

Recounting the Poor—A Five-Year Review

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In 1965 the Social Security Administration developed two criteria of poverty to assay the relative economic position of different types of households in the United States. The derivation of these criteria and the characteristics of the population they defined as poor in terms of 1963 income have been reported in the SOCIAL SECURITY BULLETIN.¹ The present article reviews the trend from 1959 to 1964 in the numbers identified by these criteria and offers some detail about the poverty roster for 1964. Because the lower of these criteria is being used as the current working definition of poverty, the somewhat less stringent measure has now been designated as the "near poor" level. Persons rated poor or near poor by these measures can be said to be in the "low-income" category. The level of living represented by the low-income threshold is still substantially below the "modest but adequate" level described by the city worker's family budget developed and priced by the Bureau of Labor Statistics. Further data and discussion of the characteristics of the poor and the near poor will appear in subsequent issues of the BULLETIN.

BY 1964, an extended period of continued economic expansion had brought the income of American households to new highs. Families now had a median money income of \$125 a week compared with \$104 in 1959. Even after allowing for rise in prices, the Nation's families, though on the average no larger, had about \$8 to spend in 1964 for every \$7 available to them 5 years before. Individuals living alone rather than as part of a family unit did as a group even better. Their median income in 1964 was about \$38 a week, about one-sixth higher than it was in 1959 after discounting for higher prices.

But the general satisfaction at this impressive record was tempered by realization that there

were still many among us living far below acceptable standards. If one could point with pride, there was yet much to view with alarm.

Poverty that never was a random affliction by 1964 had become even more selective, and some originally highly vulnerable were now even more so. The ranks of the poor were crowded with those who through age, disability, or other handicaps could not find or hold a job. But many households were counted poor even when the worker at the head had not been unemployed.

THE OVERTONES OF POVERTY

Of the 60 million households in March 1965—counting as a separate unit every family group and every person living alone or with nonrelatives only—12 million or 1 out of every 5 had incomes in 1964 so low as to be considered poor by the Social Security Administration's basic poverty index. An additional 4½ million units above this poverty line nevertheless had incomes low enough to be bordering on dire poverty if not already in it. There were thus in the midst of plenty a minimum of 34 million Americans and possibly as many as 50 million who lived with privation as their daily portion. Included in this group were from 21 percent to 31 percent of the Nation's children and from 31 percent to 43 percent of our aged.

These measures of poverty and low income are based on the amounts needed by families of different size and composition to purchase nutritionally adequate diets at minimum cost when no more than a third of the family income is used for food. The lower of the two measures, now generally adopted as the poverty level, is based on the restricted variety of foods suggested in the Department of Agriculture economy food plan for emergency use or when funds are very low. The near-poor level averages about one-third higher in dollar cost. The low-cost food plan from which it is derived has long been used by public and private welfare agencies as a benchmark in developing standards of need.

*Office of Research and Statistics. The data were compiled with the assistance of Marcella Swenson.

¹Mollie Orshansky, "Counting the Poor: Another Look at the Poverty Profile," *Social Security Bulletin*, January 1965, and "Who's Who Among the Poor: A Demographic View of Poverty," *Social Security Bulletin*, July 1965.

As a concept, the overall term "low income" may be even less precise than the designation "poor" in connoting a particular level of living. But perhaps no phrase can do this as well as the numbers, which suggest the wide gap between the group identified and those above the threshold. The designation "minimum adequate" might seem more descriptive but is avoided because of the potential confusion with the BLS "modest but adequate" city worker's family budget, which is 50 percent higher than the SSA low-income level.

For many of the poor it was the inability of the family breadwinner to find or keep a job that caused their plight. But 2½ million households, including 6 million children, were on the poverty roll even though the family head worked steadily at a full-time job throughout the year.

To be sure, there has been and continues to be improvement: Five years earlier, with a total population less by some 13 million, the number judged poor by the same poverty index (allowing only for differences in price) was almost 5 million greater. On the other hand, the number with incomes above the poverty index yet below the low-income level—still a far from generous measure—remained almost unchanged. And no upward adjustment was made in either of the measures to take account of the higher standard of living that a rising real income makes possible for the majority. The Nation's poor then are now fewer in number but the difference between what they have and what the rest of us enjoy is greater. Today's poor, as we count them, are accordingly farther away from the mainstream of American good living than those in the poverty inventory 5 years ago.

Even by the stringent definition of poverty, the record of progress is not equally encouraging for all. The nonwhite population, though, along with the majority now in better straits, are barely holding their own—they are surely not catching up: Today no less than in 1959 they experience poverty at a rate more than 3 times that of their white fellow Americans. Indeed for nonwhite youngsters in large families the prospects of a childhood free of poverty are dimmer than they used to be.

The financial fate of the aged who live alone is better than once it was, but it still spells poverty for the majority. Compared with 1959, when aged unrelated individuals accounted for every fifth

household on the poverty roster, 1 out of 4 households judged poor in 1964 was that of an aged person—usually a woman—living alone. This shift did not signify that as a group such persons now had less income than formerly but rather that more of them were seizing the opportunity to live alone.

Although the chances that a household headed by a woman will be poor are now less than they used to be, the improvement has not been so marked as for units headed by a man. Moreover, the proportion of families with children but without a father in the home has been growing. Thus the persons in poor households with a woman at the head numbered 5½ million in 1964, about the same total as in 1959; but though such households accounted for 40 percent of those labeled poor in 1959, the proportion had risen to 46 percent by 1964.

The farm population continues as another persistent pocket of poverty, and the number of children and other members of large families living in poverty was even greater in 1964 than it had been earlier.

In aggregate dollar terms, the amount required to close the poverty gap—that is, the estimated difference between the actual income of the poor and the income required—was \$11.7 billion in 1964 or about \$2 billion less in 1964 than in 1959. But the improvement reflected chiefly the fact that there were now fewer poor than before, not that those in poverty were any less needy than the poor of earlier years.

One exception was the aged, for whom the dollar gap of those in poverty did tend to be smaller than in 1959. Persons aged 65 or older as a group derive a sizable share of their income from public programs rather than earnings. The expanding program of social security with higher benefits has helped some move out of poverty and others not quite so fortunate are nevertheless rendered less poor.

For many of the younger population depending for their livelihood primarily on their own employment or that of other family members, the difficulties of the large or broken family, the problems of unemployment or employment at low pay, the inhibiting effect on earning power of inadequate education, and the special disadvantage of the Negro continued to consign them to poverty status. For some situations corrective

programs were only getting under way; for others, none had yet been devised.

TRENDS IN POVERTY, 1959-64

As the official war on poverty gains momentum, measuring the effectiveness of the various weapons becomes important. One phase involves setting the target for action by determining the extent of poverty today among the various population groups. Another aspect will be estimating how much improvement special programs add to what might take place anyway. For this purpose it is necessary to see what has happened in the past. The relevant income data for such analysis are available in sufficient detail only as far back as 1959.

Choosing the Criterion

Drawing the poverty line is not yet a task in which it is possible to achieve consensus, particularly when the line is above the level of mere subsistence, as it is in the United States. The difficulties are increased when the definition is to be used to measure progress over a span of time. Statistical nicety will be better served if the criterion selected remains invariant. The realities of everyday living suggest it cannot be—at least not for very long. Though the change in consumption patterns from any one year to the next might be minuscule, over the long run the upgrading that goes with the developing United States economy will be too great to be ignored. Research in consumer economics is not yet at a stage precise enough to specify just how long the long run is.

For the present analysis of trends in poverty during the period 1959-64, the poverty thresholds were adjusted only to take account of price change in the per capita cost of the food plans that are their core. The measure of poverty used is defined by the SSA variable income criterion, taking into account family size, composition, and farm-nonfarm residence, and the proportions of income required to purchase a minimum adequate diet. Indexes have been computed at two standards, one for poverty and one for low-income status requiring approximately a third more in funds. The

poverty level index has been adopted by the Council of Economic Advisers and the Office of Economic Opportunity as a rough guide pending further research. Under this scale, four-person nonfarm families in 1964 as a group are defined as poor if their money income for the year is less than \$3,130 and in low-income status if they have less than \$4,075. For farm families the poverty line is 30 percent lower.

The poverty index priced at the level for 1964 implied an average expenditure for food of 70 cents a day per person—2.2 percent higher than in 1959. The low-cost index in 1964 implied about 90 cents a day for food outlay per person or 5.3 percent higher than the earlier figure.

The weighted averages of the poverty and low-income thresholds in 1960 and in 1964 for different types of families are shown in table 1.

Between 1959 and 1964 both the income received by consumers and the prices of goods they bought continued to climb, but the income went up faster. Inevitably then the poverty thresholds, adjusted only to the extent of price change, were farther below the general levels of income at the end of the period than at the beginning. The median income of four-person families in 1964, was \$7,490, nearly 2½ times the poverty nonfarm threshold of \$3,130. In 1959, by contrast, the median income of \$6,070 for four-person families was just twice the poverty index criterion.

Accordingly, the poverty line for a nonfarm family of four, which in 1959 was half the median income for all families this size, by 1964 was 58 percent less than what the average family had in the way of income. Many of the poor, of course, had incomes considerably below the poverty threshold. Because prices and standards of living tend to move with prevailing income, families in poverty in 1964 could thus find themselves more readily outbid and outspent than families labeled poor in 1959. To this extent comparing the poor in 1964 with those in 1959 may overstate the reduction in their number and understate the degree of deprivation.

Measures of Change

Really to know how well we do in combating poverty would imply knowing about changes in the content of living and the increased opportunities for escaping poverty made possible for par-

ticular kinds of families. The only indicator currently available as a gauge, however, is the size of the poverty roster.

