.1	6.8	12.2	13.6	•5.6	•28.0
Assets exceed liabilities.....	83.7	70.1	89.4	98.3	85.4	84.7	•88.9	•68.0
Less than \$500.....	9.2	17.5	5.1	6.8	13.1	14.1	•8.3	•16.0
500-999.....	5.3	5.8	5.1	5.2	8.5	9.6	•2.8	•4.0
1,000-1,999.....	6.0	9.7	3.5	5.4	6.6	6.8	•5.6	•8.0
2,000-2,999.....	4.5	4.4	3.7	5.2	5.6	5.1	•8.3	•8.0
3,000-3,999.....	4.5	4.1	4.0	5.2	8.9	10.7	—	•4.0
4,000-4,999.....	4.8	3.4	5.3	5.4	3.8	4.0	•2.8	•8.0
5,000-9,999.....	21.6	11.4	26.9	24.1	21.6	20.3	•27.8	•4.0
10,000-24,999.....	22.3	12.4	28.9	24.1	14.6	13.0	•22.2	•12.0
25,000-49,999.....	4.5	1.2	5.7	5.7	2.8	1.1	•11.1	•4.0
50,000 or more.....	.9	.2	1.3	1.1	—	—	—	—
Median.....	\$4,941	\$600	\$7,138	\$6,181	\$3,101	\$2,717	•\$6,436	•\$895
Beneficiary groups with assets exceeding liabilities								
Number of groups	1,256	289	406	561	182	150	32	17
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	•100.0	•100.0
Less than \$500.....	11.0	24.9	5.7	7.7	15.4	16.7	•9.4	•23.5
500-999.....	6.4	8.3	5.7	5.9	9.9	11.3	•3.1	•5.9
1,000-1,999.....	7.2	13.8	3.9	6.1	7.7	8.0	•6.3	•11.8
2,000-2,999.....	5.4	6.2	4.2	5.9	6.6	6.0	•9.4	•11.8
3,000-3,999.....	5.4	5.9	4.4	5.9	10.4	12.7	—	•5.9
4,000-4,999.....	5.7	4.8	5.9	6.1	4.4	4.7	•3.1	•11.8
5,000-9,999.....	25.8	16.3	30.0	27.6	25.3	24.0	•31.2	•5.9
10,000-24,999.....	26.7	17.6	32.3	27.3	17.0	15.3	•25.0	•17.6
25,000-49,999.....	5.3	1.7	6.4	6.4	3.3	1.3	•12.5	•5.9
50,000 or more.....	1.1	.3	1.5	1.2	—	—	—	—
Median.....	\$6,341	\$2,400	\$8,096	\$7,100	\$3,950	\$3,440	•\$6,775	•\$2,500

- * Percent distribution and median computed on small base and therefore subject to large sampling variation.
- ^{1/} Represents the difference between the value of assets and the value of liabilities. Assets represent the net value of an owned home, other real estate, and an owned business, and the value of livestock, patents, and copyrights; and cash, bank deposits, all types of stocks and bonds, and loans to others. Liabilities represent balances owed on installment purchases, bills past due on open accounts, for rent, taxes, interest on mortgages, and medical care; and borrowings on life insurance and securities and unsecured borrowings. Life insurance is not included as an asset.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.
- ^{3/} Includes beneficiary groups whose assets and liabilities balanced and a few whose assets and liabilities were unknown.

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Table C-301.--Home ownership of beneficiary groups: Percent distribution by home ownership and mortgage status at end of survey year

Beneficiaries with one or more benefit suspensions								
Home ownership and mortgage status	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{1/}	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Home not owned.....	47.2	77.3	33.8	37.0	64.8	70.9	*35.1	*80.8
Home owned.....	52.8	22.7	66.2	63.0	35.2	29.0	*64.9	*19.2
Without mortgage..	39.4	18.4	49.7	45.9	24.1	18.4	*51.4	*7.7
With mortgage.....	13.4	4.3	16.5	17.1	11.1	10.6	*13.5	*11.5
Beneficiary groups with home owned								
Number of groups	798	95	305	398	76	52	24	5
Total.....	100.0	*100.0	100.0	100.0	*100.0	*100.0	*100.0	*100.0
Without mortgage....	74.7	*81.1	75.1	72.9	*68.4	*63.5	*79.2	*40.0
With mortgage.....	25.3	*18.9	24.9	27.1	*31.6	*36.5	*20.8	*60.0

* Percent distribution computed on small base and therefore subject to large sampling variation.
^{1/} Husband not entitled on wife's wage record but may be on his own.

