

THE DISTRIBUTION OF HOUSEHOLD AND INDIVIDUAL INCOME

by Dorothy Cole and J. E. G. Utting

I. GENERAL

1. *Introduction*

The question of how important are families or households with more than one earner is a topical one in Britain because it is clear that the high level of employment which has prevailed in the post-war period, accompanied as it has been by an increase in the proportion of women at work, has outmoded any concept of some so-called 'typical' family with one breadwinner. Whilst households with one earner are still the most frequent type, multi-earner households account for well over a third of all households. The 1951 census (1 per cent sample tables) shows that of 14.48 million private households¹ in Great Britain, 46.8 per cent had one earner, 26.3 per cent had two, while 12.8 per cent had three or more.

Apart from some limited information provided by the 1951 census (summarized in Appendix I Table XIX) little is known about other household characteristics which may be associated with the number of earners or income receivers. We shall therefore present in this paper some relevant data obtained in the course of a family budget study conducted in one county, Cambridgeshire.² Our object will be

- (1) to present some data on the frequency and structure of multi-income and multi-earner income units in Cambridgeshire;

¹ The Census definition of private household comprises: 'single persons living alone or groups of individuals voluntarily living together under a single menage in the sense of sharing the same living room or eating at the same table; boarders and domestic servants are included in the household with which they are enumerated as are visitors when such were present. But a lodger or group of lodgers having or sharing separate accommodation to themselves should have been enumerated on separate schedules and are thus treated as separate private households . . .'

An earner as defined by the Census is someone 'following a gainful occupation.'

² For a description of the methods of this survey see J. E. G. Utting and Dorothy Cole; 'Sampling for social accounts—some aspects of the Cambridgeshire Survey'. *Bulletin of the International Statistical Institute*, Vol. XXXIV, Part 2, 1954.

- (2) to present some data illustrating the effect of different definitions of the income receiving unit upon the size distribution of the corresponding income;
- (3) to discuss some conceptual problems which are raised by the use of these various definitions.

It may be objected that, relating as it does to such a small area, any material presented here will be of extremely limited usefulness. Cambridgeshire is a mainly agricultural county with only one large centre of population (Cambridge itself) which is not a highly industrialized city but a university town and a regional centre for government administration. This structure has the effect, for instance, of increasing the proportion of the population in the higher social classes (see Appendix I Table XX) which, as is shown in Appendix I Table XIX, is linked with the number of earners per household. But even if one cannot generalize from Cambridgeshire to the United Kingdom as a whole, the local study reveals useful relationships and suggests fruitful lines for investigation on a national scale.

2. *Definition of income*

We shall not be concerned here with discussions which have taken place around the most appropriate definition of income for studies of income distribution – considerations such as are dealt with by Dorothy Brady in her paper in this volume. The definition used in the collection of the data presented here was dictated by social accounting requirements, since the figures were collected as part of an inquiry designed to test the use of sample surveys for the direct collection of social accounting information. As presented in this paper total income means income before tax and includes the following items:

- (1) All receipts of income from employment, other than extremely casual earnings for which it would be impossible for the recipient to estimate a year's income. Information about these irregular receipts was in fact obtained but for a very short period and it was impossible therefore to integrate it with other annual income data for individual households. We estimate the total of these casual earnings as about 1.25 per cent of Cambridgeshire incomes.

- (2) All income from self-employment. This is the net profit of the business, ignoring the fact that some of this income may be ploughed back into the enterprise. We have also taken as income of the wives or children of self-employed any payments which are made to them by the business even though the amount or even occurrence of such payments may be dictated almost entirely by a desire to reduce the burden of income tax.
- (3) Income from government transfers, which in the United Kingdom includes old-age, widows' and disability pensions, national health and industrial injury benefits, family allowances, and national assistance payments.
- (4) Income from rent, dividends and interest.
- (5) Income from other miscellaneous sources, of which the main are regular income from relatives and friends outside the household (and here the emphasis is on *regular* to distinguish the item from casual gifts), retirement pensions received from former employers and the gross income from lodgers and boarders. No attempt has been made to estimate the net income or profit from this last activity because of the great difficulty of determining the costs involved.

The definition of income excludes any windfall receipts such as casual gifts, gambling wins, lump sum receipts from insurance and the like. Nor has there been any imputation of rent for owner-occupiers, or of the value of home-produced food consumed by farmers and others.

3. *The nature of the income receiving unit and its definition*

There are three main types of receiving units which have been used in studies of personal income. The most common is the *individual* or *income tax unit* (which may differ from the individual by including wives' incomes with their husbands'), largely because income tax data have been in many cases almost the only source of material for studies of income distribution. The growth of interest in studies of income in relation to expenditure have led to a search for a more appropriate receiving unit because so much expenditure is made on behalf of groups of various kinds. The most obvious group is the

family – man, wife and young children. Dorothy Brady suggests that ‘a man’s obligation to care for his wife and minor children may be viewed as one of the fundamental and unchanging features of our society.’¹ The concept of the ‘income unit’ defined so far as possible to cover this situation has been made familiar in the United Kingdom by the work of Lydall.² But since expenditure is made by the groups of people who are in fact found living together, and these may be of many varying relationships, a yet broader definition of the income receiving unit may be necessary. In the Cambridgeshire survey we were interested in expenditure as well as income and saving, so the unit used for all main analysis was the *household*. This was defined³ as:

‘(a) Any group of people who live together and whose main household expenses are met from a common pool.

‘(b) Individuals who live alone and do not share household expenses with anyone else.

‘Members of one family, related by blood, marriage or adoption, who live together, should normally be regarded as a single household. Distant relatives or married couples living with parents should be treated as separate households if they pay only a fixed sum for board or lodging, and do not contribute in any way to the other expenses of the main household.

‘Unrelated people living together are only to be regarded as members of one household if they definitely share certain main household expenses, in the sense that their contribution varies with the expense.

‘Resident domestic servants should be included in the household of their employers.’

We have tried with this definition to get as near as we could to a group which could be regarded as pooling resources to meet expenditure. It has obvious flaws. Friends sharing may well pool resources to meet household expenditure – food, fuel, even

¹D. Brady, ‘Research on the size distribution of income’, Conference on Research in Income and Wealth—*Studies*, Vol. 13, p. 11.

²H. F. Lydall, *British Incomes and Savings*, Blackwell, Oxford, 1955.

