

# 1. Individual benefit changes, 2070: Eliminate RET 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>	0%	33%	3%	-5%	92%	8%
<b>Sex</b>						
Female	0%	31%	3%	-5%	92%	8%
Male	0%	35%	3%	-5%	92%	8%
<b>Ethnicity/Race</b>						
Hispanic	0%	26%	3%	-5%	89%	11%
White	0%	36%	3%	-5%	93%	7%
Black	0%	29%	2%	-5%	92%	8%
Other	0%	35%	3%	-5%	92%	8%
<b>Country of Birth</b>						
U.S.	0%	34%	3%	-5%	92%	8%
Foreign	0%	29%	3%	-5%	92%	8%
<b>Age</b>						
60-69	0%	17%	10%	-2%	62%	38%
70-79	0%	37%	0%	-6%	100%	0%
80-89	0%	40%	0%	-6%	100%	0%
90+	0%	44%	0%	-5%	100%	0%
<b>Marital Status</b>						
Married	0%	33%	3%	-5%	91%	9%
Divorced	0%	31%	3%	-5%	91%	9%
Widowed	0%	38%	1%	-5%	98%	2%
Never Married	0%	31%	4%	-5%	90%	10%
<b>Education</b>						
Graduate	0%	43%	3%	-6%	93%	7%
Bachelor	0%	43%	3%	-5%	93%	7%
Associate	0%	32%	3%	-5%	91%	9%
High School	0%	26%	3%	-5%	91%	9%
Less than 12 Yrs	0%	22%	3%	-5%	88%	12%
<b>Official Poverty</b>						
Above poverty	0%	34%	3%	-5%	92%	8%
In poverty	0%	6%	0%	-5%	96%	4%
<b>Household Income Quintile</b>						
\$221,317+	0%	44%	5%	-5%	90%	10%
\$116,305 - \$221,317	0%	41%	5%	-5%	89%	11%
\$67,516 - \$116,305	0%	35%	3%	-5%	91%	9%
\$36,533 - \$67,516	0%	27%	1%	-5%	96%	4%
\$0-\$36,533	0%	18%	0%	-6%	99%	1%
<b>Current Law Benefit Type</b>						
Retired worker	0%	37%	3%	-5%	92%	8%
Widow(er)	0%	25%	1%	-4%	97%	3%
Spouse	0%	21%	3%	-3%	87%	13%
Disabled worker	0%	0%	0%	...	...	...

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: AB0331v1 Note: ... = not applicable.

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

## 2. Household income changes, 2070: Eliminate RET 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%	27%	4%	-1%	64%	8%
<b>Sex</b>						
Female	0%	28%	3%	-1%	66%	8%
Male	0%	26%	4%	-1%	61%	9%
<b>Ethnicity/Race</b>						
Hispanic	0%	22%	4%	-1%	62%	11%
White	0%	30%	3%	-1%	64%	7%
Black	0%	25%	3%	-1%	72%	8%
Other	0%	26%	4%	-1%	57%	9%
<b>Country of Birth</b>						
U.S.	0%	28%	4%	-1%	64%	8%
Foreign	0%	25%	3%	-1%	63%	8%
<b>Age</b>						
60-69	0%	14%	11%	0%	40%	37%
70-79	0%	31%	1%	-1%	69%	1%
80-89	0%	35%	0%	-1%	74%	0%
90+	0%	31%	0%	-1%	64%	0%
<b>Marital Status</b>						
Married	0%	30%	5%	-1%	59%	10%
Divorced	0%	23%	3%	-1%	68%	9%
Widowed	0%	27%	1%	-1%	71%	2%
Never Married	0%	23%	3%	-1%	66%	10%
<b>Education</b>						
Graduate	0%	31%	4%	-1%	60%	7%
Bachelor	0%	32%	4%	-1%	62%	7%
Associate	0%	27%	4%	-1%	66%	9%
High School	0%	24%	3%	-1%	66%	9%
Less than 12 Yrs	0%	20%	3%	-1%	65%	12%
<b>Official Poverty</b>						
Above poverty	0%	28%	4%	-1%	64%	8%
In poverty	0%	5%	0%	-3%	81%	4%
<b>Household Income Quintile</b>						
\$221,317+	0%	19%	6%	0%	33%	10%
\$116,305 - \$221,317	0%	34%	6%	-1%	62%	12%
\$67,516 - \$116,305	0%	36%	4%	-2%	74%	9%
\$36,533 - \$67,516	0%	29%	1%	-3%	86%	4%
\$0-\$36,533	0%	18%	0%	-4%	95%	1%
<b>Current Law Benefit Type</b>						
Retired worker	0%	30%	4%	-1%	63%	9%
Widow(er)	0%	18%	1%	-1%	70%	3%
Spouse	0%	29%	3%	-1%	61%	12%
Disabled worker	0%	2%	2%	...	...	...

