

Residence, Race, and Age of Poor Families in 1966

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IN RECENT YEARS much research in the United States has been devoted to the study of poverty. Certain broad characteristics have emerged from the aggregate poverty data.¹ These generalities are well-known to the reader: Disproportionate numbers of the poor are elderly, beyond their working years. Although most poor people are white, nonwhite families are far more likely to be poor than are white families. About half the families counted poor in 1966 were headed by women with children, by the aged, or by the disabled.²

This article seeks other insights on poverty. Specifically, analysis is made of data on race and economic status in conjunction with the residential locale of families. What do the data tell us about where nonwhite families and white families live? Does the evidence on residence confirm or contradict common assumptions about poverty based on such factors as age, work experience, and family income? What relevance do these findings have for planners and administrators of antipoverty programs?

The limited information available on residence of families in 1967, by economic status, reveals that nonwhite families are divided between metropolitan and nonmetropolitan areas in a different manner than white families (table 1).³ The non-poor families, unlike the poor, are more concentrated inside metropolitan areas than outside. And it continues to be more likely that the nonwhite rather than the white family will be poor. The following figures show, for families in the United States in 1967, the proportions that

were poor, classified by race and by area of residence.

[Percent]

Area of residence	All families	White families	Non-white families
United States.....	10.7	8.4	30.7
Metropolitan.....	8.1	6.2	23.6
In central cities.....	10.9	7.8	24.2
Outside central cities.....	5.8	5.0	21.4
Nonmetropolitan.....	15.3	12.4	48.4
Nonfarm.....	15.1	12.2	48.0
Farm.....	16.5	13.3	51.4

Because detailed data for 1967 are not yet available, most of the discussion in this article refers to data for the income year 1966 collected by the Bureau of the Census in the Current Population Survey for March 1967. The standard metropolitan statistical areas⁴ have been subdivided into "central city" and "fringe" areas. The largest city (or cities) in the SMSA is the central city, and the areas not included in the central city are the fringe areas. The term fringe is often used interchangeably with the term suburb. Residents of SMSA's are considered the metropolitan population. Most metropolitan residents are urban dwellers, but some of them live on farms and in other rural places inside SMSA's. For this report, however, farm residents within the SMSA's have been excluded from the count of the metropolitan population and are counted with the nonmetropolitan farm population.

People living outside SMSA's have been classified as urban, rural nonfarm, or farm residents. Together they comprise the nonmetropolitan population. An urban area is a village, town, or city of at least 2,500 inhabitants. The rural nonfarm population includes those persons who live out-

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¹ The concept of poverty used throughout the article is based on the Social Security Administration definition of a minimum income required for families of specified sizes. For detailed description of these measures of poverty, see the *Social Security Bulletin*, January 1965, pages 5-11, and July 1965, pages 3-10.

² See Mollie Orshansky, "The Shape of Poverty in 1966," *Social Security Bulletin*, March 1968, page 4.

³ See also Bureau of the Census, "Trends in Social and Economic Conditions in Metropolitan Areas," *Current Population Reports: Special Studies* (P-23, No. 27), February 7, 1969.

⁴ The Bureau of the Census defines a standard metropolitan statistical area (SMSA) as a county or group of counties that contains at least one city of 50,000 inhabitants or more or twin cities with a combined population of at least 50,000. See Bureau of the Census, "Income in 1964 of Families and Unrelated Individuals by Metropolitan-Nonmetropolitan Residence," *Current Population Reports: Consumer Income* (Series P-60, No. 48), pages 7-8.

TABLE 1.—Number and percentage distribution of families by income below and above the SSA poverty level, race, and residence in 1967

Residence	All families			White families			Nonwhite families		
	Total	Poor	Nonpoor	Total	Poor	Nonpoor	Total	Poor	Nonpoor
Number (in thousands)									
United States.....	49,834	5,309	44,525	44,814	3,766	41,048	5,020	1,543	3,477
Metropolitan.....	32,226	2,609	29,617	28,646	1,763	26,884	3,579	845	2,734
In central cities.....	14,629	1,597	13,032	11,844	920	10,924	2,784	675	2,109
Outside central cities.....	17,597	1,013	16,584	16,802	843	15,959	796	170	626
Nonmetropolitan.....	17,608	2,701	14,907	16,168	2,003	14,165	1,440	698	742
Nonfarm.....	15,165	2,297	12,868	13,933	1,706	12,227	1,232	591	641
Farm.....	2,443	404	2,039	2,235	297	1,938	208	107	101
Percentage distribution									
United States.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Metropolitan.....	64.7	49.1	66.5	63.9	46.8	65.5	71.3	54.8	78.6
In central cities.....	29.4	30.1	29.3	26.4	24.4	26.6	55.5	43.7	60.7
Outside central cities.....	35.3	19.1	37.2	37.5	22.4	38.9	15.9	11.0	18.0
Nonmetropolitan.....	35.3	50.9	33.5	36.1	53.2	34.5	28.7	45.2	21.3
Nonfarm.....	30.4	43.3	28.9	31.1	45.3	29.8	24.5	38.3	18.4
Farm.....	4.9	7.6	4.6	5.0	7.9	4.7	4.1	6.9	2.9

