

1. Individual benefit changes, 2050: Increase FRA to 68 vs. Scheduled

Population: current law beneficiaries aged 60+

Characteristic	All Beneficiaries			Affected Beneficiaries		
	Median Percent Change	Percent With		Median Percent Change	Percent With	
		Lower Benefits	Higher Benefits		Lower Benefits	Higher Benefits
<b>Total</b>	-2%	66%	0%	-4%	100%	0%
<b>Sex</b>						
Female	-2%	63%	0%	-4%	100%	0%
Male	-2%	69%	0%	-4%	100%	0%
<b>Ethnicity/Race</b>						
Hispanic	-3%	68%	0%	-4%	100%	0%
White	-2%	65%	0%	-4%	100%	0%
Black	-2%	65%	0%	-4%	100%	0%
Other	-2%	69%	0%	-4%	100%	0%
<b>Country of Birth</b>						
U.S.	-2%	65%	0%	-4%	100%	0%
Foreign	-3%	68%	0%	-4%	100%	0%
<b>Age</b>						
60-69	-6%	75%	0%	—	—	—
70-79	-3%	81%	0%	—	—	—
80-89	-1%	55%	0%	—	—	—
90+	0%	0%	0%	—	—	—
<b>Marital Status</b>						
Married	-3%	73%	0%	-4%	100%	0%
Divorced	-2%	67%	0%	-4%	100%	0%
Widowed	0%	38%	0%	-2%	100%	0%
Never Married	-4%	73%	0%	-5%	100%	0%
<b>Education</b>						
Graduate	-2%	68%	0%	-4%	100%	0%
Bachelor	-2%	69%	0%	-4%	100%	0%
Associate	-2%	65%	0%	-4%	100%	0%
High School	-2%	63%	0%	-4%	100%	0%
Less than 12 Yrs	-3%	67%	0%	-5%	100%	0%
<b>Official Poverty</b>						
Above poverty	-2%	66%	0%	-4%	100%	0%
In poverty	-2%	62%	0%	-4%	100%	0%
<b>Household Income Quintile</b>						
\$200,444+	-2%	71%	0%	-4%	100%	0%
\$103,985 - \$200,444	-3%	72%	0%	-4%	100%	0%
\$60,527 - \$103,985	-2%	68%	0%	-4%	100%	0%
\$33,157 - \$60,527	-2%	60%	0%	-4%	100%	0%
\$0-\$33,157	-1%	58%	0%	-4%	100%	0%
<b>Current Law Benefit Type</b>						
Retired worker	-3%	76%	0%	-4%	100%	0%
Widow(er)	0%	29%	0%	-2%	99%	1%
Spouse	-3%	72%	0%	-4%	100%	0%
Disabled worker	0%	0%	0%	...	...	...

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: SSAB0714v2 Notes: . . . = not applicable; — = sample size is too small.

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## 2. Household income changes, 2050: Increase FRA to 68 vs. Scheduled

