Section 9: **Importance of Social Security Relative to Total Income (Beneficiary** Aged Units and Persons in **Beneficiary Families Only)**

Key Terms and Concepts for Section 9 1

Age. Age classification is based on the age of the person at his or her last birthday as of March 2005. A married couple's age is defined as the age of the husband—unless he is under age 55 and the wife is 55 or older, in which case it is the age of the wife.

Aged unit. With age 55 as the cutoff, aged units are defined as married couples living together—at least one of whom is 55 or older—and non-married persons 55 or older.

Marital status. Married persons are married and living with their spouse. Nonmarried persons may be divorced, widowed, never married, separated, or married but living apart from their spouse.

Race. The categories White alone, Black alone, and Asian alone reflect respondents who reported only one race. Because of changes to the race category, data on race are not directly

comparable to editions prior to 2002. A person's race is his or her reported race. A married couple's race is defined as the race of the husband.

Hispanic origin. Persons of Hispanic origin may be of any race. A married couple is of Hispanic origin if the husband is of Hispanic origin.

Family. A family is a group of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Social Security beneficiary. A beneficiary may be receiving retired-worker-benefits, dependents' or survivor benefits, disability benefits, or transitionally insured benefits.

Per capita income. Per capita income is total family income divided by the number of persons in the family.

Relative Importance of Income Source. The relative importance of a source is the ratio of the amount of income from a given source to total income for an aged unit or family. These tables are distributions of persons or aged units by the importance of a given source at the individual unit level.

Poverty. The Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps).

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

Table 9.A1
Percentage distribution of beneficiary units, by age, 2004

					Aged 65 or older		
Proportion of income	Aged 55–61	Aged 62–64	Total	65–69	70–74	75–79	80 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	22.6	26.3	9.7	17.3	10.8	6.9	4.8
20-39	19.3	20.0	16.0	22.8	18.4	12.9	10.8
40–59	15.0	15.2	17.6	18.4	19.2	17.7	15.6
60–79	10.0	8.2	15.5	12.4	15.1	18.0	16.4
80 or more	33.1	30.3	41.3	29.0	36.4	44.4	52.4
50 or more	50.9	44.3	65.8	49.9	61.2	72.0	77.4
90 or more	29.7	25.6	34.0	24.6	30.2	36.1	42.9
100	23.4	19.3	21.4	16.0	18.4	23.1	26.5
Mean proportion	54.9	51.0	65.4	54.7	62.2	68.9	73.8
Number (thousands)	1,986	2,287	23,662	5,836	5,309	5,263	7,254

Table 9.A2
Percentage distribution of beneficiary units, by marital status and age, 2004

			Mar	ried couple	es					Nonma	arried pers	sons		
				6	5 or older						6	5 or older		
							80 or							80 or
Proportion of income	55–61	62–64	Total	65–69	70–74	75–79	older	55–61	62–64	Total	65–69	70–74	75–79	older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	37.4	35.3	15.6	24.9	15.1	9.8	7.7	7.3	16.0	5.7	8.7	7.0	4.9	3.8
20–39	28.3	26.7	20.6	26.1	22.1	15.8	15.3	9.9	12.4	12.7	19.1	15.2	11.0	9.2
40–59	12.5	13.2	19.5	18.6	21.0	19.8	19.0	17.6	17.4	16.2	18.2	17.7	16.3	14.3
60–79	8.7	5.6	16.7	12.5	16.3	21.0	19.2	11.2	11.2	14.7	12.4	14.2	16.0	15.3
80 or more	13.0	19.3	27.5	17.9	25.5	33.6	38.7	54.0	42.9	50.7	41.6	45.8	51.9	57.4
50 or more	28.5	29.3	53.7	38.4	51.7	65.6	67.4	74.2	61.5	74.1	62.9	69.2	76.4	81.1
90 or more	10.7	13.7	21.0	14.0	19.8	25.1	28.8	49.4	39.2	43.0	36.5	39.1	43.7	48.1
100	8.0	10.0	10.6	7.4	9.1	13.2	14.4	39.4	30.0	28.8	25.8	26.4	30.0	30.9
Mean proportion	36.9	40.0	55.6	45.6	54.6	62.4	65.4	73.5	63.7	72.1	65.0	68.8	73.4	76.9
Number (thousands)	1,012	1,221	9,650	3,101	2,448	2,142	1,958	974	1,066	14,012	2,735	2,861	3,121	5,296

Table 9.A3
Percentage distribution of beneficiary units, by race, Hispanic origin, and marital status, 2004

