

## Projected Social Security Benefit Distribution in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$887	\$1,827	\$2,935
Sex			
Female	\$819	\$1,623	\$2,686
Male	\$1,012	\$2,080	\$3,166
Race and ethnicity			
Hispanic or Latino, any race	\$598	\$1,328	\$2,425
White, non-Hispanic	\$966	\$1,926	\$3,012
Black or African American, non-Hispanic	\$786	\$1,618	\$2,624
All other races, non-Hispanic	\$740	\$1,606	\$2,894
Country of birth			
United States	\$951	\$1,887	\$2,957
Other countries	\$597	\$1,354	\$2,738
Age			
60–69	\$800	\$1,654	\$2,780
70–79	\$948	\$1,951	\$3,105
80–89	\$950	\$1,939	\$2,849
90 or older	\$983	\$1,848	\$2,578
Marital status			
Married	\$853	\$1,749	\$2,997
Divorced	\$954	\$1,886	\$2,903
Widowed	\$1,069	\$2,008	\$2,870
Never married	\$740	\$1,571	\$2,768
Highest education level			
Graduate	\$1,073	\$2,333	\$3,506
Bachelor	\$972	\$2,077	\$3,254
Associate	\$978	\$1,870	\$2,843
High school	\$881	\$1,697	\$2,655
Less than high school	\$582	\$1,301	\$2,317
Current-law poverty status			
Above poverty	\$956	\$1,886	\$2,964
In poverty	\$412	\$922	\$1,214
Current-law household income quintile			
Highest	\$1,079	\$2,277	\$3,493
Second highest	\$1,035	\$2,075	\$3,045
Middle	\$960	\$1,922	\$2,799
Second lowest	\$894	\$1,753	\$2,602
Lowest	\$653	\$1,358	\$2,166
Current-law benefit type			
Retired worker only	\$924	\$1,937	\$3,050
Widow(er) (includes dually entitled)	\$1,107	\$1,996	\$2,808
Spousal (includes dually entitled)	\$579	\$1,100	\$1,550
Disabled worker only	\$937	\$1,679	\$2,873

(Continued)

**Projected Social Security Benefit Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$598	\$1,328	\$2,425
Sex			
Female	\$539	\$1,166	\$2,168
Male	\$797	\$1,576	\$2,618
Country of birth			
United States	\$733	\$1,607	\$2,561
Other countries	\$546	\$1,161	\$2,274
Marital status			
Married	\$564	\$1,262	\$2,423
Divorced	\$621	\$1,573	\$2,567
Widowed	\$768	\$1,381	\$2,412
Never married	\$636	\$1,280	\$2,295
Current-law poverty status			
Above poverty	\$677	\$1,440	\$2,498
In poverty	\$359	\$867	\$1,183
Current-law household income quintile			
Highest	\$739	\$1,693	\$3,121
Second highest	\$841	\$1,690	\$2,724
Middle	\$691	\$1,575	\$2,544
Second lowest	\$673	\$1,371	\$2,311
Lowest	\$475	\$1,086	\$1,829
Current-law benefit type			
Retired worker only	\$736	\$1,437	\$2,510
Widow(er) (includes dually entitled)	\$738	\$1,427	\$2,404
Spousal (includes dually entitled)	\$415	\$790	\$1,317
Disabled worker only	\$599	\$1,479	\$2,372

(Continued)

## Projected Social Security Benefit Distribution in 2024—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$966	\$1,926	\$3,012
Sex			
Female	\$895	\$1,692	\$2,736
Male	\$1,119	\$2,179	\$3,250
Country of birth			
United States	\$981	\$1,944	\$3,013
Other countries	\$726	\$1,575	\$2,995
Age			
60–69	\$891	\$1,767	\$2,875
70–79	\$1,022	\$2,045	\$3,192
80–89	\$975	\$1,979	\$2,883
90 or older	\$1,009	\$1,863	\$2,643
Marital status			
Married	\$923	\$1,853	\$3,077
Divorced	\$1,014	\$1,953	\$2,959
Widowed	\$1,217	\$2,087	\$2,930
Never married	\$805	\$1,731	\$2,861
Highest education level			
Graduate	\$1,079	\$2,352	\$3,514
Bachelor	\$1,033	\$2,137	\$3,298
Associate	\$1,017	\$1,909	\$2,883
High school	\$939	\$1,781	\$2,707
Less than high school	\$753	\$1,534	\$2,432
Current-law poverty status			
Above poverty	\$1,018	\$1,973	\$3,035
In poverty	\$459	\$956	\$1,228
Current-law household income quintile			
Highest	\$1,123	\$2,324	\$3,506
Second highest	\$1,070	\$2,118	\$3,076
Middle	\$991	\$1,966	\$2,833
Second lowest	\$946	\$1,832	\$2,649
Lowest	\$757	\$1,481	\$2,246
Current-law benefit type			
Retired worker only	\$1,010	\$2,044	\$3,129
Widow(er) (includes dually entitled)	\$1,228	\$2,067	\$2,862
Spousal (includes dually entitled)	\$682	\$1,132	\$1,570
Disabled worker only	\$1,029	\$1,769	\$2,918

(Continued)

**Projected Social Security Benefit Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$786	\$1,618	\$2,624
Sex			
Female	\$761	\$1,557	\$2,563
Male	\$819	\$1,685	\$2,680
Country of birth			
United States	\$819	\$1,649	\$2,600
Other countries	\$590	\$1,413	\$2,694
Marital status			
Married	\$799	\$1,623	\$2,680
Divorced	\$827	\$1,674	\$2,670
Widowed	\$923	\$1,786	\$2,588
Never married	\$535	\$1,317	\$2,286
Highest education level			
Graduate	\$1,219	\$2,190	\$3,251
Bachelor	\$794	\$2,011	\$3,013
Associate	\$908	\$1,733	\$2,614
High school	\$791	\$1,488	\$2,325
Less than high school	\$559	\$1,286	\$2,255
Current-law poverty status			
Above poverty	\$909	\$1,718	\$2,678
In poverty	\$417	\$909	\$1,206
Current-law household income quintile			
Highest	\$1,036	\$2,167	\$3,299
Second highest	\$988	\$1,994	\$2,905
Middle	\$1,070	\$1,903	\$2,738
Second lowest	\$796	\$1,606	\$2,492
Lowest	\$587	\$1,267	\$2,017
Current-law benefit type			
Retired worker only	\$759	\$1,661	\$2,676
Widow(er) (includes dually entitled)	\$996	\$1,806	\$2,543
Spousal (includes dually entitled)	\$565	\$1,014	\$1,440
Disabled worker only	\$887	\$1,524	\$2,741

(Continued)

**Projected Social Security Benefit Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$740	\$1,606	\$2,894
Sex			
Female	\$657	\$1,437	\$2,712
Male	\$904	\$1,839	\$3,146
Country of birth			
United States	\$901	\$1,770	\$2,879
Other countries	\$619	\$1,436	\$2,941
Highest education level			
Graduate	\$1,083	\$2,385	\$3,557
Bachelor	\$743	\$1,801	\$3,089
Associate	\$884	\$1,666	\$2,685
High school	\$733	\$1,400	\$2,453
Less than high school	\$410	\$1,089	\$2,008
Current-law poverty status			
Above poverty	\$826	\$1,675	\$2,943
In poverty	\$274	\$842	\$1,190
Current-law household income quintile			
Highest	\$1,016	\$2,116	\$3,492
Second highest	\$895	\$2,019	\$3,048
Middle	\$817	\$1,770	\$2,740
Second lowest	\$782	\$1,518	\$2,538
Lowest	\$454	\$1,144	\$1,922

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Social Security Benefit Distribution in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$922	\$1,886	\$3,094
Sex			
Female	\$850	\$1,703	\$2,889
Male	\$1,025	\$2,106	\$3,300
Race and ethnicity			
Hispanic or Latino, any race	\$659	\$1,382	\$2,575
White, non-Hispanic	\$1,018	\$2,011	\$3,178
Black or African American, non-Hispanic	\$817	\$1,692	\$2,800
All other races, non-Hispanic	\$755	\$1,665	\$3,122
Country of birth			
United States	\$996	\$1,963	\$3,120
Other countries	\$643	\$1,412	\$2,909
Age			
60–69	\$774	\$1,633	\$2,897
70–79	\$979	\$1,962	\$3,229
80–89	\$1,044	\$2,065	\$3,150
90 or older	\$1,068	\$2,000	\$2,819
Marital status			
Married	\$884	\$1,804	\$3,148
Divorced	\$975	\$1,944	\$3,020
Widowed	\$1,080	\$2,103	\$3,080
Never married	\$744	\$1,620	\$2,924
Highest education level			
Graduate	\$1,161	\$2,477	\$3,728
Bachelor	\$1,082	\$2,213	\$3,413
Associate	\$999	\$1,909	\$2,960
High school	\$896	\$1,719	\$2,725
Less than high school	\$587	\$1,282	\$2,355
Current-law poverty status			
Above poverty	\$994	\$1,944	\$3,122
In poverty	\$411	\$928	\$1,205
Current-law household income quintile			
Highest	\$1,176	\$2,434	\$3,726
Second highest	\$1,085	\$2,176	\$3,208
Middle	\$1,007	\$1,987	\$2,909
Second lowest	\$939	\$1,807	\$2,691
Lowest	\$639	\$1,347	\$2,166
Current-law benefit type			
Retired worker only	\$954	\$1,983	\$3,195
Widow(er) (includes dually entitled)	\$1,132	\$2,100	\$2,982
Spousal (includes dually entitled)	\$584	\$1,144	\$1,606
Disabled worker only	\$952	\$1,708	\$3,042

(Continued)

**Projected Social Security Benefit Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i><b>Hispanic or Latino, any race</b></i>			
Subtotal	\$659	\$1,382	\$2,575
Sex			
Female	\$561	\$1,202	\$2,329
Male	\$831	\$1,603	\$2,845
Country of birth			
United States	\$814	\$1,661	\$2,849
Other countries	\$577	\$1,201	\$2,323
Marital status			
Married	\$596	\$1,305	\$2,578
Divorced	\$790	\$1,642	\$2,798
Widowed	\$824	\$1,487	\$2,544
Never married	\$631	\$1,306	\$2,436
Current-law poverty status			
Above poverty	\$684	\$1,470	\$2,617
In poverty	\$426	\$926	\$1,202
Current-law household income quintile			
Highest	\$807	\$1,930	\$3,481
Second highest	\$806	\$1,748	\$2,966
Middle	\$723	\$1,591	\$2,645
Second lowest	\$738	\$1,382	\$2,348
Lowest	\$511	\$1,093	\$1,852
Current-law benefit type			
Retired worker only	\$753	\$1,463	\$2,606
Widow(er) (includes dually entitled)	\$857	\$1,552	\$2,628
Spousal (includes dually entitled)	\$388	\$796	\$1,368
Disabled worker only	\$1,036	\$1,595	\$2,906

(Continued)

**Projected Social Security Benefit Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,018	\$2,011	\$3,178
Sex			
Female	\$955	\$1,792	\$2,950
Male	\$1,141	\$2,232	\$3,382
Country of birth			
United States	\$1,037	\$2,030	\$3,180
Other countries	\$772	\$1,635	\$3,166
Age			
60–69	\$895	\$1,785	\$2,997
70–79	\$1,070	\$2,082	\$3,302
80–89	\$1,087	\$2,116	\$3,195
90 or older	\$1,085	\$2,048	\$2,836
Marital status			
Married	\$988	\$1,935	\$3,231
Divorced	\$1,039	\$2,038	\$3,081
Widowed	\$1,261	\$2,206	\$3,161
Never married	\$829	\$1,766	\$3,067
Highest education level			
Graduate	\$1,181	\$2,489	\$3,744
Bachelor	\$1,137	\$2,275	\$3,449
Associate	\$1,049	\$1,978	\$2,998
High school	\$969	\$1,819	\$2,790
Less than high school	\$737	\$1,491	\$2,502
Current-law poverty status			
Above poverty	\$1,082	\$2,054	\$3,203
In poverty	\$447	\$952	\$1,220
Current-law household income quintile			
Highest	\$1,233	\$2,489	\$3,746
Second highest	\$1,143	\$2,234	\$3,238
Middle	\$1,063	\$2,053	\$2,929
Second lowest	\$1,000	\$1,898	\$2,752
Lowest	\$760	\$1,463	\$2,245
Current-law benefit type			
Retired worker only	\$1,054	\$2,106	\$3,273
Widow(er) (includes dually entitled)	\$1,278	\$2,184	\$3,047
Spousal (includes dually entitled)	\$734	\$1,197	\$1,633
Disabled worker only	\$1,065	\$1,837	\$3,199

(Continued)

## Projected Social Security Benefit Distribution in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$817	\$1,692	\$2,800
Sex			
Female	\$815	\$1,667	\$2,742
Male	\$819	\$1,721	\$2,837
Country of birth			
United States	\$825	\$1,708	\$2,774
Other countries	\$788	\$1,608	\$3,020
Marital status			
Married	\$830	\$1,664	\$2,802
Divorced	\$856	\$1,768	\$2,854
Widowed	\$929	\$1,883	\$2,750
Never married	\$599	\$1,437	\$2,627
Highest education level			
Graduate	\$1,382	\$2,343	\$3,379
Bachelor	\$1,008	\$2,075	\$3,309
Associate	\$909	\$1,778	\$2,749
High school	\$759	\$1,524	\$2,470
Less than high school	\$575	\$1,275	\$2,254
Current-law poverty status			
Above poverty	\$946	\$1,778	\$2,830
In poverty	\$418	\$883	\$1,190
Current-law household income quintile			
Highest	\$1,139	\$2,180	\$3,499
Second highest	\$1,038	\$2,017	\$3,008
Middle	\$1,010	\$1,902	\$2,888
Second lowest	\$856	\$1,743	\$2,636
Lowest	\$587	\$1,301	\$2,051
Current-law benefit type			
Retired worker only	\$837	\$1,718	\$2,817
Widow(er) (includes dually entitled)	\$1,043	\$1,922	\$2,832
Spousal (includes dually entitled)	\$504	\$1,093	\$1,518
Disabled worker only	\$794	\$1,616	\$2,693

(Continued)

## Projected Social Security Benefit Distribution in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$755	\$1,665	\$3,122
Sex			
Female	\$686	\$1,530	\$2,914
Male	\$873	\$1,857	\$3,398
Country of birth			
United States	\$954	\$1,827	\$3,020
Other countries	\$658	\$1,545	\$3,214
Marital status			
Married	\$697	\$1,598	\$3,188
Divorced	\$900	\$1,817	\$2,920
Widowed	\$893	\$1,969	\$3,120
Never married	\$631	\$1,565	\$2,992
Highest education level			
Graduate	\$1,096	\$2,559	\$3,791
Bachelor	\$850	\$1,956	\$3,349
Associate	\$856	\$1,666	\$2,759
High school	\$722	\$1,477	\$2,610
Less than high school	\$402	\$1,106	\$2,329
Current-law poverty status			
Above poverty	\$873	\$1,762	\$3,173
In poverty	\$252	\$766	\$1,155
Current-law household income quintile			
Highest	\$1,007	\$2,459	\$3,743
Second highest	\$1,020	\$2,111	\$3,301
Middle	\$985	\$1,866	\$2,835
Second lowest	\$751	\$1,524	\$2,608
Lowest	\$482	\$1,161	\$2,006

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Social Security Benefit Distribution in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$1,062	\$2,211	\$3,898
Sex			
Female	\$999	\$2,036	\$3,706
Male	\$1,163	\$2,419	\$4,090
Race and ethnicity			
Hispanic or Latino, any race	\$831	\$1,755	\$3,249
White, non-Hispanic	\$1,192	\$2,393	\$3,989
Black or African American, non-Hispanic	\$985	\$1,981	\$3,573
All other races, non-Hispanic	\$992	\$2,309	\$4,456
Country of birth			
United States	\$1,174	\$2,311	\$3,910
Other countries	\$793	\$1,836	\$3,826
Age			
60–69	\$923	\$2,008	\$3,765
70–79	\$1,088	\$2,246	\$4,133
80–89	\$1,138	\$2,303	\$3,814
90 or older	\$1,229	\$2,382	\$3,633
Marital status			
Married	\$1,031	\$2,159	\$3,958
Divorced	\$1,140	\$2,265	\$3,887
Widowed	\$1,198	\$2,401	\$3,811
Never married	\$903	\$2,003	\$3,837
Highest education level			
Graduate	\$1,458	\$3,145	\$4,706
Bachelor	\$1,335	\$2,782	\$4,335
Associate	\$1,175	\$2,187	\$3,492
High school	\$976	\$1,890	\$3,167
Less than high school	\$649	\$1,480	\$2,702
Current-law poverty status			
Above poverty	\$1,187	\$2,278	\$3,930
In poverty	\$437	\$952	\$1,222
Current-law household income quintile			
Highest	\$1,555	\$3,237	\$4,780
Second highest	\$1,362	\$2,658	\$4,030
Middle	\$1,243	\$2,353	\$3,543
Second lowest	\$1,075	\$2,057	\$3,119
Lowest	\$664	\$1,442	\$2,216
Current-law benefit type			
Retired worker only	\$1,131	\$2,328	\$4,022
Widow(er) (includes dually entitled)	\$1,259	\$2,338	\$3,660
Spousal (includes dually entitled)	\$579	\$1,277	\$1,959
Disabled worker only	\$1,200	\$2,167	\$3,909

(Continued)

**Projected Social Security Benefit Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i><b>Hispanic or Latino, any race</b></i>			
Subtotal	\$831	\$1,755	\$3,249
Sex			
Female	\$727	\$1,550	\$2,906
Male	\$961	\$2,016	\$3,510
Country of birth			
United States	\$1,036	\$1,977	\$3,401
Other countries	\$704	\$1,572	\$3,091
Age			
60–69	\$751	\$1,668	\$3,240
70–79	\$869	\$1,817	\$3,393
80–89	\$855	\$1,770	\$3,184
90 or older	\$967	\$1,941	\$3,043
Marital status			
Married	\$787	\$1,693	\$3,249
Divorced	\$967	\$1,926	\$3,514
Widowed	\$956	\$1,829	\$3,111
Never married	\$748	\$1,695	\$3,215
Highest education level			
Graduate	\$1,029	\$2,631	\$4,502
Bachelor	\$948	\$2,209	\$4,218
Associate	\$1,022	\$2,013	\$3,384
High school	\$882	\$1,715	\$3,016
Less than high school	\$656	\$1,479	\$2,724
Current-law poverty status			
Above poverty	\$915	\$1,841	\$3,309
In poverty	\$426	\$960	\$1,212
Current-law household income quintile			
Highest	\$1,099	\$2,582	\$4,481
Second highest	\$1,147	\$2,233	\$3,655
Middle	\$1,056	\$2,050	\$3,265
Second lowest	\$916	\$1,791	\$2,896
Lowest	\$587	\$1,285	\$2,084
Current-law benefit type			
Retired worker only	\$950	\$1,863	\$3,400
Widow(er) (includes dually entitled)	\$991	\$1,815	\$3,061
Spousal (includes dually entitled)	\$483	\$962	\$1,691
Disabled worker only	\$1,036	\$2,034	\$3,374

(Continued)

## Projected Social Security Benefit Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,192	\$2,393	\$3,989
Sex			
Female	\$1,130	\$2,228	\$3,810
Male	\$1,315	\$2,581	\$4,174
Country of birth			
United States	\$1,232	\$2,417	\$3,988
Other countries	\$865	\$2,090	\$4,005
Age			
60–69	\$1,035	\$2,188	\$3,902
70–79	\$1,248	\$2,466	\$4,240
80–89	\$1,269	\$2,449	\$3,868
90 or older	\$1,289	\$2,472	\$3,703
Marital status			
Married	\$1,169	\$2,323	\$4,021
Divorced	\$1,218	\$2,397	\$3,986
Widowed	\$1,417	\$2,600	\$3,890
Never married	\$1,013	\$2,259	\$4,039
Highest education level			
Graduate	\$1,518	\$3,161	\$4,671
Bachelor	\$1,438	\$2,886	\$4,352
Associate	\$1,243	\$2,264	\$3,518
High school	\$1,078	\$2,020	\$3,257
Less than high school	\$683	\$1,527	\$2,781
Current-law poverty status			
Above poverty	\$1,300	\$2,442	\$4,011
In poverty	\$433	\$965	\$1,226
Current-law household income quintile			
Highest	\$1,676	\$3,308	\$4,761
Second highest	\$1,447	\$2,744	\$4,031
Middle	\$1,302	\$2,439	\$3,568
Second lowest	\$1,172	\$2,153	\$3,159
Lowest	\$761	\$1,522	\$2,297
Current-law benefit type			
Retired worker only	\$1,250	\$2,496	\$4,093
Widow(er) (includes dually entitled)	\$1,450	\$2,515	\$3,730
Spousal (includes dually entitled)	\$744	\$1,399	\$2,000
Disabled worker only	\$1,255	\$2,402	\$4,128

(Continued)

## Projected Social Security Benefit Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$985	\$1,981	\$3,573
Sex			
Female	\$1,019	\$1,955	\$3,532
Male	\$943	\$2,020	\$3,656
Country of birth			
United States	\$1,011	\$1,990	\$3,517
Other countries	\$903	\$1,909	\$3,747
Age			
60–69	\$819	\$1,894	\$3,450
70–79	\$1,045	\$2,007	\$3,777
80–89	\$1,062	\$2,030	\$3,466
90 or older	\$1,118	\$2,085	\$3,113
Marital status			
Married	\$1,014	\$2,055	\$3,690
Divorced	\$1,050	\$2,022	\$3,646
Widowed	\$1,053	\$2,092	\$3,544
Never married	\$853	\$1,838	\$3,397
Highest education level			
Graduate	\$1,582	\$3,119	\$4,545
Bachelor	\$1,387	\$2,603	\$3,908
Associate	\$1,139	\$2,007	\$3,249
High school	\$844	\$1,731	\$2,926
Less than high school	\$673	\$1,410	\$2,460
Current-law poverty status			
Above poverty	\$1,181	\$2,062	\$3,622
In poverty	\$474	\$939	\$1,233
Current-law household income quintile			
Highest	\$1,201	\$3,001	\$4,718
Second highest	\$1,300	\$2,610	\$4,143
Middle	\$1,311	\$2,282	\$3,594
Second lowest	\$1,138	\$2,077	\$3,177
Lowest	\$684	\$1,501	\$2,144
Current-law benefit type			
Retired worker only	\$1,030	\$2,012	\$3,596
Widow(er) (includes dually entitled)	\$1,098	\$2,013	\$3,536
Spousal (includes dually entitled)	\$444	\$1,022	\$1,837
Disabled worker only	\$1,281	\$2,003	\$3,598

(Continued)

## Projected Social Security Benefit Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$992	\$2,309	\$4,456
Sex			
Female	\$892	\$2,018	\$4,219
Male	\$1,127	\$2,725	\$4,641
Country of birth			
United States	\$1,146	\$2,324	\$4,241
Other countries	\$900	\$2,285	\$4,551
Age			
60–69	\$862	\$2,159	\$4,581
70–79	\$992	\$2,345	\$4,635
80–89	\$1,001	\$2,259	\$4,182
90 or older	\$1,219	\$2,502	\$3,731
Marital status			
Married	\$928	\$2,321	\$4,601
Divorced	\$1,047	\$2,166	\$3,978
Widowed	\$1,092	\$2,493	\$4,200
Never married	\$1,033	\$2,161	\$4,581
Highest education level			
Graduate	\$1,379	\$3,391	\$4,936
Bachelor	\$1,167	\$2,601	\$4,501
Associate	\$994	\$2,000	\$3,724
High school	\$832	\$1,689	\$3,199
Less than high school	\$442	\$1,198	\$2,382
Current-law poverty status			
Above poverty	\$1,148	\$2,390	\$4,496
In poverty	\$387	\$886	\$1,184
Current-law household income quintile			
Highest	\$1,682	\$3,651	\$5,061
Second highest	\$1,330	\$2,869	\$4,224
Middle	\$1,194	\$2,280	\$3,753
Second lowest	\$943	\$1,954	\$3,138
Lowest	\$533	\$1,282	\$2,059

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Social Security Benefit Distribution in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$1,286	\$2,710	\$4,933
Sex			
Female	\$1,205	\$2,516	\$4,746
Male	\$1,391	\$2,948	\$5,136
Race and ethnicity			
Hispanic or Latino, any race	\$1,032	\$2,196	\$4,039
White, non-Hispanic	\$1,470	\$2,981	\$5,078
Black or African American, non-Hispanic	\$1,241	\$2,477	\$4,593
All other races, non-Hispanic	\$1,173	\$2,995	\$5,736
Country of birth			
United States	\$1,432	\$2,829	\$4,939
Other countries	\$897	\$2,248	\$4,915
Age			
60–69	\$1,097	\$2,489	\$4,696
70–79	\$1,304	\$2,745	\$5,154
80–89	\$1,401	\$2,835	\$4,916
90 or older	\$1,509	\$2,928	\$4,734
Marital status			
Married	\$1,238	\$2,647	\$4,956
Divorced	\$1,421	\$2,841	\$4,905
Widowed	\$1,438	\$2,938	\$4,888
Never married	\$1,178	\$2,541	\$4,952
Highest education level			
Graduate	\$1,858	\$3,875	\$5,819
Bachelor	\$1,659	\$3,512	\$5,479
Associate	\$1,408	\$2,620	\$4,300
High school	\$1,157	\$2,287	\$3,924
Less than high school	\$801	\$1,833	\$3,391
Current-law poverty status			
Above poverty	\$1,412	\$2,769	\$4,965
In poverty	\$445	\$887	\$1,214
Current-law household income quintile			
Highest	\$1,945	\$4,208	\$6,080
Second highest	\$1,703	\$3,389	\$4,976
Middle	\$1,539	\$2,905	\$4,416
Second lowest	\$1,311	\$2,522	\$3,744
Lowest	\$778	\$1,715	\$2,612
Current-law benefit type			
Retired worker only	\$1,382	\$2,855	\$5,115
Widow(er) (includes dually entitled)	\$1,493	\$2,833	\$4,527
Spousal (includes dually entitled)	\$687	\$1,515	\$2,405
Disabled worker only	\$1,477	\$2,703	\$4,737