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**3. Poverty, 2070: Eliminate RET vs. Scheduled**  
**Population: current law beneficiaries aged 60+**

Characteristic	Poverty Rate			Population Change (thousands)
	Scheduled	Option	Change	
<b>Total</b>	2.1%	2.2%	0.1%	51
<b>Sex</b>				
Female	2.4%	2.5%	0.1%	41
Male	1.8%	1.8%	0.0%	10
<b>Ethnicity/Race</b>				
Hispanic	2.9%	3.0%	0.1%	21
White	1.4%	1.4%	0.0%	16
Black	4.2%	4.3%	0.1%	5
Other	2.3%	2.4%	0.1%	8
<b>Country of Birth</b>				
U.S.	1.6%	1.7%	0.0%	23
Foreign	3.9%	4.0%	0.1%	27
<b>Age</b>				
60-69	2.4%	2.4%	0.0%	0
70-79	2.0%	2.1%	0.1%	19
80-89	2.1%	2.2%	0.1%	22
90+	1.6%	1.7%	0.1%	10
<b>Marital Status</b>				
Married	0.7%	0.8%	0.0%	13
Divorced	2.6%	2.7%	0.1%	17
Widowed	1.9%	2.0%	0.1%	10
Never Married	5.3%	5.3%	0.1%	10
<b>Education</b>				
Graduate	0.8%	0.8%	0.0%	0
Bachelor	0.8%	0.8%	0.0%	1
Associate	1.5%	1.5%	0.0%	8
High School	2.9%	3.0%	0.1%	22
Less than 12 Yrs	5.5%	5.7%	0.2%	19
<b>Official Poverty</b>				
Above poverty	0.0%	0.1%	0.1%	54
In poverty	100.0%	99.9%	-0.1%	-2
<b>Household Income Quintile</b>				
\$221,317+	0.0%	0.0%	0.0%	0
\$116,305 - \$221,317	0.0%	0.0%	0.0%	0
\$67,516 - \$116,305	0.0%	0.0%	0.0%	0
\$36,533 - \$67,516	0.2%	0.2%	0.0%	0
\$0-\$36,533	10.3%	10.6%	0.3%	51
<b>Current Law Benefit Type</b>				
Retired worker	2.2%	2.3%	0.1%	48
Widow(er)	1.4%	1.5%	0.0%	5
Spouse	1.9%	1.9%	0.0%	-2
Disabled worker	3.2%	3.2%	0.0%	0