Source: Derived from special tabulations of the Current Population Survey, March 1968, prepared by the Bureau of the Census.

side SMSA's, are not in urban areas, and do not maintain farm residence. Farm residence is determined by the land area on which farm products are produced for sale and by the yearly income from these sales.

For the purpose of this discussion, rural nonfarm and farm data have been combined to form a rural category where the farm population is too small to constitute a meaningful unit. With Negroes constituting more than 90 percent of the nonwhite poor and at least 80 percent of the nonwhite population above the poverty level in 1967, the terms Negro and nonwhite are used interchangeably here.

INCIDENCE OF POVERTY

Age of Family Head

The age of the family head is an important factor in any analysis concerned with the poor and in policy decisions determining antipoverty strategies. If the head of a poor household is young, educable, and with many remaining years of earnings potential, solutions to the family's poverty will be different than if the "head of the house" is a senior citizen whose income is limited by retirement from the labor force or derives in whole or in part from public income-maintenance programs.

In 1966 approximately 12 percent of all families in the United States were poor. Among families headed by a person aged 65 or older, the percentage poor was double that for younger families. This disparity was more pronounced among white families than among nonwhite families and larger in rural areas than in central cities (table 2). The greater incidence of poverty among the aged was most marked in the suburbs, reflecting the large proportion of white families living there.

Race

Differences between white families and nonwhite families in poverty rates were more pronounced for those under age 65 than for the older groups.⁵ In the United States as a whole, only 8 percent of the white families headed by a person under age 65, compared with 33 percent of the nonwhite families, were poor. Where the family head was aged 65 or older, 20 percent of the white families and 47 percent of the nonwhite families were poor. The reliance on retirement income by families past their working years undoubtedly reduces—but does not eliminate—the economic advantage of the white over the nonwhite.

Racial differences were sharpest among the younger families living outside SMSA's, particu-

⁵ See Mollie Orshansky, "The Aged Negro and His Income," *Social Security Bulletin*, February 1964.

larly in urban areas, where the poverty rate for nonwhite families was six times greater than that for white families.

rural contrast. A contrast is presented in the detail on race and age, however.

Residence

In considering the prevalence of poverty in relation to residence, it should be pointed out that, though money income tends to be lower in small towns and rural areas, the Social Security Administration poverty index assumes the same minimum cash requirement except on farms. If the poverty index were adapted to reflect greater cost-of-living differences between large and small places, some nonmetropolitan residents might no longer be classed as poor.

RESIDENTIAL PATTERNS AMONG THE POOR AND THE NONPOOR

The primary concern throughout this analysis is with three broad age groups of family heads: aged 22-54, aged 55-64, and aged 65 and over. The fact that residence patterns differ markedly among families with the head in these age groups can materially affect the utility of specific anti-poverty measures.

On the other hand, the income of some poor families is so low that a modest reduction in the poverty standard would not lift them into the nonpoor classification, and there is very little information about the geographic differences in costs at a level of living as low as that presumed by the poverty index.

Patterns Among the Poor

Residential patterns among poor white families did not vary greatly in 1966 with age of the head (table 3). Approximately 50 percent of all such families lived inside metropolitan areas, equally divided between central cities and suburbs. The proportion living outside nonmetropolitan areas was about the same for each age group. The principal distinction in the general pattern for these families was that for families headed by a person aged 55-64 the proportion living in rural

In any case, under the existing definitions, poverty rates reflect the combination of demographic factors such as age and race in the different areas. In table 2, for example, the poverty rate for all families does not show a sharp urban-

CHART 1.—Number and percentage distribution of poor families, by area of residence, 1966