Population: current law beneficiaries aged 60+

Characteristic	All Beneficiaries			Affected Beneficiaries		
	Median Percent Change	Percent With		Median Percent Change	Percent With	
		Lower Income	Higher Income		Lower Income	Higher Income
<b>Total</b>	0%	43%	0%	-1%	62%	0%
<b>Sex</b>						
Female	0%	41%	0%	-1%	61%	0%
Male	0%	46%	0%	-1%	63%	0%
<b>Ethnicity/Race</b>						
Hispanic	0%	50%	0%	-1%	67%	0%
White	0%	41%	0%	-1%	60%	0%
Black	0%	47%	0%	-1%	69%	0%
Other	0%	39%	0%	-1%	53%	0%
<b>Country of Birth</b>						
U.S.	0%	43%	0%	-1%	62%	0%
Foreign	0%	44%	0%	-1%	61%	0%
<b>Age</b>						
60-69	-1%	59%	0%	—	—	—
70-79	-1%	56%	0%	—	—	—
80-89	0%	21%	0%	—	—	—
90+	0%	1%	0%	—	—	—
<b>Marital Status</b>						
Married	0%	50%	0%	-1%	62%	0%
Divorced	0%	43%	0%	-1%	64%	0%
Widowed	0%	19%	0%	-1%	50%	0%
Never Married	-1%	51%	0%	-1%	70%	0%
<b>Education</b>						
Graduate	0%	35%	0%	0%	49%	0%
Bachelor	0%	40%	0%	-1%	56%	0%
Associate	0%	45%	0%	-1%	65%	0%
High School	0%	45%	0%	-1%	67%	0%
Less than 12 Yrs	-1%	51%	0%	-1%	70%	0%
<b>Official Poverty</b>						
Above poverty	0%	43%	0%	-1%	61%	0%
In poverty	0%	50%	0%	-3%	80%	0%
<b>Household Income Quintile</b>						
\$200,444+	0%	12%	0%	0%	17%	0%
\$103,985 - \$200,444	0%	41%	0%	-1%	54%	0%
\$60,527 - \$103,985	-1%	53%	0%	-1%	73%	0%
\$33,157 - \$60,527	-1%	56%	0%	-2%	84%	0%
\$0-\$33,157	-1%	54%	0%	-3%	91%	0%
<b>Current Law Benefit Type</b>						
Retired worker	0%	50%	0%	-1%	63%	0%
Widow(er)	0%	15%	0%	-1%	50%	1%
Spouse	-1%	50%	0%	-1%	60%	0%
Disabled worker	0%	11%	0%	...	...	...

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**3. Poverty, 2050: Increase FRA to 68 vs. Scheduled**  
**Population: current law beneficiaries aged 60+**

Characteristic	Poverty Rate			Population Change (thousands)
	Scheduled	Option	Change	
<b>Total</b>	3.5%	3.7%	0.2%	202
<b>Sex</b>				
Female	4.2%	4.5%	0.2%	112
Male	2.7%	2.9%	0.2%	89
<b>Ethnicity/Race</b>				
Hispanic	5.0%	5.3%	0.3%	43
White	2.4%	2.6%	0.1%	79
Black	6.7%	7.2%	0.5%	49
Other	4.1%	4.5%	0.4%	28
<b>Country of Birth</b>				
U.S.	2.8%	3.0%	0.2%	143
Foreign	5.9%	6.2%	0.3%	58
<b>Age</b>				
60-69	4.4%	4.8%	0.4%	105
70-79	3.1%	3.4%	0.2%	79
80-89	3.2%	3.2%	0.1%	14
90+	2.9%	2.9%	0.0%	1
<b>Marital Status</b>				
Married	1.3%	1.3%	0.1%	36
Divorced	5.2%	5.6%	0.4%	69
Widowed	3.9%	4.1%	0.2%	29
Never Married	9.6%	10.2%	0.6%	66
<b>Education</b>				
Graduate	1.3%	1.4%	0.1%	9
Bachelor	1.4%	1.5%	0.1%	20
Associate	2.6%	2.8%	0.2%	34
High School	5.0%	5.3%	0.3%	89
Less than 12 Yrs	8.8%	9.4%	0.6%	48
<b>Official Poverty</b>				
Above poverty	0.0%	0.2%	0.2%	202
In poverty	100.0%	100.0%	0.0%	0
<b>Household Income Quintile</b>				
\$200,444+	0.1%	0.1%	0.0%	1
\$103,985 - \$200,444	0.1%	0.1%	0.0%	0
\$60,527 - \$103,985	0.2%	0.2%	0.0%	3
\$33,157 - \$60,527	0.4%	0.4%	0.0%	3
\$0-\$33,157	16.7%	17.8%	1.1%	193
<b>Current Law Benefit Type</b>				
Retired worker	3.5%	3.7%	0.3%	165
Widow(er)	3.1%	3.2%	0.1%	16
Spouse	3.3%	3.7%	0.4%	20
Disabled worker	5.5%	5.5%	0.0%	0