³Our definition may be compared with that used for the 1951 Census, quoted on p. 239, footnote 1. The average number of persons per household in Cambridgeshire in 1953/4 found in our survey was 2.84 whereas the number found in 1951 by the Census was 3.07. Two years is likely to make little difference to the average size of household and the fact that the Census household was some 8 per cent larger than our household can be attributed almost entirely to differences of definition.

major household equipment, but they may well not pool their income for holiday expenses, clothing, etc. On the other hand married couples living in the same house as their parents may keep their household expenditure quite separate and yet nonetheless use their income to help out in times of emergency. One merit we can claim for our definition is that, in the main, it excludes lodgers and boarders whose relationship with the family with whom they board will be a purely commercial one and whom it would be misleading to regard as forming part of the income receiving unit.

4. *The size of the receiving unit*

The advantage of the narrower definitions which cover the *individual*, or the *income unit* is that either these units do not vary in size at all over time or the variations result primarily from changes in the birth rate (except in so far as divorce becomes more or less common) and are relatively easily measurable. But it is well recognized that with any broader definition the size of the unit may vary precisely as a result of those forces and circumstances, the effect of which it may be desired to investigate by studying the income distribution. As Dorothy Brady¹ and others have pointed out, in times of depression children cannot afford to set up home or merging of existing families takes place, whereas prosperity undoubtedly contributes both to the splitting up of existing families and the early formation of new ones.

Different definitions of the receiving unit are almost certainly appropriate for different purposes, which suggests very forcibly that when the collection of data on income is being planned – particularly through family budget studies – the need for flexibility at the stage of analysis should be borne in mind. Ideally details of income should be collected for the smallest receiving unit – the individual. This is desirable because of the likelihood of greater accuracy, but if details of relationships between members of a group are also available such information permits of amalgamation according to alternative criteria. A useful system for classifying relationships would be a development of that employed by the 1951 census of Great Britain for the publication of data on household structure. The census classification was based on blood-relationships, but it would be possible to define a series of groupings stemming from the head

¹ D. Brady, *op. cit.*, p. 11.

of the household or some other person (chief income recipient, etc.) which would represent successive degrees of affinity in terms of the utilization of income.

II. THE FREQUENCY AND CHARACTERISTICS OF MULTI-EARNER AND MULTI-INCOME RECEIVING UNITS IN CAMBRIDGESHIRE

1. *Definitions*

In the Cambridgeshire survey we did in fact collect details of a year's income from all sources for every individual over 15 who had left school although we did not adopt any classification of relationships for recording on the punched cards to which the data were transferred. But by reference to the original schedules we have been able to combine individuals into groups using various definitions. The following tables will refer to (i) *individuals* – that is single persons; (ii) *income units* – defined as 'a single person aged 18 or over, or a married couple – children of under 18 being attached to their parents or guardians, except where living apart from their parents when they have been treated as separate income units'; (iii) *households* – using our definition of household – see p. 242.

We should perhaps enter a caveat here about the individual's income. As far as possible the interviewers recorded incomes as belonging to the actual recipient, but sometimes – most frequently in the case of husbands and wives – the informant may not have been very careful on this point. For instance, the income from property of a wife who leaves the handling of her affairs to her husband may have been recorded on the husband's form. In general we have treated family allowances as the wife's income but occasionally it may appear as the husband's, just as the wife's share of an old-age pension may be shown as the income of her husband. In the main, however, we feel that such errors are likely to be small.

A word should also be said about who has been described as the 'head' of our household. The interviewer's instructions were that the person to be classified as the head was the husband where husband and wife were living together, otherwise the person who was normally so regarded by other members of the household. Most difficulties will arise where parents are living with married children in the same household. Quite often who is

regarded as head will depend on who owns the house and furniture. In other cases it will depend entirely on personal relationships within the family group. The rather arbitrary nature of this description should therefore be borne in mind when studying tabulations which will be presented later where households have been classified according to various characteristics of the head.

There is one last point of general explanation. In the sampling scheme used for the collection of data in the Cambridgeshire survey four strata with variable sampling fractions were used. Stratum 1 consisted of dwellings in the city of Cambridge and some immediately surrounding dormitory areas, which had a rateable value of £30 or less; Stratum 2 of dwellings in the same area with a rateable value of more than £30; Stratum 3 of dwellings in the rural area of the county with a rateable value of £13 or less; and Stratum 4 of dwellings in the rural area of more than £13 rateable value. In many of the following tables the four strata are shown separately as well as a reweighted total for combined strata because Strata 1 and 2 compared with Strata 3 and 4 may indicate urban/rural differences whereas Strata 1 and 3 compared with 2 and 4 may give a rough indication of income differences.¹

The sample numbers and effective sampling fractions were as follows:

Stratum	No. of households in sample	Sampling fraction %
1 . . .	1,305	4.8
2 . . .	333	8.6
3 . . .	1,190	5.7
4 . . .	324	15.1

It will be seen that in some of the tables which follow, where strata are further sub-divided (e.g. by income group or by age of head), the numbers in some of the cells may be very small,

¹ Stratification by rateable value in fact proved to be very close to income stratification. The mean household income in the four strata was

Stratum 1	£595
2	£1,263
3	£463
4	£919

particularly in Strata 2 and 4. This may mean that some results for individual strata are unreliable, but should not affect combined, reweighted figures for the whole county or for its urban and rural areas.

2. Numbers of incomes and earners

Tables I and II show the distribution of households with varying numbers of income receivers and earners. For this purpose we have ignored a considerable number of incomes of £21 or less per annum. These are mainly the incomes of wives who receive one family allowance but have no other income.

TABLE I
*Proportion of Cambridgeshire Households with Following
Numbers of Income Receivers*

			0	1	2	3	4+
Stratum 1	.	%	0.2	46.2	42.6	8.3	2.6
2	.	%	—	47.6	40.2	9.8	2.4
3	.	%	—	50.1	37.1	9.1	3.7
4	.	%	0.7	45.6	39.6	12.1	2.0
Combined strata		%	0.2	47.8	40.2	8.9	3.0

TABLE II
*Proportion of Cambridgeshire Households with Following
Numbers of Earners*

			0	1	2	3	4+
Stratum 1	.	%	13.0	54.3	26.1	5.0	1.5
2	.	%	11.6	54.9	28.0	4.3	1.2
3	.	%	20.9	51.1	20.2	5.5	2.4
4	.	%	14.8	57.0	22.1	4.0	2.0
Combined strata		%	16.0	53.2	23.8	5.1	1.8

The effect of considering the number of income receivers as distinct from earners is to spread the whole distribution to the right so that while there are nearly 8 per cent more households with one income receiver than with two there are more than twice as many households with only one earner as with two.

