

APPENDIX A. DATA ON THE ELDERLY

This appendix presents historical, current, and projected 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 age 65 and older (in thousands)	9,556	12,752	17,250	20,919	26,148	31,978	35,407	61,395
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	7.6
Population age 85 and older as a percent of total population	0.3	0.4	0.5	0.7	1.0	1.3	1.5	1.9
Certain age and sex groupings as a percent of the population age 65 and older:								
Men 65 and older	48.4	46.8	44.5	41.5	40.3	40.6	41.6	44.7
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	14.1	13.5
Men 85 and older	1.7	2.0	2.2	2.4	2.7	2.9	3.6	3.4
Women 65 and older	51.6	53.2	55.5	58.5	59.7	59.4	58.4	55.3
Women 65-74	35.8	35.7	35.7	34.7	33.9	31.9	28.4	30.7
Women 75-84	13.4	14.7	16.3	19.1	19.3	20.0	21.1	17.6
Women 85 and older	2.3	2.8	3.5	4.7	6.5	7.5	8.9	7.0
Total age 65 and older	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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. Projections are based on the intermediate assumptions of the 1997 OASDI Trustees' Report.

Source: Office of the Chief 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	78.9	15.0	19.0
Projected:				
2000	73.2	79.7	15.8	19.3
2010	74.7	80.5	16.2	19.6
2020	75.5	81.1	16.6	20.0
2030	76.2	81.8	17.0	20.4
2040	76.8	82.4	17.5	20.9
2050	77.5	82.9	17.8	21.3
2060	78.1	83.5	18.2	21.7
2070	78.6	84.0	18.6	22.1

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 that year's age-sex-specific death rates throughout the remainder of his or her life. Projections are based on the intermediate assumptions of the 1997 OASDI Trustees' Report.

Source: Office of the Chief Actuary, Social Security Administration.

TABLE A-3.—LABOR FORCE PARTICIPATION RATES,¹ SELECTED YEARS 1950-96

Sex and age group	Year										
	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996
Men:											
55-64	86.9	87.9	86.8	84.6	83.0	75.8	72.3	67.9	67.8	66.0	67.0
55-59	(²)	92.5	91.6	90.2	89.5	84.4	81.9	79.6	79.9	77.4	77.9
60-64	(²)	82.5	81.1	78.0	75.0	65.7	61.0	55.6	55.5	53.2	54.3
60-61	(²)	(²)	(²)	84.8	82.6	75.2	71.8	68.9	68.8	65.6	66.3
62-64	(²)	(²)	(²)	73.2	69.4	58.8	52.8	46.1	46.5	45.0	45.7
65 and over	45.8	39.6	33.1	27.9	26.8	21.7	19.1	15.8	16.3	16.8	16.9
Women:											
55-64	27.0	32.5	37.2	41.4	43.0	41.0	41.5	42.0	45.2	49.2	49.6
55-59	(²)	35.6	42.2	47.1	50.4	47.9	48.6	50.3	55.3	59.5	59.8
60-64	(²)	29.0	31.4	34.0	36.1	33.3	33.3	33.4	35.5	38.0	38.2
60-61	(²)	(²)	(²)	40.4	41.4	39.5	39.8	40.3	42.9	46.1	47.2
62-64	(²)	(²)	(²)	29.5	32.3	29.0	28.6	28.7	30.7	32.6	31.8
65 and over	9.7	10.6	10.8	10.0	9.7	8.3	8.1	7.3	8.6	8.8	8.6

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 1960-96

Demographic group	1960 ²		1970 ³		1980		1990		1996	
	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:										
Married	78.9	59.1	77.6	79.7	81.6	69.4	80.2	69.9	79.0	69.8
Widowed	12.7	31.6	11.0	30.4	8.5	24.0	9.2	23.7	9.6	22.9
Divorced	1.7	1.5	2.9	1.5	4.4	2.2	6.0	3.1	7.0	4.0
Never married	6.7	7.8	8.5	6.6	5.4	4.2	4.1	3.4	4.4	3.3
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (in thousands)	4,778	2,280	5,333	3,031	6,459	3,234	8,013	4,320	8,213	5,048
Women:										
Married	45.6	21.8	45.4	20.8	50.1	23.3	53.2	25.4	54.8	27.4
Widowed	44.4	68.3	43.7	70.5	40.3	68.0	36.1	65.6	32.8	63.6
Divorced	1.7	1.2	3.0	1.3	4.0	2.3	6.2	3.6	8.5	4.5
Never married ⁴	8.4	8.6	7.9	7.4	5.6	6.4	4.6	5.4	3.8	4.4
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (in thousands)	5,529	3,054	6,741	4,608	8,549	5,411	9,966	7,267	10,057	8,341