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**4. Beneficiary characteristics, 2050: Increase FRA to 68 vs. Scheduled  
Population: current law beneficiaries aged 60+**

Characteristic	All beneficiaries		Affected beneficiaries		Beneficiaries with lower benefits		Beneficiaries with higher benefits	
	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent
<b>Total</b>	87,563	100.0	57,712	100.0	57,675	100.0	38	100.0
<b>Sex</b>								
Female	46,454	53.1	29,290	50.8	29,263	50.7	27	72.2
Male	41,108	46.9	28,422	49.2	28,412	49.3	10	27.8
<b>Ethnicity/Race</b>								
Hispanic	16,087	18.4	10,967	19.0	10,958	19.0	9	23.2
White	54,725	62.5	35,551	61.6	35,532	61.6	19	49.4
Black	9,521	10.9	6,178	10.7	6,175	10.7	3	7.4
Other	7,231	8.3	5,016	8.7	5,009	8.7	8	20.1
<b>Country of Birth</b>								
U.S.	67,665	77.3	44,234	76.6	44,205	76.6	29	76.0
Foreign	19,898	22.7	13,478	23.4	13,469	23.4	9	24.0
<b>Age</b>								
60-69	25,830	29.5	19,504	33.8	19,487	33.8	17	44.5
70-79	32,047	36.6	26,062	45.2	26,045	45.2	18	46.6
80-89	21,891	25.0	12,118	21.0	12,115	21.0	3	8.9
90+	7,795	8.9	28	0.0	28	0.0	...	...
<b>Marital Status</b>								
Married	44,755	51.1	32,738	56.7	32,733	56.8	4	11.9
Divorced	16,656	19.0	11,257	19.5	11,238	19.5	19	50.8
Widowed	15,365	17.5	5,867	10.2	5,853	10.1	14	37.3
Never Married	10,786	12.3	7,850	13.6	7,850	13.6	...	...
<b>Education</b>								
Graduate	11,012	12.6	7,527	13.0	7,527	13.1	...	...
Bachelor	20,209	23.1	13,989	24.2	13,980	24.2	9	23.3
Associate	19,742	22.5	12,926	22.4	12,914	22.4	12	31.2
High School	28,574	32.6	17,908	31.0	17,895	31.0	13	33.5
Less than 12 Yrs	8,026	9.2	5,362	9.3	5,358	9.3	5	12.0
<b>Official Poverty</b>								
Above poverty	84,498	96.5	55,818	96.7	55,785	96.7	32	86.2
In poverty	3,064	3.5	1,895	3.3	1,890	3.3	5	13.8
<b>Household Income Quintile</b>								
\$200,444+	17,512	20.0	12,512	21.7	12,507	21.7	5	13.0
\$103,985 - \$200,444	17,512	20.0	12,614	21.9	12,611	21.9	3	7.8
\$60,527 - \$103,985	17,514	20.0	11,929	20.7	11,918	20.7	12	31.6
\$33,157 - \$60,527	17,511	20.0	10,564	18.3	10,564	18.3	...	...
\$0-\$33,157	17,513	20.0	10,093	17.5	10,075	17.5	18	47.6
<b>Current Law Benefit Type</b>								
Retired worker	65,687	75.0	49,978	86.6	49,978	86.7	...	...
Widow(er)	12,506	14.3	3,656	6.3	3,618	6.3	38	100.0
Spouse	5,677	6.5	4,078	7.1	4,078	7.1	...	...
Disabled worker	3,693	4.2	...	...	...	...	...	...

