

# Selected Indicators of Retirement Resources Among People Aged 55–64: 1984, 1994, and 2004



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of Retirement  
Resources Among  
People Aged 55–64:  
1984, 1994, and 2004**

**Federal Interagency Forum on Aging-Related Statistics**

## Federal Interagency Forum on Aging-Related Statistics

The Federal Interagency Forum on Aging-Related Statistics (Forum) was founded in 1986 to foster collaboration among Federal agencies that produce or use statistical data on the older population. Forum Agencies as of March 2008 are listed below.

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## Foreword

As the leading edge of the baby boom approaches retirement age, policy makers and the public are asking, “How will people approaching age 65 fare in retirement, particularly compared to previous generations?” Although this is a difficult question to answer, some insight can be gained by comparing the retirement resources of people who are 55–64 today to those of earlier generations. *Selected Indicators of Retirement Resources Among People Aged 55–64: 1984, 1994, and 2004 (Retirement Resources)*, produced by the Federal Interagency Forum on Aging-Related Statistics (Forum), used national data to provide a comparison of select measures of retirement resources among people aged 55–64 in 2004 to the resources of earlier cohorts in 1984 and 1994.

*Retirement Resources* focuses primarily on two areas — measures of economic resources that comprise retirement income (Social Security benefits, financial wealth and assets, and occupational pension income) and insurance against health care risk (the availability of employer-provided health insurance that continues after retirement; the purchase of long-term care insurance; and the availability of adult children for informal care). This report is not intended to be a comprehensive study of retirement resources among people nearing retirement; in particular, it does not include important areas such as health status, lifestyle behavior, health care utilization, and/or health care costs. Instead, the report highlights similarities and differences in retirement income and insurance against health care risks among three different cohorts.

*Retirement Resources* differs from other Forum reports in that it focuses on the population nearing age 65, rather than those who are already age 65 and over. Recognizing that decisions people make before they retire can play a major role in how well prepared they are for retirement, the Forum has compared retirement resources across three cohorts of people aged 55–64 to show how the needs of older people in the future may differ from the needs of older people today. We hope you will find this report a useful contribution to your work.

***Katherine K. Wallman***

Chief Statistician  
Office of Management and Budget

# Acknowledgments

## Acknowledgments

*Selected indicators of retirement resources among people aged 55–64: 1984, 1994, and 2004* is a report of the Federal Interagency Forum on Aging-Related Statistics (Forum). This report was prepared by the Forum's working group on retirement resources and reviewed by the Forum's principal members which include Josefina Carbonell, Administration on Aging (AoA); Steven Cohen, Agency for Healthcare Research and Quality (AHRQ); Thomas Nardone, Bureau of Labor Statistics (BLS); Howard Hogan, U.S. Census Bureau; Thomas Reilly, Centers for Medicare and Medicaid Services (CMS); Jean Lin Pao, Department of Housing and Urban Development (HUD); Joseph Piacentini, Employee Benefits Security Administration (EBSA); William Sanders, Environmental Protection Agency (EPA); Edward Sondik, National Center for Health Statistics (NCHS); Richard Suzman, National Institute on Aging (NIA); Steven Tingus, Office of the Assistant Secretary for Planning and Evaluation (ASPE), Department of Health and Human Services (DHHS); Katherine K. Wallman, Office of Management and Budget (OMB); Daryl Kade, Substance Abuse and Mental Health Services Administration (SAMHSA); Susan Grad, Social Security Administration (SSA); and Dat Tran, Department of Veterans Affairs (VA).

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## About This Report

### Background

The last half of the Twentieth Century witnessed dramatic and fundamental changes that will influence the coming baby boomers in retirement (Farley 1996; Henretta and O’Rand 1999; Society of Actuaries 2006; Butrica, Iams, and Smith 2003; Goldin 2006). Compared with their parents’ generation, the baby boomers experienced relatively higher ages of first marriage, higher divorce rates, and higher rates of remarriage. Longevity increased over the period as indicated by increasing life expectancy at birth and among those aged 65 and over. Such increased life expectancy needs to be financed through increased savings or a delayed transition to full retirement. Perhaps the greatest changes surround the “quiet revolution” in women’s roles which began in the 1970s and continues today. Goldin (2006) defines this “quiet revolution” as changing horizons among women to include a lifetime of employment, shifting identities from home and family toward economic independence, and increasing job experience and earnings capacity. These changes have fundamentally altered the occupations and lifetime earnings of many women.

In addition to the changes in women’s roles, the nature of work and the employer-employee relationship has changed greatly during this time period. The economy has shifted from a manufacturing base toward services and there is greater global competition. Employer retirement costs and liabilities from defined-benefit pensions and retiree health insurance have increased as the workforce has aged. Partly as a result of these increases, employers have shifted towards defined-contribution pension plans where the worker is more responsible for his/her financial well-being in retirement (Munnell and Sunden 2004). These changes will no doubt affect the financial circumstances of many of the baby boomers in the future.

*Selected indicators of retirement resources among people aged 55–64: 1984, 1994, and 2004 (Retirement Resources)* is a report produced by the Federal Interagency Forum on Aging-Related Statistics (Forum) that compares the retirement resources of people aged 55–64 today to the resources people in this age group had 10 and 20 years ago. In this report, retirement resources include both economic resources (e.g., retirement income) and insurance against health care risk (e.g., long-term care insurance). By comparing the economic resources of people born in the 1940s (i.e., people aged 55–64 in 2004) to the circumstances of those born in the 1930s and in the 1920s (i.e., people aged 55–64 in 1994 and 1984, respectively), the Forum hopes to provide some indication of the preparedness of future aged relative to those who retired before them.

### Structure of the Report

*Retirement Resources* is designed to present data in a nontechnical, user-friendly format; it complements other more technical and comprehensive reports produced by the individual Forum agencies. The report includes 12 indicators that are listed in the Table of Contents on page V. Each indicator includes:

- ❑ An introductory paragraph that describes the relevance of the indicator to the well-being of the population aged 55–64.
- ❑ One or more charts that graphically display analyses of the data.
- ❑ Bulleted highlights of salient findings from the data and other sources.

The data used to develop the indicators and their accompanying bullets are presented in table format in Appendix A. Data source descriptions are provided in Appendix B. Additional information about these data sources is available on the Forum’s Website at [www.agingstats.gov](http://www.agingstats.gov).



Occasionally, data from another publication are included to give a more complete explanation of the indicator. The citations for these sources are included in the References section (pages 19–20). For those who wish to access the survey data used in this chartbook, contact information is given for each of the data sources in Appendix B.

## **Accuracy of the Estimates**

Most estimates in this report are based on a sample of the population and are, therefore, subject to sampling error. Standard tests of statistical significance have been used to determine whether the differences between estimates exist at generally accepted levels of confidence or whether they occurred by chance. Unless otherwise noted, only statistically significant differences between estimates are discussed in the text. To indicate the reliability of the estimates, standard errors for selected estimates in the chartbook can be found on the Forum’s Web site at [www.agingstats.gov](http://www.agingstats.gov). The estimates for some indicators may not sum to totals because of rounding.

## **Mission**

The Forum’s mission is to encourage cooperation and collaboration among Federal agencies to improve the quality and utility of data on the aging population. To accomplish this mission, the Forum provides agencies with a venue to discuss data issues and concerns that cut across agency boundaries, facilitates the development of new databases, improves mechanisms currently used to disseminate information on aging-related data, invites researchers to report on cutting-edge analyses of data, and encourages international collaboration.

The specific goals of the Forum are to improve both the quality and use of data on the aging population by:

- Widening access to information on the aging population through periodic publications and other means.
- Promoting communication among data producers, researchers, and public policymakers.
- Coordinating the development and use of statistical databases among Federal agencies.
- Identifying information gaps and data inconsistencies.
- Investigating questions of data quality.
- Encouraging cross-national research and data collection on the aging population.
- Addressing concerns regarding collection, access, and dissemination of data.

## **Financial Support**

The Forum members provide funds and valuable staff time to support the activities of the Forum.

## **More Information**

If you would like more information about this report or other Forum activities, contact:

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## Executive Summary

There has been much concern about people approaching age 65 being less prepared for retirement than those from earlier generations. Selected indicators in this report show that, overall, people nearing age 65 today are at least as prepared for retirement as the same age group was 10 or 20 years ago. Two measures that suggest the current cohort is in fact better prepared are education and labor force participation. First, people aged 55–64 are more likely to have at least some college education and less likely to have less than a high school education compared to previous cohorts. Higher levels of education are typically associated with higher incomes. Second, women are more likely to be in the labor force. Over the past four decades, labor force participation rates for all women, but especially those aged 55–61, have risen dramatically. Because more women are working today than ever before, they are now able to contribute to their own pension plans, earn eligibility for Social Security worker benefits (disability benefits as well as retired worker benefits), acquire their own health insurance, and build their own net worth. This is a crucial development for the women who are entering retirement without a spouse to provide for them.

There are some measures that indicate increasing risks for those approaching retirement. Although median net worth remained fairly stable in the last 10 years, this reflects slightly increased home equity while the value of other financial holdings has declined. Also over the past 10 years, median household income declined for women in the middle income group after rising during the previous decade. Over the past 20 years, the largest increase in median household income has been for men and women in the high income groups.

The increase in women's Social Security worker benefits and increase in pension coverage is positive. Potentially undermining these developments is the shift to more defined contribution pension plans. Women now face the same risks as men relying on pension income that is based on investment success over a lifetime, rather than guaranteed coverage from defined benefit plans. The Government Accountability Office (2006) recently highlighted risks from increased reliance on investments, the solvency issues connected with Social Security and Medicare, and the increases in health care costs.

There has also been a decreasing prevalence of marriage and rising prevalence of divorce. This change reduces the availability of spousal caregivers later in life. Increasing longevity and life expectancy also increase the likelihood of needing long-term care and the risk of exhausting financial resources. Although the number of Americans with long-term care insurance is rising, the percentage of people aged 55–64 who have coverage from these policies is still small and strongly related to educational attainment.

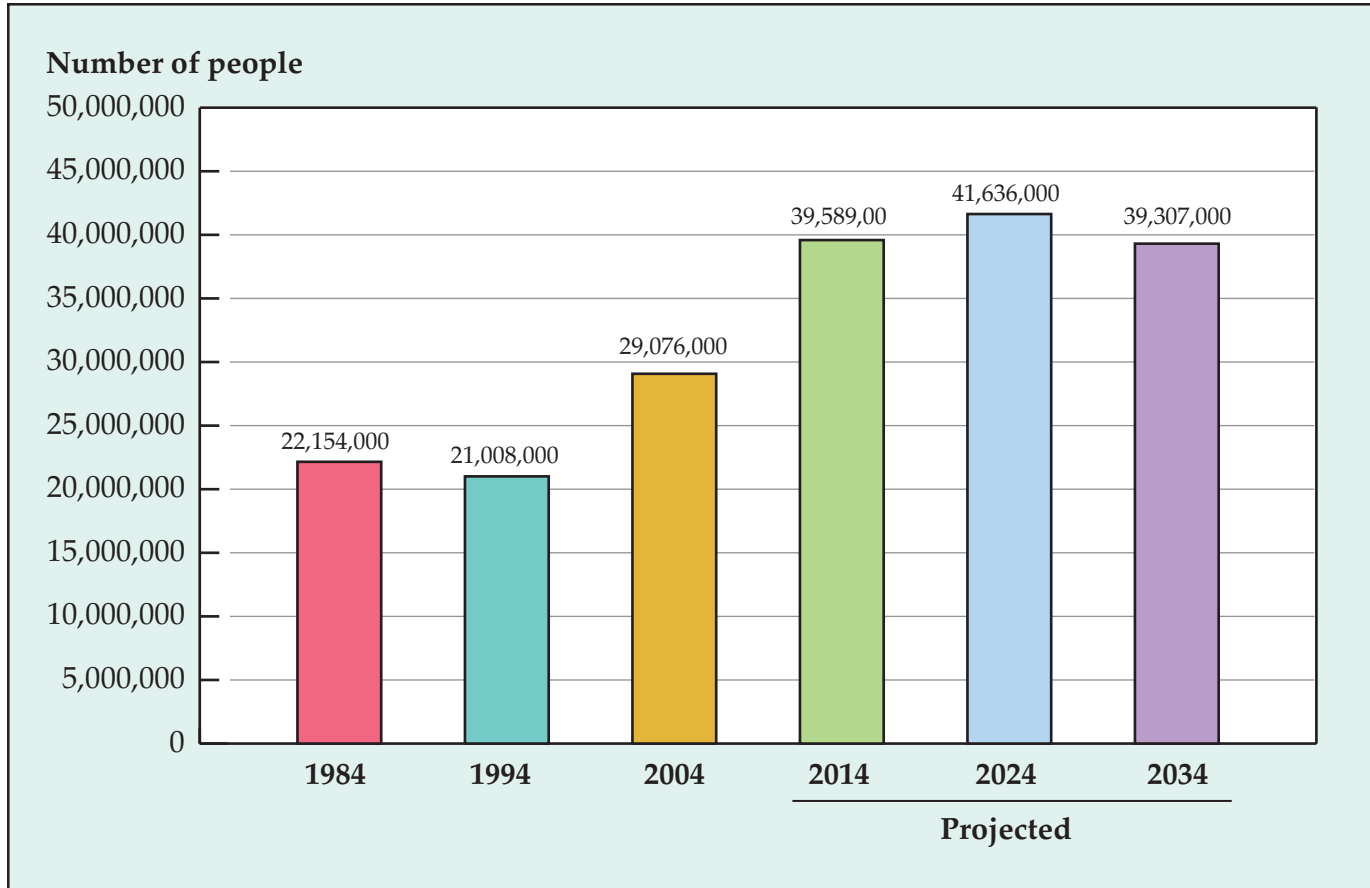
It is not possible to definitively indicate how well people approaching age 65 will fare in retirement compared to previous generations because of the dramatic changes that have occurred and the possibility of unknown future changes. Overall, people nearing retirement in 2004 are better educated and have higher median household incomes than the same age group did 20 years ago. However, people with lower levels of education and those in lower income categories have not seen the same gains as people with college educations and those in higher income categories. And while the increased labor force participation rates of women over the past 20 years have allowed more women to earn their own Social Security benefits, health insurance, and pensions, women continue to be disproportionately disadvantaged in preparing for retirement compared to men.

# Number of People Aged 55–64

## Number of People aged 55-64

Over the past ten years, the number of U.S. residents aged 55–64 has grown dramatically. This large increase is primarily due to the aging of the baby boomers.

Chart 1. Number of people aged 55–64, 1984, 1994, 2004 and projected 2014, 2024, and 2034



Source: U.S. Census Bureau, Population Estimates and International Database.

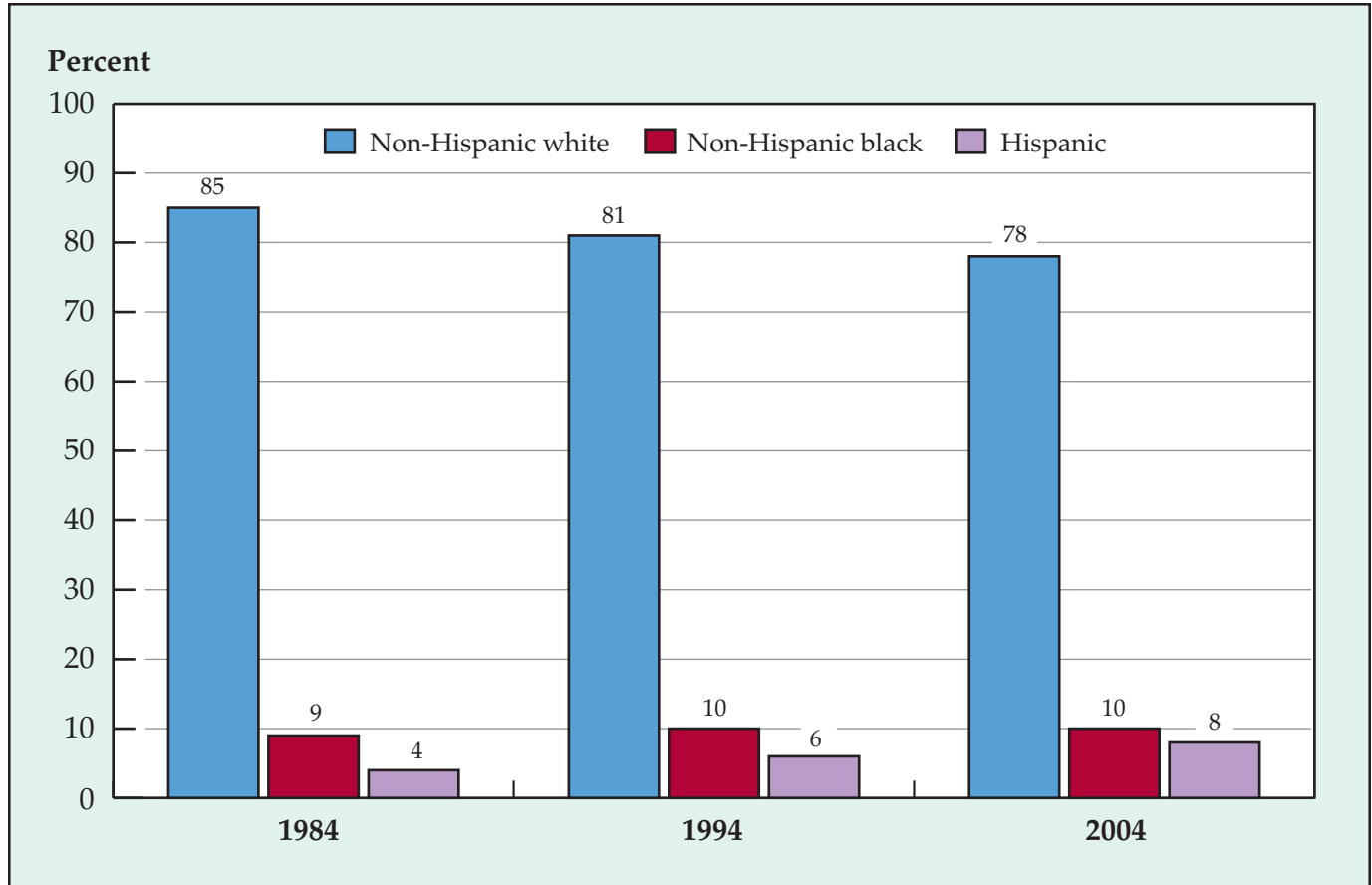
- Between 1984 and 2004, the number of people aged 55–64 increased from approximately 22 million to 29 million. This increase is primarily due to the leading edge of the baby boomers turning age 55 beginning in 2001.
- The U.S. Census Bureau projects that the number of people aged 55–64 will increase to almost 40 million in 2014, 42 million in 2024, and then decrease to 39 million in 2034.

# Demographic Characteristics

## Racial and Ethnic Composition

People aged 55–64 have become somewhat more diverse with respect to race and ethnicity reflecting the demographic changes in the U.S. population as a whole over the last several decades.