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,¹ SELECTED YEARS 1970–96

[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
1996	21,092	66.6	527	27.1	2,427	28.2
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
1996	9,841	31.1	1,259	64.8	5,963	69.3
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
1996	725	2.3	158	8.1	217	2.5
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
1996	31,658	100.0	1,944	100.0	8,607	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 1959–95

[Percent below the poverty level]

	Year									
	1959	1966	1970	1973 ¹	1980	1990	1992 ²	1994	1995	
All persons	22.4	14.7	12.6	11.1	13.0	13.5	14.8	14.5	13.8	
Persons 65 years old and over	35.2	28.5	24.5	16.3	15.7	12.2	12.9	11.7	10.5	
Both sexes:										
Living arrangement:										
Living in families	NA	NA	14.7	9.4	8.5	5.8	7.1	6.0	5.0	
Unrelated individuals	NA	NA	47.1	32.0	30.6	24.7	24.9	23.1	21.4	
Race/ethnicity:										
Black	NA	NA	48.0	37.1	38.1	33.8	33.5	27.4	25.4	
Hispanic ³	NA	NA	NA	24.9	30.8	22.5	22.1	22.6	23.5	
White	NA	NA	22.5	14.4	13.6	10.1	11.0	10.2	9.0	
Men	NA	NA	19.0	12.4	10.9	7.6	8.8	7.2	6.2	
Living arrangement:										
Living in families	NA	NA	14.9	9.4	8.2	5.4	6.7	5.1	4.2	
Unrelated individuals	NA	NA	38.9	27.1	24.4	17.3	18.4	16.1	14.3	
Race/ethnicity:										
Black	NA	NA	41.3	32.4	31.4	27.8	26.9	20.6	15.4	
Hispanic ³	NA	NA	NA	22.0	27.0	18.6	17.4	15.4	16.0	
White	NA	NA	17.0	10.4	9.0	5.6	7.1	5.9	5.4	
Women	NA	NA	28.5	19.0	19.0	15.4	15.8	14.9	13.6	
Living arrangement:										
Living in families	NA	NA	14.5	9.3	8.8	6.3	7.5	7.0	5.9	
Unrelated individuals	NA	NA	49.7	33.5	32.3	26.9	26.8	25.3	23.8	
Race/ethnicity:										
Black	NA	NA	53.2	40.5	42.6	37.9	37.8	31.7	31.1	
Hispanic ³	NA	NA	NA	24.7	34.3	25.3	25.4	28.4	28.9	

TABLE A-6.—POVERTY STATUS OF ALL PERSONS AND ELDERLY BY SEX, ETHNICITY, AND LIVING ARRANGEMENT, SELECTED YEARS 1959-95—
Continued

[Percent below the poverty level]

	Year									
	1959	1966	1970	1973 ¹	1980	1990	1992 ²	1994	1995	
White	NA	NA	26.5	17.2	16.8	13.2	13.7	13.3	11.7	

¹ First year in which Hispanic data are available.

² 1992 figures are based on 1990 census population controls.

³ Hispanics may be of any race.

NA—Not available.

Source: U.S. Bureau of the Census, Current Population Reports Series P-60.

TABLE A-7.—POVERTY RATES OF THE ELDERLY BY AGE, SEX, AND MARITAL STATUS, 1995

Sex and marital status	Age group			
	65 and over	65-74	75-84	85 and over
Male:				
Married	4.2	3.8	4.7	7.3
Widowed	9.3	8.9	11.0	6.4
Divorced/separated/never married	15.7	14.2	18.2	NA
Total	6.2	5.6	7.0	8.5
Female:				
Married	4.2	3.9	4.5	NA
Widowed	19.2	17.8	20.3	19.7
Divorced/separated/never married	23.8	23.1	25.3	NA
Total	13.6	11.1	15.8	19.0
All elderly	10.5	8.6	12.3	15.7

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 1996 Current Population Survey.

TABLE A-8.—AMOUNT OF INCOME FROM SOURCES OTHER THAN SOCIAL SECURITY, AMONG SOCIAL SECURITY BENEFICIARIES, AGE 65 AND OVER, 1995

Unit income other than Social Security	All units	Married couples	Nonmarried persons
None	0.1	0.2	0.1
Loss or \$1-\$1,999	28.9	16.2	39.1
\$2,000-\$3,999	8.7	5.8	11.0
\$4,000-\$5,999	6.7	5.7	7.6
\$6,000-\$7,999	6.4	5.6	7.1
\$8,000-\$9,999	4.6	4.2	5.0
\$10,000-\$14,999	9.4	10.2	8.7
\$15,000-\$19,999	7.4	9.6	5.5
\$20,000-\$29,999	9.9	13.2	7.1
\$30,000-\$39,999	6.1	9.0	3.7
\$40,000-\$49,999	3.5	5.2	2.2
\$50,000-\$74,999	4.6	7.9	2.0
\$75,000-\$99,999	2.0	3.9	0.4
\$100,000 or more	1.7	3.2	0.5
Number (in thousands)	21,934	9,803	12,132
Median income other than Social Security	\$7,733	\$16,050	\$3,958
Median Social Security income	\$9,818	\$13,548	\$8,245

Note.—Units are families (primary families, related, and unrelated subfamilies) and unrelated individuals with any member age 65 or older.