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Table C-302.—Nonliquid and liquid assets $\frac{1}{2}$ of beneficiary groups: Percent distribution by ownership of assets and value of liquid assets at end of survey year

Beneficiaries with one or more benefit suspensions								
Ownership of assets and value of liquid assets	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married $\frac{2}{2}$	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No assets $\frac{3}{2}$	15.1	28.4	9.7	10.2	14.1	15.3	*8.3	*28.0
Nonliquid assets.....	57.6	29.4	69.8	67.1	41.3	35.6	*69.4	*24.0
No liquid assets $\frac{3}{2}$..	11.3	6.6	11.0	14.5	7.5	6.2	*13.9	*12.0
Liquid assets.....	46.3	22.8	58.8	52.6	33.8	29.4	*55.6	*12.0
Less than \$500.....	10.3	5.8	9.7	13.5	8.9	6.8	*19.4	—
500-999.....	6.5	2.4	9.3	7.1	5.6	5.6	*5.6	—
1,000-1,999.....	8.1	3.4	9.0	10.4	7.5	6.8	*11.1	—
2,000-2,999.....	4.6	1.5	8.1	4.1	1.9	1.1	*5.6	—
3,000-3,999.....	4.0	2.7	4.4	4.6	1.9	2.3	—	*4.0
4,000-4,999.....	2.3	1.0	2.4	3.0	1.9	2.3	—	—
5,000-9,999.....	6.5	3.9	9.7	5.9	4.2	2.9	*11.1	*4.0
10,000-24,999.....	2.9	1.7	4.0	3.0	1.4	1.1	*2.8	*4.0
25,000-49,999.....	.8	.2	1.1	.9	.5	.6	—	—
50,000 or more.....	.5	.2	1.1	.2	—	—	—	—
Liquid assets only.....	27.4	42.2	20.5	22.7	44.6	49.2	*22.2	*48.0
Less than \$500.....	8.9	16.7	5.1	6.5	12.7	13.0	*11.1	*20.0
500-999.....	4.1	4.9	4.0	3.5	7.5	8.5	*2.8	*4.0
1,000-1,999.....	4.4	7.3	2.9	3.6	5.2	5.6	*2.8	*8.0
2,000-2,999.....	2.4	3.2	1.8	2.4	3.8	4.0	*2.8	*8.0
3,000-3,999.....	1.8	2.4	1.1	1.9	6.1	7.3	—	*4.0
4,000-4,999.....	1.4	1.7	2.4	.5	1.4	1.7	—	*4.0
5,000-9,999.....	3.0	3.4	3.1	2.7	5.6	6.2	*2.8	—
10,000-24,999.....	1.2	2.4	.2	1.1	2.3	2.8	—	—
25,000-49,999.....	.3	.2	—	.5	—	—	—	—
50,000 or more.....	—	—	—	—	—	—	—	—

See footnotes at end of table.

(Continued)

National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951

Table C-302.—Nonliquid and liquid assets ^{1/} of beneficiary groups: Percent distribution by ownership of assets and value of liquid assets at end of survey year—Continued

Ownership of assets and value of liquid assets	Beneficiaries with one or more benefit suspensions							
	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
Beneficiary groups with assets								
Number of groups	1,275	295	410	570	183	150	33	18
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Nonliquid assets.....	67.8	41.0	77.3	74.7	48.1	42.0	*75.8	*33.3
No liquid assets ^{3/}	13.3	9.2	12.2	15.1	8.7	7.3	*15.2	*16.7
Liquid assets.....	54.5	31.9	65.1	58.6	39.3	34.7	*60.6	*16.7
Less than \$500.....	12.1	8.1	10.7	15.1	10.4	8.0	*21.2	—
500-999.....	7.6	3.4	10.2	7.9	6.5	6.7	*6.1	—
1,000-1,999.....	9.5	4.7	10.0	11.5	8.7	8.0	*12.1	—
2,000-2,999.....	5.4	2.0	9.0	4.6	2.2	1.3	*6.1	—
3,000-3,999.....	4.7	3.7	4.9	5.1	2.2	2.7	—	*5.6
4,000-4,999.....	2.7	1.4	2.7	3.3	2.2	2.7	—	—
5,000-9,999.....	7.6	5.4	10.7	6.5	4.9	3.3	*12.1	*5.6
10,000-24,999.....	3.5	2.4	4.4	3.3	1.6	1.3	*3.0	*5.6
25,000-49,999.....	.9	.3	1.2	1.1	.5	.7	—	—
50,000 or more.....	.5	.3	1.2	.2	—	—	—	—
Liquid assets only....	32.2	59.0	22.7	25.3	51.9	58.0	*24.2	*66.7
Less than \$500.....	10.4	23.4	5.6	7.2	14.8	15.3	*12.1	*27.8
500-999.....	4.8	6.8	4.4	4.0	8.7	10.0	*3.0	*5.6
1,000-1,999.....	5.2	10.2	3.2	4.0	6.0	6.7	*3.0	*11.1
2,000-2,999.....	2.8	4.4	2.0	2.6	4.4	4.7	*3.0	*11.1
3,000-3,999.....	2.1	3.4	1.2	2.1	7.1	8.7	—	*5.6
4,000-4,999.....	1.6	2.4	2.7	.5	1.6	2.0	—	*5.6
5,000-9,999.....	3.5	4.7	3.4	3.0	6.6	7.3	*3.0	—
10,000-24,999.....	1.4	3.4	.2	1.2	2.7	3.3	—	—
25,000-49,999.....	.3	.3	—	.5	—	—	—	—
50,000 or more.....	—	—	—	—	—	—	—	—