Chart 2a. Population aged 55–64, by race and Hispanic origin, 1984, 1994, and 2004



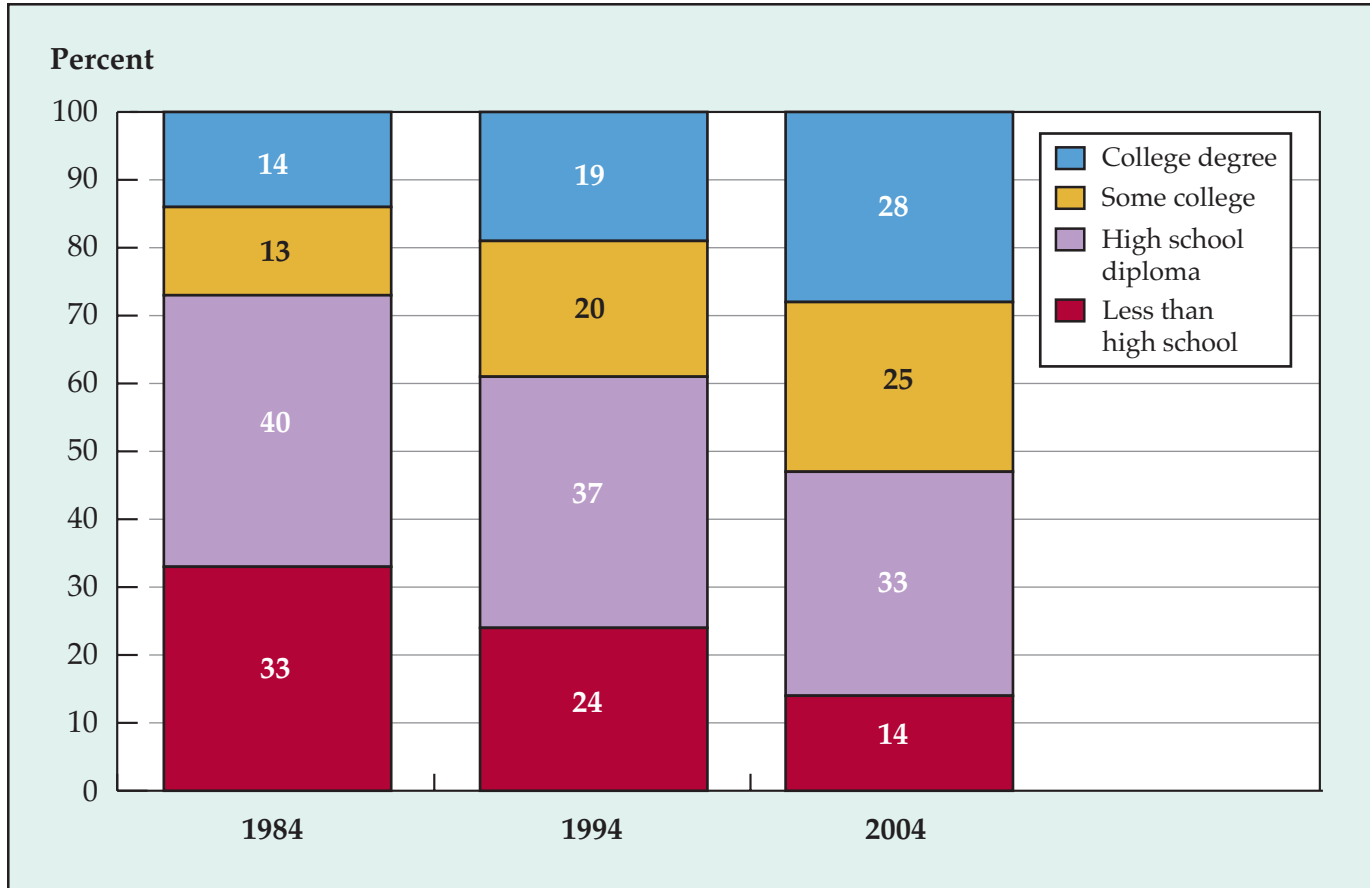
Source: U.S. Census Bureau, Population Estimates.

- In 2004, the percentage of non-Hispanic blacks and Hispanics aged 55–64 was greater than in 1984. In 1984, 85 percent of people aged 55–64 were non-Hispanic whites in contrast to 78 percent in 2004. The percentage of Hispanics aged 55–64 increased from 4 percent to 8 percent while the percentage of non-Hispanic blacks increased from 9 to 10 percent.

## Educational Attainment

Higher levels of education are associated with greater wealth, better health, and longer life (Waite and Gallagher 2000; Farley 1996).

Chart 2b. Educational attainment of the population aged 55–64, 1984, 1994, and 2004



**Note:** A single question which asks for the highest grade or degree completed is now used to determine educational attainment. Prior to 1995, educational attainment was measured using data on years of school completed.

**Source:** U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

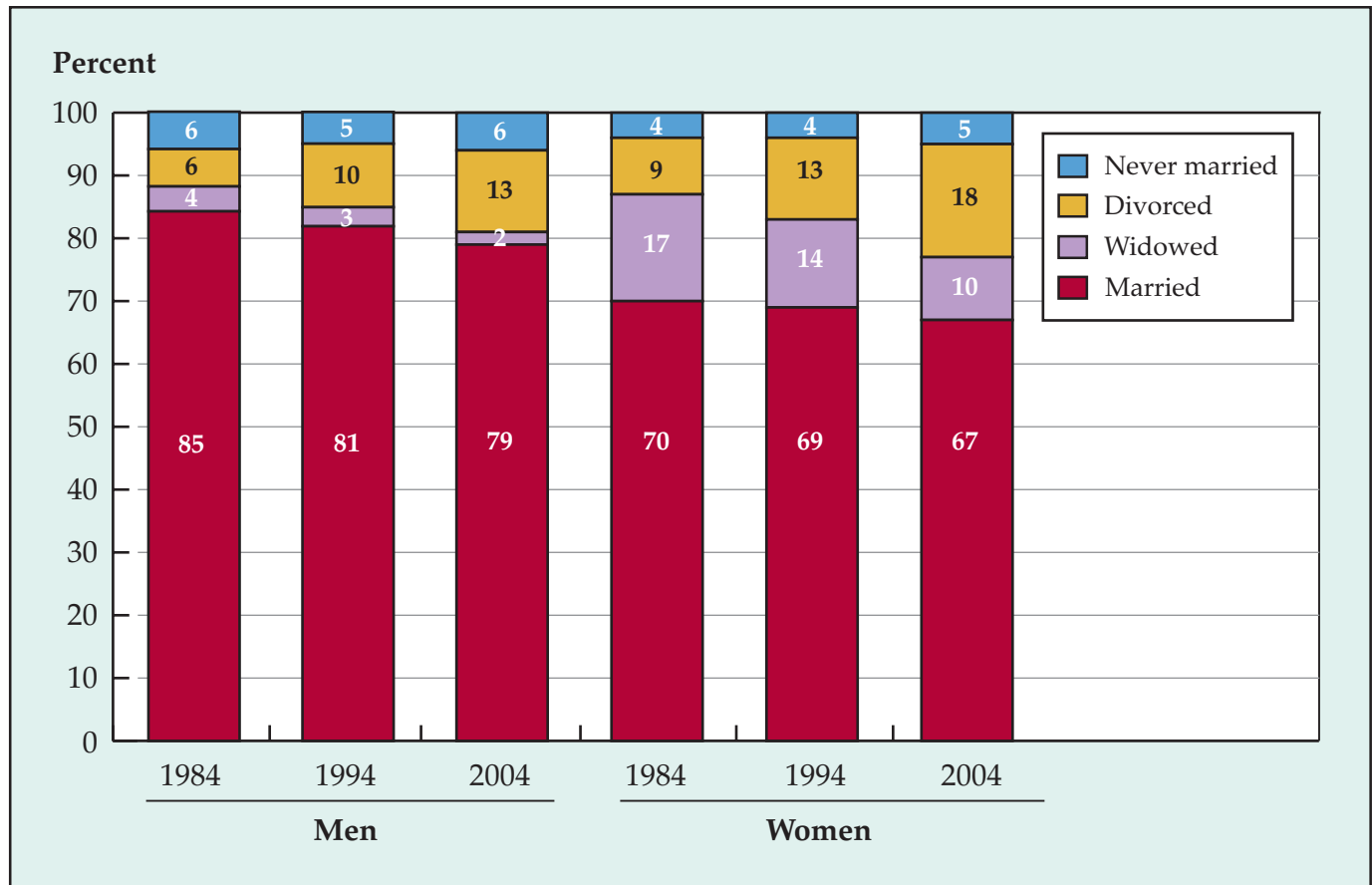
- ❑ In 2004, more than half (53 percent) of people aged 55–64 had at least some college education compared to only slightly more than a quarter (27 percent) in 1984.
- ❑ The percentage of people aged 55–64 with a college degree doubled between 1984 and 2004 from 14 percent to 28 percent.
- ❑ Only 14 percent of people aged 55–64 in 2004 had less than a high school education compared to 33 percent in 1984.

# Demographic Characteristics

## Marital Status

Marital status can affect many aspects of people's lives including living arrangements, income, wealth, and availability of caregivers. Marital status also affects access to future retirement income from auxiliary spouse and survivor Social Security benefits, survivor pension benefits, and couple income sharing.

Chart 2c. Marital status of the population aged 55–64, by sex, 1984, 1994, and 2004



*Note:* Married includes married, spouse present; married, spouse absent; and separated.

*Source:* U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

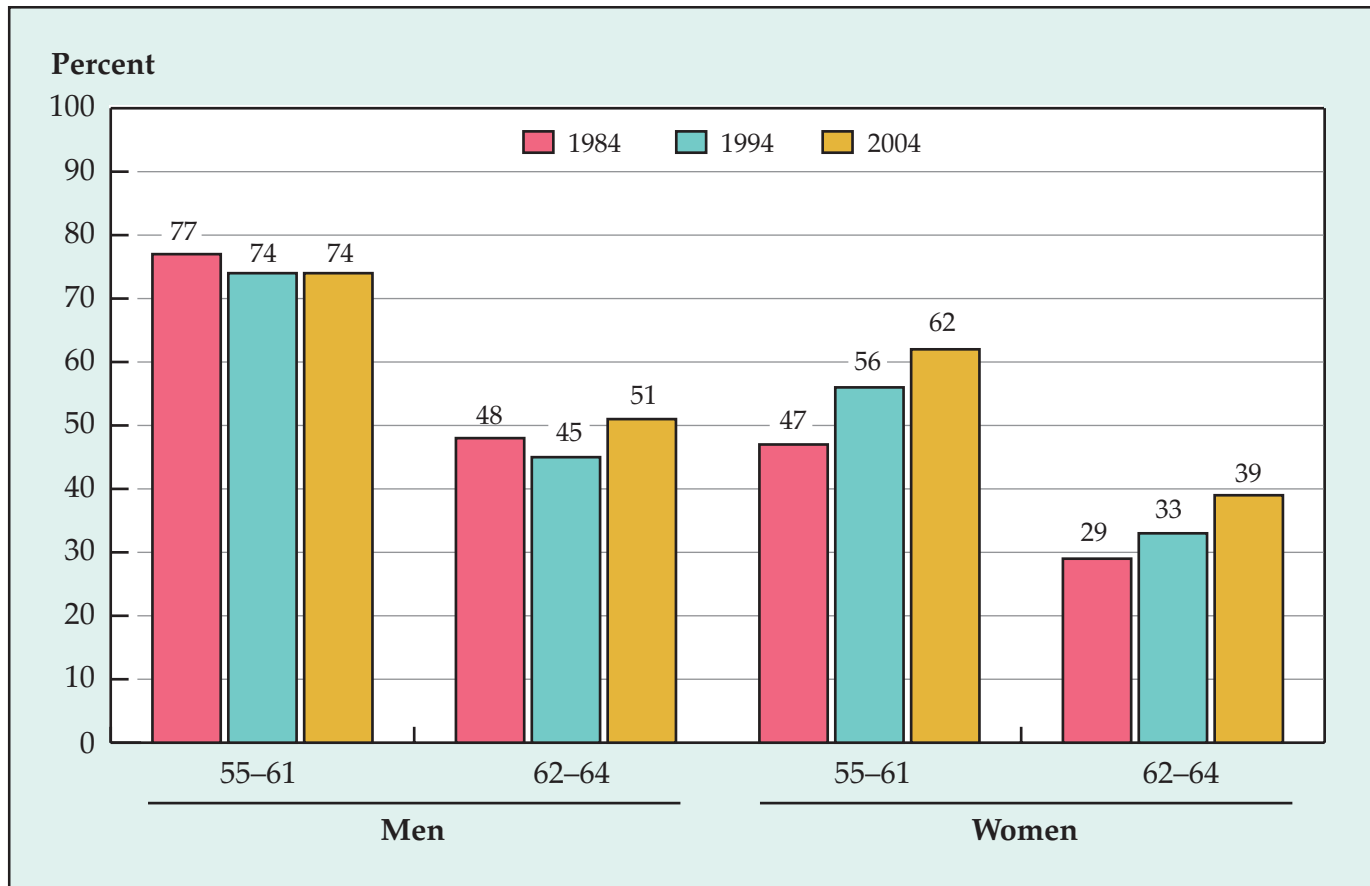
- ❑ The proportion of people aged 55–64 who were married declined for men from 85 percent in 1984 to 79 percent in 2004 and for women from 70 percent to 67 percent.
- ❑ The proportion of people aged 55–64 who were widowed declined between 1984 and 2004 from 4 percent to 2 percent for men and from 17 percent to 10 percent for women.
- ❑ The proportion of divorced people aged 55–64 has doubled over the past two decades from 6 percent in 1984 to 13 percent in 2004 for men, and from 9 percent to 18 percent for women.



## Participation in the Labor Force

People who exit the labor force before qualifying for full Social Security benefits at age 65–66 (depending on birth year) do so for a variety of reasons including chronic health problems, loss of a job, and being eligible to collect Social Security benefits (retired worker, survivor, or spouse) beginning at age 62.

**Chart 3. Labor force participation rates of people aged 55–64, by age group and sex, annual averages, 1984, 1994, and 2004**



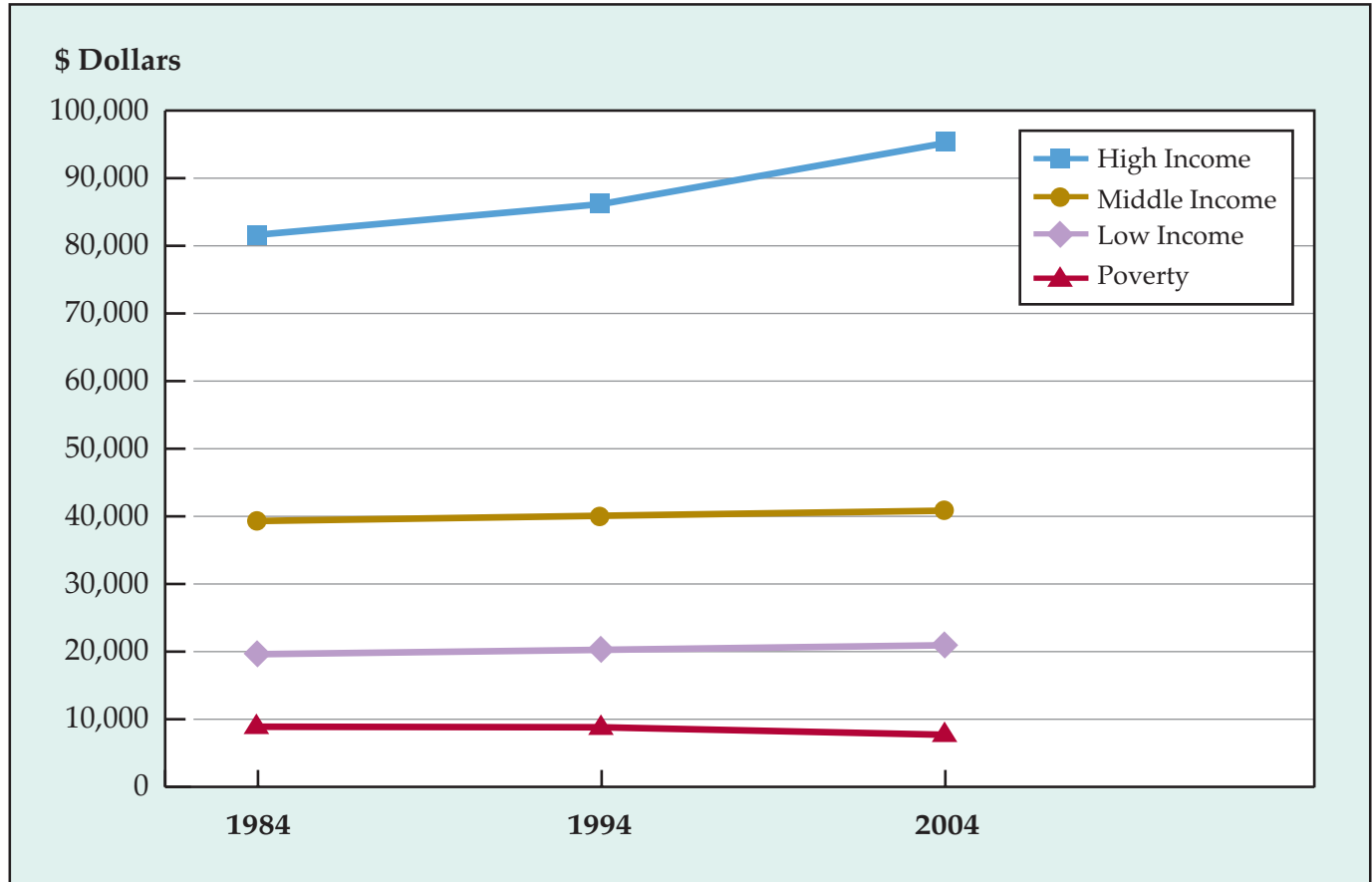
*Source:* Bureau of Labor Statistics, Current Population Survey.

- ❑ Between 1984 and 2004, the percentage of men aged 55–61 in the labor force remained relatively stable (77 percent to 74 percent, respectively).
- ❑ About three-quarters of men aged 55–61 are in the labor force compared to only about one-half of men aged 62–64.
- ❑ The labor force participation rates for men aged 62–64 increased from 45 percent in 1994 to 51 percent in 2004.
- ❑ The labor force participation rates for women both at ages 55–61 and 62–64 increased over the past two decades. Between 1984 and 2004 the labor force participation rates for women aged 55–61 have increased from 47 percent to 62 percent. For women aged 62–64, the rates have increased from 29 percent to 39 percent over the same period.

## Median Income - Men

People with lower incomes, especially those in poverty, are at greater risk of having inadequate resources for food, housing, health care, and other needs.

