

Projected Distribution of Social Security Taxes Paid in 2024

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$1,144	\$6,598	\$18,858
Sex			
Female	\$942	\$5,533	\$14,978
Male	\$1,389	\$7,696	\$20,795
Race and ethnicity			
Hispanic or Latino, any race	\$959	\$5,145	\$13,490
White, non-Hispanic	\$1,273	\$7,267	\$19,643
Black or African American, non-Hispanic	\$904	\$5,458	\$15,446
All other races, non-Hispanic	\$1,172	\$7,734	\$20,795
Country of birth			
United States	\$1,214	\$6,847	\$18,673
Other countries	\$944	\$5,540	\$19,552
Age			
31–39	\$1,132	\$6,540	\$17,859
40–49	\$1,310	\$7,099	\$20,795
50–59	\$1,688	\$7,377	\$20,616
60–69	\$915	\$5,015	\$15,267
70 or older	\$85	\$5,423	\$14,709
Marital status			
Married	\$1,172	\$6,837	\$19,717
Divorced	\$1,162	\$6,623	\$17,858
Widowed	\$761	\$4,859	\$13,807
Never married	\$1,129	\$6,136	\$17,732
Highest education level			
Graduate	\$2,129	\$11,728	\$20,795
Bachelor	\$1,647	\$9,689	\$20,795
Associate	\$1,300	\$6,293	\$14,756
High school	\$897	\$5,045	\$12,090
Less than high school	\$612	\$4,126	\$10,617
Current-law household income quintile			
Highest	\$3,564	\$15,266	\$20,795
Second highest	\$2,710	\$9,853	\$19,025
Middle	\$2,016	\$7,550	\$13,433
Second lowest	\$1,395	\$6,014	\$9,142
Lowest	\$240	\$2,423	\$5,109
Current-law payroll taxes quintile			
Highest	\$13,987	\$18,861	\$20,795
Second highest	\$8,514	\$10,176	\$12,468
Middle	\$5,442	\$6,598	\$7,811
Second lowest	\$2,814	\$3,872	\$4,896
Lowest	\$85	\$1,144	\$2,304

(Continued)

Projected Distribution of Social Security Taxes Paid in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$959	\$5,145	\$13,490
Sex			
Female	\$747	\$4,229	\$10,174
Male	\$1,180	\$5,959	\$15,917
Country of birth			
United States	\$1,089	\$5,609	\$14,893
Other countries	\$843	\$4,685	\$12,109
Age			
31–39	\$1,005	\$5,188	\$12,914
40–49	\$915	\$5,475	\$14,768
50–59	\$1,189	\$5,420	\$13,367
60–69	\$787	\$3,777	\$9,875
70 or older	\$85	\$4,269	\$12,217
Marital status			
Married	\$917	\$5,195	\$13,843
Divorced	\$1,189	\$5,489	\$13,842
Widowed	\$797	\$3,983	\$9,430
Never married	\$942	\$5,042	\$12,565
Highest education level			
Graduate	\$1,927	\$8,804	\$20,795
Bachelor	\$1,087	\$7,352	\$20,795
Associate	\$1,097	\$6,187	\$13,915
High school	\$944	\$4,765	\$11,225
Less than high school	\$735	\$4,360	\$10,862
Current-law household income quintile			
Highest	\$2,482	\$10,820	\$20,795
Second highest	\$2,172	\$7,711	\$17,941
Middle	\$2,239	\$6,775	\$12,474
Second lowest	\$1,521	\$5,651	\$8,861
Lowest	\$216	\$2,340	\$4,994
Current-law payroll taxes quintile			
Highest	\$13,923	\$18,511	\$20,795
Second highest	\$8,440	\$9,775	\$12,355
Middle	\$5,419	\$6,532	\$7,779
Second lowest	\$2,807	\$3,883	\$4,876
Lowest	\$94	\$1,254	\$2,311

(Continued)

Projected Distribution of Social Security Taxes Paid in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,273	\$7,267	\$19,643
Sex			
Female	\$1,001	\$6,077	\$15,446
Male	\$1,597	\$8,527	\$20,795
Country of birth			
United States	\$1,301	\$7,322	\$19,489
Other countries	\$925	\$6,225	\$20,795
Age			
31–39	\$1,230	\$7,344	\$18,402
40–49	\$1,489	\$8,006	\$20,795
50–59	\$1,980	\$8,250	\$20,795
60–69	\$1,000	\$5,398	\$16,156
70 or older	\$85	\$5,779	\$15,293
Marital status			
Married	\$1,291	\$7,446	\$20,448
Divorced	\$1,263	\$7,053	\$18,535
Widowed	\$807	\$5,306	\$14,269
Never married	\$1,358	\$7,258	\$18,785
Highest education level			
Graduate	\$2,075	\$11,734	\$20,795
Bachelor	\$1,708	\$10,117	\$20,795
Associate	\$1,376	\$6,586	\$15,108
High school	\$924	\$5,339	\$12,555
Less than high school	\$641	\$4,113	\$10,572
Current-law household income quintile			
Highest	\$3,705	\$15,324	\$20,795
Second highest	\$2,954	\$10,285	\$18,932
Middle	\$1,963	\$7,731	\$13,514
Second lowest	\$1,274	\$6,113	\$9,212
Lowest	\$256	\$2,420	\$5,142
Current-law payroll taxes quintile			
Highest	\$13,961	\$18,593	\$20,795
Second highest	\$8,537	\$10,264	\$12,481
Middle	\$5,465	\$6,638	\$7,821
Second lowest	\$2,830	\$3,881	\$4,902
Lowest	\$85	\$1,119	\$2,288

(Continued)

Projected Distribution of Social Security Taxes Paid in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$904	\$5,458	\$15,446
Sex			
Female	\$936	\$5,035	\$13,044
Male	\$870	\$6,156	\$17,667
Country of birth			
United States	\$910	\$5,427	\$15,228
Other countries	\$874	\$5,750	\$16,499
Age			
31–39	\$997	\$5,045	\$14,600
40–49	\$1,121	\$5,973	\$16,706
50–59	\$1,291	\$6,263	\$16,539
60–69	\$678	\$4,404	\$12,856
70 or older	\$85	\$3,404	\$10,265
Marital status			
Married	\$1,047	\$6,179	\$17,249
Divorced	\$808	\$5,591	\$15,390
Widowed	\$193	\$4,305	\$11,251
Never married	\$919	\$4,869	\$13,814
Highest education level			
Graduate	\$2,262	\$11,695	\$20,795
Bachelor	\$1,536	\$8,783	\$19,280
Associate	\$885	\$5,524	\$13,256
High school	\$758	\$4,420	\$10,750
Less than high school	\$317	\$3,153	\$8,349
Current-law household income quintile			
Highest	\$3,517	\$13,430	\$20,795
Second highest	\$2,507	\$9,243	\$18,527
Middle	\$2,255	\$7,670	\$13,748
Second lowest	\$1,881	\$6,195	\$9,206
Lowest	\$215	\$2,496	\$5,158
Current-law payroll taxes quintile			
Highest	\$13,814	\$17,601	\$20,795
Second highest	\$8,428	\$10,043	\$12,443
Middle	\$5,413	\$6,524	\$7,769
Second lowest	\$2,768	\$3,798	\$4,900
Lowest	\$85	\$1,146	\$2,326

(Continued)

Projected Distribution of Social Security Taxes Paid in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$1,172	\$7,734	\$20,795
Sex			
Female	\$957	\$6,012	\$20,795
Male	\$1,469	\$9,224	\$20,795
Country of birth			
United States	\$1,094	\$7,047	\$20,795
Other countries	\$1,297	\$8,175	\$20,795
Age			
31–39	\$1,337	\$8,010	\$20,795
40–49	\$1,319	\$8,721	\$20,795
50–59	\$1,442	\$8,107	\$20,795
60–69	\$856	\$5,320	\$18,747
70 or older	\$85	\$5,371	\$14,834
Marital status			
Married	\$1,307	\$7,883	\$20,795
Divorced	\$923	\$6,543	\$19,548
Widowed	\$711	\$5,019	\$20,795
Never married	\$1,145	\$8,110	\$20,795
Highest education level			
Graduate	\$2,425	\$14,753	\$20,795
Bachelor	\$1,710	\$10,115	\$20,795
Associate	\$991	\$5,298	\$14,590
High school	\$735	\$4,757	\$13,855
Less than high school	\$268	\$3,282	\$9,554
Current-law household income quintile			
Highest	\$4,749	\$20,044	\$20,795
Second highest	\$2,960	\$11,672	\$20,795
Middle	\$1,705	\$8,604	\$14,061
Second lowest	\$1,490	\$6,018	\$9,407
Lowest	\$264	\$2,474	\$5,066
Current-law payroll taxes quintile			
Highest	\$14,777	\$20,795	\$20,795
Second highest	\$8,613	\$10,397	\$12,532
Middle	\$5,409	\$6,550	\$7,849
Second lowest	\$2,838	\$3,902	\$4,959
Lowest	\$85	\$1,114	\$2,297

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 Distribution of Social Security Taxes Paid in 2030

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$1,268	\$7,192	\$20,737
Sex			
Female	\$1,079	\$6,155	\$16,717
Male	\$1,508	\$8,329	\$22,876
Race and ethnicity			
Hispanic or Latino, any race	\$976	\$5,634	\$14,987
White, non-Hispanic	\$1,436	\$8,073	\$21,544
Black or African American, non-Hispanic	\$1,080	\$5,957	\$16,643
All other races, non-Hispanic	\$1,319	\$8,362	\$22,876
Country of birth			
United States	\$1,386	\$7,558	\$20,593
Other countries	\$915	\$5,938	\$21,729
Age			
31–39	\$1,385	\$7,258	\$19,782
40–49	\$1,447	\$7,837	\$22,876
50–59	\$1,571	\$7,756	\$22,399
60–69	\$1,192	\$5,826	\$17,568
70 or older	\$94	\$6,080	\$16,208
Marital status			
Married	\$1,279	\$7,453	\$21,735
Divorced	\$1,377	\$7,165	\$19,455
Widowed	\$762	\$5,508	\$15,133
Never married	\$1,281	\$6,912	\$19,723
Highest education level			
Graduate	\$2,465	\$12,640	\$22,876
Bachelor	\$1,818	\$10,582	\$22,876
Associate	\$1,376	\$6,679	\$15,824
High school	\$965	\$5,515	\$13,356
Less than high school	\$692	\$4,580	\$11,697
Current-law household income quintile			
Highest	\$4,366	\$16,855	\$22,876
Second highest	\$3,031	\$10,832	\$20,799
Middle	\$2,159	\$8,287	\$14,594
Second lowest	\$1,531	\$6,537	\$9,873
Lowest	\$231	\$2,671	\$5,593
Current-law payroll taxes quintile			
Highest	\$15,393	\$20,737	\$22,876
Second highest	\$9,334	\$11,179	\$13,764
Middle	\$5,982	\$7,192	\$8,575
Second lowest	\$3,146	\$4,283	\$5,395
Lowest	\$94	\$1,268	\$2,563

(Continued)

Projected Distribution of Social Security Taxes Paid in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$976	\$5,634	\$14,987
Sex			
Female	\$857	\$4,642	\$11,361
Male	\$1,087	\$6,439	\$17,617
Country of birth			
United States	\$1,239	\$6,332	\$16,292
Other countries	\$725	\$4,909	\$13,063
Age			
31–39	\$1,126	\$6,041	\$14,931
40–49	\$988	\$5,774	\$16,604
50–59	\$1,130	\$5,920	\$15,001
60–69	\$700	\$4,359	\$11,158
70 or older	\$94	\$4,076	\$12,219
Marital status			
Married	\$969	\$5,591	\$15,563
Divorced	\$1,038	\$5,774	\$15,123
Widowed	\$415	\$3,388	\$9,378
Never married	\$1,098	\$5,875	\$14,367
Highest education level			
Graduate	\$1,624	\$8,836	\$22,876
Bachelor	\$1,148	\$7,446	\$22,876
Associate	\$1,101	\$6,371	\$14,961
High school	\$950	\$5,311	\$12,632
Less than high school	\$810	\$4,779	\$11,878
Current-law household income quintile			
Highest	\$3,009	\$12,153	\$22,876
Second highest	\$2,317	\$8,880	\$19,826
Middle	\$1,964	\$7,012	\$13,384
Second lowest	\$1,516	\$6,036	\$9,436
Lowest	\$185	\$2,594	\$5,590
Current-law payroll taxes quintile			
Highest	\$15,495	\$20,297	\$22,876
Second highest	\$9,256	\$10,856	\$13,536
Middle	\$5,964	\$7,101	\$8,518
Second lowest	\$3,134	\$4,283	\$5,380
Lowest	\$94	\$1,332	\$2,605

(Continued)

Projected Distribution of Social Security Taxes Paid in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,436	\$8,073	\$21,544
Sex			
Female	\$1,136	\$6,791	\$17,314
Male	\$1,757	\$9,366	\$22,876
Country of birth			
United States	\$1,468	\$8,169	\$21,384
Other countries	\$1,105	\$6,986	\$22,876
Age			
31–39	\$1,487	\$8,171	\$20,519
40–49	\$1,744	\$8,985	\$22,876
50–59	\$1,979	\$8,976	\$22,876
60–69	\$1,391	\$6,434	\$18,491
70 or older	\$94	\$6,447	\$16,608
Marital status			
Married	\$1,443	\$8,266	\$22,183
Divorced	\$1,556	\$7,777	\$20,878
Widowed	\$1,039	\$6,137	\$16,305
Never married	\$1,436	\$8,131	\$21,192
Highest education level			
Graduate	\$2,521	\$12,812	\$22,876
Bachelor	\$2,202	\$11,068	\$22,876
Associate	\$1,466	\$7,010	\$16,249
High school	\$1,002	\$5,863	\$13,776
Less than high school	\$596	\$4,583	\$12,254
Current-law household income quintile			
Highest	\$4,700	\$16,922	\$22,876
Second highest	\$3,151	\$11,202	\$20,629
Middle	\$2,251	\$8,755	\$14,681
Second lowest	\$1,413	\$6,676	\$9,985
Lowest	\$231	\$2,686	\$5,621
Current-law payroll taxes quintile			
Highest	\$15,358	\$20,462	\$22,876
Second highest	\$9,355	\$11,296	\$13,810
Middle	\$5,994	\$7,251	\$8,597
Second lowest	\$3,159	\$4,283	\$5,407
Lowest	\$94	\$1,239	\$2,541

(Continued)

Projected Distribution of Social Security Taxes Paid in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$1,080	\$5,957	\$16,643
Sex			
Female	\$1,166	\$5,400	\$14,524
Male	\$990	\$6,707	\$19,105
Country of birth			
United States	\$1,147	\$5,921	\$16,452
Other countries	\$743	\$6,112	\$17,863
Age			
31–39	\$1,202	\$5,564	\$16,393
40–49	\$1,400	\$6,570	\$18,217
50–59	\$1,040	\$6,500	\$18,050
60–69	\$945	\$4,925	\$13,885
70 or older	\$94	\$5,014	\$14,603
Marital status			
Married	\$1,288	\$6,492	\$19,128
Divorced	\$977	\$6,155	\$16,343
Widowed	\$365	\$4,898	\$13,617
Never married	\$1,127	\$5,458	\$15,294
Highest education level			
Graduate	\$2,757	\$12,256	\$22,876
Bachelor	\$1,474	\$9,573	\$21,022
Associate	\$1,475	\$5,720	\$13,880
High school	\$874	\$4,861	\$11,693
Less than high school	\$396	\$3,536	\$8,952
Current-law household income quintile			
Highest	\$3,674	\$14,571	\$22,876
Second highest	\$3,027	\$10,604	\$20,748
Middle	\$2,335	\$7,917	\$14,643
Second lowest	\$2,167	\$6,691	\$9,805
Lowest	\$278	\$2,765	\$5,491
Current-law payroll taxes quintile			
Highest	\$15,158	\$19,617	\$22,876
Second highest	\$9,309	\$10,987	\$13,746
Middle	\$5,959	\$7,181	\$8,553
Second lowest	\$3,137	\$4,236	\$5,379
Lowest	\$94	\$1,356	\$2,582

(Continued)

Projected Distribution of Social Security Taxes Paid in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$1,319	\$8,362	\$22,876
Sex			
Female	\$1,156	\$7,077	\$22,876
Male	\$1,461	\$9,824	\$22,876
Country of birth			
United States	\$1,319	\$8,133	\$22,876
Other countries	\$1,325	\$8,611	\$22,876
Age			
31–39	\$1,581	\$9,388	\$22,876
40–49	\$1,265	\$9,511	\$22,876
50–59	\$1,609	\$8,638	\$22,876
60–69	\$919	\$6,494	\$22,876
70 or older	\$94	\$6,439	\$14,400
Marital status			
Married	\$1,233	\$8,589	\$22,876
Divorced	\$1,312	\$7,177	\$22,876
Widowed	\$832	\$6,098	\$20,317
Never married	\$1,574	\$9,006	\$22,876
Highest education level			
Graduate	\$2,905	\$15,514	\$22,876
Bachelor	\$1,242	\$10,305	\$22,876
Associate	\$1,005	\$5,774	\$16,327
High school	\$913	\$5,327	\$16,679
Less than high school	\$687	\$3,148	\$9,560
Current-law household income quintile			
Highest	\$5,293	\$22,831	\$22,876
Second highest	\$3,409	\$13,171	\$22,876
Middle	\$1,621	\$8,738	\$15,414
Second lowest	\$1,608	\$6,326	\$10,079
Lowest	\$218	\$2,553	\$5,639
Current-law payroll taxes quintile			
Highest	\$16,153	\$22,876	\$22,876
Second highest	\$9,323	\$11,055	\$13,733
Middle	\$5,975	\$7,082	\$8,519
Second lowest	\$3,128	\$4,351	\$5,345
Lowest	\$94	\$1,233	\$2,549

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 Distribution of Social Security Taxes Paid in 2050

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$1,600	\$9,179	\$26,697
Sex			
Female	\$1,420	\$8,001	\$21,976
Male	\$1,846	\$10,404	\$29,336
Race and ethnicity			
Hispanic or Latino, any race	\$1,314	\$7,423	\$19,782
White, non-Hispanic	\$1,795	\$10,141	\$27,666
Black or African American, non-Hispanic	\$1,270	\$7,695	\$21,637
All other races, non-Hispanic	\$1,999	\$12,095	\$29,336
Country of birth			
United States	\$1,717	\$9,469	\$26,344
Other countries	\$1,261	\$8,063	\$28,359
Age			
31–39	\$1,915	\$9,356	\$25,613
40–49	\$1,834	\$9,893	\$29,336
50–59	\$1,996	\$9,728	\$28,749
60–69	\$1,289	\$7,282	\$23,723
70 or older	\$119	\$8,103	\$20,301
Marital status			
Married	\$1,622	\$9,403	\$27,506
Divorced	\$1,631	\$9,311	\$25,620
Widowed	\$654	\$6,853	\$20,301
Never married	\$1,663	\$8,904	\$26,585
Highest education level			
Graduate	\$3,083	\$15,346	\$29,336
Bachelor	\$2,369	\$12,997	\$29,336
Associate	\$1,588	\$8,446	\$20,061
High school	\$1,196	\$6,897	\$17,423
Less than high school	\$872	\$5,779	\$15,575
Current-law household income quintile			
Highest	\$5,859	\$22,627	\$29,336
Second highest	\$4,107	\$14,222	\$26,052
Middle	\$2,820	\$10,606	\$17,912
Second lowest	\$2,054	\$8,187	\$12,008
Lowest	\$215	\$3,180	\$6,743
Current-law payroll taxes quintile			
Highest	\$19,879	\$26,697	\$29,336
Second highest	\$11,889	\$14,302	\$17,718
Middle	\$7,608	\$9,179	\$10,897
Second lowest	\$3,948	\$5,386	\$6,848
Lowest	\$119	\$1,600	\$3,193

(Continued)

Projected Distribution of Social Security Taxes Paid in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$1,314	\$7,423	\$19,782
Sex			
Female	\$1,127	\$6,186	\$15,458
Male	\$1,567	\$8,572	\$23,393
Country of birth			
United States	\$1,568	\$8,109	\$20,572
Other countries	\$952	\$6,298	\$17,774
Age			
31–39	\$1,657	\$8,090	\$19,632
40–49	\$1,491	\$7,981	\$21,870
50–59	\$1,635	\$7,551	\$19,867
60–69	\$677	\$5,543	\$14,970
70 or older	\$119	\$6,021	\$17,442
Marital status			
Married	\$1,263	\$7,327	\$19,983
Divorced	\$1,447	\$7,956	\$20,920
Widowed	\$646	\$5,028	\$14,787
Never married	\$1,456	\$7,563	\$19,522
Highest education level			
Graduate	\$2,218	\$11,141	\$29,336
Bachelor	\$1,737	\$9,921	\$29,336
Associate	\$1,399	\$8,333	\$19,080
High school	\$1,302	\$6,813	\$16,483
Less than high school	\$1,011	\$6,127	\$15,680
Current-law household income quintile			
Highest	\$4,007	\$17,596	\$29,336
Second highest	\$3,386	\$11,782	\$24,579
Middle	\$2,529	\$9,340	\$16,423
Second lowest	\$2,177	\$7,981	\$11,730
Lowest	\$223	\$3,093	\$6,732
Current-law payroll taxes quintile			
Highest	\$19,732	\$25,903	\$29,336
Second highest	\$11,720	\$13,737	\$17,284
Middle	\$7,630	\$9,131	\$10,857
Second lowest	\$3,936	\$5,381	\$6,846
Lowest	\$119	\$1,737	\$3,223

(Continued)

Projected Distribution of Social Security Taxes Paid in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$1,795	\$10,141	\$27,666
Sex			
Female	\$1,488	\$8,790	\$22,636
Male	\$2,090	\$11,588	\$29,336
Country of birth			
United States	\$1,856	\$10,268	\$27,643
Other countries	\$1,229	\$8,700	\$28,292
Age			
31–39	\$1,999	\$10,304	\$26,516
40–49	\$2,020	\$11,206	\$29,336
50–59	\$2,521	\$11,008	\$29,336
60–69	\$1,587	\$8,111	\$24,668
70 or older	\$119	\$8,618	\$20,535
Marital status			
Married	\$1,861	\$10,261	\$28,334
Divorced	\$1,777	\$10,085	\$26,171
Widowed	\$678	\$7,511	\$20,860
Never married	\$1,825	\$10,262	\$28,182
Highest education level			
Graduate	\$3,263	\$15,805	\$29,336
Bachelor	\$2,494	\$13,378	\$29,336
Associate	\$1,710	\$8,826	\$20,302
High school	\$1,214	\$7,265	\$17,555
Less than high school	\$645	\$5,535	\$15,946
Current-law household income quintile			
Highest	\$6,167	\$22,267	\$29,336
Second highest	\$4,419	\$14,714	\$25,707
Middle	\$2,889	\$10,942	\$18,062
Second lowest	\$1,888	\$8,089	\$12,121
Lowest	\$189	\$3,139	\$6,750
Current-law payroll taxes quintile			
Highest	\$19,815	\$26,446	\$29,336
Second highest	\$11,949	\$14,468	\$17,775
Middle	\$7,592	\$9,212	\$10,906
Second lowest	\$3,953	\$5,387	\$6,848
Lowest	\$119	\$1,535	\$3,166

