

APPENDIX A. DATA ON THE ELDERLY

This appendix presents historical and current data on the demographic and economic characteristics of the elderly, including information on population, life expectancy, labor force participation, marital status, living arrangements, poverty rates, and income. Data sources are noted at the bottom of each table.

The following definitions may be useful for reading the tables:

1. "Aged" and "elderly" each refer to any person 65 years old or older.
2. "OASDI" and "Social Security" are used interchangeably.
3. "Supplemental security income" is, at times, abbreviated "SSI."
4. The concepts "unrelated individual" and "unit" are used many times throughout this appendix. "Unrelated individual" refers to any individual living alone. "Unit" refers to an individual living alone, a couple living alone, or a family.

TABLE A-1.—ELDERLY AS A PERCENT OF TOTAL POPULATION AND DISTRIBUTION OF ELDERLY BY AGE AND SEX, SELECTED YEARS 1940–2025

Age and demographic group	Year									
	1940	1950	1960	1970	1980	1990	2000	2025		
Population 65 years and older (in thousands)	9,556	12,807	17,268	20,920	26,148	31,974	35,371	61,093		
Population age 65 and older as a percent of total population	6.8	8.0	9.1	9.7	11.1	12.3	12.4	18.2		
Population age 75 and older as a percent of total population	2.0	2.5	3.1	3.8	4.4	5.2	5.9	7.5		
Population age 85 and older as a percent of total population	0.3	0.4	0.5	0.7	1.0	1.3	1.6	1.9		
Certain age and sex groupings as a percent of the population 65 years and older:										
Total 65 years and older	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
Men 65 and older	48.4	46.8	44.5	41.5	40.3	40.6	41.4	44.4		
Men 65–74	34.8	32.6	30.2	26.8	26.2	25.8	23.9	27.9		
Men 75–84	11.9	12.2	12.2	12.3	11.3	12.0	14.0	13.3		
Men 85 and older	1.7	2.0	2.2	2.4	2.7	2.9	3.5	3.3		
Women 65 and older	51.6	53.2	55.5	58.5	59.7	59.4	58.6	55.6		
Women 65–74	35.8	35.7	35.7	34.7	33.9	31.9	28.4	30.8		
Women 7–84	13.4	14.7	16.3	19.1	19.3	20.0	21.2	17.6		
Women 85 and older	2.3	2.8	3.5	4.7	6.5	7.5	9.0	7.1		

Note.—Population figures are as of July 1, and include total U.S. plus the outlying areas covered under the Social Security Program and an adjustment for census undercount.
Source: Boards of Trustees, Federal Hospital Insurance Trust Fund (1996) and Federal Supplementary Medical Insurance Trust Fund (1996), intermediate assumptions and unpublished estimates from the Office of the Actuary, Social Security Administration.

TABLE A-2.—LIFE EXPECTANCY FOR MEN AND WOMEN, 1900–2070

Year	Life expectancy at birth		Life expectancy at age 65	
	Male	Female	Male	Female
Actual:				
1900	46.4	49.0	11.4	11.7
1910	50.1	53.6	11.4	12.1
1920	54.5	56.3	11.8	12.3
1930	58.0	61.3	11.8	12.9
1940	61.4	65.7	11.9	13.4
1950	65.6	71.1	12.8	15.1
1960	66.7	73.2	12.9	15.9
1970	67.1	74.9	13.1	17.1
1980	69.9	77.5	14.0	18.4
1990	71.8	78.8	15.0	19.0
Projected:				
2000	73.0	79.7	15.6	19.4
2010	74.5	80.5	16.1	19.7
2020	75.3	81.2	16.5	20.1
2030	76.0	81.8	16.9	20.5
2040	76.6	82.4	17.3	21.0
2050	77.2	83.0	17.7	21.4
2060	77.8	83.6	18.0	21.8
2070	78.4	84.1	18.4	22.2

Note.—The life expectancy for any year is the average number of years of life remaining for a person if that person were to experience the death rates by age for that year.

