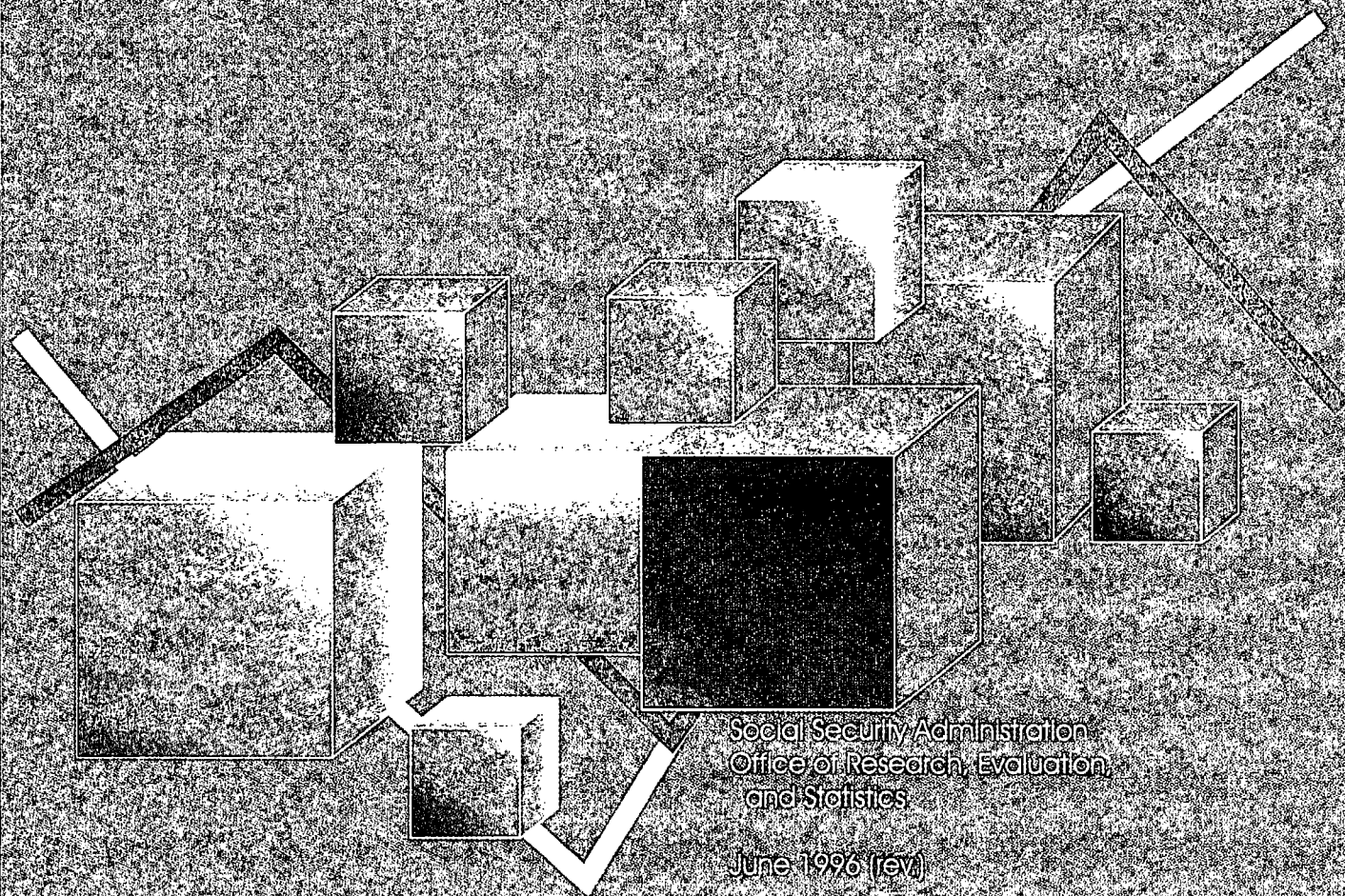

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INCOME OF THE AGED CHARTBOOK, 1994



Social Security Administration
Office of Research, Evaluation,
and Statistics

June 1996 (rev)