**Chart 4a. Median household income of men aged 55–64, by income category, in 2004 dollars, 1984, 1994, and 2004**



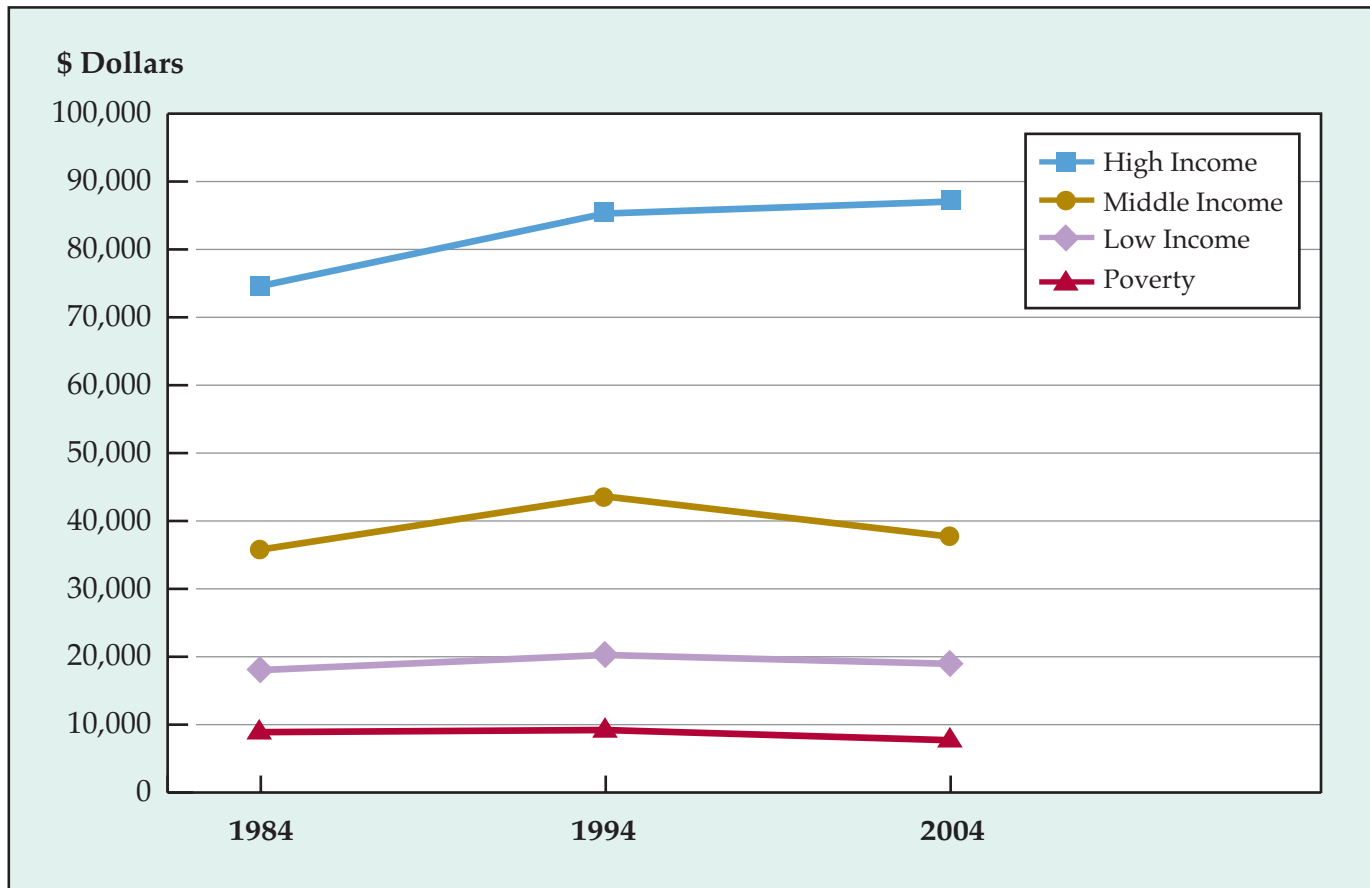
**Note:** The income categories are derived from the ratio of the family's income (or an unrelated individual's income) to the corresponding poverty threshold. Being in poverty is measured as income less than 100 percent of the poverty threshold. Low income is between 100 percent and 199 percent of the poverty threshold. Middle income is between 200 percent and 399 percent of the poverty threshold. High income is 400 percent or more of the poverty threshold. Data for 1984 and 1994 have been inflation adjusted to 2004 dollars.

**Source:** U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

- ❑ Median household income declined for men aged 55–64 in poverty from \$8,895 in 1984 to \$7,703 in 2004.
- ❑ Median household income for men aged 55–64 in the high income category increased considerably from \$81,625 in 1984 to \$95,176 in 2004.
- ❑ Overall, median household income increased for men aged 55–64 from \$50,454 in 1984 to \$61,274 in 2004.

## Median Income - Women

**Chart 4b. Median household income of women aged 55–64, by income category, in 2004 dollars, 1984, 1994, and 2004**



**Note:** The income categories are derived from the ratio of the family's income (or an unrelated individual's income) to the corresponding poverty threshold. Being in poverty is measured as income less than 100 percent of the poverty threshold. Low income is between 100 percent and 199 percent of the poverty threshold. Middle income is between 200 percent and 399 percent of the poverty threshold. High income is 400 percent or more of the poverty threshold. Data for 1984 and 1994 have been inflation adjusted to 2004 dollars.

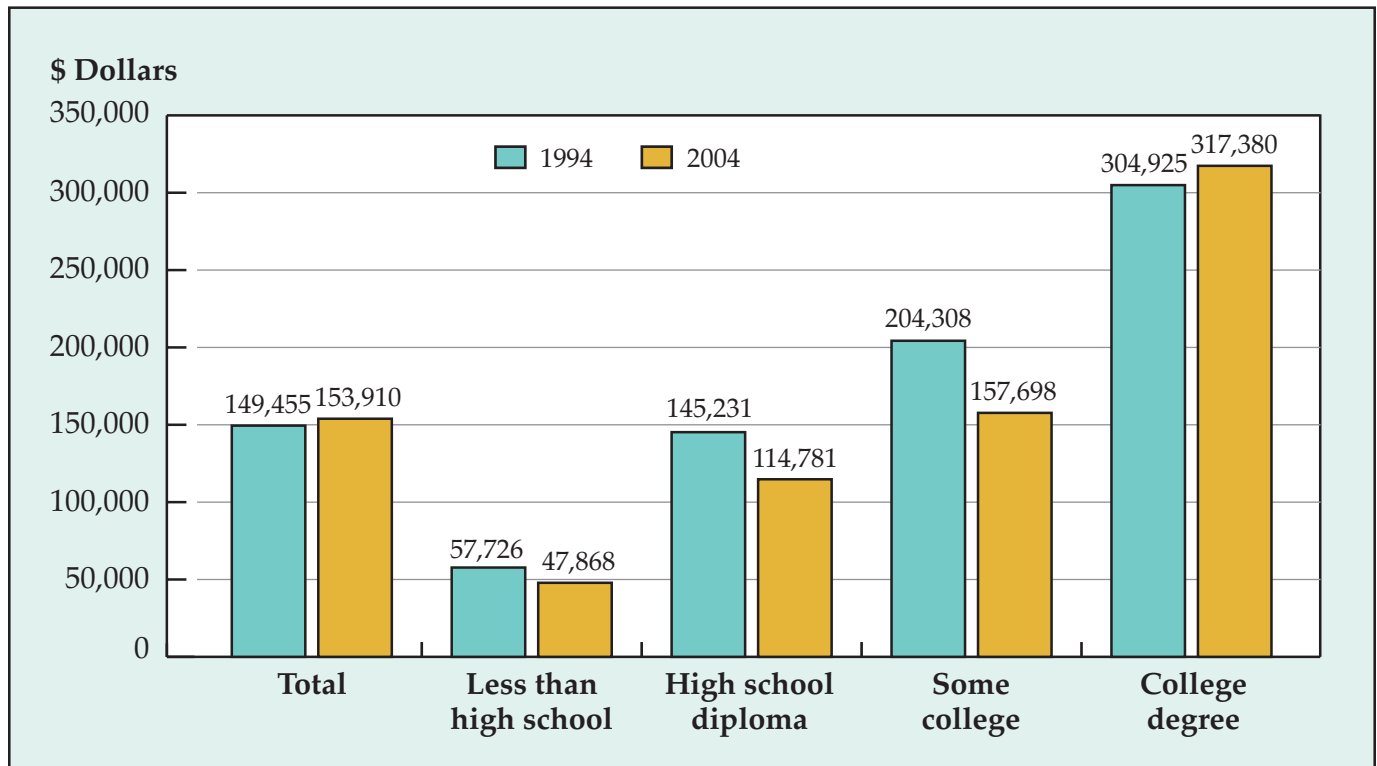
**Source:** U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

- ❑ Between 1984 and 1994, median household income increased for women aged 55–64 in all income categories. However, with the exception of women in the high income category, median household income declined for women aged 55–64 between 1994 and 2004.
- ❑ Median household income for women aged 55–64 in the high income category increased 16 percent between 1984 and 2004, from \$74,376 to \$86,271. This is the same percentage increase as for men.
- ❑ Overall, median household income increased for women aged 55–64 from \$39,623 in 1984 to \$50,393 in 2004.

## Median Net Worth

Net worth, which is accumulated assets from real estate, stocks, bonds, and other assets minus debts, provides one pillar of retirement income. Financial wealth can provide income such as interest and dividends. Wealth holdings also can be sold to provide money for current spending and unanticipated expenses.

**Chart 5a. Median total net worth of people aged 55–64, who report having assets\*, in 2004 dollars, by educational attainment, 1994 and 2004**



\*Includes only people who report having assets.

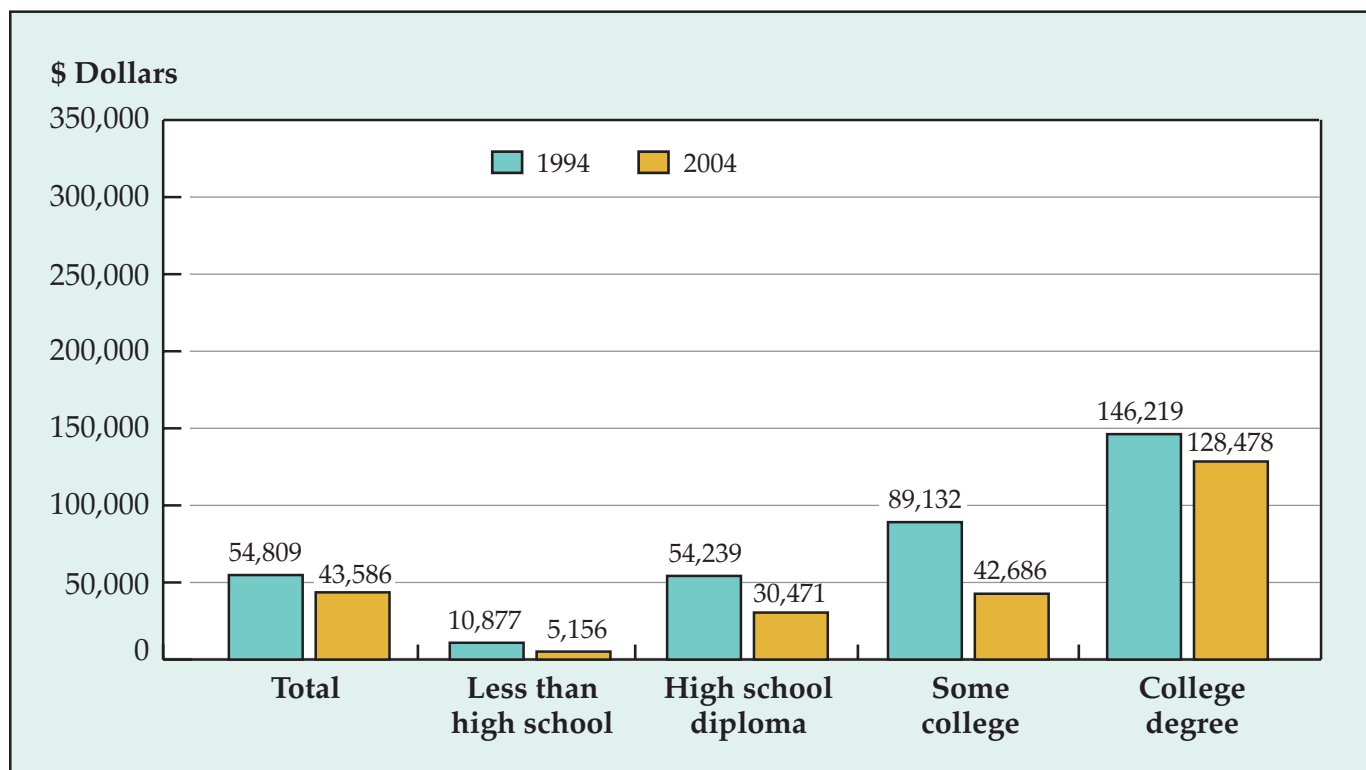
**Note:** Net worth data do not include pension wealth. This excludes private defined-contribution and defined-benefit plans as well as rights to Social Security wealth. Data for 1994 have been inflation adjusted to 2004 dollars.

**Source:** Health and Retirement Study.

- ❑ In 2004, people aged 55–64 with less than a high school diploma had a median net worth of \$47,868, while high school graduates had double that level (\$114,781), people with some college had triple that level (\$157,698), and college graduates had more than six times that level (\$317,380). (See chart 2b to see how the educational distribution has changed over time).
- ❑ Between 1994 and 2004, median total net worth for people aged 55–64 decreased among high school graduates (from \$145,231 to \$114,781) and among people with some college education (from \$204,308 to \$157,698).
- ❑ Between 1994 and 2004, the gap in median net worth increased between non-Hispanic whites and non-Hispanic blacks from \$133,969 to \$147,858. The gap between non-Hispanic whites and Hispanics increased from \$130,987 to \$136,228.
- ❑ Overall, median household net worth for people aged 55–64 remained relatively stable between \$149,455 in 1994 and \$153,910 in 2004.

Home equity is a major source of wealth for the aged, but research indicates few aged sell their houses or take reverse mortgages to draw on home equity (Venti and Wise 2001; Fisher et al. 2007). Thus, net worth other than home equity identifies the assets that are most likely to be spent first.

**Chart 5b. Median net worth excluding home equity of people aged 55–64, who report having assets\*, in 2004 dollars, by educational attainment, 1994 and 2004**



\*Includes only people who report having assets.

**Note:** Net worth data do not include pension wealth. This excludes private defined-contribution and defined-benefit plans as well as rights to Social Security wealth. Data for 1994 have been inflation adjusted to 2004 dollars.

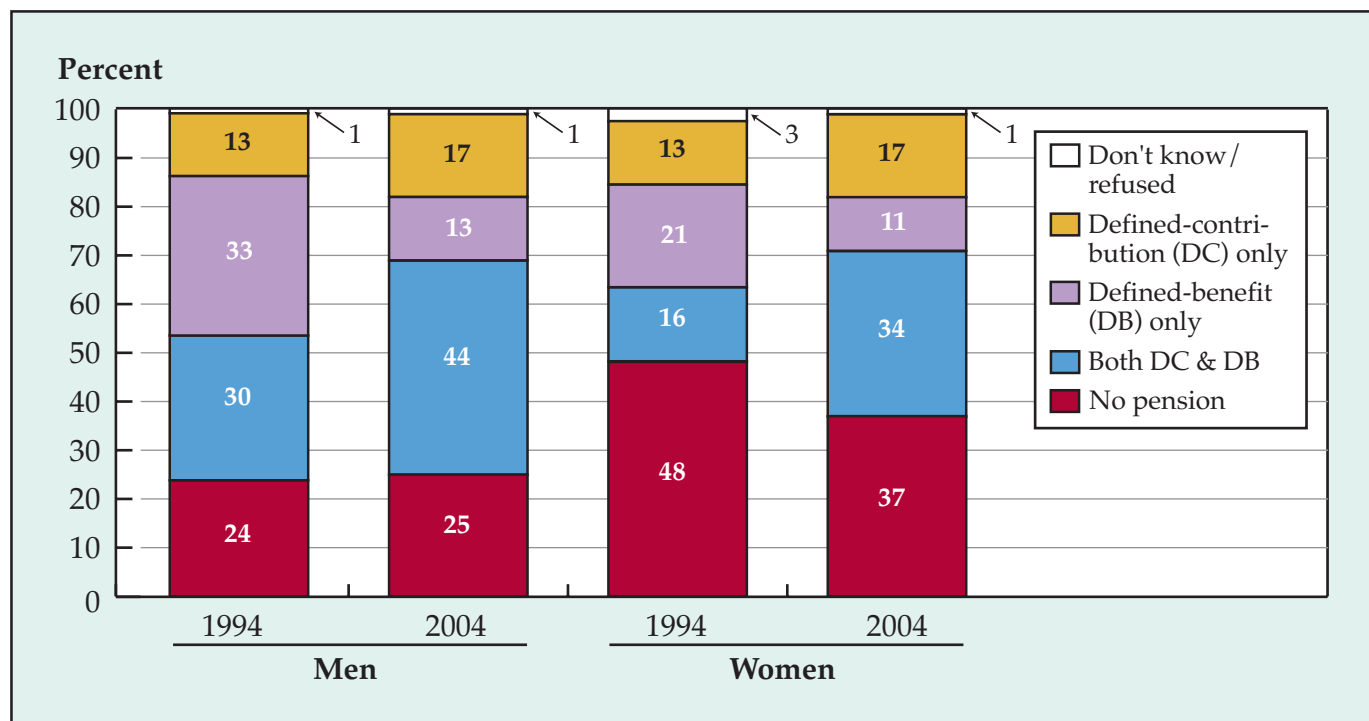
**Source:** Health and Retirement Study.

- ❑ The median level of net worth excluding home equity is also strongly related to higher levels of education. In 2004, people aged 55–64 with a college degree had a median net worth excluding home equity of \$128,478 compared to a net worth of only \$5,156 among people without a high school diploma. The same pattern exists between education and home equity.
- ❑ Over the past decade, median net worth excluding home equity for people aged 55–64 decreased from \$54,809 in 1994 to \$43,586 in 2004.

## Pensions

Over the past few decades, there has been a shift in the types of pensions offered by employers from defined-benefit only (in which a specified amount is typically paid as a lifetime annuity) to defined-contribution only (in which the amount of future benefit varies depending on contributions and investment earnings).

**Chart 6. Percentage of people aged 55–64 who participated in a pension plan with an employer during their worklife, by pension type and sex, 1994 and 2004**



**Note:** The measurement of pension participation reflects a report that the person participated in a pension plan in the original or any subsequent interview or in past jobs. Subsequently, some will have left the job and transferred the pension money out of the pension plan to an Individual Retirement Account, an annuity, or other uses. See Appendix B for description of the Health and Retirement Study.

**Source:** Health and Retirement Study.

- ❑ Between 1994 and 2004, the lifetime pension participation of men remained stable at about 75 percent; the type of pension plans they participated in changed.
- ❑ Between 1994 and 2004, the percentage of men aged 55–64 who participated only in a defined-benefit plan decreased from 33 percent to 13 percent, the percentage who participated only in a defined-contribution plan increased from 13 percent to 17 percent, and those who participated in both defined-benefit and defined-contribution plans increased from 30 percent to 44 percent.
- ❑ The percentage of women aged 55–64 who have not participated in a pension decreased from 48 percent in 1994 to 37 percent in 2004.
- ❑ Women also experienced a shift in the type of pension they have. Between 1994 and 2004, the percentage of women aged 55–64 who participated in only a defined-benefit plan fell by one-half from 21 percent to 11 percent, the percentage who participated in only a defined-contribution plan increased from 13 percent to 17 percent, and those who participated in both defined-benefit and defined-contribution plans more than doubled from 16 percent to 34 percent.