As one would expect the proportion of households with no income is negligible. On the other hand the proportion of

households with no earners, 16.0 per cent, is substantial and is particularly high – over a fifth – in the rural low rateable value stratum. Twenty-two per cent of all households in this stratum had heads who were 65 or more years of age and contained no other earner, although in some cases the head himself was still earning. The corresponding proportion for Stratum 1 is 14 per cent. It is true that there is a higher proportion of the total population aged 65 or over in the rural strata than in the city, (14.7 per cent compared with 11.4 per cent), but not enough to account for this household phenomenon which seems genuinely to reflect a difference in social habits between urban and rural Cambridgeshire. A high proportion of these households with aged heads have no income other than state old-age pension and so swell the numbers of households in the very low income groups. Even after allowance is made for this high proportion of no-earner households in the rural strata it still appears that there are rather fewer multi-earner households (i.e. with more than one earner) than in the two city strata.

The average number of earners and income receivers per household in each of the four strata and for the whole county is as follows:

TABLE III

Average Number of Income Receivers and Earners per Household

	Stratum 1	Stratum 2	Stratum 3	Stratum 4	Combined Strata
Income receivers per HH	1.68	1.68	1.68	1.70	1.68
Earners per HH . . .	1.29	1.28	1.15	1.23	1.24

3. *The relative importance of different groups*

The income receivers and earners of the household can be divided into the following classes:

- (i) head;
- (ii) wife of head;
- (iii) children and their wives or husbands, and parents of head or his wife;
- (iv) other, more distant, relations or friends and domestic servants.

The following tables show the relative importance of these groups in their provision of total household income and total household earned income.

TABLE IV

Proportion of Total Household Income Provided by the Following Classes of Persons

		Head of Household	Wife of Head	Children and Parents of Head and Wife	Other Relations, Friends, and Domestic Servants
Stratum 1	. %	75.9	8.9	12.7	2.5
2	. %	83.6	7.9	4.5	4.1
3	. %	73.2	7.9	17.1	1.7
4	. %	80.5	7.7	8.1	3.7
Combined Strata	%	76.6	8.4	12.5	2.5

TABLE V

Proportion of Total Household Earned Income Provided by the Following Classes of Persons

		Head of Household	Wife of Head	Children and Parents of Head and Wife	Other Relations, Friends, and Domestic Servants
Stratum 1	. %	77.5	6.5	14.0	2.0
2	. %	85.8	5.0	5.4	3.8
3	. %	74.3	5.5	19.0	1.2
4	. %	82.3	5.3	8.6	3.8
Combined Strata	%	77.9	5.9	14.1	2.1

These tables bring out very clearly the differences between the strata. In both the high rateable value strata the head of the household is responsible for a higher proportion of both total income and total earned income than in the low rateable value strata. The differences between the wives' contributions in different strata are relatively small, a higher proportion of earned income being provided by wives in the low urban stratum. Grown up children who are earning and living at home make a particularly important contribution to household income in the low rural stratum. The slightly higher proportion of

'others' income in the two high rateable value strata is accounted for in part by the presence of resident domestic servants who are included as members of the household.

Looking at the totals for the whole county it appears that wives are more important contributors to total household income than they are to earned income. Another way of looking at this is to consider the relative importance of earned income in relation to the total income accruing to the four classes of persons.

TABLE VI

*Earned Income as a Proportion of the Total Income of
Each of the Following Classes of Persons*

Head of Household	Wife of Head	Children and Parents of Head and Wife	Other Relations, Friends and Domestic Servants
84.7%	58.9%	93.6%	68.5%

The income of children, etc., is almost wholly earned whereas only 59 per cent of wives' income is earned. Certainly in the higher income groups wives' income from property is not unimportant, and income from lodgers and boarders, which is usually attributed to the wife, has been classified (somewhat arbitrarily) as unearned income; but part of the explanation must be that wives are relatively important recipients of government transfers both for family allowances and for old-age pensions (and for the purposes of this table all income has been included, even £21 or less). Even so wives' unearned income only constitutes 3 per cent of the total household income.

It is interesting to note that the earned income alone of heads of households provides some two-thirds of total household income and that as much as 15 per cent is provided by the total income of persons outside the main family nucleus of head and wife.

4. Factors influencing the formation of multi-earner households

The differences between strata noted in the preceding section have already given an indication that the degree of urbanization and the level of income have some influence upon the number of

earners in the household. These are particular aspects of the more general influences¹ of opportunity and need. Supplementary earners can only appear in the household provided in the first place that there are members of the household able to become earners. Wives may be unable to work because of young children, or because there are no suitable jobs in the area where their husband's work takes them. Children will only work when they become a suitable age and then the jobs which they enter may take them away from the parental household – certainly their own marriage is likely to split them off to form a household of their own. All these things are aspects of opportunity. On the other hand supplementary earners are more likely to appear in households where household income is low in relation to the number dependent upon it. Low income of the head is a traditional cause of married women working and is part of the explanation offered for the low level of women's wages (since such a situation lowers the supply price of women's labour).

Nowhere are the difficulties of distinguishing the two influences better illustrated than in the case of wives with young children. Generally speaking young children tie the wife to the home. If the income of the head of the household is low however the presence of young children increases the need for supplementary income. A relatively high income of the head on the other hand enables the wife to make provision for the care of her children and to work if she so desires. The cross influences at work here made abortive an attempted analysis of households by numbers of dependants in relation to the number of earners in the household.

Some relatively simple but nonetheless illuminating facts

TABLE VII

Earning Wives as a Proportion of all Wives Living with Husbands

Rural Strata	Urban Strata	All Strata Combined
17.3%	28.3%	23.5%

¹ Other influences which we do not consider here include general social *mores*. The revolution which has taken place in British society in the attitude towards married women working is remarkable. Whereas before the 1939-45 war it was the exception for a woman to continue working after marriage, it is now the accepted thing. This revolution has of course economic roots.

emerge from the Cambridgeshire study however. First of all the proportion of wives working in the rural areas is very much lower than it is in the city.

These figures probably underestimate the extent of casual working in the rural areas – fruit picking in the season, potato lifting, etc., because women who do work of this nature are unlikely to have recorded any regular annual income from employment. But there is very little industry in the country areas of Cambridgeshire and no shopping centre outside Cambridge itself so that employment opportunities in the distributive and service industries are also negligible.

Secondly there is some evidence of need being a factor causing wives to go out to work, in so far as an analysis of the total income of husbands who had wives living with them, reveals that the mean income of husbands with wives earning is markedly lower than that of husbands whose wives were not earning.