**CENSUS BUREAU REPORT ON INCOME AND POVERTY:
AMERICAN ECONOMY IS ON THE RIGHT TRACK FOR THE 21ST CENTURY**

September 26, 1996

**TODAY'S INCOME & POVERTY NUMBERS SHOW THAT THE AMERICAN ECONOMY
ON THE RIGHT TRACK, GROWING STRONG, AND GROWING TOGETHER AGAIN.**

- **Typical Household Income Up \$898 In 1995 -- Largest Increase In A Decade.** In 1995, median household income increased 2.7 percent -- or \$898 -- in 1995 after adjusting for inflation, from \$33,178 to \$34,076 -- that's the largest one-year increase since 1986.
- **Typical Family Income Up \$1,631 Since The President's Economic Plan Passed.** Median family income has increased from \$38,980 in 1993 to \$40,611 in 1995 -- that's a \$1,631 increase in income, adjusted for inflation, since President Clinton's Economic Plan passed in 1993.
- **Under President Clinton, The Typical African-American Family's Income Is Up \$3,000.** Since 1992, the median income of African-American families has increased from \$22,923 to \$25,970 -- that means their income was \$3,047 higher in 1995 than the year before President Clinton took office.
- **The Largest Decline In Income Inequality In 27 Years.** In 1995, household income inequality fell, as every income group -- from the most well-off to the poorest -- experienced a real increase in their income for the second straight year. One measure of inequality -- the Gini coefficient -- dropped more in 1995 than in any year since 1968.
- **The Number Of People In Poverty Fell By 1.6 Million -- Largest Drop In 27 Years.** The number of people in poverty dropped 1.6 million, from 38.06 million in 1994 to 36.43 million in 1995 -- that's the largest one-year decline since 1968.
- **Poverty Rate Fell To 13.8 Percent -- Biggest Drop In Over A Decade.** In 1995, the poverty rate dropped from 14.5 percent in 1994 to 13.8 percent -- that's the largest one-year fall in the poverty rate since 1984. Since President Clinton's Economic Plan was signed into law, the poverty rate has declined from 15.1 percent in 1993 to 13.8 percent last year -- that's the biggest two-year drop in the poverty rate since 1973.
- **The African-American Poverty Rate Dropped To It Lowest Level In History.** In 1995, the African-American poverty rate declined from 30.6 percent to 29.3 percent -- that's the first time it dropped below 30 percent and its lowest level since data were first collected in 1959.
- **Elderly Poverty Rate Dropped To 10.5 Percent -- Lowest Level Ever.** In 1966, 28.5 percent of America's elderly citizens lived in poverty. In 1995, the elderly poverty rate declined from 11.7 percent to 10.5 percent -- that's a new record low for the elderly poverty rate.
- **Biggest Drop In Child Poverty In 20 Years.** In 1995, the child poverty rate declined from 21.8 percent to 20.8 percent -- that's the largest one-year drop since 1976. Since President Clinton's Economic Plan was signed into law, the child poverty rate has declined from 22.7 percent to 20.8 percent -- that's the biggest two-year drop since 1968.
- **Largest Drop In The Poverty Rate of Female-Headed Households In 30 Years.** In 1995, percentage of female-headed households living in poverty fell from 38.6 percent to 36.5 percent -- that is the largest one-year decline since 1966.

INCOME

Median Household Income:

1992: \$33,278 1993: \$32,949
1993: \$33,178 1995: \$34,076

- Up 2.7% in 1995 -- up \$898 in real terms from 1994
- Largest increase since 1986
- \$798 higher in 1995 than 1992
- Under Bush fell \$1,795 between 1988 and 1992

Median Family Income:

1992: \$39,727 1993: \$38,980
1994: \$39,881 1995: \$40,611

- Up 1.8% in 1995 -- up \$730 in real terms from 1994
- \$1,631 increase since Economic Plan passed (1993)
- Under Bush fell \$1,743 between 1988 and 1992

African American Families:

1992: \$22,923 1993: \$22,720
1994: \$25,398 1995: \$25,970

- Up 2.3% in 1995 -- up \$572 in real terms from 1994
- Up 13.3% since 1992 -- \$3,047 higher in real terms.
- Under Bush fell \$1,978 between 1988 and 1992

INEQUALITY

Household Inequality:

