Section 9: Importance of Social **Security Relative to Total Income (Beneficiary** Aged Units and Persons in **Beneficiary Families Only)** 

## Key Terms and Concepts for Section 9 1

**Age**. Age classification is based on the age of the person at his or her last birthday as of March 2007. A married couple's age is defined as the age of the husband—unless he is under age 55 and the wife is 55 or older, in which case it is the age of the wife.

**Aged unit.** With age 55 as the cutoff, aged units are defined as married couples living together—at least one of whom is 55 or older—and non-married persons 55 or older.

**Marital status**. Married persons are married and living with their spouse. Nonmarried persons may be divorced, widowed, never married, separated, or married but living apart from their spouse.

Race. The categories White alone, Black alone, and Asian alone reflect respondents who reported only one race. Because of changes to the race category, data on race are not directly

comparable to editions prior to 2002. A person's race is his or her reported race. A married couple's race is defined as the race of the husband.

**Hispanic origin**. Persons of Hispanic origin may be of any race. A married couple is of Hispanic origin if the husband is of Hispanic origin.

**Family**. A family is a group of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Social Security beneficiary**. A beneficiary may be receiving retired-worker benefits, dependents' or survivor benefits, disability benefits, or transitionally insured benefits.

**Per capita income**. Per capita income is total family income divided by the number of persons in the family.

Relative Importance of Income Source. The relative importance of a source is the ratio of the amount of income from a given source to total income for an aged unit or family. These tables are distributions of persons or aged units by the importance of a given source at the individual unit level.

Poverty. The Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

 $<sup>^{\</sup>mbox{\tiny 1}}$  For more information, consult the Glossary at the front of this publication.

Table 9.A1
Percentage distribution of beneficiary units, by age, 2006

				Aged	d 65 or older		
Proportion of income	Aged 55–61	Aged 62–64	Total	65–69	70–74	75–79	80 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	22.3	24.7	10.3	17.1	11.0	7.8	6.0
20–39	20.8	23.0	16.9	23.3	19.5	14.4	11.5
40-59	14.0	15.0	18.4	18.6	18.6	19.4	17.4
60–79	7.7	9.4	15.2	11.9	15.1	17.0	16.5
80 or more	35.2	27.9	39.3	29.1	35.8	41.4	48.6
50 or more	49.4	43.8	63.5	49.2	60.2	67.2	75.0
90 or more	31.0	24.3	32.3	24.6	29.1	33.9	39.9
100	25.9	16.8	21.6	17.5	20.0	22.4	25.6
Mean proportion	55.1	50.2	64.0	54.6	61.6	66.7	71.4
Number (thousands)	2,191	2,473	24,203	6,069	5,359	5,286	7,489

Table 9.A2
Percentage distribution of beneficiary units, by marital status and age, 2006

			Mar	ried couple	es					Nonm	arried pers	sons		
				6	5 or older						6	5 or older		
							80 or							80 or
Proportion of income	55–61	62–64	Total	65–69	70–74	75–79	older	55–61	62–64	Total	65–69	70–74	75–79	older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	33.8	35.9	15.4	23.5	14.7	10.3	9.3	7.6	12.6	6.6	9.8	7.7	6.0	4.8
20–39	30.3	28.5	21.5	27.8	22.6	17.3	14.9	8.7	17.0	13.6	18.4	16.7	12.3	10.1
40–59	14.6	15.4	20.6	17.5	21.7	23.3	20.9	13.1	14.5	16.8	19.8	15.8	16.5	16.0
60–79	6.1	8.0	15.6	12.0	16.1	16.3	19.6	9.8	10.8	14.9	11.9	14.3	17.5	15.3
80 or more	15.2	12.1	27.0	19.2	24.8	32.9	35.3	60.8	45.0	48.1	40.2	45.6	47.7	53.7
50 or more	27.7	26.4	52.0	38.4	51.4	59.1	66.0	77.0	62.7	71.8	61.3	68.1	73.3	78.4
90 or more	13.0	9.4	20.4	14.8	19.1	24.4	26.6	53.9	40.4	40.8	35.7	38.0	40.9	44.9
100	10.1	6.5	11.7	8.6	11.4	13.2	15.5	46.0	28.0	28.7	27.4	27.7	29.3	29.5
Mean proportion	38.6	36.4	54.9	46.1	54.2	60.4	63.5	76.1	65.3	70.4	64.1	68.2	71.3	74.5
Number (thousands)	1,227	1,288	10,069	3,211	2,536	2,253	2,068	964	1,184	14,135	2,858	2,823	3,032	5,422