(Continued)

**Projected Social Security Benefit Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$1,032	\$2,196	\$4,039
Sex			
Female	\$941	\$1,971	\$3,626
Male	\$1,171	\$2,470	\$4,321
Country of birth			
United States	\$1,260	\$2,402	\$4,172
Other countries	\$803	\$1,883	\$3,716
Age			
60–69	\$921	\$2,127	\$3,971
70–79	\$1,041	\$2,209	\$4,102
80–89	\$1,163	\$2,241	\$4,051
90 or older	\$1,120	\$2,370	\$3,912
Marital status			
Married	\$994	\$2,127	\$3,980
Divorced	\$1,217	\$2,480	\$4,239
Widowed	\$1,137	\$2,220	\$3,995
Never married	\$950	\$2,101	\$4,017
Highest education level			
Graduate	\$1,572	\$3,230	\$5,251
Bachelor	\$1,222	\$2,829	\$5,124
Associate	\$1,223	\$2,401	\$4,039
High school	\$1,093	\$2,152	\$3,761
Less than high school	\$819	\$1,835	\$3,375
Current-law poverty status			
Above poverty	\$1,167	\$2,261	\$4,077
In poverty	\$450	\$882	\$1,228
Current-law household income quintile			
Highest	\$1,269	\$2,942	\$5,523
Second highest	\$1,383	\$2,760	\$4,625
Middle	\$1,287	\$2,504	\$4,027
Second lowest	\$1,154	\$2,303	\$3,558
Lowest	\$702	\$1,607	\$2,517
Current-law benefit type			
Retired worker only	\$1,157	\$2,310	\$4,176
Widow(er) (includes dually entitled)	\$1,251	\$2,330	\$3,810
Spousal (includes dually entitled)	\$591	\$1,230	\$2,194
Disabled worker only	\$1,255	\$2,562	\$4,215

(Continued)

## Projected Social Security Benefit Distribution in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,470	\$2,981	\$5,078
Sex			
Female	\$1,389	\$2,778	\$4,882
Male	\$1,600	\$3,201	\$5,271
Country of birth			
United States	\$1,522	\$3,022	\$5,078
Other countries	\$1,045	\$2,496	\$5,086
Age			
60–69	\$1,286	\$2,754	\$4,940
70–79	\$1,484	\$3,052	\$5,307
80–89	\$1,553	\$3,036	\$4,999
90 or older	\$1,640	\$3,113	\$4,768
Marital status			
Married	\$1,424	\$2,861	\$5,076
Divorced	\$1,578	\$3,069	\$5,073
Widowed	\$1,692	\$3,236	\$5,052
Never married	\$1,279	\$2,865	\$5,147
Highest education level			
Graduate	\$1,985	\$3,945	\$5,782
Bachelor	\$1,799	\$3,612	\$5,464
Associate	\$1,491	\$2,749	\$4,384
High school	\$1,268	\$2,396	\$3,988
Less than high school	\$859	\$1,951	\$3,510
Current-law poverty status			
Above poverty	\$1,567	\$3,027	\$5,099
In poverty	\$459	\$912	\$1,215
Current-law household income quintile			
Highest	\$2,195	\$4,323	\$6,059
Second highest	\$1,851	\$3,547	\$5,039
Middle	\$1,650	\$3,054	\$4,512
Second lowest	\$1,411	\$2,616	\$3,779
Lowest	\$855	\$1,790	\$2,674
Current-law benefit type			
Retired worker only	\$1,546	\$3,106	\$5,222
Widow(er) (includes dually entitled)	\$1,673	\$3,113	\$4,673
Spousal (includes dually entitled)	\$814	\$1,693	\$2,448
Disabled worker only	\$1,694	\$2,970	\$4,967

(Continued)

**Projected Social Security Benefit Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$1,241	\$2,477	\$4,593
Sex			
Female	\$1,264	\$2,434	\$4,435
Male	\$1,222	\$2,514	\$4,792
Country of birth			
United States	\$1,312	\$2,495	\$4,576
Other countries	\$901	\$2,315	\$4,705
Age			
60–69	\$1,099	\$2,327	\$4,463
70–79	\$1,221	\$2,530	\$4,836
80–89	\$1,335	\$2,565	\$4,400
90 or older	\$1,583	\$2,700	\$4,576
Marital status			
Married	\$1,195	\$2,609	\$4,832
Divorced	\$1,319	\$2,531	\$4,563
Widowed	\$1,364	\$2,584	\$4,608
Never married	\$1,182	\$2,330	\$4,399
Highest education level			
Graduate	\$1,943	\$3,689	\$5,493
Bachelor	\$1,685	\$3,225	\$5,047
Associate	\$1,389	\$2,385	\$3,975
High school	\$1,056	\$2,116	\$3,895
Less than high school	\$696	\$1,703	\$3,022
Current-law poverty status			
Above poverty	\$1,411	\$2,556	\$4,633
In poverty	\$411	\$907	\$1,203
Current-law household income quintile			
Highest	\$1,666	\$3,917	\$5,874
Second highest	\$1,649	\$3,320	\$4,962
Middle	\$1,577	\$2,912	\$4,493
Second lowest	\$1,464	\$2,631	\$3,901
Lowest	\$860	\$1,760	\$2,667
Current-law benefit type			
Retired worker only	\$1,268	\$2,581	\$4,685
Widow(er) (includes dually entitled)	\$1,399	\$2,315	\$4,373
Spousal (includes dually entitled)	\$676	\$1,470	\$2,378
Disabled worker only	\$1,644	\$2,431	\$4,053

(Continued)

## Projected Social Security Benefit Distribution in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual Social Security monthly benefit (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>All other races, non-Hispanic</i></b>			
Subtotal	\$1,173	\$2,995	\$5,736
Sex			
Female	\$1,082	\$2,649	\$5,637
Male	\$1,319	\$3,476	\$5,887
Country of birth			
United States	\$1,513	\$3,162	\$5,822
Other countries	\$1,035	\$2,866	\$5,724
Age			
60–69	\$988	\$2,666	\$5,508
70–79	\$1,216	\$3,044	\$5,999
80–89	\$1,337	\$3,136	\$5,597
90 or older	\$1,280	\$3,178	\$5,249
Marital status			
Married	\$1,088	\$3,018	\$5,792
Divorced	\$1,093	\$2,769	\$5,358
Widowed	\$1,282	\$3,003	\$5,469
Never married	\$1,314	\$3,006	\$5,936
Highest education level			
Graduate	\$1,550	\$4,017	\$6,207
Bachelor	\$1,363	\$3,575	\$5,919
Associate	\$1,335	\$2,381	\$4,501
High school	\$890	\$2,194	\$4,470
Less than high school	\$631	\$1,429	\$3,161
Current-law poverty status			
Above poverty	\$1,360	\$3,078	\$5,780
In poverty	\$419	\$829	\$1,179
Current-law household income quintile			
Highest	\$2,159	\$4,874	\$6,382
Second highest	\$1,639	\$3,495	\$5,225
Middle	\$1,419	\$2,960	\$4,480
Second lowest	\$1,080	\$2,441	\$3,709
Lowest	\$676	\$1,575	\$2,426
Current-law benefit type			
Retired worker only	\$1,404	\$3,319	\$5,928
Widow(er) (includes dually entitled)	\$1,289	\$2,836	\$4,806
Spousal (includes dually entitled)	\$621	\$1,472	\$2,481
Disabled worker only	\$1,477	\$2,880	\$4,956

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Poverty Rates and Numbers in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All beneficiaries</i></b>				
Total	5.0%	10.0%	3,179	6,476
Sex				
Female	6.0%	11.0%	1,928	3,748
Male	4.0%	9.0%	1,251	2,728
Race and ethnicity				
Hispanic or Latino, any race	10.0%	21.0%	582	1,186
White, non-Hispanic	4.0%	8.0%	1,773	4,023
Black or African American, non-Hispanic	10.0%	14.0%	604	838
All other races, non-Hispanic	7.0%	13.0%	220	429
Country of birth				
United States	4.0%	9.0%	2,365	4,836
Other countries	10.0%	20.0%	814	1,640
Age				
60–69	7.0%	13.0%	1,759	3,142
70–79	4.0%	8.0%	1,068	2,196
80–89	3.0%	8.0%	283	896
90 or older	4.0%	13.0%	69	242
Marital status				
Married	2.0%	6.0%	558	2,075
Divorced	10.0%	17.0%	1,111	1,868
Widowed	7.0%	13.0%	761	1,465
Never married	18.0%	26.0%	749	1,067
Highest education level				
Graduate	1.0%	4.0%	95	269
Bachelor	3.0%	7.0%	313	774
Associate	4.0%	8.0%	606	1,183
High school	6.0%	12.0%	1,438	2,944
Less than high school	13.0%	24.0%	727	1,305
Current-law poverty status				
Above poverty	.0%	6.0%	0	3,656
In poverty	100.0%	89.0%	3,179	2,820
Current-law benefit type				
Retired worker only	5.0%	10.0%	2,086	4,215
Widow(er) (includes dually entitled)	6.0%	13.0%	621	1,374
Spousal (includes dually entitled)	3.0%	7.0%	188	432
Disabled worker only	11.0%	18.0%	283	455

(Continued)

**Projected Poverty Rates and Numbers in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Hispanic or Latino, any race</i></b>				
Subtotal	10.0%	21.0%	582	1,186
Sex				
Female	13.0%	23.0%	386	676
Male	7.0%	19.0%	196	510
Country of birth				
United States	7.0%	16.0%	192	421
Other countries	13.0%	26.0%	390	765
Marital status				
Married	5.0%	17.0%	175	566
Divorced	15.0%	22.0%	121	177
Widowed	21.0%	30.0%	214	299
Never married	20.0%	41.0%	72	144
Current-law poverty status				
Above poverty	.0%	13.0%	0	664
In poverty	100.0%	90.0%	582	522
Current-law benefit type				
Retired worker only	9.0%	20.0%	336	776
Widow(er) (includes dually entitled)	18.0%	28.0%	152	233
Spousal (includes dually entitled)	9.0%	19.0%	54	118
Disabled worker only	14.0%	20.0%	40	60

(Continued)

**Projected Poverty Rates and Numbers in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>White, non-Hispanic</i></b>				
Subtotal	4.0%	8.0%	1,773	4,023
Sex				
Female	4.0%	9.0%	1,042	2,333
Male	3.0%	8.0%	731	1,690
Country of birth				
United States	4.0%	8.0%	1,585	3,569
Other countries	7.0%	17.0%	188	454
Age				
60–69	6.0%	11.0%	950	1,880
70–79	3.0%	7.0%	605	1,349
80–89	2.0%	7.0%	172	596
90 or older	3.0%	12.0%	47	197
Marital status				
Married	1.0%	4.0%	232	1,117
Divorced	9.0%	17.0%	747	1,389
Widowed	4.0%	10.0%	379	897
Never married	15.0%	23.0%	415	620
Highest education level				
Graduate	1.0%	3.0%	70	204
Bachelor	2.0%	6.0%	206	547
Associate	4.0%	7.0%	402	820
High school	4.0%	10.0%	833	1,921
Less than high school	10.0%	20.0%	262	531
Current-law poverty status				
Above poverty	.0%	5.0%	0	2,407
In poverty	100.0%	91.0%	1,773	1,616
Current-law benefit type				
Retired worker only	4.0%	8.0%	1,165	2,567
Widow(er) (includes dually entitled)	4.0%	11.0%	343	927
Spousal (includes dually entitled)	2.0%	5.0%	99	254
Disabled worker only	11.0%	18.0%	167	275

(Continued)

**Projected Poverty Rates and Numbers in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	10.0%	14.0%	604	838
Sex				
Female	11.0%	15.0%	379	507
Male	8.0%	12.0%	225	331
Country of birth				
United States	10.0%	13.0%	514	689
Other countries	12.0%	19.0%	90	149
Marital status				
Married	3.0%	7.0%	82	196
Divorced	13.0%	15.0%	187	216
Widowed	10.0%	15.0%	109	174
Never married	26.0%	29.0%	226	251
Current-law poverty status				
Above poverty	.0%	6.0%	0	350
In poverty	100.0%	81.0%	604	488

(Continued)

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**Projected Poverty Rates and Numbers in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	7.0%	13.0%	220	429
Sex				
Female	7.0%	13.0%	121	231
Male	7.0%	14.0%	98	198
Country of birth				
United States	5.0%	10.0%	73	157
Other countries	9.0%	16.0%	147	273
Current-law poverty status				
Above poverty	.0%	8.0%	0	236
In poverty	100.0%	88.0%	220	193

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Poverty Rates and Numbers in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All beneficiaries</i></b>				
Total	5.0%	13.0%	3,465	9,250
Sex				
Female	5.0%	13.0%	1,958	5,111
Male	5.0%	13.0%	1,507	4,139
Race and ethnicity				
Hispanic or Latino, any race	8.0%	22.0%	672	1,777
White, non-Hispanic	4.0%	11.0%	1,943	5,482
Black or African American, non-Hispanic	8.0%	18.0%	577	1,279
All other races, non-Hispanic	7.0%	18.0%	273	712
Country of birth				
United States	4.0%	11.0%	2,486	6,758
Other countries	9.0%	22.0%	979	2,492
Age				
60–69	7.0%	16.0%	1,655	3,615
70–79	4.0%	13.0%	1,346	3,764
80–89	3.0%	10.0%	417	1,553
90 or older	2.0%	12.0%	46	318
Marital status				
Married	2.0%	8.0%	646	3,229
Divorced	9.0%	20.0%	1,175	2,547
Widowed	6.0%	15.0%	813	1,994
Never married	16.0%	29.0%	832	1,481
Highest education level				
Graduate	1.0%	4.0%	91	352
Bachelor	2.0%	8.0%	322	1,017
Associate	4.0%	11.0%	694	1,774
High school	6.0%	17.0%	1,593	4,412
Less than high school	13.0%	29.0%	765	1,695
Current-law poverty status				
Above poverty	.0%	9.0%	0	6,034
In poverty	100.0%	93.0%	3,465	3,216
Current-law benefit type				
Retired worker only	5.0%	12.0%	2,355	6,153
Widow(er) (includes dually entitled)	6.0%	16.0%	664	1,861
Spousal (includes dually entitled)	3.0%	10.0%	189	662
Disabled worker only	9.0%	21.0%	257	573

(Continued)

**Projected Poverty Rates and Numbers in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Hispanic or Latino, any race</i></b>				
Subtotal	8.0%	22.0%	672	1,777
Sex				
Female	9.0%	22.0%	359	904
Male	8.0%	23.0%	313	873
Country of birth				
United States	6.0%	18.0%	214	615
Other countries	10.0%	26.0%	458	1,162
Marital status				
Married	4.0%	20.0%	205	994
Divorced	12.0%	20.0%	124	209
Widowed	17.0%	27.0%	241	396
Never married	19.0%	34.0%	102	179
Current-law poverty status				
Above poverty	.0%	16.0%	0	1,139
In poverty	100.0%	95.0%	672	638
Current-law benefit type				
Retired worker only	7.0%	21.0%	392	1,129
Widow(er) (includes dually entitled)	15.0%	25.0%	181	295
Spousal (includes dually entitled)	5.0%	25.0%	45	222
Disabled worker only	10.0%	24.0%	54	131

(Continued)

**Projected Poverty Rates and Numbers in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>White, non-Hispanic</i></b>				
Subtotal	4.0%	11.0%	1,943	5,482
Sex				
Female	4.0%	11.0%	1,122	3,104
Male	3.0%	10.0%	821	2,378
Country of birth				
United States	4.0%	10.0%	1,706	4,835
Other countries	7.0%	20.0%	237	647
Age				
60–69	6.0%	14.0%	922	2,078
70–79	3.0%	10.0%	725	2,137
80–89	2.0%	9.0%	269	1,029
90 or older	1.0%	11.0%	27	239
Marital status				
Married	1.0%	5.0%	291	1,567
Divorced	8.0%	19.0%	799	1,830
Widowed	4.0%	13.0%	389	1,201
Never married	14.0%	28.0%	464	885
Highest education level				
Graduate	1.0%	4.0%	65	254
Bachelor	2.0%	6.0%	204	671
Associate	4.0%	10.0%	439	1,186
High school	5.0%	14.0%	943	2,712
Less than high school	12.0%	28.0%	291	659
Current-law poverty status				
Above poverty	.0%	7.0%	0	3,661
In poverty	100.0%	94.0%	1,943	1,821
Current-law benefit type				
Retired worker only	4.0%	10.0%	1,376	3,653
Widow(er) (includes dually entitled)	4.0%	13.0%	323	1,180
Spousal (includes dually entitled)	2.0%	7.0%	104	334
Disabled worker only	9.0%	21.0%	140	316

(Continued)

**Projected Poverty Rates and Numbers in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	8.0%	18.0%	577	1,279
Sex				
Female	9.0%	19.0%	336	731
Male	8.0%	17.0%	241	548
Country of birth				
United States	8.0%	17.0%	477	1,049
Other countries	10.0%	24.0%	100	229
Marital status				
Married	2.0%	10.0%	60	318
Divorced	11.0%	22.0%	182	363
Widowed	9.0%	20.0%	109	247
Never married	20.0%	31.0%	225	351
Current-law poverty status				
Above poverty	.0%	12.0%	0	785
In poverty	100.0%	86.0%	577	494

(Continued)

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**Projected Poverty Rates and Numbers in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	7.0%	18.0%	273	712
Sex				
Female	6.0%	17.0%	142	372
Male	7.0%	19.0%	131	340
Country of birth				
United States	5.0%	15.0%	89	258
Other countries	8.0%	20.0%	184	454
Marital status				
Married	4.0%	14.0%	89	351
Divorced	12.0%	24.0%	70	145
Widowed	10.0%	20.0%	74	150
Never married	17.0%	27.0%	41	66
Current-law poverty status				
Above poverty	.0%	12.0%	0	449
In poverty	100.0%	96.0%	273	263

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Poverty Rates and Numbers in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All beneficiaries</i></b>				
Total	5.0%	22.0%	3,782	18,627
Sex				
Female	5.0%	24.0%	2,099	10,497
Male	4.0%	21.0%	1,683	8,130
Race and ethnicity				
Hispanic or Latino, any race	7.0%	32.0%	1,058	4,821
White, non-Hispanic	3.0%	19.0%	1,741	9,748
Black or African American, non-Hispanic	7.0%	29.0%	657	2,655
All other races, non-Hispanic	5.0%	22.0%	326	1,402
Country of birth				
United States	4.0%	20.0%	2,511	13,017
Other countries	7.0%	30.0%	1,271	5,609
Age				
60–69	6.0%	24.0%	1,402	5,518
70–79	4.0%	22.0%	1,337	6,701
80–89	4.0%	23.0%	873	4,861
90 or older	2.0%	20.0%	170	1,546
Marital status				
Married	2.0%	16.0%	711	6,957
Divorced	7.0%	30.0%	1,070	4,578
Widowed	5.0%	25.0%	817	3,820
Never married	12.0%	34.0%	1,183	3,271
Highest education level				
Graduate	1.0%	8.0%	169	931
Bachelor	2.0%	12.0%	344	2,142
Associate	3.0%	22.0%	630	4,106
High school	6.0%	31.0%	1,694	8,223
Less than high school	12.0%	42.0%	944	3,225
Current-law poverty status				
Above poverty	.0%	19.0%	0	14,963
In poverty	100.0%	97.0%	3,782	3,664
Current-law benefit type				
Retired worker only	5.0%	21.0%	2,839	12,696
Widow(er) (includes dually entitled)	4.0%	28.0%	508	3,439
Spousal (includes dually entitled)	3.0%	25.0%	218	1,588
Disabled worker only	7.0%	28.0%	216	904

(Continued)

**Projected Poverty Rates and Numbers in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Hispanic or Latino, any race</i></b>				
Subtotal	7.0%	32.0%	1,058	4,821
Sex				
Female	8.0%	33.0%	598	2,600
Male	6.0%	30.0%	460	2,221
Country of birth				
United States	5.0%	26.0%	361	1,751
Other countries	8.0%	36.0%	697	3,069
Age				
60–69	8.0%	31.0%	420	1,613
70–79	6.0%	29.0%	389	1,834
80–89	7.0%	37.0%	207	1,128
90 or older	6.0%	36.0%	43	245
Marital status				
Married	3.0%	28.0%	259	2,402
Divorced	9.0%	33.0%	186	656
Widowed	11.0%	38.0%	309	1,079
Never married	17.0%	38.0%	304	684
Current-law poverty status				
Above poverty	.0%	27.0%	0	3,790
In poverty	100.0%	97.0%	1,058	1,030
Current-law benefit type				
Retired worker only	7.0%	30.0%	780	3,292
Widow(er) (includes dually entitled)	8.0%	38.0%	166	773
Spousal (includes dually entitled)	3.0%	35.0%	50	541
Disabled worker only	9.0%	30.0%	61	214

(Continued)

**Projected Poverty Rates and Numbers in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>White, non-Hispanic</i></b>				
Subtotal	3.0%	19.0%	1,741	9,748
Sex				
Female	3.0%	20.0%	971	5,591
Male	3.0%	17.0%	770	4,158
Country of birth				
United States	3.0%	18.0%	1,480	8,547
Other countries	6.0%	28.0%	261	1,201
Age				
60–69	5.0%	20.0%	643	2,730
70–79	3.0%	18.0%	553	3,231
80–89	3.0%	19.0%	454	2,738
90 or older	2.0%	18.0%	92	1,049
Marital status				
Married	1.0%	12.0%	292	3,361
Divorced	6.0%	28.0%	635	2,866
Widowed	3.0%	21.0%	323	2,062
Never married	11.0%	31.0%	492	1,459
Highest education level				
Graduate	1.0%	7.0%	94	561
Bachelor	1.0%	9.0%	167	1,250
Associate	3.0%	20.0%	367	2,550
High school	5.0%	28.0%	788	4,382
Less than high school	15.0%	46.0%	325	1,005
Current-law poverty status				
Above poverty	.0%	16.0%	0	8,053
In poverty	100.0%	97.0%	1,741	1,695
Current-law benefit type				
Retired worker only	3.0%	17.0%	1,308	6,575
Widow(er) (includes dually entitled)	3.0%	24.0%	226	2,011
Spousal (includes dually entitled)	3.0%	20.0%	114	753
Disabled worker only	6.0%	25.0%	93	409

(Continued)

**Projected Poverty Rates and Numbers in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	7.0%	29.0%	657	2,655
Sex				
Female	7.0%	30.0%	325	1,479
Male	8.0%	29.0%	332	1,176
Country of birth				
United States	7.0%	30.0%	569	2,246
Other countries	6.0%	29.0%	88	410
Age				
60–69	9.0%	30.0%	259	870
70–79	7.0%	30.0%	260	1,040
80–89	5.0%	28.0%	110	578
90 or older	5.0%	30.0%	27	168
Marital status				
Married	2.0%	20.0%	75	606
Divorced	8.0%	37.0%	171	779
Widowed	8.0%	28.0%	101	366
Never married	12.0%	36.0%	310	904
Current-law poverty status				
Above poverty	.0%	24.0%	0	2,030
In poverty	100.0%	95.0%	657	625

(Continued)

**Projected Poverty Rates and Numbers in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	5.0%	22.0%	326	1,402
Sex				
Female	6.0%	23.0%	205	827
Male	4.0%	20.0%	121	576
Country of birth				
United States	5.0%	24.0%	101	473
Other countries	5.0%	21.0%	225	929
Marital status				
Married	2.0%	16.0%	86	588
Divorced	9.0%	32.0%	78	276
Widowed	7.0%	27.0%	85	313
Never married	10.0%	30.0%	78	225
Highest education level				
Graduate	2.0%	11.0%	39	177
Bachelor	3.0%	16.0%	55	319
Associate	4.0%	28.0%	47	312
High school	8.0%	33.0%	113	453
Less than high school	26.0%	52.0%	72	142
Current-law poverty status				
Above poverty	.0%	18.0%	0	1,089
In poverty	100.0%	96.0%	326	313

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

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## Projected Poverty Rates and Numbers in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All beneficiaries</i></b>				
Total	3.0%	28.0%	2,822	25,882
Sex				
Female	3.0%	29.0%	1,527	14,022
Male	3.0%	27.0%	1,296	11,860
Race and ethnicity				
Hispanic or Latino, any race	4.0%	36.0%	963	7,682
White, non-Hispanic	2.0%	24.0%	1,125	12,737
Black or African American, non-Hispanic	5.0%	34.0%	426	3,178
All other races, non-Hispanic	3.0%	26.0%	309	2,285
Country of birth				
United States	2.0%	27.0%	1,770	19,267
Other countries	5.0%	33.0%	1,052	6,615
Age				
60–69	4.0%	28.0%	945	7,227
70–79	3.0%	27.0%	1,057	9,557
80–89	3.0%	29.0%	628	6,612
90 or older	2.0%	29.0%	192	2,486
Marital status				
Married	1.0%	21.0%	470	8,916
Divorced	4.0%	33.0%	687	5,980
Widowed	3.0%	31.0%	486	4,598
Never married	7.0%	38.0%	1,179	6,389
Highest education level				
Graduate	1.0%	12.0%	156	2,135
Bachelor	1.0%	17.0%	216	2,931
Associate	2.0%	30.0%	460	5,931
High school	4.0%	37.0%	1,229	10,474
Less than high school	8.0%	46.0%	761	4,411
Current-law poverty status				
Above poverty	.0%	26.0%	0	23,088
In poverty	100.0%	99.0%	2,822	2,794
Current-law benefit type				
Retired worker only	3.0%	26.0%	2,197	18,440
Widow(er) (includes dually entitled)	3.0%	35.0%	314	4,361
Spousal (includes dually entitled)	2.0%	27.0%	156	1,752
Disabled worker only	4.0%	36.0%	156	1,328