(Continued)

Projected Distribution of Social Security Taxes Paid in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$1,270	\$7,695	\$21,637
Sex			
Female	\$1,514	\$7,241	\$18,853
Male	\$1,022	\$8,126	\$24,896
Country of birth			
United States	\$1,315	\$7,704	\$21,292
Other countries	\$992	\$7,627	\$23,887
Age			
31–39	\$1,698	\$7,564	\$19,917
40–49	\$1,463	\$8,492	\$24,378
50–59	\$1,384	\$8,144	\$23,622
60–69	\$752	\$6,084	\$18,604
70 or older	\$119	\$7,204	\$16,551
Marital status			
Married	\$1,296	\$8,354	\$24,101
Divorced	\$1,257	\$7,678	\$21,448
Widowed	\$119	\$5,901	\$17,633
Never married	\$1,342	\$7,402	\$20,474
Highest education level			
Graduate	\$2,850	\$14,268	\$29,336
Bachelor	\$2,471	\$11,274	\$26,380
Associate	\$1,323	\$7,265	\$17,849
High school	\$993	\$5,935	\$15,774
Less than high school	\$576	\$4,741	\$12,664
Current-law household income quintile			
Highest	\$5,300	\$20,250	\$29,336
Second highest	\$3,577	\$14,262	\$26,543
Middle	\$3,170	\$11,363	\$18,323
Second lowest	\$2,769	\$8,435	\$12,106
Lowest	\$271	\$3,331	\$6,678
Current-law payroll taxes quintile			
Highest	\$19,687	\$25,070	\$29,336
Second highest	\$11,860	\$14,224	\$17,783
Middle	\$7,613	\$9,102	\$10,922
Second lowest	\$3,963	\$5,381	\$6,844
Lowest	\$119	\$1,599	\$3,232

(Continued)

Projected Distribution of Social Security Taxes Paid in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$1,999	\$12,095	\$29,336
Sex			
Female	\$1,768	\$10,192	\$29,336
Male	\$2,271	\$15,176	\$29,336
Country of birth			
United States	\$1,984	\$12,019	\$29,336
Other countries	\$2,002	\$12,145	\$29,336
Age			
31–39	\$2,588	\$12,909	\$29,336
40–49	\$2,511	\$14,653	\$29,336
50–59	\$2,259	\$11,761	\$29,336
60–69	\$1,290	\$9,093	\$29,336
70 or older	\$143	\$10,748	\$23,989
Marital status			
Married	\$1,828	\$12,308	\$29,336
Divorced	\$1,534	\$10,274	\$29,336
Widowed	\$1,267	\$8,071	\$22,611
Never married	\$2,341	\$12,568	\$29,336
Highest education level			
Graduate	\$3,435	\$18,959	\$29,336
Bachelor	\$2,373	\$15,828	\$29,336
Associate	\$1,643	\$7,789	\$22,934
High school	\$1,049	\$7,150	\$26,517
Less than high school	\$769	\$4,574	\$20,904
Current-law household income quintile			
Highest	\$7,625	\$29,277	\$29,336
Second highest	\$4,702	\$19,376	\$28,763
Middle	\$2,831	\$12,145	\$18,971
Second lowest	\$2,317	\$8,637	\$12,095
Lowest	\$296	\$3,301	\$6,876
Current-law payroll taxes quintile			
Highest	\$20,676	\$29,336	\$29,336
Second highest	\$12,019	\$14,675	\$17,886
Middle	\$7,625	\$9,291	\$10,966
Second lowest	\$3,932	\$5,406	\$6,862
Lowest	\$119	\$1,503	\$3,179

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 Distribution of Social Security Taxes Paid in 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$1,918	\$11,527	\$33,826
Sex			
Female	\$1,733	\$10,154	\$28,060
Male	\$2,183	\$13,017	\$36,649
Race and ethnicity			
Hispanic or Latino, any race	\$1,596	\$9,512	\$25,511
White, non-Hispanic	\$2,147	\$12,872	\$34,526
Black or African American, non-Hispanic	\$1,590	\$9,702	\$27,144
All other races, non-Hispanic	\$2,660	\$16,248	\$36,649
Country of birth			
United States	\$2,046	\$11,857	\$32,928
Other countries	\$1,605	\$10,424	\$36,649
Age			
31–39	\$2,251	\$11,674	\$32,105
40–49	\$2,293	\$12,420	\$36,649
50–59	\$2,398	\$12,229	\$36,649
60–69	\$1,680	\$9,250	\$30,040
70 or older	\$149	\$10,894	\$26,182
Marital status			
Married	\$1,957	\$11,822	\$34,737
Divorced	\$2,066	\$11,617	\$32,815
Widowed	\$645	\$8,927	\$24,962
Never married	\$1,907	\$11,226	\$33,861
Highest education level			
Graduate	\$3,560	\$18,760	\$36,649
Bachelor	\$2,871	\$16,889	\$36,649
Associate	\$1,851	\$10,630	\$25,770
High school	\$1,497	\$8,744	\$21,773
Less than high school	\$1,075	\$7,280	\$19,246
Current-law household income quintile			
Highest	\$7,568	\$28,899	\$36,649
Second highest	\$5,249	\$18,099	\$32,948
Middle	\$3,812	\$13,312	\$22,325
Second lowest	\$2,490	\$10,088	\$15,001
Lowest	\$232	\$3,923	\$8,421
Current-law payroll taxes quintile			
Highest	\$25,122	\$33,819	\$36,649
Second highest	\$14,944	\$18,065	\$22,344
Middle	\$9,578	\$11,527	\$13,684
Second lowest	\$4,944	\$6,769	\$8,638
Lowest	\$149	\$1,918	\$3,999

(Continued)

Projected Distribution of Social Security Taxes Paid in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$1,596	\$9,512	\$25,511
Sex			
Female	\$1,305	\$8,043	\$20,917
Male	\$1,980	\$10,721	\$29,806
Country of birth			
United States	\$1,820	\$10,177	\$26,458
Other countries	\$1,216	\$7,900	\$22,417
Age			
31–39	\$1,917	\$10,219	\$25,332
40–49	\$1,881	\$10,083	\$29,422
50–59	\$1,912	\$9,816	\$26,008
60–69	\$1,043	\$6,954	\$19,710
70 or older	\$149	\$7,110	\$21,248
Marital status			
Married	\$1,534	\$9,505	\$26,143
Divorced	\$1,809	\$10,055	\$25,668
Widowed	\$149	\$5,831	\$18,017
Never married	\$1,680	\$9,547	\$24,613
Highest education level			
Graduate	\$2,298	\$13,564	\$36,649
Bachelor	\$2,430	\$13,778	\$36,649
Associate	\$1,723	\$10,420	\$24,275
High school	\$1,611	\$8,519	\$20,339
Less than high school	\$1,220	\$7,645	\$19,477
Current-law household income quintile			
Highest	\$5,174	\$22,309	\$36,649
Second highest	\$4,253	\$15,054	\$31,284
Middle	\$3,314	\$11,855	\$20,682
Second lowest	\$2,607	\$9,932	\$14,568
Lowest	\$232	\$3,902	\$8,342
Current-law payroll taxes quintile			
Highest	\$25,025	\$33,388	\$36,649
Second highest	\$14,816	\$17,642	\$22,049
Middle	\$9,607	\$11,455	\$13,638
Second lowest	\$4,914	\$6,737	\$8,597
Lowest	\$149	\$2,049	\$4,040

(Continued)

Projected Distribution of Social Security Taxes Paid in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$2,147	\$12,872	\$34,526
Sex			
Female	\$1,954	\$11,414	\$28,627
Male	\$2,332	\$14,388	\$36,649
Country of birth			
United States	\$2,207	\$13,059	\$34,273
Other countries	\$1,645	\$10,804	\$36,649
Age			
31–39	\$2,472	\$13,123	\$33,220
40–49	\$2,552	\$14,480	\$36,649
50–59	\$3,009	\$14,021	\$36,649
60–69	\$1,907	\$10,103	\$30,847
70 or older	\$149	\$11,320	\$26,323
Marital status			
Married	\$2,227	\$13,121	\$35,540
Divorced	\$2,352	\$12,712	\$34,526
Widowed	\$1,042	\$10,245	\$26,534
Never married	\$1,872	\$12,727	\$32,931
Highest education level			
Graduate	\$3,812	\$19,331	\$36,649
Bachelor	\$3,120	\$17,023	\$36,649
Associate	\$1,894	\$11,109	\$25,955
High school	\$1,466	\$9,176	\$21,937
Less than high school	\$927	\$6,703	\$18,542
Current-law household income quintile			
Highest	\$8,360	\$28,165	\$36,649
Second highest	\$5,490	\$18,376	\$32,289
Middle	\$3,984	\$13,952	\$22,667
Second lowest	\$2,263	\$10,054	\$15,169
Lowest	\$216	\$3,820	\$8,409
Current-law payroll taxes quintile			
Highest	\$24,927	\$32,994	\$36,649
Second highest	\$15,017	\$18,196	\$22,417
Middle	\$9,585	\$11,649	\$13,703
Second lowest	\$4,964	\$6,808	\$8,666
Lowest	\$149	\$1,809	\$3,964

(Continued)

Projected Distribution of Social Security Taxes Paid in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$1,590	\$9,702	\$27,144
Sex			
Female	\$1,898	\$9,242	\$23,574
Male	\$1,187	\$10,381	\$31,129
Country of birth			
United States	\$1,546	\$9,617	\$26,785
Other countries	\$1,835	\$10,259	\$29,357
Age			
31–39	\$1,903	\$9,361	\$26,424
40–49	\$1,643	\$10,115	\$28,989
50–59	\$1,805	\$10,334	\$28,970
60–69	\$1,664	\$8,331	\$25,649
70 or older	\$149	\$10,406	\$23,454
Marital status			
Married	\$1,888	\$10,657	\$30,869
Divorced	\$1,822	\$10,429	\$27,319
Widowed	\$149	\$8,427	\$20,612
Never married	\$1,473	\$9,116	\$25,545
Highest education level			
Graduate	\$2,534	\$17,204	\$36,649
Bachelor	\$2,546	\$15,228	\$34,567
Associate	\$1,883	\$9,832	\$22,775
High school	\$1,187	\$7,681	\$19,712
Less than high school	\$629	\$5,954	\$15,155
Current-law household income quintile			
Highest	\$6,070	\$25,332	\$36,649
Second highest	\$5,833	\$18,460	\$32,797
Middle	\$4,392	\$14,361	\$22,965
Second lowest	\$3,021	\$10,417	\$15,125
Lowest	\$318	\$4,201	\$8,509
Current-law payroll taxes quintile			
Highest	\$24,799	\$31,323	\$36,649
Second highest	\$14,898	\$17,962	\$22,401
Middle	\$9,526	\$11,372	\$13,658
Second lowest	\$4,953	\$6,686	\$8,586
Lowest	\$149	\$1,898	\$4,012

(Continued)

Projected Distribution of Social Security Taxes Paid in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Annual Social Security taxes paid (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$2,660	\$16,248	\$36,649
Sex			
Female	\$2,150	\$13,086	\$36,649
Male	\$3,231	\$20,243	\$36,649
Country of birth			
United States	\$2,820	\$15,783	\$36,649
Other countries	\$2,596	\$16,580	\$36,649
Age			
31–39	\$2,694	\$16,539	\$36,649
40–49	\$3,163	\$18,771	\$36,649
50–59	\$2,860	\$17,501	\$36,649
60–69	\$2,347	\$13,830	\$36,649
70 or older	\$1,035	\$14,338	\$30,293
Marital status			
Married	\$2,537	\$15,709	\$36,649
Divorced	\$1,764	\$14,612	\$36,649
Widowed	\$2,595	\$10,492	\$30,012
Never married	\$3,117	\$17,712	\$36,649
Highest education level			
Graduate	\$4,687	\$24,366	\$36,649
Bachelor	\$3,163	\$20,134	\$36,649
Associate	\$1,975	\$9,594	\$29,960
High school	\$1,772	\$10,488	\$35,357
Less than high school	\$493	\$5,075	\$22,220
Current-law household income quintile			
Highest	\$10,638	\$36,649	\$36,649
Second highest	\$6,760	\$24,066	\$36,589
Middle	\$4,008	\$15,488	\$23,719
Second lowest	\$2,702	\$10,601	\$15,292
Lowest	\$184	\$3,904	\$8,638
Current-law payroll taxes quintile			
Highest	\$26,467	\$36,649	\$36,649
Second highest	\$15,052	\$18,520	\$22,477
Middle	\$9,526	\$11,496	\$13,764
Second lowest	\$4,910	\$6,858	\$8,683
Lowest	\$149	\$2,079	\$3,965

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 Covered Earnings Distribution (Not Capped) in 2024

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$9,225	\$53,210	\$152,084
Sex			
Female	\$7,595	\$44,623	\$120,788
Male	\$11,198	\$62,066	\$171,889
Race and ethnicity			
Hispanic or Latino, any race	\$7,732	\$41,496	\$108,793
White, non-Hispanic	\$10,266	\$58,601	\$158,415
Black or African American, non-Hispanic	\$7,293	\$44,017	\$124,565
All other races, non-Hispanic	\$9,450	\$62,374	\$211,157
Country of birth			
United States	\$9,790	\$55,218	\$150,593
Other countries	\$7,610	\$44,675	\$157,680
Age			
31–39	\$9,131	\$52,739	\$144,027
40–49	\$10,568	\$57,248	\$170,237
50–59	\$13,610	\$59,495	\$166,260
60–69	\$7,377	\$40,445	\$123,117
70 or older	\$686	\$43,731	\$118,621
Marital status			
Married	\$9,455	\$55,140	\$159,007
Divorced	\$9,374	\$53,411	\$144,019
Widowed	\$6,135	\$39,186	\$111,345
Never married	\$9,102	\$49,486	\$143,003
Highest education level			
Graduate	\$17,169	\$94,579	\$251,805
Bachelor	\$13,285	\$78,134	\$197,690
Associate	\$10,482	\$50,753	\$119,003
High school	\$7,235	\$40,684	\$97,499
Less than high school	\$4,936	\$33,273	\$85,620
Current-law household income quintile			
Highest	\$28,742	\$123,114	\$305,257
Second highest	\$21,858	\$79,458	\$153,431
Middle	\$16,255	\$60,884	\$108,328
Second lowest	\$11,249	\$48,502	\$73,723
Lowest	\$1,937	\$19,538	\$41,204
Current-law payroll taxes quintile			
Highest	\$112,796	\$152,101	\$305,257
Second highest	\$68,665	\$82,065	\$100,545
Middle	\$43,883	\$53,210	\$62,990
Second lowest	\$22,693	\$31,224	\$39,487
Lowest	\$686	\$9,227	\$18,577

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$7,732	\$41,496	\$108,793
Sex			
Female	\$6,027	\$34,106	\$82,049
Male	\$9,513	\$48,055	\$128,364
Country of birth			
United States	\$8,786	\$45,234	\$120,104
Other countries	\$6,795	\$37,781	\$97,652
Age			
31–39	\$8,108	\$41,837	\$104,146
40–49	\$7,379	\$44,155	\$119,097
50–59	\$9,591	\$43,710	\$107,797
60–69	\$6,344	\$30,462	\$79,634
70 or older	\$686	\$34,424	\$98,527
Marital status			
Married	\$7,397	\$41,895	\$111,639
Divorced	\$9,585	\$44,270	\$111,631
Widowed	\$6,429	\$32,123	\$76,046
Never married	\$7,597	\$40,664	\$101,330
Highest education level			
Graduate	\$15,542	\$70,999	\$203,092
Bachelor	\$8,762	\$59,294	\$188,226
Associate	\$8,848	\$49,895	\$112,221
High school	\$7,610	\$38,427	\$90,526
Less than high school	\$5,929	\$35,163	\$87,593
Current-law household income quintile			
Highest	\$20,013	\$87,255	\$265,751
Second highest	\$17,512	\$62,185	\$144,689
Middle	\$18,058	\$54,636	\$100,596
Second lowest	\$12,264	\$45,570	\$71,462
Lowest	\$1,745	\$18,875	\$40,278
Current-law payroll taxes quintile			
Highest	\$112,284	\$149,282	\$292,827
Second highest	\$68,064	\$78,831	\$99,641
Middle	\$43,699	\$52,681	\$62,737
Second lowest	\$22,637	\$31,315	\$39,326
Lowest	\$761	\$10,113	\$18,635

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$10,266	\$58,601	\$158,415
Sex			
Female	\$8,069	\$49,007	\$124,562
Male	\$12,879	\$68,764	\$179,325
Country of birth			
United States	\$10,494	\$59,046	\$157,167
Other countries	\$7,459	\$50,202	\$172,699
Age			
31–39	\$9,918	\$59,225	\$148,403
40–49	\$12,006	\$64,561	\$181,232
50–59	\$15,965	\$66,534	\$175,039
60–69	\$8,065	\$43,532	\$130,292
70 or older	\$686	\$46,606	\$123,334
Marital status			
Married	\$10,407	\$60,047	\$164,900
Divorced	\$10,184	\$56,880	\$149,474
Widowed	\$6,510	\$42,793	\$115,071
Never married	\$10,950	\$58,530	\$151,493
Highest education level			
Graduate	\$16,733	\$94,626	\$243,560
Bachelor	\$13,777	\$81,592	\$201,502
Associate	\$11,093	\$53,114	\$121,840
High school	\$7,455	\$43,060	\$101,252
Less than high school	\$5,166	\$33,168	\$85,257
Current-law household income quintile			
Highest	\$29,883	\$123,582	\$305,257
Second highest	\$23,824	\$82,946	\$152,680
Middle	\$15,833	\$62,343	\$108,984
Second lowest	\$10,271	\$49,295	\$74,293
Lowest	\$2,062	\$19,517	\$41,466
Current-law payroll taxes quintile			
Highest	\$112,588	\$149,943	\$304,148
Second highest	\$68,851	\$82,775	\$100,657
Middle	\$44,069	\$53,535	\$63,072
Second lowest	\$22,820	\$31,302	\$39,534
Lowest	\$686	\$9,022	\$18,454

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$7,293	\$44,017	\$124,565
Sex			
Female	\$7,552	\$40,605	\$105,191
Male	\$7,018	\$49,645	\$142,478
Country of birth			
United States	\$7,335	\$43,770	\$122,808
Other countries	\$7,046	\$46,372	\$133,057
Age			
31–39	\$8,040	\$40,689	\$117,745
40–49	\$9,041	\$48,169	\$134,727
50–59	\$10,412	\$50,511	\$133,378
60–69	\$5,467	\$35,517	\$103,681
70 or older	\$686	\$27,454	\$82,784
Marital status			
Married	\$8,442	\$49,827	\$139,104
Divorced	\$6,514	\$45,091	\$124,116
Widowed	\$1,556	\$34,714	\$90,735
Never married	\$7,410	\$39,270	\$111,401
Highest education level			
Graduate	\$18,246	\$94,311	\$228,672
Bachelor	\$12,384	\$70,829	\$155,480
Associate	\$7,140	\$44,548	\$106,900
High school	\$6,109	\$35,646	\$86,692
Less than high school	\$2,553	\$25,425	\$67,330
Current-law household income quintile			
Highest	\$28,366	\$108,308	\$250,808
Second highest	\$20,214	\$74,538	\$149,409
Middle	\$18,185	\$61,855	\$110,867
Second lowest	\$15,167	\$49,961	\$74,242
Lowest	\$1,733	\$20,133	\$41,600
Current-law payroll taxes quintile			
Highest	\$111,401	\$141,941	\$248,023
Second highest	\$67,971	\$80,994	\$100,346
Middle	\$43,649	\$52,612	\$62,654
Second lowest	\$22,321	\$30,631	\$39,515
Lowest	\$686	\$9,242	\$18,757

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$9,450	\$62,374	\$211,157
Sex			
Female	\$7,715	\$48,483	\$192,542
Male	\$11,850	\$74,389	\$227,497
Country of birth			
United States	\$8,826	\$56,831	\$191,527
Other countries	\$10,456	\$65,925	\$223,967
Age			
31–39	\$10,779	\$64,596	\$227,098
40–49	\$10,635	\$70,328	\$232,936
50–59	\$11,630	\$65,380	\$218,023
60–69	\$6,899	\$42,906	\$151,189
70 or older	\$686	\$43,311	\$119,625
Marital status			
Married	\$10,537	\$63,569	\$218,650
Divorced	\$7,443	\$52,763	\$157,641
Widowed	\$5,736	\$40,476	\$191,838
Never married	\$9,237	\$65,405	\$209,112
Highest education level			
Graduate	\$19,553	\$118,975	\$339,947
Bachelor	\$13,792	\$81,574	\$213,727
Associate	\$7,991	\$42,724	\$117,659
High school	\$5,927	\$38,362	\$111,734
Less than high school	\$2,164	\$26,469	\$77,046
Current-law household income quintile			
Highest	\$38,295	\$161,643	\$369,947
Second highest	\$23,868	\$94,132	\$171,357
Middle	\$13,749	\$69,385	\$113,395
Second lowest	\$12,018	\$48,535	\$75,860
Lowest	\$2,133	\$19,953	\$40,854
Current-law payroll taxes quintile			
Highest	\$119,172	\$174,834	\$367,668
Second highest	\$69,457	\$83,849	\$101,062
Middle	\$43,624	\$52,825	\$63,297
Second lowest	\$22,889	\$31,466	\$39,992
Lowest	\$686	\$8,987	\$18,526

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 Covered Earnings Distribution (Not Capped) in 2030

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$10,230	\$57,998	\$167,235
Sex			
Female	\$8,698	\$49,636	\$134,812
Male	\$12,164	\$67,169	\$189,085
Race and ethnicity			
Hispanic or Latino, any race	\$7,870	\$45,437	\$120,861
White, non-Hispanic	\$11,579	\$65,107	\$173,742
Black or African American, non-Hispanic	\$8,709	\$48,038	\$134,218
All other races, non-Hispanic	\$10,637	\$67,432	\$241,087
Country of birth			
United States	\$11,176	\$60,949	\$166,074
Other countries	\$7,383	\$47,885	\$175,231
Age			
31–39	\$11,167	\$58,530	\$159,535
40–49	\$11,667	\$63,204	\$196,003
50–59	\$12,666	\$62,550	\$180,640
60–69	\$9,617	\$46,984	\$141,674
70 or older	\$756	\$49,034	\$130,710
Marital status			
Married	\$10,313	\$60,106	\$175,283
Divorced	\$11,101	\$57,786	\$156,895
Widowed	\$6,144	\$44,423	\$122,040
Never married	\$10,330	\$55,741	\$159,055
Highest education level			
Graduate	\$19,876	\$101,938	\$272,025
Bachelor	\$14,663	\$85,336	\$213,153
Associate	\$11,093	\$53,865	\$127,610
High school	\$7,781	\$44,475	\$107,714
Less than high school	\$5,578	\$36,939	\$94,330
Current-law household income quintile			
Highest	\$35,208	\$135,925	\$343,253
Second highest	\$24,446	\$87,355	\$167,737
Middle	\$17,408	\$66,830	\$117,697
Second lowest	\$12,350	\$52,718	\$79,619
Lowest	\$1,866	\$21,537	\$45,105
Current-law payroll taxes quintile			
Highest	\$124,134	\$167,235	\$343,253
Second highest	\$75,274	\$90,157	\$110,997
Middle	\$48,244	\$58,001	\$69,157
Second lowest	\$25,372	\$34,537	\$43,509
Lowest	\$756	\$10,229	\$20,673