		White alone			Black alone			Asian alone		Н	lispanic origii	n
Proportion of income	All units	Married couples	Nonmarried persons	All units		Nonmarried persons	All units	Married couples	Nonmarried persons		Married couples	Nonmarried persons
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	9.8	15.3	5.8	7.6	17.1	4.5	14.6	22.3	6.6	5.6	8.4	3.9
20–39	16.4	21.0	13.1	12.2	16.2	10.9	14.2	18.7	9.5	11.2	14.5	9.1
40–59	18.2	19.9	16.9	13.5	16.6	12.5	10.8	10.2	11.4	13.3	14.9	12.3
60–79	15.9	17.2	15.0	12.6	12.3	12.6	12.3	11.0	13.6	13.1	16.0	11.3
80 or more	39.7	26.6	49.2	54.1	37.7	59.4	48.2	37.9	58.9	56.9	46.1	63.4
50 or more	64.9	53.4	73.3	73.8	58.5	78.7	67.0	54.3	80.2	78.1	71.5	82.1
90 or more	32.2	19.9	41.2	49.0	32.3	54.5	40.4	31.0	50.2	50.8	39.1	57.9
100	19.1	9.5	26.2	39.9	23.9	45.1	28.3	16.8	40.3	42.6	31.3	49.4
Mean proportion	64.5	55.3	71.3	73.3	60.6	77.4	67.2	58.0	76.7	75.8	69.1	79.8
Number (thousands)	20,698	8,743	11,955	2,125	522	1,603	533	271	261	1,318	495	823

Table 9.A4

Percentage distribution of beneficiary units, by marital status and quintile of total money income, 2004

		All units					Marı	ied coup	les			Nonma	arried per	sons	
Proportion of income	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth	First	Second	Third	Fourth	Fifth
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	0.8	0.8	1.7	5.4	40.0	1.0	1.2	3.0	14.6	58.8	0.9	0.6	0.8	2.5	23.7
20–39	1.4	3.0	8.9	24.0	41.6	2.4	5.3	16.0	41.3	37.0	1.9	0.8	4.5	12.3	44.0
40–59	4.4	7.4	23.4	35.4	14.8	5.5	13.3	35.8	37.0	3.3	3.8	5.3	8.9	35.1	25.8
60–79	8.6	14.4	25.5	24.6	2.0	11.7	28.1	36.0	4.9	0.8	6.8	10.9	17.8	30.4	4.3
80 or more	84.7	74.4	40.4	10.6	1.6	79.4	52.1	9.3	2.1	0.1	86.6	82.4	67.9	19.6	2.2
50 or more	96.1	93.6	80.4	52.4	8.1	94.1	88.6	67.1	18.9	1.6	95.9	96.4	91.7	71.6	15.6
90 or more	77.3	62.8	29.2	5.6	1.2	71.1	33.8	4.3	1.3	0	78.9	75.0	53.6	11.9	1.6
100	59.7	38.4	13.2	1.3	0.7	43.9	11.1	1.3	0.7	0	63.3	52.9	29.0	5.2	0.7
Mean proportion	92.1	87.1	70.9	52.5	26.9	89.4	76.9	56.7	37.8	19.5	92.5	91.5	83.8	61.2	33.6
Number (thousands)	3,822	5,242	5,029	4,892	4,677	1,711	2,049	2,012	1,992	1,887	2,155	3,011	3,115	2,974	2,758

Quintile limits are \$10,399, \$16,363, \$25,587, and \$44,129 for all units; \$20,258, \$29,437, \$42,129, and \$68,299 for married couples; and \$8,364, \$12,000, \$16,471, and \$26,064 for nonmarried persons.

Table 9.B1
Percentage distribution of persons in beneficiary families, by sex and age, 2004

		All persons			Men			Women	
Proportion of family income	Aged 55–61	Aged 62–64	Aged 65 or older		62–64	65 or older	55–61	62–64	65 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	37.0	32.0	14.9	40.7	35.5	16.9	35.0	29.5	13.4
20–39	24.7	23.3	19.8	23.4	23.0	21.7	25.4	23.6	18.3
40–59	13.4	15.6	17.9	11.7	14.5	18.7	14.4	16.4	17.3
60–79	7.1	8.9	15.3	7.1	6.1	15.3	7.1	10.8	15.3
80 or more	17.7	20.2	32.1	17.1	20.9	27.4	18.1	19.7	35.6
50 or more	31.0	35.8	56.3	29.7	32.5	51.7	31.7	38.0	59.7
90 or more	14.6	16.3	25.5	14.6	16.1	21.4	14.6	16.4	28.6
100	10.6	10.9	14.6	10.5	11.9	11.9	10.6	10.3	16.5
Mean proportion	39.9	43.5	58.0	38.4	41.7	54.6	40.7	44.6	60.6
Number (thousands)	4,646	4,044	31,396	1,674	1,647	13,413	2,972	2,397	17,984

