

This PDF is a selection from an out-of-print volume from the National Bureau of Economic Research

Volume Title: Pensions in the American Economy

Volume Author/Editor: Laurence J. Kotlikoff and Daniel E. Smith

Volume Publisher: University of Chicago Press

Volume ISBN: 0-226-45146-1

Volume URL: <http://www.nber.org/books/kotl83-1>

Publication Date: 1983

Chapter Title: Pension Coverage of Workers and Pension Income Receipt among the Elderly

Chapter Author: Laurence J. Kotlikoff, Daniel E. Smith

Chapter URL: <http://www.nber.org/chapters/c7263>

Chapter pages in book: (p. 27 - 162)

3 Pension Coverage of Workers and Pension Income Receipt among the Elderly

3.1 Pension Coverage of Workers: Time Series Analysis

Virtually all American workers are currently covered under some form of private or public pension plan. Coverage under the Social Security System is the predominant form of old age pension coverage. Roughly 85 percent of the total labor force and 90 percent of the employed labor force are covered under social security. The private pension system is the second largest pension institution in the United States today. It covers 35 million workers, over one-third of the U.S. labor force. Non-social security government pensions rank third with respect to pension coverage. Federal, state, and local government workers covered by pensions currently represent about 14 percent of the U.S. labor force. Table 3.1.1 traces the growth of private and public pension coverage over the three decades from 1950 to 1979. During this period the fraction of the labor force covered by private pensions more than doubled; the fraction covered by non-social security government pensions increased by a factor of one-half. Coverage under the Social Security System also rose dramatically during this period, from 59 percent to over 84 percent of the labor force.

Table 3.1.2 examines pension coverage in the private sector in more detail. Currently close to half of all private wage and salary workers participate in pension plans; in 1950 fewer than a quarter of private workers participated in pension plans. Table 3.1.2 also shows the increasing number of participants enrolled in pension plans administered by insurance companies;¹ these plans currently cover 50 percent of private pension plan participants. These figures suggest a growing role of insurance companies in administering private pension plans.

The fraction of state and local workers participating in pension plans increased from about 60 percent to almost 90 percent between 1950 and 1979. Table 3.1.3 shows particularly rapid growth in state and local pension participants since 1974. In 1979 an estimated 11.4 million state and local workers were enrolled in pension plans.

While virtually all private wage and salary workers participating in pension plans have dual pension coverage under social security, only about one-half of state and local participants enjoy such dual coverage. Social security legislation permits state and local government employees to choose whether to participate in the program. As tables 3.1.4 and 3.1.5 point out, 51 percent of state pension participants and 49 percent of large-city and large local participants were enrolled in social security during 1979. In 1976 these figures were 56 and 51 percent, respectively. In 1979 four states provided social security coverage to all of their pension participants; eight states provided no social security coverage to any of their pension participants. The remaining states typically extend social security coverage to over half of their participants. Dual coverage of large local public pension participants ranges from 100 percent of participants in Rhode Island and Iowa to zero percent in the District of Columbia, Indiana, Massachusetts, Ohio, and Oklahoma.

In 1980 almost 3 million state and local government workers did not participate in social security. While many of these workers will eventually become employed in the private sector

and obtain social security coverage, many will spend their entire working lives in the public sector and receive no social security benefits during their retirement. This fact suggests the importance for state and local government workers and public policy officials of clearly understanding the benefit provisions and funding status of state and local pension plans.

Table 3.1.6 examines the growth of pension coverage of civilian employees of the federal government and its agencies. Since 1950 the federal government has provided pension coverage to approximately 90 percent of its workers. While the overall fraction of covered federal workers has remained virtually the same over time, the composition of federal employment has shifted to a considerable extent toward civil service jobs and away from railroad jobs. Recent legislation requires all new federal workers to participate in social security in addition to other mandatory federal pension programs.

Table 3.1.1
Private and Public Pension Coverage, 1950-1979
(in thousands)

Year	Total Labor Force ¹ Number	Private Pensions ²		Social Security ³		Federal Pensions ⁴		State and Local Pensions ⁴	
		Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
1950	62,208	9,800	15.75	36,500	58.67	3,118	5.01	2,600	4.18
1951	66,217	10,800	17.41	45,600	68.86	3,272	5.28	NA	NA
1952	62,138	11,300	18.19	46,500	74.83	3,160	5.09	NA	NA
1953	63,015	12,600	20.00	46,200	73.32	3,099	4.92	NA	NA
1954	63,643	13,400	21.05	46,800	73.54	NA	NA	NA	NA
1955	65,023	14,200	21.84	51,800	79.66	3,270	5.03	3,476	5.35
1956	66,552	15,500	23.29	53,200	79.94	3,250	4.88	NA	NA
1957	66,929	16,700	24.95	53,700	80.23	3,314	4.95	NA	NA
1958	67,639	17,200	25.43	53,400	78.95	3,120	4.61	NA	NA
1959	68,369	18,200	26.62	55,100	80.59	3,085	4.51	NA	NA
1960	69,628	18,700	26.86	55,300	79.42	3,077	4.42	4,500	6.46
1961	70,459	19,200	27.25	55,900	79.34	3,067	4.35	4,571	6.49
1962	70,614	19,700	27.90	57,100	80.86	3,097	4.39	4,868	6.89
1963	71,833	20,300	28.26	58,200	81.02	3,122	4.35	5,114	7.12
1964	73,091	20,900	28.59	59,900	81.95	3,107	4.25	5,450	7.37
1965	74,455	21,500	29.28	62,800	84.35	3,122	4.19	5,837	7.84
1966	75,770	22,700	29.96	64,900	85.65	3,222	4.25	6,207	8.19
1967	77,347	24,300	31.42	65,700	84.94	3,344	4.32	6,538	8.45
1968	78,737	24,800	31.50	67,100	85.22	3,365	4.27	6,898	8.76
1969	80,734	26,000	32.20	68,600	84.97	3,396	4.21	7,148	8.85
1970	82,715	26,100	31.55	69,200	83.66	3,320	4.01	7,300	8.83
1971	84,113	26,400	31.39	69,800	82.98	3,264	3.88	7,700	9.15
1972	86,542	27,500	31.78	72,600	83.89	3,273	3.78	8,100	9.36
1973	88,714	29,200	32.91	75,600	85.22	3,257	3.67	8,300	9.36
1974	91,011	29,800	32.74	75,200	82.63	3,307	3.63	9,000	9.89
1975	92,613	30,300	32.72	75,700	81.74	3,314	3.58	9,500	10.26
1976	94,773	30,700*	32.29	79,700	84.10	3,277	3.46	10,450	11.03
1977	97,401	32,000*	32.85	NA	NA	3,292	3.38	10,951	11.24
1978	100,420	33,700*	33.56	NA	NA	3,291	3.28	11,300*	11.25
1979	102,908	35,200*	34.20	NA	NA	3,034	2.95	11,400*	11.08

* - Preliminary Estimate
NA - Not Available

1. Source: *Employment and Earnings*, March 1981, p. 26. Total "labor force" is defined as the civilian noninstitutional labor force, employed and unemployed. These figures include all wage and salary workers age 16 years and over; they also include private household workers, the self-employed, and unpaid family workers.