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$7,870	\$45,437	\$120,861
Sex			
Female	\$6,915	\$37,432	\$91,625
Male	\$8,767	\$51,929	\$142,071
Country of birth			
United States	\$9,996	\$51,062	\$131,386
Other countries	\$5,844	\$39,585	\$105,349
Age			
31–39	\$9,084	\$48,715	\$120,415
40–49	\$7,970	\$46,563	\$133,900
50–59	\$9,111	\$47,742	\$120,973
60–69	\$5,646	\$35,152	\$89,986
70 or older	\$756	\$32,869	\$98,538
Marital status			
Married	\$7,812	\$45,087	\$125,508
Divorced	\$8,369	\$46,567	\$121,961
Widowed	\$3,351	\$27,319	\$75,630
Never married	\$8,856	\$47,379	\$115,859
Highest education level			
Graduate	\$13,097	\$71,255	\$209,826
Bachelor	\$9,256	\$60,048	\$196,699
Associate	\$8,878	\$51,380	\$120,651
High school	\$7,664	\$42,831	\$101,873
Less than high school	\$6,529	\$38,542	\$95,791
Current-law household income quintile			
Highest	\$24,263	\$98,005	\$284,577
Second highest	\$18,683	\$71,612	\$159,889
Middle	\$15,839	\$56,550	\$107,938
Second lowest	\$12,228	\$48,680	\$76,099
Lowest	\$1,488	\$20,922	\$45,077
Current-law payroll taxes quintile			
Highest	\$124,960	\$163,683	\$297,759
Second highest	\$74,643	\$87,551	\$109,164
Middle	\$48,097	\$57,263	\$68,691
Second lowest	\$25,277	\$34,537	\$43,390
Lowest	\$756	\$10,739	\$21,010

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$11,579	\$65,107	\$173,742
Sex			
Female	\$9,164	\$54,768	\$139,626
Male	\$14,173	\$75,531	\$196,404
Country of birth			
United States	\$11,842	\$65,880	\$172,453
Other countries	\$8,913	\$56,335	\$193,651
Age			
31–39	\$11,995	\$65,897	\$165,474
40–49	\$14,064	\$72,461	\$205,821
50–59	\$15,960	\$72,387	\$189,307
60–69	\$11,219	\$51,888	\$149,117
70 or older	\$756	\$51,995	\$133,936
Marital status			
Married	\$11,637	\$66,660	\$178,897
Divorced	\$12,548	\$62,721	\$168,369
Widowed	\$8,381	\$49,490	\$131,495
Never married	\$11,579	\$65,575	\$170,900
Highest education level			
Graduate	\$20,332	\$103,319	\$261,591
Bachelor	\$17,760	\$89,254	\$216,548
Associate	\$11,824	\$56,533	\$131,037
High school	\$8,079	\$47,286	\$111,098
Less than high school	\$4,810	\$36,958	\$98,824
Current-law household income quintile			
Highest	\$37,902	\$136,470	\$339,282
Second highest	\$25,415	\$90,338	\$166,362
Middle	\$18,150	\$70,607	\$118,394
Second lowest	\$11,393	\$53,840	\$80,526
Lowest	\$1,867	\$21,665	\$45,330
Current-law payroll taxes quintile			
Highest	\$123,851	\$165,017	\$339,282
Second highest	\$75,443	\$91,094	\$111,372
Middle	\$48,337	\$58,472	\$69,330
Second lowest	\$25,477	\$34,541	\$43,607
Lowest	\$756	\$9,991	\$20,489

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$8,709	\$48,038	\$134,218
Sex			
Female	\$9,403	\$43,545	\$117,132
Male	\$7,986	\$54,085	\$154,070
Country of birth			
United States	\$9,250	\$47,749	\$132,681
Other countries	\$5,988	\$49,287	\$144,053
Age			
31–39	\$9,697	\$44,873	\$132,198
40–49	\$11,289	\$52,987	\$146,910
50–59	\$8,388	\$52,422	\$145,563
60–69	\$7,620	\$39,722	\$111,977
70 or older	\$756	\$40,435	\$117,770
Marital status			
Married	\$10,388	\$52,354	\$154,261
Divorced	\$7,879	\$49,637	\$131,800
Widowed	\$2,946	\$39,501	\$109,813
Never married	\$9,087	\$44,015	\$123,338
Highest education level			
Graduate	\$22,237	\$98,839	\$251,356
Bachelor	\$11,886	\$77,204	\$169,536
Associate	\$11,896	\$46,128	\$111,937
High school	\$7,052	\$39,202	\$94,295
Less than high school	\$3,192	\$28,514	\$72,194
Current-law household income quintile			
Highest	\$29,626	\$117,505	\$281,235
Second highest	\$24,415	\$85,518	\$167,320
Middle	\$18,827	\$63,850	\$118,086
Second lowest	\$17,475	\$53,957	\$79,069
Lowest	\$2,241	\$22,297	\$44,281
Current-law payroll taxes quintile			
Highest	\$122,243	\$158,202	\$272,863
Second highest	\$75,070	\$88,604	\$110,854
Middle	\$48,056	\$57,912	\$68,978
Second lowest	\$25,295	\$34,161	\$43,379
Lowest	\$756	\$10,934	\$20,824

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$10,637	\$67,432	\$241,087
Sex			
Female	\$9,325	\$57,073	\$227,211
Male	\$11,781	\$79,224	\$249,589
Country of birth			
United States	\$10,637	\$65,589	\$220,378
Other countries	\$10,683	\$69,442	\$247,507
Age			
31–39	\$12,753	\$75,713	\$231,747
40–49	\$10,205	\$76,700	\$324,916
50–59	\$12,972	\$69,661	\$241,087
60–69	\$7,414	\$52,368	\$184,646
70 or older	\$756	\$51,924	\$116,127
Marital status			
Married	\$9,943	\$69,262	\$244,661
Divorced	\$10,583	\$57,881	\$190,289
Widowed	\$6,711	\$49,181	\$163,846
Never married	\$12,691	\$72,629	\$249,589
Highest education level			
Graduate	\$23,425	\$125,112	\$373,272
Bachelor	\$10,019	\$83,102	\$241,827
Associate	\$8,109	\$46,562	\$131,668
High school	\$7,364	\$42,962	\$134,507
Less than high school	\$5,537	\$25,389	\$77,095
Current-law household income quintile			
Highest	\$42,687	\$184,118	\$419,747
Second highest	\$27,492	\$106,219	\$185,524
Middle	\$13,076	\$70,469	\$124,308
Second lowest	\$12,971	\$51,012	\$81,285
Lowest	\$1,759	\$20,589	\$45,478
Current-law payroll taxes quintile			
Highest	\$130,265	\$192,003	\$413,757
Second highest	\$75,181	\$89,152	\$110,747
Middle	\$48,182	\$57,109	\$68,698
Second lowest	\$25,223	\$35,091	\$43,101
Lowest	\$756	\$9,943	\$20,556

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 Covered Earnings Distribution (Not Capped) in 2050

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$12,902	\$74,023	\$215,300
Sex			
Female	\$11,449	\$64,525	\$177,224
Male	\$14,891	\$83,904	\$240,404
Race and ethnicity			
Hispanic or Latino, any race	\$10,598	\$59,867	\$159,532
White, non-Hispanic	\$14,473	\$81,783	\$223,112
Black or African American, non-Hispanic	\$10,244	\$62,053	\$174,489
All other races, non-Hispanic	\$16,120	\$97,541	\$314,530
Country of birth			
United States	\$13,848	\$76,360	\$212,454
Other countries	\$10,170	\$65,026	\$228,703
Age			
31–39	\$15,446	\$75,452	\$206,553
40–49	\$14,792	\$79,779	\$246,682
50–59	\$16,094	\$78,453	\$231,845
60–69	\$10,395	\$58,727	\$191,318
70 or older	\$959	\$65,349	\$163,719
Marital status			
Married	\$13,081	\$75,828	\$221,821
Divorced	\$13,153	\$75,085	\$206,616
Widowed	\$5,274	\$55,268	\$163,719
Never married	\$13,415	\$71,807	\$214,398
Highest education level			
Graduate	\$24,865	\$123,757	\$330,807
Bachelor	\$19,107	\$104,813	\$268,917
Associate	\$12,810	\$68,109	\$161,781
High school	\$9,646	\$55,620	\$140,506
Less than high school	\$7,032	\$46,604	\$125,606
Current-law household income quintile			
Highest	\$47,251	\$182,474	\$452,026
Second highest	\$33,124	\$114,696	\$210,101
Middle	\$22,742	\$85,532	\$144,453
Second lowest	\$16,562	\$66,025	\$96,839
Lowest	\$1,737	\$25,649	\$54,379
Current-law payroll taxes quintile			
Highest	\$160,315	\$215,296	\$452,026
Second highest	\$95,878	\$115,338	\$142,890
Middle	\$61,351	\$74,023	\$87,875
Second lowest	\$31,840	\$43,434	\$55,224
Lowest	\$959	\$12,902	\$25,750

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$10,598	\$59,867	\$159,532
Sex			
Female	\$9,091	\$49,889	\$124,664
Male	\$12,639	\$69,131	\$188,650
Country of birth			
United States	\$12,646	\$65,398	\$165,900
Other countries	\$7,677	\$50,791	\$143,339
Age			
31–39	\$13,363	\$65,238	\$158,322
40–49	\$12,021	\$64,362	\$176,371
50–59	\$13,185	\$60,898	\$160,218
60–69	\$5,457	\$44,702	\$120,723
70 or older	\$959	\$48,554	\$140,662
Marital status			
Married	\$10,182	\$59,091	\$161,152
Divorced	\$11,669	\$64,162	\$168,710
Widowed	\$5,212	\$40,549	\$119,253
Never married	\$11,740	\$60,989	\$157,438
Highest education level			
Graduate	\$17,891	\$89,846	\$243,967
Bachelor	\$14,011	\$80,006	\$242,209
Associate	\$11,281	\$67,199	\$153,870
High school	\$10,497	\$54,940	\$132,927
Less than high school	\$8,151	\$49,413	\$126,451
Current-law household income quintile			
Highest	\$32,311	\$141,902	\$367,167
Second highest	\$27,307	\$95,017	\$198,216
Middle	\$20,396	\$75,320	\$132,442
Second lowest	\$17,558	\$64,362	\$94,593
Lowest	\$1,797	\$24,942	\$54,290
Current-law payroll taxes quintile			
Highest	\$159,130	\$208,893	\$386,741
Second highest	\$94,518	\$110,783	\$139,384
Middle	\$61,531	\$73,641	\$87,558
Second lowest	\$31,743	\$43,394	\$55,214
Lowest	\$959	\$14,011	\$25,991

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$14,473	\$81,783	\$223,112
Sex			
Female	\$12,000	\$70,889	\$182,546
Male	\$16,856	\$93,454	\$249,457
Country of birth			
United States	\$14,966	\$82,808	\$222,925
Other countries	\$9,914	\$70,159	\$228,159
Age			
31–39	\$16,117	\$83,093	\$213,840
40–49	\$16,293	\$90,373	\$257,011
50–59	\$20,328	\$88,774	\$243,089
60–69	\$12,798	\$65,413	\$198,934
70 or older	\$959	\$69,500	\$165,605
Marital status			
Married	\$15,005	\$82,751	\$228,498
Divorced	\$14,335	\$81,331	\$211,059
Widowed	\$5,465	\$60,569	\$168,227
Never married	\$14,720	\$82,761	\$227,271
Highest education level			
Graduate	\$26,317	\$127,456	\$320,963
Bachelor	\$20,110	\$107,884	\$268,947
Associate	\$13,794	\$71,179	\$163,724
High school	\$9,793	\$58,585	\$141,569
Less than high school	\$5,201	\$44,638	\$128,599
Current-law household income quintile			
Highest	\$49,735	\$179,573	\$449,598
Second highest	\$35,635	\$118,659	\$207,315
Middle	\$23,302	\$88,243	\$145,657
Second lowest	\$15,223	\$65,232	\$97,752
Lowest	\$1,527	\$25,315	\$54,438
Current-law payroll taxes quintile			
Highest	\$159,795	\$213,271	\$451,485
Second highest	\$96,367	\$116,677	\$143,348
Middle	\$61,223	\$74,293	\$87,949
Second lowest	\$31,876	\$43,446	\$55,222
Lowest	\$959	\$12,378	\$25,529

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$10,244	\$62,053	\$174,489
Sex			
Female	\$12,208	\$58,398	\$152,037
Male	\$8,245	\$65,533	\$200,773
Country of birth			
United States	\$10,603	\$62,133	\$171,712
Other countries	\$7,999	\$61,507	\$192,634
Age			
31–39	\$13,690	\$61,002	\$160,625
40–49	\$11,802	\$68,483	\$196,595
50–59	\$11,160	\$65,681	\$190,502
60–69	\$6,066	\$49,064	\$150,030
70 or older	\$959	\$58,094	\$133,479
Marital status			
Married	\$10,453	\$67,373	\$194,362
Divorced	\$10,141	\$61,918	\$172,964
Widowed	\$959	\$47,586	\$142,204
Never married	\$10,824	\$59,696	\$165,116
Highest education level			
Graduate	\$22,982	\$115,066	\$264,430
Bachelor	\$19,928	\$90,916	\$212,743
Associate	\$10,669	\$58,585	\$143,947
High school	\$8,009	\$47,866	\$127,213
Less than high school	\$4,646	\$38,231	\$102,129
Current-law household income quintile			
Highest	\$42,741	\$163,304	\$410,563
Second highest	\$28,845	\$115,015	\$214,060
Middle	\$25,564	\$91,635	\$147,765
Second lowest	\$22,333	\$68,025	\$97,630
Lowest	\$2,184	\$26,862	\$53,854
Current-law payroll taxes quintile			
Highest	\$158,767	\$202,176	\$379,155
Second highest	\$95,644	\$114,708	\$143,411
Middle	\$61,393	\$73,400	\$88,081
Second lowest	\$31,957	\$43,397	\$55,191
Lowest	\$959	\$12,894	\$26,064

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$16,120	\$97,541	\$314,530
Sex			
Female	\$14,256	\$82,193	\$306,698
Male	\$18,311	\$122,389	\$323,661
Country of birth			
United States	\$15,999	\$96,924	\$314,057
Other countries	\$16,142	\$97,943	\$315,335
Age			
31–39	\$20,870	\$104,107	\$288,125
40–49	\$20,249	\$118,168	\$394,409
50–59	\$18,216	\$94,849	\$329,808
60–69	\$10,400	\$73,327	\$274,299
70 or older	\$1,153	\$86,679	\$193,462
Marital status			
Married	\$14,742	\$99,260	\$306,546
Divorced	\$12,373	\$82,858	\$289,078
Widowed	\$10,215	\$65,089	\$182,345
Never married	\$18,879	\$101,354	\$342,567
Highest education level			
Graduate	\$27,701	\$152,892	\$479,476
Bachelor	\$19,133	\$127,643	\$317,916
Associate	\$13,251	\$62,811	\$184,951
High school	\$8,458	\$57,662	\$213,846
Less than high school	\$6,203	\$36,886	\$168,579
Current-law household income quintile			
Highest	\$61,495	\$236,105	\$572,022
Second highest	\$37,923	\$156,257	\$231,961
Middle	\$22,833	\$97,943	\$152,994
Second lowest	\$18,683	\$69,652	\$97,541
Lowest	\$2,384	\$26,623	\$55,450
Current-law payroll taxes quintile			
Highest	\$166,743	\$236,583	\$546,034
Second highest	\$96,924	\$118,349	\$144,240
Middle	\$61,495	\$74,930	\$88,435
Second lowest	\$31,707	\$43,595	\$55,342
Lowest	\$959	\$12,123	\$25,635

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 Covered Earnings Distribution (Not Capped) in 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$15,471	\$92,956	\$272,787
Sex			
Female	\$13,973	\$81,890	\$226,290
Male	\$17,604	\$104,975	\$305,512
Race and ethnicity			
Hispanic or Latino, any race	\$12,867	\$76,714	\$205,737
White, non-Hispanic	\$17,311	\$103,808	\$278,437
Black or African American, non-Hispanic	\$12,819	\$78,245	\$218,902
All other races, non-Hispanic	\$21,453	\$131,030	\$403,630
Country of birth			
United States	\$16,503	\$95,619	\$265,546
Other countries	\$12,941	\$84,063	\$301,298
Age			
31–39	\$18,154	\$94,143	\$258,910
40–49	\$18,495	\$100,162	\$313,214
50–59	\$19,338	\$98,619	\$299,103
60–69	\$13,549	\$74,594	\$242,260
70 or older	\$1,200	\$87,851	\$211,144
Marital status			
Married	\$15,780	\$95,339	\$280,138
Divorced	\$16,660	\$93,682	\$264,633
Widowed	\$5,199	\$71,995	\$201,307
Never married	\$15,377	\$90,531	\$273,074
Highest education level			
Graduate	\$28,713	\$151,287	\$404,397
Bachelor	\$23,155	\$136,200	\$355,842
Associate	\$14,929	\$85,724	\$207,824
High school	\$12,076	\$70,513	\$175,588
Less than high school	\$8,666	\$58,711	\$155,211
Current-law household income quintile			
Highest	\$61,034	\$233,055	\$572,060
Second highest	\$42,329	\$145,958	\$265,706
Middle	\$30,743	\$107,359	\$180,040
Second lowest	\$20,079	\$81,357	\$120,977
Lowest	\$1,870	\$31,636	\$67,908
Current-law payroll taxes quintile			
Highest	\$202,600	\$272,734	\$572,060
Second highest	\$120,516	\$145,686	\$180,192
Middle	\$77,243	\$92,962	\$110,353
Second lowest	\$39,871	\$54,586	\$69,659
Lowest	\$1,200	\$15,471	\$32,251

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$12,867	\$76,714	\$205,737
Sex			
Female	\$10,524	\$64,865	\$168,681
Male	\$15,965	\$86,457	\$240,370
Country of birth			
United States	\$14,681	\$82,069	\$213,369
Other countries	\$9,807	\$63,711	\$180,781
Age			
31–39	\$15,458	\$82,408	\$204,289
40–49	\$15,165	\$81,315	\$237,277
50–59	\$15,423	\$79,160	\$209,744
60–69	\$8,412	\$56,084	\$158,951
70 or older	\$1,200	\$57,336	\$171,351
Marital status			
Married	\$12,374	\$76,652	\$210,829
Divorced	\$14,592	\$81,087	\$206,997
Widowed	\$1,200	\$47,027	\$145,297
Never married	\$13,550	\$76,995	\$198,490
Highest education level			
Graduate	\$18,531	\$109,389	\$321,076
Bachelor	\$19,594	\$111,114	\$343,499
Associate	\$13,897	\$84,032	\$195,766
High school	\$12,992	\$68,705	\$164,028
Less than high school	\$9,841	\$61,657	\$157,070
Current-law household income quintile			
Highest	\$41,726	\$179,910	\$487,408
Second highest	\$34,295	\$121,404	\$252,290
Middle	\$26,729	\$95,606	\$166,793
Second lowest	\$21,022	\$80,093	\$117,480
Lowest	\$1,870	\$31,467	\$67,271
Current-law payroll taxes quintile			
Highest	\$201,818	\$269,261	\$524,809
Second highest	\$119,483	\$142,273	\$177,818
Middle	\$77,474	\$92,379	\$109,983
Second lowest	\$39,633	\$54,327	\$69,329
Lowest	\$1,200	\$16,526	\$32,577

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$17,311	\$103,808	\$278,437
Sex			
Female	\$15,759	\$92,048	\$230,865
Male	\$18,806	\$116,034	\$311,401
Country of birth			
United States	\$17,802	\$105,314	\$276,399
Other countries	\$13,269	\$87,132	\$295,558
Age			
31–39	\$19,936	\$105,830	\$267,905
40–49	\$20,580	\$116,773	\$322,726
50–59	\$24,266	\$113,069	\$312,492
60–69	\$15,376	\$81,472	\$248,764
70 or older	\$1,200	\$91,288	\$212,285
Marital status			
Married	\$17,961	\$105,816	\$286,612
Divorced	\$18,965	\$102,520	\$278,437
Widowed	\$8,405	\$82,622	\$213,987
Never married	\$15,100	\$102,636	\$265,569
Highest education level			
Graduate	\$30,745	\$155,896	\$383,682
Bachelor	\$25,162	\$137,280	\$348,662
Associate	\$15,274	\$89,589	\$209,313
High school	\$11,822	\$73,999	\$176,908
Less than high school	\$7,473	\$54,055	\$149,528
Current-law household income quintile			
Highest	\$67,422	\$227,139	\$570,001
Second highest	\$44,276	\$148,194	\$260,393
Middle	\$32,125	\$112,515	\$182,802
Second lowest	\$18,246	\$81,082	\$122,328
Lowest	\$1,744	\$30,804	\$67,812
Current-law payroll taxes quintile			
Highest	\$201,021	\$266,080	\$570,001
Second highest	\$121,107	\$146,743	\$180,785
Middle	\$77,298	\$93,946	\$110,508
Second lowest	\$40,034	\$54,904	\$69,885
Lowest	\$1,200	\$14,592	\$31,966

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$12,819	\$78,245	\$218,902
Sex			
Female	\$15,306	\$74,529	\$190,115
Male	\$9,574	\$83,720	\$251,042
Country of birth			
United States	\$12,465	\$77,558	\$216,011
Other countries	\$14,798	\$82,732	\$236,747
Age			
31–39	\$15,349	\$75,495	\$213,094
40–49	\$13,253	\$81,573	\$233,785
50–59	\$14,557	\$83,341	\$233,632
60–69	\$13,415	\$67,186	\$206,843
70 or older	\$1,200	\$83,922	\$189,147
Marital status			
Married	\$15,229	\$85,941	\$248,945
Divorced	\$14,693	\$84,105	\$220,311
Widowed	\$1,200	\$67,961	\$166,224
Never married	\$11,878	\$73,517	\$206,007
Highest education level			
Graduate	\$20,436	\$138,745	\$312,173
Bachelor	\$20,534	\$122,805	\$278,766
Associate	\$15,188	\$79,292	\$183,671
High school	\$9,574	\$61,942	\$158,969
Less than high school	\$5,069	\$48,016	\$122,218
Current-law household income quintile			
Highest	\$48,950	\$204,289	\$460,479
Second highest	\$47,040	\$148,870	\$264,492
Middle	\$35,418	\$115,816	\$185,199
Second lowest	\$24,363	\$84,011	\$121,973
Lowest	\$2,562	\$33,881	\$68,625
Current-law payroll taxes quintile			
Highest	\$199,990	\$252,601	\$437,514
Second highest	\$120,148	\$144,852	\$180,650
Middle	\$76,826	\$91,713	\$110,148
Second lowest	\$39,946	\$53,917	\$69,241
Lowest	\$1,200	\$15,306	\$32,356