Table 9.A3

Percentage distribution of beneficiary units, by race, Hispanic origin, and marital status, 2006

		White alone			Black alone			Asian alone		Н	ispanic origii	n
Proportion of income	All units	Married couples			Married couples	Nonmarried persons			Nonmarried persons		Married couples	
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	10.7	15.6	7.0	5.7	11.2	3.7	12.1	17.3	7.0	6.2	11.4	3.1
20–39	17.2	21.4	14.0	14.3	23.0	11.0	15.0	18.9	11.2	11.1	17.0	7.7
40–59	19.1	21.0	17.6	12.7	14.8	11.9	15.7	18.3	13.1	12.3	14.4	11.0
60–79	15.7	16.0	15.4	12.3	11.5	12.6	8.8	11.9	5.6	12.7	14.7	11.5
80 or more	37.4	25.9	46.0	55.0	39.5	60.8	48.4	33.6	63.1	57.6	42.5	66.7
50 or more	62.5	51.6	70.7	73.3	56.6	79.6	65.2	55.6	74.7	76.8	64.4	84.2
90 or more	30.4	19.4	38.6	48.5	32.6	54.5	41.2	27.2	55.0	52.4	36.6	62.0
100	19.3	10.6	25.9	40.4	25.6	46.0	32.6	19.9	45.2	43.2	27.4	52.7
Mean proportion	62.9	54.4	69.2	73.7	61.6	78.3	66.8	57.4	76.1	75.8	65.3	82.2
Number (thousands)	21,115	9,049	12,066	2,151	588	1,563	589	293	296	1,411	530	881

Table 9.A4
Percentage distribution of beneficiary units, by marital status and quintile of total money income, 2006

		,	All units				Marr	ied coupl	es			Nonma	arried per	sons	
Proportion of income	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	0.4	1.2	1.9	6.2	42.6	1.1	2.4	4.9	10.8	60.5	0.2	0.5	1.6	2.8	28.4
20–39	1.5	4.0	9.9	27.1	41.2	3.1	6.6	16.0	45.3	36.6	1.0	1.8	5.6	14.4	44.7
40–59	3.2	8.1	26.2	38.0	13.2	3.9	15.4	39.9	37.4	2.6	3.2	4.0	11.7	41.4	20.9
60–79	9.1	17.1	24.7	20.7	1.9	11.1	28.6	29.8	5.1	0.3	8.5	10.5	23.0	26.1	3.7
80 or more	85.8	69.6	37.3	7.9	1.0	80.9	47.0	9.4	1.4	0.1	87.1	83.2	58.1	15.4	2.4
50 or more	96.7	91.7	77.7	45.8	6.7	94.3	84.9	61.1	18.0	0.6	97.3	96.5	87.8	66.3	12.1
90 or more	78.6	57.8	26.2	4.0	0.9	71.6	29.8	4.1	1.2	0	79.6	75.9	43.1	9.7	2.1
100	61.3	37.0	13.6	1.8	0.2	46.3	13.6	1.6	0.6	0	65.5	53.6	25.8	4.5	1.1
Mean proportion	92.8	84.8	69.1	49.5	25.6	89.7	74.4	54.5	37.9	18.5	93.5	91.7	79.3	58.2	31.8
Number (thousands)	4,105	5,189	5,175	5,059	4,675	1,822	2,150	2,147	2,038	1,911	2,229	3,065	3,056	3,023	2,762

Quintile limits are \$11,519, \$18,622, \$28,911, and \$50,064 for all units; \$22,083, \$32,000, \$45,796, and \$76,746 for married couples; and \$9,330, \$13,374, \$19,062, and \$30,202 for nonmarried persons.

Table 9.B1
Percentage distribution of persons in beneficiary families, by sex and age, 2006

		All persons			Men			Women	
Proportion of family income	Aged 55–61	Aged 62–64	Aged 65 or older	55–61	62–64	65 or older	55–61	62–64	65 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19 20–39	35.7 27.6	30.0 26.1	15.4 20.3	36.4 26.9	34.4 26.0	17.0 22.1	35.3 28.0	27.0 26.1	14.2 19.0
40–59 60–79	13.1 6.8	15.2 9.2	18.8 15.1	11.9 7.0	14.0 7.8	20.3 14.5	13.8 6.6	16.0 10.2	17.7 15.5
80 or more	16.9	19.5	30.4	17.8	17.9	_	16.3	20.6	33.5
50 or more 90 or more 100	29.5 13.8 10.5	35.0 16.2 10.3	54.3 23.9 14.5	30.5 14.6 11.5	31.3 14.9 10.0	20.2	28.9 13.3 9.9	37.5 17.1 10.5	57.4 26.6 16.3
Mean proportion	39.2	43.4	56.8	39.5	40.6	53.7	39.1	45.3	59.1
Number (thousands)	5,191	4,348	32,315	1,958	1,746	13,693	3,234	2,601	18,622