There are other difficulties in evaluating progress in the fight against poverty simply by looking at numbers. As economic and social conditions change, family living arrangements change also. With a little more income, or better prospects for earnings, some who once shared the home of another may be encouraged to take up housekeeping on their own—electing privacy even at the risk of poverty. Persons may be counted poor as members of units thus formed who previously were considered members of the nonpoor families whose households (and income) they shared. Are they indeed poorer now that they are on their own than they were then, or do we need a better way to identify those with financial resources too little for adequate self-support?

The fact that fewer family groups, particularly those with young children, now live as a subfamily in a relative's home typifies the changes that are difficult to adjust for in counting the

poor. One out of two parent-child groups living as a subfamily in 1964 had insufficient income to meet the poverty standard on their own. The majority of these were among our hidden poor—that is, they were living with a family above the poverty line. In 1959, 3 out of 5 parent-child subfamilies had too little income to meet the poverty level criterion. But what may be equally significant is that the total number of subfamilies decreased during the period as the number of families increased.

In 1959, among every 1,000 families with any young children in the home there were included 40 parent-child groups living as relatives of the head or his immediate family. By 1964, such parent-child families numbered 33 per 1,000 of all families with children. Fewer young families were thus obliged to compensate for their own inadequate income by sharing with a relative, but, as with the aged, it is not possible to say for how many the new status added a poor family to the roster in place of a subfamily whose poverty was not registered before.

TABLE 1.—Weighted average of poverty and low-income criteria¹ for families of different composition, by household size, sex of head, and farm or nonfarm residence, March 1960 and 1965

Number of family members	Weighted average of incomes at poverty level						Weighted average of incomes at low-income level					
	Nonfarm			Farm			Nonfarm			Farm		
	Total	Male head	Female head	Total	Male head	Female head	Total	Male head	Female head	Total	Male head	Female head
Population, March 1960												
1 member, total.....	\$1,510	\$1,575	\$1,470	\$1,065	\$1,100	\$1,020	\$1,775	\$1,855	\$1,725	\$1,255	\$1,300	\$1,200
Head under age 65.....	1,545	1,615	1,495	1,105	1,130	1,045	1,820	1,905	1,760	1,300	1,335	1,230
Head aged 65 or over.....	1,435	1,450	1,430	1,005	1,015	1,005	1,685	1,715	1,675	1,180	1,200	1,170
2 members, total.....	1,950	1,960	1,895	1,360	1,365	1,315	2,550	2,565	2,440	1,785	1,790	1,695
Head under age 65.....	2,010	2,020	1,940	1,410	1,415	1,355	2,620	2,645	2,490	1,845	1,855	1,740
Head aged 64 or over.....	1,810	1,810	1,805	1,270	1,270	1,275	2,375	2,385	2,340	1,665	1,670	1,650
3 members.....	2,390	2,400	2,300	1,670	1,675	1,595	3,055	3,065	2,965	2,135	2,140	2,080
4 members.....	3,060	3,060	3,040	2,150	2,150	2,140	3,870	3,875	3,790	2,720	2,725	2,665
5 members.....	3,805	3,805	3,580	2,530	2,530	2,545	4,520	4,525	4,445	3,175	3,175	3,165
6 members.....	4,055	4,055	4,055	2,840	2,840	2,850	5,085	5,090	5,020	3,565	3,565	3,515
7 or more members.....	4,985	4,995	4,900	3,485	3,490	3,435	6,190	6,195	6,070	4,325	4,330	4,280
Population, March 1965												
1 member, total.....	\$1,540	\$1,605	\$1,500	\$1,085	\$1,110	\$1,045	\$1,865	\$1,950	\$1,810	\$1,315	\$1,350	\$1,265
Head under age 65.....	1,580	1,650	1,525	1,125	1,155	1,070	1,920	2,005	1,850	1,365	1,405	1,295
Head aged 65 or over.....	1,470	1,480	1,465	1,030	1,035	1,025	1,775	1,805	1,760	1,250	1,265	1,235
2 members, total.....	1,990	2,000	1,935	1,385	1,390	1,320	2,675	2,700	2,530	1,865	1,890	1,755
Head under age 65.....	2,050	2,065	1,975	1,440	1,445	1,360	2,760	2,785	2,615	1,940	1,950	1,815
Head aged 65 or over.....	1,850	1,850	1,845	1,295	1,300	1,290	2,500	2,510	2,460	1,755	1,760	1,720
3 members.....	2,440	2,455	2,350	1,705	1,710	1,645	3,210	3,225	3,125	2,245	2,250	2,170
4 members.....	3,130	3,130	3,110	2,195	2,195	2,175	4,075	4,080	3,980	2,865	2,865	2,815
5 members.....	3,685	3,685	3,650	2,590	2,590	2,595	4,755	4,760	4,660	3,345	3,345	3,315
6 members.....	4,140	4,140	4,120	2,905	2,905	2,900	5,340	5,350	5,245	3,755	3,755	3,800
7 or more members.....	5,090	5,100	5,000	3,550	3,555	3,420	6,500	6,515	6,375	4,530	4,535	4,380

¹ Required income in 1959 or in 1964 according to SSA poverty or low-income index for a family of given size and composition. Family incomes weighted together in accordance with percentage distribution of total units,

by, number of related children and sex of head, as of *Current Population Survey*, March 1960 and March 1965.

TABLE 2.—Trends in poverty and low-income status, 1959-64: Number and percent of noninstitutional population who are poor or near poor

Type of unit and income level	The poverty and low-income roster						The incidence of poverty and low-income status					
	1959	1960	1961	1962	1963	1964	1959	1960	1961	1962	1963	1964
	Persons poor or near poor ¹ (in millions)						Percent of persons poor or near poor ²					
Total with low income.....	54.7	54.8	52.9	52.8	51.0	49.8	31.0	30.5	29.3	28.6	27.3	26.3
Poor.....	38.9	40.1	38.1	37.0	35.3	34.1	22.1	22.3	21.1	20.1	18.9	18.0
Near poor.....	15.8	14.7	14.8	15.8	15.7	15.7	9.0	8.2	8.2	8.5	8.4	8.3
Unrelated individuals.....	5.6	5.5	5.6	5.6	5.6	5.8	52.5	50.5	49.7	50.3	49.8	47.8
Poor.....	5.1	5.1	5.0	4.9	4.9	5.1	47.4	46.5	44.7	44.2	43.9	42.0
Near poor.....	.5	.4	.6	.7	.7	.7	5.1	4.0	5.0	6.1	5.9	5.8
Under age 65.....	2.9	2.8	2.7	2.7	2.6	2.6	41.4	39.2	38.0	38.6	37.6	35.5
Poor.....	2.6	2.6	2.4	2.4	2.4	2.3	36.8	36.1	33.9	34.5	34.2	31.2
Near poor.....	.3	.2	.3	.3	.2	.3	4.6	3.1	4.1	4.1	3.4	4.3
Aged 65 or over.....	2.7	2.6	2.8	2.9	2.9	3.2	74.2	73.0	71.0	69.4	69.6	67.4
Poor.....	2.5	2.4	2.5	2.5	2.5	2.8	68.1	67.1	64.4	60.0	59.7	59.3
Near poor.....	.2	.2	.3	.4	.4	.4	6.1	5.9	6.6	9.4	9.9	8.1
Persons in families.....	49.1	49.3	47.4	47.3	45.5	44.0	29.7	29.3	27.8	27.2	25.8	24.8
Poor.....	33.9	35.0	33.1	32.2	30.4	28.9	20.4	20.8	19.4	18.5	17.3	16.3
Near poor.....	15.2	14.3	14.3	15.1	15.1	15.1	9.2	8.5	8.4	8.7	8.5	8.5
With no children under age 18.....	9.3	9.3	8.8	8.4	8.6	8.0	22.3	21.9	20.4	19.5	19.6	17.9
Poor.....	6.5	6.5	6.0	5.4	5.5	4.9	15.5	15.3	13.8	12.6	12.5	11.1
Near poor.....	2.8	2.8	2.8	3.0	3.1	3.1	6.8	6.6	6.6	6.9	7.1	6.8
With children under age 18.....	39.8	40.1	38.7	38.8	36.8	36.2	32.1	31.7	30.3	29.8	27.9	27.3
Poor.....	27.4	28.6	27.2	26.7	24.9	24.0	22.1	22.6	21.3	20.5	18.9	18.1
Near poor.....	12.4	11.5	11.5	12.1	11.9	12.2	10.0	9.1	9.0	9.3	9.0	9.2
Adults.....	16.1	16.5	16.2	16.0	14.7	14.5	26.9	26.8	26.3	25.5	23.5	23.0
Poor.....	10.7	11.4	11.2	10.8	9.6	9.2	17.9	18.5	18.2	17.2	15.4	14.6
Near poor.....	5.4	5.1	5.0	5.2	5.1	5.3	9.0	8.3	8.1	8.3	8.1	8.4
Children under age 18.....	23.7	23.6	22.5	22.8	22.1	21.7	37.1	36.2	34.1	33.8	32.1	31.3
Poor.....	16.7	17.2	16.0	15.9	15.3	14.8	26.1	26.4	24.3	23.6	22.2	21.3
Near poor.....	7.0	6.4	6.5	6.9	6.8	6.9	11.0	9.8	9.8	10.2	9.9	9.9
	Households poor or near poor ¹ (in millions)						Percent of households poor or near poor ²					
Total with low income ³	17.7	17.3	17.1	17.0	16.7	16.4	31.7	30.7	29.7	29.3	28.5	27.4
Poor.....	13.4	13.4	13.0	12.6	12.3	11.9	24.0	23.7	22.6	21.8	21.0	19.8
Near poor.....	4.3	3.9	4.1	4.4	4.4	4.5	7.7	7.0	7.1	7.5	7.5	7.6
Families of 2 or more.....	12.0	11.8	11.5	11.5	11.1	10.6	26.7	26.0	24.9	24.4	23.5	22.2
Poor.....	8.3	8.3	8.0	7.8	7.4	6.8	18.4	18.3	17.3	16.5	15.5	14.2
Near poor.....	3.7	3.5	3.5	3.7	3.7	3.8	8.3	7.7	7.6	7.9	8.0	8.0
With no children under age 18.....	4.3	4.3	4.0	3.9	3.9	3.7	23.6	23.2	21.5	20.7	20.7	19.1
Poor.....	3.0	3.0	2.7	2.5	2.5	2.3	16.4	16.3	14.5	13.4	13.2	11.7
Near poor.....	1.3	1.3	1.3	1.4	1.4	1.4	7.3	6.9	7.0	7.3	7.5	7.4
With children under age 18.....	7.7	7.5	7.5	7.5	7.2	6.9	28.8	27.7	28.0	26.9	25.3	24.5
Poor.....	5.3	5.3	5.3	5.2	4.9	4.5	19.7	19.5	19.2	18.6	17.1	16.0
Near poor.....	2.4	2.2	2.2	2.3	2.3	2.4	9.1	8.2	8.8	8.3	8.2	8.5
1-2 children.....	3.7	3.4	3.4	3.3	3.1	3.0	21.1	20.3	20.3	18.9	18.0	17.7
Poor.....	2.5	2.3	2.4	2.3	2.1	1.8	14.3	13.6	14.2	13.2	12.0	10.8
Near poor.....	1.2	1.1	1.0	1.0	1.0	1.2	6.9	6.7	6.1	5.7	6.0	6.9
3-4 children.....	2.7	2.6	2.6	2.6	2.5	2.3	35.3	33.0	31.7	31.3	29.8	28.0
Poor.....	1.8	1.8	1.8	1.7	1.6	1.5	23.3	22.9	21.9	20.2	19.5	18.8
Near poor.....	.9	.8	.8	.9	.9	.8	12.0	10.1	9.8	11.1	10.3	9.2
5 or more children.....	1.5	1.5	1.5	1.7	1.5	1.6	67.9	68.2	63.0	65.3	58.8	56.6
Poor.....	1.1	1.2	1.1	1.3	1.1	1.1	51.2	54.2	47.1	48.7	43.5	41.0
Near poor.....	.4	.3	.4	.4	.4	.4	16.7	14.0	15.9	16.6	15.3	15.6