Source: Boards of Trustees, Federal Hospital Insurance Trust Fund (1996) and Federal Supplementary Medical Insurance Trust Fund (1996), intermediate assumptions and Social Security Administration (1992).

TABLE A-3.—LABOR FORCE PARTICIPATION RATES,¹ SELECTED YEARS 1950-95

Sex and age group	Year									
	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995
Men:										
55-64	86.9	87.9	86.8	84.6	83.0	75.8	72.3	67.9	67.7	66.0
55-59	(2)	92.5	91.6	90.2	89.5	84.4	81.9	79.6	79.8	77.4
60-64	(2)	82.5	81.1	78.0	75.0	65.7	61.0	55.6	55.5	53.2
60-61	(2)	(2)	(2)	84.8	82.6	75.2	71.8	68.9	68.8	65.6
62-64	(2)	(2)	(2)	73.2	69.4	58.8	52.8	46.1	46.4	45.0
65 and over	45.8	39.6	33.1	27.9	26.8	21.7	19.1	15.8	16.4	16.8
Women:										
55-64	27.0	32.5	37.2	41.4	43.0	41.0	41.5	42.0	45.3	49.2
55-59	(2)	35.6	42.2	47.1	50.4	47.9	48.6	50.3	55.3	59.5
60-64	(2)	29.0	31.4	34.0	36.1	33.3	33.3	33.4	35.5	38.0
60-61	(2)	(2)	(2)	40.4	41.4	39.5	39.8	40.3	42.9	46.1
62-64	(2)	(2)	(2)	29.5	32.3	29.0	28.6	28.7	30.7	32.5
65 and over	9.7	10.6	10.8	10.0	9.7	8.3	8.1	7.3	8.7	8.8

¹ Civilian labor force as percent of civilian noninstitutional population aged 16 or older.

² Data not available.

Source: Bureau of Labor Statistics.

TABLE A-4.—MARITAL STATUS OF AGED INDIVIDUALS,¹ SELECTED YEARS 1960-95

Demographic group	1960		1970 ²		1980 ³		1990		1995	
	65-74	75 and over	65-74	75 and over	65-74	75 and over	65-74	75 and over	65-74	75 and over
Men:										
Number (in thousands)	4,778	2,280	5,333	3,031	6,459	3,234	8,013	4,320	8,097	4,906
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	78.9	59.1	77.6	79.7	81.6	69.4	80.2	69.9	80.9	70.8
Widowed	12.7	31.6	11.0	30.4	8.5	24.0	9.2	23.7	8.6	21.6
Divorced	1.7	1.5	2.9	1.5	4.4	2.2	6.0	3.1	6.3	3.4
Never married	6.7	7.8	8.5	6.6	5.4	4.2	4.1	3.4	4.2	4.1
Women:										
Number (in thousands)	5,529	3,054	6,741	4,608	8,549	5,411	9,966	7,267	10,117	8,147
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Married	45.6	21.8	45.4	20.8	50.1	23.3	53.2	25.4	55.1	27.0
Widowed	44.4	68.3	43.7	70.5	40.3	68.0	36.1	65.6	33.1	64.9
Divorced	1.7	1.2	3.0	1.3	4.0	2.3	6.2	3.6	7.8	3.7
Never married ⁴	8.4	8.6	7.9	7.4	5.6	6.4	4.6	5.4	4.0	4.4

¹ Civilian noninstitutional population only.

² Estimates based on weights derived from the 1960 decennial census.

³ Estimates based on weights derived from the 1970 decennial census.

⁴ Never married was reported as "single" for 1960.

Note.—Details may not add to totals due to rounding.

Source: U.S. Bureau of the Census, Series P-20 (various years).