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## 5. Beneficiary Status, 2050: Increase FRA to 68 vs. Scheduled (in thousands)

Population: current law or option beneficiaries aged 60+

Characteristic	Current Law Beneficiaries	Changes in beneficiary status under proposed option			Policy Option Beneficiaries
		Added	Removed	Net Change	
<b>Total</b>	87,563	0	-82	-82	87,481
<b>Sex</b>					
Female	46,454	0	-49	-49	46,405
Male	41,108	0	-33	-32	41,076
<b>Ethnicity/Race</b>					
Hispanic	16,087	0	-20	-19	16,067
White	54,725	0	-43	-42	54,682
Black	9,521	0	-6	-5	9,515
Other	7,231	0	-14	-13	7,217
<b>Country of Birth</b>					
U.S.	67,665	0	-73	-73	67,592
Foreign	19,898	0	-9	-8	19,889
<b>Age</b>					
60-69	25,830	0	-82	-82	25,748
70-79	32,047	0	0	0	32,047
80-89	21,891	0	0	0	21,891
90+	7,795	0	0	0	7,795
<b>Marital Status</b>					
Married	44,755	0	-45	-44	44,710
Divorced	16,656	0	-23	-22	16,634
Widowed	15,365	0	0	0	15,365
Never Married	10,786	0	-15	-14	10,772
<b>Education</b>					
Graduate	11,012	0	-9	-9	11,002
Bachelor	20,209	0	-19	-19	20,189
Associate	19,742	0	-26	-25	19,716
High School	28,574	0	-18	-18	28,556
Less than 12 Yrs	8,026	0	-9	-9	8,017
<b>Official Poverty</b>					
Above poverty	84,498	0	-82	-82	84,416
In poverty	3,064	0	0	0	3,064
<b>Household Income Quintile</b>					
\$200,444+	17,512	0	-15	-15	17,496
\$103,985 - \$200,444	17,512	0	-39	-39	17,473
\$60,527 - \$103,985	17,514	0	-24	-23	17,490
\$33,157 - \$60,527	17,511	0	-2	-1	17,510
\$0-\$33,157	17,513	0	-2	-1	17,511
<b>Current Law Benefit Type</b>					
Retired worker	65,687	0	-70	-69	65,617
Widow(er)	12,506	0	-3	-2	12,503
Spouse	5,677	0	-10	-9	5,668
Disabled worker	3,693	0	0	0	3,693

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# 1. Individual benefit changes, 2050: Increase FRA to 68 vs. Payable

Population: current law beneficiaries aged 60+

Characteristic	All Beneficiaries			Affected Beneficiaries		
	Median Percent Change	Percent With		Median Percent Change	Percent With	
		Lower Benefits	Higher Benefits		Lower Benefits	Higher Benefits
<b>Total</b>	27%	1%	99%	24%	1%	99%
<b>Sex</b>						
Female	27%	1%	99%	25%	1%	99%
Male	26%	1%	99%	24%	1%	99%
<b>Ethnicity/Race</b>						
Hispanic	26%	1%	99%	24%	1%	99%
White	27%	1%	99%	25%	1%	99%
Black	27%	1%	99%	25%	1%	99%
Other	26%	1%	99%	24%	1%	99%
<b>Country of Birth</b>						
U.S.	27%	1%	99%	24%	1%	99%
Foreign	26%	0%	99%	24%	1%	99%
<b>Age</b>						
60-69	22%	2%	98%	—	—	—
70-79	25%	0%	100%	—	—	—
80-89	29%	0%	100%	—	—	—
90+	30%	0%	100%	—	—	—
<b>Marital Status</b>						
Married	26%	1%	99%	24%	1%	99%
Divorced	27%	1%	99%	25%	1%	99%
Widowed	30%	0%	100%	27%	0%	100%
Never Married	25%	1%	99%	23%	1%	99%
<b>Education</b>						
Graduate	27%	1%	99%	25%	1%	98%
Bachelor	27%	1%	99%	25%	1%	99%
Associate	27%	1%	99%	24%	1%	99%
High School	27%	0%	100%	24%	1%	99%
Less than 12 Yrs	26%	1%	99%	24%	1%	99%
<b>Official Poverty</b>						
Above poverty	27%	1%	99%	24%	1%	99%
In poverty	27%	0%	100%	24%	0%	100%
<b>Household Income Quintile</b>						
\$200,444+	26%	1%	99%	25%	2%	98%
\$103,985 - \$200,444	26%	1%	99%	24%	2%	98%
\$60,527 - \$103,985	27%	1%	99%	24%	1%	99%
\$33,157 - \$60,527	27%	0%	100%	25%	0%	100%
\$0-\$33,157	28%	0%	100%	25%	0%	100%
<b>Current Law Benefit Type</b>						
Retired worker	25%	1%	99%	24%	1%	99%
Widow(er)	30%	0%	100%	28%	0%	100%
Spouse	26%	0%	100%	24%	0%	99%
Disabled worker	30%	0%	100%	...	...	...