¹ Income, for the specified year, of family unit or unrelated individual below the SSA index at the poverty level by family size and sex of head or, alternatively, at the somewhat higher low-income level (see pages 20-21 of this issue). SSA index has been adjusted for price changes during the period.

² The percent that poor or near poor persons (or families) are of total number of persons (or families) in each category in the noninstitutional population. All persons in institutions and children under age 14 who live with a family to no member of which they are related are not represented

in the low-income roster because income data are not collected for inmates of institutions of unrelated individuals under age 14. As of March 1965, there were about 200,000 such children and 2.1 million persons of all ages in institutions.

³ Includes unrelated individuals shown separately above.

Source: Derived from special tabulations from the *Current Population Survey* for March 1960-65, by the Bureau of the Census for the Social Security Administration.

The Poverty Tally

For the 1959-64 period as a whole, the incidence of poverty measured by the poverty index declined from 22 percent to 18 percent of the population, the equivalent of six-tenths of a percentage point a year. From 1959 to 1962, a period which included a recession, the poverty

tally declined by an average of 633,000 persons a year. During the subsequent 2 years of expansion the average decrease was 1,450,000 a year.² The temporary reverse in 1960 reflects in part that this was the trough of the depression, but it

² *Annual Report of the Council of Economic Advisors*, January 1966, page 112.

TABLE 3.—Poverty¹ in 1959 and 1964 among households with children: Number and percent of noninstitutional population who are poor, by sex of head, farm-nonfarm residence, and race

Type of unit	The poor in 1959							The poor in 1964						
	Total in poverty	Sex of head		Residence		Race		Total in poverty	Sex of head		Residence		Race	
		Male	Female	Non-farm	Farm	White	Non-white		Male	Female	Non-farm	Farm	White	Non-white
Number of persons in poverty (in millions)														
Total.....	38.9	28.5	10.4	32.1	6.8	28.2	10.7	34.1	23.3	10.8	29.9	4.2	23.8	10.4
Unrelated individuals.....	5.1	1.6	3.5	4.7	.4	4.1	.9	5.1	1.4	3.7	4.9	.2	4.2	.9
Persons in families.....	33.9	27.0	6.9	27.4	6.4	24.1	9.8	28.9	21.8	7.1	24.9	4.0	19.6	9.5
Adults.....	17.2	14.3	2.9	14.0	3.1	13.0	4.2	14.1	11.4	2.7	12.1	2.0	10.5	3.8
Children under age 18.....	16.7	12.7	4.0	13.4	3.3	11.1	5.6	14.8	10.4	4.4	12.8	2.0	9.1	5.7
Percent of persons in poverty														
Total.....	22.1	18.3	50.3	20.0	42.9	18.0	54.6	18.0	14.0	45.5	16.9	33.1	14.2	47.9
Unrelated individuals.....	47.4	37.0	54.1	46.2	71.9	45.4	59.3	42.0	31.1	49.1	42.3	41.4	40.2	53.0
Persons in families.....	20.4	17.8	48.6	18.2	41.9	16.3	54.3	16.3	13.5	43.8	15.1	32.8	12.5	47.4
Adults.....	16.9	15.3	34.1	15.1	35.2	14.0	45.1	13.1	11.5	30.2	12.1	27.5	10.8	36.4
Children under age 18.....	26.1	21.7	69.9	23.3	51.4	20.1	64.1	21.3	16.7	61.8	19.8	40.6	15.3	59.4
Number of family units in poverty (in millions)														
Total.....	13.4	7.9	5.4	11.6	1.8	10.3	3.0	11.9	6.4	5.5	10.9	1.0	9.1	2.8
Unrelated individuals.....	5.1	1.6	3.5	4.7	.4	4.1	.9	5.1	1.4	3.6	4.9	.2	4.2	.9
Families.....	8.3	6.3	1.9	6.9	1.4	6.2	2.1	6.8	5.0	1.8	5.9	.9	4.9	1.9
With no children under age 18.....	3.0	2.5	.4	2.5	.4	2.4	.5	2.3	1.9	.4	2.0	.3	1.9	.3
With children under age 18.....	5.3	3.8	1.5	4.4	1.0	3.7	1.6	4.5	3.1	1.4	3.9	.6	3.0	1.5
1-2 children.....	2.5	1.6	.9	2.1	.4	1.8	.6	1.8	1.2	.6	1.6	.2	1.3	.5
3-4 children.....	1.8	1.3	.5	1.5	.3	1.2	.5	1.5	1.0	.5	1.3	.2	1.1	.5
5 or more children.....	1.1	.9	.2	.8	.2	.7	.4	1.1	.9	.3	1.0	.2	.6	.5
Percent of family units in poverty														
Total.....	24.0	17.7	49.6	22.5	40.8	20.7	52.2	19.8	13.6	43.8	19.3	29.2	17.1	43.1
Unrelated individuals.....	47.4	37.0	54.1	46.2	71.9	45.4	59.3	42.0	31.2	48.6	42.3	41.4	40.2	53.0
Families.....	18.4	15.7	43.0	16.7	37.3	15.1	49.6	14.2	11.7	36.6	13.2	27.8	11.5	39.1
With no children under age 18.....	16.4	15.8	21.1	15.2	28.5	14.6	37.8	11.7	10.9	18.0	11.0	19.4	10.8	22.5
With children under age 18.....	19.7	15.6	59.7	17.7	42.4	15.5	55.3	16.0	12.2	49.9	14.8	34.4	12.0	47.7
1-2 children.....	14.3	10.2	50.3	12.8	33.6	11.7	42.5	10.8	7.8	36.1	9.9	25.8	8.6	32.1
3-4 children.....	23.3	18.8	77.2	21.3	43.2	18.2	67.2	18.8	13.8	68.6	17.4	38.8	14.4	54.4
5 or more children.....	51.2	47.0	88.1	47.3	70.9	43.4	71.3	41.0	35.2	83.8	39.2	52.4	29.4	76.1

¹ Income in 1959 or 1964 of unrelated individuals or family below the SSA poverty index.

must be remembered that the statistics are derived from small population samples. Changes from one year to the next thus can reflect some sampling variability in the basic data as well as a real difference in the economic pulse.

With the single exception of the year 1960, the ranks of the poor decreased steadily between 1959 and 1964, as indicated below:

Year	Total number of persons ¹ (in millions)	Persons in households with low income—			
		Poor		Near poor	
		Number (in millions)	Percent	Number (in millions)	Percent
1959.....	176.5	38.9	22.1	15.8	9.0
1960.....	179.5	40.1	22.3	14.7	8.2
1961.....	181.4	38.1	21.1	14.8	8.2
1962.....	184.4	37.0	20.1	15.8	8.5
1963.....	187.2	35.3	18.9	15.7	8.4
1964.....	189.2	34.1	18.0	15.7	8.3

¹ Noninstitutional population as of March of following year.

What is perhaps more striking than the steady reduction in the number of the very poor is the failure to reduce the number just above the minimum poverty line: There are today, just as there were in 1959, about 15¾ million persons in households with income that is above the poverty level but still below what might be considered a reasonable minimum. It will be noticed that from 1959 to 1960, as the count of the poor rose, the number just above the poverty line did drop, only to climb again the following year as the poverty rolls started down. This reciprocal trend suggests that there may be a sizable group in the population living always on the margin—wavering between dire poverty and a level only slightly higher but never really free from the threat of privation (tables 2 and 3).