(Continued)

**Projected Poverty Rates and Numbers in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Hispanic or Latino, any race</i></b>				
Subtotal	4.0%	36.0%	963	7,682
Sex				
Female	5.0%	36.0%	507	3,882
Male	4.0%	36.0%	456	3,800
Country of birth				
United States	3.0%	33.0%	369	4,245
Other countries	7.0%	40.0%	594	3,437
Age				
60–69	5.0%	33.0%	351	2,519
70–79	4.0%	34.0%	362	2,850
80–89	4.0%	40.0%	188	1,756
90 or older	5.0%	43.0%	61	557
Marital status				
Married	2.0%	29.0%	176	3,090
Divorced	5.0%	37.0%	165	1,275
Widowed	6.0%	43.0%	210	1,415
Never married	10.0%	45.0%	412	1,902
Current-law poverty status				
Above poverty	.0%	33.0%	0	6,728
In poverty	100.0%	99.0%	963	954
Current-law benefit type				
Retired worker only	4.0%	35.0%	685	5,364
Widow(er) (includes dually entitled)	4.0%	41.0%	129	1,191
Spousal (includes dually entitled)	3.0%	32.0%	64	654
Disabled worker only	7.0%	39.0%	84	472

(Continued)

**Projected Poverty Rates and Numbers in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>White, non-Hispanic</i></b>				
Subtotal	2.0%	24.0%	1,125	12,737
Sex				
Female	2.0%	26.0%	629	7,045
Male	2.0%	23.0%	495	5,691
Country of birth				
United States	2.0%	24.0%	952	11,465
Other countries	4.0%	29.0%	173	1,272
Age				
60–69	3.0%	24.0%	358	3,178
70–79	2.0%	23.0%	399	4,564
80–89	2.0%	25.0%	287	3,598
90 or older	1.0%	25.0%	81	1,396
Marital status				
Married	1.0%	18.0%	189	4,466
Divorced	3.0%	31.0%	351	3,586
Widowed	2.0%	27.0%	154	2,351
Never married	6.0%	34.0%	430	2,334
Highest education level				
Graduate	1.0%	10.0%	70	1,165
Bachelor	1.0%	14.0%	74	1,634
Associate	2.0%	27.0%	282	3,452
High school	3.0%	36.0%	510	5,269
Less than high school	8.0%	51.0%	190	1,217
Current-law poverty status				
Above poverty	.0%	23.0%	0	11,616
In poverty	100.0%	100.0%	1,125	1,121
Current-law benefit type				
Retired worker only	2.0%	22.0%	896	8,959
Widow(er) (includes dually entitled)	2.0%	32.0%	118	2,481
Spousal (includes dually entitled)	2.0%	25.0%	64	781
Disabled worker only	3.0%	32.0%	47	516

(Continued)

**Projected Poverty Rates and Numbers in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	5.0%	34.0%	426	3,178
Sex				
Female	4.0%	35.0%	203	1,728
Male	5.0%	34.0%	222	1,451
Country of birth				
United States	4.0%	35.0%	348	2,799
Other countries	6.0%	29.0%	78	379
Marital status				
Married	2.0%	21.0%	45	518
Divorced	5.0%	38.0%	117	826
Widowed	5.0%	34.0%	55	365
Never married	6.0%	41.0%	209	1,468
Current-law poverty status				
Above poverty	.0%	31.0%	0	2,766
In poverty	100.0%	97.0%	426	412

(Continued)

**Projected Poverty Rates and Numbers in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	3.0%	26.0%	309	2,285
Sex				
Female	4.0%	28.0%	187	1,367
Male	3.0%	24.0%	121	918
Country of birth				
United States	3.0%	25.0%	102	757
Other countries	4.0%	26.0%	207	1,527
Age				
60–69	5.0%	25.0%	100	561
70–79	3.0%	24.0%	114	876
80–89	3.0%	26.0%	61	555
90 or older	4.0%	34.0%	33	292
Marital status				
Married	1.0%	19.0%	60	841
Divorced	6.0%	31.0%	53	292
Widowed	5.0%	33.0%	67	467
Never married	6.0%	32.0%	128	684
Highest education level				
Graduate	2.0%	16.0%	54	418
Bachelor	3.0%	20.0%	73	526
Associate	2.0%	35.0%	38	581
High school	5.0%	37.0%	73	545
Less than high school	16.0%	49.0%	71	215
Current-law poverty status				
Above poverty	.0%	23.0%	0	1,978
In poverty	100.0%	99.0%	309	307

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Annual Household Income Distribution and Sources in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>All beneficiaries</i>								
Total	\$24,456	\$90,876	\$312,144	42%	25%	12%	12%	6%
Sex								
Female	\$22,800	\$82,728	\$297,576	44%	25%	13%	10%	7%
Male	\$26,772	\$99,888	\$329,544	40%	26%	12%	14%	5%
Race and ethnicity								
Hispanic or Latino, any race	\$17,676	\$58,716	\$224,184	48%	14%	8%	12%	15%
White, non-Hispanic	\$27,612	\$100,404	\$339,228	41%	29%	13%	12%	4%
Black or African American, non-Hispanic	\$17,100	\$58,380	\$205,320	50%	11%	14%	11%	10%
All other races, non-Hispanic	\$23,076	\$79,848	\$307,860	42%	23%	10%	13%	9%
Country of birth								
United States	\$25,716	\$94,272	\$317,724	42%	26%	13%	11%	5%
Other countries	\$18,492	\$69,108	\$270,216	44%	19%	7%	14%	12%
Age								
60–69	\$21,540	\$78,432	\$259,836	44%	19%	9%	18%	6%
70–79	\$26,340	\$102,180	\$339,936	42%	26%	14%	10%	6%
80–89	\$27,900	\$94,224	\$368,664	41%	33%	15%	4%	6%
90 or older	\$25,824	\$85,296	\$397,332	39%	42%	12%	1%	6%
Marital status								
Married	\$41,628	\$123,960	\$375,168	38%	27%	13%	15%	5%
Divorced	\$16,956	\$49,860	\$184,560	50%	21%	11%	8%	7%
Widowed	\$20,304	\$58,548	\$227,844	47%	25%	11%	5%	9%
Never married	\$12,588	\$45,288	\$200,484	50%	21%	10%	8%	8%
Highest education level								
Graduate	\$51,576	\$174,180	\$538,164	29%	36%	19%	13%	3%
Bachelor	\$33,732	\$131,568	\$408,540	35%	33%	14%	13%	4%
Associate	\$27,120	\$93,756	\$285,192	42%	25%	12%	13%	6%
High school	\$22,236	\$72,360	\$223,008	48%	21%	11%	11%	7%
Less than high school	\$15,660	\$43,620	\$175,344	54%	13%	6%	9%	13%
Current-law poverty status								
Above poverty	\$29,808	\$96,936	\$321,720	40%	26%	13%	12%	6%
In poverty	\$9,120	\$13,512	\$21,708	79%	14%	1%	1%	0%
Current-law household income quintile								
Highest	\$220,824	\$312,144	\$691,968	14%	44%	13%	16%	14%
Second highest	\$123,216	\$152,256	\$192,936	25%	30%	16%	18%	9%
Middle	\$73,944	\$90,876	\$110,688	38%	24%	17%	14%	5%
Second lowest	\$39,864	\$52,284	\$65,820	56%	18%	12%	9%	2%
Lowest	\$12,300	\$24,456	\$34,404	80%	10%	4%	2%	1%
Current-law benefit type								
Retired worker only	\$26,256	\$102,252	\$332,844	40%	26%	13%	14%	5%
Widow(er) (includes dually entitled)	\$20,496	\$53,328	\$192,900	51%	23%	10%	5%	9%
Spousal (includes dually entitled)	\$34,140	\$111,468	\$398,940	41%	30%	14%	8%	5%
Disabled worker only	\$16,932	\$55,224	\$191,064	53%	12%	7%	17%	8%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>Hispanic or Latino, any race</i>								
Subtotal	\$17,676	\$58,716	\$224,184	48%	14%	8%	12%	15%
Sex								
Female	\$15,888	\$54,516	\$223,572	48%	14%	8%	10%	17%
Male	\$19,980	\$62,172	\$226,320	47%	14%	8%	15%	13%
Country of birth								
United States	\$19,272	\$66,048	\$243,192	48%	15%	11%	11%	12%
Other countries	\$16,440	\$51,984	\$203,712	48%	12%	5%	13%	17%
Marital status								
Married	\$24,516	\$73,380	\$243,192	45%	14%	9%	16%	12%
Divorced	\$14,232	\$43,716	\$222,336	49%	14%	8%	7%	17%
Widowed	\$12,672	\$43,428	\$175,764	52%	12%	6%	7%	22%
Never married	\$11,568	\$28,416	\$159,564	55%	12%	6%	8%	16%
Current-law poverty status								
Above poverty	\$24,072	\$69,084	\$232,872	44%	14%	9%	14%	17%
In poverty	\$8,424	\$13,752	\$21,288	79%	12%	1%	1%	0%
Current-law household income quintile								
Highest	\$215,832	\$271,560	\$506,412	12%	22%	11%	11%	43%
Second highest	\$125,880	\$153,984	\$191,640	21%	17%	11%	20%	31%
Middle	\$73,440	\$86,580	\$109,992	32%	15%	14%	20%	15%
Second lowest	\$39,420	\$50,244	\$64,476	51%	14%	7%	15%	9%
Lowest	\$11,568	\$22,020	\$33,384	79%	8%	3%	3%	1%
Current-law benefit type								
Retired worker only	\$19,200	\$63,120	\$227,868	46%	14%	9%	14%	14%
Widow(er) (includes dually entitled)	\$13,368	\$43,932	\$186,756	52%	13%	5%	6%	22%
Spousal (includes dually entitled)	\$24,072	\$59,568	\$256,020	50%	15%	9%	7%	14%
Disabled worker only	\$17,340	\$55,104	\$215,628	46%	10%	6%	17%	15%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>White, non-Hispanic</i>								
Subtotal	\$27,612	\$100,404	\$339,228	41%	29%	13%	12%	4%
Sex								
Female	\$25,992	\$91,188	\$322,020	43%	28%	13%	10%	5%
Male	\$30,648	\$110,364	\$354,912	39%	29%	12%	14%	4%
Country of birth								
United States	\$28,224	\$101,280	\$339,984	41%	29%	13%	12%	4%
Other countries	\$19,860	\$81,612	\$314,112	42%	26%	9%	14%	6%
Age								
60–69	\$24,168	\$89,088	\$278,964	42%	22%	10%	19%	4%
70–79	\$30,348	\$112,740	\$363,876	40%	29%	15%	10%	4%
80–89	\$29,976	\$101,484	\$398,940	39%	36%	15%	4%	5%
90 or older	\$27,408	\$89,556	\$434,508	38%	45%	11%	1%	5%
Marital status								
Married	\$49,584	\$135,264	\$399,960	36%	30%	14%	15%	3%
Divorced	\$17,880	\$51,960	\$191,208	50%	24%	11%	9%	5%
Widowed	\$23,232	\$62,784	\$243,360	45%	29%	12%	5%	7%
Never married	\$14,148	\$55,116	\$217,728	47%	27%	10%	8%	5%
Highest education level								
Graduate	\$57,120	\$182,244	\$554,736	27%	38%	19%	12%	3%
Bachelor	\$37,188	\$138,132	\$422,628	34%	36%	14%	13%	3%
Associate	\$29,484	\$99,012	\$294,348	41%	28%	12%	13%	4%
High school	\$24,648	\$78,528	\$234,684	46%	24%	11%	11%	5%
Less than high school	\$16,812	\$43,764	\$163,968	57%	17%	7%	8%	7%
Current-law poverty status								
Above poverty	\$31,884	\$104,316	\$344,436	39%	29%	13%	12%	4%
In poverty	\$9,312	\$13,908	\$23,676	77%	17%	1%	1%	0%
Current-law household income quintile								
Highest	\$221,040	\$318,072	\$703,440	14%	47%	13%	16%	10%
Second highest	\$122,916	\$152,124	\$193,320	26%	33%	17%	17%	6%
Middle	\$74,040	\$91,332	\$110,964	38%	26%	16%	14%	3%
Second lowest	\$40,092	\$52,740	\$66,024	57%	20%	12%	7%	1%
Lowest	\$13,296	\$25,356	\$34,680	80%	11%	4%	2%	0%
Current-law benefit type								
Retired worker only	\$30,804	\$113,412	\$356,148	38%	29%	13%	14%	4%
Widow(er) (includes dually entitled)	\$22,500	\$56,160	\$198,948	50%	26%	11%	5%	7%
Spousal (includes dually entitled)	\$42,096	\$124,848	\$433,284	39%	34%	14%	8%	3%
Disabled worker only	\$17,244	\$57,012	\$184,032	54%	13%	6%	17%	5%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b><i>Black or African American, non-Hispanic</i></b>								
Subtotal	\$17,100	\$58,380	\$205,320	50%	11%	14%	11%	10%
Sex								
Female	\$16,248	\$52,944	\$204,864	52%	11%	14%	8%	12%
Male	\$19,320	\$63,528	\$205,908	48%	11%	13%	14%	8%
Country of birth								
United States	\$17,220	\$58,032	\$194,856	51%	11%	15%	10%	10%
Other countries	\$16,752	\$65,088	\$268,200	46%	13%	7%	16%	12%
Marital status								
Married	\$31,920	\$87,804	\$255,672	46%	13%	15%	17%	6%
Divorced	\$14,952	\$41,292	\$150,108	53%	11%	13%	7%	12%
Widowed	\$16,404	\$44,280	\$161,052	52%	10%	14%	4%	16%
Never married	\$11,148	\$28,584	\$128,772	57%	8%	10%	7%	12%
Highest education level								
Graduate	\$34,452	\$123,132	\$281,076	38%	18%	23%	15%	5%
Bachelor	\$24,060	\$88,908	\$252,432	42%	16%	20%	13%	6%
Associate	\$19,764	\$63,768	\$199,248	48%	12%	16%	11%	8%
High school	\$15,588	\$48,096	\$160,200	54%	9%	11%	10%	11%
Less than high school	\$11,700	\$39,540	\$159,372	56%	6%	7%	8%	19%
Current-law poverty status								
Above poverty	\$23,976	\$65,748	\$216,240	46%	12%	15%	12%	11%
In poverty	\$9,132	\$12,000	\$17,616	85%	5%	1%	0%	0%
Current-law household income quintile								
Highest	\$219,384	\$276,588	\$435,456	14%	21%	14%	17%	33%
Second highest	\$122,808	\$149,244	\$190,380	23%	14%	21%	21%	19%
Middle	\$74,016	\$90,360	\$110,208	36%	14%	21%	15%	11%
Second lowest	\$39,540	\$50,448	\$64,752	53%	10%	16%	10%	5%
Lowest	\$11,556	\$22,176	\$33,876	80%	6%	5%	3%	2%
Current-law benefit type								
Retired worker only	\$17,088	\$63,168	\$215,748	48%	12%	15%	12%	9%
Widow(er) (includes dually entitled)	\$17,220	\$43,548	\$138,660	55%	9%	11%	5%	16%
Spousal (includes dually entitled)	\$26,964	\$63,456	\$256,464	53%	11%	20%	6%	8%
Disabled worker only	\$15,648	\$50,232	\$182,028	53%	6%	8%	16%	12%

(Continued)

## Projected Annual Household Income Distribution and Sources in 2024—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b>All other races, non-Hispanic</b>								
Subtotal	\$23,076	\$79,848	\$307,860	42%	23%	10%	13%	9%
Sex								
Female	\$21,960	\$77,148	\$299,052	43%	23%	10%	11%	10%
Male	\$24,624	\$80,700	\$335,340	41%	24%	9%	15%	8%
Country of birth								
United States	\$23,808	\$74,448	\$285,252	45%	22%	12%	10%	8%
Other countries	\$22,512	\$86,112	\$343,248	40%	24%	8%	15%	11%
Highest education level								
Graduate	\$44,100	\$167,304	\$549,120	32%	36%	11%	15%	6%
Bachelor	\$30,540	\$123,648	\$447,120	36%	31%	10%	14%	8%
Associate	\$23,160	\$80,700	\$243,552	43%	21%	13%	12%	9%
High school	\$20,664	\$62,376	\$218,112	48%	17%	8%	12%	10%
Less than high school	\$11,976	\$43,968	\$174,708	50%	14%	6%	10%	15%
Current-law poverty status								
Above poverty	\$29,076	\$88,044	\$317,820	40%	24%	10%	14%	10%
In poverty	\$8,268	\$13,536	\$23,076	73%	17%	1%	0%	0%
Current-law household income quintile								
Highest	\$222,324	\$307,860	\$731,376	13%	35%	10%	18%	23%
Second highest	\$126,012	\$156,672	\$195,168	24%	29%	11%	20%	15%
Middle	\$73,596	\$90,228	\$108,936	36%	25%	13%	14%	8%
Second lowest	\$39,336	\$52,356	\$66,492	53%	19%	11%	10%	3%
Lowest	\$11,676	\$24,636	\$34,332	75%	12%	4%	3%	1%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTES: %ile = percentile.

Shares of household income may not add to 100%.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Annual Household Income Distribution and Sources in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>All beneficiaries</i>								
Total	\$24,605	\$90,854	\$326,642	43%	26%	10%	12%	6%
Sex								
Female	\$23,814	\$84,702	\$311,373	44%	26%	11%	10%	7%
Male	\$25,854	\$99,253	\$342,723	41%	26%	10%	15%	5%
Race and ethnicity								
Hispanic or Latino, any race	\$19,432	\$63,605	\$230,626	48%	15%	6%	13%	15%
White, non-Hispanic	\$28,050	\$101,189	\$357,066	41%	30%	11%	12%	4%
Black or African American, non-Hispanic	\$18,246	\$62,824	\$225,245	50%	13%	12%	12%	10%
All other races, non-Hispanic	\$22,867	\$86,243	\$355,983	43%	24%	8%	14%	10%
Country of birth								
United States	\$26,073	\$95,111	\$334,906	42%	27%	11%	12%	5%
Other countries	\$19,432	\$69,548	\$297,187	45%	19%	6%	14%	12%
Age								
60–69	\$21,233	\$80,685	\$269,043	43%	18%	8%	21%	7%
70–79	\$24,740	\$92,248	\$325,768	45%	26%	10%	11%	6%
80–89	\$29,414	\$107,039	\$415,435	41%	35%	14%	5%	6%
90 or older	\$29,206	\$95,860	\$514,147	37%	43%	13%	1%	5%
Marital status								
Married	\$40,238	\$123,994	\$395,680	39%	27%	11%	16%	4%
Divorced	\$17,475	\$52,583	\$206,167	49%	23%	9%	9%	7%
Widowed	\$20,785	\$62,387	\$241,326	46%	26%	10%	6%	10%
Never married	\$13,583	\$51,521	\$217,543	48%	22%	8%	10%	9%
Highest education level								
Graduate	\$53,155	\$175,077	\$590,814	29%	38%	16%	13%	3%
Bachelor	\$35,908	\$136,421	\$434,826	35%	34%	12%	15%	4%
Associate	\$26,520	\$91,145	\$286,529	43%	25%	10%	13%	6%
High school	\$21,691	\$70,339	\$231,355	49%	21%	9%	11%	7%
Less than high school	\$15,623	\$44,901	\$179,959	54%	13%	5%	10%	14%
Current-law poverty status								
Above poverty	\$29,799	\$97,171	\$337,082	41%	26%	11%	13%	7%
In poverty	\$9,263	\$13,656	\$23,106	78%	15%	1%	1%	0%
Current-law household income quintile								
Highest	\$228,669	\$326,642	\$744,419	14%	43%	11%	17%	14%
Second highest	\$124,618	\$155,728	\$198,829	26%	31%	13%	19%	9%
Middle	\$74,138	\$90,854	\$111,993	38%	25%	14%	15%	5%
Second lowest	\$40,238	\$52,884	\$66,509	57%	19%	10%	9%	2%
Lowest	\$12,355	\$24,605	\$34,795	80%	11%	3%	2%	1%
Current-law benefit type								
Retired worker only	\$26,166	\$101,793	\$344,888	41%	27%	11%	14%	6%
Widow(er) (includes dually entitled)	\$20,796	\$55,611	\$202,347	51%	24%	9%	5%	9%
Spousal (includes dually entitled)	\$32,151	\$112,597	\$444,984	42%	31%	11%	9%	5%
Disabled worker only	\$18,027	\$64,209	\$193,177	51%	12%	6%	19%	8%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>Hispanic or Latino, any race</i>								
Subtotal	\$19,432	\$63,605	\$230,626	48%	15%	6%	13%	15%
Sex								
Female	\$18,849	\$60,097	\$218,532	48%	14%	7%	11%	16%
Male	\$20,015	\$68,112	\$238,557	47%	15%	6%	15%	13%
Country of birth								
United States	\$20,150	\$75,585	\$247,862	47%	17%	9%	13%	12%
Other countries	\$18,891	\$54,092	\$209,716	48%	13%	4%	14%	17%
Marital status								
Married	\$24,553	\$73,597	\$239,619	48%	15%	6%	16%	10%
Divorced	\$15,154	\$50,959	\$224,100	47%	15%	6%	9%	20%
Widowed	\$13,520	\$47,618	\$207,603	48%	14%	6%	6%	23%
Never married	\$12,427	\$47,212	\$185,964	48%	11%	6%	10%	23%
Current-law poverty status								
Above poverty	\$24,418	\$72,722	\$239,983	45%	14%	7%	14%	16%
In poverty	\$9,690	\$13,999	\$23,294	78%	15%	1%	1%	1%
Current-law household income quintile								
Highest	\$226,858	\$290,723	\$559,818	12%	21%	9%	14%	43%
Second highest	\$124,556	\$153,522	\$199,776	21%	17%	8%	22%	30%
Middle	\$73,888	\$90,302	\$110,838	34%	17%	9%	20%	15%
Second lowest	\$40,124	\$51,458	\$65,374	53%	14%	6%	16%	7%
Lowest	\$12,136	\$23,700	\$34,514	79%	9%	2%	3%	1%
Current-law benefit type								
Retired worker only	\$20,702	\$70,131	\$233,759	46%	15%	7%	15%	14%
Widow(er) (includes dually entitled)	\$14,353	\$44,703	\$193,177	51%	14%	5%	6%	21%
Spousal (includes dually entitled)	\$23,335	\$57,152	\$268,918	52%	15%	5%	8%	12%
Disabled worker only	\$19,307	\$62,491	\$213,276	50%	9%	3%	19%	14%

(Continued)

## Projected Annual Household Income Distribution and Sources in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>White, non-Hispanic</i>								
Subtotal	\$28,050	\$101,189	\$357,066	41%	30%	11%	12%	4%
Sex								
Female	\$26,427	\$93,362	\$337,821	43%	30%	11%	10%	5%
Male	\$30,756	\$110,838	\$374,697	39%	30%	11%	15%	4%
Country of birth								
United States	\$28,748	\$102,396	\$359,272	41%	30%	11%	12%	4%
Other countries	\$19,817	\$81,341	\$340,569	45%	25%	8%	14%	6%
Age								
60–69	\$24,043	\$89,178	\$286,602	42%	21%	8%	22%	4%
70–79	\$28,383	\$103,885	\$354,682	43%	30%	11%	11%	4%
80–89	\$32,422	\$114,543	\$442,819	39%	38%	14%	5%	4%
90 or older	\$30,371	\$100,481	\$553,605	36%	46%	13%	1%	4%
Marital status								
Married	\$49,481	\$138,981	\$434,024	37%	31%	12%	16%	3%
Divorced	\$18,600	\$55,122	\$208,477	49%	26%	9%	9%	5%
Widowed	\$23,991	\$66,103	\$251,089	45%	30%	11%	6%	6%
Never married	\$14,665	\$55,986	\$229,929	47%	27%	9%	10%	4%
Highest education level								
Graduate	\$57,235	\$182,124	\$611,527	28%	40%	16%	13%	3%
Bachelor	\$40,342	\$147,704	\$455,684	34%	36%	12%	14%	3%
Associate	\$29,289	\$97,400	\$296,323	42%	28%	10%	13%	5%
High school	\$23,918	\$75,554	\$240,764	48%	25%	9%	11%	5%
Less than high school	\$15,727	\$44,079	\$168,489	58%	17%	6%	10%	7%
Current-law poverty status								
Above poverty	\$32,859	\$106,341	\$366,162	40%	30%	11%	13%	4%
In poverty	\$9,347	\$13,801	\$23,700	78%	17%	1%	1%	0%
Current-law household income quintile								
Highest	\$228,878	\$335,302	\$775,197	14%	47%	11%	17%	10%
Second highest	\$124,857	\$155,999	\$199,152	27%	35%	14%	19%	5%
Middle	\$74,325	\$91,062	\$112,149	39%	28%	14%	13%	3%
Second lowest	\$40,322	\$53,269	\$66,509	58%	21%	10%	7%	1%
Lowest	\$13,114	\$25,500	\$35,107	80%	12%	3%	1%	0%
Current-law benefit type								
Retired worker only	\$30,434	\$113,419	\$374,937	39%	30%	11%	14%	4%
Widow(er) (includes dually entitled)	\$23,273	\$58,880	\$211,485	51%	27%	9%	5%	6%
Spousal (includes dually entitled)	\$40,592	\$131,654	\$488,730	39%	35%	12%	8%	3%
Disabled worker only	\$18,870	\$68,757	\$196,966	51%	16%	6%	19%	4%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b><i>Black or African American, non-Hispanic</i></b>								
Subtotal	\$18,246	\$62,824	\$225,245	50%	13%	12%	12%	10%
Sex								
Female	\$17,965	\$59,837	\$216,023	51%	12%	13%	10%	12%
Male	\$18,672	\$65,926	\$238,380	48%	13%	11%	14%	8%
Country of birth								
United States	\$18,360	\$62,012	\$215,357	50%	12%	13%	11%	10%
Other countries	\$17,330	\$69,423	\$309,375	47%	14%	7%	15%	14%
Marital status								
Married	\$32,026	\$90,750	\$267,971	46%	13%	14%	18%	5%
Divorced	\$15,821	\$43,309	\$153,355	54%	13%	11%	7%	12%
Widowed	\$16,997	\$46,161	\$200,931	51%	13%	12%	5%	16%
Never married	\$11,616	\$37,667	\$190,721	52%	10%	9%	9%	15%
Highest education level								
Graduate	\$39,468	\$119,227	\$324,467	38%	24%	21%	13%	4%
Bachelor	\$23,856	\$88,324	\$246,395	44%	17%	16%	16%	4%
Associate	\$19,339	\$65,562	\$219,406	50%	13%	13%	12%	8%
High school	\$16,872	\$54,779	\$177,659	52%	10%	10%	11%	12%
Less than high school	\$11,855	\$36,013	\$154,438	56%	7%	7%	6%	19%
Current-law poverty status								
Above poverty	\$23,877	\$69,985	\$233,957	47%	13%	13%	13%	11%
In poverty	\$8,556	\$12,292	\$18,277	81%	8%	1%	1%	0%
Current-law household income quintile								
Highest	\$224,558	\$286,820	\$518,175	13%	19%	14%	19%	34%
Second highest	\$122,130	\$150,431	\$196,050	24%	16%	17%	23%	18%
Middle	\$74,003	\$90,219	\$111,243	37%	15%	17%	17%	11%
Second lowest	\$39,957	\$52,551	\$67,102	54%	12%	13%	10%	5%
Lowest	\$11,532	\$22,773	\$33,525	80%	8%	5%	2%	1%
Current-law benefit type								
Retired worker only	\$18,485	\$69,246	\$240,722	48%	14%	13%	13%	9%
Widow(er) (includes dually entitled)	\$17,319	\$43,465	\$176,930	57%	11%	10%	5%	14%
Spousal (includes dually entitled)	\$25,792	\$69,496	\$275,444	47%	12%	15%	11%	10%
Disabled worker only	\$16,060	\$53,061	\$137,951	53%	7%	8%	15%	11%