2. These data include actively employed people covered under pay-as-you-go plans, multiemployer plans, union-administered plans, deferred profit-sharing plans, plans of nonprofit organizations, and railroad plans supplementing the federal railroad retirement program. They exclude plans for federal, state, and local employees, employees covered under the Railroad Retirement Board Plan, employees covered under the Bank Plan of the Federal Reserve System, tax-sheltered annuity plans, and plans for the self-employed.

Figures were estimated by the Social Security Administration (Skolnik 1976, p. 4, and Yohalem 1977, p. 20) using data compiled by the American Council of Life Insurance (*Pension Facts*, yearly issues, tables 4, 9) and unpublished data compiled by the Securities and Exchange Commission.

3. Source: *Social Security Bulletin, Annual Statistical Supplement(s)*: 1977-79, 1973, 1968, 1964, 1955, 1954, 1953, 1952, pp. 57, 37, 25, 3, 28, 21, 21, 28, respectively.

Data represent estimated number of actively employed workers covered under OASDHI in the fourth quarter. They include workers who were not reported with taxable earnings although they were in covered employment. Members of the armed forces and employees covered under the Railroad Retirement Board Plan are excluded. Persons with OASDHI coverage allowed on an elective or optional basis are excluded, unless the coverage is in effect. Prior to 1955, state and local government employees are excluded. Beginning in 1955, state and local government employees covered under both a government retirement plan and OASDHI are excluded in the figures.

4. Sources: *Annual Report(s) of the Actuarial Board of the Federal Civil Service Retirement System; Retirement Plan for Employees of the Federal Reserve System*, annual reports; *Tennessee Valley Authority System Annual Report(s); Employment and Earnings, Railroad Retirement Board Annual Report, 1978 Statistical Supplement*, and unpublished figures from the Railroad Retirement Board.

"Federal pensions" include actively employed members of four funded pension systems associated with the federal government: the Federal Civil Service Retirement System, the Federal Reserve Bank and Board System, the Railroad Retirement Board System, and the Tennessee Valley Authority Retirement System.

This category includes two groups of people who are not employed by the federal government: the employers and the employees of class I railroads covered under the Railroad Retirement Board System and the employees of banks covered under the Bank Plan of the Federal Reserve System. All other employees listed are employed directly by the federal government. The figures for the Foreign Service Retirement System could not be obtained. The definition of "fiscal year" varies according to agency and time period. For the purposes of this table, the fiscal years are treated as calendar years. However, they actually run as follows:

Table notes continue on next page.

Table 3.1.1 Notes Continued

Federal Civil Service Retirement System—fiscal year ends on 30 June;
 Federal Reserve System—from 1950 to 1970, fiscal year ends on 30 June; from 1977 to 1980, fiscal year ends on 30 September;
 Railroad Retirement Board System—calendar year (12 month average) is used;
 Tennessee Valley Authority system—from 1950 to 1976, fiscal years end on 30 June; from 1977 to 1980, fiscal years end on 30 September.

5. These figures are derived from data compiled by the American Council of Life Insurance (*Pension Facts* 1980, table 15, p. 31). Table 15 enumerates active covered employees and inactive vested employees for the 1970s, 1950, and 1960. The figures shown here for other years were imputed on the basis of data in table 1, which reports the total of covered employees, inactive vested employees and elderly beneficiaries, and survivor and dependent beneficiaries. The average ratio of elderly disabled beneficiaries to the total for the years 1950 and 1960 was used to impute the number of covered employees plus inactive vested employees for 1955. The same procedure based on 1960 and 1970 data was used to impute the 1961–69 figures.

6. These figures, taken from Schieber (1981), are rough estimates based on information from the BOC-CPS (1979) file.

Table 3.1.2
 Pension Coverage of Private Wage and Salary Workers, 1950–1979
 (in thousands)

Year	Total Private Wage and Salary Employees ¹	Employees Covered by Private Pensions ²		Employees Covered by Plans Administered by Life Insurance Companies ³		Employees Covered by Plans Not Administered by Life Insurance Companies ⁴	
		Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
1950	41,196	9,800	23.79	2,600	6.31	7,200	17.48
1951	42,538	10,800	25.39	2,900	6.82	8,100	19.04
1952	42,696	11,300	26.47	3,200	7.49	8,500	19.91
1953	43,607	12,600	28.89	3,400	7.80	9,800	22.47
1954	42,360	13,400	31.63	3,600	8.50	10,600	25.02
1955	44,141	14,200	32.17	3,800	8.61	11,600	26.27
1956	45,724	15,500	33.90	4,100	8.97	12,800	27.99
1957	45,916	16,700	36.37	4,400	9.58	13,700	29.84
1958	44,855	17,200	38.35	4,500	10.03	14,300	31.88
1959	46,160	18,200	39.43	4,800	10.40	15,100	32.71
1960	47,245	18,700	39.58	4,900	10.37	16,300	34.50
1961	47,055	19,200	40.80	5,100	10.84	17,100	36.34
1962	47,834	19,700	41.18	5,100	10.66	17,900	37.42
1963	48,869	20,300	41.53	5,400	11.04	18,400	37.65
1964	50,146	20,900	41.68	6,000	11.97	18,600	37.09
1965	51,810	21,800	42.08	6,200	11.97	19,100	36.87
1966	53,305	22,700	42.59	6,900	12.94	19,400	36.39
1967	55,004	24,300	44.18	7,700	14.00	19,800	36.00
1968	56,210	24,800	44.12	7,900	14.05	20,100	35.76
1969	57,682	26,000	45.07	8,700	15.08	21,300	36.93
1970	58,174	26,100	44.87	9,300	15.99	22,000	37.82
1971	58,296	26,400	45.29	9,660	16.57	22,700	38.94
1972	60,269	27,500	45.63	10,300	17.09	23,200	38.49
1973	62,686	29,200	46.58	11,300	18.03	24,100	38.45
1974	63,672	29,800	46.80	11,700	18.38	24,400	38.32
1975	62,054	30,300	48.83	11,685 ⁵	18.83	24,900	40.13
1976	64,407	30,700 ⁵	47.67	12,665 ⁵	19.66	NA	NA
1977	66,981	32,000 ⁵	47.77	14,570 ⁵	21.75	NA	NA
1978	70,384	33,700 ⁵	47.88	16,495 ⁵	23.29	NA	NA
1979	72,465	35,200 ⁵	48.57	17,910 ⁵	24.72	NA	NA

NA - Not Available

1. Source: *Employment and Training Report of the President, 1980*, p. 248. Employed private nonagricultural wage and salary workers are added to employed agricultural wage and salary workers.