Source: Table prepared by Congressional Research Service based on March 1996 Current Population Survey.

TABLE A-9.—TOTAL MONEY INCOME OF ELDERLY UNITS, 1995

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
Under \$5,000	3.7	3.1	5.9	1.3	1.3	0.8	5.7	5.3	7.3
\$5,000-\$9,999	17.8	13.3	27.1	3.3	3.1	6.1	29.6	26.7	33.0
\$10,000-\$14,999	16.5	11.6	20.6	9.6	6.5	15.6	22.1	18.2	22.0
\$15,000-\$19,999	13.3	12.6	12.4	13.0	11.4	11.3	13.6	14.3	12.8
\$20,000-\$29,999	17.3	18.7	12.5	23.0	21.6	18.8	12.7	14.8	10.7
\$30,000-\$39,999	10.7	13.4	7.0	15.0	16.5	10.4	7.2	9.4	6.0
\$40,000-\$49,999	6.4	8.2	3.9	9.8	10.8	6.8	3.7	4.8	3.0
\$50,000-\$74,999	7.9	10.0	5.3	12.8	14.3	11.4	3.8	4.3	3.6
\$75,000-\$99,999	2.9	3.8	2.6	5.4	6.0	9.8	0.8	1.0	0.6
\$100,000 or more	3.5	5.3	2.7	6.8	8.4	9.0	0.8	1.3	1.0
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number (in thousands)	24,015	7,136	2,388	10,793	4,054	522	13,222	3,082	1,866
Median	\$19,405	\$25,106	\$14,084	\$30,092	\$33,100	\$28,750	\$13,074	\$14,967	\$11,569
Mean	\$29,394	\$35,991	\$23,431	\$42,415	\$47,156	\$44,228	\$18,764	\$21,304	\$17,610

Note.—Units are families (primary families, related, and unrelated subfamilies) and unrelated individuals with any member age 65 or older. Unit's age is the age of the head of the unit, if age 65 or older. If the head of the unit is under age 65, the unit's age is based on the age of the spouse, if the spouse is age 65 or older; otherwise the unit's age is based on the age of the oldest person age 65 or older in the unit.

Source: Table prepared by the Congressional Research Service based on March 1996 Current Population Survey.

TABLE A-10.—PERCENT OF UNITS¹ WITH ANY MEMBER AGE 65 OR OVER WITH INCOME FROM VARIOUS SOURCES, AND PERCENT OF TOTAL UNIT INCOME FROM EACH SOURCE BY POVERTY² STATUS, 1995

	Percent of units with income from each source			Percent unit income from each source		
	Total	Poor	Nonpoor	Total	Poor	Nonpoor
Number of units (in thousands)	23,996	3,040	20,956	NA	NA	NA
Number of aged individuals (in thousands)	31,658	3,318	28,340	NA	NA	NA
Percent of units	100.0	12.7	87.3	NA	NA	NA
Earnings ³	33.4	8.7	37.0	32.9	5.7	33.7
OASDI, railroad retirement	92.2	81.0	93.8	32.8	67.3	31.9
Pensions	42.8	6.9	48.0	15.2	2.6	15.5
Veterans, UC, and other compensation	7.4	3.2	8.0	1.3	0.8	1.3
AFDC, SSI, general assistance	6.8	23.2	4.4	0.8	10.7	0.6
Child support, alimony	5.1	3.0	5.4	1.0	0.8	1.0
Interest, dividends ³	69.3	30.0	75.0	15.4	3.1	15.8
Food stamps ⁴	5.4	23.7	2.8	0.2	3.6	0.1
Housing assistance ⁴	5.5	15.3	4.1	0.3	5.5	0.2

¹ Includes both families and unrelated individuals.

² Based on census ("Orshansky") poverty levels.

³ Negative income (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. Their cash values are included in total income for purposes of calculating the percentage of unit income from these sources.

NA—Not applicable.

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

Source: Table prepared by Congressional Research Service based on March 1996 Current Population Survey.