Indeed, among some types of households, notably aged persons living alone, the proportion within what might be at best a zone of borderline

TABLE 4.—Poverty and low-income status among households in 1959 and 1964: Number and percent of noninstitutional population who are poor and near poor

Type of unit	The poor						The poor and near poor					
	All poor households		White		Nonwhite		All poor households		White		Nonwhite	
	1959	1964	1959	1964	1959	1964	1959	1964	1959	1964	1959	1964
	Number of households (in millions)											
Total.....	13.4	11.9	10.3	9.1	3.0	2.8	17.7	16.4	14.1	13.0	3.6	3.4
Unrelated individuals.....	5.1	5.1	4.1	4.2	.9	.9	5.6	5.8	4.6	4.8	1.0	1.0
Under age 65.....	2.6	2.3	1.9	1.8	.7	.5	2.9	2.6	2.2	2.0	.8	.6
Age 65 or over.....	2.5	2.8	2.2	2.4	.2	.4	2.7	3.2	2.5	2.8	.2	.4
Families.....	8.3	6.8	6.2	4.9	2.1	1.9	12.1	10.6	9.5	8.2	2.6	2.4
With no children under age 18.....	3.0	2.3	2.4	1.9	.5	.3	4.3	3.7	3.6	3.2	.6	.5
With children under age 18.....	5.3	4.5	3.7	3.0	1.6	1.5	7.8	6.9	5.9	5.0	2.0	1.9
	Percent of total											
Total.....	24.0	19.8	20.7	17.1	52.2	43.1	31.7	27.4	28.2	24.3	61.3	53.2
Unrelated individuals.....	47.4	42.0	45.4	40.2	59.3	53.0	52.5	47.8	50.5	46.0	63.8	58.7
Under age 65.....	36.8	31.2	32.9	28.5	54.8	44.0	41.4	35.5	37.3	32.2	59.9	51.6
Age 65 or over.....	68.1	59.3	67.2	57.2	78.5	79.3	74.2	67.4	73.6	65.8	80.8	83.0
Families.....	18.4	14.2	15.1	11.5	49.6	39.1	26.7	22.2	23.2	19.1	60.4	50.7
With no children under age 18.....	16.4	11.7	14.6	10.8	37.8	22.5	23.6	19.1	21.7	18.0	46.4	32.2
With children under age 18.....	19.7	16.0	15.5	12.0	55.3	47.7	28.8	24.5	24.3	19.9	67.3	60.4

poverty has been steadily growing. For nonwhite households as a group, too, the incidence of borderline poverty over the period increased somewhat, but not steadily year by year (table 4). If this trend should continue it could signify a first step in lifting out of poverty the major disadvantaged groups, but it could indicate that more powerful remedies are needed.

The numbers tell us that the dimension of poverty measured solely by size of the group affected is smaller than it used to be by 5 million persons or 1½ million households. They do not tell us how many in the current count of the poor have been there throughout most of their lives and how many have only recently joined the ranks of the poor.

The Poverty-Prone

One measure of the improvement in economic well-being of the Nation's households is the change in differential risk of poverty among various groups. If we are to approach equality of opportunity, then the degree to which the chances of being poor are evened out among various kinds of households is as important as the reduction in the total number of the poor. To accomplish this end the groups most vulner-

able to poverty would need to show greater improvement in order to come closer to the rest. In these terms much remains undone. The unfavorable economic status of nonwhite families compared with white remains, with the gap for large families growing even wider. Similarly the poor situation of families headed by a woman, compared to that for families headed by a man, has if anything worsened.

Among unrelated individuals, another poverty-prone group, the poverty rate declined by about 10 percent between 1959 and 1964, whereas for families of two or more the poverty rate of 14 percent in 1964 was nearly one-fourth lower than that in 1959.

Among families with no children the improvement was greater for nonwhite than for white, but for families with children the reverse was true. Indeed the plight of nonwhite families with 5 or more children had actually deteriorated over the period. In 1964, 76 percent of all nonwhite families with as many as five children were poor, compared with 71 percent in 1959. This heavy incidence of poverty epitomizes the two major hazards to the economic well-being of nonwhite children—the broken family and the low earning power of the father when he is present. Of the half-million nonwhite families with 5 or more children in poverty in 1964, about 1 in 3 had a

woman at the head, and another third were headed by a man who had a full-time job throughout the year. Fully half the nonwhite male heads of these large families in poverty worked the year around.

The child growing up in a family with several brothers and sisters continues to run a heavy risk of poverty, particularly if he is in a family already highly vulnerable on other counts—as in the case of the family on a farm, the one headed by a woman, or the nonwhite family no matter where it lives or who is its head. Even in 1964, more than 4 out of 10 families with a nonwhite or female head had less than the income it takes to meet the test of the SSA poverty index, and 3 out of 10 farm families were in the same situation. Indeed, with 68 percent of all families of three or four children headed by a woman who were classed as poor and 83 percent of those with five or more children, it becomes almost tautological to apply the test for low income, which requires a third more income.

All told, there were about 30 percent more families with at least five children under age 18

in the home in 1964 than in 1959, and the family with five or more youngsters in the home was now four times as likely to be poor as the family with one or two.

Among nonwhite families in 1964, one-fourth of all those with even one child in the home were poor and three-fourths of those with as many as five. A fourth of all nonwhite families with five or more children were now headed by a woman, compared with a fifth in 1959. Among white families this large, the proportion headed by a woman increased also from 6.5 to 8.0 percent.

Overall, the situation of the small family improved more than that of the large family, so that families with at least five children accounted for 46 percent of all the youngsters counted as poor in 1964 compared with a corresponding figure of 42 percent in 1959.

Among all households headed by a woman 44 percent were in poverty in 1964; 50 percent of these households were in poverty in 1959. Households headed by a man, who as a rule are better off, also had a reduction in their poverty rate from 18 to 14 percent. Thus, although a woman

TABLE 5.—The poverty gap, 1959 and 1964: Total difference between actual and required income of all households below the poverty level

Type of household	Poor households				Aggregate dollar deficit			
	Number (in millions)		Percentage distribution		Amount (in billions)		Percentage distribution	
	1959	1964	1959	1964	1959	1964	1959	1964
Total.....	13.4	11.9	100.0	100.0	\$13.7	\$11.7	100.0	100.0
Unrelated individuals.....	5.1	5.1	38.0	42.6	4.0	3.7	29.2	31.6
Men.....	1.6	1.4	11.7	12.1	1.2	1.1	8.8	9.4
Women.....	3.5	3.6	26.3	30.5	2.8	2.6	20.4	22.2
Families, total.....	8.3	6.8	62.0	57.1	9.7	8.0	70.8	68.4
With male head.....	6.3	5.0	47.6	42.0	7.0	5.4	51.1	46.0
No children under age 18.....	2.5	1.9	19.1	15.9	2.0	1.4	14.6	12.3
1-3 children under age 18.....	2.4	1.8	17.7	15.4	2.6	1.9	19.0	16.3
4 or more children under age 18.....	1.4	1.3	10.8	10.8	2.4	2.0	17.5	17.3
With female head.....	2.0	1.8	14.4	15.4	2.7	2.6	19.7	22.4
No children under age 18.....	.4	.4	3.1	2.8	.3	.3	2.2	2.3
1-3 children under age 18.....	1.2	1.0	8.7	8.0	1.6	1.2	11.7	10.7
4 or more children under age 18.....	.4	.5	2.7	4.2	.8	1.1	5.8	9.4
<i>Race</i>								
White.....	10.4	9.1	77.5	76.8	9.8	8.4	71.5	70.9
Unrelated individuals.....	4.2	4.2	31.2	35.2	3.2	3.0	23.3	25.6
Families.....	6.2	4.9	46.3	41.6	6.6	5.4	48.2	45.3
Nonwhite.....	3.0	2.8	22.6	23.2	3.9	3.4	28.5	29.1
Unrelated individuals.....	.9	.9	6.9	7.4	.8	.7	5.8	6.0
Families.....	2.1	1.9	15.7	15.8	3.1	2.7	22.7	23.1
<i>Age of head</i>								
Under 25.....	1.1	1.0	8.4	8.6	1.2	1.1	8.7	10.0
Unrelated individuals.....	.5	.4	3.9	3.8	.5	.5	3.6	4.4
Families.....	.6	.6	4.5	4.8	.7	.6	5.1	5.6
25-64.....	7.9	6.7	58.9	55.7	9.2	7.9	67.2	67.7
Unrelated individuals.....	2.1	1.9	15.6	15.7	1.8	1.6	13.1	13.6
Families.....	5.8	4.8	43.3	40.0	7.4	6.3	54.1	54.1
65 and over.....	4.4	4.2	32.7	35.7	3.3	2.7	24.1	22.2
Unrelated individuals.....	2.5	2.7	18.5	23.1	1.7	1.6	12.4	13.2
Families.....	1.9	1.5	14.2	12.6	1.6	1.1	11.7	9.0

who serves as family head has a better chance of keeping her family above the poverty line than was true in 1959, the improvement has not been so favorable as for the family headed by a man. In 1964, her family was more than three times as likely to be poor as a family headed by a man. In 1959, the chances her family would be poor were two and three-fourths times that of a man's family.

Our rural population continued to be poorer than their city cousins. Even in 1964, a third of all persons living on farms were in households with a cash income below what the economy scale suggests is necessary. The risk of poverty for the farm dweller was thus twice as great as that prevailing among the rest of the population—despite the fact that the poverty income criteria for the farm family was set at a figure 30 percent lower than the nonfarm family. Although the poverty rate among farm households for 1964 is considerably less than in 1959, most of the reduction took place in a single year—from 1960 to 1961, when average farm family income (as reported to the Census Bureau) increased by about 15 percent. The incidence of poverty dropped sharply from 38 percent to 32 percent. Since that date it has declined further by 3 percentage points. Among nonfarm households, the poverty rate dropped from 23 percent to 19 percent between 1961 and 1964.

As an age group, persons aged 65 and older have the highest incidence of poverty in the population, and among the aged those who live alone (or with nonrelatives only) still rank as the poorest of the poor.