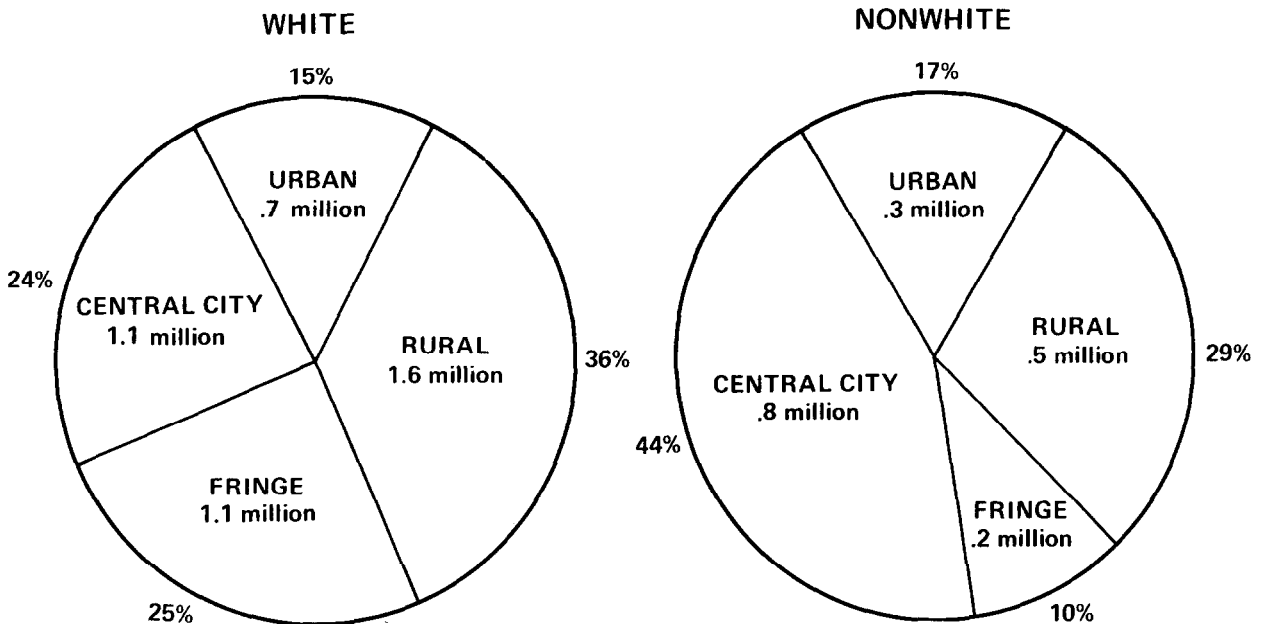


TABLE 2.—Number and percent of families below SSA poverty level in 1966 by race and age of head and area of residence

[Number of families in thousands]

Characteristic	All families			White families			Nonwhite families		
	Total, all ages	Under age 65	Aged 65 and over	Total, all ages	Under age 65	Aged 65 and over	Total, all ages	Under age 65	Aged 65 and over
All families, number.....	48,923	41,995	6,923	44,017	37,046	6,371	4,906	4,348	557
Poor:									
Number.....	6,086	4,548	1,538	4,375	3,098	1,277	1,711	1,450	261
Percent.....	12.4	10.8	22.2	9.9	8.2	20.0	34.9	33.3	46.8
Inside SMSA.....	31,680	27,633	4,047	28,210	24,470	3,740	3,470	3,163	307
Central city, number.....	14,699	12,493	2,206	11,944	9,989	1,955	2,755	2,505	250
Poor:									
Number.....	1,819	1,431	388	1,066	765	301	753	666	87
Percent.....	12.3	11.5	17.6	8.9	7.7	15.4	27.3	26.6	34.8
Fringe, number.....	16,981	15,140	1,841	16,266	14,482	1,784	715	658	57
Poor:									
Number.....	1,249	912	337	1,080	768	312	169	144	25
Percent.....	7.4	6.0	18.3	6.6	5.3	17.5	23.6	21.9	(1)
Outside SMSA.....	17,243	14,364	2,880	15,807	13,175	2,632	1,437	1,187	250
Urban, number.....	6,507	5,440	1,067	5,961	4,980	981	545	459	86
Poor:									
Number.....	951	706	245	644	462	202	286	243	43
Percent.....	14.6	13.0	23.0	11.1	9.3	20.6	52.5	52.9	(1)
Rural, number.....	10,737	8,924	1,813	9,845	8,194	1,651	891	728	163
Poor:									
Number.....	2,068	1,500	568	1,566	1,105	461	502	395	107
Percent.....	19.3	16.8	31.3	15.9	13.5	27.9	56.3	54.3	65.6

¹ Not shown for base less than 100,000.

Source: Derived from special tabulations of the Current Population Survey,

March 1967, prepared by the Bureau of the Census for the Social Security Administration and the Office of Economic Opportunity.

areas was much greater than it was for families older or younger.

