

**Section 11:
Poverty Status of
Aged Persons Based
on Family Income**

Key Terms and Concepts for Section 11 ¹

Age. Age classification is based on the age of the person at his or her last birthday as of March 2005. 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 sub-family 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.

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).

The ratio of Social Security income to total income. This ratio is defined as Social Security income divided by total income. Units and persons in families with less than \$1 of total income or negative earnings or asset income are excluded from these tables.

¹ For more information, consult the Glossary at the front of this publication.

Poverty Status of Aged Persons Based on Family Income

Table 11.1
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
All persons				By beneficiary status (cont.)			
				<i>Nonbeneficiary</i>			
All persons				All persons			
55-61	22,214	9.1	11.9	55-61	20,192	8.4	10.8
62-64	7,317	9.8	13.4	62-64	4,102	9.6	11.8
65 or older	35,213	9.8	16.5	65 or older	4,168	25.4	30.2
Men				Men			
55-61	10,563	8.1	10.5	55-61	9,629	7.6	9.5
62-64	3,484	9.1	11.9	62-64	2,082	8.6	10.8
65 or older	15,151	7.0	12.2	65 or older	1,836	22.7	26.7
Women				Women			
55-61	11,651	10.0	13.2	55-61	10,562	9.2	12.0
62-64	3,834	10.5	14.6	62-64	2,020	10.6	12.9
65 or older	20,063	12.0	19.7	65 or older	2,333	27.5	33.0
By beneficiary status				By marital status			
<i>Beneficiary</i>				<i>Married</i>			
All persons				All persons			
55-61	2,023	16.0	23.1	55-61	15,124	5.5	7.5
62-64	3,215	10.1	15.3	62-64	5,072	4.9	7.2
65 or older	31,045	7.7	14.6	65 or older	19,278	4.5	8.1
Men				Men			
55-61	934	12.9	20.4	55-61	7,790	5.4	7.0
62-64	1,402	9.8	13.6	62-64	2,665	5.6	8.2
65 or older	13,315	4.8	10.2	65 or older	10,858	4.6	8.0
Women				Women			
55-61	1,089	18.5	25.4	55-61	7,333	5.6	7.9
62-64	1,814	10.3	16.6	62-64	2,407	4.1	6.0
65 or older	17,730	9.9	18.0	65 or older	8,420	4.4	8.1

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Poverty Status of Aged Persons Based on Family Income

Table 11.1
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
<i>By marital status (cont.) Nonmarried</i>				<i>By marital status (cont.) Divorced</i>			
All persons				All persons			
55–61	7,091	16.8	21.5	55–61	3,592	16.2	20.3
62–64	2,245	20.9	27.3	62–64	1,002	19.8	24.4
65 or older	15,935	16.2	26.7	65 or older	2,777	17.3	26.7
Men				Men			
55–61	2,773	15.7	20.2	55–61	1,466	15.7	18.1
62–64	819	20.4	24.2	62–64	397	20.0	23.9
65 or older	4,292	13.1	22.7	65 or older	1,070	12.0	21.5
Women				Women			
55–61	4,317	17.5	22.4	55–61	2,125	16.6	21.8
62–64	1,427	21.1	29.1	62–64	605	19.7	24.7
65 or older	11,643	17.4	28.2	65 or older	1,707	20.7	30.0
<i>Widowed</i>				<i>Never married</i>			
All persons				All persons			
55–61	1,194	14.9	20.3	55–61	1,487	16.9	21.8
62–64	624	21.7	31.7	62–64	366	21.8	28.1
65 or older	10,682	14.5	25.5	65 or older	1,460	21.9	30.6
Men				Men			
55–61	221	13.6	21.3	55–61	747	15.3	22.4
62–64	123	24.9	28.4	62–64	158	19.5	23.3
65 or older	2,069	10.9	19.9	65 or older	670	22.6	33.9
Women				Women			
55–61	973	15.2	20.1	55–61	740	18.6	21.2
62–64	501	20.9	32.5	62–64	208	23.5	31.8
65 or older	8,613	15.4	26.9	65 or older	790	21.3	27.9

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Poverty Status of Aged Persons Based on Family Income

