Table 8. **Household Fringe Benefits**

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
Household and reference person characteristics							
All persons	231,379	$30,244	79.4	54.3	15.8	9.2	9.0
Calendar Year Household Income Quantile 1984							
1st decile	24,211	5,298	19.3	5.8	3.2	5.2	0.2
2nd decile	22,499	10,625	51.9	21.3	4.9	6.5	0.8
2nd quintile	45,751	17,475	79.2	44.8	12.2	8.9	3.2
3rd quintile	46,325	26,048	92.0	64.3	17.0	9.5	7.1
4th quintile	46,412	36,170	94.9	72.5	20.5	9.8	11.1
5th quintile	46,181	63,093	94.3	75.3	25.2	12.0	23.0
Household Income-to-Poverty Ratio							
Less than 0.50	7,372	3,862	13.2	4.2	3.5	8.1	0.1
0.50 up to but not including 1.00	17,904	8,185	32.2	14.4	4.0	6.3	0.2
1.00 up to but not including 2.00	46,427	15,104	67.5	39.0	11.2	9.5	2.5
2.00 up to but not including 3.00	53,795	24,587	87.7	58.2	16.5	9.9	6.3
3.00 up to but not including 4.00	40,697	32,681	92.5	66.1	16.9	9.6	9.8
4.00 up to but not including 5.00	25,266	40,601	94.1	71.9	20.6	8.2	12.8
5.00 and over	38,636	62,230	93.1	71.0	24.1	9.8	23.1
Average 1984 Household Size							
1 person	20,907	15,230	56.4	27.4	5.3	4.4	4.1
2 persons	51,775	27,276	75.0	42.2	11.5	6.4	6.7
3 persons	46,222	31,005	83.7	60.2	16.9	8.9	9.3
4 persons	56,336	34,022	86.4	66.0	20.7	9.9	11.5
5 persons	30,171	35,055	86.0	63.2	19.1	11.4	12.0
6 persons	12,659	35,059	80.5	57.1	19.3	15.3	9.0
7 or more persons	11,125	32,800	73.0	52.6	14.9	16.2	7.7
Income Quantile by Household Size							
1st decile							
1 person	7,416	5,111	20.4	3.3	1.1	3.9	0.6
2 persons	4,817	5,467	18.2	5.4	4.7	4.4	-
3 persons	3,732	5,096	23.5	8.8	3.1	4.0	-
4 persons	3,152	5,488	17.5	5.5	5.6	6.5	-
5 persons	1,559	5,391	18.5	9.3	5.4	7.1	-
6 persons	860	6,118	9.0	6.3	-	8.9	-
7 or more persons	1,000	5,767	17.2	10.9	4.0	14.2	-
2nd decile							
1 person	3,967	10,498	57.6	20.1	4.0	6.1	1.0
2 persons	6,708	10,778	51.3	17.2	3.9	5.5	0.6
3 persons	3,824	10,707	55.8	30.2	4.9	10.4	0.7
4 persons	3,152	10,780	51.2	27.0	8.8	4.0	1.3
5 persons	2,340	10,407	50.4	22.3	7.2	4.1	1.0
6 persons	968	10,427	47.5	16.2	-	6.4	-
7 or more persons	1,358	10,258	36.4	10.5	3.4	10.9	-
2nd quintile							
1 person	4,893	16,821	80.9	44.6	6.3	4.8	4.1
2 persons	13,313	17,361	75.2	30.8	8.3	6.4	1.7
3 persons	8,386	17,511	84.6	49.6	13.1	11.6	3.1
4 persons	9,679	17,902	80.9	55.5	18.5	11.2	4.9
5 persons	5,200	17,674	85.2	54.4	14.6	6.5	4.6
6 persons	1,762	17,701	70.1	46.7	16.9	10.1	2.1
7 or more persons	2,375	16,958	66.8	42.1	8.6	17.6	1.8
3rd quintile							
1 person	2,515	25,513	87.2	52.6	10.0	2.9	8.2
2 persons	10,254	25,917	88.2	52.3	11.4	5.9	5.6
3 persons	10,076	26,155	92.6	67.4	16.3	9.1	5.3
4 persons	12,684	26,048	94.6	70.7	22.3	10.0	9.7
5 persons	5,979	26,375	95.4	72.2	19.0	16.1	8.3
6 persons	2,896	26,199	92.6	64.9	18.8	11.4	6.7
7 or more persons	1,841	25,650	86.9	61.0	17.1	12.9	2.4

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4th quintile							
1 person	1,379	36,079	89.2	56.5	13.5	4.0	14.9
2 persons	8,968	36,009	93.9	62.9	16.2	7.9	11.2
3 persons	10,768	36,016	95.5	76.0	21.5	7.0	10.9
4 persons	13,529	36,228	96.1	78.5	21.0	9.6	11.5
5 persons	7,317	36,141	94.2	72.1	22.7	10.3	12.1
6 persons	2,622	36,905	91.7	63.4	28.9	23.2	7.6
7 or more persons	1,762	36,604	98.4	82.7	16.8	19.9	6.7
5th quintile							
1 person	736	57,904	80.2	53.3	18.1	5.4	23.2
2 persons	7,714	64,003	90.9	68.8	22.7	7.6	20.7
3 persons	9,437	60,928	95.2	76.4	25.9	10.0	24.4
4 persons	14,140	61,640	96.5	79.1	26.5	11.3	22.6
5 persons	7,777	65,690	95.8	76.9	25.0	15.1	25.5
6 persons	3,550	63,268	93.9	74.7	23.9	19.0	20.1
7 or more persons	2,789	69,269	91.1	72.5	27.2	18.2	23.4
Income-to-Poverty Ratio by Household Size							
Less than 0.50							
1 person	801	1,565	16.9	0.9	0.9	10.2	0.9
2 persons	884	2,158	15.9	3.0	3.3	6.0	-
3 persons	1,288	2,774	4.2	2.4	1.9	3.2	-
4 persons	1,328	3,708	10.5	4.1	8.3	3.2	-
5 persons	1,068	4,561	12.5	-	3.7	3.7	-
6 persons	416	4,645	11.3	-	-	9.0	-
7 or more persons	1,446	6,854	21.3	12.9	2.7	20.1	-
0.50 up to but not including 1.00							
1 person	2,727	4,234	13.1	2.4	0.3	2.6	0.5
2 persons	2,368	5,424	14.5	5.5	5.4	5.0	-
3 persons	2,536	6,422	33.8	13.7	4.3	4.6	-
4 persons	3,278	8,013	32.4	14.7	4.5	7.1	-
5 persons	2,583	9,591	43.2	20.9	5.3	6.5	0.9
6 persons	1,653	10,158	33.6	15.1	2.3	6.1	-
7 or more persons	2,653	14,158	54.4	28.9	5.7	12.0	-
1.00 up to but not including 2.00							
1 person	6,032	7,678	37.2	10.4	2.8	5.2	0.8
2 persons	8,677	10,434	49.5	18.8	4.8	6.2	0.5
3 persons	7,057	12,770	66.9	35.2	8.2	11.3	1.1
4 persons	10,367	16,613	75.9	49.5	16.4	10.5	3.7
5 persons	7,285	18,956	87.8	57.5	15.8	8.9	4.6
6 persons	3,560	22,087	84.9	58.4	18.8	12.1	4.8
7 or more persons	3,136	26,319	84.2	61.4	16.0	17.8	3.5
2.00 up to but not including 3.00							
1 person	4,178	13,459	69.4	32.0	5.1	5.0	3.0
2 persons	10,512	16,757	72.9	29.4	7.6	5.3	1.6
3 persons	8,838	21,088	88.8	57.8	15.1	10.3	4.2
4 persons	15,672	26,417	94.9	71.8	22.2	9.3	9.3
5 persons	8,839	30,959	96.4	74.0	21.0	12.9	8.8
6 persons	3,293	34,633	93.3	65.1	25.5	20.2	6.6
7 or more persons	2,327	42,936	93.3	78.1	14.5	15.9	11.7
3.00 up to but not including 4.00							
1 person	2,774	19,492	84.4	45.3	6.2	3.3	3.4
2 persons	9,398	23,604	87.2	45.7	10.8	6.4	4.5
3 persons	9,607	29,237	94.8	73.2	17.1	8.1	6.6
4 persons	10,992	36,795	95.8	77.8	21.9	10.9	12.5
5 persons	5,070	43,463	93.8	74.1	22.0	16.2	21.1
6 persons	1,929	48,944	93.3	71.7	18.0	13.4	14.9
7 or more persons	849	61,528	100.0	72.7	21.8	16.2	11.3