Table 9.B2
Percentage distribution of persons in beneficiary families, by sex and age, 2004

Proportion of family		All perso	ons			Men				Wome	en	
income	65–69	70–74	75–79 80	or older	65–69	70–74	75–79 80	or older	65–69	70–74	75–79 80	0 or older
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	20.7	15.4	11.8	11.2	24.4	17.2	13.1	10.7	17.4	13.9	10.8	11.5
20-39	25.2	20.8	16.6	15.9	26.4	23.3	18.1	17.5	24.2	18.9	15.6	15.0
40-59	18.2	19.4	18.6	15.6	17.3	20.0	19.5	18.2	19.0	18.8	18.0	14.1
60-79	12.7	15.2	17.1	16.6	12.0	14.4	18.1	17.8	13.2	15.9	16.4	15.9
80 or more	23.2	29.2	35.8	40.6	19.8	25.1	31.2	35.9	26.3	32.5	39.3	43.5
50 or more	43.8	54.3	62.9	65.4	38.7	49.5	60.3	62.4	48.2	58.2	64.8	67.1
90 or more	18.9	23.2	28.1	32.3	16.0	19.5	24.5	27.5	21.4	26.1	30.8	35.1
100	11.0	13.0	16.2	18.2	9.2	10.5	13.9	14.9	12.6	15.0	17.8	20.2
Mean proportion	49.9	56.4	62.0	64.6	46.4	53.1	59.2	62.3	53.0	59.0	64.1	65.9
Number (thousands)	8,616	7,420	6,908	8,453	4,035	3,287	2,941	3,149	4,581	4,132	3,967	5,303

Table 9.B3
Percentage distribution of persons in beneficiary families, by sex and marital status, 2004

			All persons					Men					Women		
			Nonm	arried				Nonm	arried				Nonm	arried	
Proportion of family					Never					Never					Never
income	Married	Total	Widowed	Divorced	married	Married	Total	Widowed	Divorced	married	Married	Total	Widowed	Divorced	married
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	16.1	13.5	13.2	14.8	11.9	17.7	14.9	15.5	15.0	12.3	14.1	12.9	12.7	14.7	11.6
20-39	21.6	17.5	16.1	22.1	18.8	22.4	19.9	18.4	21.1	20.7	20.6	16.6	15.6	22.7	17.1
40-59	19.3	16.1	15.5	18.1	18.3	19.0	17.9	18.6	17.6	18.6	19.7	15.5	14.8	18.5	18.1
60–79	16.6	13.8	13.8	11.7	17.5	15.9	13.6	13.5	12.8	14.5	17.3	13.8	13.8	11.1	20.3
80 or more	26.4	39.1	41.4	33.3	33.4	24.9	33.7	34.1	33.5	33.9	28.3	41.1	43.1	33.1	32.9
50 or more	52.3	61.2	63.1	53.9	60.2	50.0	56.0	56.8	55.0	56.4	55.3	63.0	64.7	53.3	63.8
90 or more	19.8	32.6	34.4	28.1	27.0	18.7	28.4	29.2	28.4	28.7	21.1	34.1	35.7	27.8	25.5
100	9.7	20.5	21.1	18.4	18.3	9.2	19.1	18.6	19.1	20.3	10.4	21.0	21.7	18.1	16.4
Mean proportion	54.6	62.3	63.7	57.6	60.7	53.0	58.7	59.0	57.9	59.9	56.6	63.6	64.8	57.4	61.5
Number (thousands)	17,290	14,106	9,663	2,440	1,167	9,664	3,749	1,857	931	558	7,626	10,357	7,806	1,509	609

Table 9.B4
Percentage distribution of persons in beneficiary families, by race, Hispanic origin, and sex, 2004