Poor nonwhite families displayed a sharply contrasting pattern. Close to 60 percent of the younger Negro families lived inside metropolitan areas, mostly in central cities. But where the nonwhite family head was over age 54, 60 percent of them lived outside metropolitan areas and the majority were rural dwellers.

The most striking feature about the residential location of poor Negro families—young and old—was that only 10 percent lived in the suburbs.

Patterns Among the Nonpoor

Other insights into the nature of poverty may be gained by looking beyond the poor to the other side of the poverty line. Families above the poverty line display many differences, both from one another and from the poor.

Among these nonpoor families, white families were spread in a completely different manner from the nonwhite. Two-thirds of the white families lived within the metropolitan areas, with a majority in the suburbs; only 20 percent were in rural areas—5 percent on farms. Within metropolitan areas, white families with a head under age 55 were more likely to be in suburbs than

older families were, particularly if the head was aged 65 or over. Moreover, a higher than average percentage of the family heads aged 55 or older were farmers.

Contrast this pattern of residential location to that for the nonwhite above the poverty level. Eighty percent of these families were inside SMSA's, predominantly in central cities. Only 2 percent were on farms. Among the younger, nonpoor Negro families—those with a head aged 22–54—barely 10 percent lived in rural areas, farm or nonfarm. But almost 20 percent of the older Negro family heads were rural residents.

Another aspect of residential dispersion of these young, better-off nonwhite families was the relatively small number in towns outside SMSA's, a fact that probably reflects lack of job opportunities or suitable housing and little or no personal or family experience with such communities.

Comparison of Patterns for Poor and Nonpoor Families

About 63 percent of the nonwhite families above poverty lived in central cities, and just 18 percent were in suburbs. By contrast, among the white nonpoor 27 percent lived in central cities and 38 percent resided in the suburbs.

TABLE 3.—Distribution of families by area of residence, race and age of head, and economic status in 1966

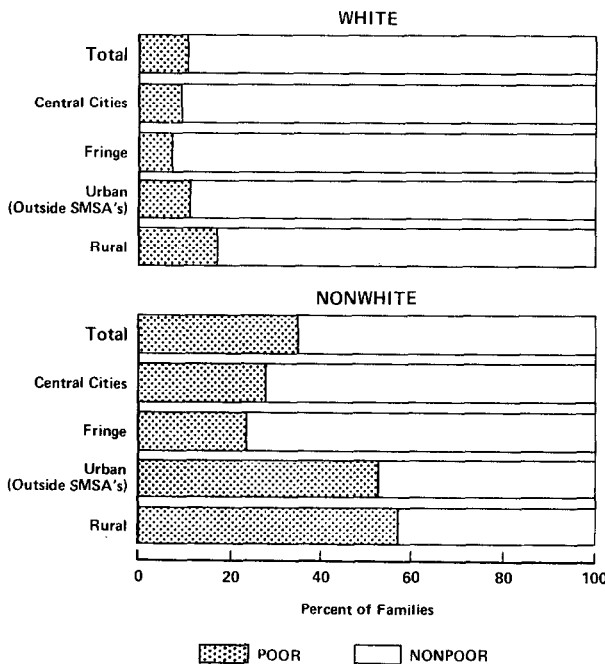
Race and age of head	Number of families (in thousands)	Percentage distribution							
		Inside SMSA			Outside SMSA				
		Total	Central city	Fringe	Total	Urban	Rural		
							Total	Nonfarm	Farm
Poor									
White ¹	4,375	49.1	24.4	24.7	51.0	15.2	35.8	27.8	8.0
22-54	2,371	50.7	24.8	25.9	49.3	15.6	33.7	25.6	8.1
55-64	558	42.0	23.7	18.3	58.0	10.9	47.1	33.5	13.6
65 and over	1,277	48.0	23.6	24.4	51.9	15.8	36.1	30.2	5.9
Nonwhite ¹	1,711	53.9	44.0	9.9	46.0	16.7	29.3	21.3	8.1
22-54	1,151	58.6	48.5	10.1	41.3	16.5	24.8	18.3	6.5
55-64	243	37.9	29.2	8.2	62.2	20.6	41.6	27.2	14.4
65 and over	261	42.5	33.3	9.6	57.5	16.5	41.0	31.4	9.6
Nonpoor									
White ¹	39,641	65.7	27.4	38.3	34.3	13.4	20.9	15.5	5.4
22-54	27,586	66.9	25.6	41.3	33.1	12.8	20.3	15.9	4.4
55-64	6,393	64.7	31.1	33.6	35.3	13.7	21.6	13.9	7.7
65 and over	5,094	61.4	32.5	28.9	38.7	15.3	23.4	15.2	8.2
Nonwhite ¹	3,195	79.8	62.7	17.1	20.3	8.1	12.2	10.1	2.1
22-54	2,336	82.4	64.5	17.9	17.6	7.2	10.4	8.9	1.6
55-64	457	74.2	56.9	17.3	25.8	8.5	17.3	14.9	2.4
65 and over	296	66.2	55.4	10.8	33.8	14.9	18.9	12.8	6.1

¹ Includes families with a head under age 22, not shown separately.