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4.00 up to but not including 5.00							
1 person	1,698	24,179	85.6	55.5	11.4	3.0	9.3
1 persons	6,780	30,731	90.7	60.5	14.4	6.8	8.0
3 persons	6,407	37,059	95.5	73.8	21.1	8.2	11.6
4 persons	6,681	47,488	97.0	82.8	25.3	8.4	15.6
5 persons	2,285	56,183	95.2	78.1	26.2	8.6	18.5
6 persons	1,064	63,918	100.0	73.7	22.5	26.4	22.3
7 or more persons	299	79,393	100.0	91.7	53.7	-	31.0
5.00 and over							
1 person	2,697	40,026	86.5	54.8	13.0	4.0	15.6
1 persons	13,156	53,250	91.2	65.0	19.7	7.6	17.2
3 persons	10,491	58,957	95.2	77.1	26.3	9.2	23.6
4 persons	8,017	72,032	96.0	76.9	26.5	12.3	27.8
5 persons	3,043	87,930	93.8	74.2	28.3	13.9	32.9
6 persons	743	94,170	85.3	80.1	42.4	21.2	30.8
7 or more persons	417	141,817	100.0	64.2	68.9	31.0	68.8
Household Type							
Unrelated individual	26,897	18,551	61.4	34.6	7.7	7.6	5.4
Living alone	20,362	15,200	55.6	27.9	5.3	4.1	3.9
Living with others	6,536	28,993	79.8	55.5	15.2	18.6	10.3
Family with two or more members	202,883	31,823	81.9	57.0	16.9	9.4	9.5
Single householder	34,284	19,298	62.2	39.0	6.9	9.6	2.7
Married householder	168,599	34,370	85.9	60.6	19.0	9.4	10.9
Living with own children	132,438	31,393	82.7	61.6	18.4	10.3	10.1
Not Living with own children	70,445	32,631	80.2	48.2	14.2	7.9	8.4
Income Quantile by Household Type							
1st decile							
Unrelated individual	8,037	5,059	19.5	3.3	1.7	3.9	0.6
Living alone	7,415	5,067	19.2	2.7	1.2	3.5	0.6
Living with others	622	4,959	22.6	11.3	8.3	8.7	-
Family with two or more members	14,728	5,424	19.2	7.1	4.0	5.9	-
Single householder	8,463	5,158	13.8	5.9	2.5	4.7	-
Married householder	6,265	5,782	26.6	8.8	6.0	7.4	-
Living with own children	10,510	5,265	18.9	8.2	4.1	6.9	-
Not Living with own children	4,218	5,818	20.0	4.3	3.8	3.2	-
2nd decile							
Unrelated individual	4,421	10,478	54.8	19.1	3.7	6.6	1.1
Living alone	3,798	10,495	56.5	19.2	3.6	5.3	0.9
Living with others	623	10,371	44.5	18.9	4.4	14.9	2.3
Family with two or more members	17,978	10,662	51.4	21.9	5.2	6.5	0.7
Single householder	5,806	10,458	51.5	25.9	1.8	9.5	0.6
Married householder	12,172	10,759	51.3	20.0	6.8	5.0	0.8
Living with own children	10,984	10,584	53.2	27.2	6.3	6.6	0.8
Not Living with own children	6,994	10,785	48.5	13.5	3.5	6.3	0.5
2nd quintile							
Unrelated individual	6,151	16,939	81.1	45.0	8.4	8.6	3.9
Living alone	4,580	16,780	81.5	46.8	6.0	3.8	3.2
Living with others	1,572	17,402	80.1	39.8	15.3	22.3	6.0
Family with two or more members	39,586	17,558	79.0	44.8	12.7	9.0	3.1
Single householder	8,379	16,923	75.3	45.7	5.8	12.1	0.6
Married householder	31,208	17,728	80.0	44.5	14.6	8.1	3.8
Living with own children	24,821	17,581	81.6	53.6	15.1	9.8	3.8
Not Living with own children	14,766	17,518	74.5	29.9	8.7	7.6	2.1
3rd quintile							
Unrelated individual	3,630	25,692	89.7	59.0	11.4	9.1	8.3
Living alone	2,387	25,542	88.2	55.3	11.1	4.7	8.7
Living with others	1,243	25,982	92.7	66.1	12.0	17.6	7.4
Family with two or more members	42,672	26,078	92.2	64.7	17.5	9.5	7.0
Single householder	5,629	25,864	91.4	63.4	10.3	9.2	2.8
Married householder	37,044	26,111	92.3	64.9	18.6	9.6	7.6
Living with own children	28,929	26,108	93.7	70.8	19.4	11.0	7.8
Not Living with own children	13,744	26,015	89.1	51.8	13.5	6.4	5.2

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4th quintile							
Unrelated individual	2,721	36,011	91.6	67.3	14.1	10.6	13.7
Living alone	1,470	36,194	89.7	58.9	11.9	4.2	13.3
Living with others	1,251	35,796	93.8	76.9	16.7	18.0	14.2
Family with two or more members	43,691	36,180	95.1	72.8	20.9	9.7	10.9
Single householder	3,866	35,561	95.1	67.3	15.8	13.2	7.7
Married householder	39,825	36,240	95.1	73.4	21.4	9.4	11.3
Living with own children	29,399	36,218	95.1	76.7	22.5	10.5	11.6
Not Living with own children	14,292	36,104	95.0	64.8	17.6	8.1	9.6
5th quintile							
Unrelated individual	1,937	60,184	90.8	73.0	23.2	14.6	23.2
Living alone	712	57,652	80.9	56.5	19.5	1.8	22.7
Living with others	1,225	61,656	96.6	82.6	25.4	22.1	23.6
Family with two or more members	44,227	63,224	94.5	75.4	25.3	11.9	23.0
Single householder	2,142	61,817	93.8	62.5	17.7	13.9	17.5
Married householder	42,085	63,295	94.5	76.1	25.7	11.8	23.2
Living with own children	27,795	62,228	94.9	76.8	26.1	12.3	24.1
Not Living with own children	16,431	64,908	93.9	73.1	23.9	11.2	21.0
Income-to-Poverty Ratio by Household Type							
Less than 0.50							
Unrelated individual	1,026	1,516	16.3	3.2	2.6	9.2	0.8
Living alone	830	1,395	14.1	0.9	2.2	10.1	0.9
Living with others	197	2,027	28.2	15.4	4.5	4.5	-
Family with two or more members	6,338	4,243	12.8	4.4	3.6	7.9	-
Single householder	4,247	4,105	6.9	3.9	2.6	6.3	-
Married householder	2,092	4,525	24.9	5.5	5.7	11.2	-
Living with own children	5,700	4,419	12.0	4.6	3.4	7.8	-
Not Living with own children	639	2,674	19.2	2.2	5.8	8.9	-
0.50 up to but not including 1.00							
Unrelated individual	3,058	4,512	12.1	2.4	1.6	3.4	0.4
Living alone	2,704	4,191	12.3	1.3	0.3	2.7	0.5
Living with others	354	6,959	10.5	11.5	11.5	8.5	-
Family with two or more members	14,628	8,970	36.7	17.1	4.6	6.9	0.2
Single householder	5,854	7,998	24.4	13.8	1.9	6.4	-
Married householder	8,774	9,619	44.9	19.3	6.4	7.3	0.3
Living with own children	12,230	9,485	40.2	19.4	5.0	7.8	0.2
Not Living with own children	2,397	6,345	18.9	5.5	2.4	2.4	-
1.00 up to but not including 2.00							
Unrelated individual	6,879	8,242	38.0	12.5	3.5	6.9	1.1
Living alone	5,871	7,529	35.2	10.5	2.6	4.7	0.8
Living with others	1,008	12,393	54.4	24.0	8.2	19.8	3.2
Family with two or more members	39,510	16,303	72.6	43.7	12.5	9.9	2.8
Single householder	9,362	13,787	66.1	34.7	4.7	12.3	0.7
Married householder	30,148	17,084	74.6	46.5	15.0	9.2	3.4
Living with own children	29,616	17,900	79.8	52.3	14.8	10.4	3.5
Not Living with own children	9,894	11,520	51.0	17.9	5.8	8.6	0.5
2.00 up to but not including 3.00							
Unrelated individual	5,421	14,912	73.6	35.0	7.6	7.7	2.6
Living alone	4,013	13,396	70.1	32.0	4.8	3.8	2.5
Living with others	1,409	19,230	83.6	43.4	15.5	18.7	2.8
Family with two or more members	48,360	25,674	89.2	60.8	17.5	10.2	6.7
Single householder	6,478	22,924	86.0	60.0	10.6	10.1	1.8
Married householder	41,882	26,099	89.7	60.9	18.5	10.2	7.5
Living with own children	35,114	28,263	93.9	71.4	20.1	11.4	8.4
Not Living with own children	13,246	18,810	77.0	32.7	10.4	6.9	2.3