(Continued)

Projected Covered Earnings Distribution (Not Capped) in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual covered earnings (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$21,453	\$131,030	\$403,630
Sex			
Female	\$17,335	\$105,530	\$365,116
Male	\$26,052	\$163,252	\$427,240
Country of birth			
United States	\$22,743	\$127,285	\$392,855
Other countries	\$20,932	\$133,707	\$412,297
Age			
31–39	\$21,722	\$133,375	\$371,571
40–49	\$25,510	\$151,382	\$503,753
50–59	\$23,064	\$141,137	\$452,080
60–69	\$18,925	\$111,529	\$349,604
70 or older	\$8,346	\$115,625	\$244,302
Marital status			
Married	\$20,459	\$126,686	\$394,630
Divorced	\$14,224	\$117,835	\$356,691
Widowed	\$20,924	\$84,617	\$242,034
Never married	\$25,136	\$142,835	\$421,709
Highest education level			
Graduate	\$37,796	\$196,501	\$578,558
Bachelor	\$25,510	\$162,368	\$402,602
Associate	\$15,929	\$77,367	\$241,617
High school	\$14,287	\$84,580	\$285,138
Less than high school	\$3,973	\$40,931	\$179,193
Current-law household income quintile			
Highest	\$85,793	\$295,558	\$685,167
Second highest	\$54,515	\$194,079	\$295,076
Middle	\$32,322	\$124,901	\$191,279
Second lowest	\$21,788	\$85,488	\$123,319
Lowest	\$1,488	\$31,483	\$69,659
Current-law payroll taxes quintile			
Highest	\$213,444	\$299,436	\$656,928
Second highest	\$121,384	\$149,352	\$181,263
Middle	\$76,820	\$92,714	\$111,001
Second lowest	\$39,598	\$55,309	\$70,024
Lowest	\$1,200	\$16,765	\$31,979

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 Lifetime Quarters of Coverage Distribution in 2024

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	96	175	244
Sex			
Female	89	170	244
Male	106	179	244
Race and ethnicity			
Hispanic or Latino, any race	73	150	214
White, non-Hispanic	112	185	252
Black or African American, non-Hispanic	87	164	227
All other races, non-Hispanic	84	164	240
Country of birth			
United States	109	181	248
Other countries	65	144	217
Age			
31–39	86	167	237
40–49	98	169	236
50–59	100	173	239
60–69	104	190	249
70 or older	126	221	272
Marital status			
Married	99	177	247
Divorced	105	179	244
Widowed	88	180	248
Never married	87	167	236
Highest education level			
Graduate	116	193	264
Bachelor	113	189	260
Associate	107	176	240
High school	89	168	228
Less than high school	62	137	196
Current-law household income quintile			
Highest	128	199	271
Second highest	120	188	252
Middle	112	180	239
Second lowest	97	168	224
Lowest	62	140	200
Current-law payroll taxes quintile			
Highest	148	204	273
Second highest	131	190	252
Middle	114	177	232
Second lowest	91	160	220
Lowest	52	135	209

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	73	150	214
Sex			
Female	65	139	210
Male	85	156	217
Country of birth			
United States	93	163	224
Other countries	62	136	200
Age			
31–39	75	150	210
40–49	76	148	209
50–59	70	148	211
60–69	68	157	229
70 or older	63	197	248
Marital status			
Married	73	149	215
Divorced	80	158	220
Widowed	59	130	203
Never married	74	149	210
Highest education level			
Graduate	100	172	248
Bachelor	79	166	243
Associate	82	158	220
High school	78	151	212
Less than high school	63	136	192
Current-law household income quintile			
Highest	90	168	249
Second highest	88	163	228
Middle	92	159	217
Second lowest	80	148	208
Lowest	49	123	187
Current-law payroll taxes quintile			
Highest	134	188	257
Second highest	105	168	228
Middle	100	158	212
Second lowest	77	144	201
Lowest	37	111	180

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	112	185	252
Sex			
Female	102	180	252
Male	122	189	252
Country of birth			
United States	117	187	253
Other countries	67	152	230
Age			
31–39	95	174	245
40–49	112	178	245
50–59	121	184	248
60–69	121	196	255
70 or older	138	226	276
Marital status			
Married	113	186	253
Divorced	117	185	252
Widowed	109	192	255
Never married	101	178	246
Highest education level			
Graduate	125	198	267
Bachelor	126	195	262
Associate	116	181	245
High school	100	177	236
Less than high school	70	149	212
Current-law household income quintile			
Highest	143	206	276
Second highest	133	195	256
Middle	122	187	246
Second lowest	109	176	229
Lowest	72	151	207
Current-law payroll taxes quintile			
Highest	156	208	276
Second highest	143	195	256
Middle	125	184	239
Second lowest	103	170	228
Lowest	64	148	218

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	87	164	227
Sex			
Female	90	165	232
Male	83	164	221
Country of birth			
United States	91	167	229
Other countries	67	143	207
Age			
31–39	71	154	216
40–49	92	162	223
50–59	92	166	225
60–69	102	179	232
70 or older	98	204	259
Marital status			
Married	96	170	231
Divorced	92	167	223
Widowed	93	176	240
Never married	76	156	218
Highest education level			
Graduate	110	179	253
Bachelor	106	175	243
Associate	104	169	229
High school	75	158	214
Less than high school	46	125	191
Current-law household income quintile			
Highest	113	180	252
Second highest	119	179	243
Middle	110	173	232
Second lowest	100	166	224
Lowest	58	137	193
Current-law payroll taxes quintile			
Highest	136	186	259
Second highest	127	181	243
Middle	111	173	225
Second lowest	88	155	211
Lowest	47	127	196

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	84	164	240
Sex			
Female	79	159	246
Male	89	170	236
Country of birth			
United States	112	177	244
Other countries	73	156	236
Age			
31–39	83	165	248
40–49	93	168	240
50–59	80	160	228
60–69	84	161	230
70 or older	92	198	255
Marital status			
Married	83	162	239
Divorced	88	167	232
Widowed	69	144	224
Never married	92	168	247
Highest education level			
Graduate	96	176	252
Bachelor	84	168	252
Associate	84	161	228
High school	82	159	221
Less than high school	33	118	184
Current-law household income quintile			
Highest	112	185	260
Second highest	104	179	251
Middle	96	165	227
Second lowest	80	155	214
Lowest	48	127	193
Current-law payroll taxes quintile			
Highest	135	196	265
Second highest	112	174	232
Middle	94	161	213
Second lowest	73	144	204
Lowest	40	119	192

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 Lifetime Quarters of Coverage Distribution in 2030

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	95	175	247
Sex			
Female	88	170	248
Male	104	179	246
Race and ethnicity			
Hispanic or Latino, any race	73	152	217
White, non-Hispanic	111	185	255
Black or African American, non-Hispanic	87	163	228
All other races, non-Hispanic	79	168	244
Country of birth			
United States	108	181	251
Other countries	60	146	221
Age			
31–39	85	165	237
40–49	96	169	238
50–59	97	173	239
60–69	104	189	250
70 or older	136	225	276
Marital status			
Married	97	177	249
Divorced	105	180	248
Widowed	84	182	252
Never married	87	166	237
Highest education level			
Graduate	115	192	265
Bachelor	112	191	262
Associate	106	176	242
High school	87	167	229
Less than high school	59	138	198
Current-law household income quintile			
Highest	128	200	272
Second highest	120	189	256
Middle	112	179	240
Second lowest	96	168	224
Lowest	58	140	200
Current-law payroll taxes quintile			
Highest	148	204	275
Second highest	129	189	254
Middle	113	176	234
Second lowest	90	161	222
Lowest	51	135	211

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	73	152	217
Sex			
Female	64	140	212
Male	86	158	218
Country of birth			
United States	93	163	226
Other countries	54	137	202
Age			
31–39	75	150	211
40–49	73	148	209
50–59	64	148	211
60–69	76	164	226
70 or older	108	200	251
Marital status			
Married	71	152	218
Divorced	86	158	224
Widowed	45	142	212
Never married	75	149	210
Highest education level			
Graduate	98	172	252
Bachelor	78	166	243
Associate	87	160	223
High school	75	151	213
Less than high school	57	138	195
Current-law household income quintile			
Highest	99	175	252
Second highest	92	167	235
Middle	91	157	219
Second lowest	80	148	209
Lowest	44	127	187
Current-law payroll taxes quintile			
Highest	129	184	260
Second highest	106	172	234
Middle	99	160	215
Second lowest	79	145	202
Lowest	31	117	186

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	111	185	255
Sex			
Female	102	181	256
Male	120	189	254
Country of birth			
United States	116	188	256
Other countries	63	152	234
Age			
31–39	94	173	246
40–49	111	178	245
50–59	120	183	249
60–69	120	197	256
70 or older	149	230	280
Marital status			
Married	113	186	256
Divorced	116	187	254
Widowed	106	195	260
Never married	99	178	247
Highest education level			
Graduate	123	198	269
Bachelor	125	196	265
Associate	116	182	248
High school	100	176	237
Less than high school	67	146	208
Current-law household income quintile			
Highest	141	208	277
Second highest	133	196	260
Middle	124	187	247
Second lowest	107	176	233
Lowest	70	151	208
Current-law payroll taxes quintile			
Highest	154	209	278
Second highest	140	195	259
Middle	126	184	243
Second lowest	101	172	232
Lowest	64	149	222

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	87	163	228
Sex			
Female	88	164	232
Male	87	162	224
Country of birth			
United States	92	166	231
Other countries	60	141	211
Age			
31–39	72	152	216
40–49	93	158	218
50–59	91	166	224
60–69	92	180	239
70 or older	112	208	261
Marital status			
Married	96	170	233
Divorced	90	167	226
Widowed	81	178	240
Never married	80	156	219
Highest education level			
Graduate	110	180	255
Bachelor	106	175	244
Associate	104	168	228
High school	74	156	215
Less than high school	46	128	193
Current-law household income quintile			
Highest	119	182	253
Second highest	111	179	252
Middle	108	171	234
Second lowest	98	164	222
Lowest	59	135	193
Current-law payroll taxes quintile			
Highest	135	195	267
Second highest	128	181	241
Middle	108	170	224
Second lowest	89	154	207
Lowest	50	127	193

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	79	168	244
Sex			
Female	75	163	252
Male	83	171	237
Country of birth			
United States	113	180	252
Other countries	66	158	240
Age			
31–39	89	171	251
40–49	76	166	248
50–59	72	164	232
60–69	75	160	234
70 or older	92	201	261
Marital status			
Married	71	163	240
Divorced	84	172	244
Widowed	61	160	248
Never married	96	172	252
Highest education level			
Graduate	94	176	254
Bachelor	80	169	253
Associate	86	166	232
High school	62	159	225
Less than high school	53	117	180
Current-law household income quintile			
Highest	111	188	264
Second highest	105	176	248
Middle	91	166	235
Second lowest	80	161	215
Lowest	34	129	195
Current-law payroll taxes quintile			
Highest	136	198	268
Second highest	103	174	240
Middle	89	168	224
Second lowest	71	144	207
Lowest	30	123	194

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 Lifetime Quarters of Coverage Distribution in 2050

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	92	174	250
Sex			
Female	86	171	253
Male	100	177	246
Race and ethnicity			
Hispanic or Latino, any race	75	156	223
White, non-Hispanic	108	185	258
Black or African American, non-Hispanic	85	164	236
All other races, non-Hispanic	80	173	252
Country of birth			
United States	107	180	253
Other countries	56	147	230
Age			
31–39	85	165	233
40–49	94	168	240
50–59	91	170	241
60–69	93	187	252
70 or older	134	228	285
Marital status			
Married	92	175	252
Divorced	102	180	252
Widowed	84	193	276
Never married	89	168	240
Highest education level			
Graduate	114	192	265
Bachelor	110	191	267
Associate	104	176	244
High school	83	164	227
Less than high school	56	139	201
Current-law household income quintile			
Highest	132	204	276
Second highest	117	187	258
Middle	105	178	243
Second lowest	93	167	225
Lowest	55	136	199
Current-law payroll taxes quintile			
Highest	144	205	274
Second highest	127	188	257
Middle	110	176	237
Second lowest	84	161	227
Lowest	51	134	210

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	75	156	223
Sex			
Female	68	148	220
Male	85	160	225
Country of birth			
United States	96	165	228
Other countries	48	132	207
Age			
31–39	79	152	216
40–49	79	153	216
50–59	64	154	215
60–69	64	165	230
70 or older	105	199	269
Marital status			
Married	74	155	224
Divorced	84	164	230
Widowed	55	147	236
Never married	76	152	215
Highest education level			
Graduate	103	178	253
Bachelor	82	171	248
Associate	91	161	226
High school	77	155	216
Less than high school	56	141	201
Current-law household income quintile			
Highest	106	179	256
Second highest	100	169	236
Middle	91	163	223
Second lowest	82	154	213
Lowest	44	126	189
Current-law payroll taxes quintile			
Highest	124	187	260
Second highest	112	173	238
Middle	100	164	218
Second lowest	76	147	208
Lowest	41	120	189

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	108	185	258
Sex			
Female	100	181	263
Male	117	188	255
Country of birth			
United States	114	187	260
Other countries	60	151	235
Age			
31–39	93	173	242
40–49	109	178	250
50–59	111	178	249
60–69	111	193	256
70 or older	150	238	289
Marital status			
Married	109	185	258
Divorced	112	186	258
Widowed	111	211	283
Never married	102	179	250
Highest education level			
Graduate	123	197	270
Bachelor	124	199	271
Associate	115	182	252
High school	92	173	235
Less than high school	61	141	206
Current-law household income quintile			
Highest	147	212	281
Second highest	132	195	263
Middle	117	185	248
Second lowest	104	175	232
Lowest	67	146	207
Current-law payroll taxes quintile			
Highest	155	211	279
Second highest	139	194	264
Middle	121	184	248
Second lowest	96	171	239
Lowest	65	148	222

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	85	164	236
Sex			
Female	90	167	244
Male	80	161	229
Country of birth			
United States	92	167	239
Other countries	50	144	220
Age			
31–39	75	155	221
40–49	90	158	226
50–59	91	164	223
60–69	83	178	239
70 or older	128	223	284
Marital status			
Married	85	168	243
Divorced	97	170	240
Widowed	102	187	254
Never married	81	159	228
Highest education level			
Graduate	107	188	263
Bachelor	108	178	254
Associate	92	167	233
High school	75	154	216
Less than high school	55	135	195
Current-law household income quintile			
Highest	121	189	267
Second highest	113	181	256
Middle	104	175	243
Second lowest	96	165	222
Lowest	60	132	194
Current-law payroll taxes quintile			
Highest	134	193	268
Second highest	121	183	254
Middle	107	172	227
Second lowest	82	155	215
Lowest	50	127	204

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	80	173	252
Sex			
Female	76	170	256
Male	84	176	244
Country of birth			
United States	116	183	256
Other countries	65	164	248
Age			
31–39	85	173	239
40–49	82	168	253
50–59	66	164	245
60–69	64	178	258
70 or older	113	215	272
Marital status			
Married	68	169	252
Divorced	74	174	244
Widowed	47	158	260
Never married	102	176	251
Highest education level			
Graduate	93	184	256
Bachelor	85	176	259
Associate	86	171	233
High school	65	160	233
Less than high school	32	103	175
Current-law household income quintile			
Highest	124	204	268
Second highest	96	179	251
Middle	85	168	234
Second lowest	76	160	217
Lowest	38	125	198
Current-law payroll taxes quintile			
Highest	133	205	268
Second highest	106	180	249
Middle	90	168	226
Second lowest	64	146	212
Lowest	33	120	198

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

Run ID: SB PopProfiles 03/06/2024.

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Projected Lifetime Quarters of Coverage Distribution in 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	91	169	235
Sex			
Female	84	166	237
Male	99	171	234
Race and ethnicity			
Hispanic or Latino, any race	79	156	209
White, non-Hispanic	107	178	248
Black or African American, non-Hispanic	85	162	225
All other races, non-Hispanic	84	167	236
Country of birth			
United States	104	173	239
Other countries	58	144	216
Age			
31–39	83	155	186
40–49	93	166	212
50–59	91	171	236
60–69	92	187	257
70 or older	131	232	288
Marital status			
Married	91	169	234
Divorced	103	177	244
Widowed	71	191	283
Never married	87	163	223
Highest education level			
Graduate	113	181	255
Bachelor	107	179	252
Associate	100	171	229
High school	83	162	216
Less than high school	55	139	194
Current-law household income quintile			
Highest	130	190	264
Second highest	115	179	247
Middle	105	172	229
Second lowest	92	163	213
Lowest	57	134	191
Current-law payroll taxes quintile			
Highest	141	189	257
Second highest	128	181	247
Middle	108	169	226
Second lowest	84	157	216
Lowest	50	131	206

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	79	156	209
Sex			
Female	71	148	207
Male	89	160	212
Country of birth			
United States	95	163	214
Other countries	48	130	195
Age			
31–39	80	149	183
40–49	80	154	204
50–59	76	158	219
60–69	75	170	234
70 or older	92	203	268
Marital status			
Married	80	156	209
Divorced	89	166	223
Widowed	28	129	236
Never married	77	153	200
Highest education level			
Graduate	106	171	238
Bachelor	85	167	228
Associate	88	160	211
High school	82	155	205
Less than high school	56	140	194
Current-law household income quintile			
Highest	105	172	238
Second highest	98	167	225
Middle	91	162	211
Second lowest	83	156	202
Lowest	50	127	186
Current-law payroll taxes quintile			
Highest	132	179	239
Second highest	113	171	222
Middle	100	162	206
Second lowest	80	148	201
Lowest	43	118	187

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	107	178	248
Sex			
Female	98	176	252
Male	116	180	245
Country of birth			
United States	114	180	250
Other countries	60	147	222
Age			
31–39	90	162	189
40–49	109	174	217
50–59	111	179	244
60–69	111	195	264
70 or older	147	239	292
Marital status			
Married	109	177	244
Divorced	112	185	253
Widowed	106	218	291
Never married	96	172	237
Highest education level			
Graduate	122	188	263
Bachelor	121	188	261
Associate	114	177	239
High school	90	170	225
Less than high school	58	140	200
Current-law household income quintile			
Highest	144	200	273
Second highest	132	187	257
Middle	120	180	239
Second lowest	101	170	221
Lowest	65	142	197
Current-law payroll taxes quintile			
Highest	152	196	264
Second highest	138	187	255
Middle	119	177	242
Second lowest	95	167	231
Lowest	61	146	224

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	85	162	225
Sex			
Female	88	163	229
Male	81	161	222
Country of birth			
United States	92	165	229
Other countries	53	144	206
Age			
31–39	72	147	184
40–49	92	158	209
50–59	92	167	227
60–69	83	177	252
70 or older	126	229	287
Marital status			
Married	86	164	227
Divorced	100	169	238
Widowed	96	177	285
Never married	80	157	215
Highest education level			
Graduate	109	180	255
Bachelor	102	170	242
Associate	95	165	223
High school	74	154	209
Less than high school	52	135	191
Current-law household income quintile			
Highest	125	184	261
Second highest	112	178	249
Middle	107	169	232
Second lowest	96	162	213
Lowest	59	135	190
Current-law payroll taxes quintile			
Highest	136	184	251
Second highest	128	180	245
Middle	108	166	220
Second lowest	86	154	207
Lowest	47	126	198

(Continued)

Projected Lifetime Quarters of Coverage Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Individual lifetime quarters of coverage at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	84	167	236
Sex			
Female	82	166	240
Male	87	168	233
Country of birth			
United States	111	174	238
Other countries	68	160	235
Age			
31–39	84	153	182
40–49	93	168	211
50–59	70	171	237
60–69	77	177	260
70 or older	135	224	284
Marital status			
Married	71	165	236
Divorced	81	166	235
Widowed	63	187	268
Never married	107	169	232
Highest education level			
Graduate	98	172	244
Bachelor	95	169	242
Associate	91	166	219
High school	64	164	223
Less than high school	41	106	172
Current-law household income quintile			
Highest	125	188	260
Second highest	107	172	236
Middle	92	164	216
Second lowest	77	156	208
Lowest	43	129	186
Current-law payroll taxes quintile			
Highest	131	183	252
Second highest	116	176	246
Middle	90	163	218
Second lowest	64	152	210
Lowest	41	125	193

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 2024

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
All taxpayers				
Total	7.0%	12.0%	8,273	14,428
Sex				
Female	8.0%	14.0%	4,567	7,731
Male	6.0%	10.0%	3,706	6,697
Race and ethnicity				
Hispanic or Latino, any race	9.0%	16.0%	1,977	3,342
White, non-Hispanic	5.0%	10.0%	4,073	7,572
Black or African American, non-Hispanic	11.0%	16.0%	1,493	2,254
All other races, non-Hispanic	8.0%	14.0%	729	1,259
Country of birth				
United States	6.0%	11.0%	6,097	10,772
Other countries	9.0%	15.0%	2,176	3,656
Age				
31–39	12.0%	19.0%	3,802	6,126
40–49	9.0%	15.0%	2,749	4,634
50–59	4.0%	8.0%	1,224	2,514
60–69	2.0%	6.0%	453	1,042
70 or older	1.0%	2.0%	45	112
Marital status				
Married	5.0%	9.0%	3,582	6,896
Divorced	8.0%	14.0%	1,513	2,552
Widowed	3.0%	8.0%	148	345
Never married	12.0%	19.0%	3,030	4,635
Highest education level				
Graduate	3.0%	7.0%	618	1,209
Bachelor	4.0%	8.0%	1,014	1,910
Associate	6.0%	12.0%	1,810	3,386
High school	9.0%	15.0%	3,353	5,679
Less than high school	14.0%	21.0%	1,479	2,244

(Continued)