Table 9.B2
Percentage distribution of persons in beneficiary families, by sex and age, 2006

Proportion of family		All pers	ons			Men				Wome	en	
income	65–69	70–74	75–79 80	or older	65–69	70–74	75–79 8	30 or older	65–69	70–74	75–79 8	0 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	21.0	15.2	12.4	12.4	23.4	16.7	13.3	12.6	18.8	14.0	11.7	12.3
20-39	24.6	22.9	18.2	15.3	26.5	24.1	19.4	16.7	22.9	22.0	17.3	14.6
40-59	19.2	18.3	20.2	17.7	17.9	20.6	21.9	21.4	20.4	16.5	19.0	15.6
60–79	12.7	15.5	16.5	16.1	11.4	14.1	15.8	17.7	13.8	16.7	17.0	15.1
80 or more	22.5	28.1	32.7	38.5	20.7	24.5	29.6	31.6	24.1	30.9	35.0	42.4
50 or more	43.3	52.2	58.2	64.2	39.8	48.3	54.3	61.1	46.4	55.2	61.2	65.9
90 or more	18.2	21.8	25.4	30.3	16.8	19.3	22.3	23.5	19.5	23.8	27.7	34.2
100	11.4	13.5	15.2	18.1	10.4	12.2	12.9	13.4	12.2	14.5	16.9	20.8
Mean proportion	49.7	55.5	59.6	63.0	47.2	52.8	57.4	59.7	51.9	57.6	61.3	64.9
Number (thousands)	8,959	7,616	6,973	8,767	4,154	3,367	3,006	3,165	4,804	4,249	3,967	5,602

Table 9.B3
Percentage distribution of persons in beneficiary families, by sex and marital status, 2006

			All persons					Men					Women		
			Nonm	arried				Nonm	arried				Nonm	arried	
Proportion of family	Marriad	Total	\\/idayyad	Diversed	Never	Marriad	Total	Widowed	Divorced	Never	Marriad	Total	Midawad	Divorced	Never
income	Married	TOTAL	Widowed	Divorced	married	Married	TOtal	vvidowed	Divorced	married	Married	Total	vvidowed	Divorced	married
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	16.4	14.2	13.3	17.1	13.5	17.9	14.6	13.9	15.7	16.1	14.5	14.1	13.2	18.0	11.3
20–39	22.3	17.8	16.8	19.8	21.2	23.2	18.9	18.9	18.3	17.5	21.1	17.4	16.3	20.7	24.3
40–59	20.5	16.7	16.3	18.3	17.7	20.1	20.7	20.5	21.5	21.7	20.9	15.4	15.4	16.5	14.3
60–79	15.8	14.2	14.7	12.2	14.5	14.9	13.3	15.9	10.0	10.5	16.9	14.5	14.5	13.5	17.9
80 or more	25.0	37.1	38.8	32.5	33.1	23.8	32.5	30.8	34.5	34.1	26.6	38.6	40.7	31.3	32.3
50 or more	50.1	59.6	61.8	54.3	55.3	47.7	56.5	57.4	55.0	56.0	53.1	60.7	62.8	53.9	54.7
90 or more	18.5	30.7	31.9	27.0	29.1	17.7	26.9	24.8	28.8	29.3	19.5	31.9	33.5	25.9	28.9
100	9.9	20.3	20.1	20.5	20.8	9.6	19.0	15.7	21.5	25.5	10.4	20.7	21.1	20.0	16.9
Mean proportion	53.5	61.0	62.4	57.3	59.1	52.0	58.5	58.3	58.7	59.0	55.4	61.8	63.3	56.4	59.3
Number (thousands)	18,024	14,291	9,782	2,702	1,084	10,061	3,632	1,800	1,000	499	7,963	10,660	7,982	1,702	585

Table 9.B4
Percentage distribution of persons in beneficiary families, by race, Hispanic origin, and sex, 2006