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
3.00 up to but not including 4.00							
Unrelated individual	3,610	21,645	87.2	51.5	8.5	8.8	5.3
Living alone	2,488	19,066	84.6	48.3	6.8	4.1	2.8
Living with others	1,122	27,363	93.0	58.6	12.3	19.3	10.7
Family with two or more members	37,065	33,760	93.0	67.5	17.8	9.6	10.2
Single householder	3,907	29,747	93.9	59.9	9.1	10.8	4.2
Married householder	33,158	34,233	92.9	68.4	18.8	9.5	11.0
Living with own children	23,500	37,955	94.9	76.1	20.9	10.8	13.5
Not Living with own children	13,565	26,493	89.6	52.6	12.2	7.6	4.7
4.00 up to but not including 5.00							
Unrelated individual	2,509	27,764	89.3	64.8	11.8	7.0	8.2
Living alone	1,706	24,681	86.1	55.6	10.6	3.7	9.1
Living with others	803	34,311	96.0	84.4	14.5	14.1	6.2
Family with two or more members	22,739	42,007	94.7	72.8	21.6	8.4	13.4
Single householder	2,363	35,998	93.1	66.4	12.2	8.3	6.6
Married householder	20,376	42,704	94.8	73.5	22.7	8.4	14.1
Living with own children	12,355	47,994	96.3	80.7	25.5	9.4	16.6
Not Living with own children	10,384	34,885	92.7	63.3	16.9	7.1	9.5
5.00 and over							
Unrelated individual	4,394	45,132	89.8	66.4	16.8	10.5	18.8
Living alone	2,751	39,807	86.9	56.9	12.9	3.0	14.4
Living with others	1,642	54,051	94.7	82.2	23.3	23.0	26.0
Family with two or more members	34,242	64,424	93.5	71.6	25.0	9.7	23.6
Single householder	2,074	57,135	94.4	64.0	18.4	11.2	20.2
Married householder	32,168	64,894	93.5	72.1	25.5	9.6	23.8
Living with own children	13,923	72,470	94.3	75.7	29.0	9.9	30.1
Not Living with own children	20,320	58,911	93.0	68.8	22.4	9.5	19.2
Household Disability Status							
No disabled members	166,882	32,707	84.9	61.4	18.1	9.8	10.8
One or more disabled members	53,609	25,572	70.5	41.5	11.4	8.9	5.2
Income Quantile by Disability Status							
1st decile							
No disabled members	11,237	5,138	22.0	8.8	5.1	7.8	0.3
One or more disabled members	7,855	5,518	17.8	4.0	2.1	3.4	-
2nd decile							
No disabled members	12,978	10,630	58.2	27.8	6.7	6.5	1.0
One or more disabled members	7,217	10,693	46.8	16.3	2.9	8.3	0.6
2nd quintile							
No disabled members	31,727	17,646	83.2	52.7	14.2	9.6	4.0
One or more disabled members	12,099	17,165	73.0	31.0	8.7	8.4	1.7
3rd quintile							
No disabled members	35,479	26,111	94.0	67.5	18.3	9.9	7.7
One or more disabled members	10,036	25,874	88.7	58.3	13.7	8.9	5.3
4th quintile							
No disabled members	36,749	36,234	95.4	75.0	21.6	9.6	12.3
One or more disabled members	9,235	35,925	93.8	65.5	16.9	10.7	6.8
5th quintile							
No disabled members	38,711	63,108	94.9	76.6	25.5	11.7	23.8
One or more disabled members	7,166	62,966	92.3	71.1	24.6	13.9	19.2
Income-to-Poverty Ratio by Disability Status							
Less than 0.50							
No disabled members	4,880	3,654	10.0	4.6	4.1	5.8	0.1
One or more disabled members	2,234	4,585	18.7	3.7	2.2	12.5	-
0.50 up to but not including 1.00							
No disabled members	9,513	8,686	38.8	19.0	6.5	6.4	0.3
One or more disabled members	6,914	8,312	28.2	11.0	1.4	7.2	-

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
1.00 up to but not including 2.00							
No disabled members	29,732	16,206	77.3	48.4	13.7	10.5	3.2
One or more disabled members	12,870	14,664	57.8	28.8	8.5	9.9	1.6
2.00 up to but not including 3.00							
No disabled members	39,105	25,257	90.5	64.6	18.4	10.8	7.5
One or more disabled members	12,791	24,099	84.6	47.3	13.1	8.6	3.6
3.00 up to but not including 4.00							
No disabled members	31,222	33,518	94.2	70.6	18.6	10.3	10.8
One or more disabled members	8,480	30,956	90.9	57.2	12.6	7.9	7.3
4.00 up to but not including 5.00							
No disabled members	20,174	41,064	95.6	74.7	22.4	8.6	14.4
One or more disabled members	4,636	39,975	92.5	66.9	14.8	7.2	7.2
5.00 and over							
No disabled members	32,196	62,470	94.1	73.7	24.4	9.8	24.1
One or more disabled members	5,685	63,046	91.0	64.8	25.6	10.7	20.5
Age of Household Reference Person							
Under 65 years	199,524	31,925	83.8	61.0	17.9	10.1	10.2
Under 25 years	12,136	19,726	73.1	53.1	15.6	13.0	5.5
25 to 44 years	115,842	30,864	84.6	64.4	18.6	9.4	11.1
45 to 64 years	71,546	35,701	84.1	56.8	17.2	10.9	9.6
65 years and over	31,346	19,493	51.5	11.3	2.7	3.5	1.3
65 to 74 years	19,699	21,064	57.3	13.4	3.5	3.6	2.1
75 years and over	11,647	16,826	41.8	7.8	1.4	3.3	0.1
Income Quantile by Age of Household Reference Person							
1st decile							
Under 65 years	16,677	5,147	21.2	7.9	4.4	6.8	0.2
Under 25 years	2,254	4,656	18.9	9.2	5.8	11.9	0.3
25 to 44 years	9,015	5,235	18.9	8.3	4.6	6.3	0.1
45 to 64 years	5,408	5,204	25.7	6.8	3.7	5.6	0.5
65 years and over	7,032	5,658	14.6	0.7	0.2	1.5	0.1
65 to 74 years	3,455	5,698	14.2	0.5	0.3	2.2	-
75 years and over	3,577	5,619	15.0	0.8	0.2	0.9	0.2
2nd decile							
Under 65 years	16,491	10,618	57.5	28.4	6.4	8.1	1.1
Under 25 years	1,810	10,596	58.0	35.9	8.1	11.4	1.1
25 to 44 years	8,754	10,538	57.7	31.5	7.1	6.5	1.0
45 to 64 years	5,927	10,742	57.1	21.6	4.9	9.6	1.1
65 years and over	6,000	10,644	36.6	1.9	0.7	2.0	-
65 to 74 years	3,441	10,801	41.8	2.8	0.8	2.4	-
75 years and over	2,560	10,435	29.6	0.5	0.6	1.6	-
2nd quintile							
Under 65 years	37,237	17,581	82.9	52.6	14.5	10.3	3.9
Under 25 years	3,563	17,457	83.5	58.4	20.2	15.5	4.8
25 to 44 years	22,080	17,659	84.8	58.3	16.0	9.7	4.9
45 to 64 years	11,594	17,472	79.1	39.9	9.9	9.9	1.8
65 years and over	8,514	17,007	63.3	10.8	1.8	2.8	0.3
65 to 74 years	5,885	17,179	67.2	12.4	2.3	3.8	0.4
75 years and over	2,630	16,622	54.7	7.2	0.8	0.5	-
3rd quintile							
Under 65 years	41,741	26,105	94.0	69.0	18.3	9.9	7.7
Under 25 years	2,514	25,935	91.3	70.2	17.6	12.2	5.2
25 to 44 years	26,561	26,134	94.1	72.1	19.6	9.5	9.7
45 to 64 years	12,666	26,078	94.3	62.2	15.9	10.5	4.0
65 years and over	4,584	25,527	73.8	21.6	4.8	5.5	1.2
65 to 74 years	3,227	25,429	76.3	21.5	6.4	3.8	1.7
75 years and over	1,357	25,758	67.8	21.7	1.2	9.6	-