1994: 0.456
1995: 0.450

- Largest decline in inequality since 1968
- Every income group rose for the 2nd straight year and every group is up since 1992
- Largest rise in share of income going to middle-class since 1968.
- Under Bush, every group's income fell

Family Inequality:

1993: 0.429
1994: 0.426
1995: 0.421

- Down two years in a row -- first time since 1974
- Largest two-year decline since 1968
- Every income group grew for 2nd straight year and every group is up since 1992

POVERTY

Overall Poverty:

1992: 14.8% 1993: 15.1%
1994: 14.5% 1995: 13.8%

- Largest drop in poverty rate since 1984
- Largest 2-year drop in poverty rate since 1973
- 1.6 million drop in people in poverty -- largest drop since 1968 (38.05 million in 1994 vs. 36.43 million in 1995)

Black Poverty:

1992: 33.4% 1993: 33.1%
1994: 30.6% 1995: 29.3%

- Lowest *EVER* -- Below 30%.
- Largest two-year drop since 1968

Elderly Poverty:

1992: 12.9% 1993: 12.2%
1994: 11.1% 1995: 10.5%

- Lowest *EVER* -- 600,000 fewer than in 1992.
- In 1966, elderly poverty rate was 28.5%.

Female-Headed Households:

1992: 39.0% 1993: 38.7%
1994: 38.6% 1995: 36.5%

- Largest drop since 1966

Child Poverty:

1992: 22.3% 1993: 22.7%
1994: 21.8% 1995: 20.8%

- Largest drop since 1976
- Largest 2-year drop since 1968

1986 38%

88 37

90 49

92 53

94 54

For years that we have
data, clear that SS

Poverty m'tment:

'59 - Molly O'Shearsky
developed

'65 - current criteria
1st intro'd

SS -

'50 - major benefit, increases

coverage expanded

'72 - 20% ↑

Other factors:

- Medicare

1994

9.734 couples = 19.46 ind'l's

14,153

23,887

+ 14,153

33.6PB older Am's

x .91 = 30.588 beneficiaries

→ 91% → 8.86 x 2 = 17.72

→ 12.88 +

30.6 older Am's

SOCIAL SECURITY ADMINISTRATION BALTIMORE, MARYLAND, OFFICE OF THE ACTUARY

ADDRESSEE

FROM

NAME

Molly Brastrom

NAME

Harry C. Ballantyne

LOCATION ORGANIZATION

LOCATION ORGANIZATION
SSA, Office of the Actuary

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Washington, DC 20254

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Location/Organization: _____

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Fax Number: 454-7028

Message:

Call me

social security

SOCIAL SECURITY FACTS AND FIGURES

43.6

as of September 30, 1996

Today, there are 43.6 million beneficiaries. [source: Office of Actuary, Benefit Statistics for Sept. 1996, SSA] ✓

Today 91

91 percent of aged ~~and older Americans~~ receive Social Security benefits. [source: ~~Chartbook~~ those 65 and older in the United States, ✓

For two of every three ~~beneficiaries~~ ^{senior beneficiaries (61 and over)} Social Security represents more than 50 percent of their income. [source: Income of the Aged Chartbook, 1994, SSA Office of Research, Evaluation and Statistics, p.9] ✓

For 16 percent, or 5 million beneficiaries, Social Security is 100 percent of their income. [source: Chartbook, p.9] ✓

If Social Security did not exist, the poverty rate among older Americans today would be over 50 percent (54% in 1994), instead of today's 10.5 percent. [source: Chartbook, p.10, and latest Census income/poverty figures] [42 percent plus 10.5 percent = 52.5 percent] ✓

31.44 million older Americans, Social Security is all that keeps them from poverty. [source: Chartbook, p.10] In 1994, 12 million (42% of 31.1 million beneficiaries) ✓

Social Security has helped to reduce elderly poverty in our nation by more than half since 1966 (in 1966, 28.5 percent of America's elderly lived in poverty; today, the elderly poverty rate has declined to a record low of 10.5 percent). [source: Census] ✓

- 3.1 million ^{children} receive Social Security benefits today. (Does not include disabled children age 18 and over) (Source: Office of Chief Actuary, Benefit Statistics for Sept. 1996) includes students, children < 18

34.5 million people 65 and over (1994)

34.2 million people 65 and over (1995)