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: AB0331v1

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**4. Beneficiary characteristics, 2070: Eliminate RET 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>	99,367	100.0	35,743	100.0	32,833	100.0	2,910	100.0
<b>Sex</b>								
Female	51,669	52.0	17,595	49.2	16,179	49.3	1,416	48.6
Male	47,698	48.0	18,149	50.8	16,654	50.7	1,495	51.4
<b>Ethnicity/Race</b>								
Hispanic	23,798	23.9	6,947	19.4	6,178	18.8	769	26.4
White	55,862	56.2	21,955	61.4	20,377	62.1	1,578	54.2
Black	10,043	10.1	3,132	8.8	2,881	8.8	251	8.6
Other	9,664	9.7	3,709	10.4	3,397	10.3	312	10.7
<b>Country of Birth</b>								
U.S.	77,479	78.0	28,740	80.4	26,390	80.4	2,351	80.8
Foreign	21,888	22.0	7,003	19.6	6,443	19.6	560	19.2
<b>Age</b>								
60-69	28,040	28.2	7,642	21.4	4,774	14.5	2,867	98.5
70-79	37,436	37.7	14,045	39.3	14,015	42.7	30	1.0
80-89	24,883	25.0	10,077	28.2	10,067	30.7	11	0.4
90+	9,008	9.1	3,979	11.1	3,977	12.1	3	0.1
<b>Marital Status</b>								
Married	45,743	46.0	16,731	46.8	15,165	46.2	1,566	53.8
Divorced	20,504	20.6	7,019	19.6	6,416	19.5	604	20.7
Widowed	15,160	15.3	5,833	16.3	5,723	17.4	109	3.8
Never Married	17,960	18.1	6,160	17.2	5,529	16.8	631	21.7
<b>Education</b>								
Graduate	13,734	13.8	6,268	17.5	5,845	17.8	423	14.5
Bachelor	22,043	22.2	10,238	28.6	9,545	29.1	693	23.8
Associate	21,221	21.4	7,416	20.7	6,782	20.7	634	21.8
High School	31,969	32.2	9,221	25.8	8,367	25.5	854	29.3
Less than 12 Yrs	10,400	10.5	2,601	7.3	2,294	7.0	307	10.6
<b>Official Poverty</b>								
Above poverty	97,260	97.9	35,605	99.6	32,700	99.6	2,904	99.8
In poverty	2,107	2.1	139	0.4	133	0.4	6	0.2
<b>Household Income Quintile</b>								
\$221,317+	19,874	20.0	9,776	27.4	8,799	26.8	977	33.6
\$116,305 - \$221,317	19,873	20.0	9,045	25.3	8,052	24.5	993	34.1
\$67,516 - \$116,305	19,873	20.0	7,742	21.7	7,052	21.5	690	23.7
\$36,533 - \$67,516	19,870	20.0	5,644	15.8	5,426	16.5	218	7.5
\$0-\$36,533	19,877	20.0	3,535	9.9	3,504	10.7	31	1.1
<b>Current Law Benefit Type</b>								
Retired worker	76,149	76.6	30,915	86.5	28,298	86.2	2,617	89.9
Widow(er)	13,655	13.7	3,514	9.8	3,392	10.3	122	4.2
Spouse	5,494	5.5	1,315	3.7	1,143	3.5	172	5.9
Disabled worker	4,069	4.1	...	...	...	...	...	...

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## 5. Beneficiary Status, 2070: Eliminate RET 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>	99,367	+565	0	+565	99,932
<b>Sex</b>					
Female	51,669	+280	0	+279	51,949
Male	47,698	+286	0	+285	47,984
<b>Ethnicity/Race</b>					
Hispanic	23,798	+142	0	+142	23,940
White	55,862	+301	0	+300	56,163
Black	10,043	+51	0	+50	10,094
Other	9,664	+72	0	+71	9,735
<b>Country of Birth</b>					
U.S.	77,479	+427	0	+427	77,906
Foreign	21,888	+138	0	+138	22,026
<b>Age</b>					
60-69	28,040	+565	0	+564	28,605
70-79	37,436	+1	0	0	37,436
80-89	24,883	0	0	0	24,883
90+	9,008	0	0	0	9,008
<b>Marital Status</b>					
Married	45,743	+273	0	+273	46,017
Divorced	20,504	+116	0	+115	20,620
Widowed	15,160	+39	0	+38	15,199
Never Married	17,960	+137	0	+137	18,097
<b>Education</b>					
Graduate	13,734	+127	0	+127	13,861
Bachelor	22,043	+141	0	+141	22,184
Associate	21,221	+93	0	+92	21,314
High School	31,969	+148	0	+148	32,117
Less than 12 Yrs	10,400	+56	0	+56	10,456
<b>Official Poverty</b>					
Above poverty	97,260	+564	0	+563	97,824
In poverty	2,107	+2	0	+1	2,108
<b>Household Income Quintile</b>					
\$221,317+	19,874	+207	0	+207	20,081
\$116,305 - \$221,317	19,873	+164	0	+163	20,036
\$67,516 - \$116,305	19,873	+162	0	+161	20,035
\$36,533 - \$67,516	19,870	+28	0	+28	19,898
\$0-\$36,533	19,877	+5	0	+4	19,881
<b>Current Law Benefit Type</b>					
Retired worker	76,149	0	0	0	76,149
Widow(er)	13,655	0	0	0	13,655
Spouse	5,494	0	0	0	5,494
Disabled worker	4,069	0	0	0	4,069
None	0	+565	0	+565	565