2. These data are adjusted for double counting resulting from participation in more than one plan. They are also adjusted to exclude inactive vested workers. These data include actively employed workers covered under pay-as-you-go plans, deferred profit-sharing plans, union-administered plans, plans of nonprofit organizations, and railroad plans supplementing federal, state, and local employees. Excluded are employees covered under the Railroad Retirement Board Plan, employees covered under the Bank Plan of the Federal Reserve System, tax-sheltered annuity plans, and plans for the self-employed. Figures were estimated by the Social Security Administration (Skolnik 1976, p. 4, and Yohalem 1977, p. 20) using data compiled by the American Council of Life Insurance (*Pension Facts*, yearly issues, tables 4, 9) and unpublished data compiled by the Securities and Exchange Commission.

3. Estimates by the Social Security Administration (Skolnik 1976, p. 4) from data compiled by the American Council of Life Insurance (*Pension Facts*, yearly issues, table 4).

4. Estimates by the Social Security Administration (Skolnik 1976, p. 4) from unpublished data compiled by the Securities and Exchange Commission.

5. These figures, taken from Schieber (1981), are rough estimates based on information from the BOC-CPS (1979) file.

6. Data derived from figures published by the American Council of Life Insurance (*Pension Facts*, yearly issues, table 4).

Table 3.1.3
Pension Coverage of State and Local Government Workers, 1950-1979
(in thousands)

Year	Total State and Local Employment ¹	Workers Covered By State and Local Pensions ²	
		Number	Percent of Total
1950	4,285	2,600	60.68
1951	4,287	NA	NA
1952	4,522	NA	NA
1953	4,663	NA	NA
1954	4,859	NA	NA
1955	5,054	3,476	68.78
1956	5,275	NA	NA
1957	5,608	NA	NA
1958	5,892	NA	NA
1959	6,088	NA	NA
1960	6,387	4,500	70.46
1961	6,616	4,571	69.09
1962	6,849	4,868	71.08
1963	7,188	5,114	71.14
1964	7,536	5,450	72.32
1965	8,001	5,837	72.95
1966	8,527	6,207	72.79
1967	8,874	6,538	73.68
1968	9,358	6,898	73.71
1969	9,716	7,148	73.57
1970	10,147	7,300	71.94
1971	10,444	7,700	73.73
1972	10,964	8,100	75.73
1973	11,353	8,300	71.95
1974	11,754	9,000	76.57
1975	12,084	9,500	78.62
1976	12,169	10,450	85.87
1977	12,765	10,951	87.20
1978	12,743	11,300*	88.68
1979	13,102	11,400*	87.01

NA - Not Available
* - Preliminary Estimate

1. Sources: *Statistical Abstracts of the United States*, 1976, 1980, pp. 284, 318, respectively. *Historical Statistics, Colonial Times to 1970*, part 2, p. 1100. Includes full-time and part-time employees.

2. These figures are derived from data compiled by the American Council of Life Insurance (*Pension Facts*, 1980, table 15, p. 31). Table 15 enumerates active covered employees and inactive vested employees for the 1970s, 1950, and 1960. The figures shown here for other years were imputed on the basis of data in table 1, which reports the total of covered employees, inactive vested employees and elderly beneficiaries, and survivor and dependent beneficiaries. The average ratio of elderly disabled beneficiaries to the total for the years 1950 and 1960 was used to impute the number of covered employees plus inactive vested employees for 1955. The same procedure based on 1960 and 1970 data was used to impute the 1961-69 figures.

Table 3.1.4
Participants in State Pension Plans Covered by Social Security, by State, 1973-1974 and 1979-1980¹

	1973-1974			1979-1980		
	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security
Total	6,533,000	4,683,000	72 ^a	9,596,000	6,094,000	64 ^a
Alabama	114,000	114,000	100	145,000	131,000	90
Alaska	31,000	150,000	50	34,000	19,000	55
Arizona	86,000	80,000	95	143,000	118,000	85
Arkansas	92,000	63,000	70	97,000	65,000	65
California	885,000	631,000	70	956,000	429,000	45
Colorado	81,000	0	0	97,000	0	0
Connecticut	92,000	39,000	40	99,000	45,000	45
Delaware	23,000	23,000	100	25,200	25,100	100
Florida	288,000	288,000	100	383,000	383,000	100
Georgia	162,000	107,000	65	267,000	155,000	60
Hawaii	43,000	35,000	80	51,000	45,000	90
Idaho	38,000	31,000	80	56,000	41,000	70
Illinois	355,000	135,000	40	431,000	170,000	40
Indiana	165,000	144,000	85	213,000	189,000	90
Iowa	148,000	126,000	85	158,000	143,000	90
Kansas	43,000	40,000	95	110,000	107,000	95
Kentucky	107,000	47,000	45	150,000	81,000	55
Louisiana	136,000	0	0	217,000	20,000	10
Maine	41,000	0	0	66,000	NA	NA

Table 3.1.4 Continued
 Participants in State Pension Plans Covered by Social Security, by State, 1973-1974 and 1979-1980¹

	1973-1974			1979-1980		
	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security
Maryland	107,000	106,000	100	165,000	0	0
Massachusetts	141,000	0	0	159,000	0	0
Michigan	327,000	306,000	95	404,000	402,000	100
Minnesota	200,000	160,000	80	232,000	187,000	80
Mississippi	180,000	100,000	55	196,000	129,000	65
Missouri	110,000	12,000	10	129,000	72,000	55
Montana	42,000	NA	NA	58,000	0	0
Nebraska	25,000	19,000	75	32,000	25,000	80
Nevada	37,000	0	0	51,000	0	0
New Hampshire	24,000	15,000	65	32,000	29,000	90
New Jersey	287,000	0	0	344,000	294,000	85
New Mexico	65,000	23,000	35	88,400	41,000	45
New York	795,000	739,000 ²	93 ³	818,000	764,000 ²	93 ³
N. Carolina	260,000	186,000	70	324,000	310,000	95
N. Dakota	25,000	10,000	40	22,900	11,600	50
Ohio	602,000	0	0	765,000	0	0
Oklahoma	92,000	69,000	75	95,200	35,300	35
Oregon	99,000	89,000	90	116,000	102,000	90
Pennsylvania	370,000	200,000	55	421,000	236,000	55
Rhode Island	36,000	14,000	40	35,000	NA	NA
S. Carolina	188,000	NA	NA	265,000	0	0
S. Dakota	13,000	11,000	85	26,900	26,900	100
Tennessee	140,000	NA	NA	183,000	136,000	75
Texas	422,000	287,000 ³	68 ³	608,000	415,000 ²	68 ²
Utah	54,000	0	0	70,000	0	0
Vermont	11,000	9,000	80	16,100	14,500	90
Virginia	221,000	161,000	75	300,000	230,000	75
Washington	188,000	NA	NA	246,000	169,000	70
W. Virginia	70,100	70,100	100	117,000	83,000	70
Wisconsin	225,000	157,000	70	249,000	181,000	75
Wyoming	22,000	22,000	100	39,200	349,000	90

Source: U.S. Bureau of the Census, "Finances of Employee Retirement Systems of State and Local Governments"
 NA - Not Available

1. "Participants" refers here to active participants.
2. These figures were obtained from the Social Security Administration.
3. Values are imputed on the basis of 1979-80 information.
4. Estimate based on available data only.