TABLE A-5.—LIVING ARRANGEMENTS OF THE ELDERLY, SELECTED YEARS 1970–95
 [Civilian noninstitutionalized population, number in thousands]

Living arrangement and year	Total 65 and over		Widowed men		Widowed women	
	Number	Percent	Number	Percent	Number	Percent
In families:						
1970 ²	13,347	70.0	499	37.4	2,386	40.1
1980 ³	16,355	67.6	385	28.7	2,194	30.1
1990	19,737	66.8	525	29.9	2,202	26.3
1992	20,351	66.5	536	28.0	2,305	26.8
1995	20,828	66.6	466	26.6	2,363	27.4
Living alone:						
1970 ²	5,071	26.6	708	53.1	3,309	55.7
1980 ³	7,328	30.3	893	66.5	4,916	67.4
1990	9,176	31.0	1,117	63.6	5,946	71.1
1992	9,523	31.1	1,241	64.7	6,070	70.6
1995	9,862	31.5	1,201	68.4	6,092	70.5
Other:						
1970 ²	645	3.4	124	9.3	251	4.2
1980 ³	511	2.1	65	4.8	186	2.5
1990	653	2.2	113	6.4	220	2.6
1992	716	2.3	142	7.4	227	2.6
1995	577	1.8	88	5.0	182	2.1
Total:						
1970 ²	19,061	100.0	1,333	100.0	5,946	100.0
1980 ³	24,194	100.0	1,342	100.0	7,295	100.0
1990	29,566	100.0	1,755	100.0	8,367	100.0
1992	30,590	100.0	1,917	100.0	8,601	100.0
1995	31,267	100.0	1,755	100.0	8,637	100.0

¹ Excludes persons in institutions (nursing homes, etc.). The number of such persons age 65 years and over was estimated to be 0.8 million in 1970, and 1.6 million in 1989.

² Estimates based on weights derived from the 1970 decennial census.

³ Estimates based on weights derived from the 1980 decennial census.

Source: U.S. Bureau of the Census, Series P-20 (various years).

TABLE A-6.—POVERTY STATUS OF ALL PERSONS AND ELDERLY BY SEX, ETHNICITY, AND LIVING ARRANGEMENT, SELECTED YEARS 1959-94
 [Percent below the poverty level]

	Year									
	1959	1966	1970	1973 ¹	1980	1990	1992	1994		
All persons	22.4	14.7	12.6	11.1	13.0	13.5	14.8	14.5		
Persons 65 years old and over	35.2	28.5	24.5	16.3	15.7	12.2	12.9	11.7		
Both sexes:										
Living arrangement:										
Living in families	NA	NA	14.7	9.4	8.5	5.8	7.1	6.0		
Unrelated individuals	NA	NA	47.1	32.0	30.6	24.7	24.9	23.1		
Race/ethnicity:										
Black	NA	NA	48.0	37.1	38.1	33.8	33.5	27.4		
Hispanic ²	NA	NA	NA	24.9	30.8	22.5	22.1	22.6		
White	NA	NA	22.5	14.4	13.6	10.1	11.0	10.2		
Men	NA	NA	19.0	12.4	10.9	7.6	8.8	7.2		
Living arrangement:										
Living in families	NA	NA	14.9	9.4	8.2	5.4	6.7	5.1		
Unrelated individuals	NA	NA	38.9	27.1	24.4	17.3	18.4	16.1		
Race/ethnicity:										
Black	NA	NA	41.3	32.4	31.4	27.8	26.9	20.6		
Hispanic ²	NA	NA	NA	22.0	27.0	18.6	17.4	15.4		
White	NA	NA	17.0	10.4	9.0	5.6	7.1	5.9		
Women	NA	NA	28.5	19.0	19.0	15.4	15.8	14.9		
Living arrangement:										
Living in families	NA	NA	14.5	9.3	8.8	6.3	7.5	7.0		
Unrelated individuals	NA	NA	49.7	33.5	32.3	26.9	26.8	25.3		
Race/ethnicity:										
Black	NA	NA	53.2	40.5	42.6	37.9	37.8	31.7		
Hispanic ²	NA	NA	NA	24.7	34.3	25.3	25.4	28.4		
White	NA	NA	26.5	17.2	16.8	13.2	13.7	13.3		

¹ First year in which Hispanic data are available. ² Hispanics may be of any race. NA—Not available. Source: U.S. Bureau of the Census, Series P-60 (various years).