	W	hite alone		Е	Black alone		ļ	Asian alone		His	panic origir	1
Proportion of family	All			All			All			All		
income	persons	Men	Women	persons	Men	Women	persons	Men	Women	persons	Men	Women
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	15.0	17.0	13.6	13.6	13.6	13.6	32.6	29.8	34.6	20.3	20.6	20.1
20–39	20.4	22.3	19.0	19.9	20.6	19.4	19.2	20.5	18.4	19.3	22.4	17.0
40–59	19.3	20.8	18.3	14.7	15.6	14.1	13.3	15.3	11.8	12.6	12.3	12.7
60–79	15.6	14.8	16.2	10.9	12.0	10.2	10.5	11.7	9.6	12.8	13.1	12.6
80 or more	29.6	25.1	32.9	40.9	38.3	42.6	24.4	22.7	25.6	35.1	31.6	37.6
50 or more	54.4	49.7	57.9	57.8	55.9	59.1	41.5	42.4	40.8	53.5	50.1	55.9
90 or more	23.0	19.1	25.9	35.1	33.2	36.4	20.6	19.0	21.7	29.8	26.9	32.0
100	13.3	10.9	15.1	28.1	25.8	29.6	14.5	14.1	14.7	22.4	19.8	24.3
Mean proportion	56.7	53.3	59.2	62.2	61.0	62.9	46.6	47.2	46.2	57.3	55.0	58.9
Number (thousands)	28,456	12,142	16,314	2,595	1,014	1,581	820	337	483	1,865	786	1,079

Table 9.B5
Percentage distribution of persons in beneficiary families, by race, Hispanic origin, sex, and marital status, 2006

		White	alone			Black	alone			Asian	alone			Hispanio	origin	
	Ме	en	Won	nen	Me	en	Won	nen	Me	n	Worr	nen	Me	n	Won	nen
Proportion of family income	Married	Non- married														
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	а	100.0	100.0	100.0	100.0	100.0	100.0
1–19	17.7	15.0	14.1	13.2	15.9	10.3	12.5	14.0	30.2	а	26.7	41.3	22.0	17.9	20.5	19.9
20-39	23.1	19.8	21.1	17.3	25.9	13.3	22.2	18.4	21.1	а	21.5	15.7	20.4	26.5	16.9	17.1
40–59	20.5	21.4	21.3	15.9	15.7	15.4	17.9	12.8	14.8	а	15.6	8.6	12.9	11.0	12.4	13.0
60–79	15.3	13.3	17.3	15.4	10.5	14.0	13.0	9.3	13.3	а	14.7	5.3	13.9	11.3	14.4	11.3
80 or more	23.3	30.5	26.3	38.2	31.9	47.0	34.5	45.5	20.6	а	21.5	29.1	30.9	33.2	35.8	38.8
50 or more	47.9	55.1	53.4	61.5	47.2	67.9	53.2	61.1	42.1	а	44.2	38.0	50.1	50.1	56.6	55.5
90 or more	17.2	24.7	19.1	31.3	26.5	42.5	27.8	39.3	17.0	а	18.0	24.9	25.0	30.8	28.5	34.3
100	8.8	16.9	9.7	19.3	20.0	33.8	21.8	32.2	12.2	а	11.2	17.8	16.8	26.0	20.7	26.8
Mean proportion	51.9	57.2	55.5	62.1	55.5	68.6	59.3	64.2	46.2	а	48.3	44.4	54.5	56.0	58.4	59.2
Number (thousands)	9,043	3,100	7,242	9,071	589	425	406	1,175	294	43	223	260	527	259	433	646

The relative importance of a source of income may not accurately reflect the resources available to elderly persons or elderly aged units. The survey on which these data are based does not include some potentially important resources as income, including lump-sum pension payments and capital gains. In addition, these statistics do not take into consideration noncash benefits that supplement money income (housing and energy subsidies or food stamps) or the amount of savings available to supplement monthly income. Consult the Frequently Asked Questions for further information.

a. Fewer than 75,000 weighted cases.

Table 9.B6
Percentage distribution of persons in beneficiary families, by quintile of per-capita total family money income, 2006

Proportion of family income	Total	First	Second	Third	Fourth	Fifth
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	15.4	2.4	3.9	6.9	15.0	49.4
20–39	20.3	6.8	8.2	15.5	30.1	40.7
40–59	18.8	6.9	11.4	25.5	40.5	7.9
60–79	15.1	11.9	19.3	30.6	10.9	1.2
80 or more	30.4	72.0	57.2	21.5	3.6	0.8
50 or more	54.3	87.7	82.9	66.0	32.0	3.6
90 or more	23.9	62.9	44.1	12.8	2.5	0.7
100	14.5	43.7	24.5	5.8	1.2	0.3
Mean proportion	56.8	84.3	77.0	59.5	41.7	22.8
Number (thousands)	32,315	5,795	6,793	6,806	6,601	6,320

Per-capita family total money income quintile limits are \$10,466, \$15,183, \$21,411, and \$34,193.