Projected Poverty Rates and Numbers in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Hispanic or Latino, any race</i>				
Subtotal	9.0%	16.0%	1,977	3,342
Sex				
Female	11.0%	17.0%	988	1,614
Male	8.0%	14.0%	989	1,728
Country of birth				
United States	8.0%	14.0%	859	1,484
Other countries	10.0%	17.0%	1,119	1,858
Marital status				
Married	8.0%	15.0%	1,110	2,053
Divorced	11.0%	17.0%	263	393
Widowed	8.0%	12.0%	54	77
Never married	11.0%	17.0%	550	819
Highest education level				
Graduate	5.0%	13.0%	68	173
Bachelor	6.0%	11.0%	109	183
Associate	8.0%	13.0%	300	481
High school	9.0%	16.0%	760	1,299
Less than high school	12.0%	19.0%	740	1,206

(Continued)

Projected Poverty Rates and Numbers in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>White, non-Hispanic</i>				
Subtotal	5.0%	10.0%	4,073	7,572
Sex				
Female	6.0%	12.0%	2,305	4,132
Male	4.0%	8.0%	1,768	3,440
Country of birth				
United States	5.0%	10.0%	3,655	6,825
Other countries	8.0%	14.0%	419	747
Age				
31–39	9.0%	16.0%	1,857	3,191
40–49	7.0%	13.0%	1,397	2,416
50–59	3.0%	7.0%	578	1,300
60–69	2.0%	4.0%	225	603
70 or older	.0%	1.0%	16	63
Marital status				
Married	4.0%	7.0%	1,855	3,677
Divorced	8.0%	13.0%	923	1,631
Widowed	2.0%	7.0%	53	206
Never married	10.0%	17.0%	1,242	2,058
Highest education level				
Graduate	3.0%	5.0%	330	674
Bachelor	3.0%	6.0%	555	1,130
Associate	5.0%	11.0%	1,053	2,053
High school	7.0%	13.0%	1,690	3,064
Less than high school	15.0%	22.0%	445	651

(Continued)

Projected Poverty Rates and Numbers in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Black or African American, non-Hispanic</i>				
Subtotal	11.0%	16.0%	1,493	2,254
Sex				
Female	12.0%	18.0%	856	1,295
Male	10.0%	15.0%	637	959
Country of birth				
United States	11.0%	17.0%	1,337	2,034
Other countries	8.0%	12.0%	156	221
Marital status				
Married	5.0%	10.0%	294	541
Divorced	10.0%	16.0%	238	383
Widowed	7.0%	9.0%	26	34
Never married	17.0%	23.0%	935	1,296
Highest education level				
Graduate	5.0%	9.0%	74	130
Bachelor	7.0%	13.0%	177	316
Associate	8.0%	14.0%	260	474
High school	13.0%	19.0%	760	1,048
Less than high school	21.0%	28.0%	221	286

(Continued)

Projected Poverty Rates and Numbers in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>All other races, non-Hispanic</i>				
Subtotal	8.0%	14.0%	729	1,259
Sex				
Female	10.0%	16.0%	418	690
Male	7.0%	12.0%	311	569
Country of birth				
United States	8.0%	13.0%	247	429
Other countries	8.0%	15.0%	482	830
Highest education level				
Graduate	6.0%	10.0%	145	232
Bachelor	7.0%	11.0%	173	281
Associate	11.0%	22.0%	197	378
High school	8.0%	14.0%	142	268
Less than high school	20.0%	28.0%	73	100

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 payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
All taxpayers				
Total	6.0%	12.0%	7,621	15,646
Sex				
Female	7.0%	14.0%	4,290	8,478
Male	5.0%	11.0%	3,331	7,167
Race and ethnicity				
Hispanic or Latino, any race	7.0%	15.0%	1,778	3,660
White, non-Hispanic	5.0%	11.0%	3,681	8,101
Black or African American, non-Hispanic	10.0%	16.0%	1,435	2,391
All other races, non-Hispanic	7.0%	15.0%	726	1,494
Country of birth				
United States	6.0%	11.0%	5,549	11,516
Other countries	8.0%	16.0%	2,073	4,129
Age				
31–39	10.0%	19.0%	3,309	6,354
40–49	8.0%	15.0%	2,575	5,152
50–59	4.0%	10.0%	1,282	2,811
60–69	2.0%	6.0%	427	1,153
70 or older	.0%	2.0%	29	176
Marital status				
Married	4.0%	10.0%	3,221	7,418
Divorced	7.0%	15.0%	1,400	2,767
Widowed	3.0%	8.0%	154	364
Never married	10.0%	18.0%	2,847	5,097
Highest education level				
Graduate	3.0%	8.0%	712	1,553
Bachelor	4.0%	8.0%	921	1,971
Associate	5.0%	13.0%	1,587	3,651
High school	8.0%	16.0%	3,020	6,124
Less than high school	12.0%	21.0%	1,381	2,347

(Continued)

Projected Poverty Rates and Numbers in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Hispanic or Latino, any race</i>				
Subtotal	7.0%	15.0%	1,778	3,660
Sex				
Female	9.0%	17.0%	946	1,822
Male	6.0%	14.0%	832	1,838
Country of birth				
United States	6.0%	13.0%	770	1,705
Other countries	9.0%	17.0%	1,009	1,955
Marital status				
Married	7.0%	15.0%	979	2,105
Divorced	8.0%	16.0%	213	424
Widowed	7.0%	13.0%	50	103
Never married	9.0%	17.0%	536	1,029
Highest education level				
Graduate	5.0%	11.0%	80	194
Bachelor	6.0%	13.0%	125	260
Associate	6.0%	12.0%	242	509
High school	7.0%	15.0%	628	1,415
Less than high school	10.0%	19.0%	703	1,282

(Continued)

Projected Poverty Rates and Numbers in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>White, non-Hispanic</i>				
Subtotal	5.0%	11.0%	3,681	8,101
Sex				
Female	6.0%	12.0%	2,058	4,399
Male	4.0%	9.0%	1,623	3,702
Country of birth				
United States	5.0%	10.0%	3,252	7,213
Other countries	8.0%	16.0%	429	888
Marital status				
Married	3.0%	8.0%	1,577	3,965
Divorced	7.0%	14.0%	845	1,752
Widowed	2.0%	6.0%	75	190
Never married	9.0%	17.0%	1,185	2,193
Highest education level				
Graduate	3.0%	6.0%	396	900
Bachelor	2.0%	6.0%	433	1,070
Associate	5.0%	11.0%	935	2,208
High school	7.0%	15.0%	1,521	3,250
Less than high school	14.0%	24.0%	396	673
Current-law payroll taxes quintile				
Highest	.0%	.0%	0	50
Second highest	.0%	1.0%	0	161
Middle	.0%	5.0%	0	707
Second lowest	2.0%	17.0%	270	2,404
Lowest	25.0%	35.0%	3,411	4,779

(Continued)

Projected Poverty Rates and Numbers in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Black or African American, non-Hispanic</i>				
Subtotal	10.0%	16.0%	1,435	2,391
Sex				
Female	11.0%	18.0%	879	1,454
Male	8.0%	14.0%	556	937
Country of birth				
United States	10.0%	17.0%	1,271	2,114
Other countries	8.0%	14.0%	164	277
Highest education level				
Graduate	6.0%	12.0%	97	186
Bachelor	7.0%	11.0%	168	283
Associate	8.0%	16.0%	265	543
High school	12.0%	19.0%	696	1,094
Less than high school	20.0%	27.0%	209	284
Current-law payroll taxes quintile				
Highest	.0%	.0%	0	0
Second highest	.0%	1.0%	0	27
Middle	.0%	5.0%	0	151
Second lowest	4.0%	18.0%	139	644
Lowest	39.0%	48.0%	1,296	1,568

(Continued)

Projected Poverty Rates and Numbers in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>All other races, non-Hispanic</i>				
Subtotal	7.0%	15.0%	726	1,494
Sex				
Female	9.0%	17.0%	406	803
Male	6.0%	13.0%	320	691
Country of birth				
United States	7.0%	14.0%	255	485
Other countries	7.0%	16.0%	471	1,009
Marital status				
Married	6.0%	14.0%	376	801
Divorced	10.0%	16.0%	90	153
Widowed	5.0%	10.0%	17	33
Never married	9.0%	18.0%	244	506
Highest education level				
Graduate	5.0%	10.0%	139	273
Bachelor	7.0%	12.0%	196	358
Associate	8.0%	21.0%	144	392
High school	9.0%	20.0%	175	365
Less than high school	21.0%	31.0%	72	107

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 payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
All taxpayers				
Total	5.0%	16.0%	6,447	22,037
Sex				
Female	5.0%	18.0%	3,498	11,619
Male	4.0%	15.0%	2,949	10,418
Race and ethnicity				
Hispanic or Latino, any race	6.0%	19.0%	1,918	6,285
White, non-Hispanic	4.0%	14.0%	2,783	10,398
Black or African American, non-Hispanic	7.0%	21.0%	1,051	3,062
All other races, non-Hispanic	5.0%	17.0%	695	2,292
Country of birth				
United States	4.0%	15.0%	4,692	16,285
Other countries	6.0%	20.0%	1,755	5,752
Age				
31–39	7.0%	23.0%	2,398	7,625
40–49	6.0%	19.0%	2,219	7,025
50–59	4.0%	14.0%	1,269	4,670
60–69	2.0%	11.0%	508	2,242
70 or older	.0%	4.0%	54	475
Marital status				
Married	4.0%	15.0%	2,680	10,922
Divorced	5.0%	17.0%	1,174	3,913
Widowed	3.0%	11.0%	103	397
Never married	7.0%	19.0%	2,489	6,804
Highest education level				
Graduate	3.0%	9.0%	685	2,467
Bachelor	3.0%	11.0%	770	2,803
Associate	4.0%	17.0%	1,288	4,911
High school	6.0%	21.0%	2,543	8,524
Less than high school	9.0%	26.0%	1,161	3,331
Current-law payroll taxes quintile				
Highest	.0%	1.0%	0	178
Second highest	.0%	3.0%	0	820
Middle	.0%	9.0%	0	2,383
Second lowest	1.0%	24.0%	211	6,588
Lowest	23.0%	44.0%	6,236	12,067

(Continued)

Projected Poverty Rates and Numbers in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Hispanic or Latino, any race</i>				
Subtotal	6.0%	19.0%	1,918	6,285
Sex				
Female	6.0%	21.0%	952	3,131
Male	5.0%	18.0%	966	3,154
Country of birth				
United States	5.0%	17.0%	1,105	3,721
Other countries	7.0%	22.0%	813	2,564
Marital status				
Married	5.0%	19.0%	938	3,482
Divorced	6.0%	19.0%	265	827
Widowed	5.0%	19.0%	35	137
Never married	7.0%	19.0%	681	1,838
Highest education level				
Graduate	3.0%	12.0%	98	397
Bachelor	4.0%	17.0%	112	445
Associate	4.0%	16.0%	246	890
High school	6.0%	20.0%	767	2,485
Less than high school	8.0%	24.0%	696	2,067

(Continued)

Projected Poverty Rates and Numbers in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>White, non-Hispanic</i>				
Subtotal	4.0%	14.0%	2,783	10,398
Sex				
Female	4.0%	16.0%	1,585	5,560
Male	3.0%	12.0%	1,197	4,838
Country of birth				
United States	4.0%	13.0%	2,445	9,163
Other countries	6.0%	20.0%	338	1,235
Marital status				
Married	3.0%	12.0%	1,178	5,437
Divorced	5.0%	16.0%	694	2,335
Widowed	1.0%	8.0%	33	177
Never married	6.0%	18.0%	878	2,449
Highest education level				
Graduate	2.0%	8.0%	377	1,360
Bachelor	2.0%	8.0%	345	1,401
Associate	4.0%	15.0%	667	2,717
High school	6.0%	21.0%	1,126	4,115
Less than high school	9.0%	28.0%	268	804
Current-law payroll taxes quintile				
Highest	.0%	1.0%	0	97
Second highest	.0%	3.0%	0	465
Middle	.0%	9.0%	0	1,275
Second lowest	1.0%	23.0%	127	3,187
Lowest	20.0%	40.0%	2,656	5,373

(Continued)

Projected Poverty Rates and Numbers in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Black or African American, non-Hispanic</i>				
Subtotal	7.0%	21.0%	1,051	3,062
Sex				
Female	7.0%	21.0%	543	1,662
Male	7.0%	20.0%	508	1,400
Country of birth				
United States	7.0%	20.0%	887	2,583
Other countries	8.0%	23.0%	165	479
Marital status				
Married	5.0%	18.0%	225	820
Divorced	6.0%	19.0%	156	523
Widowed	7.0%	12.0%	20	37
Never married	9.0%	23.0%	650	1,682
Highest education level				
Graduate	4.0%	10.0%	73	214
Bachelor	4.0%	13.0%	111	346
Associate	6.0%	20.0%	196	690
High school	9.0%	26.0%	541	1,492
Less than high school	12.0%	30.0%	131	319

(Continued)

Projected Poverty Rates and Numbers in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>All other races, non-Hispanic</i>				
Subtotal	5.0%	17.0%	695	2,292
Sex				
Female	6.0%	19.0%	417	1,266
Male	4.0%	14.0%	278	1,025
Country of birth				
United States	5.0%	16.0%	255	818
Other countries	5.0%	17.0%	439	1,474
Marital status				
Married	5.0%	17.0%	338	1,183
Divorced	5.0%	19.0%	60	228
Widowed	5.0%	15.0%	15	46
Never married	6.0%	17.0%	282	835
Highest education level				
Graduate	3.0%	11.0%	137	496
Bachelor	5.0%	14.0%	203	610
Associate	7.0%	24.0%	180	614
High school	6.0%	22.0%	109	431
Less than high school	14.0%	31.0%	65	141
Current-law payroll taxes quintile				
Highest	.0%	1.0%	0	40
Second highest	.0%	5.0%	0	113
Middle	.0%	13.0%	0	290
Second lowest	1.0%	31.0%	24	678
Lowest	30.0%	52.0%	671	1,171

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 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
All taxpayers				
Total	4.0%	19.0%	5,343	27,294
Sex				
Female	4.0%	21.0%	3,018	14,268
Male	3.0%	17.0%	2,324	13,026
Race and ethnicity				
Hispanic or Latino, any race	4.0%	22.0%	1,823	9,176
White, non-Hispanic	3.0%	17.0%	2,013	11,509
Black or African American, non-Hispanic	6.0%	23.0%	823	3,336
All other races, non-Hispanic	4.0%	18.0%	684	3,272
Country of birth				
United States	3.0%	18.0%	3,853	20,458
Other countries	5.0%	22.0%	1,490	6,836
Age				
31–39	5.0%	26.0%	1,997	9,828
40–49	5.0%	22.0%	1,738	8,040
50–59	3.0%	17.0%	1,087	5,688
60–69	2.0%	13.0%	478	3,072
70 or older	.0%	5.0%	43	667
Marital status				
Married	3.0%	18.0%	2,007	13,342
Divorced	4.0%	20.0%	1,073	4,871
Widowed	2.0%	13.0%	75	478
Never married	5.0%	21.0%	2,188	8,603
Highest education level				
Graduate	2.0%	11.0%	599	3,341
Bachelor	3.0%	13.0%	679	3,387
Associate	4.0%	20.0%	1,109	6,178
High school	5.0%	24.0%	1,980	10,083
Less than high school	7.0%	30.0%	976	4,305
Current-law payroll taxes quintile				
Highest	.0%	1.0%	0	351
Second highest	.0%	6.0%	0	1,580
Middle	.0%	14.0%	0	3,900
Second lowest	.0%	28.0%	41	8,181
Lowest	18.0%	46.0%	5,302	13,282

(Continued)

Projected Poverty Rates and Numbers in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Hispanic or Latino, any race</i>				
Subtotal	4.0%	22.0%	1,823	9,176
Sex				
Female	5.0%	23.0%	990	4,534
Male	4.0%	21.0%	833	4,642
Country of birth				
United States	4.0%	20.0%	1,154	6,016
Other countries	5.0%	26.0%	669	3,160
Marital status				
Married	4.0%	22.0%	815	4,921
Divorced	5.0%	22.0%	292	1,400
Widowed	4.0%	19.0%	32	167
Never married	5.0%	21.0%	684	2,688
Highest education level				
Graduate	2.0%	12.0%	128	633
Bachelor	3.0%	16.0%	104	526
Associate	4.0%	19.0%	270	1,398
High school	4.0%	23.0%	714	3,742
Less than high school	6.0%	28.0%	608	2,876

(Continued)

Projected Poverty Rates and Numbers in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>White, non-Hispanic</i>				
Subtotal	3.0%	17.0%	2,013	11,509
Sex				
Female	4.0%	19.0%	1,168	6,013
Male	2.0%	15.0%	844	5,496
Country of birth				
United States	3.0%	16.0%	1,726	10,078
Other countries	5.0%	23.0%	287	1,431
Age				
31–39	4.0%	25.0%	690	3,959
40–49	4.0%	21.0%	703	3,353
50–59	3.0%	16.0%	432	2,496
60–69	1.0%	11.0%	168	1,366
70 or older	.0%	4.0%	20	336
Marital status				
Married	2.0%	15.0%	763	6,057
Divorced	4.0%	18.0%	545	2,567
Widowed	1.0%	11.0%	29	225
Never married	5.0%	20.0%	677	2,660
Highest education level				
Graduate	2.0%	9.0%	277	1,624
Bachelor	2.0%	11.0%	277	1,629
Associate	3.0%	20.0%	507	3,197
High school	4.0%	24.0%	750	4,179
Less than high school	8.0%	34.0%	203	881
Current-law payroll taxes quintile				
Highest	.0%	1.0%	0	174
Second highest	.0%	6.0%	0	875
Middle	.0%	14.0%	0	1,846
Second lowest	.0%	27.0%	25	3,407
Lowest	16.0%	42.0%	1,988	5,206

(Continued)

Projected Poverty Rates and Numbers in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>Black or African American, non-Hispanic</i>				
Subtotal	6.0%	23.0%	823	3,336
Sex				
Female	6.0%	24.0%	426	1,867
Male	6.0%	22.0%	396	1,470
Country of birth				
United States	6.0%	24.0%	687	2,854
Other countries	6.0%	20.0%	136	482
Highest education level				
Graduate	3.0%	15.0%	72	326
Bachelor	3.0%	15.0%	75	366
Associate	5.0%	22.0%	167	704
High school	7.0%	29.0%	405	1,612
Less than high school	10.0%	32.0%	105	328

(Continued)

Projected Poverty Rates and Numbers in 2070—Continued
Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Poverty rate		Number of population in poverty (in thousands)	
	Official	Supplemental	Official	Supplemental
<i>All other races, non-Hispanic</i>				
Subtotal	4.0%	18.0%	684	3,272
Sex				
Female	5.0%	21.0%	434	1,854
Male	3.0%	15.0%	251	1,418
Country of birth				
United States	4.0%	20.0%	286	1,509
Other countries	4.0%	17.0%	398	1,764
Highest education level				
Graduate	2.0%	13.0%	123	758
Bachelor	4.0%	16.0%	224	866
Associate	5.0%	26.0%	165	878
High school	5.0%	23.0%	112	551
Less than high school	10.0%	37.0%	60	219

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

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Projected Annual Household Income Distribution in 2024

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$30,780	\$114,096	\$316,680
Sex			
Female	\$27,792	\$108,612	\$307,500
Male	\$34,164	\$118,644	\$324,984
Race and ethnicity			
Hispanic or Latino, any race	\$23,880	\$87,960	\$246,636
White, non-Hispanic	\$36,960	\$125,400	\$336,996
Black or African American, non-Hispanic	\$21,864	\$87,360	\$251,964
All other races, non-Hispanic	\$28,248	\$136,524	\$441,516
Country of birth			
United States	\$32,772	\$116,508	\$314,784
Other countries	\$24,408	\$103,044	\$327,540
Age			
31–39	\$22,020	\$92,652	\$248,784
40–49	\$26,832	\$109,356	\$308,232
50–59	\$37,560	\$130,584	\$345,972
60–69	\$40,848	\$122,064	\$340,104
70 or older	\$57,468	\$169,416	\$473,304
Marital status			
Married	\$45,132	\$139,620	\$362,244
Divorced	\$23,580	\$84,276	\$239,328
Widowed	\$31,320	\$93,204	\$267,972
Never married	\$17,016	\$73,788	\$228,192
Highest education level			
Graduate	\$57,756	\$189,624	\$520,656
Bachelor	\$48,024	\$162,828	\$409,200
Associate	\$31,584	\$106,560	\$257,700
High school	\$25,296	\$88,920	\$221,964
Less than high school	\$17,856	\$70,968	\$199,272
Current-law household income quintile			
Highest	\$238,860	\$316,632	\$634,188
Second highest	\$147,732	\$176,412	\$214,380
Middle	\$95,580	\$114,096	\$135,276
Second lowest	\$55,740	\$71,232	\$87,252
Lowest	\$8,508	\$30,780	\$47,760
Current-law payroll taxes quintile			
Highest	\$138,072	\$244,812	\$557,916
Second highest	\$80,064	\$133,488	\$282,648
Middle	\$52,416	\$94,284	\$228,672
Second lowest	\$29,508	\$69,108	\$204,492
Lowest	\$8,508	\$48,012	\$189,324

(Continued)

Projected Annual Household Income Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$23,880	\$87,960	\$246,636
Sex			
Female	\$21,840	\$88,032	\$240,156
Male	\$25,296	\$87,948	\$250,980
Country of birth			
United States	\$25,668	\$92,172	\$256,452
Other countries	\$22,656	\$83,844	\$234,732
Age			
31–39	\$19,104	\$78,180	\$213,852
40–49	\$22,644	\$88,116	\$248,496
50–59	\$29,808	\$99,072	\$262,140
60–69	\$28,776	\$87,048	\$259,200
70 or older	\$33,564	\$119,064	\$318,696
Marital status			
Married	\$30,108	\$98,616	\$257,436
Divorced	\$18,192	\$73,380	\$215,172
Widowed	\$21,612	\$76,032	\$292,632
Never married	\$15,984	\$70,068	\$211,740
Highest education level			
Graduate	\$36,840	\$120,804	\$344,460
Bachelor	\$30,852	\$121,428	\$343,320
Associate	\$27,132	\$97,644	\$258,480
High school	\$23,640	\$85,140	\$223,404
Less than high school	\$20,844	\$76,968	\$210,024
Current-law household income quintile			
Highest	\$236,988	\$294,336	\$540,432
Second highest	\$147,408	\$175,704	\$212,940
Middle	\$95,700	\$113,808	\$134,748
Second lowest	\$55,536	\$70,476	\$86,928
Lowest	\$8,028	\$30,084	\$47,460
Current-law payroll taxes quintile			
Highest	\$134,472	\$229,128	\$483,156
Second highest	\$75,828	\$119,604	\$245,904
Middle	\$51,852	\$89,688	\$200,424
Second lowest	\$29,196	\$65,112	\$190,524
Lowest	\$7,104	\$39,792	\$170,628

(Continued)