Table 3.1.5
 Participants in Large Local Pension Plans¹ Covered by Social Security, by State, 1973-1974 and 1979-1980

	1973-1974			1979-1980		
	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security
Total	1,401,400	732,800	52 ²	1,418,200	697,500	49 ²
Alabama	10,700	2,300	20	11,000	4,400	40
Alaska	600	600	100	NA	NA	NA
Arizona	8,800	8,700	100	11,700	5,800	50
California	229,000	127,000	55	259,000	126,000	50
Colorado	10,900	900	10	21,500	10,300	50
Connecticut	14,100	6,900	50	16,800	10,100	60
DC	20,300	0	0	7,900	0	0
Delaware	900	700	80	1,400	1,100	80
Florida	24,600	7,300	30	25,200	7,500	30
Georgia	39,000	8,000	20	30,300	5,800	20
Hawaii	NA	NA	NA	NA	NA	NA
Idaho	NA	NA	NA	NA	NA	NA
Illinois	109,000	12,000	10	132,000	20,000	15
Indiana	2,000	0	0	1,700	0	0
Iowa	1,400	1,400	100	1,140	1,120	100
Kansas	6,000	4,100	70	5,100	2,000	40
Kentucky	2,100	0	0	2,000	0	0
Louisiana	13,600	7,400	55	17,300	5,300	30
Maine	NA	NA	NA	NA	NA	NA
Maryland	37,300	4,600	10	34,700	11,200	30
Massachusetts	124,000	7,000	5	141,000	8,000	5
Michigan	83,300	65,000	80	60,000	36,000	60
Minnesota	17,000	1,200	5	16,100	2,300	15
Mississippi	700	0	0	600	0	0
Missouri	39,600	26,200	65	34,000	27,000	80
Montana	NA	NA	NA	NA	NA	NA
Nebraska	8,600	4,500	50	11,000	1,800	15
New Hampshire	NA	NA	NA	NA	NA	NA
New Jersey	NA	NA	NA	2,600	200	10
New Mexico	NA	NA	NA	NA	NA	NA
New York	346,000	296,000	85	295,000	281,000	95
North Carolina	2,900	1,100	40	2,300	1,300	55
North Dakota	NA	NA	NA	NA	NA	NA
Ohio	8,300	0	0	7,700	0	0
Oklahoma	9,000	4,000	45	11,000	0	0
Oregon	5,800	4,400	75	5,300	2,100	40
Pennsylvania	80,000	46,000	60	90,000	48,000	55
Rhode Island	3,600	2,700	75	3,440	3,420	100
S. Carolina	600	0	0	NA	NA	NA
S. Dakota	NA	NA	NA	600	500	85
Tennessee	29,900	126,000	40	38,000	7,000	20
Texas	35,000	9,900	30	44,600	13,400	30
Utah	NA	NA	NA	NA	NA	NA
Vermont	500	400	80	600	400	65
Virginia	33,800	26,600	80	38,000	33,300	90

TABLE 3.1.5 CONTINUED

Participants in Large Local Pension Plans¹ Covered by Social Security, by State, 1973-1974 and 1979-1980

	1973-1974			1979-1980		
	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security	Participants	Participants Covered by Social Security	Percentage of Participants Covered by Social Security
Washington	12,300	10,000	80	11,900	10,100	85
West Virginia	NA	NA	NA	NA	NA	NA
Wisconsin	30,200	23,300	75	25,700	18,100	70
Wyoming	NA	NA	NA	NA	NA	NA

Source: U.S. Bureau of the Census, "Finances of Employee Retirement Systems of State and Local Governments"
 NA - Not Available

1. Large local plans are local government plans with 500 or more participants. "Participants" refers here to active participants.
2. Estimate based on available data only.

Table 3.1.6

Pension Coverage of Civilian Workers of Federal Government and Federal Agencies, 1959-1979

Year	Total Federal Employment ¹	Federal Civil Service Retirement Pensions ¹		Railroad Retirement Pensions ¹		Federal Reserve Bank and Board Pensions ¹		Tennessee Valley Authority Pensions ¹	
		Covered Workers	Percent of Total	Covered Workers	Percent of Total	Covered Workers	Percent of Total	Covered Workers	Percent of Total
1950	3,555,772	1,670,000	47.00	1,421,000	39.96	18,212	0.51	8,860	0.25
1951	4,009,351	1,767,000	44.07	1,476,000	36.81	18,833	0.47	9,876	0.25
1952	4,032,042	1,700,000	42.16	1,429,000	35.44	20,541	0.51	10,815	0.27
1953	3,809,969	1,661,940	43.62	1,405,000	36.88	20,465	0.54	11,512	0.30
1954	3,643,207	NA	NA	1,250,000	34.31	20,696	0.57	11,907	0.33
1955	3,636,010	2,000,000	55.01	1,239,000	34.08	19,496	0.54	11,677	0.32
1956	3,648,955	2,000,000	54.81	1,220,000	33.43	19,445	0.53	10,877	0.30
1957	3,607,997	2,133,000	62.58	1,150,000	33.74	19,519	0.57	10,991	0.32
1958	3,408,492	2,105,740	62.54	949,000	28.18	19,728	0.59	10,460	0.31
1959	3,367,179	2,105,740	62.54	949,000	28.18	19,728	0.59	10,460	0.31
1960	3,349,394	2,138,000	63.83	909,000	27.14	19,925	0.59	10,454	0.31
1961	3,339,659	2,200,000	65.20	836,000	24.78	20,190	0.60	10,845	0.32
1962	3,373,993	2,250,000	66.69	815,000	24.16	20,530	0.61	11,082	0.33
1963	3,358,049	2,300,000	68.49	790,000	23.53	20,583	0.61	11,332	0.34
1964	3,323,001	2,300,000	69.21	775,000	23.32	20,548	0.62	11,410	0.34
1965	3,360,136	2,338,000	69.58	753,000	22.41	19,702	0.59	11,252	0.33
1966	3,620,521	2,450,000	67.67	741,000	20.47	19,119	0.53	11,553	0.32
1967	3,724,849	2,600,000	69.80	713,000	19.14	19,465	0.52	12,019	0.32
1968	3,685,735	2,650,000	71.90	683,000	18.53	19,391	0.53	12,220	0.33
1969	3,647,428	2,705,000	74.16	659,000	18.07	20,110	0.55	12,146	0.33
1970	3,541,548	2,645,480	74.70	640,000	18.07	21,332	0.60	12,770	0.36
1971	3,504,889	2,616,600	74.66	611,000	17.43	22,929	0.65	13,739	0.39
1972	3,407,530	2,645,400	77.63	589,000	17.29	24,597	0.72	14,269	0.42
1973	3,395,840	2,630,800	77.47	574,000	17.20	26,981	0.79	14,779	0.44
1974	3,493,035	2,671,300	76.48	592,000	16.95	28,283	0.81	15,285	0.44
1975	3,464,253	2,721,900	78.57	548,000	15.82	27,555	0.80	16,452	0.47
1976	3,408,222	2,693,000	79.01	540,000	15.84	26,573	0.78	17,799	0.52
1977	3,418,118	2,700,000	78.99	546,000	15.97	25,472	0.75	20,306	0.59
1978	3,450,813	2,700,000	78.24	542,000	15.71	25,184	0.75	23,723	0.69
1979	3,446,813	2,700,000	78.33	554,000	16.07	25,215	0.73	24,815	0.72

NA - Not Available

1. These figures are composites of federal civilian employment figures, Railroad Retirement Board railroad employment figures, and Federal Reserve Bank system employment figures. Federal Reserve Board employees and Tennessee Valley Authority employees are included in the federal civilian employment figures.