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## 2. Household income changes, 2050: Increase FRA to 68 vs. Payable

Population: current law beneficiaries aged 60+

Characteristic	All Beneficiaries			Affected Beneficiaries		
	Median Percent Change	Percent With		Median Percent Change	Percent With	
		Lower Income	Higher Income		Lower Income	Higher Income
<b>Total</b>	8%	0%	95%	7%	0%	95%
<b>Sex</b>						
Female	9%	0%	96%	8%	0%	95%
Male	8%	0%	95%	7%	0%	95%
<b>Ethnicity/Race</b>						
Hispanic	10%	0%	95%	8%	0%	95%
White	8%	0%	96%	7%	0%	95%
Black	12%	1%	96%	9%	1%	95%
Other	6%	0%	93%	6%	0%	92%
<b>Country of Birth</b>						
U.S.	8%	0%	96%	7%	0%	95%
Foreign	8%	0%	94%	7%	0%	93%
<b>Age</b>						
60-69	7%	1%	93%	—	—	—
70-79	9%	0%	97%	—	—	—
80-89	10%	0%	97%	—	—	—
90+	8%	0%	94%	—	—	—
<b>Marital Status</b>						
Married	7%	0%	95%	7%	0%	95%
Divorced	10%	0%	96%	8%	1%	95%
Widowed	10%	0%	96%	9%	0%	96%
Never Married	9%	1%	94%	7%	1%	93%
<b>Education</b>						
Graduate	5%	0%	93%	5%	0%	93%
Bachelor	7%	0%	95%	6%	0%	94%
Associate	10%	0%	97%	8%	0%	96%
High School	11%	0%	96%	9%	0%	96%
Less than 12 Yrs	11%	0%	94%	9%	0%	93%
<b>Official Poverty</b>						
Above poverty	8%	0%	96%	7%	0%	95%
In poverty	18%	4%	84%	17%	5%	83%
<b>Household Income Quintile</b>						
\$200,444+	2%	0%	84%	2%	0%	84%
\$103,985 - \$200,444	5%	0%	98%	5%	0%	97%
\$60,527 - \$103,985	9%	0%	99%	9%	0%	98%
\$33,157 - \$60,527	15%	0%	100%	14%	0%	100%
\$0-\$33,157	21%	1%	97%	20%	1%	97%
<b>Current Law Benefit Type</b>						
Retired worker	8%	0%	95%	7%	0%	95%
Widow(er)	13%	0%	97%	12%	0%	98%
Spouse	8%	0%	95%	8%	0%	95%
Disabled worker	13%	0%	97%	...	...	...

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**3. Poverty, 2050: Increase FRA to 68 vs. Payable  
Population: current law beneficiaries aged 60+**