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4th quintile							
Under 65 years	43,378	36,172	95.9	76.0	21.7	10.3	11.7
Under 25 years	1,614	35,561	99.2	82.5	20.1	11.6	15.2
25 to 44 years	26,607	36,192	95.5	78.3	22.2	9.4	12.8
45 to 64 years	15,157	36,201	96.2	71.4	21.0	11.8	9.3
65 years and over	3,034	36,152	80.3	22.4	3.0	1.9	3.0
65 to 74 years	2,170	36,028	79.4	22.6	3.7	2.2	4.2
75 years and over	865	36,464	82.5	21.9	1.3	1.1	-
5th quintile							
Under 65 years	44,000	63,208	95.2	77.3	25.7	11.9	23.6
Under 25 years	381	62,736	98.1	75.9	26.0	14.7	21.2
25 to 44 years	22,826	60,434	95.9	79.1	25.2	11.2	24.8
45 to 64 years	20,793	66,262	94.5	75.3	26.3	12.6	22.3
65 years and over	2,181	60,761	76.1	35.7	14.4	14.1	11.1
65 to 74 years	1,521	62,371	77.4	39.0	14.7	9.8	15.9
75 years and over	660	57,047	73.3	28.1	13.8	24.1	-
Income-to-Poverty Ratio by Age of Reference Person							
Less than 0.50							
Under 65 years	7,179	3,902	12.8	4.4	3.6	7.9	0.1
Under 25 years	1,046	3,273	6.5	2.9	3.7	7.1	-
25 to 44 years	4,286	4,087	8.0	2.9	4.0	4.6	-
45 to 64 years	1,847	3,829	26.9	8.5	2.6	15.7	0.4
65 years and over	193	(B)	(B)	(B)	(B)	(B)	(B)
65 to 74 years	127	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	67	(B)	(B)	(B)	(B)	(B)	(B)
0.50 up to but not including 1.00							
Under 65 years	14,713	8,781	37.0	17.2	4.9	7.0	0.2
Under 25 years	1,224	6,762	29.2	17.9	6.4	15.2	-
25 to 44 years	9,010	9,139	39.3	19.7	5.8	6.8	0.1
45 to 64 years	4,479	8,613	34.5	12.0	2.6	5.2	0.5
65 years and over	3,183	5,423	9.9	1.8	-	3.2	0.2
65 to 74 years	1,587	5,582	9.3	-	-	6.0	-
75 years and over	1,596	5,264	10.4	3.5	-	0.4	0.4
1.00 up to but not including 2.00							
Under 65 years	37,257	16,381	76.2	47.5	13.8	10.9	3.1
Under 25 years	3,084	13,457	71.0	47.8	18.1	13.3	2.7
25 to 44 years	22,528	17,277	80.9	53.4	14.9	10.3	4.2
45 to 64 years	11,645	15,422	68.5	36.1	10.5	11.4	1.3
65 years and over	9,170	9,917	31.8	4.6	0.8	3.7	-
65 to 74 years	4,984	10,138	38.5	7.3	1.1	3.0	-
75 years and over	4,186	9,653	23.8	1.5	0.4	4.5	-
2.00 up to but not including 3.00							
Under 65 years	46,227	25,811	92.2	66.2	18.8	11.0	7.1
Under 25 years	2,795	20,133	82.7	56.5	16.2	14.7	3.7
25 to 44 years	30,232	26,831	93.8	72.7	20.4	10.1	8.8
45 to 64 years	13,200	24,676	90.7	53.3	15.7	12.4	3.9
65 years and over	7,568	17,114	59.8	9.7	2.4	3.0	1.6
65 to 74 years	5,120	17,473	61.5	10.4	3.2	2.4	2.4
75 years and over	2,448	16,362	56.1	8.2	0.8	4.3	-
3.00 up to but not including 4.00							
Under 65 years	35,678	33,980	94.9	72.6	18.7	10.4	10.9
Under 25 years	2,056	26,327	96.2	75.6	20.2	14.2	9.7
25 to 44 years	20,833	34,897	94.8	75.9	19.8	9.3	13.5
45 to 64 years	12,790	33,717	94.8	66.8	16.8	11.6	7.0
65 years and over	5,020	23,450	75.3	19.8	4.0	3.5	1.8
65 to 74 years	3,610	23,698	77.9	21.2	5.1	3.9	2.5
75 years and over	1,409	22,814	68.8	16.0	1.2	2.4	-

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4.00 up to but not including 5.00							
Under 65 years	22,800	41,650	96.5	77.5	22.5	9.0	14.2
Under 25 years	949	31,965	97.3	76.7	14.5	6.4	6.4
25 to 44 years	11,828	42,411	96.3	81.9	24.4	9.9	17.5
45 to 64 years	10,023	41,669	96.7	72.4	20.9	8.0	10.9
65 years and over	2,466	30,900	72.3	20.3	3.6	1.4	0.7
65 to 74 years	1,686	31,009	74.9	21.0	2.8	1.6	1.1
75 years and over	780	30,664	66.7	18.8	5.3	1.1	-
5.00 and over							
Under 65 years	35,132	63,476	94.7	75.8	25.7	10.2	24.9
Under 25 years	914	48,287	97.8	82.2	20.5	14.3	23.3
25 to 44 years	16,755	61,777	96.1	77.5	25.2	8.9	25.9
45 to 64 years	17,463	65,902	93.2	73.8	26.4	11.3	23.9
65 years and over	3,504	49,733	77.1	23.2	8.3	5.0	5.2
65 to 74 years	2,464	50,910	77.7	24.6	9.4	5.8	7.4
75 years and over	1,040	46,941	75.6	20.0	5.8	3.1	-
Sex of Reference Person							
Male	175,493	33,454	84.8	59.3	18.5	9.3	10.5
Female	55,376	20,035	62.3	38.3	7.4	9.0	4.3
Income Quantile by Sex of Reference Person							
1st decile							
Male	9,065	5,507	23.7	7.3	5.0	5.6	0.4
Female	14,644	5,172	16.5	4.8	2.1	4.9	0.1
2nd decile							
Male	13,387	10,734	51.8	20.0	7.4	5.3	0.7
Female	9,105	10,465	52.1	23.3	1.2	8.2	0.8
2nd quintile							
Male	33,051	17,628	80.4	44.6	14.0	7.9	3.4
Female	12,700	17,075	76.2	45.3	7.2	11.6	2.8
3rd quintile							
Male	38,357	26,092	92.3	65.0	18.3	9.5	7.8
Female	7,968	25,834	90.7	61.0	10.8	9.4	3.7
4th quintile							
Male	40,360	36,190	95.2	73.0	21.2	9.2	10.9
Female	6,052	36,037	92.9	69.3	16.2	13.5	12.3
5th quintile							
Male	41,273	63,510	94.4	75.9	26.0	12.2	23.6
Female	4,908	59,586	94.3	70.1	18.5	10.0	17.7
Income-to-Poverty Ratio by Sex of Reference Person							
Less than 0.50							
Male	2,616	3,960	22.3	3.6	5.1	8.1	-
Female	4,756	3,808	8.3	4.6	2.6	8.1	0.1
0.50 up to but not including 1.00							
Male	9,261	9,018	40.5	16.9	6.4	5.9	0.4
Female	8,636	7,290	23.2	11.9	1.5	6.8	-
1.00 up to but not including 2.00							
Male	31,506	16,504	72.5	44.1	14.0	8.9	3.0
Female	14,921	12,149	56.8	28.3	5.2	10.8	1.6
2.00 up to but not including 3.00							
Male	42,975	25,380	88.8	59.8	18.2	10.3	7.0
Female	10,820	21,440	83.2	52.1	9.8	8.4	3.7

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
3.00 up to but not including 4.00							
Male	33,755	33,568	93.3	68.2	18.5	9.5	10.7
Female	6,942	28,367	88.4	56.1	9.1	9.7	5.4
4.00 up to but not including 5.00							
Male	21,346	41,556	94.6	72.7	22.0	8.2	13.6
Female	3,920	35,399	91.8	67.7	13.2	8.6	8.9
5.00 and over							
Male	33,605	63,439	93.2	71.5	25.2	9.8	23.6
Female	5,031	54,153	92.5	67.9	16.6	9.5	19.6
Years of School Completed by Household Reference Person							
Less than 12 years	64,958	20,255	63.7	36.8	9.8	8.4	1.9
12 to 15 years	118,717	29,778	83.5	59.9	18.1	10.1	8.1
16 years or more	46,045	45,624	91.4	64.9	18.7	8.3	21.5
Income Quantile by Years of School Completed							
1st decile							
Less than 12 years	13,671	5,361	15.8	4.9	2.4	4.5	-
12 to 15 years	8,265	5,269	22.6	7.6	4.1	5.4	0.1
16 years or more	1,133	4,797	38.1	4.0	5.8	13.3	3.7
2nd decile							
Less than 12 years	10,940	10,593	45.7	14.9	3.2	6.6	0.3
12 to 15 years	10,273	10,644	58.5	27.9	6.5	6.1	1.3
16 years or more	1,201	10,807	53.1	25.1	6.8	8.7	0.5
2nd quintile							
Less than 12 years	16,575	17,204	75.3	37.9	9.6	7.5	2.0
12 to 15 years	24,536	17,603	81.2	50.2	13.9	9.5	3.8
16 years or more	4,509	17,742	83.3	42.0	12.6	10.7	4.7
3rd quintile							
Less than 12 years	11,350	25,885	88.2	57.9	14.0	10.9	2.1
12 to 15 years	27,517	26,067	93.5	68.7	18.7	10.4	6.9
16 years or more	7,358	26,210	92.5	58.1	15.7	4.2	15.6
4th quintile							
Less than 12 years	7,526	35,798	96.6	69.5	18.5	11.7	3.8
12 to 15 years	27,306	36,004	95.0	75.5	22.7	10.0	10.1
16 years or more	11,447	36,819	93.7	68.0	16.9	8.0	18.5
5th quintile							
Less than 12 years	4,896	56,505	89.3	71.4	22.7	15.3	7.4
12 to 15 years	20,820	59,861	93.4	75.3	27.5	13.9	18.7
16 years or more	20,399	67,953	96.6	76.3	23.6	9.2	31.1
Income-to-Poverty Ratio by Years of School Completed							
Less than 0.50							
Less than 12 years	4,387	4,413	11.3	4.9	4.3	10.4	-
12 to 15 years	2,588	3,237	13.4	3.4	2.2	1.1	-
16 years or more	366	1,825	35.9	2.0	2.0	28.0	2.0
0.50 up to but not including 1.00							
Less than 12 years	10,501	8,282	28.8	12.4	1.8	5.0	0.0
12 to 15 years	6,702	8,124	37.3	18.1	7.2	8.7	0.3
16 years or more	619	7,610	38.3	11.2	7.5	3.1	2.0
1.00 up to but not including 2.00							
Less than 12 years	20,014	14,310	59.4	30.5	8.1	8.1	1.3
12 to 15 years	22,897	15,655	73.6	47.0	14.0	10.2	3.5
16 years or more	3,279	16,092	74.8	38.1	11.5	13.1	3.6