Sources: Bureau of the Census, *Statistical Abstracts of the United States*, 1976, 1980, pp. 284 and 318, respectively.

Bureau of the Census, *Historical Statistics of the United States, Colonial Times to 1970*, part 2, p. 1100.

Retirement Plan for Employees of the Federal Reserve System.

Railroad Retirement Board Annual Report, 1978 Statistical Supplement and unpublished figures from the Railroad Retirement Board.

2. Data for fiscal years 1950-77 are obtained from the *Annual Reports of the Actuarial Board of the Federal Civil Service Retirement System*. Fiscal year ends 30 June.

3. Data for years 1950-77 reported in the *Railroad Retirement Board Annual Report, 1978 Statistical Supplement*. Data for years 1978 and 1979 unpublished.

4. Data reported in *Retirement Plan for Employees of the Federal Reserve System*, annual reports. For years 1950-70, fiscal year ends on 28 February 28; for years 1971-79, fiscal year ends on 31 December.

5. Data reported in the *Tennessee Valley Authority System Annual Reports*. For years 1950-76, fiscal year ends on 30 June; for years 1977-79, fiscal year ends 30 September.

3.2 Pension Coverage of Private Wage and Salary Workers: Cross-sectional Analysis

The most recent comprehensive cross-section survey of pension coverage is the May 1979 Current Population Survey. In May 1979 an estimated 67.3 million workers indicated they were currently employed in the private sector. Of these, 30.2 million (44.9 percent) stated they were covered under a private pension plan, 31.7 million (47.1 percent) stated they were not covered, and 5.4 million (8.0 percent) said they did not know (table 3.2.1).² Pension coverage among male workers was 52.9 percent, but only 33.3 percent among females. A greater percentage, 10.1 versus 6.6, of females were unsure whether they were covered under a pension plan.

Table 3.2.2 presents coverage statistics by race. The race differentials are much smaller than the sex differentials. For white workers the coverage rate is 45.2 percent; for nonwhites it is 41.9 percent. Three percent more nonwhites than whites reported "don't know" to the CPS pension coverage question.

Disaggregation of these statistics by age is clearly desirable. Table 3.2.3 indicates that middle age workers over 30 are more than twice as likely as workers between the ages of 18 and 25 to be covered by a private pension plan. The cross-sectional relation between coverage and age is suggestive of the longitudinal relation between coverage and age. The interesting longitudinal question in this context is what fraction of young workers entering the private sector will eventually become covered and, more importantly, become vested under a pension plan. While only a quarter of 18- to 25-year-old workers in 1979 reported pension plan coverage, the fact that over half of middle age workers in 1979 were covered suggests that many young workers not presently covered will participate in pension plans as they age.

Age appears to determine not only the likelihood of pension coverage, but also the extent of knowledge concerning the availability of pensions on the job. In table 3.2.2 the fraction of very young workers reporting a lack of knowledge about pension coverage is 14.6 percent. This fraction declines continuously up to age 60. Only 3.77 percent of workers in the 56 to 60 age bracket gave "don't know" as their answer concerning pension coverage. Beyond age 60 pension coverage declines, as does knowledge about pension coverage. Many workers in this age group are surely "retired" from their primary careers and are working full or part time in new jobs. Their relative lack of information concerning pension coverage at their current job may simply reflect a feeling (and a correct feeling in many cases) that they are too old to anticipate becoming vested on their new job and therefore too old to concern themselves with the firm's pension program.

Tables 3.2.1 through 3.2.3 show that pension coverage is correlated with sex, race, and age. The next two tables, 3.2.4 and 3.2.5, furnish more detailed information on these patterns of pension coverage by providing two-way and three-way cross-tabulations of pension coverage with respect to these variables. Sex and age are observed to have generally independent effects on pension coverage. For females as for males, pension coverage rates rise with age up to age 60. Middle age working females as well as middle age working males are much more likely than young working females and males to participate in a private pension plan. Close to 70 percent of working males age 56 to 60 are covered; for employed females in this age group the coverage rate is 41.53 percent.

Race also appears to have an influence on the probability of pension coverage that is largely separate from the influence of either sex or age (table 3.2.5). Both nonwhite males and nonwhite females are somewhat less likely to be covered by a pension than are their white counterparts. The white-nonwhite coverage differentials hold for workers of both sexes above age 40. Among younger workers, however, nonwhite workers are more likely to be covered than are white workers.

The interaction of pension coverage and education controlling for both sex and age is examined in table 3.2.6. The evidence here is striking. Well-educated workers are much more likely to participate in the U.S. private pension system than are less well-educated workers: 61.9 percent of males with 17 or more years of schooling report pension coverage on the job compared with 42.2 percent of males with 8 or fewer years of schooling. Less

well-educated workers are also less aware of the existence of pension plans on their jobs. While 6.6 percent of all males could not tell the Bureau of the Census official whether they were covered by a pension plan, the figure for the least well-educated males was almost twice as large. This relation between education and pension coverage holds for females as well as males; it holds across age groups as well. The distinction between workers with fewer than 9 years of schooling and those with more than 9 years of schooling seems most critical with respect to the probability of pension coverage. Let us take 41- to 45-year-old males as an example: for those with fewer than 8 years of education, the coverage rate is 39.6 percent; for males of the same age with more years of schooling, the coverage rate is above 65 percent regardless of educational attainment.

The relation between pension coverage and earnings is the subject of table 3.2.7. Again, the figures are disaggregated by age and sex to focus on the independent relation, if any, between earnings and pension coverage. There is a very strong positive correlation between pension coverage and earnings level for both sexes and for all age groups under 65. As an example, examine the age 51 to 65 coverage rates for working males shown in table 3.2.7. While 66.0 percent of all males at this age are covered by pensions, only a third of males in this age group with earnings below \$5,000 enjoy such coverage. Similarly, over 80 percent of males at these ages with annual earnings of \$25,000 or more report pension coverage; for males earning \$10,000 to \$15,000 the coverage rate is 60.6 percent.