	W	/hite alone			Black alone		ı	Asian alone		His	panic origin	
Proportion of family	All			All			All			All		_
income	persons	Men	Women	persons	Men	Women	persons	Men	Women	persons	Men	Women
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	14.4	16.5	12.9	14.6	16.7	13.4	32.6	33.7	31.6	17.8	15.7	19.3
20–39	19.9	22.0	18.2	17.6	16.6	18.2	22.5	24.9	20.7	17.4	18.8	16.4
40–59	18.4	19.2	17.9	13.8	15.3	12.8	10.3	9.7	10.7	13.8	14.1	13.6
60–79	15.9	15.9	15.8	12.1	11.8	12.3	8.1	6.4	9.5	13.2	13.8	12.7
80 or more	31.4	26.4	35.2	41.8	39.6	43.3	26.5	25.3	27.4	37.8	37.5	38.1
50 or more	56.4	51.5	60.1	61.5	59.3	62.9	39.5	37.1	41.4	59.1	59.7	58.8
90 or more	24.6	20.3	27.9	36.4	34.8	37.4	22.3	20.4	23.9	32.0	31.4	32.4
100	13.3	10.6	15.4	28.1	26.6	29.1	13.4	12.6	13.9	25.0	23.9	25.8
Mean proportion	57.9	54.3	60.7	63.0	61.4	64.1	47.0	45.0	48.5	60.1	60.6	59.8
Number (thousands)	27,733	11,911	15,821	2,506	974	1,532	768	342	426	1,726	736	990

Table 9.B5
Percentage distribution of persons in beneficiary families, by race, Hispanic origin, sex, and marital status, 2004

		White a	alone			Black	alone			Asian	alone			Hispanio	c origin	
	Me	en	Won	nen	Me	n	Won	nen	Me	en	Wor	nen	Me	n	Won	nen
Proportion of		Non-		Non-												
family income	Married	Married	married													
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	17.0	15.1	13.7	12.2	20.6	12.2	12.7	13.6	35.6	а	28.5	35.3	12.7	21.8	10.2	25.2
20–39	22.5	20.7	20.5	16.4	18.3	14.7	18.7	18.1	26.0	а	25.8	14.6	17.6	21.3	18.1	15.3
40–59	19.5	18.3	20.3	16.0	14.3	16.4	13.3	12.7	10.3	а	10.8	10.7	15.3	11.7	12.8	14.1
60–79	16.5	14.2	18.0	14.2	12.6	11.0	12.3	12.3	5.1	а	8.0	11.3	14.5	12.5	16.6	10.1
80 or more	24.4	31.8	27.6	41.1	34.3	45.6	43.1	43.3	22.9	а	26.9	28.1	39.9	32.7	42.2	35.4
50 or more	50.4	54.5	55.4	63.7	53.9	65.4	63.2	62.8	33.3	а	40.0	42.9	64.3	50.4	66.7	53.6
90 or more	18.2	26.0	20.4	33.8	27.7	42.9	34.1	38.3	18.0	а	22.0	26.1	32.5	29.0	35.7	30.4
100	8.5	16.6	9.5	20.0	19.9	34.1	27.8	29.5	8.8	а	10.1	18.5	24.2	23.2	26.7	25.3
Mean proportion	53.1	57.5	56.6	63.9	56.6	66.8	63.8	64.2	42.4	а	48.0	49.1	63.3	55.0	65.5	56.1
Number (thousands)	8,760	3,151	6,964	8,858	518	457	355	1,177	272	70	231	195	492	244	390	600

a. Fewer than 75,000 weighted cases.

Table 9.B6
Percentage distribution of persons in beneficiary families, by quintile of per-capita total family money income, 2004

Proportion of family income	Total	First	Second	Third	Fourth	Fifth
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	14.9	2.6	2.6	6.8	14.9	47.4
20–39	19.8	6.2	6.7	14.5	29.7	41.1
40–59	17.9	8.3	9.5	22.3	38.1	9.7
60–79	15.3	10.8	18.2	31.8	12.9	1.2
80 or more	32.1	72.0	63.0	24.5	4.3	0.7
50 or more	56.3	87.3	87.0	70.3	34.0	4.3
90 or more	25.5	64.3	49.3	15.4	2.4	0.5
100	14.6	43.2	25.4	6.2	1.3	0.3
Mean proportion	58.0	84.3	80.2	61.5	42.7	23.5
Number (thousands)	31,396	5,517	6,621	6,608	6,398	6,253

Per-capita family total money income quintile limits are \$9,508, \$13,599, \$19,120, and \$30,199.