TABLE VIII

Mean Total Income of Heads of Households with and without Earning Wives
(Old-Age Pensioners Excluded)

	Heads of Households with Non-Earning Wives	Heads of Households with Earning Wives
	£	£
Stratum 1 . . .	553.2	451.1
2 . . .	1,352.0	743.0
3 . . .	438.4	417.1
4 . . .	917.3	821.5
Combined Strata .	584.3	496.9

5. *The life cycle of households*

The presence of children as supplementary earners in the household (and indeed of wives), is very closely related to what we may call the 'life-cycle of the household – to borrow a phrase used in studying relationships between income, saving and age.¹ If we classify our households by the age of their heads we find a

¹ See Janet Fisher 'Spending and saving patterns of consumers in different age groups'. *Studies in Income and Wealth*, Vol. 15, and H. F. Lydall 'The life cycle in income, saving and asset ownership'. *Econometrica*, Vol. 23, No. 2, April 1955.

tendency similar to that exhibited by Fisher's 'spending units' and Lydall's 'income units'¹ namely for income to increase as the age of head increases up to a point, somewhere around 50, and then for it to decline.

TABLE IX
*Mean Total Income of Households with Heads in
Different Age Groups*

15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
£ 242	£ 557	£ 604	£ 640	£ 633	£ 635	£ 773	£ 781	£ 701	£ 568	£ 387

The distribution of households by their total income and by the age of the head also shows a tendency for the proportion of households in the highest income groups to increase with age up to the 45-54 age group, and for there to be a very marked increase in the proportion falling in the lowest income groups once the head reaches 65.

TABLE X
Income Distribution of Households for Given Ages of Head

Age of Head Income	15-24	25-34	35-44	45-54	55-64	65+
£	%	%	%	%	%	%
0- 150 .	8.5	0.4	0.9	1.2	6.4	32.4
150- 260 .	14.4	1.0	1.7	3.6	10.5	21.7
260- 420 .	31.3	26.5	21.2	20.7	25.6	15.7
420- 620 .	28.2	42.0	36.0	21.7	21.6	9.8
620- 830 .	4.7	17.7	19.8	20.2	11.8	6.0
830-1,040 .	1.7	4.3	7.3	11.4	7.5	3.4
1,040-1,560 .	6.1	4.1	7.0	11.5	7.8	3.9
1,560+ .	1.9	2.7	2.9	6.3	3.1	2.4
Refusals .	3.1	1.4	3.3	3.5	5.5	4.6

These movements in household income spring in part from changes in the head's own income as his age increases and in part from changes in the number of supplementary earners, which

¹ Fisher, *op cit*, p. 81. Lydall, *op. cit.*, p. 139.

may well be associated with the age of the head of the household. If for instance we consider the growth of some so-called typical household it begins with a newly-married couple, where both husband and wife are working. Then when children are born the wife ceases to earn and is occupied at home with the family. Once the children become less dependent, however, the wife seeks employment again, and is joined as a supplementary earner by the children as they come of working age. Eventually they leave home as they marry, so the number of earners decreases. Then husband and wife retire, possibly to remain living on their own, possibly going to join married children or yet again having married children come to join them.

The next table, Table XI, shows the change in the mean income (both earned and other) of the head, as his age increases,

TABLE XI

Contribution of Supplementary Income Receivers to Total Household Income by Age of Head

	Mean Earned Income of Head	Mean Other Income of Head	Mean Total Income of Head	Mean Earned Supple- mentary Income	Mean Other Supple- mentary Income	Mean Total Supple- mentary Income	First Differ- ences Col. 3	First Differ- ences Col. 6
	(1)	(2)	(3)	(4)	(5)	(6)		
15-19 .	169	29	198	30	13	43	—	—
20-24 .	391	27	418	130	9	139	+220	+ 96
25-29 .	473	32	505	59	40	99	+ 87	- 40
30-34 .	534	23	557	53	30	83	+ 52	- 16
35-39 .	526	23	549	48	36	84	- 8	+ 1
40-44 .	505	23	528	59	48	107	- 21	+ 23
45-49 .	565	39	604	134	35	169	+ 76	+ 62
50-54 .	496	44	540	156	85	241	- 64	+ 72
55-59 .	363	64	427	207	67	274	-113	+ 33
60-64 .	319	86	405	139	24	163	- 22	-111
65+ .	82	178	260	95	32	127	-135	- 36

and at the same time the changes in the mean income contributed by supplementary income receivers in households with heads in different age groups.

The head's income reaches its peak earlier than does household income - in the age group 45-49 compared with 50-54 for household income. The head's peak total income also coincides with his peak earned income which falls away fairly rapidly

after this point with a particularly marked drop in the age group 65+ reflecting retirement. As one would expect, head's 'other' income, which includes government transfers, shows the opposite movement, more than doubling between the age groups 60-64 and 65+. Details of changes in the mean total income of head and supplementary income receivers are given in Appendix II, Table XXI, for Strata 1 and 3 separately. Here it is interesting to note that the head's income reaches its peak and begins to decline at a very much earlier age in the rural stratum than in the urban stratum. This is probably a reflection of the different occupational structures of the city and the county. Whereas a large proportion of the heads of households in Stratum 3 will be agricultural workers who do not receive annual increments, the city stratum will contain not only manual workers but also many clerical workers and others who are on a salary scale which automatically increases with years of service or age.

The initial increase in supplementary incomes in the youngest age groups is followed by a decline in their total, made up of a fall in earned income and some increase in other income. This is consistent with our picture of wives leaving work as families are started and then becoming the recipients of government transfers in the form of family allowances. At this point it appears that the increase in the head's income is more than enough to offset any decline in the income of supplementary earners. Over the middle age ranges it is the increase in supplementary incomes which helps to offset any decline in the head's income. From 55 onwards however it appears that the presence of supplementary income receivers in the household no longer offsets the decline in the head's income which decreases rapidly and is accompanied from age 60 onwards by a fall in the supplementary contributions also.

6. *Differences in the size of the receiving unit*

Another important aspect of income distribution is the number of persons making up the income receiving unit and hence in some sense dependent upon the income of that unit. It is clear from our discussion in the preceding section that at any rate the *role* of members of the household changes over its life cycle. Here we shall be concerned with changes in the total size of the unit as well as changes in the numbers of dependants and earners.