(Continued)

## Projected Annual Household Income Distribution and Sources in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b>All other races, non-Hispanic</b>								
Subtotal	\$22,867	\$86,243	\$355,983	43%	24%	8%	14%	10%
Sex								
Female	\$22,732	\$82,381	\$354,838	44%	24%	8%	11%	11%
Male	\$22,961	\$90,188	\$359,532	41%	24%	7%	18%	8%
Country of birth								
United States	\$22,898	\$78,624	\$296,167	46%	23%	10%	11%	8%
Other countries	\$22,638	\$92,810	\$385,876	40%	24%	6%	16%	11%
Marital status								
Married	\$31,724	\$113,294	\$422,034	40%	25%	8%	18%	8%
Divorced	\$14,842	\$50,449	\$201,733	47%	21%	8%	9%	12%
Widowed	\$18,235	\$58,026	\$256,595	47%	23%	9%	6%	13%
Never married	\$13,104	\$53,332	\$274,747	46%	22%	6%	10%	12%
Highest education level								
Graduate	\$46,442	\$190,606	\$672,217	30%	37%	9%	18%	5%
Bachelor	\$30,371	\$124,035	\$415,862	35%	30%	8%	18%	7%
Associate	\$23,887	\$86,212	\$308,449	43%	22%	10%	12%	10%
High school	\$19,401	\$61,596	\$235,893	50%	17%	7%	11%	11%
Less than high school	\$12,448	\$40,311	\$173,402	54%	13%	4%	10%	16%
Current-law poverty status								
Above poverty	\$27,925	\$94,059	\$368,182	41%	24%	8%	15%	10%
In poverty	\$7,525	\$13,583	\$27,967	70%	20%	2%	1%	0%
Current-law household income quintile								
Highest	\$231,324	\$340,631	\$725,060	13%	36%	9%	21%	21%
Second highest	\$124,368	\$161,484	\$198,642	24%	31%	9%	20%	15%
Middle	\$74,211	\$90,188	\$114,813	37%	23%	10%	18%	10%
Second lowest	\$40,249	\$52,270	\$66,842	56%	20%	9%	11%	2%
Lowest	\$11,636	\$24,366	\$34,087	76%	12%	3%	2%	1%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

NOTES: %ile = percentile.

Shares of household income may not add to 100%.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Annual Household Income Distribution and Sources in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>All beneficiaries</i>								
Total	\$24,458	\$91,595	\$350,421	48%	26%	6%	13%	6%
Sex								
Female	\$23,480	\$85,021	\$331,812	49%	25%	6%	11%	7%
Male	\$26,129	\$99,543	\$371,647	46%	26%	5%	14%	6%
Race and ethnicity								
Hispanic or Latino, any race	\$20,449	\$64,889	\$264,131	53%	16%	4%	12%	12%
White, non-Hispanic	\$28,662	\$105,236	\$375,462	45%	30%	6%	13%	4%
Black or African American, non-Hispanic	\$18,596	\$61,074	\$234,316	55%	16%	6%	11%	9%
All other races, non-Hispanic	\$23,940	\$115,367	\$540,659	43%	28%	5%	14%	9%
Country of birth								
United States	\$26,136	\$96,129	\$347,474	47%	27%	6%	13%	5%
Other countries	\$20,358	\$73,919	\$364,257	51%	20%	4%	12%	11%
Age								
60–69	\$22,755	\$88,622	\$312,218	46%	18%	4%	21%	7%
70–79	\$23,947	\$91,686	\$343,458	50%	22%	5%	14%	7%
80–89	\$25,035	\$86,983	\$355,447	49%	32%	7%	6%	5%
90 or older	\$31,253	\$116,138	\$529,136	38%	48%	8%	2%	4%
Marital status								
Married	\$38,928	\$125,199	\$418,180	45%	25%	6%	17%	4%
Divorced	\$19,017	\$58,645	\$250,606	51%	25%	5%	10%	7%
Widowed	\$20,475	\$65,686	\$284,430	49%	30%	6%	5%	8%
Never married	\$15,215	\$57,577	\$257,064	50%	22%	4%	11%	10%
Highest education level								
Graduate	\$49,357	\$189,953	\$625,142	34%	37%	9%	17%	3%
Bachelor	\$37,853	\$144,949	\$459,809	39%	34%	8%	14%	4%
Associate	\$25,657	\$83,084	\$271,994	50%	24%	6%	12%	6%
High school	\$20,475	\$64,436	\$226,433	54%	20%	4%	11%	7%
Less than high school	\$15,954	\$45,749	\$206,852	59%	12%	2%	9%	14%
Current-law poverty status								
Above poverty	\$29,400	\$97,444	\$362,113	46%	26%	6%	13%	7%
In poverty	\$8,265	\$13,725	\$21,427	81%	14%	1%	1%	0%
Current-law household income quintile								
Highest	\$243,792	\$350,421	\$760,589	16%	37%	7%	23%	16%
Second highest	\$128,477	\$162,463	\$210,738	30%	31%	8%	20%	9%
Middle	\$73,265	\$91,595	\$114,771	45%	27%	7%	13%	4%
Second lowest	\$39,680	\$51,300	\$65,168	65%	21%	4%	5%	2%
Lowest	\$12,624	\$24,465	\$34,556	82%	12%	2%	1%	0%
Current-law benefit type								
Retired worker only	\$26,103	\$101,013	\$374,199	46%	26%	6%	14%	6%
Widow(er) (includes dually entitled)	\$20,475	\$55,679	\$241,480	54%	27%	5%	4%	8%
Spousal (includes dually entitled)	\$28,234	\$95,352	\$369,354	50%	25%	5%	11%	5%
Disabled worker only	\$21,278	\$73,686	\$255,315	53%	13%	3%	15%	10%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>Hispanic or Latino, any race</i>								
Subtotal	\$20,449	\$64,889	\$264,131	53%	16%	4%	12%	12%
Sex								
Female	\$19,374	\$61,735	\$248,099	54%	15%	4%	11%	13%
Male	\$21,790	\$67,247	\$278,484	53%	17%	4%	13%	11%
Country of birth								
United States	\$22,094	\$75,104	\$272,383	51%	18%	5%	13%	10%
Other countries	\$19,024	\$55,705	\$257,420	55%	14%	3%	10%	14%
Age								
60–69	\$19,691	\$67,519	\$248,099	51%	13%	3%	18%	12%
70–79	\$22,042	\$66,580	\$285,797	54%	15%	4%	11%	14%
80–89	\$19,270	\$56,087	\$261,041	57%	20%	5%	5%	11%
90 or older	\$19,775	\$79,029	\$270,051	51%	30%	7%	2%	9%
Marital status								
Married	\$28,882	\$78,660	\$293,434	53%	16%	4%	15%	9%
Divorced	\$16,828	\$52,110	\$227,197	52%	16%	4%	9%	16%
Widowed	\$15,494	\$40,755	\$214,217	56%	17%	4%	5%	17%
Never married	\$13,356	\$47,725	\$222,812	50%	16%	3%	10%	19%
Highest education level								
Graduate	\$30,087	\$115,717	\$403,535	43%	26%	7%	18%	4%
Bachelor	\$25,326	\$96,265	\$373,597	45%	24%	7%	15%	7%
Associate	\$24,270	\$85,254	\$291,102	50%	19%	5%	13%	11%
High school	\$19,691	\$61,774	\$224,956	55%	15%	3%	12%	12%
Less than high school	\$17,864	\$48,010	\$221,905	58%	11%	2%	9%	17%
Current-law poverty status								
Above poverty	\$25,533	\$71,827	\$276,016	51%	16%	4%	12%	13%
In poverty	\$9,399	\$14,023	\$21,310	81%	13%	1%	1%	0%
Current-law household income quintile								
Highest	\$243,805	\$336,637	\$612,835	14%	18%	4%	21%	42%
Second highest	\$126,637	\$160,572	\$210,130	26%	19%	6%	23%	25%
Middle	\$72,954	\$89,814	\$113,378	42%	19%	6%	18%	11%
Second lowest	\$39,116	\$50,212	\$64,747	66%	16%	3%	7%	4%
Lowest	\$12,851	\$24,160	\$34,446	82%	11%	1%	1%	1%
Current-law benefit type								
Retired worker only	\$21,310	\$71,548	\$285,797	52%	17%	4%	13%	12%
Widow(er) (includes dually entitled)	\$15,856	\$40,755	\$201,677	59%	16%	2%	3%	18%
Spousal (includes dually entitled)	\$25,864	\$57,130	\$256,209	57%	15%	4%	9%	9%
Disabled worker only	\$21,038	\$69,242	\$216,995	52%	11%	2%	14%	15%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>White, non-Hispanic</i>								
Subtotal	\$28,662	\$105,236	\$375,462	45%	30%	6%	13%	4%
Sex								
Female	\$26,686	\$96,745	\$351,865	47%	30%	6%	11%	4%
Male	\$31,965	\$114,518	\$398,729	43%	30%	6%	15%	3%
Country of birth								
United States	\$29,614	\$107,005	\$375,151	45%	30%	6%	13%	4%
Other countries	\$21,265	\$84,801	\$383,203	50%	26%	5%	12%	5%
Age								
60–69	\$26,181	\$101,091	\$334,396	44%	20%	5%	23%	4%
70–79	\$27,613	\$106,499	\$360,662	48%	25%	6%	15%	4%
80–89	\$29,368	\$99,174	\$366,724	46%	36%	7%	6%	3%
90 or older	\$35,165	\$130,485	\$575,882	36%	52%	8%	2%	3%
Marital status								
Married	\$48,657	\$141,710	\$442,101	43%	29%	7%	17%	3%
Divorced	\$20,501	\$64,099	\$262,272	50%	28%	5%	10%	5%
Widowed	\$24,763	\$73,938	\$305,333	46%	35%	7%	6%	5%
Never married	\$16,614	\$64,119	\$273,283	48%	29%	5%	12%	4%
Highest education level								
Graduate	\$56,586	\$198,412	\$622,137	32%	39%	9%	16%	3%
Bachelor	\$44,583	\$158,441	\$471,196	37%	37%	8%	14%	3%
Associate	\$27,826	\$89,244	\$272,227	49%	27%	6%	13%	4%
High school	\$22,534	\$69,637	\$229,192	53%	24%	4%	12%	4%
Less than high school	\$14,749	\$42,154	\$164,931	62%	14%	2%	10%	7%
Current-law poverty status								
Above poverty	\$33,151	\$110,224	\$381,706	44%	30%	6%	14%	4%
In poverty	\$8,433	\$13,848	\$22,832	81%	16%	1%	0%	0%
Current-law household income quintile								
Highest	\$243,449	\$350,764	\$764,825	16%	42%	8%	23%	10%
Second highest	\$128,840	\$163,467	\$211,419	31%	35%	8%	20%	4%
Middle	\$73,316	\$92,612	\$115,270	46%	30%	7%	12%	2%
Second lowest	\$39,952	\$51,682	\$65,401	65%	23%	5%	5%	0%
Lowest	\$12,974	\$25,287	\$34,822	83%	13%	2%	1%	0%
Current-law benefit type								
Retired worker only	\$31,518	\$116,934	\$397,595	43%	30%	7%	15%	3%
Widow(er) (includes dually entitled)	\$23,480	\$61,592	\$256,747	53%	31%	5%	4%	5%
Spousal (includes dually entitled)	\$31,078	\$118,495	\$399,655	48%	30%	5%	11%	3%
Disabled worker only	\$24,484	\$84,341	\$273,154	52%	15%	4%	18%	6%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b><i>Black or African American, non-Hispanic</i></b>								
Subtotal	\$18,596	\$61,074	\$234,316	55%	16%	6%	11%	9%
Sex								
Female	\$19,484	\$57,026	\$218,472	56%	15%	6%	10%	11%
Male	\$17,301	\$67,474	\$246,571	53%	17%	6%	12%	7%
Country of birth								
United States	\$18,810	\$60,524	\$234,743	54%	16%	7%	11%	9%
Other countries	\$17,806	\$69,741	\$230,449	55%	17%	5%	10%	11%
Age								
60–69	\$17,936	\$61,716	\$236,570	51%	12%	4%	16%	12%
70–79	\$17,851	\$61,320	\$234,316	57%	15%	6%	12%	8%
80–89	\$20,002	\$60,977	\$229,270	56%	20%	9%	5%	8%
90 or older	\$21,783	\$59,248	\$224,619	52%	31%	11%	2%	4%
Marital status								
Married	\$33,811	\$92,198	\$286,516	52%	17%	8%	16%	4%
Divorced	\$17,281	\$44,797	\$184,026	58%	16%	5%	9%	8%
Widowed	\$17,197	\$50,516	\$209,922	54%	19%	8%	4%	11%
Never married	\$14,522	\$47,958	\$204,442	54%	14%	4%	9%	15%
Highest education level								
Graduate	\$43,871	\$134,961	\$373,739	39%	27%	12%	16%	4%
Bachelor	\$29,213	\$88,797	\$279,754	48%	22%	8%	15%	4%
Associate	\$19,957	\$54,480	\$198,049	58%	15%	7%	10%	7%
High school	\$15,876	\$47,407	\$194,312	59%	12%	4%	9%	11%
Less than high school	\$12,138	\$51,177	\$208,232	54%	9%	3%	8%	22%
Current-law poverty status								
Above poverty	\$23,785	\$68,024	\$241,564	52%	17%	7%	12%	10%
In poverty	\$7,164	\$12,819	\$17,851	85%	8%	1%	1%	0%
Current-law household income quintile								
Highest	\$238,390	\$310,689	\$544,390	15%	20%	8%	24%	33%
Second highest	\$127,130	\$158,927	\$208,232	27%	20%	10%	24%	18%
Middle	\$74,139	\$89,270	\$114,771	43%	21%	9%	14%	9%
Second lowest	\$39,926	\$51,682	\$64,922	62%	17%	7%	6%	3%
Lowest	\$11,970	\$23,279	\$33,980	84%	9%	2%	1%	1%
Current-law benefit type								
Retired worker only	\$18,447	\$65,874	\$242,794	53%	17%	7%	12%	8%
Widow(er) (includes dually entitled)	\$17,806	\$44,577	\$191,352	60%	17%	6%	4%	11%
Spousal (includes dually entitled)	\$21,738	\$66,969	\$202,506	58%	17%	5%	10%	4%
Disabled worker only	\$19,931	\$49,363	\$222,702	59%	9%	3%	8%	16%

(Continued)

## Projected Annual Household Income Distribution and Sources in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b>All other races, non-Hispanic</b>								
Subtotal	\$23,940	\$115,367	\$540,659	43%	28%	5%	14%	9%
Sex								
Female	\$21,796	\$99,381	\$535,432	45%	27%	5%	12%	10%
Male	\$26,311	\$135,667	\$555,472	41%	28%	5%	15%	8%
Country of birth								
United States	\$23,823	\$90,326	\$419,670	46%	28%	6%	12%	6%
Other countries	\$23,992	\$134,073	\$573,058	42%	27%	4%	15%	10%
Age								
60–69	\$24,128	\$119,512	\$597,044	38%	21%	4%	24%	11%
70–79	\$23,098	\$119,681	\$528,235	45%	25%	5%	15%	9%
80–89	\$23,150	\$104,427	\$516,855	46%	33%	5%	6%	8%
90 or older	\$37,322	\$114,564	\$648,991	39%	45%	6%	3%	8%
Marital status								
Married	\$37,937	\$162,224	\$648,272	40%	28%	5%	18%	7%
Divorced	\$16,867	\$57,907	\$300,617	49%	26%	4%	9%	10%
Widowed	\$16,996	\$70,188	\$390,671	47%	29%	5%	5%	12%
Never married	\$16,634	\$73,012	\$419,670	46%	24%	3%	14%	12%
Highest education level								
Graduate	\$44,084	\$231,569	\$816,824	33%	36%	6%	18%	5%
Bachelor	\$30,754	\$142,740	\$561,496	40%	32%	5%	14%	8%
Associate	\$23,577	\$77,986	\$333,101	48%	21%	4%	13%	11%
High school	\$19,056	\$69,903	\$281,166	52%	20%	4%	9%	12%
Less than high school	\$11,290	\$32,730	\$178,540	62%	13%	2%	8%	13%
Current-law poverty status								
Above poverty	\$30,217	\$128,768	\$555,472	41%	28%	5%	14%	9%
In poverty	\$9,509	\$13,317	\$21,505	79%	16%	1%	1%	0%
Current-law household income quintile								
Highest	\$251,234	\$400,257	\$894,468	16%	36%	6%	23%	19%
Second highest	\$131,100	\$165,158	\$211,470	31%	34%	6%	19%	9%
Middle	\$72,280	\$90,378	\$114,564	45%	29%	6%	12%	7%
Second lowest	\$39,272	\$50,076	\$64,967	64%	22%	4%	7%	2%
Lowest	\$11,510	\$23,344	\$34,278	80%	13%	2%	1%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTES: %ile = percentile.

Shares of household income may not add to 100%.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Annual Household Income Distribution and Sources in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>All beneficiaries</i>								
Total	\$27,708	\$99,274	\$402,225	50%	24%	4%	13%	7%
Sex								
Female	\$26,728	\$92,688	\$384,949	52%	23%	4%	12%	7%
Male	\$29,256	\$107,538	\$420,601	48%	25%	4%	14%	6%
Race and ethnicity								
Hispanic or Latino, any race	\$23,544	\$73,840	\$295,417	56%	16%	3%	12%	11%
White, non-Hispanic	\$32,577	\$114,112	\$426,591	48%	28%	5%	13%	4%
Black or African American, non-Hispanic	\$21,730	\$72,042	\$292,793	56%	16%	4%	11%	10%
All other races, non-Hispanic	\$28,345	\$138,599	\$632,057	44%	27%	3%	15%	10%
Country of birth								
United States	\$29,380	\$102,979	\$394,309	50%	25%	4%	13%	6%
Other countries	\$23,109	\$85,816	\$435,491	52%	20%	3%	12%	11%
Age								
60–69	\$27,200	\$103,192	\$369,326	48%	17%	4%	21%	8%
70–79	\$27,486	\$98,335	\$411,081	52%	21%	4%	13%	7%
80–89	\$27,792	\$93,905	\$406,240	52%	29%	4%	7%	6%
90 or older	\$30,171	\$106,989	\$468,487	46%	42%	4%	3%	4%
Marital status								
Married	\$45,532	\$141,747	\$476,488	48%	23%	5%	18%	5%
Divorced	\$23,951	\$70,156	\$309,730	53%	23%	4%	10%	9%
Widowed	\$23,145	\$72,413	\$319,493	53%	28%	4%	6%	8%
Never married	\$19,364	\$66,411	\$336,974	52%	23%	3%	10%	9%
Highest education level								
Graduate	\$50,175	\$191,322	\$628,228	39%	33%	6%	17%	3%
Bachelor	\$41,489	\$149,180	\$549,841	42%	32%	6%	14%	4%
Associate	\$28,901	\$87,089	\$303,217	53%	22%	4%	12%	7%
High school	\$23,677	\$71,724	\$263,271	57%	18%	3%	11%	8%
Less than high school	\$18,429	\$53,529	\$243,037	60%	12%	2%	9%	14%
Current-law poverty status								
Above poverty	\$31,311	\$103,878	\$410,270	49%	24%	4%	13%	7%
In poverty	\$7,683	\$13,277	\$20,569	82%	14%	0%	0%	0%
Current-law household income quintile								
Highest	\$277,625	\$402,261	\$835,652	17%	32%	6%	26%	18%
Second highest	\$141,340	\$180,777	\$239,038	32%	28%	6%	22%	10%
Middle	\$79,120	\$99,274	\$125,104	50%	27%	5%	12%	4%
Second lowest	\$44,173	\$56,346	\$70,906	69%	21%	3%	4%	2%
Lowest	\$14,184	\$27,708	\$38,534	84%	12%	1%	1%	0%
Current-law benefit type								
Retired worker only	\$28,881	\$110,202	\$433,738	48%	25%	4%	15%	6%
Widow(er) (includes dually entitled)	\$23,181	\$60,494	\$244,258	59%	24%	3%	4%	8%
Spousal (includes dually entitled)	\$33,238	\$104,535	\$401,471	54%	22%	4%	11%	6%
Disabled worker only	\$26,434	\$75,763	\$273,969	56%	12%	3%	14%	10%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>Hispanic or Latino, any race</i>								
Subtotal	\$23,544	\$73,840	\$295,417	56%	16%	3%	12%	11%
Sex								
Female	\$23,004	\$72,663	\$286,662	57%	15%	3%	11%	11%
Male	\$24,076	\$75,166	\$304,212	54%	17%	3%	12%	10%
Country of birth								
United States	\$25,495	\$80,418	\$288,351	55%	17%	4%	13%	9%
Other countries	\$20,622	\$64,473	\$307,231	57%	14%	2%	10%	13%
Age								
60–69	\$24,290	\$81,793	\$292,857	51%	12%	3%	18%	11%
70–79	\$23,616	\$73,755	\$313,769	57%	15%	3%	10%	12%
80–89	\$22,589	\$64,078	\$276,682	60%	21%	3%	5%	9%
90 or older	\$22,190	\$67,032	\$225,269	58%	29%	4%	2%	7%
Marital status								
Married	\$36,870	\$96,529	\$326,059	55%	16%	3%	16%	7%
Divorced	\$21,432	\$60,518	\$268,100	55%	16%	3%	9%	14%
Widowed	\$18,010	\$47,862	\$232,956	59%	17%	3%	4%	15%
Never married	\$16,522	\$49,845	\$273,747	56%	16%	2%	9%	14%
Highest education level								
Graduate	\$39,195	\$129,558	\$444,968	45%	25%	6%	18%	4%
Bachelor	\$25,729	\$102,624	\$442,444	49%	24%	5%	14%	6%
Associate	\$27,607	\$83,756	\$286,263	55%	18%	4%	12%	10%
High school	\$22,996	\$69,797	\$265,605	57%	15%	3%	11%	10%
Less than high school	\$19,936	\$56,600	\$259,809	59%	11%	2%	9%	16%
Current-law poverty status								
Above poverty	\$27,176	\$78,367	\$302,104	54%	16%	3%	12%	11%
In poverty	\$8,005	\$13,487	\$19,969	82%	13%	0%	1%	0%
Current-law household income quintile								
Highest	\$273,941	\$371,700	\$675,634	15%	17%	4%	22%	42%
Second highest	\$140,195	\$176,775	\$235,261	29%	19%	5%	25%	20%
Middle	\$78,814	\$97,440	\$124,600	48%	20%	4%	15%	8%
Second lowest	\$43,835	\$55,609	\$70,607	70%	17%	3%	5%	2%
Lowest	\$13,842	\$26,938	\$38,434	85%	11%	1%	1%	0%
Current-law benefit type								
Retired worker only	\$23,963	\$79,693	\$310,964	54%	17%	3%	13%	10%
Widow(er) (includes dually entitled)	\$19,686	\$46,753	\$204,398	63%	15%	2%	4%	14%
Spousal (includes dually entitled)	\$30,259	\$81,998	\$309,597	58%	15%	3%	10%	9%
Disabled worker only	\$22,419	\$71,672	\$263,957	57%	10%	2%	13%	11%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<i>White, non-Hispanic</i>								
Subtotal	\$32,577	\$114,112	\$426,591	48%	28%	5%	13%	4%
Sex								
Female	\$30,719	\$104,587	\$401,137	51%	27%	5%	12%	4%
Male	\$35,519	\$123,790	\$451,768	46%	29%	5%	15%	4%
Country of birth								
United States	\$33,431	\$115,402	\$424,689	48%	28%	5%	13%	4%
Other countries	\$24,261	\$95,981	\$445,068	51%	25%	3%	13%	6%
Age								
60–69	\$32,758	\$120,626	\$400,778	45%	20%	4%	23%	5%
70–79	\$32,125	\$113,878	\$426,684	50%	24%	5%	15%	4%
80–89	\$31,851	\$104,789	\$416,091	50%	33%	5%	7%	4%
90 or older	\$36,309	\$121,911	\$510,343	43%	46%	5%	3%	3%
Marital status								
Married	\$52,928	\$161,454	\$501,641	46%	26%	5%	18%	3%
Divorced	\$26,224	\$76,650	\$322,391	52%	27%	4%	10%	6%
Widowed	\$28,135	\$81,329	\$324,943	51%	33%	5%	6%	4%
Never married	\$20,976	\$77,016	\$338,752	50%	29%	4%	12%	4%
Highest education level								
Graduate	\$58,039	\$204,208	\$620,630	37%	35%	7%	17%	3%
Bachelor	\$49,059	\$160,510	\$554,363	41%	35%	6%	14%	3%
Associate	\$31,597	\$92,825	\$305,172	52%	25%	4%	13%	4%
High school	\$26,406	\$74,610	\$255,879	57%	21%	3%	11%	5%
Less than high school	\$17,917	\$49,164	\$179,608	66%	16%	2%	9%	5%
Current-law poverty status								
Above poverty	\$35,439	\$117,417	\$430,783	48%	28%	5%	14%	4%
In poverty	\$7,570	\$13,435	\$22,649	82%	16%	0%	0%	0%
Current-law household income quintile								
Highest	\$277,657	\$401,080	\$843,174	18%	37%	7%	27%	11%
Second highest	\$141,618	\$181,998	\$239,586	33%	32%	7%	21%	5%
Middle	\$79,201	\$99,895	\$125,479	51%	30%	5%	10%	2%
Second lowest	\$44,431	\$57,044	\$71,164	69%	23%	3%	3%	1%
Lowest	\$15,365	\$28,905	\$38,813	84%	13%	1%	1%	0%
Current-law benefit type								
Retired worker only	\$34,604	\$126,898	\$455,548	46%	28%	5%	15%	4%
Widow(er) (includes dually entitled)	\$26,543	\$66,436	\$248,503	57%	28%	3%	4%	5%
Spousal (includes dually entitled)	\$38,337	\$123,395	\$444,593	52%	27%	4%	12%	4%
Disabled worker only	\$30,388	\$85,687	\$280,676	56%	15%	3%	16%	6%