Table 3.2.7 reveals that male-female differences in coverage rates reflect, to a considerable extent, earnings differentials. Female coverage rates at an earnings level above \$5,000 and for a given age group are generally as large as or larger than the corresponding male rates. For example, 70.7 percent of 51- to 54-year-old females earning \$10,000 to \$15,000 in 1979 reported pension coverage; this figure is 10 points greater than the male rate in the same earnings-age cell. Since coverage rates rise with earnings, the greater relative concentration of female workers in low paying jobs explains much of the overall 20-point discrepancy in male-female coverage rates. Another factor involved here is the much smaller coverage rates for females in the lowest earnings category than for males. For age groups between 26 and 65 the female coverage rate in the \$1 to \$4,999 earnings cell is one-half to one-third of the corresponding rate for low earning males. In 1979, 17.00 percent of all covered females earned less than \$5,000. In contrast, only 8.82 percent of all covered males earned less than \$5,000.

Given the greater frequency of pension coverage for workers with higher earnings and more education, one should expect to find major differences in coverage rates across occupations. This is indeed the case. Table 3.2.8 provides coverage rates by occupation, age, and sex. For both sexes and at all ages, professional workers report the highest rate of pension coverage of all white collar workers. Among white collar occupations, sales workers have the lowest coverage rates—in some cases over 30 percentage points lower than the rate for the corresponding age–sex–professional worker cell.

Blue collar coverage rates are largest for craftsmen and operatives, and lowest for “all other service workers.” Although data concerning them are limited, farm workers apparently experience the lowest coverage rates of any occupational group in the private economy.

Industrial patterns of pension plan coverage are surveyed for both union and nonunion workers in tables 3.2.9 and 3.2.10. Table 3.2.9 presents the coverage information for major industries; table 3.2.10 presents this information for a more detailed breakdown of industrial sectors. A striking feature of table 3.2.9 is the dramatic differences in pension coverage for union and nonunion workers. Overall, private sector workers are more than twice as likely to be covered by a pension if they are members of a union. In certain industries, such as agriculture, the union-nonunion coverage rates differ by a factor of 5.

Coverage rates are lowest in agriculture, 12.4 percent, and greatest in transportation and utilities, 64.8 percent. Manufacturing, with 1979 employment of 20.8 million workers, reported a 64.3 percent coverage rate. The next two largest industries—service, with 14.7 million workers, and retail trade, with 12.0 million workers—had 1979 coverage rates of 29.5 percent and 24.4 percent, respectively. Table 3.2.10 shows the sizable variation in worker pension plan participation within these major industrial groups. For example, within manu-

facturing the lumber industry has a 37.6 percent coverage rate, while primary metals covers 81.4 percent of its workers.

The final table of this section provides coverage information for a subset of American workers, namely, those employed on a full-time basis. The figures in table 3.2.1 may be compared with those for the larger universe of full- and part-time workers in table 3.2.4. As one might expect, full-time workers are more likely to report pension coverage than are part-time workers. The difference for males is small; for females the full-time coverage rate is 41.2 percent compared with an overall female rate of 33.3 percent.

Table 3.2.1
Pension Coverage of Employed Private Wage and Salary Workers,
Age 18 and Over, by Sex, 1979

Sex	Total ¹	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
Male	39,824,834	21,056,198	52.87	16,139,787	40.53	2,628,849	6.60
Female	27,521,322	9,160,981	33.29	15,566,612	56.56	2,793,729	10.15
Total	67,346,156	30,217,179	44.87	31,706,399	47.08	5,422,578	8.05

Source: BOC-CPS 1979

1. Total employment includes only those respondents who answered the BOC-CPS (1979) questions on pension coverage.

Table 3.2.2
Pension Coverage of Employed Private Wage and Salary Workers,
Age 18 and Over, by Race, 1979

Race	Total ¹	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
White	59,674,196	27,003,835	45.25	28,066,469	47.03	4,603,892	7.72
Nonwhite	7,671,960	3,213,344	41.88	3,639,930	47.44	818,686	10.67
Total	67,346,156	30,217,179	44.87	31,706,399	47.08	5,422,578	8.05

Source: BOC-CPS 1979

1. Total employment includes only those respondents who answered the BOC-CPS (1979) questions on pension coverage.

Table 3.2.3
Pension Coverage of Employed Private Wage and Salary Workers,
Age 18 and Over, by Age, 1979

Age	Total ¹	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
18-25	17,699,906	4,506,471	25.46	10,603,691	59.91	2,589,744	14.63
26-30	9,997,372	4,637,793	46.39	4,636,112	46.37	723,467	7.24
31-35	8,145,210	4,310,537	52.92	3,378,972	41.48	455,701	5.59
36-40	6,766,987	3,574,634	52.82	2,755,932	40.73	436,421	6.45
41-45	5,760,466	2,989,680	51.90	2,434,147	42.26	336,639	5.84
46-50	5,511,965	3,139,051	56.95	2,081,179	37.76	291,735	5.29
51-55	5,142,228	3,069,688	59.70	1,866,521	36.30	206,019	4.01
56-60	4,438,144	2,584,268	58.23	1,686,722	38.01	167,154	3.77
61-65	2,435,535	1,166,369	47.89	1,155,430	47.44	113,736	4.67
65 +	1,448,343	238,688	16.48	1,107,693	76.48	101,962	7.04
Total	67,346,156	30,217,179	44.87	31,706,399	47.08	5,422,578	8.05

Source: BOC-CPS 1979

1. Total employment includes only those respondents who answered the BOC-CPS (1979) questions on pension coverage.

Table 3.2.4

Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age and Sex, 1979

Age	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male Number	Male Percent	Female Number	Female Percent	Male Number	Male Percent	Female Number	Female Percent	Male Number	Male Percent	Female Number	Female Percent
18-25	9,905,705	7,794,201	2,857,476	28.85	1,648,995	21.16	5,722,740	57.77	4,880,951	62.62	1,325,489	13.38	1,264,255	16.22
26-30	6,036,368	3,961,004	3,191,079	52.86	1,446,714	36.52	2,512,828	41.63	2,123,284	53.60	332,461	5.51	391,006	9.87
31-35	4,988,053	3,157,157	3,099,845	62.15	1,210,692	38.35	1,654,056	33.16	1,724,916	54.64	234,152	4.69	221,549	7.02
36-40	3,966,473	2,800,514	2,548,285	64.25	1,026,349	36.65	1,245,659	31.40	1,510,273	53.93	172,529	4.35	263,892	9.42
41-45	3,388,188	2,372,278	2,173,409	64.15	816,271	34.41	1,055,106	31.14	1,379,041	58.13	159,673	4.71	176,966	7.46
46-50	3,363,405	2,148,560	2,201,264	65.45	937,787	43.65	1,025,607	30.49	1,055,572	49.13	136,534	4.06	155,201	7.22
51-55	3,189,801	1,952,427	2,172,829	68.12	896,859	45.94	924,282	28.98	942,239	48.26	92,690	2.91	113,329	5.80
56-60	2,718,898	1,719,246	1,870,311	68.79	713,957	41.53	774,456	28.48	912,266	53.06	74,131	2.73	93,023	5.41
61-65	1,428,546	1,006,989	797,380	55.82	368,989	36.64	572,266	40.06	583,164	57.91	58,900	4.12	54,836	5.45
65 +	839,397	608,946	144,320	17.19	94,368	15.50	652,787	77.77	454,906	74.70	42,290	5.04	59,672	9.80
Total	39,824,834	27,521,322	21,056,198	52.87	9,160,981	33.29	16,139,787	40.53	15,566,612	56.56	2,628,849	6.60	2,793,729	10.15