Source: See table 2.

Among nonpoor families with an aged head there was more similarity in area of residence. For white and nonwhite aged families the proportions inside metropolitan areas were 61 per cent and 66 per cent, respectively.

CHART 2.—Percent of families poor and nonpoor in 1966, by race and area of residence



In general, outside metropolitan areas poor families, regardless of race, tended to have a common pattern of residence (table 3). That is, nonmetropolitan poor families who were white were distributed in cities, small towns, and farms in a pattern more like that for poor Negro families of the same age than that for white families above the poverty line. The relationship between economic status and residence was also strong among nonwhite families: For corresponding groups of Negro families, the residential pattern for the nonpoor differed from that for the poor. The basic difference between families above and below the poverty line was that a much larger proportion of those above the line—particularly among the nonwhite—lived inside metropolitan areas and a much smaller proportion were rural residents.

COMPARISON OF AREAS BY AGE OF FAMILY HEAD

In 1966 little over two-thirds of all family heads were aged 22-54 (table 4). The locale with the greatest proportion of these younger families was the suburbs, and the farming area had the largest share of families with an aged head.

TABLE 4.—Distribution of families by race and age of head, area of residence, and economic status in 1966

Race and age of head	Number of families (in thousands)						Percentage distribution					
	All families	Inside SMSA		Outside SMSA			All families	Inside SMSA		Outside SMSA		
		Central city	Fringe	Urban	Rural			Central city	Fringe	Urban	Rural	
					Nonfarm	Farm					Nonfarm	Farm
All families												
All families.....	48,923	14,699	16,981	6,507	8,040	2,697	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	33,444	9,712	12,534	4,269	5,398	1,530	68.4	66.1	73.8	65.6	67.1	56.7
55-64.....	7,690	2,477	2,358	1,028	1,215	615	15.7	16.9	13.9	15.8	15.1	22.8
65 and over.....	6,928	2,206	1,841	1,067	1,280	533	14.2	15.0	10.8	16.4	15.9	19.8
White ¹	44,016	11,945	16,266	5,961	7,354	2,491	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	29,957	7,649	12,000	3,911	4,980	1,417	68.1	64.0	73.8	65.6	67.7	56.9
55-64.....	6,951	2,122	2,249	936	1,074	568	15.8	17.8	13.8	15.7	14.6	22.8
65 and over.....	6,371	1,955	1,784	980	1,160	491	14.5	16.4	11.0	16.4	15.8	19.7
Nonwhite ¹	4,906	2,755	714	545	686	205	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	3,487	2,064	535	358	418	112	71.1	74.9	74.9	65.7	60.9	54.6
55-64.....	740	354	106	92	140	47	15.1	12.8	14.8	16.9	20.4	22.9
65 and over.....	557	251	57	87	120	43	11.4	9.1	8.0	16.0	17.5	21.0
Poor												
All families.....	6,086	1,819	1,249	951	1,580	488	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	3,522	1,145	731	562	817	268	57.9	62.9	58.5	59.1	51.7	54.9
55-64.....	801	203	122	111	253	111	13.2	11.2	9.8	11.7	16.0	22.7
65 and over.....	1,538	388	337	245	468	100	25.3	21.3	27.0	25.8	29.6	20.5
White ¹	4,375	1,066	1,080	664	1,216	350	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	2,371	587	615	371	606	192	54.2	55.1	56.9	55.9	49.8	54.9
55-64.....	588	132	102	61	187	76	12.8	12.4	9.4	9.2	15.4	21.7
65 and over.....	1,277	301	312	202	386	75	29.2	28.2	28.9	30.4	31.7	21.4
Nonwhite ¹	1,711	753	169	286	364	138	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	1,151	558	116	190	211	75	67.3	74.1	68.6	66.4	58.0	54.3
55-64.....	243	71	(²)	50	66	(²)	14.2	9.4	11.8	17.5	18.1	25.4
65 and over.....	261	87	(²)	(²)	82	(²)	15.3	11.6	14.8	15.0	22.5	18.1
Nonpoor												
All families.....	42,836	12,881	15,732	5,556	6,460	2,208	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	29,922	8,567	11,803	3,709	4,581	1,263	69.9	66.5	75.0	66.8	70.9	57.2
55-64.....	6,890	2,274	2,233	916	962	504	16.1	17.7	14.2	16.5	14.9	22.8
65 and over.....	5,390	1,818	1,504	822	812	433	12.6	14.1	9.6	14.8	12.6	19.6
White ¹	39,641	10,879	15,186	5,297	6,138	2,141	100.0	100.0	100.0	100.0	100.0	100.0
22-54.....	27,586	7,062	11,385	3,540	4,374	1,225	69.6	64.9	75.0	66.8	71.3	57.2
55-64.....	6,393	1,990	2,147	875	887	492	16.1	18.3	14.1	16.5	14.5	23.0
65 and over.....	5,094	1,654	1,472	778	774	416	12.9	15.2	9.7	14.7	12.6	19.4
Nonwhite ¹	3,195	2,002	545	259	322	67	100.0	100.0	100.0	100.0	100.0	(²)
22-54.....	2,336	1,506	419	168	207	(²)	73.1	75.2	76.9	64.9	64.3	(²)
55-64.....	497	283	86	(²)	74	(²)	15.6	14.1	15.8	16.2	23.0	(²)
65 and over.....	296	164	(²)	(²)	(²)	(²)	9.3	8.2	5.9	17.0	11.8	(²)