TABLE XII

*Distribution of Household Income for Households
with Different Numbers of Persons*

Household Income	No. in Household							Persons per Household
	1	2	3	4	5	6	7+	
£	%	%	%	%	%	%	%	
0- 150 .	41.4	6.4	0.8	—	0.2	0.4	—	1.26
150- 260 .	17.7	14.5	2.4	0.6	0.5	—	—	1.73
260- 420 .	19.3	29.2	23.1	17.1	10.7	11.5	1.8	2.53
420- 620 .	9.9	23.3	33.4	33.9	27.2	30.8	24.8	3.15
620- 830 .	3.5	11.5	18.5	20.1	25.7	18.8	25.7	3.43
830-1,040 .	0.9	4.4	7.5	12.6	9.8	11.1	10.7	3.81
1,040-1,560 .	1.6	5.1	6.4	8.4	15.8	16.6	23.7	3.74
1,560+ .	1.2	1.9	4.2	4.2	7.6	7.6	11.8	3.80
Refusals .	4.6	3.7	3.8	3.1	2.5	3.2	1.5	2.62

It will be seen from the above table that in the Cambridgeshire survey the average number of persons in the household increases as one moves up the income scale. The median of the income distributions for households of different sizes also moves fairly steadily to the right from somewhere near the lower end of the income group £150-260 for households containing only one person to the upper end of the group £620-830 for households with seven or more persons. The concentration which occurs in the income group £420-620 for all sizes of household except the smallest is very notable however.

Changes in the average size of the household are also markedly associated with changes in the age of the head of the household.

TABLE XIII

Average Size of Household by Age of Head

15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
1.04	1.92	2.72	3.45	3.64	3.63	3.40	3.11	2.65	2.30	1.92

The increase in average household size is rapid up to the age of 40 or thereabouts, then declines until in the oldest age group it has returned to the same level as it was at 20-24.

Within the change in the mean size of household we can

distinguish between changes in the average number of earners and in the number of dependants.

TABLE XIV
Average Number of Dependants and Earners (other than Head) per Household by Age of Head

Age of Head	Average No. of Dependants per HH	Average No. of Earners Other than head per HH
15-19	—	—
20-24	0.67	0.56
25-29	1.39	0.30
30-34	2.19	0.33
35-39	2.27	0.34
40-44	2.07	0.53
45-49	1.49	0.78
50-54	1.30	0.80
55-59	0.95	0.77
60-64	0.72	0.72
65+	0.59	0.46

For the purpose of this table dependants have been defined as persons receiving an income of less than £91¹ per year from any source. There may be duplication of individuals between the two columns because it is possible to be both an earner and a dependant. As one would expect the number of dependants begins to decline at the point where the number of earners begins to increase. Details of the average number of earners are given for the separate strata in Appendix II, Table XXII. The contrast between Strata 1 and 3 in the early age groups is an interesting reflection of the lower proportion of wives working in the rural areas to which we have already referred (Table VII, p. 250).

The last step is to relate these changes in the structure of the household to the information we have about changes in household income. The following table gives an index of change of the mean size of household, of dependants in the household, and of household income, for households with heads in different age groups.

¹ £91 was the amount of national assistance (excluding any allowance for rent) paid to a single adult at the time of our survey and may therefore be regarded as the minimum amount upon which anyone was expected to live. No head of household was regarded as a dependant although his income might be less than £91.

TABLE XV

*Change in Household Size, Numbers of Dependants
and Household Income, by Age of Head*

Age of Head	Index of Change of Average HH Size	Index of Change of Average No. of Dependants per HH	Index of Change in Mean House- hold Income
15-19	54	—	43
20-24	100	100	100
25-29	142	207	108
30-34	180	327	115
35-39	190	339	114
40-44	189	309	114
45-49	177	222	139
50-54	162	194	140
55-59	138	142	126
60-64	120	107	102
65+	100	88	69

There is no significance in taking the relationship prevailing in the age group 20-24 as our base. It is an arbitrary choice. But it will be seen that while household income increases slowly from this point, with little or no change over the age groups 30-34 to 40-44, there is a quite rapid increase in mean household size and an even more rapid increase in the average number of dependants. After the age group 40-44, household income continues to increase but both the mean size of household and the average number of dependants begin to decline, the latter more rapidly than the former. By 55-59 the relationship between the three factors is nearer to our base relationship than it has been in any of the intervening years. Household income has started to decline however and by the time we reach the last age group we find the size of household the same as it was at our starting point, with the average number of dependants down by 12 per cent but income also down by 30 per cent.

III. A COMPARISON OF THE INCOME DISTRIBUTION FOR DIFFERENT RECEIVING UNITS

We turn now to a consideration of a number of different income distributions which we have extracted from our sample data. First we have considered the effect of the choice of receiving unit, as shown by the size distributions of the total

income of each of our three units (individual, income unit, household). These are shown numerically in Appendix II, Tables XXIII–XXV. It is an interesting fact that if these distributions are plotted as Lorenz curves the curves for urban and rural incomes are quite close together for each of our receiving units, although the rural means are well below the urban means. The diagrams show a very clear shift towards greater equality of income distribution resulting from the aggregation of individual incomes in income units and in households.

In order to relate income at least approximately to need, we have also considered the distributions of household total income per head and of household earned income per head. These are given in Appendix II, Tables XXVI and XXVII. If the Lorenz curve for household earned income per head is drawn so as to exclude the considerable number of zero incomes it approximates closely to that for total income per head. As would be expected, household income per head is more equally distributed than total income. If we consider not the proportion of *households* with given ranges of income per head but the proportion of *individuals* who compose these households, then the distributions are less equal; and the Lorenz curve for income against individuals, ranged in order of household income per head, approximates to the curve for total household income.

The Lorenz diagrams may also be used to estimate the income shares accruing to the upper 5 and 10 per cent of the different types of unit, as has been done, for instance, by Kuznets.¹ The results, together with corresponding figures from the Oxford Savings Survey and the U.S. Survey of Consumer Finances, are given in Table XVI.

We have also investigated the possibility of using the log-normal distribution as a description of our various income distributions. If the distributions are plotted on logarithmic-probability paper, on which a log-normal distribution would appear as a straight line, all three distributions of total income per unit show what seems to be a systematic deviation from the log-normal form. They all have the slightly S-shaped curve which is associated with an element of bi-modality. The two distributions of income per head are however much more nearly linear when plotted in this way, though 'total income per head

¹ S. Kuznets, *Share of Upper Income Groups in Income and Savings*, National Bureau of Economic Research, Inc., 1953.

TABLE XVI

Income Shares of Top 5 and 10 per cent of Different Units

Income Receiving Unit	Income Share (per cent) of	
	Top 5 per cent	Top 10 per cent
1. Cambridgeshire individuals	26	37
2. Cambridgeshire income units	22	32
3. Cambridgeshire households ranged by total income	19	30
4. Cambridgeshire households ranged by income per head	16	25
5. Great Britain income units (1953-54)	17	26
6. Great Britain households (1951-52)	20	30
7. U.S. spending units (1953)	23	31

SOURCES: Lines 1-4 from Cambridgeshire survey data.

Lines 5 and 6 from 1954 and 1952 National Savings Surveys of Oxford Institute of Statistics, respectively.