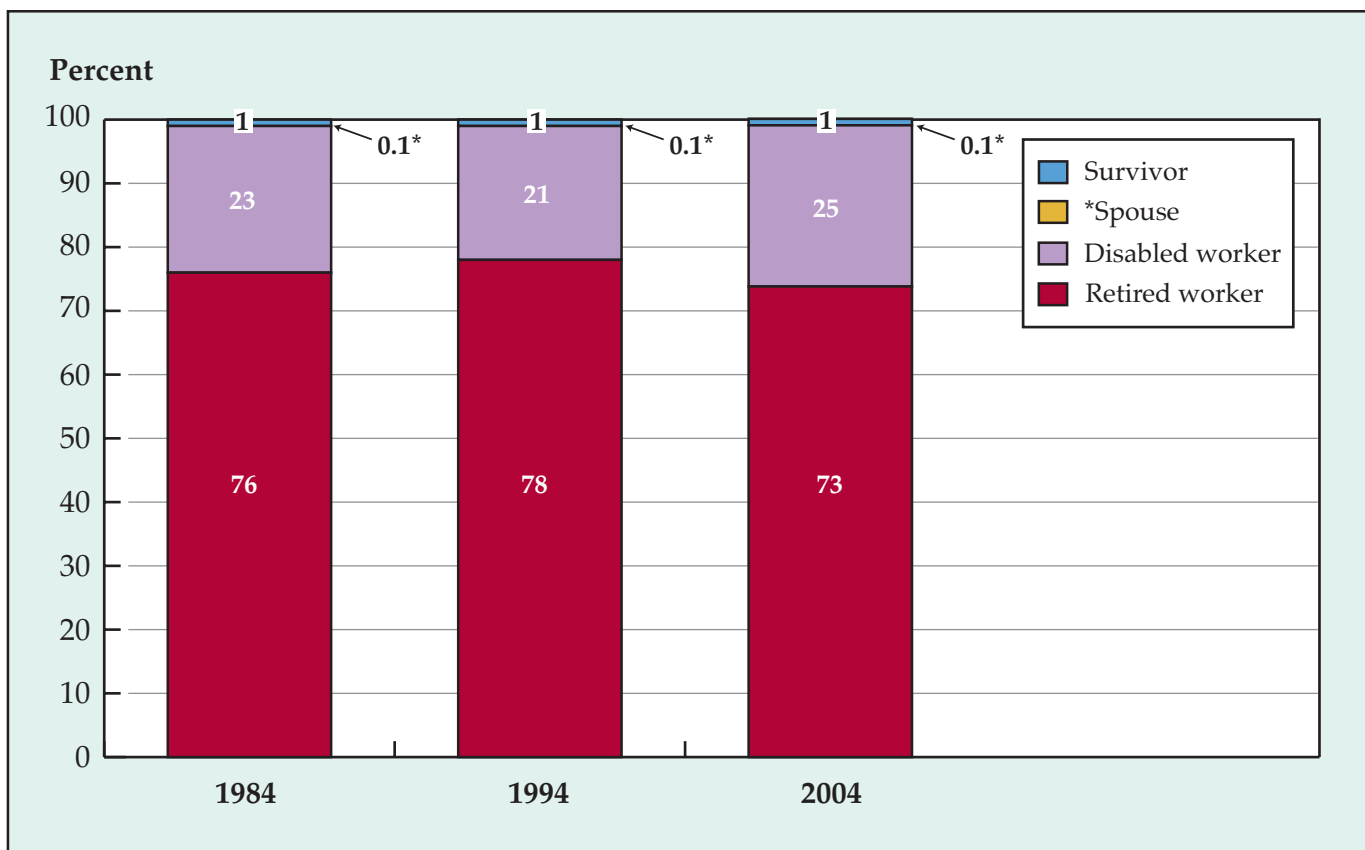
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## Social Security Benefits - Men

Social Security retirement benefits as a worker or spouse of a worker based on age are first available at age 62 on a reduced basis from the amount available at full retirement age (aged 65–66 depending on birth year). Eligibility for disabled worker benefits at any age requires an inability to work, recent employment (generally half of the last 10 years), and sufficient lifetime employment to be on track for eligibility for retired worker benefits.

**Chart 7a. Percent distribution of men aged 62–64 currently receiving Social Security benefits, by type of benefit, in December 1984, 1994, and 2004**

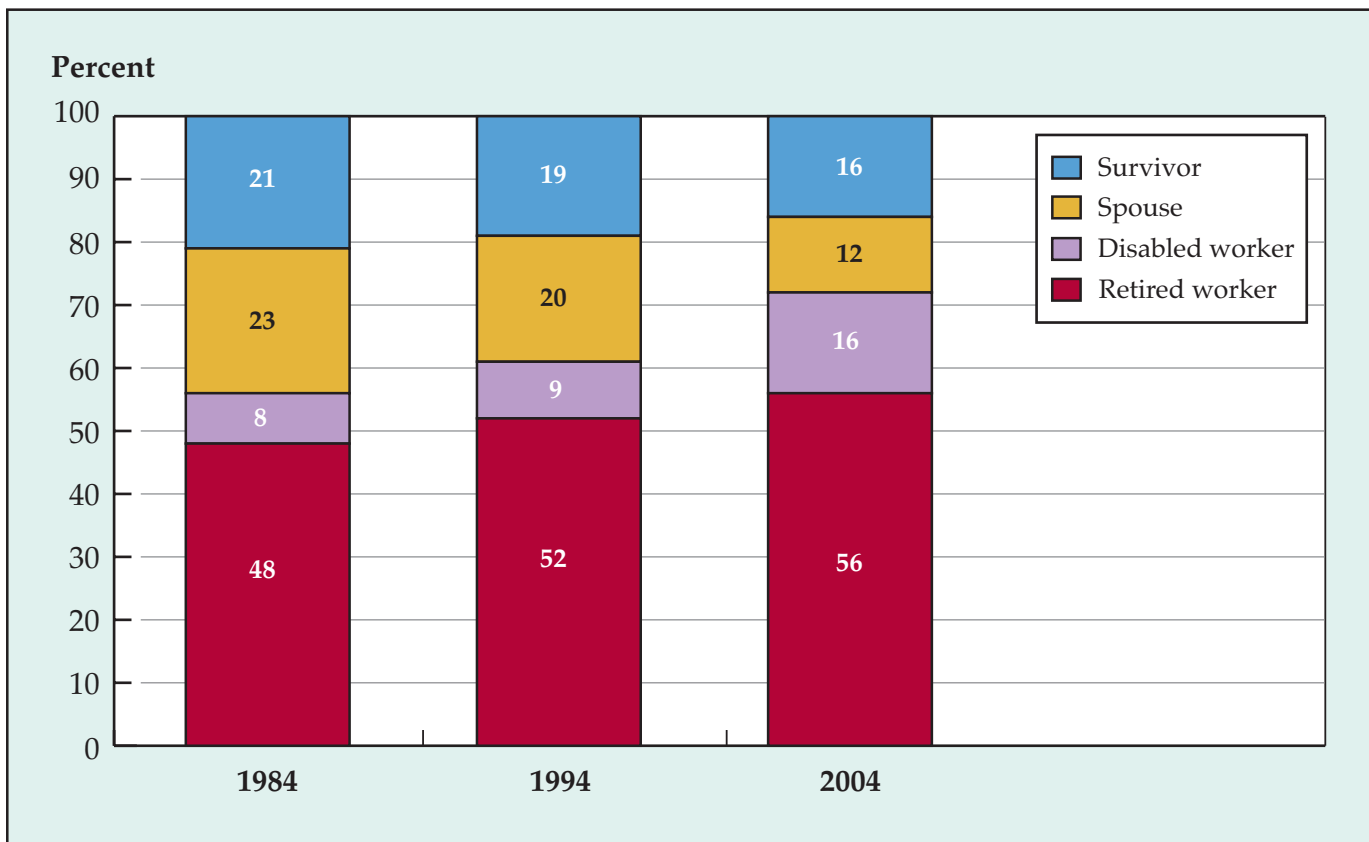


*Source:* Annual Statistical Supplement to the Social Security Bulletin, 1986, 1995, and 2005.

- ❑ The percentage of current beneficiary men aged 62–64 receiving earned worker benefits remained relatively stable over the past two decades. In 1984, 1994, and 2004, about three-quarters of current beneficiary men aged 62–64 collected retired worker benefits (76 percent, 78 percent, and 73 percent, respectively) and slightly less than one-quarter collected disabled worker benefits (23 percent, 21 percent, and 25 percent, respectively).
- ❑ Only 1 percent of current beneficiary men aged 62–64 received survivor benefits between 1984 and 2004 and less than 1 percent received spouse benefits.
- ❑ More than half of men aged 62–64 collected some type of Social Security benefit in both 1994 (58 percent) and 2004 (54 percent) (Unpublished analyses of data from the Survey of Income and Program Participation).

## Social Security Benefits - Women

**Chart 7b. Percent distribution of women aged 62–64 currently receiving Social Security benefits, by type of benefit, in December 1984, 1994, and 2004**

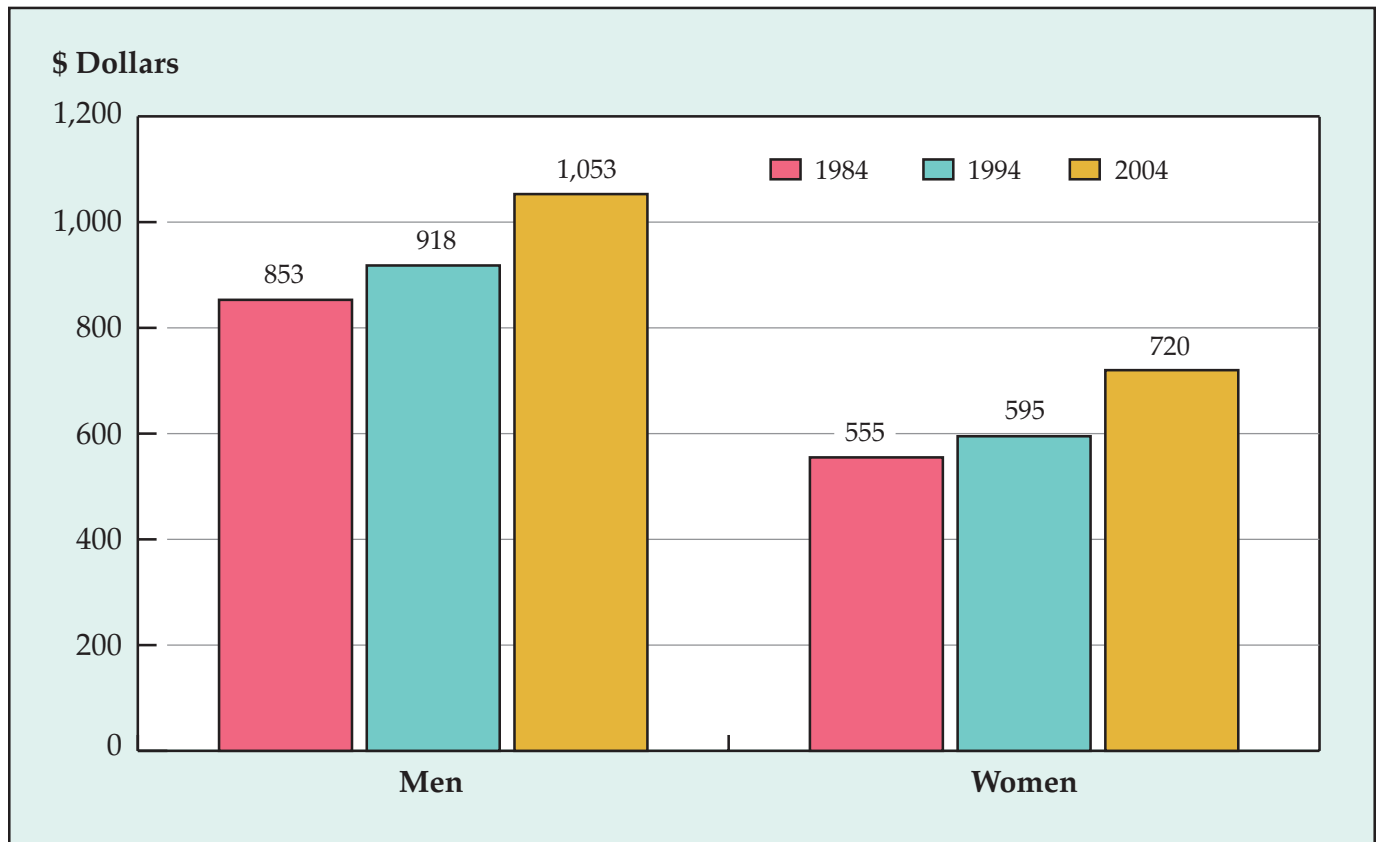


*Source:* Annual Statistical Supplement to the Social Security Bulletin 1986, 1995, and 2005.

- ❑ Over the past two decades, the percentage of current beneficiary women with earned worker benefits increased. Current beneficiary women with retired worker benefits increased from 48 percent in 1984 to 56 percent in 2004, while those with disabled worker benefits doubled from 8 percent to 16 percent.
- ❑ Between 1984 and 2004, the percentage of current beneficiary women receiving spouse benefits decreased from 23 percent to 12 percent, while those receiving survivor benefits decreased from 21 percent to 16 percent.
- ❑ More than 60 percent of women aged 62–64 collected some type of Social Security benefit in both 1994 (64 percent) and 2004 (63 percent) (Unpublished analyses of data from the Survey of Income and Program Participation).

## Social Security Benefits (continued)

**Chart 7c. Average monthly retired worker benefits for people aged 62–64 currently receiving Social Security benefits, in 2004 dollars, by sex, in December 1984, 1994, and 2004**



*Note:* Data for 1984 and 1994 have been inflation adjusted to 2004 dollars.

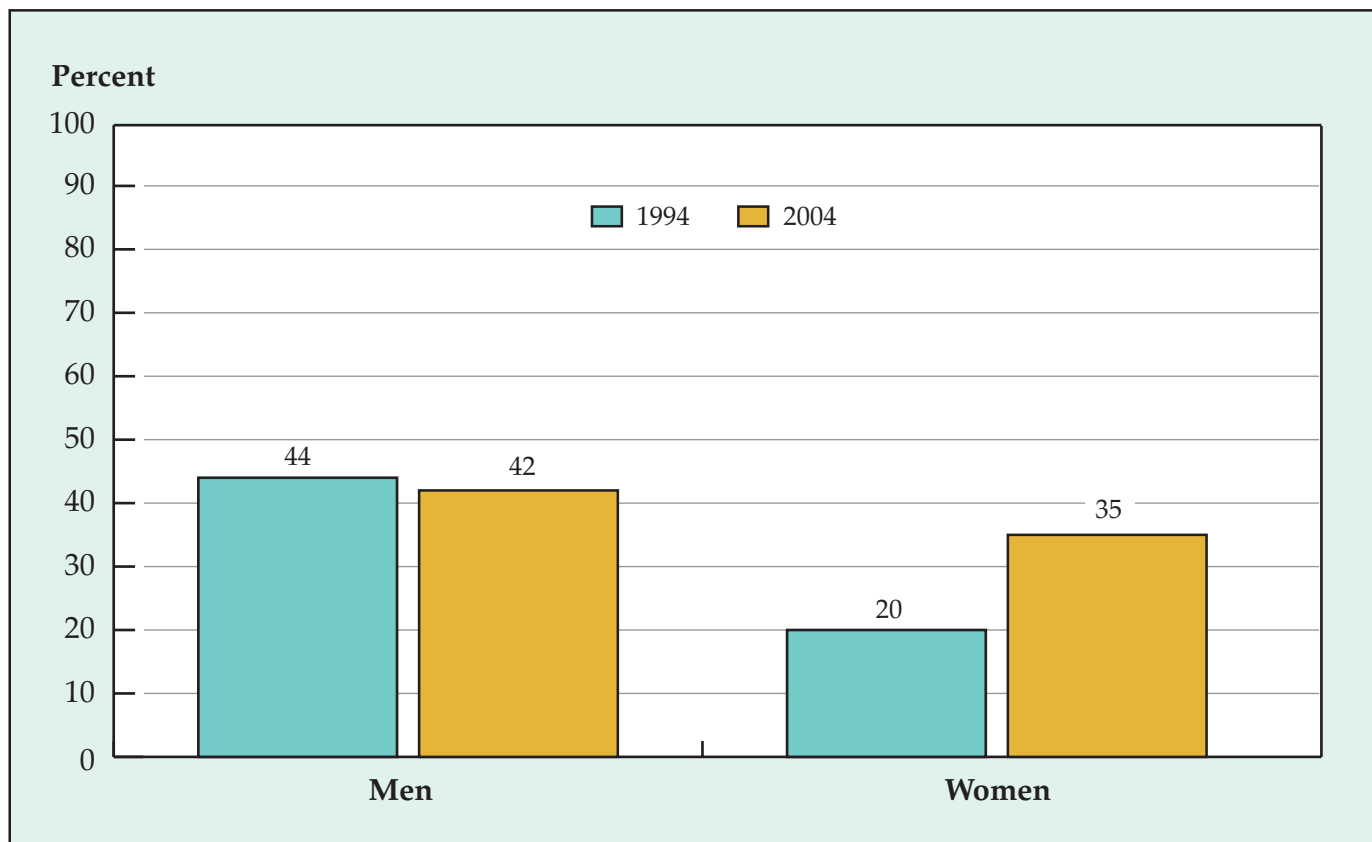
*Source:* Annual Statistical Supplement to the Social Security Bulletin 1986, 1995, and 2005.

- ❑ Over the past two decades, the average retired worker benefit increased for both men and women aged 62–64 from \$853 to \$1,053 (in 2004 dollars) for men and from \$555 to \$720 for women.
- ❑ The gap between current beneficiary men and women's average retired worker benefits (at ages 62–64) decreased slightly between 1984 and 2004 from 54 percent to 46 percent.

## Health Insurance

In the past, many employers allowed employees to continue their health insurance into retirement, either as the standard group policy or as a supplement to Medicare. Some employers report that this practice has become less common, as health care has become more expensive and accounting standards require promises to employees be recorded as liabilities.

**Chart 8. Percentage of people aged 55–64 with employer-based retiree health insurance by sex, 1994 and 2004**



*Note:* Employer-based retiree health insurance is health insurance that will continue after an employee leaves his/her job. The measure used here includes former employees who have left their job and current employees who expect insurance to continue after leaving. The measure also counts coverage from a spouse's employer-based insurance that continues after employment stops.