(Continued)

**Projected Annual Household Income Distribution and Sources in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b><i>Black or African American, non-Hispanic</i></b>								
Subtotal	\$21,730	\$72,042	\$292,793	56%	16%	4%	11%	10%
Sex								
Female	\$22,343	\$67,544	\$290,528	57%	15%	4%	10%	13%
Male	\$20,859	\$76,956	\$300,435	55%	18%	4%	11%	8%
Country of birth								
United States	\$21,984	\$70,007	\$290,653	56%	17%	4%	11%	10%
Other countries	\$20,896	\$80,850	\$317,195	56%	14%	3%	10%	13%
Age								
60–69	\$22,452	\$72,587	\$293,635	52%	11%	3%	16%	13%
70–79	\$20,859	\$67,205	\$299,996	59%	15%	4%	11%	10%
80–89	\$21,706	\$72,957	\$291,439	57%	21%	4%	6%	10%
90 or older	\$23,741	\$82,901	\$263,231	54%	31%	6%	2%	6%
Marital status								
Married	\$40,655	\$123,225	\$361,216	54%	16%	5%	17%	5%
Divorced	\$21,327	\$56,423	\$267,588	58%	17%	3%	8%	10%
Widowed	\$19,142	\$67,770	\$301,971	55%	20%	5%	5%	12%
Never married	\$19,408	\$54,517	\$254,037	57%	15%	3%	9%	14%
Highest education level								
Graduate	\$39,776	\$126,450	\$381,434	48%	27%	6%	13%	5%
Bachelor	\$33,472	\$105,603	\$347,837	51%	22%	7%	15%	4%
Associate	\$22,270	\$59,353	\$237,337	59%	15%	3%	10%	10%
High school	\$19,017	\$55,097	\$243,654	60%	12%	3%	9%	12%
Less than high school	\$13,350	\$45,629	\$273,227	56%	8%	1%	7%	25%
Current-law poverty status								
Above poverty	\$25,180	\$76,376	\$301,040	55%	17%	4%	11%	11%
In poverty	\$6,365	\$12,600	\$16,780	87%	10%	0%	0%	0%
Current-law household income quintile								
Highest	\$275,223	\$368,052	\$662,514	15%	17%	5%	26%	36%
Second highest	\$140,804	\$179,241	\$237,752	29%	21%	7%	21%	20%
Middle	\$78,802	\$99,093	\$124,415	46%	22%	5%	13%	9%
Second lowest	\$43,819	\$55,500	\$70,676	67%	18%	3%	4%	4%
Lowest	\$13,689	\$26,539	\$38,047	86%	9%	1%	1%	0%
Current-law benefit type								
Retired worker only	\$21,524	\$74,703	\$306,155	55%	17%	4%	12%	10%
Widow(er) (includes dually entitled)	\$20,069	\$52,751	\$240,344	60%	18%	3%	3%	12%
Spousal (includes dually entitled)	\$30,819	\$83,151	\$263,001	65%	15%	4%	9%	4%
Disabled worker only	\$24,894	\$60,103	\$266,972	58%	8%	2%	10%	15%

(Continued)

## Projected Annual Household Income Distribution and Sources in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household income (2024 \$) at the—			Mean share of household income from—				
	10th %ile	Median	90th %ile	Social Security	Annuitized assets	Defined benefit pension	All earnings	Coresident income
<b>All other races, non-Hispanic</b>								
Subtotal	\$28,345	\$138,599	\$632,057	44%	27%	3%	15%	10%
Sex								
Female	\$25,721	\$120,557	\$633,649	46%	25%	3%	14%	10%
Male	\$33,061	\$157,378	\$632,057	42%	29%	3%	16%	9%
Country of birth								
United States	\$28,095	\$131,456	\$638,381	44%	28%	4%	15%	7%
Other countries	\$28,345	\$142,376	\$625,793	44%	26%	3%	14%	11%
Age								
60–69	\$27,671	\$143,428	\$549,784	42%	20%	3%	22%	11%
70–79	\$29,171	\$137,978	\$625,793	45%	24%	3%	16%	10%
80–89	\$27,740	\$134,729	\$757,616	45%	32%	4%	9%	10%
90 or older	\$27,833	\$145,608	\$636,926	44%	44%	3%	3%	6%
Marital status								
Married	\$45,318	\$190,443	\$745,741	42%	26%	4%	19%	7%
Divorced	\$19,888	\$91,007	\$429,715	47%	23%	2%	10%	16%
Widowed	\$22,194	\$78,786	\$459,873	49%	28%	3%	9%	10%
Never married	\$21,331	\$99,960	\$643,617	44%	29%	3%	12%	11%
Highest education level								
Graduate	\$39,292	\$244,020	\$905,409	37%	33%	5%	19%	6%
Bachelor	\$34,044	\$167,830	\$656,689	41%	30%	4%	16%	8%
Associate	\$26,849	\$86,787	\$413,556	49%	20%	3%	13%	14%
High school	\$22,742	\$84,344	\$419,614	51%	22%	2%	10%	12%
Less than high school	\$11,685	\$47,745	\$293,228	58%	12%	1%	7%	19%
Current-law poverty status								
Above poverty	\$33,048	\$149,385	\$638,381	43%	27%	3%	15%	10%
In poverty	\$8,529	\$13,177	\$21,347	79%	16%	1%	0%	0%
Current-law household income quintile								
Highest	\$286,751	\$470,962	\$1,039,022	16%	35%	5%	25%	19%
Second highest	\$142,069	\$182,611	\$241,078	32%	31%	4%	21%	11%
Middle	\$79,338	\$99,500	\$123,955	50%	27%	4%	13%	5%
Second lowest	\$44,141	\$55,391	\$69,624	68%	22%	2%	4%	2%
Lowest	\$12,943	\$27,067	\$37,700	82%	14%	1%	1%	0%
Current-law benefit type								
Retired worker only	\$29,513	\$160,897	\$680,354	42%	28%	4%	16%	10%
Widow(er) (includes dually entitled)	\$20,916	\$56,858	\$327,317	57%	26%	1%	5%	9%
Spousal (includes dually entitled)	\$34,363	\$117,727	\$514,692	50%	23%	2%	14%	7%
Disabled worker only	\$30,021	\$78,077	\$324,003	53%	14%	1%	12%	18%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

NOTES: %ile = percentile.

Shares of household income may not add to 100%.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Total Earnings Distribution in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$0	\$0	\$37,877
Sex			
Female	\$0	\$0	\$27,626
Male	\$0	\$0	\$52,502
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$0	\$26,721
White, non-Hispanic	\$0	\$0	\$41,705
Black or African American, non-Hispanic	\$0	\$0	\$25,914
All other races, non-Hispanic	\$0	\$0	\$38,022
Country of birth			
United States	\$0	\$0	\$38,831
Other countries	\$0	\$0	\$33,024
Age			
60–69	\$0	\$0	\$38,114
70–79	\$0	\$0	\$48,429
80–89	\$0	\$0	\$686
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$44,026
Divorced	\$0	\$0	\$38,588
Widowed	\$0	\$0	\$19,975
Never married	\$0	\$0	\$32,242
Highest education level			
Graduate	\$0	\$0	\$83,496
Bachelor	\$0	\$0	\$58,346
Associate	\$0	\$0	\$37,840
High school	\$0	\$0	\$26,555
Less than high school	\$0	\$0	\$11,827
Current-law poverty status			
Above poverty	\$0	\$0	\$39,997
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$104,310
Second highest	\$0	\$0	\$57,003
Middle	\$0	\$0	\$30,682
Second lowest	\$0	\$0	\$11,492
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$50,728
Widow(er) (includes dually entitled)	\$0	\$0	\$15,208
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$6,559

(Continued)

**Projected Total Earnings Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$0	\$26,721
Sex			
Female	\$0	\$0	\$19,591
Male	\$0	\$0	\$30,718
Country of birth			
United States	\$0	\$0	\$29,208
Other countries	\$0	\$0	\$24,246
Marital status			
Married	\$0	\$0	\$27,897
Divorced	\$0	\$0	\$30,197
Widowed	\$0	\$0	\$23,057
Never married	\$0	\$0	\$23,470
Current-law poverty status			
Above poverty	\$0	\$0	\$29,208
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$63,048
Second highest	\$0	\$0	\$57,052
Middle	\$0	\$0	\$35,426
Second lowest	\$0	\$0	\$19,734
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$32,453
Widow(er) (includes dually entitled)	\$0	\$0	\$14,688
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$2,743

(Continued)

**Projected Total Earnings Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$0	\$0	\$41,705
Sex			
Female	\$0	\$0	\$29,241
Male	\$0	\$0	\$60,235
Country of birth			
United States	\$0	\$0	\$41,949
Other countries	\$0	\$0	\$37,840
Age			
60–69	\$0	\$0	\$41,249
70–79	\$0	\$0	\$54,607
80–89	\$0	\$0	\$686
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$48,523
Divorced	\$0	\$0	\$42,331
Widowed	\$0	\$0	\$20,823
Never married	\$0	\$0	\$40,207
Highest education level			
Graduate	\$0	\$0	\$83,968
Bachelor	\$0	\$0	\$60,681
Associate	\$0	\$0	\$39,467
High school	\$0	\$0	\$28,269
Less than high school	\$0	\$0	\$9,010
Current-law poverty status			
Above poverty	\$0	\$0	\$43,578
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$106,541
Second highest	\$0	\$0	\$55,539
Middle	\$0	\$0	\$30,082
Second lowest	\$0	\$0	\$9,766
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$57,184
Widow(er) (includes dually entitled)	\$0	\$0	\$15,302
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$7,283

(Continued)

**Projected Total Earnings Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$0	\$25,914
Sex			
Female	\$0	\$0	\$24,013
Male	\$0	\$0	\$29,050
Country of birth			
United States	\$0	\$0	\$24,013
Other countries	\$0	\$0	\$33,492
Marital status			
Married	\$0	\$0	\$31,718
Divorced	\$0	\$0	\$29,097
Widowed	\$0	\$0	\$14,160
Never married	\$0	\$0	\$18,889
Highest education level			
Graduate	\$0	\$0	\$62,893
Bachelor	\$0	\$0	\$42,121
Associate	\$0	\$0	\$31,224
High school	\$0	\$0	\$18,766
Less than high school	\$0	\$0	\$8,139
Current-law poverty status			
Above poverty	\$0	\$0	\$29,050
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$84,277
Second highest	\$0	\$0	\$61,311
Middle	\$0	\$0	\$30,951
Second lowest	\$0	\$0	\$17,368
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$31,718
Widow(er) (includes dually entitled)	\$0	\$0	\$18,333
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$4,028

(Continued)

## Projected Total Earnings Distribution in 2024—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$0	\$0	\$38,022
Sex			
Female	\$0	\$0	\$29,415
Male	\$0	\$0	\$51,895
Country of birth			
United States	\$0	\$0	\$35,712
Other countries	\$0	\$0	\$42,011
Highest education level			
Graduate	\$0	\$0	\$83,966
Bachelor	\$0	\$0	\$63,194
Associate	\$0	\$0	\$23,872
High school	\$0	\$0	\$21,352
Less than high school	\$0	\$0	\$11,827
Current-law poverty status			
Above poverty	\$0	\$0	\$40,996
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$106,851
Second highest	\$0	\$0	\$63,194
Middle	\$0	\$0	\$30,094
Second lowest	\$0	\$0	\$8,987
Lowest	\$0	\$0	\$686

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**Projected Total Earnings Distribution in 2030**  
**Population: Current-law beneficiaries aged 60 or older**

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$0	\$0	\$45,694
Sex			
Female	\$0	\$0	\$36,993
Male	\$0	\$0	\$58,956
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$0	\$32,030
White, non-Hispanic	\$0	\$0	\$51,010
Black or African American, non-Hispanic	\$0	\$0	\$36,761
All other races, non-Hispanic	\$0	\$0	\$50,962
Country of birth			
United States	\$0	\$0	\$47,189
Other countries	\$0	\$0	\$38,098
Age			
60–69	\$0	\$0	\$47,691
70–79	\$0	\$0	\$54,867
80–89	\$0	\$0	\$7,498
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$50,962
Divorced	\$0	\$0	\$46,117
Widowed	\$0	\$0	\$30,236
Never married	\$0	\$0	\$46,560
Highest education level			
Graduate	\$0	\$0	\$95,815
Bachelor	\$0	\$0	\$71,518
Associate	\$0	\$0	\$42,409
High school	\$0	\$0	\$31,445
Less than high school	\$0	\$0	\$16,881
Current-law poverty status			
Above poverty	\$0	\$0	\$48,033
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$119,850
Second highest	\$0	\$0	\$65,870
Middle	\$0	\$0	\$35,274
Second lowest	\$0	\$0	\$14,361
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$59,583
Widow(er) (includes dually entitled)	\$0	\$0	\$16,450
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$7,640

(Continued)

**Projected Total Earnings Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$0	\$32,030
Sex			
Female	\$0	\$0	\$24,833
Male	\$0	\$0	\$38,508
Country of birth			
United States	\$0	\$0	\$35,876
Other countries	\$0	\$0	\$28,959
Marital status			
Married	\$0	\$0	\$32,957
Divorced	\$0	\$0	\$35,605
Widowed	\$0	\$0	\$18,230
Never married	\$0	\$0	\$37,555
Current-law poverty status			
Above poverty	\$0	\$0	\$34,737
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$72,818
Second highest	\$0	\$0	\$64,547
Middle	\$0	\$0	\$37,568
Second lowest	\$0	\$0	\$23,635
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$37,737
Widow(er) (includes dually entitled)	\$0	\$0	\$17,815
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$5,708

(Continued)

**Projected Total Earnings Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$0	\$0	\$51,010
Sex			
Female	\$0	\$0	\$39,992
Male	\$0	\$0	\$66,728
Country of birth			
United States	\$0	\$0	\$51,650
Other countries	\$0	\$0	\$44,585
Age			
60–69	\$0	\$0	\$53,807
70–79	\$0	\$0	\$59,581
80–89	\$0	\$0	\$14,461
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$57,662
Divorced	\$0	\$0	\$49,846
Widowed	\$0	\$0	\$32,142
Never married	\$0	\$0	\$52,185
Highest education level			
Graduate	\$0	\$0	\$96,661
Bachelor	\$0	\$0	\$72,894
Associate	\$0	\$0	\$45,576
High school	\$0	\$0	\$31,518
Less than high school	\$0	\$0	\$18,232
Current-law poverty status			
Above poverty	\$0	\$0	\$53,032
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$121,244
Second highest	\$0	\$0	\$66,060
Middle	\$0	\$0	\$34,059
Second lowest	\$0	\$0	\$11,600
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$66,001
Widow(er) (includes dually entitled)	\$0	\$0	\$16,397
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$9,195

(Continued)

**Projected Total Earnings Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$0	\$36,761
Sex			
Female	\$0	\$0	\$35,280
Male	\$0	\$0	\$39,501
Country of birth			
United States	\$0	\$0	\$35,280
Other countries	\$0	\$0	\$49,387
Marital status			
Married	\$0	\$0	\$39,722
Divorced	\$0	\$0	\$32,818
Widowed	\$0	\$0	\$23,936
Never married	\$0	\$0	\$38,967
Highest education level			
Graduate	\$0	\$0	\$80,821
Bachelor	\$0	\$0	\$66,876
Associate	\$0	\$0	\$36,161
High school	\$0	\$0	\$32,297
Less than high school	\$0	\$0	\$1,919
Current-law poverty status			
Above poverty	\$0	\$0	\$38,831
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$124,421
Second highest	\$0	\$0	\$61,542
Middle	\$0	\$0	\$38,989
Second lowest	\$0	\$0	\$16,449
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$41,708
Widow(er) (includes dually entitled)	\$0	\$0	\$23,936
Spousal (includes dually entitled)	\$0	\$0	\$10,974
Disabled worker only	\$0	\$0	\$7,342

(Continued)

## Projected Total Earnings Distribution in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$0	\$0	\$50,962
Sex			
Female	\$0	\$0	\$36,043
Male	\$0	\$0	\$63,374
Country of birth			
United States	\$0	\$0	\$37,312
Other countries	\$0	\$0	\$56,457
Marital status			
Married	\$0	\$0	\$51,771
Divorced	\$0	\$0	\$52,740
Widowed	\$0	\$0	\$36,007
Never married	\$0	\$0	\$53,819
Highest education level			
Graduate	\$0	\$0	\$107,276
Bachelor	\$0	\$0	\$78,404
Associate	\$0	\$0	\$32,499
High school	\$0	\$0	\$27,695
Less than high school	\$0	\$0	\$19,655
Current-law poverty status			
Above poverty	\$0	\$0	\$53,389
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$121,616
Second highest	\$0	\$0	\$64,342
Middle	\$0	\$0	\$36,043
Second lowest	\$0	\$0	\$14,735
Lowest	\$0	\$0	\$0

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**Projected Total Earnings Distribution in 2050**  
**Population: Current-law beneficiaries aged 60 or older**

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$0	\$0	\$63,941
Sex			
Female	\$0	\$0	\$56,642
Male	\$0	\$0	\$74,896
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$0	\$41,921
White, non-Hispanic	\$0	\$0	\$70,828
Black or African American, non-Hispanic	\$0	\$0	\$48,306
All other races, non-Hispanic	\$0	\$0	\$106,276
Country of birth			
United States	\$0	\$0	\$65,263
Other countries	\$0	\$0	\$60,311
Age			
60–69	\$0	\$0	\$62,029
70–79	\$0	\$0	\$88,008
80–89	\$0	\$0	\$38,069
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$72,286
Divorced	\$0	\$0	\$64,543
Widowed	\$0	\$0	\$31,112
Never married	\$0	\$0	\$67,609
Highest education level			
Graduate	\$0	\$0	\$133,276
Bachelor	\$0	\$0	\$101,297
Associate	\$0	\$0	\$50,851
High school	\$0	\$0	\$36,056
Less than high school	\$0	\$0	\$17,087
Current-law poverty status			
Above poverty	\$0	\$0	\$67,441
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$162,806
Second highest	\$0	\$0	\$82,151
Middle	\$0	\$0	\$40,738
Second lowest	\$0	\$0	\$959
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$83,275
Widow(er) (includes dually entitled)	\$0	\$0	\$959
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$6,434

(Continued)

**Projected Total Earnings Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$0	\$41,921
Sex			
Female	\$0	\$0	\$34,101
Male	\$0	\$0	\$50,791
Country of birth			
United States	\$0	\$0	\$52,812
Other countries	\$0	\$0	\$35,562
Age			
60–69	\$0	\$0	\$46,580
70–79	\$0	\$0	\$53,595
80–89	\$0	\$0	\$959
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$42,027
Divorced	\$0	\$0	\$49,783
Widowed	\$0	\$0	\$7,528
Never married	\$0	\$0	\$53,899
Highest education level			
Graduate	\$0	\$0	\$101,906
Bachelor	\$0	\$0	\$81,965
Associate	\$0	\$0	\$44,491
High school	\$0	\$0	\$37,984
Less than high school	\$0	\$0	\$21,037
Current-law poverty status			
Above poverty	\$0	\$0	\$45,201
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$144,913
Second highest	\$0	\$0	\$80,509
Middle	\$0	\$0	\$44,862
Second lowest	\$0	\$0	\$3,762
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$54,230
Widow(er) (includes dually entitled)	\$0	\$0	\$0
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$2,964

(Continued)

## Projected Total Earnings Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$0	\$0	\$70,828
Sex			
Female	\$0	\$0	\$61,407
Male	\$0	\$0	\$84,508
Country of birth			
United States	\$0	\$0	\$70,477
Other countries	\$0	\$0	\$76,544
Age			
60–69	\$0	\$0	\$68,866
70–79	\$0	\$0	\$98,110
80–89	\$0	\$0	\$49,153
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$79,181
Divorced	\$0	\$0	\$70,828
Widowed	\$0	\$0	\$37,467
Never married	\$0	\$0	\$82,741
Highest education level			
Graduate	\$0	\$0	\$129,959
Bachelor	\$0	\$0	\$102,767
Associate	\$0	\$0	\$51,785
High school	\$0	\$0	\$37,349
Less than high school	\$0	\$0	\$16,258
Current-law poverty status			
Above poverty	\$0	\$0	\$73,555
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$160,831
Second highest	\$0	\$0	\$80,526
Middle	\$0	\$0	\$38,208
Second lowest	\$0	\$0	\$959
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$90,157
Widow(er) (includes dually entitled)	\$0	\$0	\$2,565
Spousal (includes dually entitled)	\$0	\$0	\$959
Disabled worker only	\$0	\$0	\$9,114

(Continued)

**Projected Total Earnings Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$0	\$48,306
Sex			
Female	\$0	\$0	\$52,547
Male	\$0	\$0	\$44,245
Country of birth			
United States	\$0	\$0	\$50,552
Other countries	\$0	\$0	\$41,649
Age			
60–69	\$0	\$0	\$51,373
70–79	\$0	\$0	\$68,584
80–89	\$0	\$0	\$4,710
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$54,249
Divorced	\$0	\$0	\$53,353
Widowed	\$0	\$0	\$8,230
Never married	\$0	\$0	\$52,331
Highest education level			
Graduate	\$0	\$0	\$105,652
Bachelor	\$0	\$0	\$79,972
Associate	\$0	\$0	\$42,211
High school	\$0	\$0	\$29,597
Less than high school	\$0	\$0	\$17,087
Current-law poverty status			
Above poverty	\$0	\$0	\$53,336
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$959	\$158,972
Second highest	\$0	\$0	\$91,002
Middle	\$0	\$0	\$49,295
Second lowest	\$0	\$0	\$9,366
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$60,677
Widow(er) (includes dually entitled)	\$0	\$0	\$3,660
Spousal (includes dually entitled)	\$0	\$0	\$959
Disabled worker only	\$0	\$0	\$2,704

(Continued)

## Projected Total Earnings Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$0	\$0	\$106,276
Sex			
Female	\$0	\$0	\$91,491
Male	\$0	\$0	\$127,146
Country of birth			
United States	\$0	\$0	\$75,708
Other countries	\$0	\$0	\$120,385
Age			
60–69	\$0	\$0	\$121,664
70–79	\$0	\$0	\$123,650
80–89	\$0	\$0	\$50,971
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$125,895
Divorced	\$0	\$0	\$71,030
Widowed	\$0	\$0	\$58,382
Never married	\$0	\$0	\$102,803
Highest education level			
Graduate	\$0	\$0	\$176,068
Bachelor	\$0	\$0	\$120,764
Associate	\$0	\$0	\$56,589
High school	\$0	\$0	\$32,732
Less than high school	\$0	\$0	\$959
Current-law poverty status			
Above poverty	\$0	\$0	\$109,210
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$1,426	\$193,070
Second highest	\$0	\$0	\$82,554
Middle	\$0	\$0	\$37,522
Second lowest	\$0	\$0	\$4,971
Lowest	\$0	\$0	\$0

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**Projected Total Earnings Distribution in 2070**  
**Population: Current-law beneficiaries aged 60 or older**