Line 7 from 1954 Survey of Consumer Finances. The units consist of related persons living in the same dwelling who pool their incomes to meet major expenses. It is rather wider than our income unit.

TABLE XVII

Estimated Values of σ^2 and L for Various Income Distributions

Income Distribution	Part of County	Estimated Values	
		σ^2	L
Individual income (excluding zeros)	Urban	1.02	0.52
	Rural	0.78	0.47
	Whole	0.93	0.50
Income unit income	Urban	0.67	0.44
	Rural	0.55	0.40
	Whole	0.67	0.44
Household income	Urban	0.53	0.39
	Rural	0.63	0.43
	Whole	0.56	0.40
Household earned income per head (excluding zeros)	Urban	0.45	0.36
	Rural	0.35	0.32
	Whole	0.43	0.36
Household total income per head	Urban	0.41	0.35
	Rural	0.31	0.31
	Whole	0.39	0.34

less about £30' would give an even better fit. Despite these qualifications we have used the log-normal form as a rough description of our distributions since Aitchison and Brown¹ have shown that the parameter σ^2 of this distribution is a more sensitive measure of the concentration of incomes than is the Lorenz measure, L. We have estimated the parameters of the log-normal distribution, using the method of quantiles; the resulting values of σ^2 , and corresponding values of L, are shown in Table XVII.

Another aspect of the contribution of supplementary earners to the more equal distribution of household incomes is illustrated in Table XVIII, which shows the average number of earners (including the head if he is an earner) per household, by ranges of total household income.

TABLE XVIII
Average Number of Earners per Household by Ranges of Household Income

Household Income £	Average No. of Earners per Household				
	Stratum				Combined Strata
	1	2	3	4	
0- 150 .	0.10	—	0.03	0.20	0.07
150- 260 .	0.50	0.40	0.41	0.33	0.46
260- 420 .	0.87	0.80	1.00	1.00	0.98
420- 620 .	1.37	1.29	1.36	1.00	1.36
620- 830 .	1.67	1.14	2.01	1.50	1.73
830-1,040 .	1.97	1.67	2.24	1.18	1.99
1,040-1,560 .	2.00	1.79	2.67	1.59	2.04
1,560+ .	2.18	1.38	2.67	1.81	1.74
TOTAL .	1.29	1.28	1.15	1.23	1.24

In looking at this table it has to be borne in mind that Strata 2 and 4 account for a very small minority of the cases in the lower income groups, but a majority in the upper groups, and this is reflected in a comparison of the figures for the whole county with those for the individual strata. The table shows very clearly the way in which the higher household incomes in our two lower

¹ For an account of the advantages of the log-normal distribution for the description and comparison of income distributions, see J. Aitchison and J. A. C. Brown, 'On criteria for descriptions of income distributions', *Metroeconomica*, Vol. 6, 1954.

rateable value strata result from a steady growth in the number of earners per household, whereas in the other two strata the higher household incomes are contributed by substantially fewer earners. Table XXVIII in Appendix II amplifies these averages by presenting the information in the form of frequency distributions, showing for each income group the proportion of households with various numbers of earners. This again brings out the shift back towards a smaller number of earners in the higher income groups, and at the same time illustrates the way in which some households are raised in the income scale by having several earners.

The same data are presented in another form in Appendix II, Table XXIX, where the percentages indicate the distribution of household incomes for households with a given number of earners. This serves, in a sense, to qualify one's impressions of the extent to which household income is increased by the presence of a number of earners. Although the median income increases steadily with the number of earners, it is only in the households which have four or more earners that it reaches £1,000. Additional earners certainly improve the position of a household in the income scale but it is only rarely that they push it into the highest income groups. Even though all our households with five or more earners had incomes exceeding £1,040 per year and 57 per cent of them exceeded £1,560, these accounted for only 6 per cent of this highest income group, in which 60 per cent of the households had no more than one earner.

IV. SOME THEORETICAL IMPLICATIONS

The preceding description of the income distributions for the three types of receiving unit confirms the view that the definition used can have a marked effect upon the distribution, as a result of the amalgamation of incomes. We have also shown that in the household (and the same sort of considerations apply to the income unit) this amalgamation is associated with certain characteristics of households and these may themselves be important for the purposes for which income distributions are to be studied.

Kuznets¹ has suggested three broad groups of purposes for

¹ S. Kuznets, 'The why and how of distributions of income by size', *Studies in Income and Wealth*, Vol. 5.

which income distributions may be required:

- (i) for a study of what recipients do with their money;
- (ii) for a study of the influence of income on recipients' other activities (political views, etc.);
- (iii) for a study of income and welfare.

We shall leave on one side the second group. For studies of how income recipients spend their money however it is generally agreed that the income of the spending group as a whole is the one which is of importance. Economists have moved beyond the stage of assuming a simple relationship between income and expenditure for the group, assuming that groups with the same income will have similar patterns of expenditure, to try to take account of differences in the numbers and types of person making up the group, differences in its past income and in the age of its head. But it would also seem important to bear in mind the fissile character of these groups and the structure of the group income in studies of consumer behaviour. The presence of supplementary income receivers, particularly earners, will have a marked influence upon the group's expectations of future income, since the continuation of their contribution is in general less dependable than that of the head.

As for the third purpose, studies of income and welfare, the differences in the structure of group income immediately raise the problem of the varying amounts of effort expended to acquire the income. This is particularly important where groups containing different numbers of earners are being considered. Firstly there may be costs incurred in acquiring the additional income, for instance wives who work may spend money on help in the house and take more meals out, etc. Secondly there is the question of the valuation of leisure. It seems clear that one ought not to equate the welfare of two households of the same size and income in one of which that income is earned by the husband alone, but in the second of which both the husband and wife work. In comparing them, should we not value the leisure of the first man's wife, or consider the disadvantage of the second man's wife who has two jobs to do?

APPENDIX I
1951 CENSUS RESULTS

TABLE XIX

Numbers of Earners per Household, by Social Class of Head

Social Class of Head of Household	% of Households With Following No. of Earners							
	Great Britain				Eastern Region			
	0	1	2	3+	0	1	2	3+
I	8.4	61.8	23.4	6.4	7.7	64.6	21.1	6.7
II	8.4	52.9	27.8	11.0	9.7	53.9	26.4	10.0
III	6.9	50.7	29.4	13.1	8.0	54.2	25.9	11.9
IV	7.2	47.6	28.4	16.9	9.3	50.8	25.7	14.2
V	7.9	41.9	29.5	20.7	9.4	42.7	30.4	17.5
TOTAL	14.1	46.8	26.3	12.8	15.9	48.9	24.0	11.2

SOURCE: Census 1951, Great Britain 1% Sample Tables, Part II, Tables V.5 and V.6.