TABLE A-7.—POVERTY RATES OF THE ELDERLY BY AGE, SEX, AND MARITAL STATUS, 1994

Sex and marital status	Age group			
	65 and over	65-74	75-84	85 and over
Male total	7.2	6.8	6.8	12.8
Married	4.8	4.8	4.3	8.2
Widowed	12.1	11.1	11.7	14.8
Divorced/separated/never married	18.7	17.6	18.9	NA
Female total	14.9	12.7	16.8	20.2
Married	5.6	5.1	6.3	NA
Widowed	20.2	19.7	20.3	21.1
Divorced/separated/never married	27.4	26.6	30.1	NA
Total	11.7	10.1	12.8	18.0

NA—Not available due to unreliability of estimate; percentage base represents fewer than 250,000 persons.

Source: Table prepared by Congressional Research Service based on March 1995 Current Population Survey.

TABLE A-8.—AMOUNT OF INCOME FROM SOURCES OTHER THAN SOCIAL SECURITY, AMONG SOCIAL SECURITY BENEFICIARIES, AGE 65 AND OVER, 1994

Unit income other than Social Security	All units	Married couples	Nonmarried persons
None	15.4	8.2	21.0
Loss or \$1-\$1,999	21.0	12.9	27.2
\$2,000-\$3,999	9.8	7.9	11.3
\$4,000-\$5,999	7.6	6.7	8.3
\$6,000-\$7,999	6.2	6.0	6.3
\$8,000-\$9,999	5.1	5.5	4.8
\$10,000-\$14,999	10.0	11.9	8.5
\$15,000-\$19,999	6.2	9.0	4.1
\$20,000-\$29,999	7.5	11.7	4.2
\$30,000-\$39,999	4.0	6.7	1.9
\$40,000-\$74,999	5.1	9.4	1.8
\$75,000-\$99,999	1.0	2.0	0.3
\$100,000-\$199,999	1.1	2.0	0.4
\$200,000 or more	0.1	0.2	0.1
Median income other than Social Security ...	\$4,714	\$10,662	\$2,078
Median Social Security income	9,171	13,000	7,693
Number (in thousands)	22,063	9,595	12,468
Total percent	100.0	100.0	100.0

Source: March 1995 Current Population Survey, tabulated by the Congressional Budget Office.

TABLE A-9.—TOTAL MONEY INCOME OF ELDERLY UNITS, 1994

Amount of income	All units			Married couples			Nonmarried persons		
	Age 65 and over	Age 65-69	Age 85 and over	Age 65 and over	Age 65-69	Age 85 and over	Age 65 and over	Age 65-69	Age 85 and over
0-\$4,999	7.1	6.4	12.2	2.6	2.8	6.2	10.4	10.5	13.6
\$5,000-\$9,999	23.6	17.2	36.3	6.2	5.6	12.4	36.8	30.6	42.1
\$10,000-\$14,999	18.5	14.5	22.9	12.9	11.1	22.0	22.8	18.3	23.1
\$15,000-\$19,999	13.2	12.8	10.9	15.4	12.2	17.3	11.5	13.6	9.3
\$20,000-\$29,999	16.0	17.8	9.1	24.4	21.4	19.0	9.7	13.7	6.7
\$30,000-\$39,999	8.6	11.3	3.1	14.4	15.7	6.4	4.2	6.3	2.3
\$40,000-\$49,999	4.2	5.7	2.1	7.6	8.9	7.7	1.5	2.0	0.8
\$50,000-\$74,999	5.0	7.9	2.2	9.0	12.0	4.8	2.0	3.3	1.5
\$75,000-\$99,999	1.8	3.0	0.6	3.7	5.1	2.4	0.4	0.6	0.2
\$100,000-\$149,999	1.5	2.2	0.6	2.9	3.7	1.9	0.4	0.6	0.2
\$150,000-\$199,999	0.4	0.8	0.0	0.7	1.2	0.0	0.2	0.4	0.0
\$200,000ormore	0.2	0.3	0.2	0.3	0.5	0.0	0.1	0.1	0.2
Median	\$15,031	\$19,545	\$10,073	\$24,377	\$28,513	\$16,796	\$10,223	\$11,676	\$8,833
Mean	22,611	28,317	14,588	33,077	37,807	24,253	14,656	17,423	12,271
Number (in thousands)	24,233	6,729	2,735	10,465	3,596	529	13,768	3,133	2,206
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: March 1995 Current Population Survey, tabulated by the Congressional Budget Office.