Source: BDC-CPS 1979

1. See note 1, table 3.2.1.

Table 3.2.5

Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age, Sex, and Race, 1979

Age	Total Males ¹		Covered Males				Noncovered Males				Males - Don't Know			
	White	Nonwhite	White Number	White Percent	Nonwhite Number	Nonwhite Percent	White Number	White Percent	Nonwhite Number	Nonwhite Percent	White Number	White Percent	Nonwhite Number	Nonwhite Percent
18-25	8,812,462	1,093,243	2,537,898	28.80	319,578	29.23	5,156,432	58.51	566,308	51.80	1,118,132	12.69	207,357	18.97
26-30	5,347,488	688,880	2,803,205	52.42	387,874	56.31	2,265,954	42.37	246,874	35.84	278,329	5.20	54,132	7.86
31-35	4,421,020	567,033	2,796,105	63.25	303,740	53.57	1,449,532	32.79	204,524	36.07	175,383	3.97	58,769	10.36
36-40	3,536,230	430,243	2,285,573	64.63	262,712	61.06	1,099,613	31.10	146,046	33.95	151,044	4.27	21,485	4.99
41-45	3,056,015	332,173	2,009,471	65.75	163,938	49.35	910,701	29.80	144,405	43.47	135,843	4.45	23,830	7.17
46-50	3,006,747	356,658	1,982,023	65.92	219,241	61.47	911,264	30.31	114,343	32.06	113,460	3.77	23,074	6.47
51-55	2,876,823	312,978	1,988,647	69.13	184,182	58.85	809,585	28.14	114,697	36.65	78,591	2.73	NA	NA
56-60	2,479,841	239,057	1,715,010	69.16	155,301	64.96	703,822	28.38	70,634	29.55	61,009	2.46	NA	NA
61-65	1,265,350	163,196	701,319	55.42	96,061	58.86	507,946	40.14	64,320	39.41	56,085	4.43	NA	NA
65 +	739,925	99,472	114,413	15.46	29,907	30.07	595,193	80.44	57,594	57.90	30,319	4.10	NA	NA
Total	35,541,901	4,282,933	18,933,664	53.27	2,122,534	49.56	14,410,042	40.54	1,729,745	40.39	2,198,195	6.18	430,654	10.06

Age	Total Females ¹		Covered Females				Noncovered Females				Females - Don't Know			
	White	Nonwhite	White Number	White Percent	Nonwhite Number	Nonwhite Percent	White Number	White Percent	Nonwhite Number	Nonwhite Percent	White Number	White Percent	Nonwhite Number	Nonwhite Percent
18-25	6,962,153	832,048	1,479,316	21.25	169,679	20.39	4,364,094	62.68	516,857	62.12	1,118,743	16.07	145,512	17.49
26-30	3,456,954	504,050	1,237,292	35.79	209,422	41.55	1,897,104	54.88	226,180	44.87	322,558	9.33	68,448	13.58
31-35	2,684,884	472,273	1,003,069	37.36	207,623	43.96	1,488,518	55.44	236,398	50.06	193,297	7.20	28,252	5.98
36-40	2,388,376	412,138	860,579	36.03	165,770	40.22	1,305,930	54.68	204,293	49.57	221,817	9.29	42,075	10.21
41-45	2,023,111	349,167	704,181	34.81	112,090	32.10	1,177,241	58.19	201,800	57.79	141,689	7.00	35,277	10.10
46-50	1,893,627	254,933	859,117	45.37	78,670	30.86	904,240	47.75	151,332	59.36	130,270	6.88	24,931	9.78
51-55	1,750,177	202,250	838,784	47.93	58,075	28.71	811,346	46.36	130,893	64.72	100,047	5.72	NA	NA
56-60	1,526,687	192,559	651,703	42.69	62,254	32.33	793,784	51.99	118,482	61.53	81,200	5.32	11,823	6.14
61-65	905,431	101,558	341,762	37.75	27,227	26.81	523,066	57.77	60,098	59.18	40,603	4.48	NA	NA
65 +	540,895	68,051	94,368	17.45	NA	NA	391,054	72.30	63,852	93.83	55,473	10.26	NA	NA
Total	24,132,295	3,389,027	8,090,171	33.44	1,090,810	32.19	13,656,427	56.59	1,910,185	56.36	2,405,697	9.97	388,032	11.45

Source: BDC-CPS 1979

NA - Not Available

1. See note 1, table 3.2.1.

Table 3.2.6

Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age, Education, and Sex, 1979

Age	Years of Schooling O-8		Covered O-8				Noncovered O-8				Don't Know O-8			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	263,189	130,723	25,377	9.64	22,515	17.22	178,539	67.84	72,453	55.42	59,273	22.52	35,755	27.35
26-30	232,796	73,586	82,727	35.54	NA	NA	118,685	50.98	51,949	70.60	31,384	13.48	NA	NA
31-35	333,188	108,000	126,897	38.09	26,263	24.32	154,485	46.37	71,185	65.91	51,806	15.55	NA	NA
36-40	279,016	169,605	95,077	34.08	45,772	26.99	136,323	48.86	97,528	57.50	47,616	17.07	26,305	15.51
41-45	352,849	156,219	139,805	39.62	30,825	19.73	156,572	44.37	109,860	70.32	56,472	16.00	15,534	9.94
46-50	551,992	244,042	302,816	54.86	87,115	35.70	197,255	35.74	124,718	51.11	51,921	9.41	32,209	13.20
51-55	484,990	257,653	250,503	51.65	82,128	31.88	194,632	40.13	154,556	59.99	39,855	8.22	20,969	8.14
56-60	549,617	259,687	319,059	58.05	92,846	35.75	195,889	35.64	151,053	58.17	34,669	6.31	15,788	6.08
61-65	329,157	220,896	164,266	49.91	76,335	34.56	152,166	46.23	131,006	59.31	12,725	3.87	13,555	6.14
65 +	274,920	153,434	33,506	12.19	NA	NA	220,620	80.25	123,924	80.77	20,794	7.56	21,195	13.81
Total ¹ O-8	3,651,714	1,773,845	1,540,033	42.17	480,097	27.07	1,705,166	46.69	1,088,232	61.35	406,515	11.13	205,516	11.59