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
2.00 up to but not including 3.00							
Less than 12 years	14,309	23,140	82.6	47.2	11.9	9.5	2.5
12 to 15 years	31,904	24,961	89.2	63.7	18.4	10.7	6.0
16 years or more	7,534	25,789	90.7	56.3	17.2	7.1	14.8
3.00 up to but not including 4.00							
Less than 12 years	8,559	30,396	90.3	57.7	13.5	10.2	2.6
12 to 15 years	23,146	32,465	93.2	68.6	18.8	10.7	9.3
16 years or more	8,835	35,497	92.9	68.3	15.5	6.3	18.2
4.00 up to but not including 5.00							
Less than 12 years	3,721	39,673	92.4	66.4	21.8	6.6	4.6
12 to 15 years	14,148	39,837	94.4	73.8	21.9	9.1	11.1
16 years or more	7,375	42,579	94.5	71.2	17.7	7.4	20.4
5.00 and over							
Less than 12 years	3,366	54,087	86.6	62.4	20.5	10.3	6.6
12 to 15 years	17,182	58,088	91.8	71.6	25.7	10.4	18.5
16 years or more	17,991	67,731	95.6	72.3	23.4	9.1	30.6
Region of Residence							
Northeast	49,220	31,720	83.6	54.7	13.5	6.9	8.3
Midwest	60,341	30,763	81.2	55.8	14.6	10.1	9.5
South	76,190	28,091	76.0	55.2	16.1	9.9	8.7
West	44,595	31,640	78.3	50.7	19.8	9.4	9.8
Household Income Quantile by Region of Residence							
1st decile							
Northeast	4,721	5,360	18.3	1.9	1.1	2.6	-
Midwest	6,063	5,363	21.5	5.4	3.9	5.8	0.2
South	9,319	5,147	18.8	8.0	3.5	6.8	0.1
West	3,429	5,546	18.3	6.0	3.7	3.4	0.8
2nd decile							
Northeast	4,038	10,645	58.3	16.8	4.6	3.8	0.3
Midwest	5,093	10,650	54.5	21.4	4.5	7.5	0.5
South	8,986	10,633	53.9	25.7	5.9	7.6	0.9
West	4,321	10,573	38.6	16.4	3.7	5.4	1.2
2nd quintile							
Northeast	9,686	17,697	85.3	42.6	7.7	5.2	1.7
Midwest	11,607	17,516	81.3	40.6	7.3	10.5	3.0
South	15,605	17,252	77.1	52.1	15.3	9.6	3.2
West	8,711	17,549	73.7	39.7	18.1	9.8	5.4
3rd quintile							
Northeast	9,998	25,934	93.7	61.6	14.8	8.3	6.3
Midwest	12,626	26,029	94.3	70.8	16.0	9.2	7.6
South	14,532	26,047	90.2	65.2	17.6	10.1	7.2
West	9,135	26,194	90.0	57.1	20.0	10.3	7.1
4th quintile							
Northeast	9,891	36,351	97.9	73.7	20.7	5.9	10.1
Midwest	12,620	36,301	94.4	73.1	19.8	11.7	13.3
South	14,402	35,899	94.0	76.1	20.5	10.7	9.5
West	9,441	36,225	93.6	65.3	21.3	9.9	11.8
5th quintile							
Northeast	10,886	64,356	96.5	77.8	19.3	11.1	20.9
Midwest	12,332	62,879	93.5	75.0	23.9	12.2	21.8
South	13,345	61,920	93.5	77.0	26.3	12.9	26.8
West	9,558	63,481	94.2	70.4	32.1	11.4	21.4

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
Income-to-Poverty Ratio by Region of Residence							
Less than 0.50							
Northeast	1,303	3,723	10.8	0.0	0.0	4.7	-
Midwest	2,205	4,137	15.6	4.8	3.5	9.6	-
South	3,088	3,822	10.3	4.6	5.5	9.9	-
West	754	3,521	22.4	8.5	1.0	1.9	1.0
0.50 up to but not including 1.00							
Northeast	2,959	7,168	28.1	5.5	4.4	2.2	-
Midwest	3,815	8,055	32.9	11.9	4.0	8.0	0.2
South	7,690	8,305	36.4	21.2	4.3	8.0	-
West	3,368	8,944	25.0	9.3	3.1	4.2	0.8
1.00 up to but not including 2.00							
Northeast	10,105	15,471	71.0	36.0	7.5	6.7	2.0
Midwest	10,881	14,836	71.0	37.0	5.2	10.5	1.6
South	16,597	14,782	65.4	43.5	14.8	11.0	2.6
West	8,712	15,653	62.9	37.0	16.2	8.7	4.2
2.00 up to but not including 3.00							
Northeast	11,309	24,522	91.8	56.5	14.3	7.5	5.4
Midwest	14,787	24,393	89.2	59.4	17.0	11.2	8.1
South	17,610	24,403	85.9	61.8	16.2	10.0	5.1
West	10,032	25,285	84.1	52.2	18.6	10.4	6.9
3.00 up to but not including 4.00							
Northeast	8,762	32,936	95.1	66.8	16.8	7.9	8.6
Midwest	11,502	32,561	91.9	69.1	15.8	8.5	10.0
South	12,484	32,580	92.1	69.3	16.7	10.6	10.3
West	7,844	32,752	91.3	56.7	19.1	11.5	10.1
4.00 up to not including 500							
Northeast	5,825	42,310	97.0	75.7	17.6	5.2	12.5
Midwest	6,986	41,427	94.3	71.3	16.8	10.2	13.3
South	7,398	39,505	93.5	74.4	23.2	7.2	14.1
West	5,056	39,095	91.6	65.0	25.6	10.5	10.8
5.00 and over							
Northeast	8,876	63,532	96.1	71.9	18.2	8.5	20.1
Midwest	10,006	62,513	91.6	72.1	24.5	10.7	22.5
South	11,075	61,722	92.1	71.1	23.7	10.6	26.5
West	8,625	61,117	93.1	68.5	30.1	8.9	22.3
Type of Residence							
Metropolitan area	170,038	31,668	81.5	55.4	15.4	9.2	10.1
Outside metropolitan area	60,274	26,272	73.7	51.3	17.1	9.2	6.1
Income Quantile by Type of Residence							
1st decile							
Metropolitan area	15,728	5,267	19.2	4.1	2.4	4.4	0.3
Outside metropolitan area	7,804	5,373	19.6	9.1	4.6	6.8	0.1
2nd decile							
Metropolitan area	15,301	10,593	51.8	19.8	4.1	6.9	0.6
Outside metropolitan area	7,137	10,701	52.2	24.7	6.7	5.6	1.1
2nd quintile							
Metropolitan area	31,299	17,440	79.8	42.4	10.7	9.3	3.7
Outside metropolitan area	14,287	17,541	78.3	50.0	15.5	8.1	2.2
3rd quintile							
Metropolitan area	33,910	26,023	92.2	62.8	15.9	9.2	6.8
Outside metropolitan area	12,381	26,110	91.5	68.5	20.2	10.3	7.8
4th quintile							
Metropolitan area	36,078	36,316	95.5	73.0	18.9	9.8	11.8
Outside metropolitan area	10,270	35,666	92.6	71.3	26.1	9.6	8.6