By 1964, in the face of a decline in the total ranks of the poor of nearly 5 million, there were 300,000 more elderly persons living alone in poverty than in 1959. The increase came about because more aged persons, particularly women, were electing to live by themselves. The rate of poverty for aged unrelated individuals had actually gone down—from 68 percent in 1959 to 59 percent in 1964. What is more striking is the fact that many more elderly persons in 1964 than in earlier years had enough money to try getting along by themselves instead of sharing a home with a child (or other relatives) in a household with combined income more nearly adequate for all. The change in living patterns was greater for women than for men, as the following figures

for persons aged 65 or older indicate.

Persons	Percent living as unrelated individuals		Percent of unrelated individuals rated poor	
	1959	1964	1959	1964
Total.....	22.9	25.5	68.1	59.3
Men.....	15.2	16.2	59.9	47.9
Women.....	29.3	32.7	71.5	63.7

The Poverty Gap

In addition to changes in the number who are poor, there is another crude measure of progress against poverty—the total dollars of unmet need.

Just how much less than the aggregate estimated need is the actual income of the poor today—that is, in 1964—compared with those judged poor in earlier years? In the very rough terms that the selected income standard permits, it can be estimated that the 34 million persons identified as poor in 1964 would require \$11.7 billion over and above their current money income to purchase the basic requirements implied by the poverty index.³ To eliminate completely the poverty-income gap would require therefore the equivalent in 1964 of 2.4 percent of the Nation's personal income, which totaled \$495 billion for the year.

Judged in these terms, the record expansion in the general economy has proceeded about twice as fast as the rate by which the income deficiency of the poor was being reduced. In 1959, when total personal income was \$112 billion less, the unmet financial need of the 39 million poor was \$2 billion more. The aggregate poverty deficit then represented a sum equal to 3.6 percent of total personal income. During a period then, when national personal income was increasing by 29 percent, the number in poverty decreased by 12 percent and their unmet income need by 15 percent.

³ An earlier estimate of \$11.5 billion for 1963 related to 34.6 million persons judged poor, assuming a farm family requires only 60 percent as much cash as a nonfarm family rather than the 70-percent figure in the current definition. The 70-percent criterion would raise the number in poverty on farms in 1963 by 730,000 and the number for the farm and nonfarm population combined to 35.3 million. No recalculation has been made of the total dollar deficit for 1963 under the increased income requirement for farm households.

As a group the poor in 1964 were having to manage on incomes totaling 59 percent of estimated need, compared with 57 percent in 1962 and 56 percent in 1959. In poor households headed by a man, aggregate incomes in 1964 represented 63 percent of requirements, but poor households with a woman at the head had only 52 percent as much as they needed. Five years earlier, in 1959, persons in poverty were living on 60 percent as much as they needed if they were in households with a man at the head, and 46 percent if they were not.

To satisfy the low-income test of need—a measure calling for approximately one-third more in income for a family than the poverty index—would entail \$21.2 billion more income for the poor in 1964 than they had, or the equivalent of 4.3 percent of total personal income for the Nation, as the following figures suggest:

[In billions]

Year	Total personal income	Income of the poor	Income deficit of—	
			The poor	The poor and near poor
1959.....	\$383.5	\$17.0	\$13.7	\$22.8
1962.....	442.6	17.2	12.8	22.5
1964.....	495.0	16.4	11.7	21.2

Paralleling the changing composition of the poverty roster, the share of the income deficit that represents needs of the families of women, particularly those with several children, increased. The share representing needs of small families headed by a man went down (table 5). In similar fashion the aggregate need of the aged poor who live alone also rose although not in direct proportion to their growing number.

For the most part the smaller aggregate income shortage of the poor in 1964 signified that they were fewer in number than in 1959, not that those who were poor were much better off. The median difference between actual and required income at the poverty level was about \$100 less for unrelated individuals tagged poor in 1964 than those so labelled in 1959. Only a fourth of the poor in 1964 missed the mark by as much as \$2,000 compared with a third in 1959. Among those living alone the aged poor showed the most improvement.

For families of two or more, the difference between what they had and what they should

TABLE 6.—Income deficit of the poor, 1959 and 1964: Distribution of households between actual income and poverty level by sex, race, and age of head

Type of household and characteristic of head	Median deficit		Percent of poor households with specified income deficit below poverty level			
			Under \$500		\$2,000 or more ¹	
	1959	1964	1959	1964	1959	1964
Unrelated individuals						
All poor households.....	\$740	\$640	31.1	37.2	33.5	25.4
Male.....	720	660	33.1	37.8	32.8	30.3
Female.....	740	640	28.8	37.0	33.9	23.4
White.....	720	620	31.2	38.9	33.1	24.4
Nonwhite.....	830	720	25.5	29.6	35.5	29.4
Under age 25.....	1,170	1,250	21.0	10.6	61.1	64.1
Aged 25-64.....	850	780	26.4	29.3	41.1	37.3
Aged 64 or over.....	640	530	35.1	37.1	21.6	10.6
Families						
All poor households.....	\$930	\$900	28.5	29.8	17.9	18.5
With male head.....	860	810	31.6	33.8	15.5	15.9
No children under age 18.....	630	590	40.0	44.3	4.8	5.6
1-3 children under age 18.....	890	850	31.8	44.2	14.6	13.7
4 or more children under age 18.....	1,470	1,460	17.2	18.6	34.9	33.2
With female head.....	1,190	1,190	17.9	18.4	25.9	25.7
No children under age 18.....	750	590	33.7	38.6	4.4	1.3
1-3 children under age 18.....	1,170	1,160	16.6	17.6	24.3	21.1
4 or more children under age 18.....	2,250	2,110	6.1	5.8	56.4	51.8
White.....	830	800	31.7	33.3	15.1	15.5
Nonwhite.....	1,270	1,200	18.1	10.6	26.1	26.0
With head aged—						
Under 25.....	1,030	1,080	25.6	31.6	13.1	18.0
25-64.....	1,050	1,200	25.5	24.7	22.3	23.1
65 or over.....	650	560	38.7	45.2	5.8	4.2

¹ \$1,000 or more for an unrelated individual.

have had averaged only \$30 less in 1964 than 5 years earlier and close to a fifth of the group in either year fell short of required income by at least \$2,000. Families with a head aged 65 or older who were poor in 1964 did tend to be somewhat less so in relation to estimated need than those poor in 1959 (table 6).

The more favorable position of the aged poor in 1964 reflects in some degree that 3 out of 4 persons aged 65 or older were now receiving social security benefits, compared with only 3 out of 5 in 1959.

The seeming deterioration in economic status of some households—for example, those of unrelated individuals under age 25—is in part a statistical artifact resulting from the way the annual income data are collected. Children now on their own who previously lived with their parents, or women formerly sharing the income of a husband no longer present may report little or no income

of their own for the preceding year under existing Census procedures. Young people under age 25 leaving the parental home and setting up housekeeping on their own for the first time—either alone or with a mate—would be particularly likely to report little or no income for the preceding year and thus be classed far below the poverty line.

A similar situation may arise later in life, particularly for women whose family is dissolved during the year through death, desertion, or divorce. But these days when so many women work even with a husband present, and when a variety of public programs provide some support for widows and orphans, it is uncommon for a woman heading a household to have no income of her own from any source during an entire year. Such a situation means that in all likelihood the family even when intact was poor, although the amount by which income currently falls short of need may be overstated.

SOME FACTS ABOUT THE POOR IN 1964

The description of those below the poverty line in 1964 will be much the same as for those identified as poor in 1963⁴ except that there were fewer of them. Little if any of the drop of 1,200,000 persons and half a million households from the ranks of the poor can be attributed directly to the “war on poverty” because most of the special programs have only recently become operative. On the other hand, it is also difficult to know how much of the improvement is real—corresponding to the record advance of \$47 billion in the gross national product over the preceding year—and how much may be just some of the change that can occur in a sample from year to year. In any case the statistics for 1964 must serve for a time as the point of departure, the milestone from which progress will be assayed.

Additional information will be needed and indeed new facts about the poor are already being assembled for 1964 that were not available for 1963: Information on their sources of income is being compared with that for families better off financially. Analysis of a sample of families interviewed in both 1963 and 1964 is now under way to determine how many continued in the

same economic position in both years, how many changed for better or for worse, and whether the change was associated with a change in the family makeup. It is also being ascertained whether the households of the poor are more likely or less likely than those of the nonpoor to be still living at the same address after the lapse of a year. Some of these new findings will be reported in subsequent issues of the BULLETIN.

Some summary demographic characteristics of the poor are presented here to extend the interim data already released for 1964.

The poverty inventory in 1964, as in 1963, revealed the more critical financial status of the young and the old, compared with those of middle years. Whether one uses the poverty index or the low-income index as the measure, 3 out of 5 of those designated poor or near poor were children not yet aged 18 or people past age 65. For them, as for the 2¾ million mothers of children under age 6, it will in the main have to be solutions other than a job that help them to a higher level of living.

Of the 34.1 million persons who were counted on the poverty roster, 5.4 million or 1 in 7 were at least age 65 and an almost equal number (5.7 million) were preschoolers under age 6. Persons aged 65 or older, with 31 percent of their number living on incomes that were below the poverty level, represent the least favored of all age groups. Almost all these aged poor were either the head of a household or the wife of one and nearly 80 percent of the aged heads of a family of two or more and 85 percent of those heading a 1-person unit did not work at all during 1964.

Among children under age 18, who like the aged must look for support primarily to income other than their own earnings, 1 out of 5 was growing up in a family below the poverty line. Nearly half the youngsters in poverty (45 percent) were in a family with five or more children. Many of the children of the poor could attribute their plight to the low pay of the family breadwinner rather than to his lack of work. Forty-one percent were in a family of a breadwinner employed full time at a steady job all year but yet unable to provide even the minimum called for by the poverty level. This is a level of living that, on an average, can allow a family member no more than 70 cents a day for all his food and \$1.40 for everything else. For a four-

⁴ See Mollie Orshansky, *op. cit.*

person family the poverty criterion represents an average income of \$60 a week.

