low the poverty line—was less than half as effective in keeping households off the poverty rolls.

It is clear that a considerable number of households presently classed as nonpoor achieve such status only because of public income payments. If it had not been for the public programs, the number of households poor in 1965 would have registered 16 million instead of the 11.2 million now shown in the poverty series: This means that as defined fewer than 1 in 5 was counted poor rather than the 1 in 4 that the count might have been otherwise. The social security program itself was responsible for keeping at least 3½ million households off the poverty roster: If there had been no OASDHI payments but only the actual payments under other public programs the number of poor households would have been 14.8 million. But more than this, the profile of poverty would have been different without existing public-income programs. Of the 11.2 million households poor in 1965 as presently defined—after all transfer payments have been added to income—37 percent had an aged head and 63 percent a head younger than 65. With no payments under existing programs, the 16 million poor households would comprise 48 percent with an aged head and 52 percent with one under 65. And the proportion of poor households headed by a man—about 1 in 2 of the poor as presently defined—would rise to almost 3 in 5.

This change in the poverty profile wrought by transfer payments reflects, of course, the profile of households receiving the payments. Social security, the program serving the largest number, has more beneficiaries age 65 or older than persons under 65. And as a group public-income programs are more effective in removing poverty among payee families of men than among families of women.

Social security as an antipoverty program

The social security program is designed to make up some of the income lost when a worker ceases work because of age, total disability, or in the event of his death. OASDHI benefits go to retired or disabled workers and their dependents or to dependent survivors of deceased workers as a matter of right—on the basis of contributions out of earnings and in amounts related to those earnings. Obviously, such a program will have objectives and commitments beyond merely eliminating poverty yet for many OASDHI beneficiaries who must depend on their benefits for a good measure of their support, it is the antipoverty role that is overriding. And, indeed, in sheer numbers of those for whom poverty is averted the social security program is more important as an antipoverty mechanism than any other single public income program.

Of the 19.5 million households in 1965 who received any public income support, 13 million—or 2 in 3—had at least one member receiving OASDHI benefits during some part of the year. Of the total of 4¾ million payee households pushed over the poverty line by their public program payments, in three out of four the social security benefit checks alone could have made up the income deficiency. And even for those whom the payments left in poverty, the social security benefit was able to ease the burden by narrowing the gap between the income the households did have and what they needed according to the minimum poverty criteria.