TABLE A-10.—INCOME SOURCES OF ELDERLY UNITS¹ AND RELATIVE IMPORTANCE OF SOURCES, 1994

Income source	Percent of units with income from each source			Percent of aggregate unit income from each source		
	Total	Poor ²	Nonpoor	Total	Poor ²	Nonpoor
Number of units (in thousands)	23,705	3,328	20,377	NA	NA	NA
Number of aged individuals (in thousands)	31,267	3,663	27,604	NA	NA	NA
Percent of units	100.0	14.0	86.0	NA	NA	NA
Earnings ³	32.5	8.9	36.4	30.4	5.6	31.2
OASDI, railroad retirement	92.2	80.9	94.0	34.9	66.1	33.8
Pensions	43.6	8.2	49.4	16.0	2.9	16.4
Unemployment compensation, workers compensation, veterans payments	8.4	5.1	8.9	1.5	1.2	1.6
AFDC, SSI, general assistance	7.4	23.5	4.8	0.9	10.4	0.6
Child support, alimony	5.2	3.4	5.4	0.9	1.1	0.9
Interest, dividends ³	70.0	33.2	76.0	14.8	2.9	15.2
Food stamps ⁴	5.8	24.1	2.8	0.2	3.5	0.1
Housing assistance ⁴	6.2	18.0	4.3	0.4	6.2	0.2

¹Families and unrelated individuals with any member age 65 or older.

²Based on official Census Bureau poverty levels.

³Negative income (i.e., losses) set to zero.

⁴The cash values of food stamps and housing assistance were estimated using their market values. Their cash values are excluded from total income for purposes of determining poverty status. Cash values of food stamps and housing assistance are included in total income for calculating the percentage share of total income.

NA—Not applicable.

Note.—Details may not add to totals due to rounding.

Source: Table prepared by Congressional Research Service based on March 1995 Current Population Survey.

TABLE A-11.—INCOME SOURCES OF ELDERLY MARRIED COUPLES AND RELATIVE IMPORTANCE OF SOURCES, 1994

Income source	Percent of couples with income from each source			Percent of aggregate total income from each source		
	Total	Poor ²	Nonpoor	Total	Poor ²	Nonpoor
Number of married couples (in thousands)	6,187	257	5,930	NA	NA	NA
Percent of married couples	100.0	4.2	95.8	NA	NA	NA
Earnings ³	23.1	4.5	23.9	12.7	0.4	12.8
OASDI, railroad retirement	96.7	62.2	98.2	43.6	71.7	43.4
Pensions	57.9	15.5	59.8	22.5	10.0	22.6
Veterans, UC, and other compensation	8.0	1.7	8.3	1.7	0.1	1.8
AFDC, SSI, general assistance	1.9	10.4	1.5	0.3	5.5	0.3
Child support, alimony	2.8	2.1	2.8	0.4	1.2	0.4
Interest, dividends ³	82.0	50.1	83.4	18.6	7.2	18.7
Food stamps ⁴	1.3	9.6	1.0	0.0	2.4	0.0
Housing assistance ⁴	1.1	3.0	1.0	0.0	1.2	0.0

¹ Both members age 65 or over.