- Percent distribution computed on small base and therefore subject to large sampling variation.
- ^{1/} Nonliquid assets represent the net value of an owned home, other real estate, and an owned business, and the value of livestock, patents, and copyrights. Liquid assets represent cash, bank deposits, all types of stocks and bonds, and loans to others. Life insurance is not included as an asset. Ninety-two percent of all beneficiary groups with nonliquid assets owned their homes.
- ^{2/} Husband not entitled on wife's wage record but may be on his own.
- ^{3/} Includes a few beneficiary groups whose assets were unknown.

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Table C-303.—Liquid assets ^{1/} of beneficiary groups: Percent distribution by value at end of survey year

Value of liquid assets	Beneficiaries with one or more benefit suspensions							Aged widows
	Men old-age beneficiaries				Women old-age beneficiaries			
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married ^{2/}	
All beneficiary groups								
Number of groups	1,500	411	454	635	213	177	36	25
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
No liquid assets ^{3/}	26.4	35.2	20.7	24.9	21.6	21.5	*22.2	*40.0
Liquid assets.....	73.6	64.8	79.3	75.1	78.4	78.5	*77.8	*60.0
Less than \$500....	19.0	22.3	14.8	19.9	21.6	19.8	*30.6	*20.0
500-999.....	10.5	7.3	13.2	10.7	13.1	14.1	*8.3	*4.0
1,000-1,999.....	12.5	10.7	11.9	14.0	12.7	12.4	*13.9	*8.0
2,000-2,999.....	7.0	4.6	9.9	6.5	5.6	5.1	*8.3	*8.0
3,000-3,999.....	5.8	5.1	5.5	6.5	8.0	9.6	—	*8.0
4,000-4,999.....	3.7	2.7	4.3	3.5	3.3	4.0	—	*4.0
5,000-9,999.....	9.5	7.3	12.8	8.5	9.9	9.0	*13.9	*4.0
10,000-24,999.....	4.1	4.1	4.2	4.1	3.8	4.0	*2.8	*4.0
25,000-49,999.....	1.1	.5	1.1	1.4	.5	.6	—	—
50,000 or more....	.5	.2	1.1	.2	—	—	—	—
Median.....	\$627	\$244	\$1,000	\$609	\$700	\$750	*\$400	*\$165
Beneficiary groups with liquid assets								
Number of groups	1,104	267	360	477	167	139	28	15
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$500....	25.8	34.5	18.6	26.4	27.5	25.2	*39.3	*33.3
500-999.....	14.3	11.2	16.7	14.3	16.8	18.0	*10.7	*6.7
1,000-1,999.....	16.9	16.5	15.0	18.7	16.2	15.3	*17.9	*13.3
2,000-2,999.....	9.5	7.1	12.5	8.6	7.2	6.5	*10.7	*13.3
3,000-3,999.....	7.9	7.9	6.9	8.6	10.2	12.2	—	*13.3
4,000-4,999.....	5.0	4.1	6.1	4.6	4.2	5.0	—	*6.7
5,000-9,999.....	12.9	11.2	16.1	11.3	12.6	11.5	*17.9	*6.7
10,000-24,999.....	5.6	6.4	5.3	5.5	4.8	5.0	*3.6	*6.7
25,000-49,999.....	1.4	.7	1.4	1.9	.6	.7	—	—
50,000 or more....	.6	.4	1.4	.2	—	—	—	—
Median.....	\$1,489	\$1,143	\$1,989	\$1,306	\$1,020	\$1,100	*\$950	*\$1,122

* Percent distribution and median computed on small base and therefore subject to large sampling variation.

^{1/} Represents cash, bank deposits, all types of stocks and bonds, and loans to others.

^{2/} Husband not entitled on wife's wage record but may be on his own.

^{3/} Includes a few beneficiary groups whose assets were unknown.