TABLE A-11.—PERCENT OF MARRIED COUPLES WITH ALL MEMBERS AGE 65 OR OVER WITH INCOME FROM VARIOUS SOURCES, AND PERCENT OF TOTAL FAMILY INCOME FROM EACH SOURCE, BY POVERTY STATUS,¹ 1995

	Percent of couples with income from each source			Percent of family income from each source		
	Total	Poor	Nonpoor	Total	Poor	Nonpoor
Number of married couples (in thousands)	6,216	202	6,014	NA	NA	NA
Percent of married couples	100.0	3.2	96.8	NA	NA	NA
Earnings ²	22.8	4.4	23.4	15.2	2.0	15.3
OASDI, railroad retirement	96.6	60.7	97.8	41.0	70.3	40.9
Pensions	56.6	8.1	58.2	20.7	4.3	20.8
Veterans, UC, and other compensation	6.9	2.1	7.0	1.1	0.5	1.1
AFDC, SSI, general assistance	1.3	12.1	1.0	0.2	9.6	0.2
Child support, alimony	2.6	1.6	2.6	0.8	0.3	0.8
Interest, dividends ²	82.2	38.5	83.7	20.8	7.9	20.9
Food stamps ³	0.9	9.3	0.6	0.0	2.7	0.0
Housing assistance ³	1.4	4.8	1.3	0.0	2.2	0.0

¹Based on census ("Orshansky") poverty levels.

²Negative income (i.e., losses) set to zero.

³The 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. Their cash values are included in total income for purposes of calculating the percentage of family income from these sources.

NA—Not applicable.

Source: Table prepared by Congressional Research Service based on March 1996 Current Population Survey.

TABLE A-12. PERCENT OF UNRELATED INDIVIDUALS¹ AGE 65 OR OVER WITH INCOME FROM VARIOUS SOURCES, AND PERCENT OF TOTAL INCOME FROM EACH SOURCE, BY POVERTY STATUS,² 1995

	Percent of individuals with income from each source			Percent of individual income from each source		
	Total	Poor	Nonpoor	Total	Poor	Nonpoor
Number of individuals (in thousands)	10,555	2,260	8,295	NA	NA	NA
Percent of individuals	100.0	21.4	78.6	NA	NA	NA
Earnings ³	12.5	3.1	15.1	10.3	0.9	11.0
OASDI, railroad retirement	93.6	85.9	95.7	48.2	74.7	46.0
Pensions	36.0	6.3	44.1	17.0	2.3	18.2
Veterans, UC, and other compensation	4.3	2.8	4.7	1.3	0.7	1.4
AFDC, SSI, general assistance	7.1	21.5	3.1	1.2	8.5	0.6
Child support, alimony	3.6	2.2	3.9	1.1	0.7	1.2
Interest, dividends ³	63.4	32.6	71.8	19.5	3.1	20.9
Food stamps ⁴	6.9	22.4	2.7	0.2	2.2	0.1
Housing assistance ⁴	10.7	17.9	8.7	1.2	6.9	0.7

¹ Elderly living alone.

² Based on census ("Orshansky") poverty levels.

³ Negative income (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. Their cash values are included in total income for purposes of calculating the percentage of individuals' income from these sources.

NA—Not applicable.

Source: Table prepared by Congressional Research Service based on March 1996 Current Population Survey.

TABLE A-13.—RECEIPT OF SOCIAL SECURITY, SUPPLEMENTAL SECURITY INCOME, FOOD STAMPS, AND COMBINATIONS THEREOF, AMONG UNITS¹ WITH AN AGED HEAD CLASSIFIED BY FAMILY MONEY INCOME AS A PERCENT OF THE POVERTY THRESHOLD, 1995

Type of benefit	Less than 100 percent of poverty threshold		100–149.9 percent of poverty threshold	
	Number (in thousands)	Percent	Number (in thousands)	Percent
Social Security ²	2,361	82.1	3,656	96.6
SSI	594	20.6	320	8.5
Food stamps	677	23.5	282	7.4
Social Security only ³	1,657	57.6	3,199	84.5
SSI only ³	91	3.2	26	0.7
Food stamps only ³	43	1.5	0	0.0
Social Security and food stamps ⁴	280	9.7	177	4.7
Social Security and SSI ⁴	148	5.2	191	5.0
SSI and food stamps ⁴	78	2.7	15	0.4
Social Security, SSI, and food stamps ..	276	9.6	89	2.4
No Social Security, SSI, or food stamps	304	10.6	90	2.4
Total	2,877	100.0	3,787	100.0

¹ Includes unrelated individuals and elderly individuals living alone.

² Includes railroad retirement.

³ Family receives only the one type of income specified but not the other two. The family could be receiving other types of income.

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 1996 Current Population Survey.

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