Table 11.1
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
By race				By race (cont.)			
<i>White alone</i>				<i>Asian alone</i>			
All persons				All persons			
55–61	18,737	8.1	10.7	55–61	857	7.3	10.1
62–64	6,254	8.7	11.8	62–64	238	12.1	17.7
65 or older	30,710	8.3	14.4	65 or older	1,092	13.6	20.5
Men				Men			
55–61	9,007	7.5	9.5	55–61	392	6.3	8.6
62–64	3,000	8.6	10.9	62–64	107	3.0	11.3
65 or older	13,314	5.8	10.4	65 or older	476	13.5	20.4
Women				Women			
55–61	9,729	8.7	11.7	55–61	465	8.1	11.3
62–64	3,254	8.9	12.6	62–64	131	19.5	23.0
65 or older	17,396	10.2	17.6	65 or older	616	13.6	20.6
<i>Black alone</i>				<i>Hispanic origin</i>			
All persons				All persons			
55–61	2,223	17.1	21.9	55–61	1,776	13.9	19.4
62–64	686	18.7	25.5	62–64	540	17.3	23.7
65 or older	2,958	23.9	35.1	65 or older	2,194	18.7	30.0
Men				Men			
55–61	973	14.0	19.1	55–61	852	12.5	16.3
62–64	299	16.7	22.2	62–64	250	17.4	22.5
65 or older	1,154	17.4	27.6	65 or older	930	16.4	26.5
Women				Women			
55–61	1,250	19.5	24.0	55–61	924	15.2	22.3
62–64	387	20.2	28.0	62–64	290	17.2	24.8
65 or older	1,804	28.0	39.8	65 or older	1,264	20.4	32.6

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NOTE: The family money income of aged persons is compared with the official poverty lines of families in 2004.

Poverty Status of Persons 65 or Older Based on Family Income

Table 11.2
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
All persons				By beneficiary status (cont.)			
				<i>Nonbeneficiary</i>			
All persons				All persons			
65-69	10,124	9.2	13.8	65-69	1,708	20.2	25.0
70-74	8,264	9.6	15.3	70-74	903	26.2	30.7
75-79	7,596	9.1	16.5	75-79	742	31.1	34.6
80 or older	9,229	11.3	20.4	80 or older	815	30.3	36.6
Men				Men			
65-69	4,814	7.0	10.9	65-69	830	18.4	22.4
70-74	3,652	7.6	12.3	70-74	380	25.5	29.1
75-79	3,227	6.2	12.3	75-79	305	27.9	30.7
80 or older	3,457	7.0	13.7	80 or older	321	25.7	31.5
Women				Women			
65-69	5,310	11.1	16.5	65-69	879	21.8	27.5
70-74	4,612	11.2	17.7	70-74	523	26.7	31.9
75-79	4,368	11.3	19.6	75-79	437	33.4	37.4
80 or older	5,772	13.9	24.5	80 or older	494	33.4	39.9
By beneficiary status				By marital status			
<i>Beneficiary</i>				<i>Married</i>			
All persons				All persons			
65-69	8,416	6.9	11.6	65-69	6,756	4.3	7.2
70-74	7,361	7.6	13.4	70-74	4,996	4.5	7.6
75-79	6,853	6.7	14.5	75-79	4,111	4.4	8.5
80 or older	8,415	9.5	18.9	80 or older	3,415	5.0	9.7
Men				Men			
65-69	3,984	4.7	8.5	65-69	3,673	4.4	7.3
70-74	3,273	5.5	10.4	70-74	2,716	4.4	7.4
75-79	2,922	4.0	10.4	75-79	2,335	5.0	9.0
80 or older	3,136	5.1	11.9	80 or older	2,135	4.5	9.0
Women				Women			
65-69	4,432	9.0	14.3	65-69	3,083	4.2	7.2
70-74	4,088	9.2	15.9	70-74	2,280	4.6	7.9
75-79	3,931	8.8	17.6	75-79	1,776	3.7	7.9
80 or older	5,278	12.1	23.0	80 or older	1,281	5.9	10.9

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Poverty Status of Persons 65 or Older Based on Family Income