If the reference standard is raised to the somewhat less stringent low-income test, bringing required weekly income for a four-person family in 1964 to \$78 and assuming outlays for food of 93 cents a day per person, the expanded count includes up to 43 percent of the Nation's aged and 31 percent of all the children (table 7). Yet even this expanded tally does not encompass all who might rightly claim a place among the poor to whom we direct our concern—the 2 million persons aged 65 or older with insufficient income of their own who escaped poverty by living with more fortunate relatives and a million younger members of subfamilies not now counted among the poor but who would be if they had to rely solely on their own resources. Including these hidden poor brings the number in poverty up to 37 million and the total who are poor or near poor up to 53 million.

As many as 10 percent of our aged population—not counting the nearly three-fourths of a million in institutions, many of whom are undoubtedly of limited means—are living in the home of a relative who has enough money to make up for the fact that the aged person has less than the minimum it would take to live alone. All told, there are at least 7¼ million aged, 41 percent in all, whose own resources are less than the poverty criterion assumes is necessary. There are likewise over 300,000 family groups of persons under age 65 including nearly half a million children and almost as many adults who would be poor if they relied only on their own income. These family groups improve their status by living as a subfamily in the household of more fortunate relatives whose combined income is enough to label all of them nonpoor.

In March 1965 there were, all told, 1.3 million subfamilies distributed among the 47.8 million families. About 350,000 subfamilies were married couples, of whom a third had less income in 1964 than the poverty threshold required for two. An additional 450,000 units were father-child or father-mother-child combinations. Of these, nearly 30 percent could not have made it on their own except in poverty. And, finally, of the nearly half a million mother-child subfamilies, 7 in 10 would be counted poor were they to rely solely on their own income. Obviously, finances played

TABLE 7.—Persons in poverty and low-income status in 1964,¹ by age and family status

[In millions]

Age and family status	Total non-institutional population ²	Poverty criterion			Low income criterion		
		Poor	Nonpoor (including near poor)		Poor and near poor	Nonpoor (above low-income level)	
			Total	Hidden poor ³		Total	Hidden poor ⁴
Number of persons, total...	189.7	34.1	155.6	2.7	49.8	139.9	2.9
Unrelated individuals	12.1	5.1	7.0	-----	5.8	6.3	-----
Under age 65	7.5	2.3	5.2	-----	2.6	4.9	-----
Aged 65 and over	4.6	2.8	1.8	-----	3.2	1.4	-----
Members of family units	177.6	28.9	148.7	2.7	44.0	133.6	2.9
Children under age 18 ⁴	69.4	14.8	54.6	.5	21.7	47.7	.5
Own children of head (or spouse)	65.9	13.5	52.4	-----	20.0	46.0	-----
Other related children	3.4	1.3	2.1	.5	1.7	1.7	.5
Persons aged 18-64 ⁵	95.5	11.5	84.0	.4	18.0	77.5	.5
Head	41.0	5.3	35.7	-----	8.2	32.8	-----
Wife	38.3	4.0	34.3	-----	6.7	31.6	-----
Never-married children aged 18-21	7.2	.9	6.3	-----	1.4	5.8	-----
Own children of head (or spouse)	6.6	.8	5.8	-----	1.2	5.5	-----
Other related children	.6	.1	.5	-----	.2	.4	-----
Other relative	9.0	1.2	7.8	.4	1.8	7.2	.5
Persons aged 65 and over	12.7	2.6	10.1	1.8	4.4	8.4	1.8
Head	6.7	1.5	5.2	-----	2.4	4.3	-----
Wife	3.4	.8	2.6	-----	1.4	2.0	-----
Other relative	2.7	.4	2.3	1.8	.6	2.1	1.8

¹ Income of family unit or unrelated individual below the SSA poverty index for family size and sex of head or, alternatively, at the somewhat higher low-income level.

² As of March 1965, there were 2,093,000 persons in institutions, including 276,000 children under age 18; 1,100,000 persons aged 18-64; and 717,000 persons aged 65 or older. These persons as well as the 200,000 children under age 14 who live with a family, to no member of which they are related, are not represented in these indexes because income data are not normally collected for inmates of institutions or unrelated individuals under age 14.

³ Individuals or subfamily members with own income below the poverty or low-income level but living in a family above that level. A subfamily represents a married couple with or without children or a parent and 1 or more children under age 18 residing in a family as relatives of the head.

⁴ Never-married children. Excludes 337,000 children under age 14 (200,000 in households of nonrelatives and 137,000 in institutions), all of whom are likely to be poor.

⁵ Includes any persons under age 18 living in families as family heads, wives, or ever-married children.

a role in the choice of living arrangements: No subfamily with sufficient income to be above the poverty line elected to live with a poor family. Of subfamilies who would have been poor on their own, however, half of those headed by a man and three-fifths of those headed by a mother kept off the poverty register by living with a nonpoor relative.

Age and Poverty

The heavy poverty burden of the aged results from several factors. Compared with the younger population the aged have a preponderance of

TABLE 8.—Living arrangements of aged noninstitutional population in March 1965, by sex and poverty status

Family status of persons aged 65 or older	Number (in millions)			Percentage distribution		
	Total	In poor household ¹	In non-poor household	Total	In poor household ¹	In non-poor household
Persons aged 65 or older, total.....	17.4	5.4	12.0	100.0	100.0	100.0
Living alone ²	4.6	2.8	1.9	26.7	51.3	15.7
Living in family units.....	12.7	2.6	10.1	73.3	48.7	84.3
Head.....	6.7	1.5	5.2	38.4	27.7	43.3
Wife of head.....	3.4	.8	2.6	19.5	14.1	21.9
Other relative.....	2.7	.4	2.3	15.4	6.9	19.1
Poor by own income ³	2.2	.4	1.8	12.4	6.7	14.9
Not poor by own income.....	.5	(⁴)	.5	3.0	.2	4.2
Men, total.....	7.6	1.9	5.7	44.0	35.4	47.8
Living alone ²	1.3	.6	.7	7.5	11.7	5.6
In family unit.....	6.4	1.3	5.1	36.5	23.7	42.2
Family head.....	5.6	1.2	4.4	32.3	22.2	36.9
Other relative of aged head.....	.2	(⁴)	.2	1.0	.8	1.0
Other relative of head under age 65.....	.5	(⁴)	.5	3.2	.7	4.3
Women, total.....	9.7	3.5	6.3	56.0	64.6	52.2
Living alone ²	3.3	2.1	1.2	19.2	39.7	10.1
In family unit.....	6.4	1.3	5.1	36.8	24.9	42.1
Family head.....	1.1	.3	.8	6.1	5.4	6.4
Wife, husband aged 65 or older.....	3.1	.7	2.4	18.0	13.1	20.2
Wife, husband under age 65.....	.3	.1	.2	1.5	1.0	1.7
Other relative of aged head.....	.4	.1	.3	2.5	1.8	2.8
Other relative of head under age 65.....	1.5	.2	1.3	8.7	3.6	11.0
In household with aged head:						
Male.....	10.3	2.6	7.8	59.4	47.8	64.6
Female.....	4.7	2.5	2.2	27.2	46.8	18.4
In household with head under age 65:						
Male.....	1.9	.2	1.7	11.0	3.7	14.3
Female.....	.4	.1	.3	2.4	1.6	2.7

¹ Income in 1964 of person living alone or of family unit below the SSA index poverty.

² Or with nonrelatives only.

³ Income of aged other than relative in 1964 less than \$1,500.

⁴ Less than 50,000.

women, particularly women living alone. Women at all ages are likely to be poorer than men, and persons living alone are more often poor than those who are part of a family group. Fewer of the aged are in the labor force than is true for the rest of the adult population, and the public program payments that make up a large share of the income of the elderly are almost always smaller than the wages they aim to replace.

The living arrangements of the 17.4 million men and women aged 65 and older in March 1965, when income data for the year 1964 were collected, are shown in table 8. Of those in households with insufficient income to meet the poverty standard, almost two thirds were women, but only half the aged in nonpoor households. Moreover, of the women in the nonpoor units, 2 in 5 were living as the wife of a family head; of the women in poverty, only 1 in 5 was sharing the income of a husband. For those aged who lived in another's

household rather than in their own, it was usually a younger relative, and a nonpoor one at that, with whom they were sharing.

Four out of 5 of the "other relatives" did not have enough money to live by themselves, except in poverty, but most of these were living with a family group that did have sufficient income to be in the nonpoor category.

More than half the aged poor were living by themselves, the majority of them women, reflecting the high poverty rate prevalent among them. But the status also reflected the fact that more and more people, particularly women, are being enabled to maintain a household in their old age because they now have some income.

In 1959, 97 percent of the men aged 65 or older and 75 percent of the women had some money of their own. By 1964, the proportion with some income reported was 98 percent for men and 82 percent for the women. Over the same period, the number of aged living by themselves (or with nonrelatives only) increased from 22 percent of all those outside institutions to 26 percent. The proportion of those living alone who were poor dropped from two-thirds to three-fifths, but the proportion not poor but near poor rose from 6 percent to 8 percent.

A good many of the aged live as couples and for them also the economic situation improved. In 1959 a third of all two-person families with an aged head were below the poverty level of income. By 1964, the proportion in poverty so defined was only one-fifth. But in both years, there were in addition nearly one-sixth of all aged pairs not poor but with income low enough to be called near poor.

In large measure the better financial status of the aged population parallels the extension of social security protection to more of them, particularly to women. In addition to the increase in the number now entitled to benefit checks, a series of amendments to the Social Security Act have increased the amounts received by beneficiaries, although most of these increases came after 1964. Because beneficiaries now coming on the rolls generally have higher earnings records than those entitled earlier, the average benefit check is higher than it used to be. In December 1964 the average payment to an aged beneficiary was \$79 a month—8 percent higher than the \$74 average benefit in 1959.