TABLE XX

Social Class Distribution of Males Aged 15 and over

	Percentage of Males (Occupied and Retired) Aged 15 and Over in the Following Social Classes				
	I	II	III	IV	V
Great Britain	3.3	14.8	52.5	16.4	13.0
Eastern Region	3.7	16.0	51.3	18.4	10.6
Cambridgeshire A.C.	4.2	16.8	48.7	19.7	10.6

SOURCE: Census 1951, England and Wales, County Reports, Cambridgeshire and Huntingdonshire.
Census 1951, Great Britain 1% Sample Tables, Part II, Table II. 10.

NOTE.—This Social Class classification is based entirely upon occupation. Class I covers, in the main, professional occupations, company directors, etc. Class II consists of the 'intermediate professions', middle grade civil servants, lower managerial staff, farmers. Class III covers skilled occupations both in manufacturing and service industries. Class IV covers partly-skilled occupations and includes the great bulk of agricultural workers. Class V are the unskilled occupations.

APPENDIX II

DATA FROM CAMBRIDGESHIRE SURVEY

TABLE XXI

*Contribution of Supplementary Income Receivers to
Household Income by Age of Head*

STRATUM 1

Age of Head	Mean Household Income	Mean Income of Head	Mean Supplementary Incomes	First Differences of Col. 2	First Differences of Col. 3
	(1)	(2)	(3)	(4)	(5)
	£	£	£	£	£
15-19 . . .	192	192	—	—	—
20-24 . . .	530	440	90	+248	+ 90
25-29 . . .	586	497	89	+ 57	- 1
30-34 . . .	600	508	92	+ 11	+ 3
35-39 . . .	636	551	85	+ 43	- 7
40-44 . . .	625	528	97	- 23	+ 12
45-49 . . .	756	591	165	+ 63	+ 68
50-54 . . .	714	426	288	-165	+123
55-59 . . .	756	424	332	- 2	+ 44
60-64 . . .	523	366	157	- 58	-175
65+ . . .	387	250	137	-116	- 20

STRATUM 3

Age of Head	Mean Household Income	Mean Income of Head	Mean Supplementary Incomes	First Differences of Col. 2	First Differences of Col. 3
	(1)	(2)	(3)	(4)	(5)
	£	£	£	£	£
15-19 . . .	—	—	—	—	—
20-24 . . .	356	331	25	—	—
24-29 . . .	572	490	82	+159	+57
30-34 . . .	543	472	71	- 18	-11
35-39 . . .	487	426	61	- 46	-10
40-44 . . .	539	419	120	- 7	+59
45-49 . . .	583	376	207	- 43	+87
50-54 . . .	593	410	183	+ 34	-24
55-59 . . .	553	355	198	- 55	+15
60-64 . . .	464	318	146	- 37	-52
65+ . . .	273	166	107	-152	-39

TABLE XXII

*Average Number of Earners, Other than Head, by Age of Head
(excluding single person households)*

Age of Head	Average No. of Earners				
	Stratum 1	Stratum 2	Stratum 3	Stratum 4	Combined Strata
15-19 . . .	—	—	—	—	—
20-24 . . .	0.60	1.40	0.23	0.67	0.56
25-29 . . .	0.39	0.25	0.24	0.13	0.30
30-34 . . .	0.39	0.27	0.23	0.25	0.33
35-39 . . .	0.38	0.67	0.20	0.27	0.34
40-44 . . .	0.39	0.50	0.67	0.12	0.53
45-49 . . .	0.74	0.64	0.84	0.93	0.78
50-54 . . .	0.94	0.56	0.73	0.38	0.80
55-59 . . .	0.69	0.25	0.86	1.08	0.77
60-64 . . .	0.64	0.63	0.91	0.50	0.72
65+ . . .	0.53	0.75	0.35	0.48	0.46

TABLE XXIII

*Distribution of Household Incomes
(Cambridgeshire 1953-54)*

Range of Income	Urban		Rural		County Aggregate	
	% of HH	% of Income	% of HH	% of Income	% of HH	% of Income
0 . . .	—	—	—	—	—	—
1- 99 . . .	2.1	0.3	6.8	1.2	4.1	0.6
100- 199 . . .	7.1	1.6	11.5	3.4	9.0	2.2
200- 299 . . .	6.1	2.3	7.0	3.4	6.5	2.7
300- 399 . . .	13.0	6.9	22.0	15.3	16.9	9.9
400- 499 . . .	19.2	12.8	16.2	14.2	17.9	13.3
500- 599 . . .	12.6	10.2	10.0	10.8	11.5	10.4
600- 699 . . .	10.8	10.4	6.5	8.3	9.0	9.6
700- 799 . . .	6.3	7.0	5.2	7.7	5.8	7.2
800- 899 . . .	4.9	6.2	3.3	5.6	4.2	6.0
900- 999 . . .	2.5	3.6	2.5	4.6	2.5	3.9
1,000-1,099 . . .	2.7	4.3	3.2	6.7	3.0	5.1
1,100-1,199 . . .	2.4	4.1	0.9	2.0	1.8	3.4
1,200-1,299 . . .	1.1	2.1	1.4	3.5	1.2	2.6
1,300-1,399 . . .	1.5	2.9	0.9	2.5	1.2	2.8
1,400-1,499 . . .	1.1	2.3	0.4	1.1	0.8	1.8
1,500-1,999 . . .	3.1	7.9	1.1	3.7	2.3	6.4
2,000+ . . .	3.4	15.5	1.1	6.2	2.4	12.2

TABLE XXIV

Distribution of Income Unit Incomes
(Cambridgeshire 1953-54)

Range of Income	Urban		Rural		County Aggregate	
	% of IU's	% of Income	% of IU's	% of Income	% of IU's	% of Income
0 .	1.0	—	0.7	—	0.9	—
1- 99 .	6.5	1.0	12.2	2.6	9.0	1.6
100- 199 .	12.3	3.6	14.7	5.6	13.3	4.3
200- 299 .	11.0	5.2	11.7	7.5	11.3	6.0
300- 399 .	15.2	10.3	24.5	22.0	19.2	14.5
400- 499 .	18.2	15.6	15.3	17.7	16.9	16.3
500- 599 .	10.8	11.3	7.5	10.6	9.4	11.1
600- 699 .	8.0	9.8	4.1	6.8	6.3	8.8
700- 799 .	4.1	5.8	3.1	6.0	3.7	5.9
800- 899 .	2.7	4.4	1.5	3.3	2.2	4.0
900- 999 .	1.7	3.0	0.9	2.2	1.3	2.7
1,000-1,099 .	1.0	2.0	1.3	3.4	1.1	2.5
1,100-1,199 .	0.9	1.9	0.5	1.5	0.7	1.8
1,200-1,299 .	0.6	1.5	0.3	0.9	0.5	1.3
1,300-1,399 .	1.1	2.8	0.6	2.0	0.9	2.5
1,400-1,499 .	0.6	1.6	0.1	0.4	0.4	1.2
1,500-1,999 .	2.0	6.5	0.6	2.4	1.4	5.0
2,000+ .	2.4	13.7	0.7	5.1	1.6	10.6