¹ Includes families with a head under age 22, not shown separately.
² Not shown for less than 50,000.

³ Not shown for base less than 100,000.
 Source: See table 2.

Heads of Poor Families

Inside SMSA's.—Of the 6 million poor families, half lived inside metropolitan areas. Central cities were the home of more than 1.8 million of these families—1.1 million of whom were white and 0.7 million nonwhite.

A closer look at the poor families within central cities shows that about 55 percent of the white families had a head aged 22–54 and 30 percent had an aged head. The Negro poor in central cities

were younger than their white counterparts. Almost 75 percent of these Negro families were headed by a person aged 22–54, and barely 12 percent had a head aged 65 or older. The age of the head has direct bearing on family economic status because many old people no longer work regularly. Poor families that include potential earners, for example, may be able to escape from poverty as a result of industrial development within the central cities or their suburbs.

Outside SMSA's. —There were 3 million poor

families in areas outside SMSA's: 1 million living in urban places, more than 1½ million living in rural nonfarm areas, and almost one-half million on farms.

Rural nonfarm areas were the locale with the largest number of poor white families and the second largest number of poor Negro families. Half the white and 58 percent of the Negro families were headed by a person aged 22-54. Half a million poor families lived on farms—350,000 of them white, 140,000 nonwhite. And regardless of race, about 45 percent of these farm families had a person aged 55 or older as its head.

Thus, when nonfarm and farm areas are considered as a whole the economic health of rural communities may require about as much emphasis on income support for the aged and "nearly aged" as it does on education or training of potentially fully employed family heads.

WORK AS AN ESCAPE FROM POVERTY

It is often asserted that a sure avenue for rising above poverty is through income from employment. The data indicate, however, that for many this route is not at all certain.

Work Experience

Among younger families with a male head, most of the men worked. The poor were no exception. In all residential areas at least 80 percent of the poor male family heads worked some time during the survey year (table 5). Inside SMSA's, 90 percent of the men heading white families worked and 95 percent of the nonwhite men.

Most of these men worked at least 40 weeks out of the year (table 6).⁶ Of all families in poverty that were headed by an employed man aged 22-54, close to 70 percent of the white men and 75 percent of the nonwhite men worked at least 40 weeks. Among these family heads, considerable racial difference is found in central cities, where about 60 percent of the white men and 75 percent of the nonwhite worked for 40 or more weeks.

⁶ In this report, a person working 40 weeks or more, at least 35 hours a week, is considered to be working full time.

TABLE 5.—Percent of families with a male head aged 22-54 who worked in 1966, by economic status, race of head, and area of residence

Area of residence	Nonpoor		Poor	
	White	Non-white	White	Non-white
Total ¹	96.4	95.7	86.7	91.4
Inside SMSA.....	96.5	96.3	82.5	88.1
Central city.....	97.1	97.4	85.4	89.7
Fringe.....	96.0	92.5	80.1	(²)
Outside SMSA ¹	96.2	92.9	89.9	94.8
Urban.....	96.7	96.6	92.3	(²)
Rural nonfarm.....	95.1	88.8	86.0	95.9

¹ Includes farm, not shown separately.