31.44 million beneficiaries 65 and over (1996)

$$\frac{31.44}{34.5} = 91\%$$

$$16\% = \frac{5.0}{31.44}$$

(of beneficiaries)

$$42\% = \frac{13.2}{31.44}$$

Office of Chief Actuary,
Population Projections for Geographic Areas, 1994.
Board of Trustees Report.
(63 percent)

SOCIAL SECURITY FACTS AND FIGURES

Today, there are 43.⁵ million Social Security beneficiaries (31.4 million age 65 and over). [source: Office of Chief Actuary, Benefit Statistics for ~~September~~^{June} 1996, SSA]

3.1 million children receive Social Security benefits today. [source: Office of Chief Actuary, Benefit Statistics for ~~September~~^{June} 1996]

Today, 9¹ percent of those 65 and older in the United States receive Social Security benefits. [source: Office of the Chief Actuary, Population Projections for SSA Geographic Area, 1996 Board of Trustees Report]

1994 For two of every three senior beneficiaries (65 and older), Social Security represents ~~about~~ ^{more than} 50 percent of their income. [source: Income of the Aged Chartbook, 1994, SSA Office of Research, Evaluation and Statistics, p.9]

For 16 percent, or 5 million beneficiaries, Social Security is 100 percent of their income. [source: Chartbook, p.9]

If Social Security did not exist, the poverty rate among older Americans today would be ~~over~~ 15 percent, instead of today's 10.5 percent. [source: Chartbook, p.10, and latest Census income/poverty figures]

For ¹²~~13~~ million beneficiaries, Social Security is all that keeps them from poverty. [source: Chartbook, p.10] .42

Social Security has helped to reduce elderly poverty in our nation by nearly two-thirds (in 1966, 28.5 percent of America's elderly lived in poverty; today, the elderly poverty rate has declined to a record low of 10.5 percent). [source: ~~Above and~~ Census]

38.4%

38% → not 42%
of beneficiaries → units

X

31.1M 65 and over

W

11.8M

39.

TODAY

OR 38% of 31.4 = 11.9

Income of the Population 55 or Older, 1994

Source: Bureau of Economic Analysis

Income of the population 55 or older, 1994
Source: Bureau of Economic Analysis

Foreword

This report provides a broad income picture of a cross section of the population aged 55 or older, with special emphasis on income of the population aged 65 or older. The tabulations focus on the major sources and amounts of income, both separately and combined, for these age groups. The relative importance of particular sources to total income is measured for individual units and the share of aggregate income from particular sources is measured for the aged as a whole. Proportions of the aged below the poverty line are presented in terms of their own incomes and the incomes of the families with whom they live. Several tables describe the economic situation of the aged with varying levels of Social Security benefits and total money income. These data are a valuable resource for policymakers and researchers in government and in the private sector.

The report was compiled in the Office of Research and Statistics, by Susan Grad. Jeffrey Shapiro provided programming assistance to photocompose the tables. Additional information may be obtained by calling Susan Grad: 202-282-7094.

Peter M. Wheeler
Associate Commissioner
Office of Research and Statistics

January 1996

Preface

Since 1941, the Social Security Administration (SSA) has periodically surveyed the economic situation of the aged as part of its legislative directive to study the most effective methods of providing economic security. Between 1963 and 1972, three surveys were made that were national in scope and sampled nonbeneficiaries as well as beneficiaries. In 1963 and 1968, SSA administered its own questionnaire and combined data from these surveys with Social Security record data of the survey respondents. In 1972, SSA benefit record data were combined with the Bureau of the Census data from the March Current Population Survey (CPS).

SSA then began a series of biennial studies of the income of the aged based on CPS data alone. The first report in the series described the income of the population aged 55 or older, and in some cases the population aged 65 or older, based on 1976 data. The second report described apparent changes in the income of those age groups between 1976 and 1978. In the interest of publishing the data in a more timely fashion, however, beginning with the 1980 report, publications in the series have consisted of tabulations only.

The source of data for this series is the March supplement of the CPS, which samples a large cross section of households in the United States each year and provides detailed information annually on income and labor-force participation. Comparisons of CPS estimates with more precise estimates adjusted by Federal income tax records and Social Security records, made by Daniel Radner of the Social Security Administration, indicate that some sources are underreported in the CPS. Also, changes that have been made in the survey from time to time have improved the measurement of income and labor-force participation but have

reduced the comparability of estimates between years. Despite the shortcomings of the CPS data, they are used here because they provide the best available measures of income for detailed subgroups of the aged.