Projected Annual Household Income Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$36,960	\$125,400	\$336,996
Sex			
Female	\$33,228	\$119,508	\$324,156
Male	\$40,944	\$130,968	\$348,660
Country of birth			
United States	\$37,824	\$126,300	\$334,356
Other countries	\$26,256	\$113,256	\$358,452
Age			
31–39	\$26,748	\$100,932	\$256,452
40–49	\$32,124	\$120,372	\$324,156
50–59	\$43,368	\$142,920	\$359,076
60–69	\$47,616	\$130,824	\$357,600
70 or older	\$66,300	\$180,720	\$511,704
Marital status			
Married	\$54,072	\$152,148	\$379,932
Divorced	\$25,296	\$88,008	\$242,076
Widowed	\$36,168	\$97,884	\$269,508
Never married	\$18,144	\$77,064	\$228,192
Highest education level			
Graduate	\$67,512	\$194,052	\$515,292
Bachelor	\$56,520	\$172,596	\$425,616
Associate	\$35,328	\$113,124	\$260,484
High school	\$29,280	\$93,396	\$222,768
Less than high school	\$15,852	\$66,720	\$172,620
Current-law household income quintile			
Highest	\$238,980	\$319,908	\$645,840
Second highest	\$147,864	\$176,640	\$214,560
Middle	\$95,568	\$114,096	\$135,324
Second lowest	\$55,896	\$71,736	\$87,384
Lowest	\$9,144	\$31,728	\$48,060
Current-law payroll taxes quintile			
Highest	\$138,156	\$245,112	\$566,088
Second highest	\$81,672	\$139,260	\$289,968
Middle	\$53,520	\$99,036	\$236,352
Second lowest	\$30,732	\$77,388	\$215,520
Lowest	\$10,092	\$58,812	\$207,672

(Continued)

Projected Annual Household Income Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$21,864	\$87,360	\$251,964
Sex			
Female	\$21,048	\$79,980	\$231,792
Male	\$23,028	\$97,224	\$268,236
Country of birth			
United States	\$21,552	\$84,000	\$245,688
Other countries	\$25,692	\$107,088	\$313,740
Age			
31–39	\$15,672	\$66,492	\$203,964
40–49	\$21,708	\$84,360	\$251,424
50–59	\$29,808	\$108,408	\$289,224
60–69	\$31,536	\$95,628	\$266,544
70 or older	\$38,832	\$120,468	\$287,820
Marital status			
Married	\$41,640	\$123,624	\$306,804
Divorced	\$20,832	\$71,412	\$241,200
Widowed	\$24,588	\$74,352	\$166,920
Never married	\$15,228	\$63,120	\$194,772
Highest education level			
Graduate	\$43,512	\$164,700	\$399,156
Bachelor	\$28,020	\$118,836	\$302,412
Associate	\$27,264	\$86,280	\$229,212
High school	\$19,788	\$70,836	\$199,380
Less than high school	\$14,364	\$52,692	\$190,392
Current-law household income quintile			
Highest	\$236,604	\$294,300	\$485,736
Second highest	\$147,792	\$174,420	\$212,784
Middle	\$94,884	\$114,432	\$135,276
Second lowest	\$55,380	\$70,056	\$87,036
Lowest	\$8,652	\$29,808	\$47,448
Current-law payroll taxes quintile			
Highest	\$129,600	\$214,932	\$419,520
Second highest	\$76,644	\$118,392	\$256,008
Middle	\$49,332	\$80,292	\$206,784
Second lowest	\$26,700	\$54,456	\$173,148
Lowest	\$6,288	\$31,452	\$152,436

(Continued)

Projected Annual Household Income Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$28,248	\$136,524	\$441,516
Sex			
Female	\$25,104	\$130,680	\$460,500
Male	\$32,268	\$140,076	\$419,940
Country of birth			
United States	\$28,440	\$114,960	\$316,992
Other countries	\$28,236	\$149,988	\$485,772
Age			
31–39	\$20,412	\$112,668	\$358,680
40–49	\$25,632	\$133,272	\$479,916
50–59	\$35,796	\$161,784	\$499,524
60–69	\$35,028	\$135,012	\$400,068
70 or older	\$43,872	\$163,848	\$426,936
Marital status			
Married	\$39,756	\$164,868	\$521,448
Divorced	\$25,104	\$89,304	\$272,712
Widowed	\$29,748	\$121,680	\$341,436
Never married	\$18,144	\$103,932	\$301,764
Highest education level			
Graduate	\$45,900	\$231,372	\$627,612
Bachelor	\$35,724	\$165,144	\$428,700
Associate	\$20,892	\$89,304	\$258,588
High school	\$27,156	\$97,212	\$267,624
Less than high school	\$9,108	\$61,572	\$204,396
Current-law household income quintile			
Highest	\$239,664	\$343,404	\$711,732
Second highest	\$148,164	\$179,820	\$215,628
Middle	\$96,180	\$114,768	\$136,320
Second lowest	\$55,440	\$69,468	\$87,408
Lowest	\$7,392	\$29,760	\$47,244
Current-law payroll taxes quintile			
Highest	\$149,244	\$276,360	\$643,656
Second highest	\$82,920	\$138,372	\$331,284
Middle	\$49,848	\$89,424	\$264,336
Second lowest	\$28,584	\$57,900	\$229,836
Lowest	\$6,492	\$35,448	\$194,472

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 in 2030

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$33,712	\$122,297	\$349,863
Sex			
Female	\$30,028	\$115,906	\$335,885
Male	\$37,230	\$128,105	\$362,030
Race and ethnicity			
Hispanic or Latino, any race	\$26,354	\$94,569	\$263,048
White, non-Hispanic	\$40,103	\$134,610	\$373,948
Black or African American, non-Hispanic	\$23,814	\$93,893	\$276,860
All other races, non-Hispanic	\$30,330	\$150,462	\$500,138
Country of birth			
United States	\$35,950	\$124,722	\$347,542
Other countries	\$26,791	\$111,108	\$360,646
Age			
31–39	\$24,178	\$100,252	\$274,424
40–49	\$29,455	\$116,458	\$346,553
50–59	\$36,960	\$132,622	\$368,171
60–69	\$44,381	\$133,819	\$378,673
70 or older	\$61,919	\$177,690	\$507,538
Marital status			
Married	\$48,523	\$150,066	\$398,116
Divorced	\$26,427	\$90,396	\$265,754
Widowed	\$33,712	\$100,877	\$286,966
Never married	\$20,109	\$82,059	\$259,655
Highest education level			
Graduate	\$58,536	\$199,381	\$560,464
Bachelor	\$54,081	\$175,265	\$451,458
Associate	\$34,014	\$111,295	\$271,583
High school	\$27,114	\$92,758	\$245,635
Less than high school	\$19,245	\$78,978	\$220,717
Current-law household income quintile			
Highest	\$259,884	\$349,863	\$720,137
Second highest	\$158,736	\$190,398	\$232,500
Middle	\$101,959	\$122,297	\$144,831
Second lowest	\$59,743	\$75,595	\$92,644
Lowest	\$9,055	\$33,712	\$51,563
Current-law payroll taxes quintile			
Highest	\$151,492	\$270,021	\$632,603
Second highest	\$87,617	\$144,373	\$316,297
Middle	\$56,517	\$100,513	\$246,228
Second lowest	\$32,963	\$73,108	\$219,989
Lowest	\$9,055	\$49,564	\$193,365

(Continued)

Projected Annual Household Income Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$26,354	\$94,569	\$263,048
Sex			
Female	\$23,585	\$93,966	\$254,388
Male	\$28,852	\$94,996	\$270,688
Country of birth			
United States	\$28,977	\$99,607	\$271,406
Other countries	\$23,835	\$89,501	\$253,587
Age			
31–39	\$22,440	\$84,931	\$235,435
40–49	\$23,346	\$92,696	\$259,218
50–59	\$30,371	\$104,780	\$292,441
60–69	\$35,981	\$96,224	\$259,977
70 or older	\$44,131	\$120,070	\$290,723
Marital status			
Married	\$33,910	\$107,590	\$283,021
Divorced	\$22,742	\$76,313	\$234,529
Widowed	\$22,919	\$77,854	\$211,308
Never married	\$19,224	\$73,056	\$235,310
Highest education level			
Graduate	\$40,509	\$141,167	\$388,613
Bachelor	\$32,245	\$121,735	\$345,055
Associate	\$30,455	\$100,918	\$257,500
High school	\$26,676	\$90,791	\$249,611
Less than high school	\$21,993	\$83,224	\$228,888
Current-law household income quintile			
Highest	\$257,313	\$322,104	\$613,681
Second highest	\$158,372	\$189,201	\$232,135
Middle	\$101,116	\$120,330	\$145,060
Second lowest	\$59,504	\$74,024	\$92,311
Lowest	\$8,701	\$32,692	\$51,292
Current-law payroll taxes quintile			
Highest	\$147,683	\$241,617	\$495,787
Second highest	\$84,838	\$135,349	\$282,574
Middle	\$55,663	\$94,465	\$220,384
Second lowest	\$31,891	\$71,078	\$200,494
Lowest	\$8,399	\$44,027	\$165,856

(Continued)

Projected Annual Household Income Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$40,103	\$134,610	\$373,948
Sex			
Female	\$36,720	\$127,657	\$356,899
Male	\$43,600	\$140,928	\$390,299
Country of birth			
United States	\$41,238	\$135,401	\$371,741
Other countries	\$28,467	\$122,713	\$413,541
Age			
31–39	\$27,977	\$110,484	\$280,679
40–49	\$36,471	\$128,875	\$366,308
50–59	\$43,954	\$145,664	\$387,541
60–69	\$49,377	\$142,562	\$395,930
70 or older	\$67,560	\$189,316	\$537,847
Marital status			
Married	\$57,620	\$165,418	\$420,723
Divorced	\$29,133	\$95,100	\$273,768
Widowed	\$39,583	\$111,056	\$302,068
Never married	\$21,431	\$86,212	\$262,621
Highest education level			
Graduate	\$64,989	\$205,209	\$558,257
Bachelor	\$64,562	\$189,971	\$472,347
Associate	\$38,406	\$117,311	\$278,275
High school	\$30,163	\$97,453	\$242,242
Less than high school	\$17,434	\$75,710	\$198,850
Current-law household income quintile			
Highest	\$259,780	\$353,704	\$729,244
Second highest	\$158,924	\$190,898	\$232,770
Middle	\$102,230	\$122,828	\$144,852
Second lowest	\$59,889	\$76,522	\$93,019
Lowest	\$10,023	\$35,055	\$51,906
Current-law payroll taxes quintile			
Highest	\$152,533	\$272,519	\$634,654
Second highest	\$89,053	\$148,307	\$327,121
Middle	\$57,558	\$104,749	\$250,162
Second lowest	\$34,535	\$79,207	\$234,040
Lowest	\$10,835	\$59,525	\$210,382

(Continued)

Projected Annual Household Income Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$23,814	\$93,893	\$276,860
Sex			
Female	\$21,410	\$84,702	\$247,144
Male	\$27,530	\$107,101	\$298,446
Country of birth			
United States	\$23,471	\$91,874	\$271,250
Other countries	\$27,218	\$111,774	\$297,988
Age			
31–39	\$16,976	\$71,203	\$226,005
40–49	\$22,066	\$93,987	\$262,871
50–59	\$29,840	\$107,580	\$296,261
60–69	\$33,671	\$105,488	\$292,087
70 or older	\$52,312	\$134,110	\$338,310
Marital status			
Married	\$44,787	\$133,840	\$336,457
Divorced	\$21,576	\$80,581	\$244,917
Widowed	\$29,653	\$75,887	\$224,288
Never married	\$17,340	\$72,639	\$220,717
Highest education level			
Graduate	\$39,187	\$171,726	\$435,273
Bachelor	\$36,668	\$127,668	\$325,008
Associate	\$26,198	\$89,469	\$233,957
High school	\$20,411	\$76,469	\$222,404
Less than high school	\$13,656	\$65,551	\$206,156
Current-law household income quintile			
Highest	\$255,772	\$323,426	\$563,326
Second highest	\$157,571	\$186,849	\$232,094
Middle	\$101,949	\$121,818	\$144,664
Second lowest	\$59,379	\$74,076	\$92,082
Lowest	\$8,066	\$31,495	\$51,136
Current-law payroll taxes quintile			
Highest	\$143,114	\$236,299	\$495,048
Second highest	\$83,318	\$132,081	\$278,660
Middle	\$54,820	\$86,805	\$208,571
Second lowest	\$30,892	\$60,170	\$201,348
Lowest	\$6,120	\$29,559	\$155,749

(Continued)

Projected Annual Household Income Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$30,330	\$150,462	\$500,138
Sex			
Female	\$26,760	\$140,626	\$529,811
Male	\$36,731	\$156,072	\$468,476
Country of birth			
United States	\$28,987	\$125,034	\$392,818
Other countries	\$30,538	\$165,085	\$535,723
Age			
31–39	\$26,562	\$128,594	\$359,126
40–49	\$24,563	\$142,177	\$579,938
50–59	\$34,035	\$171,309	\$568,031
60–69	\$44,235	\$165,377	\$510,067
70 or older	\$60,940	\$181,010	\$422,034
Marital status			
Married	\$38,500	\$177,794	\$587,234
Divorced	\$25,969	\$103,666	\$304,056
Widowed	\$26,760	\$106,393	\$364,528
Never married	\$22,784	\$124,202	\$391,413
Highest education level			
Graduate	\$51,136	\$235,299	\$731,451
Bachelor	\$35,659	\$177,221	\$458,848
Associate	\$25,667	\$103,666	\$307,241
High school	\$25,833	\$101,283	\$322,260
Less than high school	\$12,584	\$63,480	\$256,449
Current-law household income quintile			
Highest	\$266,951	\$382,878	\$848,408
Second highest	\$158,705	\$191,751	\$233,780
Middle	\$103,583	\$123,421	\$144,456
Second lowest	\$60,295	\$75,460	\$92,269
Lowest	\$6,786	\$30,028	\$50,709
Current-law payroll taxes quintile			
Highest	\$160,558	\$316,005	\$765,413
Second highest	\$85,410	\$141,282	\$360,719
Middle	\$54,643	\$107,923	\$320,325
Second lowest	\$30,611	\$70,818	\$233,780
Lowest	\$6,422	\$42,757	\$240,576

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 in 2050

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$40,392	\$147,514	\$435,973
Sex			
Female	\$36,700	\$140,155	\$419,015
Male	\$44,143	\$154,082	\$451,603
Race and ethnicity			
Hispanic or Latino, any race	\$32,885	\$118,716	\$336,806
White, non-Hispanic	\$48,593	\$163,163	\$465,211
Black or African American, non-Hispanic	\$30,197	\$110,658	\$327,161
All other races, non-Hispanic	\$41,047	\$197,492	\$635,175
Country of birth			
United States	\$42,659	\$149,334	\$427,553
Other countries	\$33,112	\$138,705	\$472,790
Age			
31–39	\$32,723	\$128,127	\$361,277
40–49	\$36,046	\$143,524	\$434,658
50–59	\$43,061	\$153,615	\$455,729
60–69	\$47,297	\$149,379	\$460,282
70 or older	\$66,645	\$203,808	\$532,770
Marital status			
Married	\$56,469	\$179,090	\$496,438
Divorced	\$34,051	\$115,373	\$342,720
Widowed	\$39,466	\$129,287	\$385,217
Never married	\$26,984	\$108,469	\$355,434
Highest education level			
Graduate	\$71,885	\$233,603	\$663,041
Bachelor	\$62,039	\$205,025	\$550,064
Associate	\$40,217	\$130,848	\$329,933
High school	\$32,289	\$112,536	\$301,155
Less than high school	\$24,458	\$94,938	\$290,694
Current-law household income quintile			
Highest	\$321,532	\$435,973	\$880,328
Second highest	\$192,077	\$230,967	\$284,851
Middle	\$122,855	\$147,514	\$175,450
Second lowest	\$72,241	\$91,634	\$111,889
Lowest	\$11,186	\$40,392	\$62,273
Current-law payroll taxes quintile			
Highest	\$193,451	\$344,009	\$784,924
Second highest	\$110,353	\$175,515	\$382,736
Middle	\$71,477	\$119,027	\$297,042
Second lowest	\$40,392	\$86,724	\$254,797
Lowest	\$11,186	\$56,702	\$229,212

(Continued)

Projected Annual Household Income Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$32,885	\$118,716	\$336,806
Sex			
Female	\$30,689	\$116,326	\$318,708
Male	\$35,243	\$120,691	\$349,696
Country of birth			
United States	\$35,612	\$123,891	\$335,426
Other countries	\$28,565	\$109,395	\$339,682
Age			
31–39	\$28,461	\$112,627	\$315,560
40–49	\$31,622	\$121,378	\$339,682
50–59	\$36,376	\$123,535	\$344,287
60–69	\$35,003	\$107,542	\$312,218
70 or older	\$49,940	\$138,866	\$416,075
Marital status			
Married	\$43,495	\$136,224	\$358,103
Divorced	\$28,824	\$99,517	\$303,020
Widowed	\$22,100	\$88,726	\$295,228
Never married	\$23,668	\$96,071	\$307,898
Highest education level			
Graduate	\$53,405	\$166,984	\$477,667
Bachelor	\$40,192	\$154,295	\$453,455
Associate	\$39,434	\$126,501	\$311,687
High school	\$31,661	\$114,369	\$302,023
Less than high school	\$25,922	\$99,083	\$298,344
Current-law household income quintile			
Highest	\$314,718	\$398,839	\$703,012
Second highest	\$190,892	\$227,437	\$285,253
Middle	\$122,732	\$146,153	\$174,433
Second lowest	\$72,131	\$90,973	\$111,591
Lowest	\$10,014	\$39,609	\$61,962
Current-law payroll taxes quintile			
Highest	\$192,434	\$316,202	\$628,322
Second highest	\$105,573	\$163,979	\$340,705
Middle	\$70,641	\$115,801	\$276,276
Second lowest	\$39,919	\$84,490	\$235,197
Lowest	\$9,807	\$51,371	\$200,031

(Continued)

Projected Annual Household Income Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$48,593	\$163,163	\$465,211
Sex			
Female	\$44,713	\$156,018	\$450,333
Male	\$52,984	\$170,061	\$481,806
Country of birth			
United States	\$50,128	\$164,465	\$463,275
Other countries	\$35,988	\$144,975	\$497,663
Age			
31–39	\$38,611	\$142,163	\$379,174
40–49	\$41,940	\$156,018	\$466,844
50–59	\$49,804	\$169,316	\$486,917
60–69	\$56,702	\$164,627	\$478,108
70 or older	\$75,706	\$216,225	\$538,988
Marital status			
Married	\$67,701	\$197,557	\$526,053
Divorced	\$36,351	\$122,129	\$345,725
Widowed	\$47,375	\$144,670	\$392,472
Never married	\$29,264	\$114,026	\$364,703
Highest education level			
Graduate	\$81,076	\$243,922	\$658,396
Bachelor	\$74,832	\$219,807	\$575,694
Associate	\$45,691	\$138,821	\$338,276
High school	\$35,755	\$115,710	\$292,702
Less than high school	\$23,266	\$89,477	\$269,403
Current-law household income quintile			
Highest	\$322,614	\$442,269	\$890,270
Second highest	\$192,239	\$231,971	\$285,156
Middle	\$122,893	\$148,459	\$175,664
Second lowest	\$72,714	\$92,735	\$112,174
Lowest	\$12,190	\$41,746	\$62,836
Current-law payroll taxes quintile			
Highest	\$193,723	\$345,952	\$794,717
Second highest	\$113,249	\$183,093	\$396,351
Middle	\$72,941	\$125,744	\$307,101
Second lowest	\$42,284	\$96,661	\$270,524
Lowest	\$13,317	\$68,530	\$249,071

(Continued)

Projected Annual Household Income Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$30,197	\$110,658	\$327,161
Sex			
Female	\$28,986	\$102,017	\$310,689
Male	\$31,395	\$118,955	\$346,969
Country of birth			
United States	\$30,366	\$108,954	\$323,242
Other countries	\$28,539	\$116,487	\$351,950
Age			
31–39	\$24,031	\$93,888	\$274,728
40–49	\$28,118	\$108,741	\$330,160
50–59	\$32,056	\$115,658	\$350,758
60–69	\$35,586	\$112,148	\$346,917
70 or older	\$52,207	\$154,120	\$346,969
Marital status			
Married	\$45,665	\$153,447	\$395,179
Divorced	\$29,316	\$99,452	\$298,162
Widowed	\$32,114	\$112,750	\$289,386
Never married	\$24,173	\$93,130	\$281,917
Highest education level			
Graduate	\$58,101	\$181,856	\$458,423
Bachelor	\$44,551	\$147,928	\$386,823
Associate	\$32,341	\$100,903	\$268,457
High school	\$24,296	\$90,734	\$275,168
Less than high school	\$19,743	\$77,974	\$258,120
Current-law household income quintile			
Highest	\$317,121	\$396,306	\$717,249
Second highest	\$192,861	\$229,270	\$281,587
Middle	\$122,725	\$145,570	\$175,191
Second lowest	\$71,341	\$90,546	\$111,591
Lowest	\$11,115	\$39,751	\$60,841
Current-law payroll taxes quintile			
Highest	\$180,535	\$286,264	\$605,639
Second highest	\$105,211	\$151,011	\$336,424
Middle	\$69,417	\$99,964	\$251,202
Second lowest	\$37,963	\$67,228	\$226,763
Lowest	\$8,556	\$39,518	\$187,375

(Continued)

Projected Annual Household Income Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$41,047	\$197,492	\$635,175
Sex			
Female	\$34,181	\$175,321	\$636,186
Male	\$48,981	\$210,453	\$635,175
Country of birth			
United States	\$40,470	\$175,735	\$595,198
Other countries	\$41,766	\$209,132	\$659,860
Age			
31–39	\$35,683	\$165,268	\$456,202
40–49	\$36,901	\$200,634	\$676,397
50–59	\$43,702	\$204,294	\$649,361
60–69	\$46,105	\$192,803	\$774,495
70 or older	\$74,819	\$290,603	\$766,988
Marital status			
Married	\$50,957	\$229,153	\$718,136
Divorced	\$33,339	\$155,170	\$520,262
Widowed	\$35,340	\$164,970	\$467,686
Never married	\$34,148	\$168,222	\$552,629
Highest education level			
Graduate	\$66,580	\$289,399	\$883,210
Bachelor	\$51,928	\$218,239	\$606,487
Associate	\$28,247	\$122,175	\$386,998
High school	\$34,550	\$138,381	\$453,287
Less than high school	\$17,249	\$90,941	\$310,081
Current-law household income quintile			
Highest	\$332,356	\$477,777	\$1,038,101
Second highest	\$192,919	\$235,236	\$284,418
Middle	\$123,379	\$146,931	\$175,470
Second lowest	\$71,172	\$88,823	\$110,224
Lowest	\$8,608	\$36,927	\$61,476
Current-law payroll taxes quintile			
Highest	\$201,994	\$399,227	\$960,011
Second highest	\$111,701	\$173,999	\$446,252
Middle	\$69,799	\$117,440	\$367,210
Second lowest	\$38,805	\$74,294	\$306,784
Lowest	\$8,259	\$44,505	\$264,565