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
5th quintile							
Metropolitan area	37,721	63,283	96.6	77.5	25.4	11.4	24.3
Outside metropolitan area	8,395	62,153	84.3	65.2	24.4	14.4	17.0
Income-to-Poverty Ratio by Type of Residence							
Less than 0.50							
Metropolitan area	5,263	3,996	13.1	4.5	2.8	6.9	0.1
Outside metropolitan area	2,087	3,546	13.6	3.7	5.2	10.9	0.0
0.50 up to but not including 1.00							
Metropolitan area	11,546	8,277	32.9	12.2	3.2	6.4	0.1
Outside metropolitan area	6,287	8,011	30.7	18.3	5.6	6.2	0.4
1.00 up to but not including 2.00							
Metropolitan area	30,872	14,990	67.1	36.4	9.2	9.5	3.1
Outside metropolitan area	15,412	15,347	68.1	44.4	15.1	9.4	1.5
2.00 up to but not including 3.00							
Metropolitan area	38,922	24,720	88.1	56.7	15.4	10.1	5.8
Outside metropolitan area	14,816	24,248	86.6	62.2	19.3	9.4	7.6
3.00 up to but not including 4.00							
Metropolitan area	31,049	33,119	93.6	67.0	16.2	9.3	10.5
Outside metropolitan area	9,529	31,293	89.0	63.8	19.4	10.6	7.6
4.00 up to but not including 5.00							
Metropolitan area	20,061	40,875	95.4	73.2	19.6	8.3	14.1
Outside metropolitan area	5,204	39,547	89.2	67.1	24.7	7.8	8.0
5.00 and over							
Metropolitan area	31,788	62,220	95.2	73.6	24.6	9.8	24.4
Outside metropolitan area	6,783	62,194	83.8	59.0	22.1	10.5	16.7
Person Characteristics							
Age							
Less than 18 years	64,613	29,450	79.7	57.8	16.9	9.1	9.5
Less than 6 years	21,750	26,384	79.2	56.5	16.2	8.5	9.1
6 to 11 years	20,548	28,885	79.8	58.4	16.9	8.1	9.3
12 to 17 years	22,316	32,837	79.9	58.3	17.5	10.6	10.2
18 to 64 years	141,839	32,491	84.4	60.5	17.7	10.4	10.2
18 to 24 years	28,226	32,804	83.8	62.1	19.8	16.4	9.5
25 to 44 years	69,484	32,009	86.4	65.5	18.6	9.2	11.5
45 to 64 years	44,129	33,051	81.6	51.6	14.9	8.6	8.7
65 years and over	24,928	19,487	50.2	9.9	2.8	2.4	0.9
65 to 74 years	15,760	20,723	54.7	10.8	3.4	2.6	1.2
75 years and over	9,167	17,363	42.5	8.2	1.7	2.1	0.5
Household Income Quantile by Age							
1st decile							
Less than 18 years	7,779	5,169	16.7	7.2	3.6	6.3	-
Less than 6 years	3,375	5,103	18.6	7.3	4.3	5.8	-
6 to 11 years	2,415	5,061	17.4	7.9	3.2	6.9	-
12 to 17 years	1,989	5,378	13.4	6.4	3.2	6.0	-
18 to 64 years	10,552	5,198	23.3	7.5	4.6	6.5	0.4
18 to 24 years	2,116	5,251	20.8	9.0	6.3	9.6	0.3
25 to 44 years	4,550	5,149	23.6	8.4	4.7	5.9	0.1
45 to 64 years	3,885	5,227	24.2	5.7	3.5	5.6	0.7
65 years and over	5,881	5,620	14.9	1.0	0.2	1.6	0.1
65 to 74 years	2,981	5,674	14.6	0.9	0.4	2.2	-
75 years and over	2,900	5,565	15.1	1.0	-	0.9	0.2

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
2nd decile							
Less than 18 years	6,041	10,452	50.8	24.4	5.7	6.3	0.7
Less than 6 years	2,219	10,399	51.7	27.2	7.0	6.1	0.3
6 to 11 years	1,915	10,380	53.0	22.8	4.5	5.4	1.2
12 to 17 years	1,907	10,587	47.6	22.7	5.2	7.5	0.6
18 to 64 years	11,602	10,692	59.3	28.0	6.3	8.7	1.2
18 to 24 years	2,489	10,725	59.8	34.7	8.0	14.4	1.5
25 to 44 years	4,878	10,633	58.9	31.7	7.6	7.2	1.2
45 to 64 years	4,235	10,739	59.4	19.9	3.9	6.9	0.9
65 years and over	4,856	10,683	35.7	1.4	0.6	1.5	-
65 to 74 years	2,922	10,790	38.4	2.1	0.7	1.9	-
75 years and over	1,934	10,521	31.4	0.3	0.4	0.9	-
2nd quintile							
Less than 18 years	12,202	17,565	81.0	52.5	14.9	8.5	3.6
Less than 6 years	4,885	17,665	85.5	55.3	17.3	9.2	5.9
6 to 11 years	3,792	17,558	81.4	57.0	16.7	8.2	2.5
12 to 17 years	3,525	17,432	74.4	43.9	9.5	8.0	1.7
18 to 64 years	26,973	17,539	82.8	50.2	13.4	10.8	3.8
18 to 24 years	6,025	17,374	81.8	53.3	15.9	18.5	4.5
25 to 44 years	12,778	17,708	85.3	58.1	15.2	9.6	4.6
45 to 64 years	8,170	17,397	79.6	35.6	8.7	7.0	2.0
65 years and over	6,576	17,042	61.6	8.2	2.1	1.8	0.3
65 to 74 years	4,533	17,211	64.2	8.9	2.7	2.3	0.4
75 years and over	2,042	16,666	55.7	6.5	0.8	0.8	-
3rd quintile							
Less than 18 years	13,636	26,070	93.4	68.7	18.9	10.2	7.9
Less than 6 years	4,637	25,950	94.7	70.1	20.6	7.7	9.5
6 to 11 years	4,564	26,107	94.6	70.8	18.3	10.2	8.0
12 to 17 years	4,434	26,157	91.0	65.0	17.7	12.7	6.1
18 to 64 years	29,159	26,101	93.8	68.0	17.6	10.0	7.5
18 to 24 years	5,464	26,139	93.3	69.5	19.2	14.1	6.4
25 to 44 years	15,852	26,136	94.2	72.5	19.1	9.2	9.6
45 to 64 years	7,843	26,002	93.4	58.0	13.4	8.9	4.0
65 years and over	3,530	25,526	71.3	16.4	4.8	2.5	0.7
65 to 74 years	2,524	25,428	73.6	15.8	5.4	2.1	0.7
75 years and over	1,007	25,771	65.4	17.6	3.4	3.4	0.6
4th quintile							
Less than 18 years	13,209	36,164	94.8	75.6	21.4	9.4	12.0
Less than 6 years	3,949	36,164	95.5	75.7	19.7	9.9	12.8
6 to 11 years	4,277	36,061	94.5	75.0	21.9	7.6	12.8
12 to 17 years	4,983	36,252	94.6	76.0	22.3	10.5	10.7
18 to 64 years	30,859	36,155	95.9	74.8	21.2	10.4	11.4
18 to 24 years	5,489	36,056	96.6	75.5	25.4	17.0	9.8
25 to 44 years	16,363	36,174	96.2	78.5	21.2	9.2	13.0
45 to 64 years	9,007	36,181	95.0	67.9	18.6	8.5	9.4
65 years and over	2,344	36,416	81.6	24.9	6.4	3.7	2.1
65 to 74 years	1,637	36,507	82.2	23.3	6.9	3.4	2.6
75 years and over	707	36,207	80.4	28.7	5.2	4.4	0.9
5th quintile							
Less than 18 years	11,746	61,595	94.2	75.0	24.6	11.0	24.4
Less than 6 years	2,685	61,195	94.8	75.6	20.0	10.7	24.1
6 to 11 years	3,584	60,570	92.6	72.7	24.0	7.8	23.5
12 to 17 years	5,478	62,462	95.1	76.2	27.1	13.3	25.1
18 to 64 years	32,694	63,524	95.0	77.4	26.2	12.5	23.3
18 to 24 years	6,644	66,368	96.3	80.2	27.8	18.9	22.4
25 to 44 years	15,062	60,758	96.3	78.8	25.6	10.4	24.5
45 to 64 years	10,988	65,594	92.5	73.9	25.9	11.4	22.1
65 years and over	1,740	65,103	82.5	36.9	11.6	8.4	7.3
65 to 74 years	1,163	65,519	81.3	37.4	12.0	6.9	8.8
75 years and over	578	64,266	84.7	35.8	10.7	11.5	4.4