Table 11.2
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
<i>By marital status (cont.) Nonmarried</i>				<i>By marital status (cont.) Widowed</i>			
All persons				All persons			
65-69	3,368	18.9	27.0	65-69	1,448	17.9	26.4
70-74	3,268	17.4	27.1	70-74	2,020	14.9	24.5
75-79	3,485	14.7	25.9	75-79	2,410	13.6	25.5
80 or older	5,814	15.0	26.7	80 or older	4,804	13.8	25.7
Men				Men			
65-69	1,141	15.3	22.6	65-69	285	10.4	17.3
70-74	936	16.8	26.6	70-74	407	14.6	21.2
75-79	892	9.4	20.8	75-79	445	10.6	21.7
80 or older	1,323	11.0	21.2	80 or older	932	9.7	19.3
Women				Women			
65-69	2,227	20.7	29.3	65-69	1,163	19.8	28.6
70-74	2,332	17.6	27.3	70-74	1,613	15.0	25.3
75-79	2,592	16.5	27.6	75-79	1,965	14.3	26.4
80 or older	4,492	16.2	28.3	80 or older	3,872	14.8	27.2
<i>By marital status (cont.) Divorced</i>				<i>By marital status (cont.) Never married</i>			
All persons				All persons			
65-69	1,141	17.3	25.0	65-69	464	24.9	33.0
70-74	658	15.1	25.1	70-74	354	26.5	34.5
75-79	559	17.5	27.4	75-79	329	13.6	22.7
80 or older	418	20.6	32.9	80 or older	312	20.7	31.1
Men				Men			
65-69	463	11.9	19.2	65-69	232	29.3	37.4
70-74	256	13.8	23.5	70-74	177	27.0	39.2
75-79	212	9.2	20.8	75-79	148	6.5	19.7
80 or older	138	13.1	26.6	80 or older	113	22.6	37.1
Women				Women			
65-69	679	21.1	28.9	65-69	233	20.6	28.6
70-74	402	15.9	26.2	70-74	178	26.0	29.9
75-79	347	22.6	31.5	75-79	181	19.4	25.2
80 or older	280	24.3	36.0	80 or older	199	19.5	27.7

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Poverty Status of Persons 65 or Older Based on Family Income

Table 11.2
By Social Security beneficiary status, marital status, race, Hispanic origin, sex, and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
By race				By race (cont.)			
<i>White alone</i>				<i>Black alone</i>			
All persons				All persons			
65–69	8,591	7.6	11.7	65–69	1,001	20.2	28.4
70–74	7,163	7.8	13.0	70–74	714	25.0	35.3
75–79	6,741	7.5	14.2	75–79	573	25.7	39.7
80 or older	8,215	10.0	18.7	80 or older	669	26.5	40.8
Men				Men			
65–69	4,084	5.4	8.8	65–69	463	17.7	24.8
70–74	3,204	6.2	10.3	70–74	265	19.3	28.4
75–79	2,894	5.3	10.4	75–79	230	15.6	30.9
80 or older	3,132	6.2	12.5	80 or older	196	16.2	29.4
Women				Women			
65–69	4,506	9.6	14.4	65–69	538	22.4	31.5
70–74	3,959	9.1	15.1	70–74	449	28.4	39.4
75–79	3,847	9.1	17.1	75–79	344	32.5	45.6
80 or older	5,083	12.3	22.6	80 or older	473	30.7	45.6
By race (cont.)				Hispanic origin			
<i>Asian alone</i>							
All persons				All persons			
65–69	377	13.2	19.5	65–69	750	19.0	29.5
70–74	268	13.3	21.6	70–74	566	19.1	28.9
75–79	193	14.3	22.3	75–79	428	18.9	30.2
80 or older	255	13.9	19.7	80 or older	449	17.4	32.0
Men				Men			
65–69	182	12.4	17.7	65–69	322	17.3	26.2
70–74	127	15.0	25.0	70–74	245	16.8	28.5
75–79	70	a	a	75–79	188	16.6	24.6
80 or older	96	17.3	18.3	80 or older	174	13.7	26.5
Women				Women			
65–69	195	13.8	21.1	65–69	428	20.2	32.0
70–74	141	11.8	18.4	70–74	321	20.9	29.2
75–79	122	17.8	22.6	75–79	240	20.7	34.7
80 or older	158	11.8	20.6	80 or older	275	19.8	35.5

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NOTE: The family money income of aged persons is compared with the official poverty lines of families in 2004.

a. Fewer than 75 000 weighted cases

Poverty Status of Persons 65 or Older Based on Family Income

Table 11.3
Social Security beneficiaries, by marital status, race, Hispanic origin, sex and age, 2004