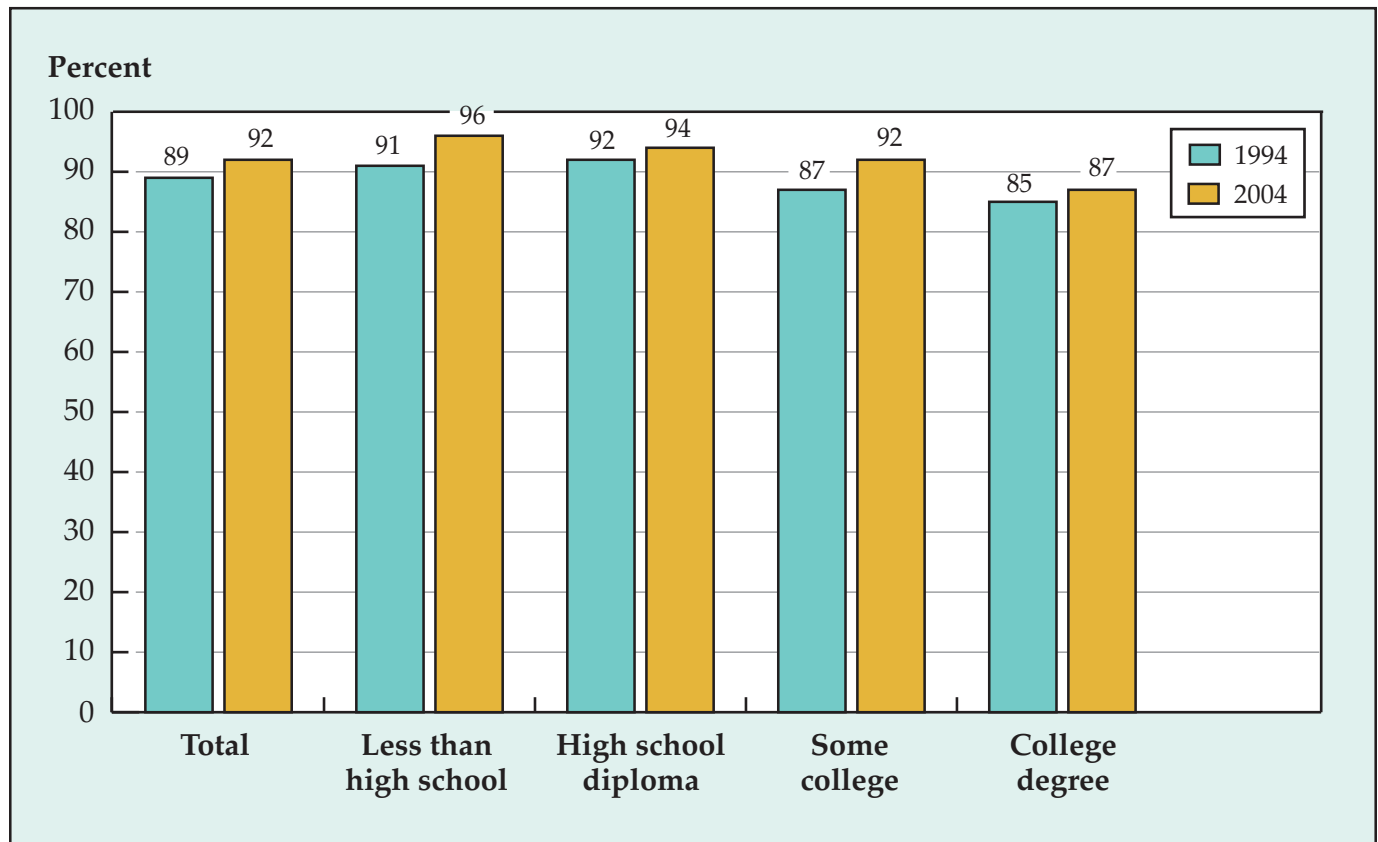
*Source:* Health and Retirement Study.

- ❑ The percent of people with employer-based retiree health insurance, either through their own or through their spouse's employer, varies by sex. In 2004, 42 percent of men aged 55–64 had employer-based retiree health insurance compared to 35 percent of women.
- ❑ While the percentage of men who will have this type of health insurance when they retire has remained relatively stable over the past ten years, the percentage of women with this type of health insurance has increased substantially from 20 percent in 1994 to 35 percent in 2004.
- ❑ Although most adults have some type of health insurance (public, private, or other), in 2006, 11 percent of people aged 55–64 had no health insurance coverage.

## Informal Long-Term Care

Relatively few people need substantial amounts of long-term care, particularly during the early years of retirement (Health Policy Institute 2003). However, some people, especially the very old and those with dementia, may require care for several years. Most long-term care is provided by family members, especially by spouses and children. With a decrease in the percentage of people aged 55–64 who are married (see chart 2c), there may be a heavier reliance on adult children as caregivers in the future.

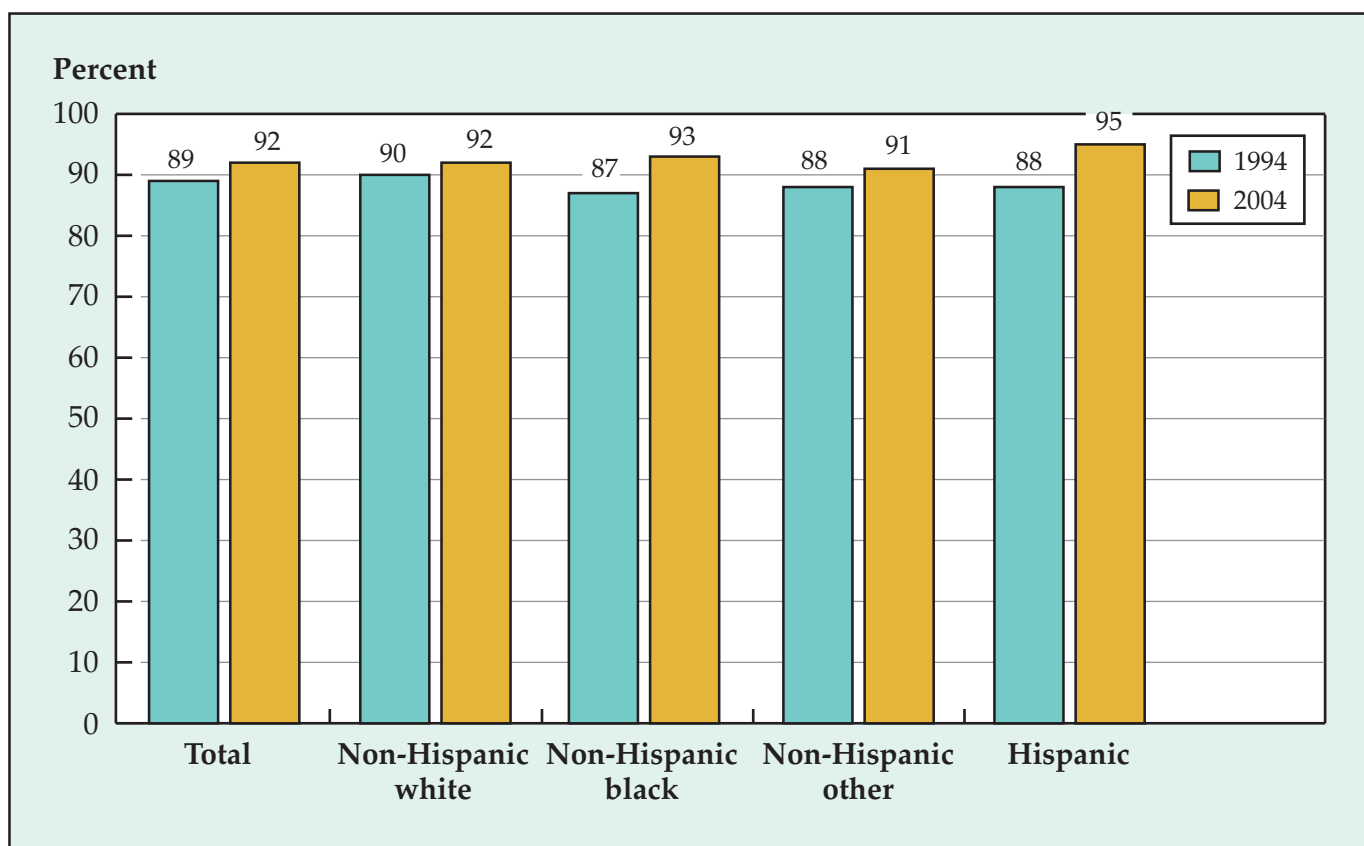
**Chart 9a. Percentage of people aged 55–64 with living children, by educational attainment, 1994 and 2004**



Source: Health and Retirement Study.

- The percentage of people aged 55–64 with living children varies by educational attainment. In 1994, the percentage of people with living children varied from 91 percent among people with less than a high school education to 85 percent for people with a college degree. In 2004, the percentage of people aged 55–64 with living children varied from 96 percent among people with less than a high school education to 87 percent for people with a college degree.

Chart 9b. Percentage of people aged 55–64 with living children, by race and Hispanic origin, 1994 and 2004



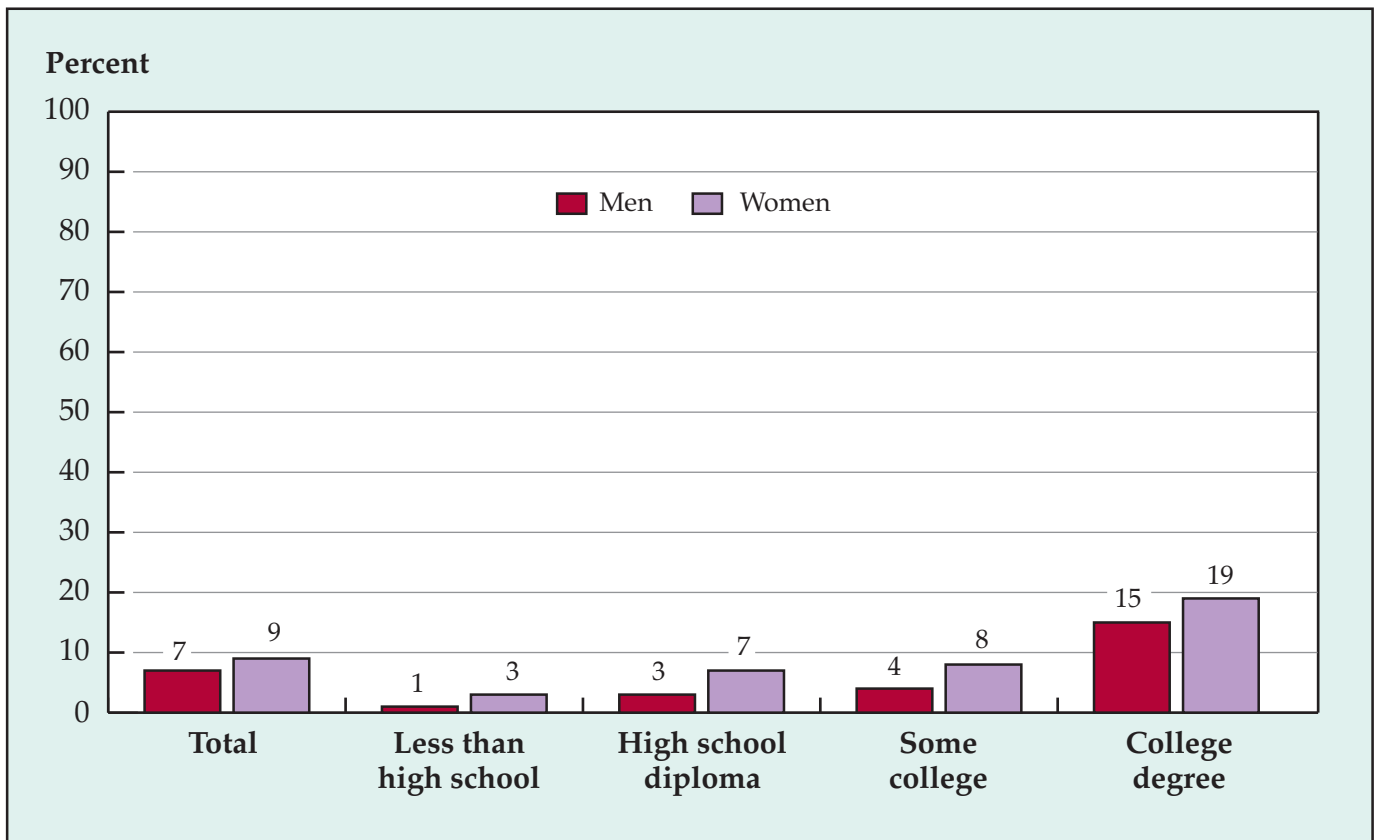
Source: Health and Retirement Study.

- Between 1994 and 2004, the percentage of people aged 55–64 with living children increased from 90 percent to 92 percent for non-Hispanic whites, from 87 percent to 93 percent for non-Hispanic blacks, and from 88 percent to 95 percent for Hispanics.

## Formal Long-Term Care

Private long-term care insurance is a type of insurance people can purchase to cover some of the costs of formal long-term care services including nursing home care, assisted living facility care, and formal home care. If they meet the underwriting criteria, people can buy a policy that pays for a specified dollar amount of long-term care, provided that they pay the premiums and a deductible (typically three months of nursing home care). Premiums for these policies increase with age, so purchasing insurance at an earlier age locks in lower premiums but extends the duration of payments.

**Chart 10. Percentage of people aged 55–64 with long-term care insurance, by educational attainment and sex, 2004**



Source: Health and Retirement Study.

- ❑ People with higher levels of education are more likely to purchase long-term care insurance than people with lower levels. In 2004, 15 percent of men and 19 percent of women aged 55–64 with a college degree purchased long-term care insurance compared to only 1 percent of men and 3 percent of women who did not have a high school degree.
- ❑ Overall, the percentage of people aged 55–64 who purchase long-term care insurance is relatively low, 7 percent of men and 9 percent of women.



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## Appendix A: Detailed Tables

Table 1a. Number and percentage of people aged 55–64, by sex, age group, race and Hispanic origin, 1984, 1994, and 2004

	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>55–64 year olds</b>									
Total number (in thousands)	22,154	10,382	11,772	21,008	9,975	11,033	29,076	13,998	15,078
Percent	100.0	46.9	53.1	100.0	47.5	52.5	100.0	48.1	51.9
<b>Race and Hispanic origin</b>									
Non-Hispanic white	84.9	85.4	84.4	80.7	81.8	79.8	77.7	78.7	76.8
Non-Hispanic black	8.8	8.3	9.3	9.6	8.8	10.4	9.6	8.9	10.2
Hispanic (of any race)	4.4	4.4	4.4	6.4	6.3	6.5	7.6	7.6	7.7
<b>55–61 year olds</b>									
Total number (in thousands)	15,796	7,434	8,362	14,863	7,096	7,767	22,045	10,665	11,380
Percent	100.0	47.1	52.9	100.0	47.7	52.3	100.0	48.4	51.6
<b>Race and Hispanic origin</b>									
Non-Hispanic white	84.3	84.9	83.9	80.3	81.3	79.3	77.6	78.5	76.7
Non-Hispanic black	9.1	8.6	9.5	9.7	8.9	10.5	9.6	8.9	10.2
Hispanic (of any race)	4.6	4.7	4.6	6.6	6.5	6.7	7.7	7.7	7.8
<b>62–64 year olds</b>									
Total number (in thousands)	6,358	2,948	3,410	6,145	2,879	3,266	7,031	3,333	3,698
Percent	100.0	46.4	53.6	100.0	46.9	53.1	100.0	47.4	52.6
<b>Race and Hispanic origin</b>									
Non-Hispanic white	86.3	86.8	85.8	81.8	82.9	80.8	78.2	79.2	77.3
Non-Hispanic black	8.2	7.7	8.7	9.3	8.5	10.0	9.5	8.7	10.2
Hispanic (of any race)	3.8	3.8	3.8	5.9	5.8	6.0	7.4	7.2	7.5

**Reference population:** These data refer to the resident population.

**Source:** U.S. Census Bureau, Population estimates.

Table 1b. Population projections of people aged 55–64, by sex, 2014, 2024, and 2034

	2014			2024			2034		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>55–64 year olds</b>									
Total number (in thousands)	39,589	19,104	20,484	41,636	20,216	21,420	39,307	19,243	20,064
Percent	100.0	48.3	51.7	100.0	48.6	51.4	100.0	49.0	51.0

**Reference population:** These data refer to the resident population.

**Source:** U.S. Census Bureau, International Data Base.

**Table 2. Demographic characteristics of people aged 55–64, by selected characteristics, 1984, 1994, and 2004\***

<i>55–64 year olds</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Education</b>									
Less than high school	33.3	34.5	32.3	24.4	24.7	24.2	13.6	13.9	13.3
High school	39.8	33.7	45.1	37.2	32.8	41.3	33.3	29.9	36.3
Some college	12.5	12.7	12.4	19.5	18.9	20.0	24.9	23.7	26.0
College degree	14.4	19.1	10.2	18.9	23.5	14.6	28.3	32.5	24.4
<b>Marital status</b>									
Married	76.6	84.8	69.5	74.9	80.9	69.4	73.1	79.4	67.3
Widowed	11.0	3.7	17.4	8.8	3.3	13.9	6.2	2.2	9.8
Divorced	7.5	5.9	8.9	11.6	10.4	12.6	15.1	12.5	17.5
Never married	4.9	5.6	4.2	4.7	5.4	4.1	5.6	5.9	5.4
<b>Living arrangements</b>									
With spouse	73.8	82.3	66.3	71.7	77.9	66.1	69.5	76.1	63.6
With other relatives	10.1	5.8	13.9	10.9	7.7	13.9	10.5	6.3	14.3
With non-relatives	1.8	2.1	1.4	3.1	4.0	2.2	3.7	4.1	3.4
Alone	14.3	9.8	18.3	14.3	10.5	17.8	16.2	13.5	18.7
<b>Income</b>									
Poverty (less than 100%)	11.2	9.1	13.1	10.9	9.3	12.3	9.3	8.3	10.1
<b>Veteran status</b>									
Is a veteran	33.7	71.9	na	26.3	53.5	1.2	20.5	41.9	0.9
<b>55–61 year olds</b>									
Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Education</b>									
Less than high school	32.5	34.1	31.1	22.9	23.3	22.5	12.6	12.8	12.4
High school	39.9	33.2	45.9	37.8	33.1	42.1	32.1	28.8	35.2
Some college	12.6	12.9	12.3	19.9	19.4	20.3	25.7	24.9	26.4
College degree	14.9	19.7	10.7	19.5	24.2	15.1	29.6	33.5	26.0
<b>Marital status</b>									
Married	77.8	85.4	71.1	75.7	81.0	70.9	73.7	79.6	68.2
Widowed	9.5	3.0	15.2	7.3	2.6	11.6	5.1	1.8	8.2
Divorced	8.0	6.2	9.5	12.3	11.0	13.5	15.3	12.3	18.1
Never married	4.7	5.4	4.2	4.7	5.5	4.0	6.0	6.4	5.6
<b>Living arrangements</b>									
With spouse	74.8	82.8	67.7	72.2	77.8	67.1	70.1	76.3	64.4
With other relatives	10.4	5.8	14.6	11.6	8.0	14.9	10.6	6.3	14.5
With non-relatives	1.8	2.1	1.4	3.1	4.0	2.3	3.9	4.1	3.7
Alone	13.0	9.3	16.3	13.0	10.2	15.6	15.4	13.3	17.4
<b>Income</b>									
Poverty (less than 100%)	11.1	9.0	12.9	10.6	8.9	12.1	9.1	8.1	10.0
<b>Veteran status</b>									
Is a veteran	33.4	71.2	na	24.5	49.7	1.3	21.1	42.9	0.9

Table 2. continued on next page.

**Table 2. Demographic characteristics of people aged 55–64, by selected characteristics, 1984, 1994, and 2004\* (continued)**

<i>62–64 year olds</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Education</b>									
Less than high school	35.4	35.4	35.5	28.3	28.3	28.3	16.8	17.4	16.2
High school	39.3	35.1	43.0	35.9	32.3	39.1	36.9	33.6	39.7
Some college	12.3	12.0	12.6	18.5	17.7	19.2	22.3	19.8	24.6
College degree	13.0	17.6	9.0	17.3	21.7	13.4	24.0	29.2	19.4
<b>Marital status</b>									
Married	73.6	83.1	65.4	72.9	80.7	65.8	71.0	78.6	64.5
Widowed	14.8	5.4	23.1	12.6	5.1	19.4	9.7	3.5	15.0
Divorced	6.3	5.3	7.2	9.8	9.0	10.4	14.6	13.4	15.7
Never married	5.2	6.3	4.3	4.8	5.3	4.3	4.6	4.5	4.8
<b>Living arrangements</b>									
With spouse	71.3	80.9	62.9	70.5	78.0	63.5	67.7	75.5	60.9
With other relatives	9.4	6.0	12.4	9.3	6.8	11.5	10.2	6.3	13.5
With non-relatives	1.8	2.1	1.5	2.8	4.0	1.7	3.2	4.0	2.5
Alone	17.6	11.0	23.3	17.5	11.1	23.3	18.9	14.3	23.0
<b>Income</b>									
Poverty (less than 100%)	11.6	9.3	13.5	11.6	10.5	12.7	9.8	9.1	10.5
<b>Veteran status</b>									
Is a veteran	34.3	73.8	na	30.7	62.9	1.1	18.4	38.5	0.9

\*Demographic data from CPS survey years 1984, 1994, 2004. Income data from calendar years 1984, 1994, and 2004.  
na = Data not available.