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 in 2070

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$50,014	\$184,627	\$541,332
Sex			
Female	\$45,701	\$177,815	\$523,919
Male	\$54,791	\$191,697	\$557,943
Race and ethnicity			
Hispanic or Latino, any race	\$42,053	\$151,784	\$431,662
White, non-Hispanic	\$61,014	\$205,434	\$575,976
Black or African American, non-Hispanic	\$37,349	\$138,228	\$413,394
All other races, non-Hispanic	\$54,545	\$257,931	\$776,150
Country of birth			
United States	\$52,868	\$185,461	\$526,212
Other countries	\$41,070	\$181,285	\$604,942
Age			
31–39	\$41,751	\$162,731	\$443,186
40–49	\$45,479	\$183,893	\$551,562
50–59	\$51,163	\$190,874	\$576,319
60–69	\$57,971	\$181,648	\$559,720
70 or older	\$79,096	\$253,331	\$662,514
Marital status			
Married	\$71,208	\$224,298	\$607,388
Divorced	\$42,718	\$147,027	\$452,985
Widowed	\$47,136	\$164,384	\$494,623
Never married	\$34,330	\$141,711	\$464,279
Highest education level			
Graduate	\$87,589	\$285,392	\$788,996
Bachelor	\$73,699	\$261,478	\$688,871
Associate	\$49,688	\$163,481	\$413,443
High school	\$40,792	\$141,090	\$379,213
Less than high school	\$30,557	\$119,993	\$365,815
Current-law household income quintile			
Highest	\$401,435	\$541,340	\$1,066,012
Second highest	\$241,678	\$291,709	\$357,229
Middle	\$154,049	\$184,627	\$220,561
Second lowest	\$89,464	\$113,644	\$139,711
Lowest	\$12,858	\$50,014	\$77,327
Current-law payroll taxes quintile			
Highest	\$247,007	\$431,247	\$950,236
Second highest	\$139,526	\$222,048	\$480,991
Middle	\$89,335	\$150,357	\$363,981
Second lowest	\$50,780	\$106,264	\$315,861
Lowest	\$12,858	\$69,043	\$284,824

(Continued)

Projected Annual Household Income Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$42,053	\$151,784	\$431,662
Sex			
Female	\$38,538	\$150,151	\$420,444
Male	\$45,955	\$153,021	\$440,659
Country of birth			
United States	\$46,322	\$157,395	\$433,766
Other countries	\$35,568	\$136,450	\$421,827
Age			
31–39	\$38,196	\$147,257	\$399,633
40–49	\$39,994	\$155,367	\$458,168
50–59	\$46,656	\$156,717	\$455,387
60–69	\$43,787	\$138,280	\$399,194
70 or older	\$51,659	\$168,810	\$464,319
Marital status			
Married	\$55,831	\$175,626	\$464,557
Divorced	\$36,499	\$123,419	\$380,942
Widowed	\$35,423	\$102,713	\$359,567
Never married	\$31,146	\$123,286	\$389,339
Highest education level			
Graduate	\$68,233	\$206,949	\$564,053
Bachelor	\$56,516	\$217,457	\$639,103
Associate	\$48,668	\$165,371	\$410,766
High school	\$39,893	\$139,328	\$384,836
Less than high school	\$32,988	\$124,729	\$372,913
Current-law household income quintile			
Highest	\$397,428	\$507,542	\$909,081
Second highest	\$240,453	\$288,597	\$355,822
Middle	\$153,541	\$181,817	\$219,316
Second lowest	\$88,887	\$112,346	\$139,006
Lowest	\$12,955	\$49,543	\$76,988
Current-law payroll taxes quintile			
Highest	\$244,649	\$400,798	\$797,166
Second highest	\$135,620	\$209,303	\$428,695
Middle	\$88,282	\$148,640	\$343,045
Second lowest	\$50,574	\$102,491	\$307,904
Lowest	\$12,645	\$63,691	\$256,427

(Continued)

Projected Annual Household Income Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$61,014	\$205,434	\$575,976
Sex			
Female	\$55,625	\$198,472	\$551,437
Male	\$66,484	\$210,686	\$596,985
Country of birth			
United States	\$63,360	\$207,151	\$567,270
Other countries	\$43,916	\$185,763	\$648,640
Age			
31–39	\$49,276	\$180,318	\$460,232
40–49	\$54,702	\$203,358	\$598,763
50–59	\$59,591	\$211,891	\$606,135
60–69	\$69,866	\$201,733	\$585,920
70 or older	\$90,632	\$264,545	\$650,933
Marital status			
Married	\$86,122	\$248,321	\$639,155
Divorced	\$47,015	\$156,500	\$473,518
Widowed	\$56,798	\$191,302	\$516,002
Never married	\$35,515	\$144,766	\$443,839
Highest education level			
Graduate	\$102,697	\$300,617	\$788,875
Bachelor	\$89,927	\$275,291	\$713,539
Associate	\$55,516	\$173,691	\$406,941
High school	\$44,182	\$146,660	\$358,047
Less than high school	\$28,244	\$111,871	\$324,531
Current-law household income quintile			
Highest	\$402,350	\$546,330	\$1,078,367
Second highest	\$242,005	\$291,805	\$357,298
Middle	\$154,722	\$186,195	\$221,230
Second lowest	\$90,116	\$115,627	\$140,376
Lowest	\$14,462	\$51,155	\$77,911
Current-law payroll taxes quintile			
Highest	\$245,149	\$435,511	\$961,502
Second highest	\$142,545	\$231,819	\$494,442
Middle	\$92,358	\$159,833	\$373,832
Second lowest	\$53,610	\$118,316	\$324,781
Lowest	\$15,918	\$82,333	\$311,988

(Continued)

Projected Annual Household Income Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$37,349	\$138,228	\$413,394
Sex			
Female	\$37,253	\$128,155	\$379,104
Male	\$37,672	\$152,445	\$442,847
Country of birth			
United States	\$37,212	\$133,633	\$401,524
Other countries	\$37,672	\$168,596	\$461,417
Age			
31–39	\$28,760	\$118,268	\$378,903
40–49	\$34,661	\$136,850	\$413,443
50–59	\$42,944	\$145,782	\$413,959
60–69	\$42,049	\$136,237	\$409,376
70 or older	\$64,880	\$200,984	\$507,219
Marital status			
Married	\$57,386	\$197,481	\$509,355
Divorced	\$40,256	\$132,843	\$387,670
Widowed	\$41,300	\$134,322	\$460,736
Never married	\$29,352	\$116,405	\$359,624
Highest education level			
Graduate	\$60,680	\$220,968	\$541,457
Bachelor	\$57,886	\$184,852	\$461,623
Associate	\$41,574	\$126,914	\$372,167
High school	\$30,763	\$110,335	\$341,046
Less than high school	\$21,105	\$104,942	\$363,646
Current-law household income quintile			
Highest	\$394,748	\$493,752	\$823,000
Second highest	\$240,272	\$288,008	\$356,802
Middle	\$153,420	\$184,240	\$218,933
Second lowest	\$89,339	\$111,641	\$138,438
Lowest	\$11,480	\$49,401	\$77,141
Current-law payroll taxes quintile			
Highest	\$227,796	\$370,196	\$666,758
Second highest	\$133,097	\$197,835	\$419,086
Middle	\$84,139	\$124,737	\$317,840
Second lowest	\$47,060	\$84,397	\$257,173
Lowest	\$8,533	\$49,176	\$221,266

(Continued)

Projected Annual Household Income Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household income (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$54,545	\$257,931	\$776,150
Sex			
Female	\$44,492	\$237,523	\$778,274
Male	\$65,883	\$276,158	\$773,219
Country of birth			
United States	\$54,956	\$230,860	\$745,411
Other countries	\$54,545	\$277,802	\$796,425
Age			
31–39	\$42,896	\$201,798	\$563,521
40–49	\$52,396	\$256,040	\$787,823
50–59	\$56,697	\$298,202	\$831,170
60–69	\$63,304	\$243,303	\$828,131
70 or older	\$88,573	\$357,036	\$929,610
Marital status			
Married	\$67,782	\$293,893	\$857,141
Divorced	\$40,929	\$216,784	\$648,301
Widowed	\$50,840	\$223,798	\$613,060
Never married	\$47,249	\$231,263	\$708,936
Highest education level			
Graduate	\$86,457	\$352,255	\$1,025,068
Bachelor	\$61,635	\$292,035	\$745,741
Associate	\$43,593	\$149,796	\$492,942
High school	\$48,470	\$183,828	\$527,591
Less than high school	\$22,008	\$96,203	\$383,849
Current-law household income quintile			
Highest	\$409,166	\$587,073	\$1,223,951
Second highest	\$245,105	\$298,589	\$359,998
Middle	\$153,988	\$185,787	\$221,625
Second lowest	\$89,000	\$111,838	\$139,873
Lowest	\$9,444	\$47,531	\$76,452
Current-law payroll taxes quintile			
Highest	\$260,950	\$474,937	\$1,102,294
Second highest	\$142,456	\$231,867	\$579,378
Middle	\$87,617	\$144,210	\$455,500
Second lowest	\$48,188	\$97,860	\$380,793
Lowest	\$8,707	\$60,478	\$317,800

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 payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$3,000	\$146,678	\$1,254,085
Sex			
Female	\$2,073	\$134,208	\$1,202,098
Male	\$4,134	\$157,988	\$1,304,428
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$53,519	\$464,419
White, non-Hispanic	\$12,066	\$216,859	\$1,568,126
Black or African American, non-Hispanic	\$0	\$57,023	\$526,276
All other races, non-Hispanic	\$5,088	\$201,822	\$1,756,916
Country of birth			
United States	\$4,428	\$166,756	\$1,309,641
Other countries	\$0	\$83,603	\$1,001,310
Age			
31–39	\$0	\$64,834	\$481,335
40–49	\$2,892	\$115,992	\$860,563
50–59	\$11,373	\$233,946	\$1,539,800
60–69	\$16,202	\$338,318	\$2,285,616
70 or older	\$19,172	\$458,436	\$3,387,411
Marital status			
Married	\$12,974	\$223,056	\$1,629,705
Divorced	\$0	\$91,926	\$843,179
Widowed	\$4,219	\$165,969	\$1,268,448
Never married	\$0	\$50,772	\$534,423
Highest education level			
Graduate	\$41,028	\$435,720	\$2,614,805
Bachelor	\$28,270	\$360,598	\$2,069,020
Associate	\$4,023	\$129,273	\$887,244
High school	\$0	\$81,367	\$614,457
Less than high school	\$0	\$27,827	\$241,678
Current-law household income quintile			
Highest	\$129,035	\$929,866	\$3,757,536
Second highest	\$37,334	\$307,279	\$1,136,537
Middle	\$14,699	\$148,211	\$633,289
Second lowest	\$2,138	\$67,999	\$352,646
Lowest	\$0	\$20,147	\$154,753
Current-law payroll taxes quintile			
Highest	\$92,937	\$539,348	\$2,579,918
Second highest	\$21,536	\$198,139	\$1,195,743
Middle	\$4,745	\$100,834	\$793,729
Second lowest	\$0	\$69,287	\$729,605
Lowest	\$0	\$52,931	\$797,717

(Continued)

Projected Household Wealth Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$0	\$53,519	\$464,419
Sex			
Female	\$0	\$51,995	\$457,586
Male	\$0	\$55,170	\$473,540
Country of birth			
United States	\$0	\$70,045	\$560,406
Other countries	\$0	\$42,186	\$393,903
Age			
31–39	\$0	\$31,544	\$264,279
40–49	\$0	\$48,130	\$427,468
50–59	\$1,756	\$88,521	\$599,485
60–69	\$3,000	\$106,126	\$946,438
70 or older	\$0	\$133,769	\$1,319,327
Marital status			
Married	\$2,274	\$79,318	\$558,219
Divorced	\$0	\$29,870	\$446,872
Widowed	\$0	\$39,967	\$349,498
Never married	\$0	\$21,093	\$213,717
Highest education level			
Graduate	\$12,303	\$165,049	\$1,316,223
Bachelor	\$6,487	\$155,545	\$1,101,761
Associate	\$0	\$80,883	\$599,485
High school	\$0	\$52,015	\$396,471
Less than high school	\$0	\$26,665	\$226,106
Current-law household income quintile			
Highest	\$12,289	\$323,513	\$1,678,608
Second highest	\$6,010	\$142,581	\$649,043
Middle	\$2,137	\$79,101	\$392,105
Second lowest	\$0	\$41,527	\$263,612
Lowest	\$0	\$13,468	\$114,304
Current-law payroll taxes quintile			
Highest	\$33,444	\$281,033	\$1,254,019
Second highest	\$6,932	\$105,989	\$523,094
Middle	\$0	\$56,431	\$382,955
Second lowest	\$0	\$34,490	\$314,468
Lowest	\$0	\$21,307	\$291,091

(Continued)

Projected Household Wealth Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$12,066	\$216,859	\$1,568,126
Sex			
Female	\$9,750	\$200,888	\$1,498,800
Male	\$14,791	\$229,852	\$1,632,250
Country of birth			
United States	\$12,563	\$221,681	\$1,576,906
Other countries	\$5,818	\$153,974	\$1,505,091
Age			
31–39	\$2,000	\$92,214	\$562,351
40–49	\$11,117	\$169,543	\$1,023,552
50–59	\$27,527	\$328,336	\$1,828,727
60–69	\$34,466	\$442,319	\$2,669,277
70 or older	\$28,820	\$553,348	\$3,970,381
Marital status			
Married	\$26,544	\$298,298	\$1,935,195
Divorced	\$2,000	\$120,640	\$1,003,400
Widowed	\$15,206	\$231,596	\$1,596,677
Never married	\$1,107	\$86,168	\$712,897
Highest education level			
Graduate	\$55,257	\$492,736	\$2,819,161
Bachelor	\$47,276	\$442,313	\$2,292,621
Associate	\$9,975	\$163,931	\$1,018,379
High school	\$3,000	\$114,827	\$789,315
Less than high school	\$0	\$41,442	\$318,784
Current-law household income quintile			
Highest	\$209,375	\$1,099,107	\$4,174,850
Second highest	\$70,781	\$370,334	\$1,248,137
Middle	\$26,689	\$182,816	\$728,103
Second lowest	\$6,729	\$87,488	\$407,564
Lowest	\$0	\$29,623	\$184,511
Current-law payroll taxes quintile			
Highest	\$110,837	\$597,756	\$2,790,830
Second highest	\$34,758	\$248,010	\$1,352,359
Middle	\$12,376	\$138,550	\$993,959
Second lowest	\$2,545	\$111,531	\$1,012,119
Lowest	\$6	\$98,910	\$1,157,966

(Continued)

Projected Household Wealth Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$0	\$57,023	\$526,276
Sex			
Female	\$0	\$47,229	\$422,317
Male	\$0	\$73,205	\$613,041
Country of birth			
United States	\$0	\$54,262	\$506,032
Other countries	\$0	\$81,149	\$602,433
Age			
31–39	\$0	\$21,576	\$247,858
40–49	\$0	\$53,097	\$409,952
50–59	\$2,090	\$120,049	\$765,577
60–69	\$656	\$128,530	\$852,208
70 or older	\$2,537	\$106,822	\$877,353
Marital status			
Married	\$3,000	\$139,463	\$850,165
Divorced	\$0	\$39,852	\$368,660
Widowed	\$599	\$73,310	\$416,493
Never married	\$0	\$22,057	\$277,602
Highest education level			
Graduate	\$11,387	\$292,739	\$1,498,987
Bachelor	\$7,847	\$150,824	\$938,390
Associate	\$0	\$59,719	\$432,073
High school	\$0	\$28,817	\$263,827
Less than high school	\$0	\$7,759	\$124,918
Current-law household income quintile			
Highest	\$14,832	\$378,139	\$1,723,468
Second highest	\$12,432	\$184,914	\$780,963
Middle	\$4,382	\$92,937	\$419,557
Second lowest	\$0	\$42,303	\$231,962
Lowest	\$0	\$8,409	\$106,135
Current-law payroll taxes quintile			
Highest	\$58,805	\$307,409	\$1,231,729
Second highest	\$7,847	\$119,064	\$623,186
Middle	\$0	\$52,281	\$335,750
Second lowest	\$0	\$23,734	\$317,452
Lowest	\$0	\$13,373	\$229,828

(Continued)

Projected Household Wealth Distribution in 2024—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$5,088	\$201,822	\$1,756,916
Sex			
Female	\$4,022	\$196,219	\$1,847,692
Male	\$6,602	\$204,822	\$1,698,320
Country of birth			
United States	\$5,387	\$168,706	\$1,184,431
Other countries	\$4,954	\$226,777	\$2,043,497
Age			
31–39	\$0	\$85,141	\$851,752
40–49	\$6,624	\$183,595	\$1,342,105
50–59	\$10,158	\$336,793	\$2,411,783
60–69	\$12,201	\$352,808	\$2,280,837
70 or older	\$31,030	\$398,737	\$2,469,901
Marital status			
Married	\$8,991	\$313,423	\$2,199,989
Divorced	\$1,735	\$108,929	\$922,297
Widowed	\$4,491	\$192,327	\$1,810,909
Never married	\$1,716	\$90,081	\$901,456
Highest education level			
Graduate	\$28,935	\$571,730	\$3,164,306
Bachelor	\$13,995	\$312,549	\$1,820,881
Associate	\$1,783	\$80,882	\$704,332
High school	\$0	\$96,043	\$760,700
Less than high school	\$0	\$29,460	\$238,333
Current-law household income quintile			
Highest	\$184,422	\$995,252	\$3,881,616
Second highest	\$22,676	\$302,934	\$1,136,537
Middle	\$11,373	\$177,967	\$701,379
Second lowest	\$323	\$66,527	\$355,811
Lowest	\$0	\$26,458	\$167,397
Current-law payroll taxes quintile			
Highest	\$125,404	\$695,715	\$3,297,721
Second highest	\$15,019	\$223,239	\$1,424,537
Middle	\$8,476	\$97,009	\$889,991
Second lowest	\$0	\$66,762	\$779,457
Lowest	\$0	\$49,985	\$771,384

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 payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$2,865	\$163,832	\$1,375,922
Sex			
Female	\$1,752	\$149,689	\$1,328,342
Male	\$4,801	\$177,876	\$1,424,131
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$64,074	\$545,852
White, non-Hispanic	\$14,074	\$244,700	\$1,703,031
Black or African American, non-Hispanic	\$0	\$63,715	\$609,483
All other races, non-Hispanic	\$4,882	\$213,519	\$2,057,747
Country of birth			
United States	\$4,983	\$185,114	\$1,414,524
Other countries	\$0	\$96,855	\$1,185,610
Age			
31–39	\$0	\$66,526	\$501,617
40–49	\$2,602	\$139,262	\$1,024,147
50–59	\$9,727	\$228,708	\$1,556,173
60–69	\$20,644	\$368,768	\$2,419,094
70 or older	\$29,195	\$524,702	\$3,544,556
Marital status			
Married	\$15,511	\$252,191	\$1,745,698
Divorced	\$0	\$105,744	\$952,747
Widowed	\$5,519	\$182,332	\$1,389,833
Never married	\$0	\$58,348	\$633,092
Highest education level			
Graduate	\$38,769	\$461,830	\$2,859,332
Bachelor	\$31,908	\$416,003	\$2,322,552
Associate	\$4,333	\$140,236	\$910,030
High school	\$0	\$88,866	\$636,752
Less than high school	\$0	\$31,885	\$268,547
Current-law household income quintile			
Highest	\$139,757	\$1,013,491	\$4,207,373
Second highest	\$41,151	\$347,130	\$1,296,651
Middle	\$14,877	\$166,260	\$682,624
Second lowest	\$1,957	\$78,860	\$375,437
Lowest	\$0	\$23,686	\$166,724
Current-law payroll taxes quintile			
Highest	\$96,855	\$589,271	\$2,991,158
Second highest	\$24,452	\$226,115	\$1,308,481
Middle	\$4,492	\$113,425	\$857,938
Second lowest	\$0	\$76,000	\$765,911
Lowest	\$0	\$59,551	\$823,892

(Continued)

Projected Household Wealth Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$0	\$64,074	\$545,852
Sex			
Female	\$0	\$58,217	\$529,582
Male	\$0	\$67,577	\$554,627
Country of birth			
United States	\$0	\$77,644	\$627,213
Other countries	\$0	\$52,638	\$447,078
Age			
31–39	\$0	\$31,927	\$264,782
40–49	\$0	\$62,383	\$468,488
50–59	\$1,312	\$98,805	\$739,106
60–69	\$3,979	\$146,454	\$929,306
70 or older	\$4,397	\$149,534	\$1,454,837
Marital status			
Married	\$2,403	\$96,911	\$666,460
Divorced	\$0	\$39,911	\$471,816
Widowed	\$0	\$56,232	\$431,631
Never married	\$0	\$24,239	\$260,817
Highest education level			
Graduate	\$13,850	\$190,465	\$1,389,833
Bachelor	\$5,235	\$180,913	\$1,289,702
Associate	\$0	\$94,006	\$649,994
High school	\$0	\$59,580	\$431,631
Less than high school	\$0	\$30,440	\$254,745
Current-law household income quintile			
Highest	\$19,370	\$394,311	\$1,985,171
Second highest	\$3,094	\$160,583	\$806,782
Middle	\$1,735	\$96,565	\$438,750
Second lowest	\$0	\$50,182	\$275,953
Lowest	\$0	\$16,223	\$119,987
Current-law payroll taxes quintile			
Highest	\$45,550	\$328,422	\$1,425,575
Second highest	\$4,834	\$114,794	\$688,695
Middle	\$0	\$62,397	\$386,044
Second lowest	\$0	\$39,500	\$379,469
Lowest	\$0	\$29,091	\$313,526

(Continued)

Projected Household Wealth Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$14,074	\$244,700	\$1,703,031
Sex			
Female	\$10,974	\$226,538	\$1,641,985
Male	\$17,332	\$259,817	\$1,770,433
Country of birth			
United States	\$15,108	\$249,583	\$1,703,633
Other countries	\$6,204	\$176,252	\$1,664,814
Age			
31–39	\$1,735	\$100,858	\$595,567
40–49	\$14,739	\$201,230	\$1,208,406
50–59	\$28,321	\$324,616	\$1,862,891
60–69	\$40,851	\$469,309	\$2,721,938
70 or older	\$44,615	\$656,126	\$4,064,986
Marital status			
Married	\$32,322	\$331,638	\$2,086,641
Divorced	\$3,771	\$142,877	\$1,155,041
Widowed	\$16,628	\$270,829	\$1,652,688
Never married	\$1,735	\$100,770	\$883,147
Highest education level			
Graduate	\$54,388	\$526,812	\$2,952,607
Bachelor	\$54,388	\$506,273	\$2,666,615
Associate	\$12,203	\$178,567	\$1,051,754
High school	\$2,602	\$125,907	\$801,621
Less than high school	\$0	\$46,914	\$326,590
Current-law household income quintile			
Highest	\$226,186	\$1,181,698	\$4,520,574
Second highest	\$82,640	\$427,460	\$1,404,419
Middle	\$31,335	\$208,694	\$786,238
Second lowest	\$8,017	\$101,478	\$416,795
Lowest	\$0	\$32,886	\$200,829
Current-law payroll taxes quintile			
Highest	\$122,158	\$660,981	\$3,199,805
Second highest	\$39,152	\$278,320	\$1,510,916
Middle	\$13,842	\$161,300	\$1,093,197
Second lowest	\$2,925	\$123,440	\$1,119,647
Lowest	\$851	\$108,425	\$1,158,861