The Bureau of the Census also conducts a survey called the Survey of Income and Program Participation (SIPP) to expand upon and improve the measurement of economic status. In future years, SIPP data may be incorporated into this series.

The data in this publication are presented in terms of either aged units or aged persons. An aged unit is a married couple living together or a nonmarried person. Using aged units or aged persons as the units of analysis allows one to measure incomes of the entire aged population either separately from or in combination with the income of other members of the families with whom they live.

The tables in this publication focus on the income of the aged population separately, whether or not they live with other relatives. In contrast, in Bureau of the Census publications using CPS data, aged persons living with a younger relative who is considered the householder are classified as "families under 65." Thus, a portion of the aged population cannot be accounted for within the Census Bureau's categorization. But for the 23 percent of units aged 65 or older who lived with other family members in 1994, the income of the families with whom the aged units lived is important information. Therefore, data on family income of aged units are presented in tables II.1 and II.2, and VIII.1-6.

Table 53.--Family income and family income other than Social Security benefits below the poverty line/ by age, sex, marital status, race, Spanish origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1984

Family poverty status	All units				Married couples				Nonmarried persons			
	Age 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Units whose families receive Social Security benefits												
Number(in thousands).....	19,630	11,106	6,598	1,926	7,939	5,465	2,125	349	11,691	5,641	4,472	1,577
Percent---												
Below poverty line.....	14	12	16	17	5	5	7	8	19	19	20	19
Below poverty line without Social Security.....	51	46	59	58	40	34	51	54	59	56	62	59
Difference.....	38	34	43	41	34	30	45	46	40	38	42	40
White												
Number(in thousands).....	17,650	9,916	5,968	1,775	7,270	5,016	1,929	325	10,388	4,960	4,039	1,430
Percent---												
Below poverty line.....	12	10	14	16	4	4	5	8	17	17	17	18
Below poverty line without Social Security.....	49	44	57	56	38	33	50	52	57	55	60	57
Difference.....	38	34	43	41	34	29	44	45	40	38	43	40
Black												
Number(in thousands).....	1,739	1,046	557	136	562	381	162	19	1,177	665	396	117
Percent---												
Below poverty line.....	32	29	38	34	17	16	22	(2)	39	37	44	39
Below poverty line without Social Security.....	70	65	79	78	61	53	78	(2)	75	71	80	79
Difference.....	38	35	41	44	43	37	56	(2)	35	35	35	40
Spanish origin/												
Number(in thousands).....	582	338	183	61	221	153	52	16	361	185	131	45
Percent---												
Below poverty line.....	25	24	27	(2)	14	12	(2)	(2)	32	34	33	(2)
Below poverty line without Social Security.....	57	55	59	(2)	52	48	(2)	(2)	60	61	60	(2)
Difference.....	32	31	32	(2)	39	36	(2)	(2)	27	27	27	(2)

See footnotes at end of table.

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GENERAL SERVICES ADMINISTRATION

Table 53.--Family income and family income other than Social Security benefits below the poverty line^{1/} by age, sex, marital status, race, Spanish origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1986--Continued

Family poverty status	All units				Married couples				Nonmarried persons			
	Age 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Live with other family members												
Number(in thousands).....	4,607	2,601	1,395	611	1,357	1,060	261	35	3,250	1,540	1,134	576
Percent---												
Below poverty line.....	8	9	8	4	8	7	11	(2)	8	9	8	4
Below poverty line without Social Security.....	31	31	31	34	27	26	34	(2)	33	35	30	34
Difference.....	23	22	23	29	20	18	24	(2)	25	25	23	29
Live with no family members												
Number(in thousands).....	15,023	8,505	5,202	1,315	6,582	4,404	1,864	314	8,441	4,101	3,339	1,001
Percent---												
Below poverty line.....	15	13	18	23	5	4	6	8	24	23	24	28
Below poverty line without Social Security.....	57	50	66	69	42	37	54	56	69	65	73	73
Difference.....	42	37	48	46	38	33	48	48	45	42	49	45

^{1/} The money income of families receiving Social Security benefits that contain aged units is compared with the official poverty lines of families in 1986. Families reporting receipt of both Social Security benefits and Railroad Retirement are excluded because only the combined amount is known. This is 1 percent of families receiving Social Security benefits.