² Based on official Census Bureau poverty levels.

³ Negative incomes (i.e., losses) set to zero.

⁴ The cash values of food stamps and housing assistance were estimated using their market values. Their cash values are excluded from total income for purposes of determining poverty status. Cash values of food stamps and housing assistance are included in total income for calculating the percentage share of total income.

NA—Not applicable.

Source: Table prepared by Congressional Research Service based on March 1995 Current Population Survey.

TABLE A-12. INCOME SOURCES OF ELDERLY UNRELATED INDIVIDUALS¹ AND RELATIVE IMPORTANCE OF SOURCES, 1994

Income source	Percent of units with income from each source			Percent of aggregate total income from each source		
	Total	Poor ²	Nonpoor	Total	Poor ²	Nonpoor
Number of individuals (in thousands)	10,430	2,409	8,020	NA	NA	NA
Percent of individuals	100.0	23.1	76.9	NA	NA	NA
Earnings ³	12.5	2.4	15.6	10.6	0.5	11.4
OASDI, Railroad retirement	93.3	85.1	95.8	47.1	73.2	44.8
Pensions	37.0	6.5	46.2	17.0	1.9	18.3
Veterans, UC, and other compensation	4.9	4.6	5.0	1.3	1.2	1.3
AFDC, SSI, general assistance	7.7	22.6	3.2	1.3	9.0	0.6
Child support, alimony	3.2	1.9	3.6	0.8	0.4	0.8
Interest, dividends ³	64.0	32.6	73.5	20.3	2.8	21.9
Food stamps ⁴	7.4	24.5	2.3	0.2	2.5	0.1
Housing assistance ⁴	12.2	22.2	9.3	1.4	8.5	0.7

¹ Age 65 and over living alone.

² Based on official Census Bureau poverty levels.

³ Negative incomes (i.e., losses) set to zero.

⁴ The cash values of food stamps and housing assistance were estimated using their market values. Their cash values are excluded from total income for purposes of determining poverty status. Cash values of food stamps and housing assistance are included in total income for calculating the percentage share of total income.

NA—Not applicable.

Source: Table prepared by Congressional Research Service based on March 1995 Current Population Survey.

TABLE A-13.—RECEIPT OF SOCIAL SECURITY, SUPPLEMENTAL SECURITY INCOME, AND FOOD STAMPS BY POOR AND NEAR-POOR ELDERLY UNITS, ¹ 1994

Type of benefit received	Units with income below 100 percent of poverty threshold		Units with income of 100–149.9 percent of poverty threshold	
	Number (in thousands)	Percent	Number (in thousands)	Percent
Total	3,142	100.0	3,656	100.0
Social Security ²	2,581	82.1	3,518	96.2
SSI	678	21.6	348	9.5
Food stamps	754	24.0	293	8.0
Social Security only ³	1,793	57.1	3,087	84.4
SSI only ³	71	2.3	48	1.3
Food stamps only ³	23	0.7	0	0.0
Social Security and food stamps ⁴	291	9.3	150	4.1
Social Security and SSI ⁴	167	5.3	157	4.3
SSI and food stamps ⁴	111	3.5	18	0.5
All three income sources	329	10.5	125	3.4
No Social Security, SSI, or food stamps	356	11.3	72	2.0

¹ Includes couples with an elderly head and unrelated individuals.

² Includes railroad retirement.

³ This row, which is labeled "Social Security only," means the family receives only Social Security and does not receive SSI or food stamps. The family could be receiving other types of income. The same is true of the following two rows.

⁴ Family receives only the two types of income specified but not the third. The family could be receiving other sources of income than the three mentioned.

Source: Table prepared by Congressional Research Service based on March 1995 Current Population Survey.

REFERENCES

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