² Not shown for base less than 100,000.

Source: See table 2.

The heads of nonpoor families had different work experience. About 90 percent of the Negro men and 95 percent of the white men who headed these families worked 40-52 weeks during the year. The disparity in the work experience of poor and nonpoor white family heads was greater than it was among corresponding groups of nonwhite families.

In each type of area a larger proportion of the younger men heading nonpoor families worked for 40-52 weeks than did poor family heads. Underemployment in terms of weeks worked was thus a serious handicap to the poor. It was more of a problem among white families than it was among the nonwhite.

One-third of the poor white men who had employment worked less than 40 weeks, but only about one-fourth of the poor nonwhite men had that little work. For many of the poor, the problem was low earnings coupled with a large family to support, as well as the inability to find work.

TABLE 6.—Percent of all working male family heads aged 22-54 who worked at least 40 weeks full time in 1966, by economic status, race of head, and area of residence

Area of residence	Nonpoor		Poor	
	White	Non-white	White	Non-white
Total ¹	93.9	89.5	68.0	74.3
Inside SMSA.....	93.9	89.1	63.2	73.4
Central city.....	93.0	90.2	61.6	76.2
Fringe.....	94.5	85.2	64.6	(²)
Outside SMSA ¹	93.9	91.5	71.4	75.1
Urban.....	94.3	93.8	65.6	(²)
Rural nonfarm.....	93.5	91.4	69.5	72.1

¹ Includes farm, not shown separately.

² Not shown for base less than 100,000.

Source: See table 1.

Earnings of Family Head

The earnings of young family heads who worked for 40 weeks or more differed with respect to area of residence and race (table 7). The earnings pattern of the poor also differed from that of the nonpoor in these respects. The earnings of the poor were highest in the central cities, lowest in the suburbs. Regardless of race, the nonpoor workers who lived in the suburbs earned the most; those living in rural nonfarm areas earned least.

Among families above the poverty level, white men "outearned" Negro men, no matter where they lived. The disparity was greater outside metropolitan areas. There, Negro men earned little better than 60 percent of what their white counterparts earned (table 8). Inside SMSA's the ratio was about 70 percent.

Both white and nonwhite men who headed nonpoor families in the suburbs earned about \$2,000 a year more than those whose families were in rural nonfarm areas, though the level of average earnings for the nonwhite was much lower. Thus the Negro male family head in the suburbs earned 45 percent more than his counterpart in rural

TABLE 7.—Average earnings of head, average family income, and percent of income earned by a male head aged 22-54 who worked 40-52 weeks full time in 1966, by economic status, race of head, and nonfarm residence

Area of residence	Nonpoor		Poor	
	White	Non-white	White	Non-white
Earnings of head				
Inside SMSA.....	\$8,820	\$6,081	\$2,188	\$2,699
Central city.....	8,327	5,996	2,451	2,782
Fringe.....	9,128	6,407	1,962	(1)
Outside SMSA.....	7,299	4,525	2,394	2,438
Urban.....	7,590	4,668	2,440	(1)
Nonfarm.....	7,062	4,410	2,372	2,441
Family income				
Inside SMSA.....	\$10,910	\$8,407	\$2,667	\$3,150
Central city.....	10,497	8,361	2,975	3,207
Fringe.....	11,157	8,582	2,403	(1)
Outside SMSA.....	9,142	6,767	2,760	2,871
Urban.....	9,593	6,868	2,750	(1)
Nonfarm.....	8,775	6,685	2,765	2,863
Percent of family income earned by head				
Inside SMSA.....	80.9	72.3	82.0	85.7
Central city.....	79.3	71.7	82.4	86.7
Fringe.....	81.8	74.7	81.6	(1)
Outside SMSA.....	79.8	66.9	86.7	84.9
Urban.....	79.1	68.0	88.7	(1)
Nonfarm.....	80.5	66.0	85.8	85.3

¹ Not shown for base less than 100,000.

Source: See table 2.