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
Income-to-Poverty Ratio by Age of Person							
Less than 18 years	3,823	4,398	11.9	4.3	3.2	7.6	-
Less than 6 years	1,421	4,478	10.4	3.9	3.5	7.5	-
6 to 11 years	1,373	4,210	14.3	4.4	3.0	7.6	-
12 to 17 years	1,030	4,538	11.1	4.7	3.0	7.6	-
18 to 64 years	3,373	3,357	13.3	4.4	4.0	8.1	0.2
18 to 24 years	754	3,992	10.2	6.8	2.0	9.9	-
25 to 44 years	1,726	3,452	12.0	3.5	5.4	4.4	-
45 to 64 years	893	2,638	18.6	4.1	2.9	14.0	0.8
65 years and over	175	(B)	(B)	(B)	(B)	(B)	(B)
65 to 74 years	116	(B)	(B)	(B)	(B)	(B)	(B)
75 years and over	60	(B)	(B)	(B)	(B)	(B)	(B)
0.50 up to but not including 1.00							
Less than 18 years	7,201	9,462	37.6	18.1	4.7	6.3	0.2
Less than 6 years	2,637	9,114	38.8	18.1	5.8	5.3	-
6 to 11 years	2,263	9,457	39.4	18.6	4.2	6.2	0.4
12 to 17 years	2,302	9,865	34.6	17.5	4.0	7.4	0.2
18 to 64 years	8,272	8,024	34.7	15.1	4.6	7.7	0.2
18 to 24 years	1,919	8,669	35.3	18.8	6.7	10.5	-
25 to 44 years	4,044	8,375	38.8	17.6	5.6	8.5	0.3
45 to 64 years	2,309	6,875	27.0	7.8	1.2	3.9	0.2
65 years and over	2,430	4,952	7.6	1.5	-	1.7	0.2
65 to 74 years	1,226	5,195	6.9	0.9	-	2.2	-
75 years and over	1,204	4,705	8.2	2.1	-	1.1	0.5
1.00 up to but not including 2.00							
Less than 18 years	15,250	18,126	80.5	51.9	14.8	9.5	3.6
Less than 6 years	5,708	17,945	84.3	53.8	16.4	9.6	4.6
6 to 11 years	4,906	18,191	82.4	56.0	15.3	8.0	2.9
12 to 17 years	4,636	18,281	73.7	45.4	12.3	10.8	3.2
18 to 64 years	24,001	15,035	71.1	41.7	12.1	11.9	2.6
18 to 24 years	5,261	15,601	72.8	46.6	14.8	18.8	2.4
25 to 44 years	11,720	16,177	76.5	49.0	13.5	10.0	3.5
45 to 64 years	7,020	12,702	60.8	25.8	7.6	9.8	1.2
65 years and over	7,176	8,915	28.0	3.0	0.7	1.6	-
65 to 74 years	4,002	9,232	30.9	3.9	1.0	2.2	-
75 years and over	3,174	8,515	24.3	1.8	0.2	0.8	-
2.00 up to but not including 3.00							
Less than 18 years	16,395	28,632	93.7	70.8	19.6	10.1	8.9
Less than 6 years	5,284	27,252	93.7	71.8	19.9	9.4	11.5
6 to 11 years	5,446	28,801	94.4	71.4	20.7	9.8	9.1
12 to 17 years	5,665	29,758	93.0	69.1	18.4	10.9	6.3
18 to 64 years	31,348	24,102	90.2	61.4	17.4	11.2	6.1
18 to 24 years	6,322	24,581	89.7	63.5	19.1	18.4	4.8
25 to 44 years	16,829	25,378	92.7	70.0	19.7	10.0	8.0
45 to 64 years	8,196	21,114	85.5	42.1	11.6	8.4	3.0
65 years and over	6,053	16,142	58.1	7.9	2.8	2.5	0.6
65 to 74 years	4,065	16,391	60.0	8.7	3.5	2.5	0.7
75 years and over	1,988	15,634	54.2	6.1	1.4	2.5	0.3
3.00 up to but not including 4.00							
Less than 18 years	10,111	38,218	94.2	73.6	20.1	9.6	14.3
Less than 6 years	2,992	37,076	95.9	74.5	17.7	8.5	12.2
6 to 11 years	3,283	38,304	93.7	74.0	19.2	8.1	14.7
12 to 17 years	3,836	39,034	93.3	72.4	22.7	11.7	15.6
18 to 64 years	26,500	32,016	94.8	70.8	17.7	10.7	9.4
18 to 24 years	5,555	33,031	96.5	72.7	21.6	17.0	9.8
25 to 44 years	13,214	33,004	94.8	75.1	18.5	8.9	11.6
45 to 64 years	7,731	29,597	93.5	62.0	13.3	9.1	5.5
65 years and over	4,086	23,298	73.3	17.2	4.3	2.3	1.0
65 to 74 years	2,929	23,332	75.5	16.9	5.0	2.1	1.1
75 years and over	1,157	23,212	67.6	18.1	2.4	2.7	0.5

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
4.00 up to but not including 5.00							
Less than 18 years	4,926	48,148	96.1	80.1	23.4	8.3	17.0
Less than 6 years	1,239	44,759	97.3	79.6	24.1	10.5	17.5
6 to 11 years	1,499	49,319	94.5	81.0	21.6	4.8	17.8
12 to 17 years	2,189	49,264	96.5	79.8	24.1	9.6	16.2
18 to 64 years	18,378	39,589	96.0	75.4	21.6	9.0	13.0
18 to 24 years	3,516	43,387	96.2	78.1	25.8	12.3	12.6
25 to 44 years	8,494	39,822	96.6	80.4	22.3	9.3	16.1
45 to 64 years	6,368	37,183	95.3	67.3	18.3	6.7	9.0
65 years and over	1,961	31,125	71.3	18.6	4.7	1.0	1.2
65 to 74 years	1,312	30,739	73.6	17.7	3.9	1.5	1.1
75 years and over	650	31,904	66.6	20.5	6.2	-	1.2
5.00 and over							
Less than 18 years	5,733	72,200	93.6	73.3	27.5	9.6	29.9
Less than 6 years	1,541	68,889	95.1	75.3	24.0	6.0	28.4
6 to 11 years	1,595	72,262	89.1	67.4	28.8	7.9	30.2
12 to 17 years	2,597	74,126	95.4	75.8	28.8	12.8	30.7
18 to 64 years	29,858	61,455	94.6	75.6	25.2	10.2	23.7
18 to 24 years	4,834	68,400	96.4	80.2	27.7	17.2	26.5
25 to 44 years	13,412	59,039	96.6	78.2	24.9	8.5	24.8
45 to 64 years	11,612	61,355	91.6	70.6	24.5	9.3	21.4
65 years and over	3,045	51,056	77.3	22.0	7.1	5.4	4.0
65 to 74 years	2,110	51,053	78.0	21.9	7.7	4.7	4.9
75 years and over	935	51,064	75.7	22.4	5.7	6.8	1.9
Race							
White	196,934	31,570	81.2	55.6	17.2	9.1	10.1
Black	27,753	20,116	67.2	46.5	7.4	9.2	1.9
Other	6,693	33,210	77.1	46.6	10.7	13.2	5.6
Household Income Quantile by Race							
1st decile							
White	17,305	5,465	21.8	6.0	4.0	5.8	0.3
Black	6,339	4,894	11.3	4.9	0.9	3.7	-
Other	567	4,820	36.8	7.8	5.3	-	-
2nd decile							
White	17,413	10,655	50.9	19.7	5.6	5.5	1.0
Black	4,396	10,536	61.3	29.7	3.0	10.2	-
Other	690	10,445	19.0	8.6	-	6.6	-
2nd quintile							
White	37,393	17,616	79.1	44.5	13.0	7.9	3.7
Black	7,040	16,796	81.3	48.3	8.1	13.1	0.6
Other	1,318	17,095	73.1	33.2	11.4	16.2	3.3
3rd quintile							
White	40,458	26,088	92.1	63.3	18.3	9.3	7.8
Black	4,413	25,708	93.2	75.2	8.3	9.8	1.5
Other	1,453	25,969	86.4	59.2	7.7	14.0	3.8
4th quintile							
White	42,054	36,172	94.6	72.1	20.9	9.8	11.9
Black	3,254	36,071	98.7	83.9	17.0	8.8	3.1
Other	1,104	36,407	92.2	53.8	17.0	12.0	3.3
5th quintile							
White	42,311	63,229	94.5	75.5	26.1	11.9	23.8
Black	2,310	55,873	90.8	76.7	15.5	9.2	14.0
Other	1,559	70,076	96.6	67.6	14.4	16.7	14.8
Income-to-Poverty Ratio by Race							
Less than 0.50							
White	4,141	3,707	16.9	3.8	5.3	8.0	0.2
Black	3,001	4,115	8.2	4.7	1.1	8.6	-
Not of Hispanic origin	231	3,346	13.8	6.6	-	-	-