^{2/} Fewer than 75,000 weighted cases.

^{3/} Persons of Spanish origin may be of any race.

Table 53.---Family income and family income other than Social Security benefits below the poverty line¹ by age, sex, marital status, race, Spanish origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1988

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older				Aged 65 or older				Aged 65 or older			
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Units whose families receive Social Security benefits												
Number (in thousands)	20,602	11,578	7,186	1,838	6,397	5,679	2,392	327	12,205	5,899	4,795	1,512
Percent--												
Below poverty line	14	12	16	18	5	5	6	6	19	18	21	20
Below poverty line without Social Security	51	45	57	60	40	36	49	59	58	54	62	60
Difference	37	34	42	42	35	31	44	53	38	36	41	40
White												
Number (in thousands)	18,448	10,271	6,515	1,663	7,756	5,262	2,207	286	10,692	5,008	4,308	1,376
Percent--												
Below poverty line	11	9	14	16	4	4	4	4	17	15	19	18
Below poverty line without Social Security	49	43	56	59	39	34	48	55	56	52	60	60
Difference	38	34	42	43	35	31	44	50	39	38	41	41
Black												
Number (in thousands)	1,838	1,103	580	155	506	323	149	34	1,331	780	431	121
Percent--												
Below poverty line	33	34	32	37	20	18	25	(²)	39	40	34	42
Below poverty line without Social Security	68	66	72	76	61	55	63	(²)	71	70	75	69
Difference	35	32	40	39	41	37	39	(²)	33	30	41	27
Spanish origin ³												
Number (in thousands)	637	381	214	43	256	177	71	8	381	203	143	35
Percent--												
Below poverty line	21	18	23	(²)	13	13	(²)	(²)	27	22	28	(²)
Below poverty line without Social Security	60	55	68	(²)	56	52	(²)	(²)	63	57	70	(²)
Difference	39	37	45	(²)	43	39	(²)	(²)	36	35	41	(²)

See footnotes at end of table.

Table 53.—Family income and family income other than Social Security benefits below the poverty line¹ by age, sex, marital status, race, Spanish origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1988 —Continued

Receive Social Security Benefits, 1966 — Continued

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Live with other family members												
Number (in thousands)	4,741	2,651	1,529	562	1,351	1,035	274	42	3,390	1,616	1,254	520
Percent--												
Below poverty line	9	9	8	7	7	7	8	(²)	9	11	8	7
Below poverty line without Social Security	30	30	29	30	26	26	29	(²)	31	33	29	31
Difference	21	21	21	23	19	18	21	(²)	22	22	21	23
Live with no family members												
Number (in thousands)	15,861	8,927	5,657	1,277	7,046	4,644	2,117	285	8,815	4,283	3,540	992
Percent--												
Below poverty line	15	12	18	22	4	4	5	6	23	21	25	27
Below poverty line without Social Security	57	50	65	73	43	38	52	63	68	63	73	76
Difference	42	37	47	51	39	34	46	57	45	41	48	49

¹ The money income of families containing aged units is compared with the official poverty lines of families in 1988.

² Fewer than 75,000 weighted cases.

³ Persons of Spanish origin may be of any race.

Table VIII.3.—Family income below the poverty line,¹ with and without Social Security benefits, by age, sex, marital status, race, Hispanic origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1990