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# 1. Individual benefit changes, 2070: Eliminate RET 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>	32%	0%	100%	25%	0%	100%
<b>Sex</b>						
Female	32%	0%	100%	25%	0%	100%
Male	32%	0%	100%	25%	0%	100%
<b>Ethnicity/Race</b>						
Hispanic	32%	0%	100%	25%	0%	100%
White	32%	0%	100%	25%	0%	100%
Black	32%	0%	100%	25%	0%	100%
Other	32%	0%	100%	25%	0%	100%
<b>Country of Birth</b>						
U.S.	32%	0%	100%	25%	0%	100%
Foreign	32%	0%	100%	25%	0%	100%
<b>Age</b>						
60-69	32%	0%	100%	28%	0%	100%
70-79	32%	0%	100%	24%	0%	100%
80-89	32%	0%	100%	24%	0%	100%
90+	32%	0%	100%	24%	0%	100%
<b>Marital Status</b>						
Married	32%	0%	100%	25%	0%	100%
Divorced	32%	0%	100%	25%	0%	100%
Widowed	32%	0%	100%	25%	0%	100%
Never Married	32%	0%	100%	24%	0%	100%
<b>Education</b>						
Graduate	32%	0%	100%	24%	0%	100%
Bachelor	32%	0%	100%	25%	0%	100%
Associate	32%	0%	100%	25%	0%	100%
High School	32%	0%	100%	25%	0%	100%
Less than 12 Yrs	32%	0%	100%	25%	0%	100%
<b>Official Poverty</b>						
Above poverty	32%	0%	100%	25%	0%	100%
In poverty	32%	0%	100%	25%	0%	100%
<b>Household Income Quintile</b>						
\$221,317+	32%	0%	100%	25%	0%	100%
\$116,305 - \$221,317	32%	0%	100%	25%	0%	100%
\$67,516 - \$116,305	32%	0%	100%	25%	0%	100%
\$36,533 - \$67,516	32%	0%	100%	25%	0%	100%
\$0-\$36,533	32%	0%	100%	24%	0%	100%
<b>Current Law Benefit Type</b>						
Retired worker	32%	0%	100%	25%	0%	100%
Widow(er)	32%	0%	100%	26%	0%	100%
Spouse	32%	0%	100%	27%	0%	100%
Disabled worker	32%	0%	100%	...	...	...

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## 2. Household income changes, 2070: Eliminate RET 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>	11%	0%	98%	7%	0%	97%
<b>Sex</b>						
Female	12%	0%	97%	8%	0%	98%
Male	10%	0%	98%	7%	0%	97%
<b>Ethnicity/Race</b>						
Hispanic	12%	0%	98%	8%	0%	97%
White	10%	0%	98%	7%	0%	98%
Black	14%	0%	98%	9%	0%	98%
Other	8%	0%	95%	6%	0%	96%
<b>Country of Birth</b>						
U.S.	11%	0%	98%	7%	0%	98%
Foreign	10%	0%	96%	7%	0%	96%
<b>Age</b>						
60-69	11%	0%	98%	8%	0%	98%
70-79	11%	0%	98%	7%	0%	98%
80-89	12%	0%	98%	8%	0%	98%
90+	8%	0%	95%	6%	0%	94%
<b>Marital Status</b>						
Married	10%	0%	98%	8%	0%	98%
Divorced	12%	0%	98%	7%	0%	97%
Widowed	11%	0%	97%	7%	0%	96%
Never Married	11%	0%	97%	7%	0%	97%
<b>Education</b>						
Graduate	7%	0%	96%	6%	0%	96%
Bachelor	8%	0%	97%	6%	0%	97%
Associate	12%	0%	99%	9%	0%	98%
High School	13%	0%	98%	9%	0%	98%
Less than 12 Yrs	14%	0%	97%	9%	0%	97%
<b>Official Poverty</b>						
Above poverty	11%	0%	98%	7%	0%	97%
In poverty	22%	4%	85%	18%	2%	91%
<b>Household Income Quintile</b>						
\$221,317+	3%	0%	90%	3%	0%	92%
\$116,305 - \$221,317	6%	0%	100%	6%	0%	100%
\$67,516 - \$116,305	11%	0%	100%	10%	0%	99%
\$36,533 - \$67,516	18%	0%	100%	15%	0%	100%
\$0-\$36,533	25%	0%	98%	19%	0%	99%
<b>Current Law Benefit Type</b>						
Retired worker	10%	0%	98%	7%	0%	98%
Widow(er)	14%	0%	98%	9%	0%	97%
Spouse	11%	0%	97%	8%	0%	98%
Disabled worker	14%	0%	98%	...	...	...