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$0	\$0	\$85,758
Sex			
Female	\$0	\$0	\$81,187
Male	\$0	\$0	\$91,572
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$0	\$47,665
White, non-Hispanic	\$0	\$0	\$96,650
Black or African American, non-Hispanic	\$0	\$0	\$65,271
All other races, non-Hispanic	\$0	\$0	\$145,160
Country of birth			
United States	\$0	\$0	\$88,903
Other countries	\$0	\$0	\$75,622
Age			
60–69	\$0	\$0	\$77,791
70–79	\$0	\$0	\$112,299
80–89	\$0	\$0	\$66,229
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$94,781
Divorced	\$0	\$0	\$85,410
Widowed	\$0	\$0	\$46,505
Never married	\$0	\$0	\$94,338
Highest education level			
Graduate	\$0	\$0	\$167,593
Bachelor	\$0	\$0	\$130,756
Associate	\$0	\$0	\$61,423
High school	\$0	\$0	\$42,918
Less than high school	\$0	\$0	\$19,681
Current-law poverty status			
Above poverty	\$0	\$0	\$88,824
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$1,200	\$210,296
Second highest	\$0	\$0	\$97,243
Middle	\$0	\$0	\$42,147
Second lowest	\$0	\$0	\$0
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$108,283
Widow(er) (includes dually entitled)	\$0	\$0	\$1,200
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$12,362

(Continued)

**Projected Total Earnings Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$0	\$47,665
Sex			
Female	\$0	\$0	\$36,889
Male	\$0	\$0	\$56,048
Country of birth			
United States	\$0	\$0	\$55,059
Other countries	\$0	\$0	\$31,055
Age			
60–69	\$0	\$0	\$56,492
70–79	\$0	\$0	\$53,167
80–89	\$0	\$0	\$1,200
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$48,589
Divorced	\$0	\$0	\$59,214
Widowed	\$0	\$0	\$1,200
Never married	\$0	\$0	\$51,272
Highest education level			
Graduate	\$0	\$0	\$128,897
Bachelor	\$0	\$0	\$86,861
Associate	\$0	\$0	\$52,831
High school	\$0	\$0	\$37,241
Less than high school	\$0	\$0	\$22,731
Current-law poverty status			
Above poverty	\$0	\$0	\$49,825
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$0	\$175,892
Second highest	\$0	\$0	\$95,882
Middle	\$0	\$0	\$46,646
Second lowest	\$0	\$0	\$1,200
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$62,882
Widow(er) (includes dually entitled)	\$0	\$0	\$0
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$7,355

(Continued)

## Projected Total Earnings Distribution in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$0	\$0	\$96,650
Sex			
Female	\$0	\$0	\$91,593
Male	\$0	\$0	\$101,577
Country of birth			
United States	\$0	\$0	\$98,260
Other countries	\$0	\$0	\$83,025
Age			
60–69	\$0	\$0	\$88,824
70–79	\$0	\$0	\$123,840
80–89	\$0	\$0	\$73,868
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$104,336
Divorced	\$0	\$0	\$92,187
Widowed	\$0	\$0	\$60,606
Never married	\$0	\$0	\$113,982
Highest education level			
Graduate	\$0	\$0	\$166,091
Bachelor	\$0	\$0	\$133,725
Associate	\$0	\$0	\$65,275
High school	\$0	\$0	\$45,784
Less than high school	\$0	\$0	\$17,081
Current-law poverty status			
Above poverty	\$0	\$0	\$98,658
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$14,857	\$210,332
Second highest	\$0	\$0	\$95,460
Middle	\$0	\$0	\$38,036
Second lowest	\$0	\$0	\$0
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$118,096
Widow(er) (includes dually entitled)	\$0	\$0	\$1,334
Spousal (includes dually entitled)	\$0	\$0	\$1,200
Disabled worker only	\$0	\$0	\$11,318

(Continued)

**Projected Total Earnings Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$0	\$65,271
Sex			
Female	\$0	\$0	\$67,186
Male	\$0	\$0	\$63,085
Country of birth			
United States	\$0	\$0	\$66,272
Other countries	\$0	\$0	\$64,807
Age			
60–69	\$0	\$0	\$66,444
70–79	\$0	\$0	\$88,538
80–89	\$0	\$0	\$1,200
90 or older	\$0	\$0	\$0
Marital status			
Married	\$0	\$0	\$71,943
Divorced	\$0	\$0	\$60,978
Widowed	\$0	\$0	\$33,483
Never married	\$0	\$0	\$66,371
Highest education level			
Graduate	\$0	\$0	\$134,161
Bachelor	\$0	\$0	\$109,625
Associate	\$0	\$0	\$47,902
High school	\$0	\$0	\$36,507
Less than high school	\$0	\$0	\$16,832
Current-law poverty status			
Above poverty	\$0	\$0	\$68,058
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$2,172	\$211,761
Second highest	\$0	\$0	\$105,688
Middle	\$0	\$0	\$53,492
Second lowest	\$0	\$0	\$1,200
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$79,337
Widow(er) (includes dually entitled)	\$0	\$0	\$0
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$18,748

(Continued)

## Projected Total Earnings Distribution in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Individual earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>All other races, non-Hispanic</i></b>			
Subtotal	\$0	\$0	\$145,160
Sex			
Female	\$0	\$0	\$137,350
Male	\$0	\$0	\$164,376
Country of birth			
United States	\$0	\$0	\$165,365
Other countries	\$0	\$0	\$138,210
Age			
60–69	\$0	\$0	\$140,187
70–79	\$0	\$0	\$161,230
80–89	\$0	\$0	\$151,567
90 or older	\$0	\$0	\$1,200
Marital status			
Married	\$0	\$0	\$154,574
Divorced	\$0	\$0	\$124,886
Widowed	\$0	\$0	\$98,093
Never married	\$0	\$0	\$167,467
Highest education level			
Graduate	\$0	\$0	\$202,492
Bachelor	\$0	\$0	\$156,637
Associate	\$0	\$0	\$74,157
High school	\$0	\$0	\$54,890
Less than high school	\$0	\$0	\$20,680
Current-law poverty status			
Above poverty	\$0	\$0	\$149,783
In poverty	\$0	\$0	\$0
Current-law household income quintile			
Highest	\$0	\$46,913	\$237,248
Second highest	\$0	\$0	\$101,102
Middle	\$0	\$0	\$44,091
Second lowest	\$0	\$0	\$1,200
Lowest	\$0	\$0	\$0
Current-law benefit type			
Retired worker only	\$0	\$0	\$168,991
Widow(er) (includes dually entitled)	\$0	\$0	\$23,852
Spousal (includes dually entitled)	\$0	\$0	\$0
Disabled worker only	\$0	\$0	\$19,344

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Household Wealth Distribution in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$2,056	\$241,130	\$2,326,982
Sex			
Female	\$1,524	\$215,448	\$2,191,882
Male	\$3,084	\$277,730	\$2,493,428
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$57,807	\$903,976
White, non-Hispanic	\$9,543	\$336,991	\$2,768,779
Black or African American, non-Hispanic	\$0	\$44,708	\$625,029
All other races, non-Hispanic	\$1,592	\$211,423	\$2,080,274
Country of birth			
United States	\$3,006	\$267,282	\$2,445,274
Other countries	\$0	\$107,377	\$1,569,805
Age			
60–69	\$1,859	\$208,555	\$1,911,819
70–79	\$3,000	\$296,459	\$2,810,300
80–89	\$1,782	\$228,533	\$2,445,090
90 or older	\$1,055	\$141,888	\$1,645,563
Marital status			
Married	\$15,252	\$416,631	\$3,116,218
Divorced	\$0	\$103,811	\$1,203,646
Widowed	\$0	\$113,768	\$1,385,867
Never married	\$0	\$80,036	\$1,319,100
Highest education level			
Graduate	\$67,572	\$929,373	\$4,904,355
Bachelor	\$33,067	\$626,531	\$3,685,098
Associate	\$7,699	\$266,138	\$1,982,915
High school	\$14	\$139,209	\$1,310,985
Less than high school	\$0	\$29,541	\$520,706
Current-law poverty status			
Above poverty	\$4,283	\$273,121	\$2,439,393
In poverty	\$0	\$11,030	\$179,764
Current-law household income quintile			
Highest	\$261,357	\$2,122,193	\$7,327,216
Second highest	\$59,892	\$681,055	\$1,798,856
Middle	\$19,449	\$285,866	\$915,085
Second lowest	\$1,237	\$102,944	\$441,564
Lowest	\$0	\$18,804	\$138,520
Current-law benefit type			
Retired worker only	\$5,109	\$295,370	\$2,545,834
Widow(er) (includes dually entitled)	\$0	\$88,902	\$1,147,206
Spousal (includes dually entitled)	\$4,225	\$415,950	\$3,436,534
Disabled worker only	\$0	\$78,066	\$804,510

(Continued)

**Projected Household Wealth Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$57,807	\$903,976
Sex			
Female	\$0	\$48,568	\$870,864
Male	\$0	\$67,754	\$907,159
Country of birth			
United States	\$0	\$79,070	\$1,123,249
Other countries	\$0	\$47,428	\$649,043
Marital status			
Married	\$0	\$80,977	\$1,095,824
Divorced	\$0	\$42,104	\$601,778
Widowed	\$0	\$15,702	\$460,255
Never married	\$0	\$29,078	\$543,465
Current-law poverty status			
Above poverty	\$0	\$68,048	\$984,333
In poverty	\$0	\$12,165	\$169,710
Current-law household income quintile			
Highest	\$747	\$400,030	\$3,801,692
Second highest	\$0	\$245,334	\$1,378,360
Middle	\$2,083	\$129,096	\$724,951
Second lowest	\$0	\$61,139	\$392,776
Lowest	\$0	\$10,971	\$102,117
Current-law benefit type			
Retired worker only	\$0	\$65,689	\$955,968
Widow(er) (includes dually entitled)	\$0	\$18,387	\$460,255
Spousal (includes dually entitled)	\$0	\$60,883	\$1,025,493
Disabled worker only	\$0	\$63,119	\$557,321

(Continued)

**Projected Household Wealth Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$9,543	\$336,991	\$2,768,779
Sex			
Female	\$6,411	\$297,654	\$2,586,690
Male	\$14,202	\$385,536	\$2,979,739
Country of birth			
United States	\$10,489	\$345,067	\$2,785,878
Other countries	\$351	\$219,874	\$2,472,098
Age			
60–69	\$6,295	\$294,924	\$2,387,908
70–79	\$12,410	\$419,149	\$3,193,977
80–89	\$9,677	\$302,552	\$2,745,325
90 or older	\$5,980	\$187,107	\$1,806,802
Marital status			
Married	\$34,673	\$555,965	\$3,529,626
Divorced	\$192	\$130,528	\$1,357,007
Widowed	\$1,729	\$166,888	\$1,618,470
Never married	\$208	\$140,087	\$1,824,706
Highest education level			
Graduate	\$90,949	\$1,032,305	\$5,226,132
Bachelor	\$51,357	\$754,155	\$4,053,142
Associate	\$14,204	\$321,698	\$2,223,838
High school	\$2,184	\$188,638	\$1,529,608
Less than high school	\$0	\$43,884	\$820,823
Current-law poverty status			
Above poverty	\$13,319	\$368,080	\$2,869,687
In poverty	\$0	\$16,276	\$212,813
Current-law household income quintile			
Highest	\$453,464	\$2,346,825	\$7,607,003
Second highest	\$105,311	\$754,407	\$1,866,131
Middle	\$38,714	\$321,732	\$953,857
Second lowest	\$3,084	\$118,801	\$466,440
Lowest	\$0	\$23,729	\$157,312
Current-law benefit type			
Retired worker only	\$17,796	\$420,203	\$3,019,650
Widow(er) (includes dually entitled)	\$13	\$126,368	\$1,273,479
Spousal (includes dually entitled)	\$17,098	\$568,864	\$3,845,616
Disabled worker only	\$0	\$111,451	\$1,016,116

(Continued)

**Projected Household Wealth Distribution in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$44,708	\$625,029
Sex			
Female	\$0	\$40,534	\$530,968
Male	\$0	\$51,827	\$709,429
Country of birth			
United States	\$0	\$42,087	\$554,219
Other countries	\$11	\$62,288	\$959,184
Marital status			
Married	\$0	\$106,510	\$880,613
Divorced	\$0	\$29,510	\$391,774
Widowed	\$0	\$19,599	\$285,359
Never married	\$0	\$10,707	\$302,531
Highest education level			
Graduate	\$1,998	\$286,007	\$1,635,304
Bachelor	\$674	\$143,696	\$1,365,523
Associate	\$0	\$72,935	\$643,539
High school	\$0	\$28,672	\$361,229
Less than high school	\$0	\$9,030	\$127,328
Current-law poverty status			
Above poverty	\$0	\$59,969	\$696,544
In poverty	\$0	\$1,332	\$46,034
Current-law household income quintile			
Highest	\$0	\$508,020	\$3,146,366
Second highest	\$4,512	\$207,919	\$1,038,418
Middle	\$0	\$115,763	\$639,051
Second lowest	\$0	\$40,534	\$285,359
Lowest	\$0	\$6,163	\$78,989
Current-law benefit type			
Retired worker only	\$0	\$62,455	\$720,051
Widow(er) (includes dually entitled)	\$0	\$16,657	\$347,416
Spousal (includes dually entitled)	\$0	\$55,966	\$672,550
Disabled worker only	\$0	\$25,836	\$362,889

(Continued)

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## Projected Household Wealth Distribution in 2024—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>All other races, non-Hispanic</i></b>			
Subtotal	\$1,592	\$211,423	\$2,080,274
Sex			
Female	\$545	\$195,511	\$1,950,557
Male	\$2,282	\$242,580	\$2,227,512
Country of birth			
United States	\$340	\$187,709	\$1,951,672
Other countries	\$2,000	\$231,112	\$2,227,512
Highest education level			
Graduate	\$52,958	\$925,121	\$5,109,751
Bachelor	\$19,626	\$441,564	\$3,654,174
Associate	\$7,114	\$203,938	\$1,655,091
High school	\$0	\$103,745	\$881,606
Less than high school	\$0	\$36,967	\$464,127
Current-law poverty status			
Above poverty	\$2,789	\$244,307	\$2,203,746
In poverty	\$0	\$24,115	\$184,873
Current-law household income quintile			
Highest	\$140,668	\$1,804,223	\$7,259,651
Second highest	\$36,285	\$693,213	\$1,926,836
Middle	\$18,560	\$335,467	\$845,824
Second lowest	\$340	\$115,231	\$478,890
Lowest	\$0	\$26,350	\$179,066

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Household Wealth Distribution in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$2,891	\$265,491	\$2,330,740
Sex			
Female	\$2,074	\$242,867	\$2,244,687
Male	\$5,451	\$295,126	\$2,450,150
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$79,033	\$935,304
White, non-Hispanic	\$13,988	\$373,644	\$2,795,713
Black or African American, non-Hispanic	\$0	\$69,686	\$679,710
All other races, non-Hispanic	\$1,735	\$233,818	\$2,241,110
Country of birth			
United States	\$6,274	\$300,696	\$2,471,392
Other countries	\$3	\$118,462	\$1,529,322
Age			
60–69	\$2,284	\$218,175	\$1,750,041
70–79	\$2,996	\$295,573	\$2,540,985
80–89	\$5,174	\$313,598	\$2,955,218
90 or older	\$4,364	\$201,053	\$2,495,991
Marital status			
Married	\$18,372	\$431,442	\$3,141,555
Divorced	\$226	\$134,407	\$1,246,817
Widowed	\$994	\$144,641	\$1,435,882
Never married	\$0	\$102,135	\$1,339,687
Highest education level			
Graduate	\$89,034	\$964,978	\$5,374,814
Bachelor	\$48,587	\$664,990	\$3,671,641
Associate	\$9,867	\$277,207	\$1,953,429
High school	\$1,015	\$151,782	\$1,266,007
Less than high school	\$0	\$38,024	\$502,889
Current-law poverty status			
Above poverty	\$7,545	\$294,995	\$2,431,254
In poverty	\$0	\$14,877	\$187,820
Current-law household income quintile			
Highest	\$267,714	\$2,124,625	\$7,325,405
Second highest	\$79,170	\$700,017	\$1,845,717
Middle	\$23,826	\$314,039	\$933,582
Second lowest	\$3,110	\$125,291	\$444,865
Lowest	\$0	\$22,725	\$156,923
Current-law benefit type			
Retired worker only	\$8,642	\$316,292	\$2,515,659
Widow(er) (includes dually entitled)	\$17	\$114,385	\$1,231,663
Spousal (includes dually entitled)	\$3,155	\$422,359	\$3,572,539
Disabled worker only	\$475	\$105,137	\$940,821

(Continued)

**Projected Household Wealth Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$0	\$79,033	\$935,304
Sex			
Female	\$0	\$66,463	\$941,000
Male	\$0	\$93,137	\$928,207
Country of birth			
United States	\$152	\$117,461	\$1,235,846
Other countries	\$0	\$59,032	\$598,302
Marital status			
Married	\$1,328	\$106,407	\$1,060,562
Divorced	\$0	\$68,221	\$712,674
Widowed	\$0	\$38,878	\$563,124
Never married	\$0	\$20,555	\$471,958
Current-law poverty status			
Above poverty	\$0	\$89,268	\$989,149
In poverty	\$0	\$17,434	\$191,969
Current-law household income quintile			
Highest	\$17,564	\$645,479	\$3,786,490
Second highest	\$3,122	\$290,249	\$1,338,178
Middle	\$1,735	\$192,272	\$874,828
Second lowest	\$241	\$67,896	\$404,794
Lowest	\$0	\$17,434	\$142,128
Current-law benefit type			
Retired worker only	\$0	\$92,554	\$978,393
Widow(er) (includes dually entitled)	\$0	\$37,010	\$578,726
Spousal (includes dually entitled)	\$0	\$74,246	\$1,112,796
Disabled worker only	\$0	\$57,796	\$639,377

(Continued)

**Projected Household Wealth Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$13,988	\$373,644	\$2,795,713
Sex			
Female	\$10,414	\$341,173	\$2,652,801
Male	\$19,383	\$416,849	\$2,955,218
Country of birth			
United States	\$15,406	\$384,314	\$2,824,207
Other countries	\$1,739	\$226,467	\$2,459,772
Age			
60–69	\$11,826	\$308,980	\$2,138,546
70–79	\$15,925	\$424,202	\$3,057,665
80–89	\$14,613	\$417,981	\$3,309,647
90 or older	\$10,603	\$248,114	\$2,733,059
Marital status			
Married	\$44,912	\$594,313	\$3,653,435
Divorced	\$1,902	\$169,326	\$1,409,609
Widowed	\$3,703	\$208,084	\$1,722,038
Never married	\$683	\$186,347	\$1,803,350
Highest education level			
Graduate	\$108,924	\$1,065,692	\$5,669,485
Bachelor	\$68,647	\$803,255	\$3,998,425
Associate	\$18,091	\$336,452	\$2,142,615
High school	\$3,630	\$208,330	\$1,503,336
Less than high school	\$0	\$46,726	\$745,842
Current-law poverty status			
Above poverty	\$18,886	\$406,878	\$2,892,941
In poverty	\$0	\$20,233	\$199,518
Current-law household income quintile			
Highest	\$481,229	\$2,379,727	\$7,750,140
Second highest	\$140,015	\$803,796	\$1,911,953
Middle	\$50,931	\$359,545	\$962,344
Second lowest	\$9,228	\$144,890	\$471,035
Lowest	\$0	\$29,379	\$168,865
Current-law benefit type			
Retired worker only	\$21,724	\$437,718	\$2,992,298
Widow(er) (includes dually entitled)	\$1,739	\$155,203	\$1,436,960
Spousal (includes dually entitled)	\$24,543	\$624,786	\$4,134,174
Disabled worker only	\$1,902	\$166,427	\$1,261,837

(Continued)

**Projected Household Wealth Distribution in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$69,686	\$679,710
Sex			
Female	\$0	\$62,910	\$631,634
Male	\$0	\$80,838	\$718,435
Country of birth			
United States	\$0	\$68,404	\$649,030
Other countries	\$0	\$84,124	\$1,048,796
Marital status			
Married	\$728	\$133,675	\$916,433
Divorced	\$0	\$49,759	\$453,310
Widowed	\$0	\$38,014	\$393,049
Never married	\$0	\$20,103	\$413,549
Highest education level			
Graduate	\$8,995	\$345,960	\$1,845,335
Bachelor	\$3,200	\$166,087	\$1,131,276
Associate	\$0	\$102,021	\$639,300
High school	\$0	\$36,907	\$400,719
Less than high school	\$0	\$8,447	\$168,136
Current-law poverty status			
Above poverty	\$0	\$81,716	\$710,265
In poverty	\$0	\$1,861	\$88,904
Current-law household income quintile			
Highest	\$9,194	\$465,602	\$2,409,231
Second highest	\$6,469	\$285,621	\$1,126,404
Middle	\$0	\$139,743	\$639,300
Second lowest	\$136	\$67,547	\$297,077
Lowest	\$0	\$7,744	\$120,682
Current-law benefit type			
Retired worker only	\$0	\$89,543	\$770,810
Widow(er) (includes dually entitled)	\$0	\$26,440	\$386,374
Spousal (includes dually entitled)	\$0	\$69,647	\$674,208
Disabled worker only	\$0	\$55,098	\$281,183

(Continued)

## Projected Household Wealth Distribution in 2030—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$1,735	\$233,818	\$2,241,110
Sex			
Female	\$1,735	\$214,145	\$2,241,110
Male	\$1,801	\$251,077	\$2,345,716
Country of birth			
United States	\$657	\$182,271	\$2,007,778
Other countries	\$1,902	\$264,764	\$2,616,179
Marital status			
Married	\$9,071	\$355,704	\$3,110,488
Divorced	\$0	\$125,013	\$1,110,102
Widowed	\$188	\$121,534	\$1,343,008
Never married	\$0	\$106,545	\$1,383,347
Highest education level			
Graduate	\$55,480	\$1,215,363	\$6,591,770
Bachelor	\$30,130	\$521,120	\$3,208,584
Associate	\$2,937	\$186,773	\$1,614,166
High school	\$3	\$107,639	\$896,280
Less than high school	\$0	\$38,942	\$416,781
Current-law poverty status			
Above poverty	\$2,748	\$264,704	\$2,375,419
In poverty	\$0	\$23,516	\$227,489
Current-law household income quintile			
Highest	\$209,846	\$1,870,233	\$7,180,892
Second highest	\$61,009	\$726,529	\$1,997,548
Middle	\$10,572	\$255,751	\$872,970
Second lowest	\$7,898	\$146,623	\$439,753
Lowest	\$0	\$24,983	\$172,683

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Household Wealth Distribution in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$9,066	\$303,420	\$2,324,400
Sex			
Female	\$5,781	\$275,021	\$2,199,127
Male	\$12,493	\$337,774	\$2,473,117
Race and ethnicity			
Hispanic or Latino, any race	\$910	\$120,432	\$999,486
White, non-Hispanic	\$25,181	\$442,646	\$2,723,297
Black or African American, non-Hispanic	\$199	\$109,751	\$939,615
All other races, non-Hispanic	\$10,823	\$432,696	\$3,906,209
Country of birth			
United States	\$14,547	\$354,906	\$2,425,955
Other countries	\$841	\$164,259	\$1,937,919
Age			
60–69	\$4,350	\$264,436	\$2,186,399
70–79	\$8,163	\$297,392	\$2,268,991
80–89	\$12,119	\$323,998	\$2,357,793
90 or older	\$17,961	\$412,424	\$2,822,110
Marital status			
Married	\$28,731	\$471,676	\$3,024,349
Divorced	\$1,240	\$185,364	\$1,552,402
Widowed	\$4,991	\$201,082	\$1,635,086
Never married	\$866	\$156,096	\$1,481,121
Highest education level			
Graduate	\$115,843	\$1,064,772	\$5,377,964
Bachelor	\$65,638	\$742,618	\$3,653,232
Associate	\$14,513	\$268,453	\$1,511,418
High school	\$1,277	\$155,768	\$1,034,857
Less than high school	\$0	\$56,007	\$492,041
Current-law poverty status			
Above poverty	\$14,147	\$335,433	\$2,413,522
In poverty	\$0	\$14,363	\$153,550
Current-law household income quintile			
Highest	\$251,752	\$2,033,344	\$6,666,526
Second highest	\$91,903	\$798,580	\$1,952,390
Middle	\$49,038	\$386,033	\$958,779
Second lowest	\$12,313	\$156,086	\$454,602
Lowest	\$0	\$29,589	\$161,157
Current-law benefit type			
Retired worker only	\$14,615	\$356,128	\$2,501,934
Widow(er) (includes dually entitled)	\$1,095	\$155,580	\$1,416,917
Spousal (includes dually entitled)	\$1,142	\$319,569	\$2,689,099
Disabled worker only	\$1,619	\$157,376	\$1,277,355

(Continued)

**Projected Household Wealth Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Hispanic or Latino, any race</i></b>			
Subtotal	\$910	\$120,432	\$999,486
Sex			
Female	\$97	\$110,549	\$930,719
Male	\$1,305	\$132,435	\$1,025,426
Country of birth			
United States	\$1,812	\$177,424	\$1,229,926
Other countries	\$0	\$86,913	\$746,544
Age			
60–69	\$97	\$122,761	\$1,046,732
70–79	\$1,121	\$123,584	\$1,017,945
80–89	\$921	\$109,318	\$848,011
90 or older	\$126	\$101,044	\$1,068,078
Marital status			
Married	\$1,971	\$165,285	\$1,229,063
Divorced	\$0	\$90,045	\$781,880
Widowed	\$32	\$60,306	\$554,915
Never married	\$0	\$73,794	\$746,422
Highest education level			
Graduate	\$31,475	\$497,532	\$2,715,827
Bachelor	\$11,472	\$316,152	\$2,188,744
Associate	\$6,037	\$214,298	\$1,290,400
High school	\$1,061	\$108,804	\$741,665
Less than high school	\$0	\$58,329	\$481,887
Current-law poverty status			
Above poverty	\$1,118	\$134,854	\$1,047,993
In poverty	\$0	\$15,861	\$144,617
Current-law household income quintile			
Highest	\$13,336	\$746,422	\$3,644,262
Second highest	\$13,232	\$386,407	\$1,499,439
Middle	\$8,422	\$253,744	\$767,198
Second lowest	\$2,006	\$121,442	\$391,540
Lowest	\$0	\$28,442	\$150,610
Current-law benefit type			
Retired worker only	\$1,305	\$137,322	\$1,101,261
Widow(er) (includes dually entitled)	\$0	\$54,345	\$558,075
Spousal (includes dually entitled)	\$0	\$106,767	\$905,802
Disabled worker only	\$0	\$98,336	\$765,440