Characteristic	Poverty Rate			Population Change (thousands)
	Payable	Option	Change	
<b>Total</b>	7.0%	3.7%	-3.3%	-2,847
<b>Sex</b>				
Female	8.2%	4.5%	-3.7%	-1,738
Male	5.6%	2.9%	-2.7%	-1,109
<b>Ethnicity/Race</b>				
Hispanic	9.4%	5.3%	-4.1%	-665
White	5.2%	2.6%	-2.6%	-1,412
Black	13.0%	7.2%	-5.9%	-557
Other	7.4%	4.5%	-2.9%	-213
<b>Country of Birth</b>				
U.S.	6.1%	3.0%	-3.1%	-2,118
Foreign	9.9%	6.2%	-3.7%	-729
<b>Age</b>				
60-69	8.1%	4.8%	-3.3%	-840
70-79	6.6%	3.4%	-3.2%	-1,033
80-89	6.6%	3.2%	-3.4%	-737
90+	6.0%	2.9%	-3.0%	-236
<b>Marital Status</b>				
Married	2.3%	1.3%	-1.0%	-452
Divorced	11.0%	5.6%	-5.4%	-905
Widowed	8.6%	4.1%	-4.5%	-697
Never Married	17.6%	10.2%	-7.4%	-793
<b>Education</b>				
Graduate	2.2%	1.4%	-0.8%	-92
Bachelor	2.9%	1.5%	-1.4%	-280
Associate	5.9%	2.8%	-3.2%	-627
High School	9.8%	5.3%	-4.6%	-1,302
Less than 12 Yrs	16.2%	9.4%	-6.8%	-545
<b>Official Poverty</b>				
Above poverty	3.6%	0.2%	-3.4%	-2,847
In poverty	100.0%	100.0%	0.0%	0
<b>Household Income Quintile</b>				
\$200,444+	0.2%	0.1%	0.0%	-6
\$103,985 - \$200,444	0.2%	0.1%	-0.1%	-14
\$60,527 - \$103,985	0.5%	0.2%	-0.3%	-48
\$33,157 - \$60,527	1.2%	0.4%	-0.8%	-147
\$0-\$33,157	32.8%	17.8%	-15.0%	-2,630
<b>Current Law Benefit Type</b>				
Retired worker	6.5%	3.7%	-2.8%	-1,832
Widow(er)	8.1%	3.2%	-4.9%	-613
Spouse	6.9%	3.7%	-3.2%	-183
Disabled worker	11.5%	5.5%	-5.9%	-218

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: SSAB0714v2

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**4. Beneficiary characteristics, 2050: Increase FRA to 68 vs. Payable**  
**Population: current law beneficiaries aged 60+**

Characteristic	All beneficiaries		Affected beneficiaries		Beneficiaries with lower benefits		Beneficiaries with higher benefits	
	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent	Number (thousands)	Percent
<b>Total</b>	87,563	100.0	87,513	100.0	526	100.0	86,987	100.0
<b>Sex</b>								
Female	46,454	53.1	46,432	53.1	243	46.2	46,189	53.1
Male	41,108	46.9	41,081	46.9	283	53.8	40,798	46.9
<b>Ethnicity/Race</b>								
Hispanic	16,087	18.4	16,075	18.4	96	18.2	15,979	18.4
White	54,725	62.5	54,696	62.5	330	62.7	54,366	62.5
Black	9,521	10.9	9,515	10.9	53	10.0	9,462	10.9
Other	7,231	8.3	7,226	8.3	47	9.0	7,179	8.3
<b>Country of Birth</b>								
U.S.	67,665	77.3	67,626	77.3	427	81.1	67,199	77.3
Foreign	19,898	22.7	19,887	22.7	99	18.9	19,788	22.7
<b>Age</b>								
60-69	25,830	29.5	25,780	29.5	525	99.8	25,255	29.0
70-79	32,047	36.6	32,047	36.6	1	0.2	32,046	36.8
80-89	21,891	25.0	21,891	25.0	...	...	21,891	25.2
90+	7,795	8.9	7,795	8.9	...	...	7,795	9.0
<b>Marital Status</b>								
Married	44,755	51.1	44,727	51.1	307	58.4	44,420	51.1
Divorced	16,656	19.0	16,644	19.0	110	20.8	16,534	19.0
Widowed	15,365	17.5	15,364	17.6	24	4.6	15,340	17.6
Never Married	10,786	12.3	10,778	12.3	86	16.3	10,692	12.3
<b>Education</b>								
Graduate	11,012	12.6	11,006	12.6	112	21.3	10,894	12.5
Bachelor	20,209	23.1	20,192	23.1	142	27.0	20,050	23.0
Associate	19,742	22.5	19,742	22.6	110	20.9	19,632	22.6
High School	28,574	32.6	28,551	32.6	112	21.3	28,439	32.7
Less than 12 Yrs	8,026	9.2	8,022	9.2	50	9.6	7,972	9.2
<b>Official Poverty</b>								
Above poverty	84,498	96.5	84,448	96.5	526	100.0	83,922	96.5
In poverty	3,064	3.5	3,064	3.5	...	...	3,064	3.5
<b>Household Income Quintile</b>								
\$200,444+	17,512	20.0	17,493	20.0	193	36.7	17,300	19.9
\$103,985 - \$200,444	17,512	20.0	17,496	20.0	198	37.6	17,298	19.9
\$60,527 - \$103,985	17,514	20.0	17,504	20.0	106	20.2	17,398	20.0
\$33,157 - \$60,527	17,511	20.0	17,508	20.0	24	4.6	17,483	20.1
\$0-\$33,157	17,513	20.0	17,511	20.0	5	0.9	17,506	20.1
<b>Current Law Benefit Type</b>								
Retired worker	65,687	75.0	65,641	75.0	504	95.7	65,137	74.9
Widow(er)	12,506	14.3	12,506	14.3	4	0.8	12,502	14.4
Spouse	5,677	6.5	5,673	6.5	18	3.4	5,655	6.5
Disabled worker	3,693	4.2	3,693	4.2	...	...	3,693	4.2