(Continued)

Projected Household Wealth Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$0	\$63,715	\$609,483
Sex			
Female	\$0	\$51,061	\$490,614
Male	\$0	\$81,173	\$733,439
Country of birth			
United States	\$0	\$60,726	\$596,096
Other countries	\$0	\$84,381	\$754,746
Age			
31–39	\$0	\$22,694	\$247,291
40–49	\$0	\$58,950	\$512,608
50–59	\$593	\$95,197	\$746,960
60–69	\$2,675	\$169,318	\$1,066,326
70 or older	\$1,877	\$157,255	\$1,153,174
Marital status			
Married	\$3,386	\$156,991	\$1,013,657
Divorced	\$0	\$49,587	\$441,707
Widowed	\$0	\$77,466	\$505,898
Never married	\$0	\$27,080	\$333,784
Highest education level			
Graduate	\$10,227	\$286,931	\$1,430,155
Bachelor	\$9,992	\$181,063	\$1,045,708
Associate	\$0	\$56,495	\$424,547
High school	\$0	\$33,592	\$324,279
Less than high school	\$0	\$11,895	\$142,198
Current-law household income quintile			
Highest	\$16,335	\$475,666	\$1,847,369
Second highest	\$9,036	\$207,144	\$858,765
Middle	\$1,903	\$99,141	\$474,557
Second lowest	\$0	\$45,987	\$244,654
Lowest	\$0	\$10,100	\$112,356
Current-law payroll taxes quintile			
Highest	\$52,994	\$355,956	\$1,373,075
Second highest	\$6,466	\$125,537	\$724,934
Middle	\$0	\$61,554	\$427,362
Second lowest	\$0	\$27,000	\$297,522
Lowest	\$0	\$17,664	\$311,993

(Continued)

Projected Household Wealth Distribution in 2030—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$4,882	\$213,519	\$2,057,747
Sex			
Female	\$2,741	\$207,251	\$2,140,098
Male	\$8,287	\$220,313	\$1,924,414
Country of birth			
United States	\$5,481	\$199,983	\$1,389,061
Other countries	\$4,239	\$222,887	\$2,516,298
Age			
31–39	\$0	\$80,011	\$647,155
40–49	\$6,815	\$204,996	\$1,726,188
50–59	\$13,471	\$350,244	\$2,829,008
60–69	\$18,058	\$488,408	\$3,580,421
70 or older	\$40,401	\$590,025	\$2,345,716
Marital status			
Married	\$12,376	\$330,672	\$2,950,752
Divorced	\$0	\$121,220	\$1,063,611
Widowed	\$1,910	\$216,376	\$1,719,224
Never married	\$1,735	\$116,428	\$1,137,526
Highest education level			
Graduate	\$30,940	\$524,658	\$3,631,539
Bachelor	\$13,776	\$362,311	\$2,162,102
Associate	\$1,466	\$81,713	\$707,575
High school	\$0	\$110,443	\$761,729
Less than high school	\$0	\$33,762	\$298,797
Current-law household income quintile			
Highest	\$138,798	\$1,171,795	\$4,603,014
Second highest	\$34,068	\$328,989	\$1,201,480
Middle	\$5,832	\$149,888	\$707,575
Second lowest	\$1,735	\$80,214	\$423,755
Lowest	\$0	\$32,271	\$207,763
Current-law payroll taxes quintile			
Highest	\$91,426	\$748,037	\$3,711,939
Second highest	\$21,761	\$201,762	\$1,823,974
Middle	\$3,626	\$123,274	\$1,345,496
Second lowest	\$245	\$78,280	\$855,918
Lowest	\$0	\$63,596	\$905,830

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 payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$4,053	\$203,626	\$1,716,511
Sex			
Female	\$1,753	\$190,298	\$1,600,246
Male	\$6,933	\$216,832	\$1,822,937
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$86,847	\$727,774
White, non-Hispanic	\$19,551	\$320,337	\$2,150,552
Black or African American, non-Hispanic	\$0	\$78,579	\$814,374
All other races, non-Hispanic	\$9,587	\$306,666	\$3,060,131
Country of birth			
United States	\$6,224	\$225,069	\$1,763,827
Other countries	\$274	\$135,466	\$1,534,670
Age			
31–39	\$0	\$80,803	\$632,053
40–49	\$3,122	\$162,764	\$1,186,472
50–59	\$10,779	\$282,100	\$1,969,470
60–69	\$25,076	\$455,595	\$3,080,302
70 or older	\$43,104	\$616,050	\$3,588,373
Marital status			
Married	\$19,227	\$307,491	\$2,084,469
Divorced	\$0	\$144,538	\$1,403,352
Widowed	\$11,902	\$253,576	\$1,907,062
Never married	\$0	\$91,903	\$1,093,002
Highest education level			
Graduate	\$46,439	\$591,431	\$3,553,278
Bachelor	\$36,415	\$479,797	\$2,855,452
Associate	\$4,590	\$165,887	\$1,036,065
High school	\$0	\$104,838	\$775,175
Less than high school	\$0	\$43,246	\$380,605
Current-law household income quintile			
Highest	\$148,804	\$1,170,165	\$5,405,640
Second highest	\$42,092	\$413,670	\$1,657,950
Middle	\$16,282	\$206,765	\$899,811
Second lowest	\$2,349	\$98,695	\$505,044
Lowest	\$0	\$32,292	\$238,305
Current-law payroll taxes quintile			
Highest	\$118,884	\$759,213	\$3,867,819
Second highest	\$27,216	\$279,058	\$1,634,887
Middle	\$5,180	\$138,539	\$1,090,114
Second lowest	\$0	\$95,179	\$933,647
Lowest	\$0	\$81,466	\$961,428

(Continued)

Projected Household Wealth Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$0	\$86,847	\$727,774
Sex			
Female	\$0	\$82,901	\$695,557
Male	\$0	\$90,259	\$756,874
Country of birth			
United States	\$0	\$99,568	\$790,420
Other countries	\$0	\$66,208	\$579,006
Age			
31–39	\$0	\$45,589	\$358,419
40–49	\$0	\$81,052	\$603,241
50–59	\$1,080	\$124,617	\$949,355
60–69	\$1,699	\$171,920	\$1,279,349
70 or older	\$9,994	\$223,577	\$1,616,899
Marital status			
Married	\$5,182	\$134,202	\$864,991
Divorced	\$0	\$51,685	\$629,713
Widowed	\$196	\$83,912	\$574,354
Never married	\$0	\$38,882	\$453,452
Highest education level			
Graduate	\$16,494	\$238,414	\$1,455,940
Bachelor	\$13,698	\$257,639	\$1,511,262
Associate	\$0	\$104,319	\$746,608
High school	\$0	\$77,995	\$607,370
Less than high school	\$0	\$42,307	\$364,072
Current-law household income quintile			
Highest	\$27,221	\$489,943	\$2,398,887
Second highest	\$9,792	\$209,393	\$978,160
Middle	\$2,948	\$121,272	\$616,056
Second lowest	\$0	\$61,940	\$358,900
Lowest	\$0	\$22,186	\$170,647
Current-law payroll taxes quintile			
Highest	\$56,419	\$405,241	\$1,816,272
Second highest	\$10,536	\$148,532	\$796,971
Middle	\$0	\$74,549	\$516,299
Second lowest	\$0	\$54,979	\$492,766
Lowest	\$0	\$41,494	\$457,158

(Continued)

Projected Household Wealth Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$19,551	\$320,337	\$2,150,552
Sex			
Female	\$15,503	\$302,711	\$2,009,756
Male	\$23,666	\$337,877	\$2,279,839
Country of birth			
United States	\$20,667	\$329,737	\$2,173,628
Other countries	\$10,775	\$223,527	\$1,894,059
Age			
31–39	\$2,521	\$122,864	\$785,020
40–49	\$15,962	\$245,479	\$1,454,773
50–59	\$30,057	\$411,175	\$2,341,565
60–69	\$55,292	\$602,092	\$3,407,135
70 or older	\$74,988	\$758,161	\$3,920,733
Marital status			
Married	\$38,383	\$424,923	\$2,437,846
Divorced	\$8,296	\$207,638	\$1,718,893
Widowed	\$32,016	\$363,347	\$2,234,183
Never married	\$4,166	\$166,508	\$1,466,675
Highest education level			
Graduate	\$78,031	\$721,433	\$3,699,162
Bachelor	\$65,776	\$615,825	\$3,195,781
Associate	\$15,642	\$231,880	\$1,242,430
High school	\$4,589	\$153,909	\$923,658
Less than high school	\$0	\$66,860	\$520,703
Current-law household income quintile			
Highest	\$294,400	\$1,468,863	\$5,949,727
Second highest	\$91,557	\$540,344	\$1,861,875
Middle	\$34,285	\$271,982	\$1,028,145
Second lowest	\$11,587	\$140,300	\$598,728
Lowest	\$0	\$49,509	\$291,816
Current-law payroll taxes quintile			
Highest	\$159,768	\$864,719	\$4,025,605
Second highest	\$45,679	\$369,792	\$1,976,069
Middle	\$18,243	\$222,534	\$1,458,086
Second lowest	\$6,437	\$168,006	\$1,372,125
Lowest	\$1,080	\$153,174	\$1,327,690

(Continued)

Projected Household Wealth Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$0	\$78,579	\$814,374
Sex			
Female	\$0	\$67,642	\$651,787
Male	\$0	\$93,585	\$992,825
Country of birth			
United States	\$0	\$79,064	\$843,300
Other countries	\$0	\$74,567	\$632,165
Age			
31–39	\$0	\$34,161	\$305,769
40–49	\$0	\$67,627	\$556,756
50–59	\$0	\$118,275	\$1,009,175
60–69	\$1,257	\$204,220	\$1,542,790
70 or older	\$1,478	\$204,717	\$1,385,557
Marital status			
Married	\$4,100	\$175,527	\$1,289,441
Divorced	\$0	\$66,410	\$728,567
Widowed	\$1,428	\$117,519	\$907,390
Never married	\$0	\$49,152	\$486,536
Highest education level			
Graduate	\$16,055	\$312,665	\$1,803,017
Bachelor	\$8,216	\$206,066	\$1,316,674
Associate	\$0	\$72,685	\$509,197
High school	\$0	\$40,091	\$417,373
Less than high school	\$0	\$16,204	\$216,537
Current-law household income quintile			
Highest	\$26,046	\$581,324	\$2,570,616
Second highest	\$3,850	\$242,645	\$1,225,275
Middle	\$1,251	\$132,954	\$677,847
Second lowest	\$0	\$61,935	\$354,674
Lowest	\$0	\$15,990	\$160,806
Current-law payroll taxes quintile			
Highest	\$61,357	\$426,328	\$1,931,157
Second highest	\$7,099	\$152,324	\$881,726
Middle	\$0	\$71,056	\$517,084
Second lowest	\$0	\$39,102	\$389,768
Lowest	\$0	\$21,962	\$424,145

(Continued)

Projected Household Wealth Distribution in 2050—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$9,587	\$306,666	\$3,060,131
Sex			
Female	\$6,522	\$264,316	\$2,970,353
Male	\$13,452	\$351,149	\$3,131,604
Country of birth			
United States	\$9,733	\$292,901	\$2,927,670
Other countries	\$9,424	\$320,964	\$3,127,609
Age			
31–39	\$0	\$144,022	\$1,076,184
40–49	\$10,588	\$260,629	\$2,189,116
50–59	\$16,065	\$370,607	\$3,731,640
60–69	\$31,734	\$658,408	\$6,105,801
70 or older	\$64,486	\$1,188,441	\$6,009,420
Marital status			
Married	\$15,540	\$424,913	\$3,734,182
Divorced	\$166	\$186,803	\$2,387,008
Widowed	\$22,589	\$343,906	\$2,723,669
Never married	\$7,071	\$204,962	\$2,347,572
Highest education level			
Graduate	\$41,590	\$694,174	\$5,074,564
Bachelor	\$22,022	\$423,791	\$3,266,333
Associate	\$1,080	\$116,857	\$838,016
High school	\$1,298	\$164,432	\$1,447,099
Less than high school	\$0	\$26,848	\$303,726
Current-law household income quintile			
Highest	\$185,968	\$1,356,149	\$6,788,336
Second highest	\$40,991	\$424,915	\$1,777,409
Middle	\$8,157	\$193,454	\$924,743
Second lowest	\$1,507	\$93,683	\$558,347
Lowest	\$0	\$42,738	\$279,239
Current-law payroll taxes quintile			
Highest	\$128,368	\$938,050	\$5,426,044
Second highest	\$21,638	\$270,860	\$2,307,573
Middle	\$4,271	\$141,771	\$1,413,828
Second lowest	\$0	\$86,275	\$1,013,451
Lowest	\$0	\$94,894	\$1,318,600

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 payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
All taxpayers			
Total	\$5,167	\$245,060	\$2,177,627
Sex			
Female	\$2,542	\$227,552	\$2,048,368
Male	\$7,931	\$262,560	\$2,282,917
Race and ethnicity			
Hispanic or Latino, any race	\$0	\$118,526	\$972,947
White, non-Hispanic	\$23,900	\$397,856	\$2,786,581
Black or African American, non-Hispanic	\$0	\$98,384	\$1,003,795
All other races, non-Hispanic	\$14,177	\$414,816	\$3,662,033
Country of birth			
United States	\$7,206	\$265,912	\$2,213,495
Other countries	\$672	\$178,293	\$2,000,590
Age			
31–39	\$0	\$97,070	\$723,478
40–49	\$3,579	\$196,284	\$1,466,986
50–59	\$13,953	\$341,735	\$2,445,837
60–69	\$26,523	\$533,245	\$3,638,561
70 or older	\$50,890	\$833,777	\$5,079,632
Marital status			
Married	\$23,612	\$361,417	\$2,521,040
Divorced	\$269	\$190,908	\$1,874,591
Widowed	\$12,574	\$333,594	\$2,679,901
Never married	\$0	\$118,456	\$1,477,746
Highest education level			
Graduate	\$52,895	\$694,973	\$4,289,480
Bachelor	\$45,585	\$596,868	\$3,668,889
Associate	\$5,256	\$198,930	\$1,288,388
High school	\$0	\$123,981	\$940,585
Less than high school	\$0	\$56,001	\$496,215
Current-law household income quintile			
Highest	\$159,730	\$1,484,583	\$6,706,836
Second highest	\$50,878	\$495,455	\$2,053,845
Middle	\$19,285	\$247,926	\$1,143,744
Second lowest	\$1,662	\$117,792	\$646,654
Lowest	\$0	\$41,004	\$305,395
Current-law payroll taxes quintile			
Highest	\$141,387	\$929,522	\$4,750,878
Second highest	\$33,527	\$339,197	\$2,123,571
Middle	\$7,258	\$169,537	\$1,301,055
Second lowest	\$0	\$115,865	\$1,175,327
Lowest	\$0	\$92,054	\$1,133,579

(Continued)

Projected Household Wealth Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Hispanic or Latino, any race</i>			
Subtotal	\$0	\$118,526	\$972,947
Sex			
Female	\$0	\$114,079	\$930,969
Male	\$0	\$122,537	\$1,021,512
Country of birth			
United States	\$0	\$138,182	\$1,069,685
Other countries	\$0	\$82,384	\$740,381
Age			
31–39	\$0	\$59,677	\$461,566
40–49	\$0	\$118,051	\$864,143
50–59	\$2,351	\$180,249	\$1,240,438
60–69	\$8,557	\$235,599	\$1,696,390
70 or older	\$9,777	\$277,735	\$1,883,893
Marital status			
Married	\$9,431	\$188,079	\$1,205,657
Divorced	\$0	\$76,232	\$825,906
Widowed	\$0	\$98,615	\$688,543
Never married	\$0	\$55,411	\$602,570
Highest education level			
Graduate	\$19,731	\$298,822	\$2,116,176
Bachelor	\$23,552	\$383,868	\$2,199,731
Associate	\$0	\$146,862	\$962,311
High school	\$0	\$98,641	\$745,735
Less than high school	\$0	\$55,738	\$469,204
Current-law household income quintile			
Highest	\$31,203	\$614,548	\$3,178,679
Second highest	\$14,658	\$275,340	\$1,342,766
Middle	\$4,249	\$153,050	\$790,093
Second lowest	\$0	\$80,667	\$481,432
Lowest	\$0	\$30,135	\$251,427
Current-law payroll taxes quintile			
Highest	\$88,306	\$562,424	\$2,504,981
Second highest	\$14,662	\$198,400	\$1,046,122
Middle	\$397	\$107,889	\$723,629
Second lowest	\$0	\$72,186	\$612,291
Lowest	\$0	\$51,169	\$569,936

(Continued)

Projected Household Wealth Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>White, non-Hispanic</i>			
Subtotal	\$23,900	\$397,856	\$2,786,581
Sex			
Female	\$19,943	\$381,049	\$2,652,462
Male	\$28,690	\$414,071	\$2,889,989
Country of birth			
United States	\$25,784	\$410,333	\$2,815,260
Other countries	\$12,165	\$278,645	\$2,575,450
Age			
31–39	\$3,885	\$149,850	\$871,388
40–49	\$19,633	\$302,064	\$1,816,016
50–59	\$41,252	\$504,875	\$2,987,530
60–69	\$58,376	\$763,907	\$4,205,152
70 or older	\$103,347	\$1,022,684	\$5,255,294
Marital status			
Married	\$46,845	\$503,896	\$3,075,492
Divorced	\$11,216	\$303,859	\$2,581,289
Widowed	\$36,007	\$539,404	\$3,040,265
Never married	\$4,761	\$206,697	\$1,853,657
Highest education level			
Graduate	\$84,722	\$847,424	\$4,690,571
Bachelor	\$78,421	\$749,265	\$4,104,980
Associate	\$16,786	\$273,258	\$1,543,822
High school	\$6,448	\$180,447	\$1,157,264
Less than high school	\$0	\$86,187	\$629,916
Current-law household income quintile			
Highest	\$341,755	\$1,908,145	\$7,671,658
Second highest	\$102,935	\$650,380	\$2,405,946
Middle	\$47,555	\$347,797	\$1,334,620
Second lowest	\$11,793	\$166,776	\$799,866
Lowest	\$0	\$59,981	\$371,409
Current-law payroll taxes quintile			
Highest	\$184,247	\$1,057,198	\$5,218,151
Second highest	\$56,375	\$455,933	\$2,611,129
Middle	\$23,202	\$270,322	\$1,802,129
Second lowest	\$7,607	\$209,703	\$1,657,019
Lowest	\$672	\$178,509	\$1,689,543

(Continued)

Projected Household Wealth Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>Black or African American, non-Hispanic</i>			
Subtotal	\$0	\$98,384	\$1,003,795
Sex			
Female	\$0	\$84,495	\$826,788
Male	\$0	\$119,490	\$1,258,256
Country of birth			
United States	\$0	\$99,991	\$1,049,528
Other countries	\$0	\$86,107	\$865,514
Age			
31–39	\$0	\$45,604	\$442,154
40–49	\$0	\$76,450	\$682,025
50–59	\$333	\$147,628	\$1,133,590
60–69	\$746	\$213,356	\$1,674,878
70 or older	\$17,117	\$356,345	\$2,447,372
Marital status			
Married	\$3,953	\$212,494	\$1,519,744
Divorced	\$0	\$110,120	\$1,022,323
Widowed	\$7,755	\$172,546	\$1,298,603
Never married	\$0	\$63,212	\$716,485
Highest education level			
Graduate	\$17,560	\$412,072	\$2,322,089
Bachelor	\$12,743	\$272,941	\$1,636,225
Associate	\$0	\$84,631	\$617,299
High school	\$0	\$50,861	\$524,899
Less than high school	\$0	\$18,405	\$277,607
Current-law household income quintile			
Highest	\$25,247	\$714,618	\$3,517,296
Second highest	\$10,246	\$308,538	\$1,292,096
Middle	\$3,622	\$169,995	\$947,960
Second lowest	\$0	\$71,531	\$458,237
Lowest	\$0	\$22,843	\$206,953
Current-law payroll taxes quintile			
Highest	\$77,617	\$569,457	\$2,607,713
Second highest	\$11,162	\$206,748	\$1,228,455
Middle	\$0	\$83,375	\$683,633
Second lowest	\$0	\$46,378	\$524,649
Lowest	\$0	\$29,750	\$527,894

(Continued)

Projected Household Wealth Distribution in 2070—Continued

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Household wealth (2024 \$) at the—		
	10th percentile	Median	90th percentile
<i>All other races, non-Hispanic</i>			
Subtotal	\$14,177	\$414,816	\$3,662,033
Sex			
Female	\$10,174	\$366,379	\$3,555,375
Male	\$19,827	\$468,551	\$3,723,537
Country of birth			
United States	\$13,991	\$381,698	\$3,874,600
Other countries	\$14,601	\$444,671	\$3,533,252
Age			
31–39	\$1,045	\$164,561	\$1,223,335
40–49	\$11,322	\$330,948	\$2,484,183
50–59	\$17,037	\$558,513	\$3,837,091
60–69	\$60,250	\$876,437	\$6,044,730
70 or older	\$80,653	\$1,416,885	\$8,378,495
Marital status			
Married	\$22,946	\$529,241	\$4,027,745
Divorced	\$577	\$246,839	\$2,702,707
Widowed	\$11,103	\$479,794	\$3,622,539
Never married	\$12,229	\$330,126	\$3,524,794
Highest education level			
Graduate	\$57,096	\$862,573	\$5,936,491
Bachelor	\$29,978	\$585,871	\$3,914,849
Associate	\$2,648	\$156,172	\$1,332,107
High school	\$672	\$199,450	\$1,783,698
Less than high school	\$0	\$41,493	\$470,378
Current-law household income quintile			
Highest	\$246,331	\$1,813,842	\$7,601,687
Second highest	\$68,561	\$537,743	\$2,205,013
Middle	\$18,946	\$252,306	\$1,257,834
Second lowest	\$3,780	\$122,816	\$605,163
Lowest	\$0	\$50,543	\$369,807
Current-law payroll taxes quintile			
Highest	\$166,697	\$1,187,553	\$5,936,491
Second highest	\$41,771	\$403,528	\$3,005,717
Middle	\$6,751	\$193,698	\$1,872,917
Second lowest	\$1,008	\$135,858	\$1,665,642
Lowest	\$0	\$100,120	\$1,360,294

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.