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**3. Poverty, 2070: Eliminate RET vs. Payable**  
**Population: current law beneficiaries aged 60+**

Characteristic	Poverty Rate			Population Change (thousands)
	Payable	Option	Change	
<b>Total</b>	4.7%	2.2%	-2.5%	-2,483
<b>Sex</b>				
Female	5.3%	2.5%	-2.8%	-1,437
Male	4.0%	1.8%	-2.2%	-1,045
<b>Ethnicity/Race</b>				
Hispanic	6.3%	3.0%	-3.3%	-787
White	3.2%	1.4%	-1.8%	-989
Black	9.0%	4.3%	-4.7%	-471
Other	4.8%	2.4%	-2.4%	-234
<b>Country of Birth</b>				
U.S.	3.9%	1.7%	-2.3%	-1,777
Foreign	7.2%	4.0%	-3.2%	-705
<b>Age</b>				
60-69	4.9%	2.4%	-2.5%	-696
70-79	4.5%	2.1%	-2.4%	-899
80-89	4.9%	2.2%	-2.7%	-674
90+	4.0%	1.7%	-2.4%	-212
<b>Marital Status</b>				
Married	1.5%	0.8%	-0.7%	-325
Divorced	6.1%	2.7%	-3.4%	-694
Widowed	5.2%	2.0%	-3.2%	-481
Never Married	10.8%	5.3%	-5.5%	-981
<b>Education</b>				
Graduate	1.6%	0.8%	-0.9%	-119
Bachelor	1.7%	0.8%	-0.9%	-196
Associate	3.7%	1.5%	-2.2%	-461
High School	6.6%	3.0%	-3.6%	-1,160
Less than 12 Yrs	11.0%	5.7%	-5.2%	-545
<b>Official Poverty</b>				
Above poverty	2.6%	0.1%	-2.6%	-2,484
In poverty	99.8%	99.9%	0.0%	1
<b>Household Income Quintile</b>				
\$221,317+	0.0%	0.0%	0.0%	-4
\$116,305 - \$221,317	0.1%	0.0%	-0.1%	-10
\$67,516 - \$116,305	0.2%	0.0%	-0.1%	-25
\$36,533 - \$67,516	0.7%	0.2%	-0.5%	-106
\$0-\$36,533	22.3%	10.6%	-11.8%	-2,336
<b>Current Law Benefit Type</b>				
Retired worker	4.6%	2.3%	-2.4%	-1,806
Widow(er)	4.5%	1.5%	-3.0%	-409
Spouse	4.0%	1.9%	-2.2%	-118
Disabled worker	6.8%	3.2%	-3.6%	-148