Table 9.B7
Percentage distribution of persons in beneficiary families, by number of persons in family and quintile of per-capita family total money income, 2006

Proportion of family income	Total	First	Second	Third	Fourth	Fifth
			Persons in 1-person t	amilies		
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	7.6	0.3	0.8	1.7	4.5	34.0
20-39	14.4	1.2	2.0	7.3	18.2	47.6
40–59	17.9	3.7	6.0	16.2	50.3	13.6
60–79	15.7	9.6	13.2	32.4	18.9	2.3
80 or more	44.4	85.2	78.1	42.5	8.1	2.5
50 or more	69.3	96.7	95.7	83.2	54.6	8.1
90 or more	37.2	76.9	67.7	28.8	5.8	2.3
100	24.7	59.1	44.3	14.2	2.9	1.0
Mean proportion	68.1	92.3	88.9	73.1	52.3	28.9
Number (thousands)	10,703	1,993	2,427	2,202	2,154	1,928
			Persons in 2-person f	amilies		
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	14.8	1.1	1.6	4.3	11.0	51.9
20-39	21.2	3.4	6.8	14.5	36.1	41.1
40-59	20.3	5.9	12.4	31.9	42.6	6.1
60–79	16.6	12.4	24.8	35.4	8.5	0.8
80 or more	27.1	77.3	54.4	13.8	1.7	0.1
50 or more	52.9	93.1	85.8	67.7	25.6	1.8
90 or more	20.1	67.7	36.7	6.3	1.1	0
100	11.0	43.6	16.2	2.2	0.4	0
Mean proportion	55.5	88.0	77.3	58.0	40.5	21.3
Number (thousands)	17,390	2,845	3,548	3,758	3,514	3,725

(Continued)

Table 9.B7
Percentage distribution of persons in beneficiary families, by number of persons in family and quintile of per-capita family total money income, 2006—Continued

Proportion of family income	Total	First	Second	Third	Fourth	Fifth						
	Persons in families of 3 or more											
Total percent	100.0	100.0	100.0	100.0	100.0	100.0						
1–19	37.9	10.7	23.0	32.0	54.2	80.0						
20–39	31.6	28.3	32.7	41.5	34.7	18.2						
40–59	14.8	16.5	22.9	21.1	9.7	1.8						
60–79	7.4	15.2	13.8	4.6	1.4	0						
80 or more	8.3	29.2	7.6	0.8	0	0						
50 or more	22.0	53.0	32.1	13.5	3.9	1.0						
90 or more	5.7	19.8	6.3	0	0	0						
100	3.1	12.0	1.7	0	0	0						
Mean proportion	33.7	56.4	40.5	30.5	21.8	13.4						
Number (thousands)	4,222	957	818	847	933	667						

Per-capita family total money income quintile limits are \$10,466, \$15,183, \$21,411, and \$34,193.

Table 9.B8
Percentage distribution of persons in beneficiary families, by sex and ratio of family total money income to the poverty threshold, 2006

	All persons					Men				Women					
Proportion of family income	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	0.5	1.2	2.1	2.6	22.7	1.2	1.1	1.8	2.6	22.6	0.2	1.3	2.2	2.6	22.8
20–39	2.6	3.3	4.4	8.4	28.3	2.4	3.3	4.8	6.3	28.5	2.7	3.3	4.2	9.6	28.1
40–59	4.7	5.4	7.9	11.1	24.6	5.6	4.5	5.3	9.8	25.1	4.4	5.8	9.0	11.9	24.1
60–79	11.1	12.4	11.6	20.3	15.1	12.5	11.5	10.5	17.8	14.5	10.7	12.8	12.1	21.8	15.6
80 or more	81.0	77.7	74.1	57.6	9.4	78.3	79.5	77.6	63.5	9.3	82.0	76.9	72.5	54.0	9.5
50 or more	95.0	93.2	90.9	83.6	35.6	94.7	93.4	91.6	86.3	35.2	95.1	93.1	90.6	82.0	36.0
90 or more	72.6	71.2	62.3	43.1	5.4	74.5	73.2	65.3	48.1	5.3	71.9	70.2	61.0	40.1	5.6
100	54.4	49.5	38.2	23.4	2.1	55.1	55.9	42.0	26.6	1.9	54.2	46.4	36.4	21.5	2.2
Mean proportion	90.2	88.8	85.4	77.6	42.3	89.7	89.8	86.8	80.4	42.2	90.4	88.4	84.7	75.9	42.5
Number (thousands)	2,469	2,014	2,257	4,506	21,069	642	654	705	1,695	9,996	1,827	1,360	1,552	2,811	11,073

The family money income of aged persons is compared with the official poverty lines of families in 2006.