TABLE XXV

Distribution of Individual Incomes
(Cambridgeshire 1953-54)

Range of Income £	Urban		Rural		County Aggregate	
	% of Indls.	% of Income	% of Indls.	% of Income	% of Indls.	% of Income
0 .	14.3	—	18.5	—	16.2	—
1- 99 .	17.4	3.0	23.1	6.3	19.9	4.2
100- 199 .	15.3	7.1	13.4	8.4	14.5	7.5
200- 299 .	10.0	7.8	9.0	9.8	9.5	8.5
300- 399 .	15.4	17.0	19.4	29.2	17.1	21.3
400- 499 .	12.2	16.8	8.6	16.6	10.6	16.7
500- 599 .	4.8	8.0	3.3	7.9	4.1	8.0
600- 699 .	2.4	4.9	1.2	3.5	1.9	4.4
700- 799 .	1.8	4.3	0.9	3.1	1.4	3.8
800- 899 .	1.2	3.3	0.6	2.2	1.0	2.9
900- 999 .	0.9	2.7	0.3	1.2	0.6	2.2
1,400-1,499 .	2.3	8.9	1.2	6.2	1.8	8.0
1,500-1,999 .	0.9	4.7	0.2	1.6	0.6	3.6
2,000+ .	1.2	11.7	0.4	4.2	0.8	9.0

TABLE XXVI

*Distribution of Household Total Income per Head
(Cambridgeshire 1953-54)*

Range of Income	Urban			Rural			County Aggregate		
	% of HH	% of persons	% of income	% of HH	% of persons	% of income	% of HH	% of persons	% of income
0	0.2	0.2	—	0.1	0.2	—	0.1	0.2	—
1-49	—	—	—	0.7	0.8	0.2	0.3	0.3	0.1
50-99	10.5	12.4	4.5	23.6	23.7	10.8	16.1	17.2	6.7
100-149	21.7	25.5	13.7	22.0	25.2	17.4	21.8	25.4	15.0
150-199	19.2	20.7	15.1	21.1	21.4	20.7	20.0	21.0	17.1
200-249	14.5	14.5	13.5	12.5	12.2	15.2	13.7	13.5	14.1
250-299	8.9	8.0	9.4	7.2	6.9	10.5	8.2	7.6	9.8
300-399	11.2	8.3	12.1	7.3	5.2	10.0	9.5	7.0	11.3
400-499	4.0	3.0	5.8	1.9	1.5	3.9	3.1	2.4	5.1
500-599	3.3	2.4	5.7	1.7	1.2	3.7	2.6	1.9	5.0
600-799	3.2	2.4	6.9	1.4	1.2	4.6	2.4	1.9	6.1
800+	3.3	2.6	13.3	0.6	0.4	3.0	2.2	1.7	9.7

TABLE XXVII

*Distribution of Household Earned Income per Head
(Cambridgeshire 1953-54)*

Range of Income	Urban			Rural			County Aggregate		
	% of HH	% of persons	% of income	% of HH	% of persons	% of income	% of HH	% of persons	% of income
0	13.4	7.4	—	21.4	12.7	—	16.8	9.6	—
1-49	2.0	1.7	0.2	2.8	3.3	0.8	2.3	2.4	0.4
50-99	10.6	15.3	6.5	10.7	17.4	9.0	10.7	16.2	7.4
100-149	18.7	23.0	14.8	19.5	24.2	20.4	19.0	23.5	16.8
150-199	17.3	19.2	17.0	19.7	19.7	22.6	18.3	19.4	19.0
200-249	12.3	13.3	15.1	9.4	9.6	14.3	11.1	11.7	14.8
250-299	7.0	6.4	9.1	5.0	4.8	8.5	6.2	5.7	8.9
300-399	8.3	5.9	10.5	7.0	4.8	11.0	7.8	5.5	10.6
400-499	3.2	2.4	5.5	1.9	1.5	4.3	2.7	2.0	5.1
500-599	2.5	2.1	5.9	1.8	1.5	5.3	2.2	1.8	5.7
600-799	3.1	2.1	7.5	0.5	0.4	1.7	2.0	1.4	5.4
800+	1.5	1.2	7.9	0.3	0.3	2.1	1.0	0.8	5.8

TABLE XXVIII

*Distribution of Households by Number of Earners
for Given Ranges of Income*

Household Income £	No. of Earners							
	0	1	2	3	4	5	6	7
	%	%	%	%	%	%	%	%
0- 52 .	100.0	—	—	—	—	—	—	—
52- 150 .	93.4	6.6	—	—	—	—	—	—
150- 260 .	54.0	46.0	—	—	—	—	—	—
260- 420 .	9.4	83.3	7.3	—	—	—	—	—
420- 620 .	2.8	59.3	37.3	0.6	—	—	—	—
620- 830 .	1.4	39.4	44.9	13.8	0.6	—	—	—
830-1,040 .	1.7	33.8	35.1	22.3	7.1	—	—	—
1,040-1,560 .	2.1	37.9	31.3	14.5	11.6	1.5	1.1	—
1,560+ .	2.8	57.1	22.0	11.2	1.1	2.5	1.5	1.9
TOTAL	16.0	53.2	23.8	5.1	1.4	0.2	0.1	0.1

TABLE XXIX

*Income Distributions of Households with Given
Numbers of Earners*

Household Income £	No. of Earners							Total
	0	1	2	3	4	5+		
	%	%	%	%	%	%	%	
0- 52 .	0.7	—	—	—	—	—	0.1	
52- 150 .	50.8	1.1	—	—	—	—	8.7	
150- 260 .	25.9	6.6	—	—	—	—	7.7	
260- 420 .	14.1	37.4	7.3	—	—	—	23.9	
420- 620 .	4.9	30.6	42.9	3.1	—	—	27.4	
620- 830 .	1.2	10.6	26.9	38.5	5.6	—	14.3	
830-1,040 .	0.7	4.2	9.9	29.2	33.6	—	6.7	
1,040-1,560 .	0.9	5.0	9.3	20.0	57.7	42.6	7.1	
1,560+ .	0.7	4.5	3.8	9.1	3.1	57.4	4.2	