Table 9.B7
Percentage distribution of persons in beneficiary families, by number of persons in family and quintile of per-capita family total money income, 2004

Proportion of family income	Total	First	Second	Third	Fourth	Fifth
			Persons in 1-person i	amilies		
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	6.0	0.5	0.5	1.5	3.5	27.3
20–39	14.0	1.6	1.9	5.9	17.5	49.1
40–59	17.2	4.5	5.8	15.1	44.9	19.9
60–79	15.4	9.3	12.2	28.5	24.0	2.0
80 or more	47.5	84.1	79.6	49.0	10.1	1.7
50 or more	71.9	96.0	95.6	87.5	59.0	9.4
90 or more	39.7	76.7	68.8	35.2	5.7	1.3
100	25.2	58.0	43.0	15.7	3.1	0.8
Mean proportion	70.2	92.0	89.6	76.0	54.5	30.3
Number (thousands)	10,385	1,897	2,580	2,162	1,894	1,852
			Persons in 2-person i	amilies		
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
1–19	14.5	0.9	0.8	3.5	11.0	50.9
20-39	20.5	2.9	5.3	13.1	34.1	41.4
40-59	19.3	6.9	10.3	27.3	42.9	6.4
60-79	17.3	10.9	23.2	40.9	9.7	1.0
80 or more	28.4	78.3	60.4	15.2	2.5	0.3
50 or more	55.1	93.2	90.1	73.6	28.6	2.6
90 or more	21.6	70.4	42.9	7.2	1.4	0.2
100	10.6	42.6	16.3	1.9	0.7	0.1
Mean proportion	56.6	88.5	80.2	60.5	41.8	22.0
Number (thousands)	16,794	2,639	3,414	3,554	3,509	3,679

(Continued)

Table 9.B7
Percentage distribution of persons in beneficiary families, by number of persons in family and quintile of per-capita family total money income, 2004—Continued

Proportion of family income	Total	First	Second	Third	Fourth	Fifth					
	Persons in families of 3 or more										
Total percent	100.0	100.0	100.0	100.0	100.0	100.0					
1–19	38.5	11.4	21.4	32.9	50.8	80.5					
20–39	31.4	24.1	33.8	41.0	37.3	19.2					
40–59	14.0	19.7	20.2	20.2	8.6	0.3					
60–79	7.1	13.4	15.8	3.9	3.3	0					
80 or more	9.0	31.3	8.8	2.1	0	0					
50 or more	22.6	55.0	34.8	15.5	5.8	0.2					
90 or more	6.2	23.8	3.7	0.4	0	0					
100	4.2	16.3	2.4	0.2	0	0					
Mean proportion	33.9	58.1	41.4	30.7	23.0	13.6					
Number (thousands)	4,217	981	627	893	994	722					

Per-capita family total money income quintile limits are \$9,508, \$13,599, \$19,120, and \$30,199.

Table 9.B8
Percentage distribution of persons in beneficiary families, by sex and ratio of family total money income to the poverty threshold, 2004

	All persons					Men				Women					
Proportion of family income	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more	Under 1.00	1.00– 1.24	1.25– 1.49	1.50– 1.99	2.00 or more
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1–19	1.0	0.7	1.4	2.6	22.7	1.7	0.8	1.7	3.0	23.0	0.8	0.7	1.2	2.3	22.4
20–39	2.3	4.5	4.5	6.8	28.5	1.7	5.2	3.4	6.1	28.8	2.5	4.1	5.0	7.2	28.3
40–59	5.8	7.5	7.9	10.6	23.4	6.2	7.9	7.6	8.8	23.1	5.7	7.3	8.0	11.7	23.7
60–79	10.9	11.0	11.3	19.9	15.7	11.0	10.8	11.0	18.7	15.6	10.8	11.1	11.5	20.6	15.8
80 or more	80.0	76.3	74.9	60.2	9.6	79.4	75.3	76.3	63.4	9.5	80.2	76.8	74.3	58.1	9.8
50 or more	94.6	91.5	91.0	86.6	36.4	94.7	89.4	92.3	87.1	35.9	94.5	92.6	90.4	86.3	36.9
90 or more	71.4	68.7	64.2	47.1	5.5	69.7	68.5	67.1	50.6	5.4	72.1	68.8	62.8	44.9	5.5
100	52.4	46.8	38.2	22.2	1.8	52.8	47.8	44.2	23.7	1.6	52.2	46.4	35.5	21.2	1.9
Mean proportion	89.8	87.5	86.2	79.3	42.5	89.4	86.6	87.3	80.4	42.3	89.9	87.9	85.7	78.5	42.8
Number (thousands)	2,381	2,157	2,425	4,669	19,764	633	709	776	1,803	9,493	1,748	1,448	1,650	2,867	10,271

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