**Note:** Data for 1994 and later years are not strictly comparable with data for 1993 and earlier years due to a redesign of the survey and methodology of the Current Population Survey (CPS). Beginning in 2000, data incorporate population controls from Census 2000. Married includes married spouse present; married spouse absent; and separated. A single question which asks for the highest grade or degree completed is now used to determine educational attainment. Prior to 1995, educational attainment was measured using data on years of school completed.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

**Table 3. Labor force participation rates of people aged 55–64, by selected characteristics, annual averages, 1984, 1994, and 2004**

<i>55–64 year olds</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>54.2</b>	<b>68.5</b>	<b>41.7</b>	<b>56.8</b>	<b>65.5</b>	<b>48.9</b>	<b>62.3</b>	<b>68.7</b>	<b>56.3</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	54.6	69.5	41.3	58.2	66.7	50.3	63.7	69.8	57.9
Non-Hispanic black	52.2	60.0	46.2	49.3	54.5	45.3	54.2	56.8	52.2
Hispanic (of any race)	52.6	70.1	38.0	49.8	63.6	38.1	58.1	69.6	47.8
<b>Education</b>									
Less than high school	46.1	59.8	33.2	41.6	52.6	31.7	42.4	51.5	33.7
High school	53.2	68.8	43.3	56.0	65.1	49.4	58.0	64.6	52.9
Some college	58.9	71.5	47.4	62.5	68.6	57.1	65.3	69.5	61.8
College degree	72.1	82.1	55.4	70.9	76.0	63.2	74.3	79.2	68.2
<b>Marital status</b>									
Married	54.7	71.0	37.1	57.6	67.8	46.2	63.6	71.9	54.4
Widowed	46.1	52.7	44.9	44.6	47.5	44.0	48.5	50.4	48.1
Divorced	62.4	60.1	63.8	64.4	61.0	66.8	65.4	61.4	68.1
Never married	57.1	55.1	59.3	52.6	50.8	54.3	56.8	55.7	57.9
<b>55–61 year olds</b> Selected Characteristics									
<b>Total</b>	<b>61.1</b>	<b>76.9</b>	<b>47.1</b>	<b>64.3</b>	<b>73.8</b>	<b>55.5</b>	<b>68.0</b>	<b>74.4</b>	<b>62.1</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	61.5	78.0	46.7	66.2	75.3	57.5	69.5	75.5	63.7
Non-Hispanic black	58.2	67.0	51.4	55.4	62.1	50.1	60.3	63.5	57.7
Hispanic (of any race)	57.3	75.8	42.0	54.9	70.5	41.5	63.2	74.5	53.2
<b>Education</b>									
Less than high school	53.2	68.4	38.2	48.9	61.9	37.0	48.5	58.3	38.8
High school	59.7	78.0	48.3	63.6	74.2	55.8	64.2	71.3	58.8
Some college	65.4	79.4	52.5	70.4	76.3	65.1	69.9	73.7	66.7
College degree	77.5	87.0	61.4	77.0	82.3	69.3	78.9	83.8	73.0
<b>Marital status</b>									
Married	61.4	79.5	42.2	65.2	76.4	53.0	69.3	77.8	60.0
Widowed	53.3	59.6	52.2	51.9	57.2	50.9	56.3	58.5	55.8
Divorced	68.4	66.8	69.4	70.6	67.7	72.6	70.1	66.2	72.8
Never married	62.2	61.2	63.2	57.3	55.4	59.2	61.6	60.0	63.4

Table 3. continued on next page.

**Table 3. Labor force participation rates of people aged 55–64, by selected characteristics, annual averages, 1984, 1994, and 2004 (continued)**

<i>62–64 year olds</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>37.6</b>	<b>47.5</b>	<b>28.8</b>	<b>38.7</b>	<b>45.1</b>	<b>33.1</b>	<b>44.4</b>	<b>50.8</b>	<b>38.7</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	37.6	48.4	28.3	39.6	46.3	33.5	45.7	51.8	40.1
Non-Hispanic black	36.3	41.6	32.3	33.3	33.7	33.0	36.8	37.2	36.5
Hispanic (of any race)	37.3	51.8	24.7	36.6	44.3	30.4	40.8	53.3	29.2
<b>Education</b>									
Less than high school	30.4	39.2	22.9	27.3	33.7	22.0	28.8	35.6	22.8
High school	36.9	46.9	29.9	37.5	43.1	33.5	41.0	46.5	36.7
Some college	42.5	51.4	34.6	44.0	49.1	39.8	48.6	53.2	45.2
College degree	55.5	66.5	38.1	54.6	59.6	46.7	56.8	62.9	48.7
<b>Marital status</b>									
Married	37.2	49.4	23.6	38.6	46.8	29.3	45.4	53.6	36.1
Widowed	34.8	42.2	33.5	34.0	34.4	34.0	35.2	35.2	35.2
Divorced	43.7	39.6	46.3	46.6	41.4	50.1	48.9	44.4	51.8
Never married	43.8	38.4	49.5	40.2	38.6	41.8	39.1	38.7	39.5

**Note:** Data for 1994 and later years are not strictly comparable with data for 1993 and earlier years due to a redesign of the survey and methodology of the CPS. Beginning in 2000, data incorporate population controls from Census 2000. Married includes married spouse present. A single question which asks for the highest grade or degree completed is now used to determine educational attainment. Prior to 1995, educational attainment was measured using data on years of school completed.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** Bureau of Labor Statistics, Current Population Survey.

**Table 4. Median household income of people aged 55–64, in 2004 dollars, by selected characteristics, 1984, 1994, and 2004\***

<i>55–64 year old householders</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>									
<b>Median household income</b>	<b>44,397</b>	<b>50,454</b>	<b>39,623</b>	<b>46,901</b>	<b>53,655</b>	<b>41,697</b>	<b>55,407</b>	<b>61,274</b>	<b>50,393</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	47,284	53,676	41,938	49,793	55,876	44,375	59,023	65,426	53,676
Non-Hispanic black	27,180	31,758	22,511	34,212	40,464	29,464	36,786	42,385	32,262
Hispanic (of any race)	31,605	35,324	28,728	33,877	37,957	31,215	41,675	46,611	37,200
<b>Education</b>									
Less than high school	29,896	34,528	25,733	28,396	31,678	25,305	28,403	32,001	25,116
High school	45,938	51,182	42,846	44,490	48,702	41,449	46,832	51,173	43,243
Some college	54,496	59,731	49,302	53,516	58,203	49,566	57,723	64,378	53,145
College degree	80,459	86,350	69,346	81,524	88,817	70,967	86,982	95,121	77,669
<b>Marital status</b>									
Married	49,264	53,401	45,013	53,941	58,501	48,842	65,290	69,255	61,113
Widowed	32,979	38,431	27,816	25,889	28,758	25,084	30,048	33,867	29,018
Divorced	23,072	28,732	22,093	30,966	37,629	28,701	35,102	38,176	32,572
Never married	18,639	20,688	17,454	27,776	26,788	29,063	34,293	32,380	35,659
<b>Living arrangements</b>									
With spouse	51,701	54,795	48,200	55,247	59,428	50,538	66,892	70,630	63,294
With other relatives	36,810	40,608	35,538	38,036	41,129	36,985	43,448	48,298	41,341
With non-relatives	33,517	39,227	29,853	48,435	47,338	49,073	50,063	51,935	47,074
Alone	18,927	22,124	17,731	20,934	25,718	18,498	26,169	28,279	25,005
<b>Family Household Income</b>									
Poverty (less than 100%)	8,516	8,895	8,341	8,788	8,813	8,765	7,647	7,703	7,615
Low income (100–199%)	18,655	19,617	17,982	20,201	20,263	20,143	19,811	20,940	19,112
Middle income (200–399%)	37,216	39,310	35,536	40,536	40,084	43,461	38,848	40,837	37,234
High income (400% or more)	78,116	81,625	74,376	85,514	86,164	84,987	91,144	95,176	86,271
<b>Veteran status</b>									
Is a veteran	53,800	53,800	na	55,674	55,687	54,736	62,552	62,937	51,283

Table 4. continued on next page.



**Table 4. Median household income of people aged 55–64, in 2004 dollars, by selected characteristics, 1984, 1994, and 2004\* (continued)**

<i>55–61 year old householders</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>									
<b>Median household income</b>	<b>47,836</b>	<b>53,845</b>	<b>42,876</b>	<b>51,151</b>	<b>58,101</b>	<b>44,639</b>	<b>57,831</b>	<b>64,579</b>	<b>52,571</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	51,689	57,577	45,755	53,966	60,464	47,271	62,277	69,991	56,596
Non-Hispanic black	30,377	34,154	24,415	38,224	45,206	32,535	38,594	44,214	35,164
Hispanic (of any race)	33,022	35,597	30,271	35,486	42,905	32,336	42,555	48,637	37,345
<b>Education</b>									
Less than high school	31,768	36,305	27,086	29,966	33,557	26,910	29,744	33,481	26,180
High school	49,487	54,335	46,149	47,104	52,909	43,682	48,910	52,545	44,582
Some college	56,939	62,328	51,954	57,283	61,302	53,163	60,307	66,525	55,439
College degree	85,106	92,160	73,130	83,986	94,178	73,277	90,921	99,147	80,575
<b>Marital status</b>									
Married	52,662	56,505	48,383	57,714	63,061	52,482	69,157	73,834	64,406
Widowed	33,775	38,166	29,197	27,816	31,850	27,112	33,242	39,597	32,117
Divorced	25,749	31,417	24,397	33,378	40,153	30,743	36,065	40,879	33,763
Never married	19,582	21,288	18,627	29,322	27,051	32,733	36,470	32,940	38,347
<b>Living arrangements</b>									
With spouse	55,330	58,285	52,200	59,203	64,324	54,449	71,135	75,462	66,815
With other relatives	37,170	41,170	35,439	39,293	43,159	38,107	44,343	48,558	41,663
With non-relatives	34,585	39,689	28,334	49,637	51,066	48,720	51,503	54,378	48,243
Alone	20,759	23,951	19,686	23,705	28,055	21,178	27,668	30,163	26,464
<b>Family Household Income</b>									
Poverty (less than 100%)	8,506	9,203	8,205	8,875	9,018	8,760	7,568	7,749	7,454
Low income (100–199%)	19,202	20,228	18,537	20,005	20,350	19,677	20,220	21,708	19,461
Middle income (200–399%)	38,457	40,767	36,654	40,259	40,094	40,411	39,650	41,614	37,664
High income (400% or more)	80,061	83,637	76,533	85,514	86,146	84,982	92,610	97,740	87,552
<b>Veteran status</b>									
Is a veteran	57,781	57,781	na	62,027	61,997	63,424	65,882	66,143	44,445

Table 4. continued on next page.

**Table 4. Median household income of people aged 55–64, in 2004 dollars, by selected characteristics, 1984, 1994, and 2004\* (continued)**

<i>62–64 year old householders</i> Selected Characteristics	1984			1994			2004		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>									
<b>Median household income</b>	<b>37,196</b>	<b>42,054</b>	<b>33,337</b>	<b>39,404</b>	<b>42,996</b>	<b>36,175</b>	<b>47,527</b>	<b>53,437</b>	<b>43,347</b>
<b>Race and Hispanic origin</b>									
Non-Hispanic white	38,817	44,104	34,896	41,346	44,916	38,316	50,422	55,854	45,427
Non-Hispanic black	20,586	23,747	18,786	25,814	32,089	21,366	31,038	37,375	26,653
Hispanic (of any race)	25,929	34,183	22,707	30,332	32,274	28,710	38,823	39,927	36,811
<b>Education</b>									
Less than high school	26,539	29,792	23,698	25,601	29,175	23,189	24,536	28,723	22,479
High school	38,834	42,422	36,324	39,136	40,330	38,077	42,262	45,176	40,508
Some college	49,065	53,188	42,715	44,969	47,294	43,490	49,226	55,841	45,141
College degree	64,100	72,280	54,759	74,501	80,694	62,779	75,386	82,459	69,129
<b>Marital status</b>									
Married	41,234	45,322	38,064	44,524	47,708	42,242	56,091	58,312	53,093
Widowed	21,619	56,304	18,487	22,427	25,697	21,567	24,550	23,757	24,796
Divorced	19,771	22,633	19,267	25,266	27,683	22,256	30,047	33,152	28,612
Never married	14,660	15,907	14,200	23,946	25,918	20,669	29,128	31,190	24,821
<b>Living arrangements</b>									
With spouse	42,611	46,838	39,569	45,281	48,143	43,112	56,882	58,857	54,714
With other relatives	35,953	36,893	35,751	34,927	36,575	34,214	41,765	46,644	40,099
With non-relatives	32,100	36,948	30,803	45,673	43,196	49,596	44,259	44,853	41,764
Alone	16,226	19,388	15,307	16,456	20,079	15,035	22,143	24,640	21,011
<b>Family Household Income</b>									
Poverty (less than 100%)	8,537	8,355	8,641	8,540	8,308	8,785	7,800	7,595	7,908
Low income (100–199%)	17,722	18,689	17,003	20,796	19,996	21,539	19,070	19,866	18,366
Middle income (200–399%)	35,111	36,903	33,471	41,566	40,058	43,461	37,283	38,644	35,952
High income (400% or more)	71,875	76,185	65,828	85,510	86,256	84,987	83,715	85,730	80,766
<b>Veteran status</b>									
Is a veteran	44,544	44,544	na	44,457	44,612	40,239	55,995	55,962	56,166

\*Median income data from calendar years 1984, 1994, and 2004.  
na = Data not available.

**Note:** Data for 1984 and 1994 have been inflation adjusted to 2004 dollars. Data for 1994 and later years are not strictly comparable with data for 1993 and earlier years due to a redesign of the survey and methodology of the CPS. Beginning in 2000, data incorporate population controls from Census 2000. Married includes married spouse present; married spouse absent; and separated. A single question which asks for the highest grade or degree completed is now used to determine educational attainment. Prior to 1995, educational attainment was measured using data on years of school completed. The income categories are derived from the ratio of the family's income (or an unrelated individual's income) to the corresponding poverty threshold. Being in poverty is measured as income less than 100 percent of the poverty threshold. Low income is between 100 percent and 199 percent of the poverty threshold. Middle income is between 200 percent and 399 percent of the poverty threshold. High income is 400 percent or more of the poverty threshold.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement.

**Table 5. Median household net worth of people aged 55–64 who report having assets\*, by selected characteristics, in 2004 dollars, 1994 and 2004**

55–64 year olds Selected Characteristics	1994				2004			
	Median total net worth	Median net worth excluding home equity	Median home equity**	Percent that own homes	Median total net worth	Median net worth excluding home equity	Median home equity**	Percent that own homes
<b>Total</b>	<b>149,455</b>	<b>54,809</b>	<b>76,309</b>	<b>82.5</b>	<b>153,910</b>	<b>43,586</b>	<b>79,743</b>	<b>84.5</b>
<b>Sex</b>								
Men	159,157	62,830	76,395	84.0	167,219	51,424	84,567	86.2
Women	141,046	48,402	74,816	81.1	140,977	35,971	76,934	82.9
<b>Race and Hispanic origin</b>								
Non-Hispanic white	178,153	72,567	82,874	86.3	189,937	60,312	94,824	88.4
Non-Hispanic black	44,184	7,208	25,014	65.3	42,079	5,006	32,378	67.3
Non-Hispanic other	176,990	64,461	56,712	69.5	107,513	35,915	50,212	79.1
Hispanic (of any race)	47,266	5,453	31,361	63.4	53,709	8,619	39,687	67.5
<b>Education</b>								
Less than high school	57,726	10,877	37,452	70.4	47,868	5,156	29,970	71.1
High school	145,231	54,239	76,437	85.7	114,781	30,471	64,885	84.0
Some college	204,308	89,132	88,768	85.9	157,698	42,686	89,513	86.7
College degree	304,925	146,219	113,489	87.5	317,380	128,478	145,528	90.3
<b>Marital status</b>								
Married	178,347	72,040	85,176	88.3	189,949	60,812	99,315	91.0
Widowed	50,363	13,244	18,757	60.0	56,230	11,899	24,870	63.1
Divorced	62,799	13,559	31,724	65.8	66,929	8,986	42,364	68.5
Never married	51,430	10,209	5,904	53.0	40,283	7,896	22,836	60.1
<b>Self-reported health status</b>								
Poor/Fair	54,269	9,192	37,525	69.8	51,975	7,953	38,214	71.4
Good to excellent	181,453	76,114	83,695	86.0	194,186	61,850	99,334	88.6
<b>Labor force participation status</b>								
Employed full-time	153,866	58,458	76,306	85.1	166,918	49,972	87,773	87.3
Employed part-time	185,825	74,372	86,022	85.8	201,168	66,071	99,495	87.9
Unemployed	50,998	14,739	27,107	57.1	92,039	15,482	53,724	74.5
Not in labor force	133,894	44,563	70,269	79.0	116,959	29,291	68,547	79.7
<b>Veteran status</b>								
Is a veteran	170,746	70,341	81,872	85.8	159,729	48,792	83,837	87.4

\*Includes only people who report having assets.

\*\*Includes only people who report having home equity.

**Note:** Data for 1994 have been inflation adjusted to 2004 dollars. Net worth data do not include pension wealth. This excludes private defined-contribution and defined-benefit plans as well as rights to Social Security wealth.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** Health and Retirement Study.