TABLE 8.—Relationship of earnings of head and income of family for nonpoor families with a male head aged 22-54 who worked 40-52 weeks full time in 1966, by race of head and area of residence

Area of residence	White	Nonwhite	Nonwhite as percent of white
Average earnings of head			
Inside SMSA:			
Central city.....	\$8,327	\$5,996	72.0
Fringe.....	9,128	6,407	70.2
Outside SMSA:			
Urban.....	\$7,590	\$4,668	61.5
Rural nonfarm.....	7,062	4,410	62.4
Average family income			
Inside SMSA:			
Central city.....	\$10,497	\$8,361	79.7
Fringe.....	11,157	8,582	76.9
Outside SMSA:			
Urban.....	\$9,593	\$6,868	71.6
Rural nonfarm.....	8,775	6,685	76.2

Source: See table 2.

nonfarm areas, but the comparable difference for white men was less than 30 percent. On the other hand, difference in earnings between residents of central cities and those in suburbs was greater for white families than for nonwhite families. For nonmetropolitan residents the same situation existed: White men living in small cities earned proportionately more, compared with those in rural nonfarm areas, than was true for the corresponding groups of nonwhite men.

FAMILY INCOME

Relation to Earnings of Head

The poor man aged 22-54 with a family, like the nonpoor family head, earned most of the family income (table 7). Except for those living in the suburbs, men who headed a poor family earned a larger percentage of the family income than did men with a family above the poverty line.

The nonpoor were more apt to have, in addition to the earnings of a full-time male worker, other sources of income. In young families, most of the family income not earned by the man at the head was probably earned by the wife.⁷

⁷ For husband-wife families in 1966, 14 percent of the wives in poor white families and 33 percent in poor nonwhite families worked. Comparable percentages for the nonpoor were 36 percent in white families and 53 percent in Negro families. See Mollie Orshansky, op. cit., *Social Security Bulletin*, March 1968, pages 12-13.

Negro families above the poverty level, to a greater extent than white families, have had more than one earner. The Negro man heading a nonpoor family no matter where he lived earned a smaller proportion of the family income than the men heading other families. Only those who lived in the suburbs earned as much as three-fourths of the family income; outside metropolitan areas, the proportion was about two-thirds. By contrast, the earnings of white men heading nonpoor families constituted about 80 percent of the family income in all areas.

Except in central cities, the family income of Negroes above the poverty level—even with more than one earner—fell short, on the average, of the earnings of the white man heading a family above the poverty level.

Income Other than Earnings of Head

Among the poor, "other" income for families headed by nonaged men would, of course, be small, as the following tabulation shows. On the other hand, among the nonpoor, the amount of income other than earnings of the family head was considerable. On the average, this additional income almost equaled the average earnings of the head in poor families.

Area of residence	Nonpoor		Poor	
	White	Non-white	White	Non-white
Inside SMSA.....	\$2,081	\$2,326	\$479	\$451
Central cities.....	2,170	2,365	524	425
Fringe.....	2,029	2,175	441	582
Outside SMSA.....	1,843	2,242	366	433
Urban.....	2,003	2,200	310	446
Rural nonfarm.....	1,713	2,275	393	422

Income other than earnings of the man heading the family was greatest for those in central cities. White families in rural nonfarm areas had the least income from other sources. For Negro families, it was those in the suburbs who had the least.

CONCLUSION

Poverty among white families merits concern because of the large number involved—3.7 million

families in 1967. Poverty among nonwhite families is of even greater concern in that it affects 1 family in 3 in this group.

Poverty is a widely dispersed problem afflicting both cities and rural areas. In 1966, as in earlier years, nonwhite families below the poverty level were concentrated in the central cities and to a lesser degree in rural areas. Poor white families, on the other hand, lived primarily in the rural areas but also in the central cities and in the suburbs.

All the information on families indicates that, both for the central cities and the rural areas, concentrated efforts to find solutions to the poverty problems are urgently needed. The improvement of employment possibilities for those of working age and provisions for adequate retirement income would have an important impact.

The employment data for metropolitan and nonmetropolitan areas support the view currently gaining wider recognition that underemployment in addition to unemployment is a factor in the persistence of poverty for men heading poor families.⁸ Although the majority of male family heads among the poor work all year, they do not earn enough to bring the family income above the poverty level.

Programs aimed at alleviating poverty for the aged will contribute to the well-being of a greater percentage of the white poor than of the nonwhite poor, since for white families poverty is more concentrated among the aged. The nonwhite poor will benefit proportionately more than the white poor from programs that improve employment opportunities.

Poverty is not restricted to any particular age, race, or type of community. Opportunities for an adequate income are often limited by obstacles over which individuals have no control. Anti-poverty efforts must therefore be directed toward providing the means by which anyone can surmount these obstacles and join the more fortunate majority of Americans.

⁸ For discussion on this subject, see Department of Labor, *A Sharper look at Unemployment in U.S. Cities and Slums*; Bureau of the Census, "The Extent of Poverty in the United States," *Current Population Reports* (Series P-60, No. 34), May 31, 1968, pages 3, 6-7; and the *Social Security Bulletin*, March 1968, page 15.