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: SSAB0714v2 Note: ... = not applicable.

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## 5. Beneficiary Status, 2050: Increase FRA to 68 vs. Payable (in thousands)

Population: current law or option beneficiaries aged 60+

Characteristic	Current Law Beneficiaries	Changes in beneficiary status under proposed option			Policy Option Beneficiaries
		Added	Removed	Net Change	
<b>Total</b>	87,563	0	-82	-82	87,481
<b>Sex</b>					
Female	46,454	0	-49	-49	46,405
Male	41,108	0	-33	-32	41,076
<b>Ethnicity/Race</b>					
Hispanic	16,087	0	-20	-19	16,067
White	54,725	0	-43	-42	54,682
Black	9,521	0	-6	-5	9,515
Other	7,231	0	-14	-13	7,217
<b>Country of Birth</b>					
U.S.	67,665	0	-73	-73	67,592
Foreign	19,898	0	-9	-8	19,889
<b>Age</b>					
60-69	25,830	0	-82	-82	25,748
70-79	32,047	0	0	0	32,047
80-89	21,891	0	0	0	21,891
90+	7,795	0	0	0	7,795
<b>Marital Status</b>					
Married	44,755	0	-45	-44	44,710
Divorced	16,656	0	-23	-22	16,634
Widowed	15,365	0	0	0	15,365
Never Married	10,786	0	-15	-14	10,772
<b>Education</b>					
Graduate	11,012	0	-9	-9	11,002
Bachelor	20,209	0	-19	-19	20,189
Associate	19,742	0	-26	-25	19,716
High School	28,574	0	-18	-18	28,556
Less than 12 Yrs	8,026	0	-9	-9	8,017
<b>Official Poverty</b>					
Above poverty	84,498	0	-82	-82	84,416
In poverty	3,064	0	0	0	3,064
<b>Household Income Quintile</b>					
\$200,444+	17,512	0	-15	-15	17,496
\$103,985 - \$200,444	17,512	0	-39	-39	17,473
\$60,527 - \$103,985	17,514	0	-24	-23	17,490
\$33,157 - \$60,527	17,511	0	-2	-1	17,510
\$0-\$33,157	17,513	0	-2	-1	17,511
<b>Current Law Benefit Type</b>					
Retired worker	65,687	0	-70	-69	65,617
Widow(er)	12,506	0	-3	-2	12,503
Spouse	5,677	0	-10	-9	5,668
Disabled worker	3,693	0	0	0	3,693

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: SSAB0714v2

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