(Continued)

**Projected Household Wealth Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$25,181	\$442,646	\$2,723,297
Sex			
Female	\$20,344	\$400,441	\$2,579,426
Male	\$32,572	\$494,910	\$2,944,202
Country of birth			
United States	\$28,154	\$457,605	\$2,745,375
Other countries	\$1,619	\$282,930	\$2,485,964
Age			
60–69	\$20,322	\$393,087	\$2,648,059
70–79	\$25,035	\$457,605	\$2,666,885
80–89	\$27,846	\$446,045	\$2,673,611
90 or older	\$34,016	\$520,936	\$3,266,861
Marital status			
Married	\$64,405	\$642,756	\$3,486,300
Divorced	\$8,538	\$247,374	\$1,858,508
Widowed	\$17,030	\$293,254	\$1,975,650
Never married	\$6,517	\$296,438	\$2,080,411
Highest education level			
Graduate	\$159,757	\$1,194,752	\$5,622,692
Bachelor	\$103,483	\$875,807	\$3,867,865
Associate	\$26,378	\$339,469	\$1,695,060
High school	\$7,959	\$215,862	\$1,215,118
Less than high school	\$0	\$63,652	\$555,108
Current-law poverty status			
Above poverty	\$33,697	\$471,911	\$2,795,331
In poverty	\$0	\$19,047	\$188,040
Current-law household income quintile			
Highest	\$489,658	\$2,267,734	\$6,995,134
Second highest	\$184,681	\$910,967	\$2,038,154
Middle	\$86,910	\$433,443	\$994,621
Second lowest	\$24,717	\$181,759	\$482,339
Lowest	\$0	\$36,700	\$176,814
Current-law benefit type			
Retired worker only	\$37,988	\$505,805	\$2,929,617
Widow(er) (includes dually entitled)	\$5,827	\$214,041	\$1,698,340
Spousal (includes dually entitled)	\$8,836	\$551,339	\$3,246,902
Disabled worker only	\$8,362	\$260,518	\$1,805,416

(Continued)

**Projected Household Wealth Distribution in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$199	\$109,751	\$939,615
Sex			
Female	\$51	\$94,818	\$777,982
Male	\$459	\$136,985	\$1,131,612
Country of birth			
United States	\$353	\$108,588	\$931,726
Other countries	\$0	\$119,532	\$989,737
Age			
60–69	\$0	\$100,374	\$1,003,071
70–79	\$492	\$115,931	\$1,057,120
80–89	\$1,033	\$116,908	\$711,388
90 or older	\$2,437	\$111,549	\$909,442
Marital status			
Married	\$3,496	\$233,338	\$1,385,557
Divorced	\$0	\$76,485	\$665,102
Widowed	\$109	\$72,363	\$756,521
Never married	\$0	\$65,064	\$585,272
Highest education level			
Graduate	\$42,343	\$537,917	\$2,791,586
Bachelor	\$23,393	\$302,782	\$1,392,304
Associate	\$831	\$105,427	\$619,721
High school	\$0	\$56,273	\$485,395
Less than high school	\$0	\$24,685	\$305,486
Current-law poverty status			
Above poverty	\$1,080	\$134,020	\$998,716
In poverty	\$0	\$1,658	\$77,251
Current-law household income quintile			
Highest	\$10,953	\$839,754	\$3,399,621
Second highest	\$12,337	\$416,900	\$1,427,314
Middle	\$20,279	\$263,224	\$769,222
Second lowest	\$2,864	\$115,244	\$356,061
Lowest	\$0	\$17,260	\$128,768
Current-law benefit type			
Retired worker only	\$688	\$133,923	\$1,030,536
Widow(er) (includes dually entitled)	\$16	\$51,732	\$599,326
Spousal (includes dually entitled)	\$0	\$112,932	\$740,667
Disabled worker only	\$0	\$60,183	\$602,850

(Continued)

## Projected Household Wealth Distribution in 2050—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>All other races, non-Hispanic</i></b>			
Subtotal	\$10,823	\$432,696	\$3,906,209
Sex			
Female	\$5,580	\$350,467	\$3,590,357
Male	\$19,886	\$534,190	\$4,013,665
Country of birth			
United States	\$16,078	\$378,731	\$3,091,996
Other countries	\$6,654	\$464,275	\$4,055,435
Age			
60–69	\$18,410	\$455,858	\$4,288,334
70–79	\$7,565	\$441,458	\$3,875,414
80–89	\$9,329	\$402,304	\$3,572,721
90 or older	\$15,463	\$394,963	\$3,175,867
Marital status			
Married	\$25,338	\$734,111	\$5,258,582
Divorced	\$582	\$205,528	\$2,150,004
Widowed	\$5,818	\$250,884	\$2,328,982
Never married	\$2,942	\$260,140	\$2,647,301
Highest education level			
Graduate	\$64,967	\$1,346,944	\$7,619,597
Bachelor	\$25,744	\$775,887	\$4,114,789
Associate	\$9,329	\$232,180	\$1,310,881
High school	\$1,165	\$166,544	\$1,227,479
Less than high school	\$0	\$54,613	\$288,793
Current-law poverty status			
Above poverty	\$19,163	\$482,500	\$4,008,913
In poverty	\$0	\$18,103	\$157,376
Current-law household income quintile			
Highest	\$365,630	\$2,492,647	\$9,469,075
Second highest	\$93,613	\$941,578	\$2,021,443
Middle	\$50,066	\$410,266	\$1,088,354
Second lowest	\$6,895	\$171,988	\$490,586
Lowest	\$0	\$31,177	\$178,718

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Household Wealth Distribution in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All beneficiaries</i>			
Total	\$10,146	\$360,631	\$2,756,316
Sex			
Female	\$7,032	\$324,572	\$2,541,823
Male	\$14,619	\$402,504	\$2,963,621
Race and ethnicity			
Hispanic or Latino, any race	\$666	\$157,037	\$1,231,650
White, non-Hispanic	\$30,761	\$532,644	\$3,326,631
Black or African American, non-Hispanic	\$0	\$137,102	\$1,212,126
All other races, non-Hispanic	\$16,718	\$546,117	\$5,284,563
Country of birth			
United States	\$16,214	\$409,002	\$2,840,066
Other countries	\$49	\$201,835	\$2,368,611
Age			
60–69	\$7,270	\$306,467	\$2,544,564
70–79	\$9,030	\$359,417	\$2,788,285
80–89	\$13,438	\$399,703	\$2,949,616
90 or older	\$16,466	\$440,749	\$2,763,499
Marital status			
Married	\$35,432	\$558,740	\$3,529,650
Divorced	\$937	\$249,018	\$2,060,275
Widowed	\$8,731	\$245,762	\$1,747,107
Never married	\$742	\$206,084	\$2,270,576
Highest education level			
Graduate	\$108,053	\$1,093,162	\$5,663,700
Bachelor	\$65,225	\$817,140	\$4,522,894
Associate	\$13,654	\$311,362	\$1,635,076
High school	\$1,011	\$189,993	\$1,273,406
Less than high school	\$0	\$72,967	\$612,331
Current-law poverty status			
Above poverty	\$14,431	\$385,555	\$2,829,276
In poverty	\$0	\$14,278	\$192,614
Current-law household income quintile			
Highest	\$206,771	\$2,284,243	\$8,342,124
Second highest	\$78,797	\$888,752	\$2,403,578
Middle	\$50,019	\$472,189	\$1,199,391
Second lowest	\$16,770	\$197,449	\$571,479
Lowest	\$0	\$38,071	\$203,715
Current-law benefit type			
Retired worker only	\$17,108	\$418,541	\$3,030,889
Widow(er) (includes dually entitled)	\$716	\$178,808	\$1,520,611
Spousal (includes dually entitled)	\$0	\$359,037	\$3,005,717
Disabled worker only	\$1,434	\$168,405	\$1,307,065

(Continued)

**Projected Household Wealth Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i><b>Hispanic or Latino, any race</b></i>			
Subtotal	\$666	\$157,037	\$1,231,650
Sex			
Female	\$219	\$142,785	\$1,198,827
Male	\$921	\$171,404	\$1,298,694
Country of birth			
United States	\$1,999	\$206,522	\$1,461,904
Other countries	\$0	\$103,202	\$851,779
Age			
60–69	\$746	\$158,255	\$1,262,211
70–79	\$591	\$163,548	\$1,277,889
80–89	\$492	\$147,019	\$1,230,614
90 or older	\$904	\$135,972	\$914,295
Marital status			
Married	\$9,427	\$239,054	\$1,530,265
Divorced	\$0	\$115,882	\$967,026
Widowed	\$168	\$84,450	\$602,503
Never married	\$0	\$91,900	\$956,922
Highest education level			
Graduate	\$40,832	\$559,728	\$3,130,974
Bachelor	\$19,023	\$384,029	\$2,595,005
Associate	\$4,898	\$210,354	\$1,295,880
High school	\$721	\$148,984	\$1,063,270
Less than high school	\$0	\$71,540	\$568,550
Current-law poverty status			
Above poverty	\$829	\$170,831	\$1,282,187
In poverty	\$0	\$12,656	\$165,422
Current-law household income quintile			
Highest	\$9,032	\$769,762	\$4,236,360
Second highest	\$20,346	\$454,657	\$1,906,601
Middle	\$19,046	\$334,876	\$1,045,948
Second lowest	\$5,690	\$151,683	\$484,307
Lowest	\$0	\$30,508	\$191,437
Current-law benefit type			
Retired worker only	\$1,353	\$181,770	\$1,343,163
Widow(er) (includes dually entitled)	\$0	\$75,471	\$565,484
Spousal (includes dually entitled)	\$0	\$168,261	\$1,354,572
Disabled worker only	\$294	\$126,223	\$931,371

(Continued)

**Projected Household Wealth Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$30,761	\$532,644	\$3,326,631
Sex			
Female	\$23,415	\$483,612	\$3,076,240
Male	\$42,146	\$590,536	\$3,556,959
Country of birth			
United States	\$35,072	\$547,738	\$3,333,031
Other countries	\$1,304	\$368,940	\$3,149,096
Age			
60–69	\$26,933	\$487,056	\$3,248,065
70–79	\$28,969	\$548,575	\$3,352,208
80–89	\$35,784	\$545,419	\$3,423,337
90 or older	\$40,067	\$564,843	\$3,197,310
Marital status			
Married	\$79,212	\$768,261	\$4,085,065
Divorced	\$11,808	\$352,266	\$2,548,677
Widowed	\$26,787	\$378,924	\$2,121,664
Never married	\$12,643	\$382,945	\$2,894,565
Highest education level			
Graduate	\$169,057	\$1,286,937	\$5,810,028
Bachelor	\$121,229	\$948,993	\$4,771,577
Associate	\$28,795	\$393,509	\$1,905,970
High school	\$10,184	\$252,779	\$1,421,019
Less than high school	\$66	\$103,547	\$786,145
Current-law poverty status			
Above poverty	\$37,879	\$555,361	\$3,389,112
In poverty	\$0	\$17,295	\$228,651
Current-law household income quintile			
Highest	\$559,792	\$2,686,199	\$8,685,813
Second highest	\$191,946	\$1,050,383	\$2,512,124
Middle	\$108,300	\$543,839	\$1,265,191
Second lowest	\$30,436	\$231,001	\$599,517
Lowest	\$0	\$50,790	\$224,078
Current-law benefit type			
Retired worker only	\$44,157	\$604,368	\$3,556,914
Widow(er) (includes dually entitled)	\$7,323	\$268,675	\$1,894,391
Spousal (includes dually entitled)	\$9,896	\$589,970	\$3,972,075
Disabled worker only	\$11,454	\$279,038	\$1,597,438

(Continued)

**Projected Household Wealth Distribution in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>Black or African American, non-Hispanic</i></b>			
Subtotal	\$0	\$137,102	\$1,212,126
Sex			
Female	\$0	\$127,674	\$1,110,612
Male	\$0	\$153,481	\$1,385,951
Country of birth			
United States	\$98	\$138,975	\$1,248,427
Other countries	\$0	\$121,130	\$1,037,720
Age			
60–69	\$0	\$110,202	\$1,126,475
70–79	\$0	\$122,791	\$1,262,277
80–89	\$539	\$171,142	\$1,330,492
90 or older	\$11,606	\$224,065	\$1,042,773
Marital status			
Married	\$7,044	\$289,240	\$1,699,475
Divorced	\$0	\$111,823	\$1,048,823
Widowed	\$666	\$145,853	\$1,082,938
Never married	\$0	\$82,896	\$907,995
Highest education level			
Graduate	\$38,482	\$529,758	\$2,763,499
Bachelor	\$11,263	\$403,576	\$1,846,349
Associate	\$0	\$114,340	\$810,293
High school	\$0	\$73,515	\$657,388
Less than high school	\$0	\$23,367	\$330,191
Current-law poverty status			
Above poverty	\$99	\$153,367	\$1,258,476
In poverty	\$0	\$3,026	\$122,379
Current-law household income quintile			
Highest	\$15,846	\$765,651	\$4,394,435
Second highest	\$3,176	\$519,521	\$1,853,842
Middle	\$11,154	\$318,457	\$1,116,593
Second lowest	\$3,177	\$147,941	\$512,395
Lowest	\$0	\$24,174	\$157,651
Current-law benefit type			
Retired worker only	\$66	\$154,279	\$1,273,191
Widow(er) (includes dually entitled)	\$550	\$91,868	\$879,972
Spousal (includes dually entitled)	\$0	\$104,247	\$1,148,507
Disabled worker only	\$0	\$69,835	\$649,138

(Continued)

## Projected Household Wealth Distribution in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<b><i>All other races, non-Hispanic</i></b>			
Subtotal	\$16,718	\$546,117	\$5,284,563
Sex			
Female	\$9,501	\$436,135	\$5,229,514
Male	\$27,761	\$709,002	\$5,560,225
Country of birth			
United States	\$24,822	\$653,048	\$6,406,544
Other countries	\$11,100	\$512,578	\$4,921,348
Age			
60–69	\$23,535	\$475,108	\$4,712,623
70–79	\$14,080	\$523,691	\$5,917,781
80–89	\$15,431	\$653,048	\$6,120,674
90 or older	\$10,032	\$623,555	\$4,010,255
Marital status			
Married	\$35,943	\$858,880	\$6,482,850
Divorced	\$0	\$249,565	\$2,889,763
Widowed	\$883	\$258,531	\$2,769,380
Never married	\$23,211	\$466,193	\$5,678,130
Highest education level			
Graduate	\$64,748	\$1,201,249	\$9,105,732
Bachelor	\$27,483	\$923,305	\$5,965,698
Associate	\$11,069	\$295,855	\$1,634,601
High school	\$835	\$266,804	\$2,338,919
Less than high school	\$0	\$59,622	\$517,718
Current-law poverty status			
Above poverty	\$22,443	\$612,275	\$5,525,014
In poverty	\$0	\$29,093	\$218,695
Current-law household income quintile			
Highest	\$397,328	\$2,993,491	\$12,160,525
Second highest	\$80,653	\$1,015,201	\$2,781,023
Middle	\$43,787	\$480,852	\$1,226,570
Second lowest	\$17,223	\$206,849	\$649,613
Lowest	\$0	\$44,966	\$241,055
Current-law benefit type			
Retired worker only	\$28,040	\$689,329	\$5,965,698
Widow(er) (includes dually entitled)	\$0	\$162,258	\$1,925,643
Spousal (includes dually entitled)	\$0	\$407,717	\$3,944,737
Disabled worker only	\$23,175	\$263,948	\$1,783,368

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Health Status and Costs in 2024

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>All beneficiaries</b>				
Total	27%	16,777	\$3,459	\$1,587
Sex				
Female	27%	9,032	\$3,333	\$1,573
Male	27%	7,745	\$3,510	\$1,613
Race and ethnicity				
Hispanic or Latino, any race	36%	2,011	\$3,155	\$886
White, non-Hispanic	24%	11,447	\$3,589	\$1,829
Black or African American, non-Hispanic	39%	2,351	\$3,155	\$821
All other races, non-Hispanic	30%	968	\$3,510	\$1,668
Country of birth				
United States	26%	14,172	\$3,510	\$1,637
Other countries	32%	2,605	\$3,247	\$1,256
Age				
60–69	27%	6,461	\$3,155	\$1,341
70–79	24%	6,164	\$3,684	\$1,685
80–89	31%	3,391	\$3,705	\$1,857
90 or older	40%	761	\$3,315	\$2,213
Marital status				
Married	25%	8,967	\$4,273	\$2,061
Divorced	27%	2,946	\$3,155	\$1,003
Widowed	31%	3,572	\$3,155	\$1,174
Never married	32%	1,293	\$3,155	\$881
Highest education level				
Graduate	17%	1,320	\$3,684	\$2,277
Bachelor	18%	2,040	\$3,589	\$2,076
Associate	24%	3,346	\$3,435	\$1,521
High school	30%	7,433	\$3,333	\$1,451
Less than high school	48%	2,639	\$3,155	\$890
Current-law poverty status				
Above poverty	26%	15,541	\$3,510	\$1,650
In poverty	39%	1,236	\$3,155	\$634
Current-law household income quintile				
Highest	16%	2,001	\$4,094	\$2,573
Second highest	24%	3,028	\$3,705	\$1,878
Middle	27%	3,422	\$3,589	\$1,609
Second lowest	30%	3,829	\$3,333	\$1,366
Lowest	36%	4,497	\$3,155	\$913
Current-law benefit type				
Retired worker only	24%	10,639	\$3,589	\$1,654
Widow(er) (includes dually entitled)	30%	3,231	\$3,155	\$1,168
Spousal (includes dually entitled)	26%	1,567	\$4,857	\$2,057
Disabled worker only	53%	1,340	\$3,155	\$1,224

(Continued)

**Projected Health Status and Costs in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<i><b>Hispanic or Latino, any race</b></i>				
Subtotal	36%	2,011	\$3,155	\$886
Sex				
Female	34%	992	\$3,155	\$901
Male	39%	1,019	\$3,155	\$874
Country of birth				
United States	31%	820	\$3,155	\$874
Other countries	40%	1,190	\$3,155	\$907
Marital status				
Married	35%	1,217	\$3,880	\$1,004
Divorced	34%	277	\$3,155	\$749
Widowed	38%	381	\$3,155	\$636
Never married	38%	136	\$3,141	\$727
Current-law poverty status				
Above poverty	35%	1,747	\$3,181	\$919
In poverty	45%	264	\$2,428	\$562
Current-law household income quintile				
Highest	25%	169	\$3,589	\$1,178
Second highest	31%	271	\$3,247	\$977
Middle	37%	343	\$3,510	\$862
Second lowest	37%	472	\$3,155	\$965
Lowest	41%	755	\$3,155	\$694
Current-law benefit type				
Retired worker only	34%	1,316	\$3,155	\$914
Widow(er) (includes dually entitled)	35%	293	\$3,155	\$573
Spousal (includes dually entitled)	35%	215	\$4,495	\$1,005
Disabled worker only	64%	187	\$3,155	\$889

(Continued)

**Projected Health Status and Costs in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>White, non-Hispanic</b>				
Subtotal	24%	11,447	\$3,589	\$1,829
Sex				
Female	24%	6,113	\$3,510	\$1,797
Male	24%	5,334	\$3,589	\$1,869
Country of birth				
United States	24%	10,722	\$3,589	\$1,832
Other countries	27%	725	\$3,510	\$1,778
Age				
60–69	23%	3,960	\$3,190	\$1,586
70–79	21%	4,275	\$3,705	\$1,927
80–89	29%	2,570	\$3,880	\$2,071
90 or older	39%	642	\$3,333	\$2,340
Marital status				
Married	22%	6,195	\$4,385	\$2,377
Divorced	24%	1,991	\$3,155	\$1,137
Widowed	28%	2,535	\$3,155	\$1,313
Never married	27%	726	\$3,155	\$1,126
Highest education level				
Graduate	16%	1,065	\$3,705	\$2,460
Bachelor	17%	1,553	\$3,684	\$2,220
Associate	22%	2,467	\$3,510	\$1,695
High school	28%	5,169	\$3,510	\$1,660
Less than high school	46%	1,193	\$3,155	\$1,143
Current-law poverty status				
Above poverty	23%	10,822	\$3,589	\$1,879
In poverty	35%	625	\$3,155	\$763
Current-law household income quintile				
Highest	14%	1,508	\$4,094	\$2,787
Second highest	23%	2,321	\$3,880	\$2,115
Middle	25%	2,491	\$3,589	\$1,777
Second lowest	28%	2,520	\$3,510	\$1,522
Lowest	33%	2,608	\$3,155	\$1,046
Current-law benefit type				
Retired worker only	22%	7,179	\$3,684	\$1,912
Widow(er) (includes dually entitled)	28%	2,361	\$3,155	\$1,318
Spousal (includes dually entitled)	24%	1,127	\$4,857	\$2,410
Disabled worker only	50%	779	\$3,155	\$1,499

(Continued)

**Projected Health Status and Costs in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	39%	2,351	\$3,155	\$821
Sex				
Female	41%	1,375	\$3,155	\$818
Male	36%	976	\$3,155	\$832
Country of birth				
United States	39%	2,088	\$3,155	\$847
Other countries	34%	263	\$3,155	\$716
Marital status				
Married	37%	989	\$4,034	\$1,164
Divorced	36%	513	\$3,155	\$608
Widowed	43%	481	\$3,155	\$800
Never married	43%	368	\$3,155	\$513
Highest education level				
Graduate	28%	143	\$3,247	\$1,229
Bachelor	30%	222	\$3,155	\$1,048
Associate	37%	496	\$3,155	\$797
High school	39%	1,096	\$3,155	\$805
Less than high school	57%	395	\$3,155	\$692
Current-law poverty status				
Above poverty	38%	2,081	\$3,155	\$871
In poverty	45%	270	\$2,428	\$382
Current-law household income quintile				
Highest	31%	183	\$3,589	\$1,350
Second highest	33%	297	\$3,247	\$939
Middle	38%	422	\$3,247	\$951
Second lowest	39%	575	\$3,155	\$821
Lowest	44%	873	\$3,155	\$567
Current-law benefit type				
Retired worker only	36%	1,494	\$3,155	\$865
Widow(er) (includes dually entitled)	41%	427	\$3,155	\$737
Spousal (includes dually entitled)	37%	110	\$5,262	\$777
Disabled worker only	59%	320	\$3,155	\$804

(Continued)

**Projected Health Status and Costs in 2024—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	30%	968	\$3,510	\$1,668
Sex				
Female	31%	552	\$3,510	\$1,720
Male	29%	417	\$3,589	\$1,586
Country of birth				
United States	35%	542	\$3,333	\$1,625
Other countries	25%	426	\$3,684	\$1,688
Highest education level				
Graduate	18%	75	\$3,705	\$2,372
Bachelor	20%	159	\$3,684	\$2,030
Associate	33%	195	\$3,440	\$1,588
High school	34%	400	\$3,510	\$1,413
Less than high school	49%	140	\$3,155	\$945
Current-law poverty status				
Above poverty	29%	892	\$3,589	\$1,769
In poverty	35%	77	\$3,155	\$604
Current-law household income quintile				
Highest	21%	140	\$4,094	\$2,436
Second highest	25%	139	\$3,719	\$1,547
Middle	30%	165	\$3,684	\$1,929
Second lowest	35%	262	\$3,589	\$1,451
Lowest	35%	262	\$3,155	\$1,222

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Health Status and Costs in 2030

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>All beneficiaries</b>				
Total	28%	19,519	\$3,898	\$1,776
Sex				
Female	27%	10,342	\$3,877	\$1,770
Male	28%	9,177	\$4,053	\$1,787
Race and ethnicity				
Hispanic or Latino, any race	37%	2,969	\$3,685	\$1,043
White, non-Hispanic	24%	12,471	\$4,106	\$2,082
Black or African American, non-Hispanic	41%	2,865	\$3,685	\$941
All other races, non-Hispanic	30%	1,213	\$4,106	\$1,853
Country of birth				
United States	26%	15,725	\$3,898	\$1,867
Other countries	34%	3,794	\$3,798	\$1,342
Age				
60–69	27%	6,114	\$3,685	\$1,454
70–79	25%	7,631	\$4,198	\$1,802
80–89	32%	4,758	\$4,308	\$2,258
90 or older	39%	1,016	\$3,877	\$2,372
Marital status				
Married	26%	10,386	\$5,010	\$2,303
Divorced	28%	3,581	\$3,685	\$1,170
Widowed	31%	3,998	\$3,685	\$1,347
Never married	30%	1,553	\$3,685	\$960
Highest education level				
Graduate	19%	1,603	\$4,198	\$2,613
Bachelor	21%	2,750	\$4,198	\$2,276
Associate	26%	4,091	\$3,898	\$1,736
High school	31%	8,153	\$3,798	\$1,561
Less than high school	49%	2,922	\$3,685	\$1,042
Current-law poverty status				
Above poverty	27%	18,227	\$4,106	\$1,838
In poverty	37%	1,292	\$3,685	\$762
Current-law household income quintile				
Highest	18%	2,553	\$4,538	\$2,895
Second highest	26%	3,609	\$4,198	\$2,084
Middle	28%	4,006	\$4,106	\$1,827
Second lowest	32%	4,445	\$3,898	\$1,528
Lowest	35%	4,905	\$3,685	\$995
Current-law benefit type				
Retired worker only	26%	12,820	\$4,106	\$1,853
Widow(er) (includes dually entitled)	31%	3,704	\$3,685	\$1,371
Spousal (includes dually entitled)	27%	1,732	\$5,402	\$2,263
Disabled worker only	46%	1,262	\$3,685	\$1,460