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Units whose families receive Social Security benefits												
Number (in thousands).....	21,409	11,830	7,477	2,102	8,675	5,681	2,436	358	12,735	5,950	5,041	1,744
Percent--												
Below poverty line.....	14	11	16	21	5	4	6	10	20	18	20	23
Kept out of poverty by Social Security.....	36	31	41	38	32	26	44	46	38	37	40	37
Total poor without Social Security.....	49	42	57	59	37	30	50	56	58	55	61	59
White												
Number (in thousands).....	19,159	10,492	6,764	1,903	8,027	5,427	2,283	317	11,132	5,065	4,481	1,586
Percent--												
Below poverty line.....	11	9	13	19	4	3	5	7	17	15	18	21
Kept out of poverty by Social Security.....	36	31	42	39	32	26	43	46	39	37	42	38
Total poor without Social Security.....	47	40	56	58	35	28	49	53	56	53	59	59
Black												
Number (in thousands).....	1,904	1,121	611	171	521	359	128	34	1,383	762	483	137
Percent--												
Below poverty line.....	35	30	42	41	21	17	27	(²)	40	37	45	41
Kept out of poverty by Social Security.....	34	34	34	31	39	34	52	(²)	32	34	29	29
Total poor without Social Security.....	69	64	75	73	60	50	79	(²)	72	71	74	69
Hispanic origin ²												
Number (in thousands).....	703	449	213	41	305	218	75	12	398	231	138	30
Percent--												
Below poverty line.....	23	22	25	(³)	14	14	16	(³)	29	29	30	(³)
Kept out of poverty by Social Security.....	32	29	37	(³)	30	24	40	(³)	34	32	35	(³)
Total poor without Social Security.....	55	51	62	(³)	44	39	56	(³)	63	62	65	(³)

See footnotes at end of table.

Table VIII.3.—Family income below the poverty line,¹ with and without Social Security benefits, by age, sex, marital status, race, Hispanic origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1990 —Continued

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Live with other family members												
Number (in thousands)	4,871	2,763	1,507	601	1,465	1,165	271	29	3,406	1,598	1,236	572
Percent--												
Below poverty line.....	8	8	9	4	6	6	8	(²)	8	9	9	4
Kept out of poverty by Social Security.....	21	18	25	26	15	12	30	(²)	24	20	23	26
Total poor without Social Security.....	29	26	34	30	22	17	38	(²)	32	32	33	30
Live with no family members												
Number (in thousands)	16,538	9,067	5,970	1,501	7,209	4,716	2,164	329	9,329	4,351	3,806	1,172
Percent--												
Below poverty line.....	15	12	17	27	4	3	6	10	24	21	24	32
Kept out of poverty by Social Security.....	40	35	46	43	35	30	45	49	43	42	46	42
Total poor without Social Security.....	55	47	63	70	40	33	52	59	67	63	70	74

¹ The money income of families containing aged units is compared with the official poverty lines of families in 1990.

² Fewer than 75,000 weighted cases.

³ Persons of Hispanic origin may be of any race.

Table VIII.5.—Family income below the poverty line,¹ with and without Social Security benefits, by age, sex, marital status, race, Hispanic origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1992

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Units whose families receive Social Security benefits												
Number (in thousands)	21,892	11,871	7,743	2,278	8,978	5,853	2,711	415	12,914	6,018	5,033	1,864
Percent—												
Below poverty line	14	12	17	20	6	5	6	10	21	19	22	22
Kept out of poverty by Social Security	38	33	44	47	35	30	44	52	40	36	43	46
Total below poverty without Social Security	53	45	60	67	41	36	50	62	61	55	66	68
White												
Number (in thousands)	19,467	10,430	6,973	2,063	8,261	5,345	2,532	384	11,206	5,086	4,441	1,679
Percent—												
Below poverty line	12	10	14	19	5	4	5	8	18	16	19	21
Kept out of poverty by Social Security	39	33	45	47	35	30	44	53	42	37	46	46
Total below poverty without Social Security	51	43	59	66	40	34	49	62	59	53	65	66
Black												
Number (in thousands)	2,037	1,212	634	190	562	418	119	25	1,475	796	515	165
Percent—												
Below poverty line	35	30	44	34	19	16	27	(1)	41	37	48	35
Kept out of poverty by Social Security	35	35	31	47	41	39	48	(1)	33	33	27	50
Total below poverty without Social Security	70	65	75	82	60	55	74	(1)	73	70	76	84
Hispanic origin ²												
Number (in thousands)	789	484	240	64	310	213	62	15	479	272	158	50
Percent—												
Below poverty line	23	22	23	(1)	13	13	10	(1)	30	29	30	(1)
Kept out of poverty by Social Security	36	33	45	(1)	39	32	58	(1)	34	33	38	(1)
Total below poverty without Social Security	59	55	68	(1)	52	45	68	(1)	64	63	68	(1)

See footnotes at end of table.