**Table 6. Percentage of people aged 55–64 who participated in a pension plan with an employer during their worklife, by pension type and selected characteristics, 1994 and 2004**

<i>1994 Selected Characteristics</i>	Without pension			Defined-benefit only			Defined-contribution only			Both		
	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>36.5</b>	<b>23.7</b>	<b>48.1</b>	<b>26.5</b>	<b>32.8</b>	<b>20.8</b>	<b>12.7</b>	<b>12.5</b>	<b>12.8</b>	<b>22.4</b>	<b>30.0</b>	<b>15.6</b>
<b>Race and Hispanic origin</b>												
Non-Hispanic white	34.1	21.2	46.2	26.9	33.0	21.2	13.2	12.9	13.4	24.1	32.3	16.5
Non-Hispanic black	41.4	31.5	48.6	29.0	34.7	24.9	11.3	11.3	11.4	15.4	20.3	11.8
Non-Hispanic other	40.7	35.5	45.3	21.1	32.4	11.1	12.5	9.5	15.1	25.0	20.9	28.5
Hispanic (of any race)	60.6	46.1	72.0	18.8	26.9	12.5	8.4	10.3	7.0	10.9	15.9	7.1
<b>Education</b>												
Less than high school	58.1	42.6	70.5	19.6	28.5	12.4	10.1	12.2	8.5	10.7	15.3	7.0
High school	36.2	20.5	48.1	27.3	36.2	20.6	14.5	13.6	15.1	20.8	28.9	14.5
Some college	28.9	20.3	37.1	27.4	31.4	23.5	13.3	12.0	14.5	27.3	35.4	19.5
College degree	17.8	13.7	23.7	32.7	33.0	32.2	11.3	11.7	10.7	36.2	41.5	28.5
<b>Marital status</b>												
Married	35.2	21.9	49.2	26.8	33.0	20.2	12.6	12.7	12.4	23.1	31.4	14.4
Widowed	35.8	30.9	39.2	26.7	30.4	24.1	12.9	12.9	12.9	24.5	25.7	23.6
Divorced	48.1	31.1	51.3	22.0	42.4	18.2	15.7	12.8	16.3	13.8	13.4	13.9
Never married	44.1	44.4	43.8	29.3	28.1	30.6	6.8	6.5	7.1	19.4	20.6	18.1
<b>Self-reported health status</b>												
Poor/Fair	50.5	36.7	62.4	25.1	36.7	15.1	10.0	9.9	10.1	11.9	15.6	8.7
Good to excellent	32.7	20.2	44.0	26.8	31.7	22.4	13.4	13.2	13.5	25.4	33.9	17.5
<b>Income</b>												
Poverty (less than 100%)	na	na	na	na	na	na	na	na	na	na	na	na
Low income (100–199%)	na	na	na	na	na	na	na	na	na	na	na	na
Middle income (200–399%)	na	na	na	na	na	na	na	na	na	na	na	na
High income (400% or more)	na	na	na	na	na	na	na	na	na	na	na	na
<b>Labor force participation status</b>												
Employed full-time	21.8	20.7	23.5	26.8	27.1	26.5	15.5	13.9	17.9	34.7	37.7	30.1
Employed part-time	43.7	29.5	51.3	26.0	36.3	20.6	12.1	12.2	12.1	16.4	21.5	13.6
Unemployed	48.8	37.5	59.2	19.3	21.7	17.1	15.5	20.5	10.8	16.4	20.3	12.9
Not in labor force	52.5	27.3	66.6	27.0	45.0	16.9	9.3	9.2	9.3	9.7	17.5	5.3
<b>Veteran Status</b>												
Is a veteran	19.3	19.1	35.3	36.2	36.5	19.0	12.5	12.5	8.2	31.1	31.0	37.5

na = Data not available.

Table 6. continued on next page.

**Table 6. Percentage of people aged 55–64 who participated in a pension plan with an employer during their worklife, by pension type and selected characteristics, 1994 and 2004 (continued)**

<i>2004 Selected Characteristics</i>	Without pension			Defined-benefit only			Defined-contribution only			Both		
	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>31.2</b>	<b>25.2</b>	<b>36.7</b>	<b>11.7</b>	<b>12.9</b>	<b>10.7</b>	<b>17.1</b>	<b>17.0</b>	<b>17.1</b>	<b>38.9</b>	<b>44.0</b>	<b>34.1</b>
<b>Race and Hispanic origin</b>												
Non-Hispanic white	28.4	23.0	33.7	12.0	13.3	10.7	18.0	17.2	18.8	40.5	45.9	35.3
Non-Hispanic black	36.6	33.2	39.3	13.2	14.5	12.2	13.1	15.9	10.9	35.5	34.2	36.5
Non-Hispanic other	37.0	24.1	49.4	8.6	10.6	6.6	16.7	21.6	11.9	37.8	43.7	32.0
Hispanic (of any race)	51.0	42.5	57.9	8.7	7.4	9.7	12.6	14.0	11.5	26.4	34.9	19.7
<b>Education</b>												
Less than high school	60.8	49.1	70.0	8.9	9.6	8.3	11.6	13.8	9.9	17.7	25.8	11.4
High school	32.7	27.9	36.6	11.2	13.7	9.1	16.2	13.8	18.1	38.7	43.5	34.9
Some college	27.0	23.6	30.0	12.5	14.6	10.6	19.9	18.9	20.7	39.6	42.5	37.1
College degree	17.0	13.9	21.1	13.4	12.2	14.9	18.4	19.8	16.5	50.0	53.5	45.3
<b>Marital status</b>												
Married	29.9	23.1	37.6	12.1	13.0	11.1	17.2	17.5	16.9	39.5	45.7	32.6
Widowed	31.2	34.7	29.1	11.7	13.4	10.6	18.1	13.5	20.9	37.8	36.8	38.4
Divorced	43.9	33.8	45.6	6.9	7.6	6.7	12.6	3.8	14.0	36.2	54.8	33.0
Never married	33.6	39.5	27.9	13.4	13.4	13.3	18.0	22.3	13.9	34.7	24.2	44.9
<b>Self-reported health status</b>												
Poor/Fair	51.1	44.2	57.2	10.4	11.5	9.5	12.5	13.7	11.5	24.5	29.1	20.5
Good to excellent	24.9	19.5	29.9	12.1	13.3	11.0	18.5	18.0	19.0	43.4	48.6	38.6
<b>Income</b>												
Poverty (less than 100%)	66.2	59.2	70.9	6.3	6.1	6.4	9.2	14.1	6.0	16.7	18.8	15.3
Low income (100–199%)	51.5	45.6	55.9	13.3	15.7	11.4	13.6	14.7	12.8	20.6	22.0	19.6
Middle income (200–399%)	33.5	29.6	36.5	13.7	17.3	11.1	16.6	15.3	17.6	35.0	36.8	33.7
High income (400% or more)	20.7	16.6	25.4	11.4	11.7	11.0	19.2	18.3	20.2	47.6	53.0	41.6
<b>Labor force participation status</b>												
Employed full-time	14.8	16.1	12.9	11.5	11.4	11.6	23.3	21.9	25.3	49.4	49.5	49.3
Employed part-time	31.7	28.8	33.6	11.5	9.7	12.6	17.8	15.9	19.0	37.0	45.2	31.7
Unemployed	24.9	25.8	23.6	6.1	7.7	4.1	23.3	19.6	28.0	44.5	46.8	41.7
Not in labor force	53.6	42.0	60.9	12.5	17.8	9.2	7.9	7.4	8.2	25.1	32.2	20.5
<b>Veteran Status</b>												
Is a veteran	22.4	22.2	30.4	12.5	12.6	5.6	15.0	15.0	18.4	49.6	49.7	45.6

na = Data not available.

**Note:** The percentage of people aged 55–64 who did not know or refused to answer questions about their pensions are as follows: Men, 1.0 percent in 1994 and 0.9 percent in 2004; Women, 2.7 percent in 1994 and 1.4 percent in 2004. The measurement of pension participation reflects a report that the person participated in a pension plan in the original interview or in past jobs. It also includes reported participation in subsequent interviews. At the time of the most recent interview at age 55–64, some will have left the job and transferred the pension money out of the pension plan to an Individual Retirement Account, an annuity, or other uses.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** Health and Retirement Study.

**Table 7. Selected characteristics of people aged 62–64 currently receiving Social Security benefits, by type of benefit, 1984, 1994, and 2004**

Type of benefit	1984		1994		2004	
	Men	Women	Men	Women	Men	Women
Retired worker	76	48	78	52	73	56
Disabled worker	23	8	21	9	25	16
Spouse	0	23	0	20	0	12
Survivor	1	21	1	19	1	16
Average monthly retired worker benefits for people currently receiving Social Security benefits adjusted to 2004 dollars	\$853	\$555	\$918	\$595	\$1,053	\$720

*Reference population:* These data refer to Social Security beneficiaries.

*Source:* Annual Statistical Supplement to the Social Security Bulletin 1986 Table 84, 1995 Table 5.A.16, and 2005 Table 5.A.16.

**Table 8a. Percentage of people aged 55–64 with employer-based retiree health insurance coverage, by selected characteristics, 1994 and 2004**

Selected characteristics	Percentages					
	1994			2004		
	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>31.5</b>	<b>44.0</b>	<b>20.2</b>	<b>38.5</b>	<b>41.9</b>	<b>35.3</b>
<b>Race and Hispanic origin</b>						
Non-Hispanic white	33.2	46.5	20.7	40.1	42.9	37.5
Non-Hispanic black	27.7	32.7	24.0	38.1	44.6	33.1
Non-Hispanic other	24.9	32.6	18.0	39.3	45.4	33.3
Hispanic (of any race)	17.1	27.8	8.7	21.7	26.6	17.8
<b>Education</b>						
Less than high school	17.5	25.9	10.7	19.9	23.4	17.1
High school	32.5	48.6	20.4	38.3	44.2	33.7
Some college	33.3	45.3	21.7	41.2	43.3	39.3
College degree	45.3	53.1	34.2	46.2	46.4	46.0
<b>Marital status</b>						
Married	30.9	44.8	16.3	40.8	44.1	37.1
Widowed	37.3	40.5	35.1	34.2	29.7	36.9
Divorced	25.3	35.8	23.4	23.8	47.3	19.9
Never married	41.0	39.8	42.2	33.5	27.0	39.8
<b>Income</b>						
Poverty (less than 100%)	na	na	na	16.3	21.1	13.1
Low income (100–199%)	na	na	na	24.4	25.2	23.8
Middle income (200–399%)	na	na	na	38.4	41.9	35.7
High income (400% or more)	na	na	na	44.8	47.1	42.1
<b>Self-reported health status</b>						
Poor/Fair	19.3	28.4	11.5	26.9	30.2	23.9
Good to excellent	34.9	48.2	22.6	42.2	45.5	39.0
<b>Labor force participation status</b>						
Employed full-time	42.7	47.1	35.7	42.3	42.1	42.6
Employed part-time	22.6	39.0	13.9	37.1	42.1	34.0
Unemployed	9.3	13.5	5.5	28.9	29.8	27.9
Not in labor force	22.3	41.5	11.6	34.5	42.6	29.3
<b>Veteran status</b>						
Is a veteran	46.5	46.9	23.9	44.2	44.6	24.6

na = Data not available.

**Note:** Employer-based retiree health insurance is health insurance that will continue after an employee leaves his/her job. The measure used here includes former employees who have left their job and current employees who expect insurance to continue after leaving. The measure also counts coverage from a spouse's employer-based insurance that continues after employment stops.

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** Health and Retirement Study.

**Table 8b. Percentage of people aged 55–64 by type of health insurance coverage, by poverty status and sex, 2006**

	Private	Medicaid	Medicare	Other coverage	Uninsured
<b>Total</b>	<b>75.4</b>	<b>5.9</b>	<b>4.3</b>	<b>3.5</b>	<b>10.8</b>
<b>Sex</b>					
Men	75.9	4.6	4.2	4.8	10.5
Women	75.0	7.0	4.5	2.4	11.1
<b>Poverty status</b>					
Below 100 percent	24.8	33.3	9.4	2.6	29.9
100–199 percent	48.8	10.3	12.2	5.4	23.3
200 percent or more	86.3	1.9	2.2	3.3	6.2

*Note:* Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds.

*Reference population:* These data refer to the civilian noninstitutionalized population.

*Source:* Centers for Disease Control and Prevention, National Center for Health Statistics, National Health Interview Survey.



Table 9. Percentage of people aged 55–64 with living children, by selected characteristics, 1994 and 2004

Selected characteristics	Percentages					
	1994			2004		
	Total	Men	Women	Total	Men	Women
<b>Total</b>	<b>89.3</b>	<b>88.3</b>	<b>90.2</b>	<b>92.1</b>	<b>91.2</b>	<b>92.9</b>
<b>Race and Hispanic origin</b>						
Non-Hispanic white	89.8	88.8	90.7	91.7	90.7	92.6
Non-Hispanic black	86.8	85.4	87.9	93.2	91.4	94.5
Non-Hispanic other	88.0	88.8	87.2	90.6	96.4	85.0
Hispanic (of any race)	87.5	85.7	88.9	95.4	94.5	96.2
<b>Education</b>						
Less than high school	90.8	89.5	91.8	96.2	94.8	97.3
High school graduate	91.5	89.6	92.9	94.1	93.2	94.9
Some college	87.2	87.5	86.9	92.4	89.9	94.5
College degree	84.9	85.9	83.6	86.9	88.7	84.6
<b>Marital status</b>						
Married	92.0	91.6	92.4	95.7	95.4	96.0
Widowed	89.7	89.4	89.9	90.7	90.1	91.1
Divorced	89.2	80.7	90.8	96.7	95.9	96.8
Never married	21.9	8.7	35.2	23.5	8.9	37.6
<b>Self-reported health status</b>						
Poor/Fair	87.3	85.2	89.0	91.9	89.4	94.2
Good to excellent	89.9	89.1	90.5	92.1	91.8	92.5
<b>Labor force participation status</b>						
Employed full-time	90.1	89.8	90.4	92.6	93.3	91.7
Employed part-time	90.2	87.5	91.6	90.1	88.1	91.4
Unemployed	84.5	86.5	82.6	81.9	77.1	88.0
Not in labor force	89.4	86.0	91.4	92.8	89.5	94.9
<b>Veteran status</b>						
Is a veteran	89.0	89.2	81.1	91.5	91.5	89.0

**Reference population:** These data refer to the civilian noninstitutionalized population.

**Source:** Health and Retirement Study.

**Table 10. Percentage of people aged 55–64 with long-term care insurance coverage, by selected characteristics, 2004**

Selected characteristics	Percentages 2004		
	Total	Men	Women
<b>Total</b>	<b>8.0</b>	<b>6.7</b>	<b>9.3</b>
<b>Race and Hispanic origin</b>			
Non-Hispanic white	9.7	8.0	11.3
Non-Hispanic black	1.8	1.2	2.3
Non-Hispanic other	1.6	3.3	0.0
Hispanic (of any race)	1.7	0.4	2.8
<b>Education</b>			
Less than high school	2.3	1.0	3.2
High school	5.2	3.3	6.6
Some college	6.2	4.1	8.1
College degree	16.6	14.6	19.3
<b>Marital status</b>			
Married	8.7	7.1	10.5
Widowed	6.6	5.4	7.3
Divorced	4.6	3.0	4.8
Never married	5.7	3.6	7.8
<b>Income</b>			
Poverty (less than 100%)	2.1	1.9	2.2
Low income (100–199%)	3.7	4.2	3.4
Middle income (200–399%)	4.6	2.7	6.1
High income (400% or more)	11.2	9.0	13.7
<b>Self-reported health status</b>			
Poor/Fair	2.4	1.7	3.0
Good to excellent	9.8	8.2	11.3
<b>Labor force participation status</b>			
Employed full-time	8.5	7.3	10.2
Employed part-time	9.5	7.8	10.5
Unemployed	8.4	13.9	1.6
Not in labor force	6.7	4.4	8.2
<b>Veteran status</b>			
Is a veteran	7.0	7.0	7.5

*Reference population:* These data refer to the civilian noninstitutionalized population.

*Source:* Health and Retirement Study.

## Appendix B: Data Source Descriptions

### Current Population Survey

**Sponsor:** Bureau of Labor Statistics

**Purpose:** The Current Population Survey (CPS) provides monthly estimates of total employment, unemployment, and other characteristics of the civilian noninstitutionalized population 16 years old and over as well as for various demographic groups. The Annual Social and Economic Supplement (ASEC), formerly called the Annual Demographic Supplement (ADS), supplements the basic CPS labor force data with information on income, including noncash income sources such as food stamps, school lunch program, employer-provided group health insurance plan, employer-provided pension plan, personal health insurance, Medicaid, Medicare, CHAMPUS or military health care, and energy assistance. Data from the ASEC also includes information on the prior year's work experience of persons for whom information is collected including occupation, and industry.

**Survey Universe:** The survey universe is composed of persons 15 years of age and over in the civilian noninstitutionalized population. Published labor force data from the CPS are for those aged 16 years and over. While active-duty members of the Armed Forces are not asked questions regarding their labor force status, they are asked questions about their income.

**Research Design:** The basic CPS has been conducted since 1945, although some data were collected prior to that time. Collection of income data began in 1948. Over the years, the number of income questions in the ASEC has expanded. In 1994 major changes to the basic CPS labor force questions were introduced, which included a complete redesign of the questionnaire including new health insurance questions and the introduction of computer-assisted interviewing for the entire survey. In addition, there were revisions to some of the labor force concepts and definitions. Prior to the redesign, CPS data were primarily collected using a paper-and-pencil form.

**Survey Mode:** Households in the sample are interviewed for 4 consecutive months, not interviewed for 8 consecutive months, and then interviewed again for 4 consecutive months (then dropped out of the sample). Over the whole 16-month period a household is interviewed eight times. The CPS includes both in-person and telephone interviews.

**Unit of Analysis:** Households, families, and persons.

**Sample:** The CPS sample is located in 754 sample areas, with coverage in every State and the District of Columbia. The basic CPS sample is selected from multiple frames using multiple stages of selection. Each unit is selected with a known probability to represent similar units in the universe. The sample design is a State-based design, with the sample in each State being independent of the others.

**Data Availability:** CPS data can be obtained from either the U.S. Census Bureau ([www.census.gov](http://www.census.gov)) or the Bureau of Labor Statistics ([www.bls.gov/cps](http://www.bls.gov/cps)).

**Reports:** U.S. Census Bureau. Technical Paper 63RV. Current Population Survey: Design and Methodology. TP63RV, March 2002 found at [www.census.gov/prod/2002pubs/tp63rv.pdf](http://www.census.gov/prod/2002pubs/tp63rv.pdf).

**For more information:** Website: [www.census.gov/cps/](http://www.census.gov/cps/)

## Decennial Census and Population Estimates

**Sponsor:** U.S. Census Bureau

**Purpose:** The U.S. decennial census serves two main purposes: (1) to apportion the 435 seats in the U.S. House of Representatives among the 50 States—The U.S. Constitution, Article I, Section 2, apportionment of representatives among the States, for the House of Representatives, must be carried out every 10 years (decennially); and (2) to enumerate the resident population. For Census 2000, data on sex, race, Hispanic origin, age, and tenure were collected from 100 percent of the enumerated population. More detailed information, such as income, education, housing, occupation, and industry, was collected from a representative sample of the population.

**Survey Universe:** U.S. resident population.

**Research Design:** Census 2000 was the last count of the U.S. population collected by the U.S. Census Bureau. The U.S. Census Bureau's primary method of data collection is to mail out questionnaires using the Master Address File, which includes information from the U.S. Postal Service and the Local Update of Census Addresses (LUCA) program, and by using enumerators. Enumerators are U.S. Census Bureau staff that travel door-to-door gathering data by canvassing roads and streets looking for living quarters. For Census 2000, as in several previous censuses, two forms were used—a short form and a long form. The short form was sent to every household, and the long form, containing the seven 100 percent questions plus the sample questions, was sent to only a limited number of households—about one in every six homes. The extended census form collects information on social, housing, economic, and financial characteristics. The national final response rate for Census 2000 was 67 percent. This exceeded the projected response rate of 61 percent and was better than the 65 percent response rate from the 1990 census.

**Survey Mode:** One of two different survey forms was used to enumerate the U.S. population: (1) A short form with seven basic questions, (2) a long form including all questions from the short form and additional inquiry questions. On average, one in every six households received the long form.

**Unit of Analysis:** Person-level data analysis.

**Sample:** There were several important survey question changes and/or additions for Census 2000. One such change deals with the question of race. The question on race on the 2000 census was based on OMB's 1997 "Revisions of the Standards for the Classification of Federal Data on Race and Ethnicity." The 1997 Standards incorporated two major changes in the collection, tabulation, and presentation of race data. First, the 1997 standards increased from four to five the minimum set of categories to be used by Federal agencies for identification of race: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, and white. Second, the 1997 standards included the requirement that Federal data collection programs allow respondents to select one or more race categories when responding to a query on their racial identity. One additional question added to Census 2000 asked about grandparents as caregivers while several questions from the 1990 census, including information about children ever born, source of water, sewage disposal, and condominium status, were dropped for Census 2000. Another important change for Census 2000 was the question on disability. In 1990, the question was "Does this person have a physical, mental or other health condition which has lasted for more than 6 months and that limits the amount of work this person can do at a job or prevents this person from working at a job." In 2000, the question was revised to inquire about blindness, deafness, and the ability to perform physical and mental tasks. Also in 1990, the questions on disability were asked for those 15 years and over; while in 2000, the data were collected for persons 5 years and over.