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: AB0331v1

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**4. Beneficiary characteristics, 2070: Eliminate RET 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>	99,367	100.0	99,327	100.0	45	100.0	99,282	100.0
<b>Sex</b>								
Female	51,669	52.0	51,645	52.0	26	58.2	51,619	52.0
Male	47,698	48.0	47,681	48.0	19	41.8	47,663	48.0
<b>Ethnicity/Race</b>								
Hispanic	23,798	23.9	23,785	23.9	12	26.0	23,774	23.9
White	55,862	56.2	55,844	56.2	26	57.7	55,819	56.2
Black	10,043	10.1	10,035	10.1	4	9.5	10,031	10.1
Other	9,664	9.7	9,661	9.7	3	6.8	9,658	9.7
<b>Country of Birth</b>								
U.S.	77,479	78.0	77,446	78.0	37	83.5	77,409	78.0
Foreign	21,888	22.0	21,881	22.0	7	16.5	21,873	22.0
<b>Age</b>								
60-69	28,040	28.2	28,032	28.2	12	25.8	28,021	28.2
70-79	37,436	37.7	37,417	37.7	22	50.1	37,394	37.7
80-89	24,883	25.0	24,874	25.0	11	24.0	24,864	25.0
90+	9,008	9.1	9,003	9.1	...	...	9,003	9.1
<b>Marital Status</b>								
Married	45,743	46.0	45,723	46.0	10	21.8	45,713	46.0
Divorced	20,504	20.6	20,494	20.6	14	30.8	20,480	20.6
Widowed	15,160	15.3	15,157	15.3	3	7.2	15,154	15.3
Never Married	17,960	18.1	17,953	18.1	18	40.2	17,935	18.1
<b>Education</b>								
Graduate	13,734	13.8	13,727	13.8	12	26.1	13,715	13.8
Bachelor	22,043	22.2	22,038	22.2	6	14.1	22,031	22.2
Associate	21,221	21.4	21,212	21.4	14	30.8	21,199	21.4
High School	31,969	32.2	31,953	32.2	6	13.1	31,947	32.2
Less than 12 Yrs	10,400	10.5	10,396	10.5	7	15.9	10,389	10.5
<b>Official Poverty</b>								
Above poverty	97,260	97.9	97,220	97.9	45	100.0	97,175	97.9
In poverty	2,107	2.1	2,107	2.1	...	...	2,107	2.1
<b>Household Income Quintile</b>								
\$221,317+	19,874	20.0	19,869	20.0	8	18.5	19,861	20.0
\$116,305 - \$221,317	19,873	20.0	19,872	20.0	5	10.6	19,867	20.0
\$67,516 - \$116,305	19,873	20.0	19,853	20.0	15	34.0	19,838	20.0
\$36,533 - \$67,516	19,870	20.0	19,865	20.0	10	21.7	19,856	20.0
\$0-\$36,533	19,877	20.0	19,867	20.0	7	15.2	19,861	20.0
<b>Current Law Benefit Type</b>								
Retired worker	76,149	76.6	76,110	76.6	41	92.2	76,069	76.6
Widow(er)	13,655	13.7	13,655	13.7	...	...	13,655	13.8
Spouse	5,494	5.5	5,492	5.5	3	7.8	5,489	5.5
Disabled worker	4,069	4.1	4,069	4.1	...	...	4,069	4.1

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: AB0331v1 Note: ... = not applicable.

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## 5. Beneficiary Status, 2070: Eliminate RET 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>	99,367	+565	0	+565	99,932
<b>Sex</b>					
Female	51,669	+280	0	+279	51,949
Male	47,698	+286	0	+285	47,984
<b>Ethnicity/Race</b>					
Hispanic	23,798	+142	0	+142	23,940
White	55,862	+301	0	+300	56,163
Black	10,043	+51	0	+50	10,094
Other	9,664	+72	0	+71	9,735
<b>Country of Birth</b>					
U.S.	77,479	+427	0	+427	77,906
Foreign	21,888	+138	0	+138	22,026
<b>Age</b>					
60-69	28,040	+565	0	+564	28,605
70-79	37,436	+1	0	0	37,436
80-89	24,883	0	0	0	24,883
90+	9,008	0	0	0	9,008
<b>Marital Status</b>					
Married	45,743	+273	0	+273	46,017
Divorced	20,504	+116	0	+115	20,620
Widowed	15,160	+39	0	+38	15,199
Never Married	17,960	+137	0	+137	18,097
<b>Education</b>					
Graduate	13,734	+127	0	+127	13,861
Bachelor	22,043	+141	0	+141	22,184
Associate	21,221	+93	0	+92	21,314
High School	31,969	+148	0	+148	32,117
Less than 12 Yrs	10,400	+56	0	+56	10,456
<b>Official Poverty</b>					
Above poverty	97,260	+564	0	+563	97,824
In poverty	2,107	+2	0	+1	2,108
<b>Household Income Quintile</b>					
\$221,317+	19,874	+207	0	+207	20,081
\$116,305 - \$221,317	19,873	+164	0	+163	20,036
\$67,516 - \$116,305	19,873	+162	0	+161	20,035
\$36,533 - \$67,516	19,870	+28	0	+28	19,898
\$0-\$36,533	19,877	+5	0	+4	19,881
<b>Current Law Benefit Type</b>					
Retired worker	76,149	0	0	0	76,149
Widow(er)	13,655	0	0	0	13,655
Spouse	5,494	0	0	0	5,494
Disabled worker	4,069	0	0	0	4,069
None	0	+565	0	+565	565

Source: SSA/Office of Retirement Policy, using MINT 7 Run: 03/09/2015 Ref #: AB0331v1

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