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
0.50 up to but not including 1.00							
White	11,851	7,613	31.4	12.3	5.0	6.3	0.3
Black	5,190	9,053	35.2	20.3	2.0	6.3	-
Not of Hispanic origin	862	10,834	23.3	8.4	2.4	6.0	-
1.00 up to but not including 2.00							
White	36,844	14,935	66.1	38.5	11.9	8.1	2.8
Black	8,435	15,570	73.2	43.1	8.5	14.1	1.0
Not of Hispanic origin	1,148	17,127	69.6	25.4	8.6	21.5	3.9
2.00 up to but not including 3.00							
White	46,618	24,340	87.2	56.9	17.7	10.0	7.0
Black	5,353	25,555	91.6	69.0	7.7	8.5	1.6
Not of Hispanic origin	1,825	28,060	88.2	59.3	10.2	12.2	2.3
3.00 up to but not including 4.00							
White	37,000	32,412	92.2	65.9	17.7	9.6	10.3
Black	2,642	34,514	96.6	71.0	8.9	6.0	3.7
Not of Hispanic origin	1,055	37,533	91.7	61.6	10.5	18.5	7.2
4.00 up to but not including 5.00							
White	22,896	40,468	93.7	71.3	21.0	8.5	13.6
Black	1,749	41,492	98.0	85.3	17.8	5.4	7.3
Not of Hispanic origin	621	42,992	100.0	57.4	16.0	4.8	2.1
5.00 and over							
White	36,573	62,038	93.1	70.9	24.4	9.9	23.5
Black	1,203	52,747	93.5	77.8	19.0	4.3	11.7
Not of Hispanic origin	861	83,637	92.0	67.2	20.9	13.3	22.5
Hispanic Origin							
Not of Hispanic origin	215,091	30,797	79.8	54.8	16.1	9.2	9.5
Hispanic origin	16,288	22,888	73.7	47.8	12.3	9.3	3.1
Household Income Quantile by Hispanic Origin							
1st decile							
Not of Hispanic origin	21,587	5,319	19.6	5.6	3.4	4.9	0.2
Hispanic origin	2,625	5,122	16.4	7.0	1.6	7.8	-
2nd decile							
Not of Hispanic origin	20,002	10,645	52.0	22.1	4.9	6.6	0.8
Hispanic origin	2,497	10,465	51.0	14.6	4.9	5.3	0.6
2nd quintile							
Not of Hispanic origin	41,798	17,506	78.9	44.6	12.0	8.4	3.3
Hispanic origin	3,953	17,144	82.4	46.9	13.3	14.1	2.2
3rd quintile							
Not of Hispanic origin	43,070	26,033	91.9	64.1	17.1	9.7	7.4
Hispanic origin	3,255	26,241	93.4	67.0	16.3	7.4	2.9
4th quintile							
Not of Hispanic origin	44,245	36,188	94.8	72.3	20.7	9.7	11.5
Hispanic origin	2,167	35,808	96.8	76.3	16.1	11.0	3.7
5th quintile							
Not of Hispanic origin	44,389	63,412	94.2	75.1	25.3	12.2	23.4
Hispanic origin	1,792	55,172	97.1	79.7	22.2	7.3	12.5
Income-to-Poverty Ratio by Hispanic Origin							
Less than 0.50							
Not of Hispanic origin	6,134	3,782	12.7	3.9	3.7	8.2	0.1
Hispanic origin	1,238	4,257	15.8	5.9	2.3	7.6	-

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
0.50 up to but not including 1.00							
Not of Hispanic origin	15,280	8,002	31.3	14.5	4.6	5.6	0.2
Hispanic origin	2,624	9,253	37.5	14.3	0.8	10.2	-
1.00 up to but not including 2.00							
Not of Hispanic origin	41,514	14,909	66.2	38.7	11.1	9.5	2.7
Hispanic origin	4,913	16,758	77.8	41.9	11.7	9.6	0.7
2.00 up to but not including 3.00							
Not of Hispanic origin	50,164	24,314	87.4	57.6	16.5	9.7	6.5
Hispanic origin	3,631	28,366	91.0	66.5	16.1	12.0	3.4
3.00 up to but not including 4.00							
Not of Hispanic origin	38,699	32,599	92.3	65.8	16.9	9.7	10.0
Hispanic origin	1,998	34,267	95.6	71.8	17.4	6.2	6.4
4.00 up to but not including 5.00							
Not of Hispanic origin	24,689	40,652	94.1	71.9	20.7	8.3	13.1
Hispanic origin	577	38,417	97.3	70.9	17.3	3.8	1.3
5.00 and over							
Not of Hispanic origin	37,531	62,392	93.0	70.7	24.0	9.9	23.2
Hispanic origin	1,105	56,716	96.0	81.7	28.1	6.8	18.7
Years of School Completed by Persons Aged 18 and Over							
Less than 12 years	44,269	19,812	62.1	34.1	9.2	7.5	2.2
12 to 15 years	94,515	31,788	84.3	59.2	17.8	10.5	9.1
16 years or more	27,657	43,542	90.1	62.3	17.6	8.0	18.8
Household Income Quantile by Years of School Completed by Persons Aged 18 and Over							
1st decile							
Less than 12 years	9,829	5,351	16.0	4.1	1.9	3.6	-
12 to 15 years	5,571	5,417	24.8	6.8	4.3	5.8	0.1
16 years or more	879	4,915	41.6	7.6	7.0	11.5	4.5
2nd decile							
Less than 12 years	7,736	10,632	45.9	14.6	2.7	5.5	0.4
12 to 15 years	7,720	10,730	58.2	25.4	6.2	7.4	1.3
16 years or more	976	10,829	55.9	24.0	7.0	9.0	0.7
2nd quintile							
Less than 12 years	11,151	17,122	73.9	34.8	9.1	7.3	1.6
12 to 15 years	19,114	17,586	81.1	45.9	12.2	9.8	3.4
16 years or more	3,231	17,698	80.7	44.2	12.2	10.7	6.2
3rd quintile							
Less than 12 years	7,387	25,765	88.5	56.4	14.7	10.1	3.5
12 to 15 years	20,484	26,095	92.4	66.2	17.5	9.9	6.6
16 years or more	4,789	26,213	91.4	55.9	13.2	5.0	12.6
4th quintile							
Less than 12 years	4,995	35,833	95.4	67.0	16.6	9.9	4.3
12 to 15 years	21,536	36,068	94.7	74.0	21.9	10.9	10.4
16 years or more	6,626	36,781	94.9	66.0	17.0	6.9	16.9
5th quintile							
Less than 12 years	3,170	57,369	89.3	69.2	23.5	14.7	9.4
12 to 15 years	20,090	61,921	94.2	76.2	27.1	13.9	21.0
16 years or more	11,156	68,389	96.2	75.7	23.1	8.8	29.0
Income-to-Poverty Ratio by Years of School Completed by Persons Aged 18 and Over							
Less than 0.50							
Less than 12 years	2,002	3,723	11.8	4.6	4.1	9.1	-
12 to 15 years	1,301	2,934	13.9	3.0	3.5	4.3	-
16 years or more	246	1,572	39.7	7.2	2.8	26.7	2.8

Table 8. **Household Fringe Benefits**—Continued

Characteristics	Number of persons (thousands)	Total 1984 household income	Percent in households with				
			Employment-tied health insurance	Employment-tied life insurance	Employment-tied vehicle	Employment-tied meals	Employment-tied expense account
0.50 up to but not including 1.00							
Less than 12 years	6,589	7,229	23.8	10.2	2.0	5.6	-
12 to 15 years	3,691	7,608	36.1	15.8	6.4	8.1	0.2
16 years or more	393	6,528	38.1	8.3	3.7	2.4	3.1
1.00 up to but not including 2.00							
Less than 12 years	13,649	12,696	51.9	24.7	6.6	7.3	1.2
12 to 15 years	15,713	14,463	68.6	39.9	11.6	11.1	2.5
16 years or more	1,765	13,500	66.5	33.2	12.5	12.8	3.4
2.00 up to but not including 3.00							
Less than 12 years	10,366	21,371	79.5	40.6	10.8	7.6	2.3
12 to 15 years	22,877	23,464	87.3	58.5	16.9	11.1	5.4
16 years or more	4,110	22,883	86.1	51.9	15.9	8.6	11.1
3.00 up to but not including 4.00							
Less than 12 years	6,246	28,822	88.8	55.3	10.8	8.7	2.8
12 to 15 years	19,311	31,271	92.9	66.4	18.0	10.6	8.6
16 years or more	4,959	31,784	92.1	63.8	14.0	6.6	14.2
4.00 up to but not including 5.00							
Less than 12 years	2,724	37,965	91.6	63.9	21.2	6.7	5.6
12 to 15 years	13,075	38,843	93.7	71.7	20.7	8.9	11.0
16 years or more	4,540	39,058	94.7	68.5	17.0	7.0	17.9
5.00 and over							
Less than 12 years	2,688	53,423	86.1	58.6	22.0	9.1	9.5
12 to 15 years	18,547	59,133	92.6	72.6	25.1	11.2	20.5
16 years or more	11,644	64,282	95.3	70.3	21.5	7.8	27.0

- Rounds to zero. B Base too small to show derived estimates.