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
By marital status				By marital status (cont.)			
<i>Married beneficiaries</i>				<i>Nonmarried beneficiaries</i>			
All persons	16,957	2.6	6.1	All persons	14,088	13.9	24.9
65-69	5,655	2.6	5.4	65-69	2,761	15.9	24.2
70-74	4,475	2.5	5.7	70-74	2,886	15.4	25.4
75-79	3,722	2.6	6.6	75-79	3,131	11.7	23.9
80 or older	3,105	3.0	7.4	80 or older	5,310	13.3	25.6
Men	9,566	2.7	6.1	Men	3,749	10.3	20.5
65-69	3,051	2.6	5.5	65-69	933	11.3	18.6
70-74	2,438	2.5	5.5	70-74	835	14.3	24.6
75-79	2,126	2.9	7.0	75-79	796	6.9	19.4
80 or older	1,952	2.7	7.0	80 or older	1,185	9.0	19.9
Women	7,391	2.6	6.1	Women	10,339	15.2	26.5
65-69	2,603	2.5	5.3	65-69	1,828	18.2	27.1
70-74	2,037	2.5	5.9	70-74	2,051	15.9	25.8
75-79	1,597	2.2	6.1	75-79	2,335	13.3	25.4
80 or older	1,153	3.4	8.1	80 or older	4,125	14.5	27.2
By marital status (cont.)				By marital status (cont.)			
<i>Widowed beneficiaries</i>				<i>Divorced beneficiaries</i>			
All persons	9,652	12.5	24.1	All persons	2,444	15.4	25.3
65-69	1,211	15.0	23.8	65-69	974	15.5	23.6
70-74	1,801	13.4	23.4	70-74	595	13.0	22.6
75-79	2,194	11.0	23.7	75-79	506	15.9	26.9
80 or older	4,446	12.2	24.5	80 or older	370	18.5	32.1
Men	1,851	9.2	18.6	Men	933	8.0	18.3
65-69	232	8.4	16.0	65-69	396	7.4	15.1
70-74	366	12.4	19.6	70-74	229	8.9	18.7
75-79	402	9.1	20.8	75-79	185	6.0	19.3
80 or older	850	8.0	17.8	80 or older	122	11.1	26.5
Women	7,801	13.3	25.4	Women	1,512	20.0	29.6
65-69	979	16.6	25.6	65-69	578	21.0	29.4
70-74	1,435	13.6	24.4	70-74	365	15.5	25.0
75-79	1,792	11.4	24.4	75-79	321	21.6	31.2
80 or older	3,596	13.2	26.1	80 or older	248	22.1	34.9

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Poverty Status of Persons 65 or Older Based on Family Income

Table 11.3
Social Security beneficiaries, by marital status, race, Hispanic origin, sex and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
By marital status (cont.)				By race			
<i>Never married beneficiaries</i>				<i>White alone beneficiaries</i>			
All persons	1,150	17.3	27.0	All persons	27,507	6.4	12.9
65–69	331	18.6	26.5	65–69	7,300	5.8	10.0
70–74	296	25.5	33.8	70–74	6,455	6.0	11.2
75–79	277	7.4	18.2	75–79	6,170	5.5	12.6
80 or older	246	16.9	29.3	80 or older	7,582	8.3	17.3
Men	556	18.8	30.9	Men	11,864	3.9	8.6
65–69	171	23.1	30.4	65–69	3,449	3.5	6.9
70–74	153	28.5	41.0	70–74	2,901	4.3	8.5
75–79	137	3.6	17.8	75–79	2,646	3.2	8.6
80 or older	95	17.2	34.4	80 or older	2,868	4.5	10.9
Women	595	16.0	23.3	Women	15,643	8.4	16.1
65–69	161	13.9	22.4	65–69	3,851	7.9	12.8
70–74	142	22.4	26.1	70–74	3,553	7.4	13.4
75–79	140	11.2	18.6	75–79	3,524	7.2	15.6
80 or older	151	16.7	26.1	80 or older	4,714	10.6	21.2
By race (cont.)				By race (cont.)			
<i>Black alone beneficiaries</i>				<i>Asian alone beneficiaries</i>			
All persons	2,420	21.5	33.5	All persons	737	7.4	14.9
65–69	747	17.3	25.0	65–69	243	6.5	13.3
70–74	602	23.3	34.5	70–74	201	7.5	17.5
75–79	475	21.4	37.1	75–79	124	8.6	18.4
80 or older	596	25.2	40.2	80 or older	169	7.9	11.4
Men	943	14.3	25.5	Men	328	7.8	15.0
65–69	353	13.4	21.2	65–69	113	7.8	12.1
70–74	226	17.3	27.5	70–74	97	9.4	20.4
75–79	196	12.5	29.7	75–79	47	a	a
80 or older	167	13.9	27.2	80 or older	71	a	a
Women	1,477	26.2	38.5	Women	409	7.1	14.7
65–69	393	20.7	28.5	65–69	130	5.3	14.3
70–74	376	26.8	38.6	70–74	104	5.7	14.8
75–79	278	27.7	42.3	75–79	77	12.6	17.9
80 or older	429	29.7	45.3	80 or older	98	6.8	12.9