By the end of 1964, the 13.7 million aged receiving OASDHI payments represented 3 out of every 4 persons aged 65 or older. Five years earlier, the benefit checks were going to 3 out of 5 aged persons in the population. Much of the expansion in the beneficiary rolls represented the addition of aged women and more of the non-white population of both sexes, as the following percentages show:

Sex and race	Percent of aged population receiving OASDHI benefits	
	December 1959	December 1964
Total.....	61	76
Male.....	66	78
White.....	67	79
Nonwhite.....	53	71
Female.....	58	74
White.....	59	75
Nonwhite.....	38	58

By contrast with their relative earnings position, in the social security program the nonwhite population was fast approaching proportional representation. By the end of 1964, 6.5 percent of all aged OASDHI beneficiaries were nonwhite; for all aged persons the proportion was 7.7 percent. The corresponding ratios for 1959 are 5.5 percent and 7.6 percent.

The role of social insurance in promoting self-support and adequate living in retirement is significant although the degree of protection extended is not equally effective for all. Many beneficiaries, particularly those who have no other resources, must live in poverty and many must seek income supplements from old-age assistance, but undoubtedly all are better off than they otherwise would be. And poverty status in a separate household, made possible by a limited income, may seem preferable to the aged beneficiary to shared living with children or other relatives at a higher level. It has been pointed out that such success from the individual point of view may appear as a program failure by increasing the poverty lists.⁵

It has been estimated that about 35 percent of all aged social security beneficiaries in 1965 were

living in poverty, as defined by the poverty criteria. An additional 38 percent would have been poor except for their benefit checks. Only about one-fourth could have lived above the poverty line in the absence of social security benefits.⁶

Many of the households who were poor despite their social security benefits were, of course, less poor than they would have been without them. Analyses now under way suggest that among aged families in poverty, about 1 in 4 of those that included a social security beneficiary needed less than \$250 to bring their income for 1964 up to the poverty threshold and another fourth needed more than \$250 but less than \$500 additional income. Of the families in poverty who received no social security benefits, 3 out of 4 were more than \$500 below the poverty line.

Among elderly persons living alone the effect of social security benefits in alleviating poverty was less striking than for couples. (Women receiving a widow's benefit are receiving little better than half the combined benefit payable to a worker and his wife, although the poverty threshold now in general use assumes a single person will need 80 percent as much as a couple.)

Of the aged living alone in poverty, 45 percent of the social security beneficiaries fell short of the poverty threshold by \$500 or more, compared with 50 percent of the nonbeneficiaries.

In 1962, according to a Social Security Administration survey, retirement benefits under the OASDHI program comprised 30 percent of the aggregate income of aged persons (including any younger spouses); public assistance checks, veterans' benefits, or payments from other public programs accounted for another 16 percent; and earnings made up 32 percent.⁷ In 1964, as reported to the Bureau of the Census, families with an aged head (including some younger persons) derived 25 percent of all their income from social security payments, and about half from earnings. Aged families classed as poor by the poverty index received as a group 60 percent of their income from social security benefits and only 16

⁶ Ida C. Merriam, *Social Implications of Technological Change—Implications for Income*, delivered at National Council on Aging Seminar on Automation, Manpower & Retirement Policy, Washington, D.C., Oct. 27, 1965.

⁷ Lenore A. Epstein, "Income of the Aged in 1962: First Findings of the 1963 Survey of the Aged," *Social Security Bulletin*, March 1964, pages 3-24.

⁵ John C. Beresford and Alice M. Rivlin, "Privacy, Poverty and Old Age," *Demography*, vol. III (in press).

percent from earnings. That social security payments were not enough in themselves to protect against poverty is clear. Yet, households with a head aged 65 or older and no earnings in 1964 were much more likely to be poor when no one received any social security benefits than when someone in the family did, as the following figures illustrate:

[Percent]

1964 income status	Family of 2 or more		Unrelated individuals	
	Receiving OASDHI benefits	Not receiving OASDHI benefits	Receiving OASDHI benefits	Not receiving OASDHI benefits
	Aged households with earnings			
Poor.....	15	17	33	31
Near poor.....	11	7	10	4
	Aged households with no earnings			
Poor.....	33	61	66	75
Near poor.....	25	7	10	7
	All aged households			
Poor.....	23	26	59	61
Near poor.....	17	7	10	6

YOUTH AND POVERTY

Nearly 15 million of the 34 million counted poor in 1964 were children under age 18 living in families. Because nonwhite children run a risk of poverty four times that of the white, about 40 percent of the children counted poor were nonwhite. Because large families are so much more prone to poverty than small, families with five or more children contributed 6.7 million youngsters to the count.

For most of the youngsters growing up in poverty, their working years were still in the future and their present security depended primarily on the earnings or other income available to their parents. For 6.1 million of the children counted poor, the status reflected the fact that 1½ million men and one-half million women who were employed full time the year around did not earn enough to support their children. (An additional 400,000 families of fully employed breadwinners with no children were in poverty also.) If the low-income index rather than the poverty criterion is used as a gauge, about 10½

million children in 3 million families must be counted as poor or near poor despite the year-round employment of the working head.

Half the workers whose family was poor even though they were not unemployed during the year were laborers, service workers or farmers, compared with only 1 in 7 of the fully employed workers heading nonpoor families. On the other hand, only 8 percent of the year-round employed but poor family heads had professional, technical, or clerical jobs, jobs generally requiring some higher education. Twenty-nine percent of the year-round workers at the head of nonpoor families held such jobs.

The direct bearing of education on job potential and consequently on the risk of poverty reinforces the need for ensuring that young people carry their schooling at least to high school graduation. Many youngsters in poor families now don't do so. The resultant low earning capacity is then aggravated by the fact that school leavers tend to marry early, thus further increasing the odds that they will bring up their own children in poverty.⁸

Included in the households of the poor in 1964 were 3 million persons aged 16-21. Half were still in school and nearly one-sixth, no longer in school, had a high school diploma. But more than a third were not in school and were not high school graduates; this group included half the young men who had already taken on the role of a family head. In nonpoor households by contrast only 1 in 7 of the nearly 15 million persons aged 16-21 was neither in school nor a high school graduate (table 9).

Data for 1963 showed relatively few teenagers in poor families, suggesting that such families may not hold their youngsters as long as families who are better off. The data for 1964 reenforce the implication. They do indicate, however, a less pronounced relationship between school attendance and family relationship for nonwhite youngsters than for white: Nonwhite boys appear to marry later than white boys regardless of schooling and nonwhite girls are more likely than white girls at an early age to find themselves serving as head of a family. These patterns are undoubtedly related to the poverty proneness

⁸ See Alvin L. Schorr, "Family Cycle and Income Development," *Social Security Bulletin*, February 1966.

TABLE 9.—Current school attendance of persons aged 16–21 in poor and nonpoor households: Percentage distribution by sex, and family relationship, March 1965

School attendance, March 1965	Poor households ¹					Nonpoor households ¹				
	All persons aged 16-21	Un-related individual	Family member			All persons aged 16-21	Un-related individual	Family member		
			Head ²	Wife ³	Never-married child ⁴			Head ²	Wife ³	Never-married child ⁴
Total number (in thousands).....	2,960	270	270	370	2,060	14,850	280	790	1,900	11,880
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attending school.....	49.4	35.9	16.1	5.4	63.2	58.8	5.7	7.6	2.3	72.6
Not in school, not high school graduate.....	34.8	25.1	52.8	69.5	27.5	14.5	35.2	39.5	8.9	8.9
Not in school, high school graduate.....	15.8	39.0	31.1	25.1	9.3	26.7	57.4	58.2	18.5	18.5
Male, number (in thousands).....	1,350	80	200	-----	1,070	7,310	130	740	-----	6,440
Percent.....	100.0	100.0	100.0	-----	100.0	100.0	100.0	100.0	-----	100.0
Attending school.....	54.2	(⁵)	12.2	-----	62.5	63.9	4.0	7.8	-----	71.5
Not in school, not high school graduate.....	33.2	(⁵)	52.1	-----	39.4	14.4	43.6	36.0	-----	11.3
Not in school, high school graduate.....	12.6	(⁵)	35.7	-----	7.1	21.7	52.4	56.2	-----	17.2
Female, number (in thousands).....	1,610	190	70	370	980	7,540	150	50	1,900	5,440
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attending school.....	45.3	31.7	(⁵)	5.4	64.0	54.0	7.2	(⁵)	2.3	73.9
Not in school, not high school graduate.....	36.1	25.3	(⁵)	69.5	24.4	14.5	3.3	(⁵)	39.5	6.1
Not in school, high school graduate.....	18.6	43.0	(⁵)	25.1	11.6	31.4	89.5	(⁵)	58.2	20.0

¹ Households are defined here as total of families and unrelated individuals. Poor households are defined as family or unrelated individual with income in 1964 below the SSA poverty index.

² Includes head of subfamily.

³ Includes wife of subfamily head.

⁴ Includes own children of the family head and all never-married relatives aged 16-21. Excludes small number of ever-married relatives aged 16-21 living neither as spouse or parent of any other family member.

⁵ Not shown for base less than 100,000.

of the nonwhite population and the limited earnings opportunity for the men.

That low educational attainment went hand in hand with poverty was true regardless of family status, but youngsters already out on their own were more often poor than those who had not yet left home. Shown below are the poverty rates for persons aged 16–21 in each family status group—that is, the percentage who were in a household with 1964 income below the poverty line.

School attendance in March 1965	Persons aged 16–21 poor in 1964 ¹ (percent)			
	Unrelated individual	Family or subfamily head	Wife	Never-married child
Total.....	49	25	16	15
Attending school.....	86	42	32	13
Not in school, not high school graduate.....	53	34	26	35
Not in school, high school graduate.....	34	15	8	8

¹ Income of family or unrelated individuals below SSA poverty index.