**Data Availability:** In addition to conducting the Census every 10 years, updates to Census population counts are also conducted between census years.

**Postcensal Population Estimates:** These are estimates made for the years following a census, before the next census has been taken. National postcensal population estimates are derived by updating the resident population enumerated in the decennial census using a component of population change approach. The following formula is used to update the decennial census counts:

- (1) decennial census enumerated resident population
- (2) + births to U.S. resident women
- (3) – deaths to U.S. residents
- (4) + net international migration
- (5) + net movement of U.S. Armed Forces and U.S. civilian citizens

**Intercensal Population Estimates:** The further from the census year on which the postcensal estimates are based, the less accurate are the postcensal estimates. With the completion of the decennial census at the end of the decade, intercensal estimates for the preceding decade were prepared to replace the less accurate postcensal estimates. Intercensal population estimates take into account the census of population at the beginning and end of the decade. Thus intercensal estimates are more accurate than postcensal estimates because they correct for the “error of closure” or difference between the estimated population at the end of the decade and the census count for that date.

**Data Dissemination:** Data from Census 2000 and previous census surveys can be obtained primarily through various tools used on the Census website ([www.census.gov/main/www/cen2000.html](http://www.census.gov/main/www/cen2000.html)). Census 2000 is the first census for which the internet site listed above is the primary means of disseminating the data. In addition to formatted tables, the Census Bureau website has maps and data sets available for downloading (file transfer protocol (ftp)), printing, viewing, and manipulating. Special reports and briefs on Census data that provide background information, explain how data was analyzed, and differences between 1990 and 2000 data, can be obtained through the following website: [www.census.gov/population/www/cen2000/briefs.html](http://www.census.gov/population/www/cen2000/briefs.html).

Public-Use Microdata Area (PUMA). A geographic entity for which the U.S. Census Bureau provides specially selected extracts of raw data from a small sample of long-form census records that are screened to protect confidentiality of census records. The extract files are referred to as public use microdata samples (PUMS). Public use microdata areas (PUMAs), which must have a minimum census population of 100,000 and cannot cross a State line, receive a 5-percent sample of the long form records; these records are presented in State files. These PUMAs are aggregated into super-PUMAs, which must have a minimum census population of 400,000 and receive a 1-percent sample in a national file. PUMAs and super-PUMAs are mutually exclusive, that is, they use different records to create each sample. Data users can use these files to create their own statistical tabulations and data summaries.

Specific microdata samples available on CD-ROM/DVD can be obtained through the census catalog available on the U.S. Census Bureau’s home page ([www.census.gov](http://www.census.gov)).

## Summary Files

Summary File 1 (SF 1) contains 286 detailed tables focusing on age, sex, households, families, and housing units. These tables provide in-depth figures by race and Hispanic origin; some tables are repeated for each of nine major race/Latino groups. Counts also are provided for over 40 American Indian and

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Alaska Native tribes and for groups within race categories. The race categories include 18 Asian groups and 12 Native Hawaiian and Other Pacific Islander groups. Counts of persons of Hispanic origin by country of origin (28 groups) are also shown.

Summary File 1 presents data for the United States, the 50 States, and the District of Columbia in a hierarchical sequence down to the block level for many tabulations, but only to the census tract level for others. Summaries are included for other geographic areas such as ZIP Code Tabulation Areas (ZCTAs) and Congressional districts.

Geographic coverage for Puerto Rico is comparable to the 50 States. Data are presented in a hierarchical sequence down the block level for many tabulations, but only to the census tract level for others. Geographic areas include barrios, barrios-pueblo, subbarrios, municipios, places, census tracts, block groups, and blocks. Summaries also are included for other geographic areas such as ZCTAs.

Summary File 2 (SF 2) contains 47 detailed tables focusing on age, sex, households, families, and occupied housing units for the total population. These tables are repeated for 249 detailed population groups based on the following criteria:

- ❑ No tables are available for geographic areas having a population of less than 100.
- ❑ Tables are repeated only for the race groups, American Indian and Alaska Native tribes, and Hispanic or Latino groups having a population of 100 or more within the geographic area.

For a complete list of the 249 population groups, see Appendix H of the SF 2 Technical Documentation (PDF).

Summary File 3 consists of 813 detailed tables of Census 2000 social, economic, and housing characteristics compiled from a sample of approximately 19 million housing units (about 1 in 6 households) that received the Census 2000 long-form questionnaire. Fifty-one tables are repeated for nine major race and Hispanic or Latino groups: White alone; Black or African American alone; American Indian and Alaska Native alone; Asian alone; Native Hawaiian and Other Pacific Islander alone; Some other race alone; Two or more races; Hispanic or Latino; and White alone, not Hispanic or Latino.

Summary File 3 presents data for the United States, the 50 States, the District of Columbia, and Puerto Rico in a hierarchical sequence down to the block group for many tabulations, but only to the census tract levels for others. Summaries are included for other geographic areas such as Zip Code Tabulation Areas (ZCTAs<sup>TM</sup>) and Congressional districts (106th Congress).

Summary File 4 (SF4) contains the sample data, which is the information compiled from the questions asked of a sample of all people and housing units.

The sample data are presented in 213 population tables (matrices) and 110 housing tables, identified with “PCT” and “HCT,” respectively. Each table is iterated for 336 population groups: the total population, 132 race groups, 78 American Indian and Alaska Native tribe categories (reflecting 39 individual tribes), 39 Hispanic or Latino groups, and 86 ancestry groups.

SF 4 is released as individual files for each of the 50 States, the District of Columbia, and Puerto Rico; and for the United States. The tables (matrices) are identical for all files, but the geographic coverage differs. Data are provided down to the census tract level.



**Reports:** See [www.census.gov/main/www/cen2000.html](http://www.census.gov/main/www/cen2000.html)

**Future Plans:** The next decennial census will be conducted in 2010. Reengineering of the 2010 census includes replacing the long form with the American Community Survey (ACS). The ACS is a new nationwide survey designed to provide communities a fresh look at how they are changing. It is intended to eliminate the need for the long form in the 2010 Census. The ACS collects information from U.S. households and group quarters similar to what was collected on the Census 2000 long form, such as income, commute time to work, home value, veteran status, and other important data. As with the official U.S. census, information about individuals will remain confidential.

**For more information:**

E-mail: [pio@census.gov](mailto:pio@census.gov)

Phone: 301-763-3977

Website: [www.census.gov/main/www/cen2000.html](http://www.census.gov/main/www/cen2000.html)

## Health and Retirement Study

The Health and Retirement Study (HRS) is a major national panel study of the lives of older Americans. The HRS includes the “original” HRS and the Asset and Health Dynamics Among the Oldest-Old (AHEAD) study. These studies were merged in 1998 and now represent the United States population over age 50. The study is funded by the National Institute on Aging to provide researchers, policy analysts, and program planners with current data on the antecedents and consequences of retirement. Questionnaire topics include physical and cognitive functioning, retirement plans, family structure and transfers, demographic characteristics, housing, employment status, income, disability, health insurance, pension plans, job history, and attitudes, preferences, and expectations for the future. The survey data are linked with administrative records from the Employer Pension Study (1993 and 1999), National Death Index, Social Security Administration earnings and projected benefits data and W-2 self-employment data, and Medicare files.

During each 2-year cycle of interviews, the HRS team surveys more than 20,000 people who represent the Nation’s diversity of economic conditions, racial and ethnic backgrounds, health, marital histories and family compositions, occupations and employment histories, living arrangements, and other aspects of life. Since 1992, more than 27,000 people have given 200,000 hours of interviews. The HRS is managed jointly through a cooperative agreement between the National Institute on Aging (NIA) and the Institute for Social Research (ISR) at the University of Michigan. The study is designed, administered, and conducted by the ISR, and decisions about the study content are made by the investigators. The principal investigators at the University of Michigan are joined by a cadre of co-investigators and working group members who are leading academic researchers from across the United States in a variety of disciplines, including economics, medicine, demography, psychology, public health, and survey methodology. In addition, the NIA is advised by a Data Monitoring Committee charged with maintaining HRS quality, keeping the survey relevant and attuned to the technical needs of researchers who use the data, and ensuring that it addresses the information needs of policymakers and the public.

Since the study began, 7,000 people have registered to use the data, and nearly 1,000 researchers have employed the data to publish more than 1,000 reports, including more than 600 peer-reviewed journal articles and book chapters, and 70 doctoral dissertations.

The origins of the HRS date back to the mid-1980’s when the NIA and its advisors from demography, economics and sociology recognized that the Baby Boom and the subsequent fertility decline coupled with

# Data Source Descriptions

growing life expectancy would confront America with population aging which, in turn, would create major challenges for public sector Social Security retirement and disability and Medicare programs and for private sector employer pensions and health insurance when the Boomers began to retire around 2010.

HRS began in 1992 as a longitudinal study of a pre-retirement cohort of individuals born in 1931–41, and their spouses, who were 51–61 years old at baseline and receive longitudinal follow-up interviews at two year intervals. It was joined in 1993 by a companion study, AHEAD (Asset and Health Dynamics of the Oldest Old), consisting of a cohort of persons born before 1924 who were aged 70 and over, and their spouses. In 1998, this design was revised to convert the HRS from a study of specific cohorts into a steady state design that would represent the U.S. population over age 50 by adding a new six year cohort of persons entering their 50s every six years. In 1998, this design required the addition of the CODA (Children of the Depression) cohort born in 1924–30 who were entering their seventies and the War Baby Cohort born in 1942–47 who were entering their fifties. The longitudinal design has been continued with interviews of all existing cohorts in 2000, 2002 and 2004 and the steady state aspect has been carried forward with the addition in 2004 of the Early Baby Boomers (EBB) who were born in 1948–53 and age 51–56 at baseline. Between 1992 and 2002, the HRS conducted at least one interview with about 27,000 individuals with a total of 114,000 taken. During that period 5000 participants died, and 4000 retirements took place. In 2004, HRS conducted 18,479 longitudinal follow-up interviews and 3,330 baseline interviews with the Early Boomers.

**Data Availability:** All publicly available data may be downloaded after registration from [hrsonline.isr.umich.edu](http://hrsonline.isr.umich.edu). Early Release data files are typically available within 3 months of the end of each data collection, with the Final Release following at 24 months after the close of data collection activities. Files linked with administrative data are released only as restricted data through an application process, as outlined on the HRS website.

**Bibliography:** The HRS bibliography of nearly a thousand publications is online at [hrsonline.isr.umich.edu/papers/sho\\_papers.php?hfyle=bib\\_all](http://hrsonline.isr.umich.edu/papers/sho_papers.php?hfyle=bib_all). To search for a specific publication or topic in the bibliography, click on the link for the Dynamic Bibliography or go to [hrsonline.isr.umich.edu/biblio/index](http://hrsonline.isr.umich.edu/biblio/index).

**For more information:**

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## National Health Interview Survey

The National Health Interview Survey (NHIS), conducted by the National Center for Health Statistics, is a continuing nationwide sample survey in which data are collected during personal household interviews. The NHIS is the principal source of information on the health of the civilian, noninstitutionalized, household population of the United States. Interviewers collect data on illnesses, injuries, impairments, and chronic conditions; activity limitation caused by chronic conditions; utilization of health services; and other health topics. Information is also obtained on personal, social, economic, and demographic characteristics, including race and ethnicity and health insurance status. Each year the survey is reviewed, core questionnaire items are revised every 10–15 years (with major revisions occurring in 1982 and 1997) and special topics are added or deleted annually.



In 2006 a new sample design was implemented. This design, which is expected to be in use through 2014, includes all 50 states and the District of Columbia as the previous design did. Oversampling of the black and Hispanic populations has been retained in 2006 to allow for more precise estimation of health characteristics in these growing minority populations. The new sample design also oversamples the Asian population. In addition, the sample adult selection process has been revised so that when black, Hispanic, or Asian persons aged 65 years or older are present, they have an increased chance of being selected as the sample adult. The new design reduces the size of the NHIS by approximately 13 percent relative to the previous sample design. The interviewed sample for 2006 consisted of 29,204 households, which yielded 75,716 persons in 29,868 families. More information on the survey methodology and content of the NHIS can be found at [www.cdc.gov/nchs/nhis.htm](http://www.cdc.gov/nchs/nhis.htm).

Additional background and health data for adults are available in Summary Health Statistics for the U.S. Population: National Health Interview Survey available online at [www.cdc.gov/nchs/nhis.htm](http://www.cdc.gov/nchs/nhis.htm).

***For more information:***

Contact: NHIS staff

E-mail: [nchsquery@cdc.gov](mailto:nchsquery@cdc.gov)

Phone: 866-441-6247

Website: [www.cdc.gov/nchs/nhis.htm](http://www.cdc.gov/nchs/nhis.htm)

## Population Projections

***Sponsor:*** U.S. Census Bureau

***Purpose:*** Information about the possible future race/origin/age/sex composition of the United States.

***Research Design:*** The population projections for the United States are interim projections that take into account the results of Census 2000. These interim projections were created using the cohort-component method, which uses assumptions about the components of population change. They are based on Census 2000 results, official post-census estimates, as well as vital registration data from the National Center for Health Statistics. The assumptions are based on those used in the projections released in 2000 that used a 1998 population estimate base. Some modifications were made to the assumptions so that projected values were consistent with estimates from 2001 as well as Census 2000.

Fertility is assumed to increase slightly from current estimates. The projected total fertility rate in 2025 is 2.180, and it is projected to increase to 2.186 by 2050. Mortality is assumed to continue to improve over time. By 2050, life expectancy at birth is assumed to increase to 81.2 for men and 86.7 for women. Net immigration is assumed to be 996,000 in 2025 and 1,097,000 in 2050.

***Race and Hispanic origin:*** Interim projections based on Census 2000 were also done by race and Hispanic origin. The basic assumptions by race used in the previous projections were adapted to reflect the Census 2000 race definitions and results. Projections were developed for the following groups: (1) non-Hispanic white alone, (2) Hispanic white alone, (3) black alone, (4) Asian alone, and (5) all other groups. The fifth category includes the categories of American Indian and Alaska Native, Native Hawaiian and Other Pacific Islanders, and all people reporting more than one of the major race categories defined by the Office of Management and Budget.

For a more detailed discussion of the cohort-component method and the assumptions about the components of population change, see U.S. Census Bureau, Population Division Working Paper No. 38, “Methodology and Assumptions for the Population Projections of the United States: 1999 to 2100,” by Hollmann, Mulder, and Kallan. While this paper does not incorporate the updated assumptions made for the interim projections, it provides a more extensive treatment of the earlier projections, released in 2000, on which the interim series is based.

***For more information:***

Contact: Population Projections Branch

Phone: 301–763–2428

Website: [www.census.gov/population/www/projections/popproj.html](http://www.census.gov/population/www/projections/popproj.html)

## Survey of Income and Program Participation

***Sponsor:*** U.S. Census Bureau, Social Security Administration

***Purpose:*** To collect source and amount of income, labor force information, program participation and eligibility data, and general demographic characteristics to measure the effectiveness of existing Federal, State, and local programs; to estimate future costs and coverage for government programs, such as food stamps; and to provide improved statistics on the distribution of income in the country. SIPP also offers detailed information on cash and noncash income on a sub-annual basis in addition to collecting data on taxes, assets, liabilities, and participation in government transfer programs.

***Survey Universe:*** U.S. civilian noninstitutionalized population

***Research Design:*** This is a longitudinal survey—a continuous series of national panels.

***Survey Mode:*** Most interviews conducted through 1991 were in the form of personal visits. In 1992, SIPP switched to maximum telephone interviewing to reduce costs. Wave 1, 2, and 6 interviews were still conducted in person, but other interviews were conducted by telephone to the extent possible. SIPP telephone interviews and personal visits are carried out by the same interviewer interacting with the same respondents. Interviewers typically make phone calls from their homes. For security and confidentiality reasons, they are not allowed to use cellular or cordless telephones in the interviews. If a standard telephone is not available, the interviews must be conducted face-to-face. Repeated failure to reach a respondent by telephone may also require an in-person visit to the listed address.

***Unit of Analysis:*** All household members 15 years old and over are interviewed by self-response, if possible; proxy response is permitted when household members are not available for interviewing.

***Sample:*** The SIPP sample is a multistage-stratified sample of the U.S. civilian noninstitutionalized population with sample sizes ranging from approximately 14,000 to 45,000 interviewed households per panel. The duration of each panel ranges from 2½ years to 4 years.

The Census Bureau also over sampled the low-income population for the 1996, 2001, and 2004 Panels using decennial census information. Housing units within each PSU were split into high- and low-poverty strata. If the housing unit received the Census long form that included income questions, the unit’s poverty status was determined directly; for other housing units, poverty status was assumed on the basis of responses to Census short-form items predictive of poverty rates.

**Topics:** Income, labor force participation, program participation, and eligibility.

**Data Availability:** For the 1984–93 panels, a panel of households was introduced each year in February. A 4-year panel was introduced in April 1996. A 2000 panel was introduced in February 2000 for 2 waves. A 3-year 2001 panel was introduced in February 2001, and a 2½ year 2004 panel was introduced in February 2004.

**Linked Data:** The Census SIPPs are linked to the IRS wage and self employment and tip tax records (1040SEs). These exist for each year from 1982 to most recent year lagged one year. The Social Security earnings are from IRS forms and owned by IRS. They are the employer reported wages and salaries and self-employed reported income subject to taxation by Social Security up to the maximum subject to tax. They exist for each year from 1951 to most recent year lagged one year. The most recent year available is 2004.

SSA benefit records contain information on Medicare Part A, Part B, and Part D low income subsidy and Medicaid subsidies of Medicare Part B (QMB, SLMB, QI).

**Data Dissemination:** Data collected in SIPP and supporting documentation are available in various forms. They include published estimates based on those data, micro data in several formats, documentation for each of the micro data files, and more general documentation about methodological issues in SIPP. The latter includes the SIPP Quality Profile, a series of working papers distributed by the Census Bureau, articles published in academic journals, and conference proceedings.

SIPP microdata files can be obtained from several sources. All public use micro data files can be obtained on CD-ROM directly from the Census Bureau. SIPP micro data are available online from the SIPP website at [www.sipp.census.gov/sipp/](http://www.sipp.census.gov/sipp/). The Internet site offers two data access tools DataFerrett and the SIPP FTP site. DataFerrett is a system that enables users to access and manipulate large demographic and economic data sets on-line. The SIPP FTP site has data files and documentation for downloading.

Cross-sectional data are presented for various socioeconomic characteristics for a 4-month period. Longitudinal data are presented for a 2½-year or 3-year period. Variables for both data sets include age, race, sex, Hispanic origin, marital status, household/family relationship, educational attainment, work experience, and income. Basic cross-sectional questions are supplemented with topically relevant questions such as employment history, work disability, education, health care, financial assets, retirement accounts, etc.

**Reports:** SIPP publications can be found at [www.sipp.census.gov/sipp/pubs.html](http://www.sipp.census.gov/sipp/pubs.html).

**For more information:**

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