(Continued)

**Projected Health Status and Costs in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<i><b>Hispanic or Latino, any race</b></i>				
Subtotal	37%	2,969	\$3,685	\$1,043
Sex				
Female	35%	1,448	\$3,685	\$1,042
Male	40%	1,522	\$3,685	\$1,044
Country of birth				
United States	33%	1,123	\$3,685	\$1,155
Other countries	41%	1,847	\$3,685	\$975
Marital status				
Married	38%	1,869	\$4,789	\$1,227
Divorced	35%	367	\$3,685	\$849
Widowed	38%	554	\$3,685	\$840
Never married	34%	180	\$3,685	\$803
Current-law poverty status				
Above poverty	37%	2,685	\$3,685	\$1,087
In poverty	42%	285	\$3,685	\$595
Current-law household income quintile				
Highest	34%	313	\$3,798	\$1,514
Second highest	36%	453	\$3,898	\$1,157
Middle	37%	569	\$3,798	\$1,168
Second lowest	38%	667	\$3,685	\$1,054
Lowest	39%	968	\$3,685	\$827
Current-law benefit type				
Retired worker only	35%	1,864	\$3,685	\$1,061
Widow(er) (includes dually entitled)	39%	454	\$3,685	\$840
Spousal (includes dually entitled)	38%	338	\$6,525	\$1,177
Disabled worker only	56%	314	\$3,685	\$1,097

(Continued)

**Projected Health Status and Costs in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>White, non-Hispanic</b>				
Subtotal	24%	12,471	\$4,106	\$2,082
Sex				
Female	24%	6,643	\$4,106	\$2,046
Male	25%	5,828	\$4,198	\$2,121
Country of birth				
United States	24%	11,563	\$4,106	\$2,094
Other countries	28%	908	\$4,106	\$1,822
Age				
60–69	22%	3,227	\$3,685	\$1,743
70–79	22%	4,958	\$4,308	\$2,075
80–89	29%	3,450	\$4,333	\$2,554
90 or older	37%	837	\$3,877	\$2,532
Marital status				
Married	23%	6,653	\$5,129	\$2,702
Divorced	25%	2,396	\$3,685	\$1,310
Widowed	28%	2,613	\$3,685	\$1,583
Never married	25%	809	\$3,685	\$1,144
Highest education level				
Graduate	18%	1,243	\$4,303	\$2,807
Bachelor	19%	2,049	\$4,308	\$2,499
Associate	23%	2,847	\$4,106	\$1,936
High school	28%	5,252	\$3,898	\$1,814
Less than high school	45%	1,081	\$3,685	\$1,429
Current-law poverty status				
Above poverty	24%	11,828	\$4,198	\$2,133
In poverty	33%	643	\$3,685	\$984
Current-law household income quintile				
Highest	16%	1,794	\$4,719	\$3,165
Second highest	23%	2,572	\$4,308	\$2,351
Middle	25%	2,638	\$4,198	\$2,091
Second lowest	28%	2,804	\$3,898	\$1,756
Lowest	31%	2,663	\$3,685	\$1,143
Current-law benefit type				
Retired worker only	23%	8,219	\$4,198	\$2,163
Widow(er) (includes dually entitled)	28%	2,503	\$3,685	\$1,565
Spousal (includes dually entitled)	25%	1,148	\$5,245	\$2,648
Disabled worker only	41%	601	\$3,685	\$1,774

(Continued)

**Projected Health Status and Costs in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	41%	2,865	\$3,685	\$941
Sex				
Female	41%	1,580	\$3,685	\$967
Male	40%	1,285	\$3,685	\$890
Country of birth				
United States	40%	2,473	\$3,685	\$941
Other countries	41%	392	\$3,685	\$944
Marital status				
Married	38%	1,163	\$4,719	\$1,399
Divorced	39%	642	\$3,685	\$659
Widowed	45%	573	\$3,685	\$766
Never married	43%	488	\$3,685	\$671
Highest education level				
Graduate	31%	186	\$3,798	\$1,227
Bachelor	32%	301	\$3,685	\$1,064
Associate	38%	652	\$3,685	\$944
High school	42%	1,361	\$3,685	\$914
Less than high school	61%	364	\$3,685	\$728
Current-law poverty status				
Above poverty	40%	2,597	\$3,685	\$982
In poverty	47%	268	\$2,999	\$515
Current-law household income quintile				
Highest	34%	275	\$4,106	\$1,596
Second highest	35%	389	\$3,685	\$1,092
Middle	40%	530	\$3,685	\$965
Second lowest	44%	736	\$3,685	\$931
Lowest	43%	935	\$3,685	\$661
Current-law benefit type				
Retired worker only	39%	1,952	\$3,685	\$961
Widow(er) (includes dually entitled)	42%	515	\$3,685	\$837
Spousal (includes dually entitled)	36%	118	\$4,970	\$1,122
Disabled worker only	53%	280	\$3,685	\$941

(Continued)

**Projected Health Status and Costs in 2030—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	30%	1,213	\$4,106	\$1,853
Sex				
Female	30%	671	\$3,898	\$1,827
Male	30%	542	\$4,106	\$1,905
Country of birth				
United States	33%	566	\$3,798	\$1,772
Other countries	28%	646	\$4,198	\$1,905
Marital status				
Married	29%	701	\$5,180	\$2,296
Divorced	29%	177	\$3,685	\$1,452
Widowed	35%	258	\$3,685	\$1,182
Never married	32%	77	\$3,685	\$1,026
Highest education level				
Graduate	21%	118	\$4,333	\$2,835
Bachelor	23%	253	\$4,062	\$2,144
Associate	30%	208	\$3,891	\$1,576
High school	35%	481	\$4,106	\$1,630
Less than high school	48%	154	\$3,685	\$1,167
Current-law poverty status				
Above poverty	30%	1,117	\$4,106	\$1,973
In poverty	35%	95	\$3,673	\$724
Current-law household income quintile				
Highest	20%	173	\$4,598	\$2,820
Second highest	29%	195	\$4,106	\$2,144
Middle	35%	270	\$4,106	\$2,049
Second lowest	31%	238	\$4,333	\$1,489
Lowest	36%	338	\$3,685	\$1,093

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Health Status and Costs in 2050

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>All beneficiaries</b>				
Total	30%	25,017	\$6,119	\$2,711
Sex				
Female	30%	13,137	\$6,103	\$2,735
Male	31%	11,880	\$6,176	\$2,681
Race and ethnicity				
Hispanic or Latino, any race	38%	5,872	\$6,035	\$1,744
White, non-Hispanic	26%	13,617	\$6,349	\$3,313
Black or African American, non-Hispanic	40%	3,631	\$6,035	\$1,525
All other races, non-Hispanic	30%	1,897	\$6,723	\$3,090
Country of birth				
United States	28%	18,300	\$6,035	\$2,856
Other countries	36%	6,717	\$6,220	\$2,282
Age				
60–69	28%	6,593	\$6,035	\$2,277
70–79	26%	8,108	\$6,349	\$2,572
80–89	34%	7,359	\$6,875	\$3,100
90 or older	39%	2,957	\$6,383	\$3,855
Marital status				
Married	29%	12,333	\$8,399	\$3,616
Divorced	29%	4,511	\$6,035	\$1,906
Widowed	33%	5,096	\$6,035	\$2,137
Never married	32%	3,077	\$6,035	\$1,631
Highest education level				
Graduate	22%	2,482	\$6,383	\$3,813
Bachelor	24%	4,370	\$6,358	\$3,614
Associate	28%	5,262	\$6,154	\$2,622
High school	34%	9,104	\$6,035	\$2,306
Less than high school	50%	3,799	\$6,035	\$1,536
Current-law poverty status				
Above poverty	30%	23,570	\$6,220	\$2,810
In poverty	38%	1,447	\$6,035	\$1,168
Current-law household income quintile				
Highest	21%	3,513	\$6,383	\$4,165
Second highest	28%	4,647	\$6,383	\$3,170
Middle	30%	5,032	\$6,723	\$2,918
Second lowest	34%	5,667	\$6,307	\$2,330
Lowest	37%	6,158	\$6,035	\$1,517
Current-law benefit type				
Retired worker only	28%	17,345	\$6,220	\$2,847
Widow(er) (includes dually entitled)	34%	4,225	\$6,035	\$2,059
Spousal (includes dually entitled)	28%	1,806	\$10,686	\$3,180
Disabled worker only	51%	1,641	\$6,035	\$2,085

(Continued)

**Projected Health Status and Costs in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<i><b>Hispanic or Latino, any race</b></i>				
Subtotal	38%	5,872	\$6,035	\$1,744
Sex				
Female	37%	2,860	\$6,035	\$1,817
Male	40%	3,012	\$6,035	\$1,652
Country of birth				
United States	34%	2,319	\$6,035	\$1,765
Other countries	42%	3,553	\$6,035	\$1,730
Age				
60–69	43%	2,192	\$6,035	\$1,510
70–79	32%	2,055	\$6,220	\$1,669
80–89	42%	1,277	\$6,383	\$2,221
90 or older	52%	348	\$6,035	\$2,517
Marital status				
Married	39%	3,334	\$9,303	\$2,117
Divorced	37%	725	\$6,035	\$1,432
Widowed	39%	1,120	\$6,035	\$1,447
Never married	39%	694	\$6,035	\$1,142
Highest education level				
Graduate	27%	229	\$6,035	\$2,068
Bachelor	29%	405	\$6,035	\$2,517
Associate	30%	741	\$6,035	\$1,789
High school	37%	2,169	\$6,035	\$1,791
Less than high school	51%	2,329	\$6,035	\$1,464
Current-law poverty status				
Above poverty	38%	5,418	\$6,035	\$1,811
In poverty	43%	454	\$6,035	\$984
Current-law household income quintile				
Highest	31%	599	\$6,035	\$2,354
Second highest	38%	933	\$6,035	\$1,938
Middle	37%	1,075	\$6,220	\$1,921
Second lowest	40%	1,422	\$6,723	\$1,871
Lowest	41%	1,843	\$6,035	\$1,258
Current-law benefit type				
Retired worker only	37%	4,045	\$6,035	\$1,846
Widow(er) (includes dually entitled)	41%	829	\$6,035	\$1,327
Spousal (includes dually entitled)	35%	544	\$10,686	\$1,765
Disabled worker only	63%	454	\$6,035	\$1,628

(Continued)

**Projected Health Status and Costs in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>White, non-Hispanic</b>				
Subtotal	26%	13,617	\$6,349	\$3,313
Sex				
Female	26%	7,222	\$6,349	\$3,331
Male	27%	6,395	\$6,220	\$3,285
Country of birth				
United States	26%	12,291	\$6,349	\$3,334
Other countries	31%	1,326	\$6,349	\$3,066
Age				
60–69	22%	3,056	\$6,035	\$2,892
70–79	22%	3,957	\$6,723	\$3,180
80–89	30%	4,438	\$6,875	\$3,559
90 or older	36%	2,165	\$6,383	\$4,259
Marital status				
Married	25%	6,821	\$8,184	\$4,403
Divorced	25%	2,653	\$6,035	\$2,213
Widowed	30%	2,981	\$6,035	\$2,556
Never married	25%	1,161	\$6,035	\$2,134
Highest education level				
Graduate	19%	1,560	\$6,383	\$4,247
Bachelor	22%	2,947	\$6,383	\$4,065
Associate	25%	3,256	\$6,349	\$3,084
High school	31%	4,824	\$6,035	\$2,823
Less than high school	47%	1,029	\$6,035	\$1,930
Current-law poverty status				
Above poverty	26%	13,025	\$6,383	\$3,402
In poverty	34%	592	\$6,035	\$1,530
Current-law household income quintile				
Highest	18%	2,113	\$6,723	\$4,712
Second highest	25%	2,830	\$6,723	\$3,796
Middle	27%	2,984	\$6,872	\$3,397
Second lowest	31%	3,032	\$6,383	\$2,781
Lowest	33%	2,657	\$6,035	\$1,846
Current-law benefit type				
Retired worker only	24%	9,316	\$6,383	\$3,469
Widow(er) (includes dually entitled)	31%	2,573	\$6,035	\$2,451
Spousal (includes dually entitled)	26%	982	\$10,686	\$4,081
Disabled worker only	45%	746	\$6,035	\$2,876

(Continued)

**Projected Health Status and Costs in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	40%	3,631	\$6,035	\$1,525
Sex				
Female	41%	2,036	\$6,035	\$1,519
Male	39%	1,594	\$6,035	\$1,533
Country of birth				
United States	40%	3,031	\$6,035	\$1,505
Other countries	42%	599	\$6,035	\$1,713
Age				
60–69	35%	1,024	\$6,035	\$1,399
70–79	39%	1,356	\$6,035	\$1,441
80–89	47%	982	\$6,035	\$1,789
90 or older	48%	269	\$6,035	\$2,034
Marital status				
Married	38%	1,175	\$7,899	\$2,205
Divorced	39%	827	\$6,035	\$1,214
Widowed	46%	608	\$6,035	\$1,258
Never married	41%	1,020	\$6,035	\$1,192
Highest education level				
Graduate	37%	322	\$6,035	\$1,980
Bachelor	32%	509	\$6,035	\$2,110
Associate	40%	897	\$6,035	\$1,483
High school	43%	1,588	\$6,035	\$1,388
Less than high school	55%	315	\$6,035	\$1,005
Current-law poverty status				
Above poverty	40%	3,337	\$6,035	\$1,628
In poverty	45%	293	\$6,035	\$752
Current-law household income quintile				
Highest	36%	348	\$6,035	\$2,179
Second highest	38%	563	\$6,035	\$1,703
Middle	39%	661	\$6,220	\$1,899
Second lowest	40%	832	\$6,035	\$1,557
Lowest	44%	1,227	\$6,035	\$1,063
Current-law benefit type				
Retired worker only	38%	2,612	\$6,035	\$1,604
Widow(er) (includes dually entitled)	46%	516	\$6,035	\$1,229
Spousal (includes dually entitled)	40%	134	\$10,686	\$1,899
Disabled worker only	56%	368	\$6,035	\$1,264

(Continued)

**Projected Health Status and Costs in 2050—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>All other races, non-Hispanic</i></b>				
Subtotal	30%	1,897	\$6,723	\$3,090
Sex				
Female	29%	1,019	\$6,723	\$2,964
Male	30%	878	\$6,723	\$3,328
Country of birth				
United States	33%	658	\$6,220	\$3,124
Other countries	28%	1,239	\$6,723	\$3,060
Age				
60–69	21%	320	\$6,035	\$2,799
70–79	27%	739	\$6,875	\$2,980
80–89	39%	662	\$7,096	\$3,318
90 or older	37%	176	\$6,723	\$3,936
Marital status				
Married	28%	1,003	\$8,762	\$4,069
Divorced	35%	306	\$6,035	\$2,099
Widowed	33%	387	\$6,035	\$2,364
Never married	27%	201	\$6,035	\$1,622
Highest education level				
Graduate	23%	371	\$7,055	\$3,813
Bachelor	25%	510	\$6,723	\$3,405
Associate	33%	368	\$6,035	\$2,537
High school	38%	523	\$6,723	\$2,803
Less than high school	46%	126	\$6,035	\$1,667
Current-law poverty status				
Above poverty	29%	1,789	\$6,723	\$3,219
In poverty	33%	108	\$6,035	\$1,654
Current-law household income quintile				
Highest	23%	452	\$7,055	\$4,305
Second highest	28%	321	\$6,723	\$3,502
Middle	31%	312	\$7,096	\$3,205
Second lowest	35%	380	\$6,723	\$2,613
Lowest	36%	431	\$6,035	\$1,585

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23. Run ID: SB PopProfiles 03/06/2024.

NOTE: Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

## Projected Health Status and Costs in 2070

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>All beneficiaries</b>				
Total	29%	26,986	\$9,267	\$3,895
Sex				
Female	29%	13,812	\$9,267	\$4,024
Male	30%	13,174	\$9,267	\$3,765
Race and ethnicity				
Hispanic or Latino, any race	36%	7,850	\$9,267	\$2,595
White, non-Hispanic	25%	13,152	\$9,489	\$4,804
Black or African American, non-Hispanic	41%	3,841	\$9,267	\$2,274
All other races, non-Hispanic	24%	2,143	\$9,267	\$4,749
Country of birth				
United States	28%	20,202	\$9,267	\$4,045
Other countries	34%	6,785	\$9,267	\$3,403
Age				
60–69	28%	7,259	\$9,267	\$3,407
70–79	26%	9,078	\$9,267	\$3,618
80–89	32%	7,353	\$9,802	\$4,509
90 or older	38%	3,296	\$9,552	\$5,290
Marital status				
Married	27%	11,679	\$12,898	\$5,247
Divorced	30%	5,435	\$9,267	\$2,871
Widowed	32%	4,617	\$9,267	\$3,314
Never married	31%	5,255	\$9,267	\$2,639
Highest education level				
Graduate	19%	3,321	\$9,552	\$5,276
Bachelor	23%	4,004	\$9,267	\$5,269
Associate	27%	5,455	\$9,267	\$3,583
High school	34%	9,524	\$9,267	\$3,285
Less than high school	49%	4,682	\$9,267	\$2,316
Current-law poverty status				
Above poverty	29%	25,873	\$9,267	\$3,995
In poverty	39%	1,113	\$9,267	\$1,873
Current-law household income quintile				
Highest	20%	3,728	\$9,552	\$5,941
Second highest	26%	4,783	\$9,552	\$4,585
Middle	30%	5,620	\$9,802	\$4,036
Second lowest	33%	6,108	\$9,267	\$3,293
Lowest	37%	6,746	\$9,267	\$2,322
Current-law benefit type				
Retired worker only	27%	19,193	\$9,267	\$4,050
Widow(er) (includes dually entitled)	33%	4,109	\$9,267	\$3,115
Spousal (includes dually entitled)	28%	1,780	\$16,409	\$4,358
Disabled worker only	52%	1,904	\$9,267	\$3,351

(Continued)

**Projected Health Status and Costs in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<i><b>Hispanic or Latino, any race</b></i>				
Subtotal	36%	7,850	\$9,267	\$2,595
Sex				
Female	35%	3,787	\$9,267	\$2,757
Male	38%	4,064	\$9,267	\$2,427
Country of birth				
United States	34%	4,338	\$9,267	\$2,652
Other countries	41%	3,512	\$9,267	\$2,506
Age				
60–69	41%	3,108	\$9,267	\$2,455
70–79	31%	2,583	\$9,267	\$2,401
80–89	37%	1,601	\$9,267	\$2,998
90 or older	43%	558	\$9,552	\$3,443
Marital status				
Married	36%	3,831	\$13,584	\$3,303
Divorced	34%	1,183	\$9,267	\$2,125
Widowed	37%	1,221	\$9,267	\$2,141
Never married	39%	1,615	\$9,267	\$1,811
Highest education level				
Graduate	18%	341	\$9,267	\$3,493
Bachelor	27%	435	\$9,267	\$3,607
Associate	28%	1,038	\$9,267	\$2,789
High school	37%	3,084	\$9,267	\$2,558
Less than high school	49%	2,952	\$9,267	\$2,064
Current-law poverty status				
Above poverty	36%	7,418	\$9,267	\$2,668
In poverty	45%	432	\$9,267	\$1,500
Current-law household income quintile				
Highest	32%	877	\$9,267	\$3,042
Second highest	33%	1,195	\$9,267	\$2,969
Middle	37%	1,602	\$9,267	\$3,266
Second lowest	36%	1,814	\$9,267	\$2,517
Lowest	40%	2,362	\$9,267	\$1,863
Current-law benefit type				
Retired worker only	34%	5,302	\$9,267	\$2,638
Widow(er) (includes dually entitled)	37%	1,065	\$9,267	\$2,188
Spousal (includes dually entitled)	33%	681	\$16,409	\$2,728
Disabled worker only	66%	802	\$9,267	\$2,754

(Continued)

**Projected Health Status and Costs in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>White, non-Hispanic</b>				
Subtotal	25%	13,152	\$9,489	\$4,804
Sex				
Female	24%	6,733	\$9,267	\$4,872
Male	26%	6,419	\$9,552	\$4,725
Country of birth				
United States	25%	11,936	\$9,552	\$4,852
Other countries	28%	1,216	\$9,267	\$4,299
Age				
60–69	21%	2,731	\$9,175	\$4,396
70–79	22%	4,238	\$9,749	\$4,549
80–89	29%	4,145	\$10,557	\$5,256
90 or older	36%	2,037	\$9,749	\$5,747
Marital status				
Married	24%	5,942	\$12,898	\$6,446
Divorced	26%	3,036	\$9,267	\$3,431
Widowed	29%	2,537	\$9,267	\$4,021
Never married	24%	1,636	\$9,267	\$3,347
Highest education level				
Graduate	18%	2,075	\$9,552	\$5,891
Bachelor	21%	2,438	\$9,552	\$5,807
Associate	25%	3,144	\$9,267	\$4,171
High school	30%	4,398	\$9,267	\$4,235
Less than high school	46%	1,096	\$9,267	\$3,252
Current-law poverty status				
Above poverty	25%	12,775	\$9,552	\$4,877
In poverty	34%	377	\$9,267	\$2,221
Current-law household income quintile				
Highest	17%	1,954	\$9,749	\$6,928
Second highest	22%	2,615	\$9,749	\$5,324
Middle	26%	2,940	\$10,324	\$4,617
Second lowest	30%	3,027	\$9,552	\$3,997
Lowest	32%	2,617	\$9,267	\$2,925
Current-law benefit type				
Retired worker only	23%	9,408	\$9,749	\$4,978
Widow(er) (includes dually entitled)	30%	2,322	\$9,267	\$3,753
Spousal (includes dually entitled)	24%	754	\$16,409	\$5,875
Disabled worker only	42%	668	\$9,267	\$4,328

(Continued)

**Projected Health Status and Costs in 2070—Continued**

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b><i>Black or African American, non-Hispanic</i></b>				
Subtotal	41%	3,841	\$9,267	\$2,274
Sex				
Female	43%	2,147	\$9,267	\$2,339
Male	40%	1,694	\$9,267	\$2,176
Country of birth				
United States	41%	3,266	\$9,267	\$2,261
Other countries	44%	576	\$9,267	\$2,394
Age				
60–69	37%	1,030	\$9,267	\$2,071
70–79	39%	1,413	\$9,267	\$2,058
80–89	48%	1,023	\$9,267	\$2,771
90 or older	51%	375	\$9,267	\$3,545
Marital status				
Married	38%	926	\$12,043	\$3,320
Divorced	43%	950	\$9,267	\$1,781
Widowed	42%	452	\$9,267	\$2,409
Never married	43%	1,514	\$9,267	\$1,993
Highest education level				
Graduate	31%	395	\$9,267	\$3,150
Bachelor	38%	625	\$9,267	\$3,225
Associate	41%	835	\$9,267	\$2,023
High school	44%	1,569	\$9,267	\$1,942
Less than high school	60%	417	\$9,267	\$1,566
Current-law poverty status				
Above poverty	41%	3,646	\$9,267	\$2,342
In poverty	46%	195	\$9,267	\$1,182
Current-law household income quintile				
Highest	37%	425	\$9,267	\$3,369
Second highest	38%	603	\$9,267	\$2,873
Middle	40%	699	\$9,267	\$2,530
Second lowest	45%	864	\$9,267	\$2,178
Lowest	44%	1,250	\$9,267	\$1,609
Current-law benefit type				
Retired worker only	40%	2,910	\$9,267	\$2,310
Widow(er) (includes dually entitled)	47%	440	\$9,267	\$1,977
Spousal (includes dually entitled)	44%	167	\$16,409	\$2,742
Disabled worker only	53%	324	\$9,267	\$2,073

(Continued)

## Projected Health Status and Costs in 2070—Continued

Population: Current-law beneficiaries aged 60 or older

Characteristic	In fair or poor health		Median expenses (2024 \$)	
	Percentage	Number (in thousands)	Insurance premium	Out of pocket
<b>All other races, non-Hispanic</b>				
Subtotal	24%	2,143	\$9,267	\$4,749
Sex				
Female	23%	1,145	\$9,267	\$4,867
Male	26%	998	\$9,267	\$4,588
Country of birth				
United States	22%	662	\$9,267	\$4,538
Other countries	26%	1,481	\$9,552	\$4,856
Age				
60–69	18%	390	\$9,267	\$4,173
70–79	23%	844	\$9,267	\$4,423
80–89	28%	584	\$10,896	\$5,289
90 or older	37%	326	\$9,749	\$7,600
Marital status				
Married	22%	979	\$12,568	\$6,075
Divorced	29%	266	\$9,267	\$3,321
Widowed	29%	407	\$9,267	\$3,792
Never married	23%	490	\$9,267	\$3,679
Highest education level				
Graduate	20%	510	\$9,802	\$5,793
Bachelor	19%	505	\$9,267	\$5,291
Associate	26%	438	\$9,267	\$4,185
High school	32%	473	\$9,267	\$3,653
Less than high school	50%	218	\$9,267	\$3,365
Current-law poverty status				
Above poverty	24%	2,035	\$9,267	\$4,808
In poverty	35%	108	\$9,267	\$3,625
Current-law household income quintile				
Highest	16%	473	\$9,802	\$6,643
Second highest	24%	370	\$9,802	\$4,596
Middle	28%	379	\$10,324	\$4,449
Second lowest	29%	404	\$9,267	\$4,038
Lowest	32%	517	\$9,267	\$3,255
Current-law benefit type				
Retired worker only	23%	1,572	\$9,267	\$4,926
Widow(er) (includes dually entitled)	33%	283	\$9,267	\$3,129
Spousal (includes dually entitled)	21%	178	\$14,285	\$5,044
Disabled worker only	46%	110	\$9,267	\$4,392

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.23.

Run ID: SB PopProfiles 03/06/2024.

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