Table VIII.5.—Family income below the poverty line,¹ with and without Social Security benefits, by age, sex, marital status, race, Hispanic origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1992 —Continued

Continued

Family poverty status	All units				Married couples				Nonmarried persons			
	Aged 65 or older											
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Live with other family members												
Number (in thousands).....	5,016	2,897	1,477	642	1,543	1,194	304	46	3,473	1,704	1,173	596
Percent—												
Below poverty line.....	9	9	10	9	8	8	8	(²)	10	10	11	9
Kept out of poverty by Social Security.....	23	21	23	33	19	19	20	(²)	25	22	24	34
Total below poverty without Social Security.....	33	30	33	43	27	26	28	(²)	35	32	34	43
Live with no family members												
Number (in thousands).....	18,876	8,974	6,266	1,636	7,435	4,659	2,406	369	9,441	4,314	3,860	1,267
Percent—												
Below poverty line.....	16	13	18	24	5	5	6	10	24	22	26	28
Kept out of poverty by Social Security.....	43	37	48	52	39	33	47	55	46	41	49	51
Total below poverty without Social Security.....	59	50	67	76	44	38	53	65	70	64	75	79

¹ The money income of families containing aged units is compared with the official poverty lines of families in 1992.

² Fewer than 75,000 weighted cases.

³ Persons of Hispanic origin may be of any race.

Table VIII.5.--Family income below the poverty line,¹ with and without Social Security benefits, by age, sex, marital status, race, Hispanic origin, and living arrangements: Percent of aged units 65 or older whose families receive Social Security benefits, 1994

Family poverty status	All units				Married couples				Nonmarried persons											
									Total				Men				Women			
	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older	Total	65-74	75-84	85 or older
Units whose families receive Social Security benefits																				
Number (in thousands).....	21,941	11,565	7,905	2,471	9,020	5,794	2,852	374	12,921	5,771	5,053	2,097	2,978	1,536	1,039	403	9,943	4,235	4,014	1,694
Percent--																				
Below poverty line.....	12	11	13	17	3	3	3	4	18	18	18	19	13	14	12	15	20	20	20	20
Kept out of poverty by Social Security.....	42	36	49	49	39	33	48	61	44	38	49	47	44	39	50	44	44	38	48	48
Total below poverty without Social Security.....	54	46	61	66	42	36	51	66	62	57	67	66	57	53	63	59	64	58	68	68
White																				
Number (in thousands).....	18,643	10,274	7,137	2,232	8,371	5,373	2,650	348	11,272	4,901	4,487	1,883	2,528	1,284	893	371	8,743	3,637	3,594	1,512
Percent--																				
Below poverty line.....	10	9	11	15	3	3	3	5	16	15	16	17	10	10	10	12	18	17	18	19
Kept out of poverty by Social Security.....	42	36	49	50	39	33	48	60	45	39	50	48	45	40	52	46	45	39	50	48
Total below poverty without Social Security.....	53	45	61	65	42	36	51	65	61	55	67	65	55	50	61	58	63	56	68	67
Black																				
Number (in thousands).....	1,918	1,061	648	209	485	316	150	19	1,434	745	498	190	399	244	128	27	1,034	501	370	163
Percent--																				
Below poverty line.....	29	29	30	30	7	9	4	(²)	37	37	38	32	35	35	32	(²)	37	38	40	30
Kept out of poverty by Social Security.....	39	36	42	47	49	41	62	(²)	36	34	36	44	34	33	38	(²)	37	35	35	48
Total below poverty without Social Security.....	69	65	72	76	56	50	67	(²)	73	71	74	76	69	68	71	(²)	74	73	75	78
Hispanic origin ²																				
Number (in thousands).....	933	594	259	80	356	259	78	19	577	335	181	61	191	115	56	20	366	220	125	40
Percent--																				
Below poverty line.....	21	22	20	25	10	10	7	(²)	28	30	25	(²)	19	24	(²)	(²)	33	34	31	(²)
Kept out of poverty by Social Security.....	40	36	47	46	43	38	57	(²)	38	35	43	(²)	38	33	(²)	(²)	38	36	41	(²)
Total below poverty without Social Security.....	61	58	67	71	53	48	65	(²)	67	66	68	(²)	57	56	(²)	(²)	71	70	72	(²)

See footnotes at end of table.