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Table 11.3
Social Security beneficiaries, by marital status, race, Hispanic origin, sex and age, 2004—Continued

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
<i>Hispanic origin beneficiaries</i>			
All persons	1,680	14.3	26.7
65–69	530	15.3	25.0
70–74	439	14.8	26.2
75–79	348	13.0	26.6
80 or older	363	13.5	30.1
Men	722	11.7	22.6
65–69	223	12.1	20.8
70–74	201	12.3	25.2
75–79	156	11.1	20.7
80 or older	142	10.8	23.9
Women	958	16.3	29.8
65–69	307	17.7	28.1
70–74	238	17.0	27.0
75–79	192	14.5	31.3
80 or older	221	15.3	34.0

NOTE: The family money income of aged persons is compared with the official poverty lines of families in 2004.

a. Fewer than 75,000 weighted cases.

Poverty Status of Persons 65 or Older in Beneficiary Families Based on Family Income

Table 11.4
Persons in Social Security beneficiary families, by proportion of family from Social Security, sex, and age, 2004

Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line	Sex and age	Number (thousands)	Percentage below poverty line	Percentage below 125% of poverty line
<i>Persons in families receiving less than 50 percent of income from Social Security</i>				<i>Persons in families receiving 50 to 89 percent of income from Social Security</i>			
All persons	13,723	0.9	2.3	All persons	9,658	5.7	10.8
65-69	4,845	1.0	2.1	65-69	2,144	6.2	10.0
70-74	3,387	1.0	2.5	70-74	2,311	6.0	10.0
75-79	2,563	0.6	2.0	75-79	2,405	4.2	9.0
80 or older	2,927	1.1	2.5	80 or older	2,798	6.4	13.7
Men 65	6,483	0.5	1.7	Men 65	4,055	3.9	7.6
65-69	2,473	0.8	1.6	65-69	915	4.6	7.3
70-74	1,659	0.3	1.9	70-74	987	5.4	8.8
75-79	1,166	0.5	1.4	75-79	1,055	3.1	6.5
80 or older	1,185	0.3	1.8	80 or older	1,097	2.7	7.7
Women 65	7,240	1.3	2.8	Women	5,603	7.0	13.2
65-69	2,372	1.2	2.7	65-69	1,229	7.3	11.9
70-74	1,728	1.7	3.1	70-74	1,324	6.4	10.9
75-79	1,397	0.7	2.4	75-79	1,349	5.1	11.0
80 or older	1,742	1.6	3.0	80 or older	1,701	8.8	17.5
<i>Persons in families receiving 90 to 99 percent of income from Social Security</i>				<i>Persons in families receiving 100 percent of income from Social Security</i>			
All persons	3,442	13.2	26.9	All persons	4,573	27.3	49.3
65-69	676	17.1	29.5	65-69	951	31.1	50.1
70-74	756	13.4	23.6	70-74	966	28.5	50.8
75-79	824	10.8	26.3	75-79	1,116	22.8	45.9
80 or older	1,186	12.5	27.9	80 or older	1,541	27.3	50.5
Men	1,276	8.4	19.9	Men	1,599	20.9	42.1
65-69	274	14.5	26.9	65-69	373	22.4	42.6
70-74	295	6.6	16.8	70-74	346	29.4	49.9
75-79	310	7.9	20.8	75-79	409	13.2	37.4
80 or older	397	5.9	16.7	80 or older	471	20.0	39.9
Women	2,166	16.0	31.0	Women	2,974	30.7	53.3
65-69	402	18.8	31.3	65-69	577	36.8	54.9
70-74	461	17.7	28.0	70-74	619	28.0	51.3
75-79	513	12.6	29.6	75-79	707	28.4	50.8
80 or older	790	15.8	33.6	80 or older	1,070	30.5	55.2

NOTES: The family money income of aged persons is compared with the official poverty lines of families in 2004. Persons in families with zero total income or with negative total income, earnings, or income from assets are excluded.