Whether it is that they are no longer in school that impels toward marriage or whether it is the desire to marry that interrupts the schooling, it is clear that youngsters who leave school before

the twelfth grade take on family responsibility earlier than those who go to high school and stay on to graduate. Among boys aged 18–19 who have left school without a high school diploma, 1 in 5 is already the head of a family group; of the high school graduates in this age group who are no longer in school, 1 in 9 is a family head; but of the 18- and 19-year-old boys still in school, only 1 percent has taken on family responsibility (table 10).

Among girls the situation is similar: With a high school diploma three-fifths of the girls are still unmarried and living at home by ages 18 and 19 even if no longer in school. If they are still in school, almost all girls this age are “never-married children” in the home of their parents. Only a third of the school leavers, however, are still in the parental home by age 18, and about 60 percent are already a wife or even a family head. Those girls who leave school young and marry early—thus limiting their earning possibilities—apparently marry boys who are poor providers also. A third of the girls aged 16–17 who had left school without graduating from high school and were already wives were living in poverty. Among wives aged 18–19, 1 in 4 of those not a high school graduate was poor compared with 1 in

TABLE 10.—Family status and school attendance of persons aged 16–21: Percentage distribution by sex, age, and race, March 1965

Sex, school attendance, and family status	All races				White				Nonwhite			
	Total 16-21	16-17	18-19	20-21	Total 16-21	16-17	18-19	20-21	Total 16-21	16-17	18-19	20-21
Male												
Total number (in thousands).....	8,660	3,490	2,650	2,510	7,600	3,070	2,340	2,190	1,060	430	320	320
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	2.4	.4	2.0	5.6	2.1	.3	1.8	5.0	4.4	.9	4.1	9.6
Family head.....	9.0	.4	5.5	24.7	9.5	.5	5.8	26.0	5.4	0	2.5	15.5
Subfamily head.....	1.8	.5	1.4	4.0	1.7	.6	1.5	3.5	2.6	0	.9	7.7
Never-married child ¹	86.8	98.7	91.1	65.7	86.7	98.6	90.9	65.4	87.5	99.1	92.4	67.2
Attending school, number (in thousands).....	5,400	3,090	1,550	760	4,840	2,730	1,410	700	560	370	140	50
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	.8	.4	1.0	2.1	.7	.2	1.1	1.8	1.3	1.1	0	(2)
Family head.....	1.1	.1	.5	7.0	1.3	.1	.5	7.5	0	0	0	(2)
Subfamily head.....	.4	.3	.3	.6	.4	.4	.4	.7	0	0	0	(2)
Never-married child ¹	97.7	99.2	98.2	90.3	97.6	99.3	98.0	89.9	98.7	98.9	100.0	(2)
Not in school, not high school graduate, number (in thousands).....	1,500	390	480	620	1,170	330	370	460	340	60	110	160
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	5.0	.5	3.9	8.7	3.5	.6	2.7	6.3	9.8	(2)	8.1	15.2
Family head.....	19.9	3.1	16.1	33.4	22.9	3.6	18.7	40.1	9.2	(2)	7.2	14.0
Subfamily head.....	4.7	2.3	4.0	6.7	4.8	2.7	5.1	5.9	4.8	(2)	0	9.8
Never-married child ¹	70.4	94.1	76.0	51.2	68.8	93.0	73.5	47.7	76.2	(2)	84.7	61.0
Not in school, high school graduate, number (in thousands).....	1,760	10	620	1,130	1,590	10	550	1,030	170	0	70	100
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	-----	100.0	100.0
Unrelated individuals.....	5.2	(2)	3.2	6.3	5.3	(2)	2.7	6.6	4.1	-----	(2)	2.9
Family head.....	23.8	(2)	9.5	31.8	24.7	(2)	10.7	32.4	15.7	-----	(2)	26.0
Subfamily head.....	3.8	(2)	2.4	4.8	3.5	(2)	2.0	4.4	7.0	-----	(2)	8.6
Never-married child ¹	67.2	(2)	84.9	57.2	66.5	(2)	84.6	56.6	73.0	-----	(2)	62.5
Female												
Total number (in thousands).....	9,150	3,440	2,990	2,720	8,020	3,010	2,630	2,300	1,140	430	370	340
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	3.6	.8	3.4	7.7	3.7	.9	3.4	7.7	3.5	1.6	2.7	8.3
Family head.....	1.0	.3	.7	2.0	.6	.2	.6	1.2	3.4	1.2	1.9	8.0
Subfamily head.....	.4	0	.6	.7	.3	0	.5	.4	1.0	0	.8	2.7
Wife of family head.....	22.7	4.2	21.3	47.7	23.9	4.4	22.5	49.9	14.5	2.8	12.8	32.0
Wife of other family member.....	2.1	1.0	2.5	3.0	1.8	.8	2.1	2.6	4.2	1.6	4.9	6.2
Never-married child ¹	70.1	93.7	71.5	38.9	69.7	93.7	70.8	38.2	73.3	94.0	76.8	42.7
Attending school, number (in thousands).....	4,800	3,030	1,320	450	4,230	2,660	1,160	410	570	370	160	40
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	1.5	.7	1.5	6.5	1.4	.8	1.1	5.9	2.3	0	4.3	(2)
Family head.....	.4	.3	0	1.8	.2	.2	.7	1.8	1.4	0	0	(2)
Subfamily head.....	.1	0	.1	.4	.1	0	.2	.5	0	0	0	(2)
Wife of family head.....	1.2	.3	1.7	5.1	1.3	.3	1.9	5.7	.5	.8	0	(2)
Wife of other family member.....	.1	.1	.4	0	.2	.1	.4	0	0	0	0	(2)
Never-married child ¹	96.8	98.6	96.3	86.2	96.9	98.7	96.4	87.2	95.4	97.8	95.7	(2)
Not in school, not high school graduate, number (in thousands).....	1,680	370	630	690	1,370	310	530	530	310	60	110	140
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	3.1	1.3	3.0	4.1	3.1	1.6	3.6	3.4	3.2	(2)	0	7.0
Family head.....	1.9	.5	1.9	2.7	1.3	.6	1.7	1.3	4.5	(2)	2.8	7.7
Subfamily head.....	1.1	0	1.6	1.3	.7	0	1.3	.6	2.9	(2)	2.8	4.2
Wife of family head.....	53.2	33.9	52.2	64.8	59.1	37.9	57.5	73.5	27.2	(2)	27.4	33.6
Wife of other family member.....	6.7	7.5	5.6	7.5	6.1	7.0	5.1	6.0	9.7	(2)	5.7	12.6
Never-married child ¹	33.9	56.8	35.7	19.5	29.7	52.9	30.7	15.2	52.4	(2)	61.3	35.0
Not in school, high school graduate, number (in thousands).....	2,670	40	1,040	1,600	2,420	30	940	1,450	260	10	100	150
Percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unrelated individuals.....	8.1	(2)	5.9	9.6	8.3	(2)	6.2	9.8	6.6	(2)	3.1	8.4
Family head.....	1.4	(2)	.9	1.8	1.0	(2)	.6	1.3	5.9	(2)	4.1	7.1
Subfamily head.....	.5	(2)	.5	.5	.4	(2)	.5	.3	.8	(2)	0	1.9
Wife of family head.....	42.3	(2)	27.6	52.2	43.5	(2)	28.5	53.5	30.5	(2)	18.4	39.0
Wife of other family member.....	2.6	(2)	3.5	2.0	2.2	(2)	2.6	2.1	7.0	(2)	12.2	1.9
Never-married child ¹	45.1	(2)	61.6	33.8	44.6	(2)	61.6	33.0	49.2	(2)	62.2	41.6

¹ Includes own children of family head and other never-married relatives aged 18–21.

² Not shown for base less than 100,000.

7 of those who did have a high school diploma. And among wives aged 20-21, 6 percent of the high school graduates were in a family with income that was below the poverty line, compared with 22 percent of the wives who had not completed high school.

The prospects for the young ill-educated poor to better themselves later in life were not good. The evidence is that income differences between men with a high school diploma and those without grow greater, not smaller, with age. The young man with too little education to compete for today's jobs would find it harder and harder to match earnings with needs as his family responsibilities grew.

UNFINISHED BUSINESS

The statistics about the poor presented in this article constitute merely an interim report. Additional data now being compiled will tell more about the complex variables of poverty, but much is still to be learned about how poor families manage and what they must do without. We are still only speculating about the long-term effect of income deprivation, particularly on the young.

The poverty roster today, for all that it is shorter than it once was, bespeaks our past failure to take the steps to end for everyone the scourge of poverty. The task for today is to differentiate and provide for the diverse groups among the poor. Improvement of existing programs for

income support can meet the needs of the old, the mothers of young children, and the others who cannot work. For still others it will be better employment opportunity that must be provided: Eliminating discrimination will resolve some of the difficulty for the Negro, the woman, and others now at a disadvantage in the hiring hall. The long-time concern with the insufficient income of our rural population should also bring results.

It is significant, however, that every fourth household counted poor in 1964 was that of a white man under age 65, not living on a farm. One out of 5 poor families of two or more members belonged to a white man who had worked a full week every week in the year. And every third one-person household in poverty represented a white male worker whose full-time employment netted him less than the \$1,500 it takes to stay above the stringent poverty line. A whole complex of new or revised programs may thus be needed to remedy the situation for the large number handicapped not by sex, not by color, not by age, or even by unemployment—but who nevertheless live with poverty because they can't earn enough to support themselves or their family.

And above all there are the children: providing for all of them, irrespective of the circumstances of their parents, the incentive, the means, and the possibility for extending education will not only prevail against the poverty of today but will pay double dividends for the future. Today's children properly attended should see tomorrow's aged better off as well.