Age	Years of Schooling 9-12		Covered 9-12				Noncovered 9-12				Don't Know 9-12			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	6,088,835	4,540,976	1,717,905	28.21	901,843	19.86	3,505,952	57.58	2,842,869	62.60	864,978	14.21	796,264	17.54
26-30	2,499,790	2,058,169	1,315,510	52.62	706,183	34.31	1,033,931	41.36	1,118,302	54.33	150,349	6.01	233,684	11.35
31-35	2,014,512	1,859,949	1,189,787	59.06	702,071	37.75	714,032	35.44	1,017,962	54.73	110,693	5.49	139,916	7.52
36-40	2,011,136	1,824,372	1,301,320	64.71	694,103	38.05	654,436	32.54	950,159	52.08	55,380	2.75	180,110	9.87
41-45	1,725,060	1,608,552	1,127,139	65.34	551,762	34.30	526,977	30.55	942,958	58.62	70,944	4.11	113,832	7.08
46-50	1,652,555	1,417,220	1,135,629	68.72	627,942	44.31	467,900	28.31	715,258	50.47	49,026	2.97	74,020	5.22
51-55	1,706,463	1,315,439	1,213,837	71.13	630,810	47.95	456,496	26.75	612,727	46.58	36,130	2.12	71,902	5.47
56-60	1,380,335	1,139,927	974,916	70.63	474,517	41.63	370,495	26.84	606,816	53.23	34,924	2.53	58,594	5.14
61-65	763,964	602,410	445,240	58.28	242,890	40.32	277,999	36.39	328,127	54.47	40,725	5.33	31,393	5.21
65 +	356,033	306,811	72,162	20.27	45,759	14.91	266,777	74.93	203,633	75.17	NA	NA	30,419	9.91
Total ¹ 9-12	20,198,683	16,673,825	10,493,445	51.95	5,577,880	33.45	8,274,995	40.97	9,365,811	56.17	1,430,243	7.08	1,730,134	10.38

Age	Years of Schooling 13-16		Covered 13-16				Noncovered 13-16				Don't Know 13-16			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	3,352,383	3,025,668	1,045,494	31.19	699,146	23.11	1,921,521	57.32	1,909,054	63.10	385,368	11.50	417,468	13.80
26-30	2,712,747	1,565,011	1,480,533	54.58	611,630	39.08	1,117,580	41.20	821,974	52.52	114,634	4.23	131,407	8.40
31-35	2,038,133	1,009,793	1,407,599	69.06	428,493	42.43	575,500	28.24	521,060	51.60	55,034	2.70	60,240	5.97
36-40	1,210,073	655,955	807,139	66.70	217,449	33.15	347,249	28.70	382,262	58.28	55,685	4.60	56,244	8.57
41-45	995,678	565,931	700,027	70.31	217,855	38.49	286,693	28.79	300,476	53.09	NA	NA	47,600	8.41
46-50	846,153	430,516	555,867	65.69	202,505	47.04	268,194	31.70	183,672	42.66	22,092	2.61	44,339	10.30
51-55	793,059	363,820	551,841	69.58	177,079	48.67	224,513	28.31	166,283	45.70	NA	NA	20,458	5.62
56-60	637,384	297,992	465,995	73.11	130,909	43.93	167,229	26.24	148,442	49.81	NA	NA	NA	NA
61-65	288,151	162,563	151,847	52.70	37,301	22.95	130,854	45.41	115,374	70.97	NA	NA	NA	NA
65 +	158,900	105,563	34,626	21.79	24,970	23.65	119,872	75.44	72,535	68.71	NA	NA	NA	NA
Total ¹ 13-16	13,032,661	8,182,812	7,200,968	55.25	2,747,337	33.57	5,159,205	39.59	4,621,132	56.47	672,488	5.16	814,343	9.95

Table 3.2.6 Continued
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age, Education, and Sex, 1979

Age	Years of Schooling 17+		Covered 17+				Noncovered 17+				Don't Know 17+			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	201,298	96,834	68,700	34.13	25,491	26.32	116,728	57.99	56,575	58.42	NA	NA	NA	NA
26-30	591,035	264,238	312,309	52.84	120,918	45.76	242,632	41.05	131,059	49.60	36,094	6.11	NA	NA
31-35	602,220	179,415	375,562	62.36	53,865	30.02	210,039	34.88	114,709	63.94	NA	NA	NA	NA
36-40	466,248	150,582	344,749	73.94	69,025	45.84	107,651	23.09	80,324	53.34	NA	NA	NA	NA
41-45	314,601	41,576	206,438	65.62	NA	NA	84,864	26.98	25,747	61.93	23,299	7.41	NA	NA
46-50	312,705	56,782	206,952	66.18	20,225	35.62	92,258	29.50	31,924	56.22	NA	NA	NA	NA
51-55	205,289	15,515	156,648	76.31	NA	NA	48,641	23.69	NA	NA	NA	NA	NA	NA
56-60	151,562	21,640	110,341	72.80	15,685	72.48	40,843	26.95	NA	NA	NA	NA	NA	NA
61-65	47,274	21,120	36,027	76.21	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 +	49,544	43,138	NA	NA	NA	NA	45,518	91.87	27,814	64.48	NA	NA	NA	NA
Total ¹ 17+	2,941,776	890,840	1,821,752	61.93	355,667	39.92	1,000,421	34.01	491,437	55.17	119,603	4.07	43,736	4.91

Source: BDC-CPS 1979
 NA - Not Available

1. See note 1, table 3.2.1.

Table 3.2.7
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age, Earnings, and Sex, 1979

Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	4,125,938	4,175,890	653,244	15.83	516,936	12.38	2,760,937	66.92	2,854,503	68.36	711,757	17.25	804,451	19.26
5000-9999	2,745,480	2,752,882	730,363	26.60	734,090	26.67	1,635,205	59.56	1,642,995	59.68	379,912	13.84	375,737	13.62
10000-14999	1,774,900	727,772	763,853	43.04	345,646	47.49	836,899	47.15	316,688	43.81	174,148	9.81	65,438	8.99
15000-24999	1,179,067	116,948	671,405	56.94	43,079	36.84	452,061	38.34	60,321	51.60	55,601	4.72	NA	NA
25000 +	80,320	20,769	38,611	48.07	NA	NA	37,638	46.86	NA	NA	NA	NA	NA	NA
Total Age 18-25	9,905,705	7,794,201	2,857,476	28.85	1,648,995	21.16	5,722,740	57.77	488,095	62.62	1,325,489	13.38	1,264,255	16.22
Age 26-30														
Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	928,250	1,435,998	285,807	30.79	268,883	18.72	516,075	55.60	981,336	68.34	126,368	13.61	185,779	12.94
5000-9999	1,076,492	1,485,809	325,001	30.19	572,337	38.52	676,710	62.86	762,281	51.30	74,781	6.95	150,991	10.16
10000-14999	1,592,871	761,711	901,430	56.59	488,844	54.99	614,450	38.58	295,363	38.78	76,991	4.83	47,504	6.24
15000-24999	2,057,715	257,200	1,421,989	69.11	173,065	67.29	585,463	28.45	77,403	30.09	50,293	2.44	6,732	2.62
25000 +	381,040	20,286	256,852	67.41	13,385	65.98	120,160	31.53	NA	NA	NA	NA	NA	NA
Total Age 26-30	6,036,368	3,961,004	3,191,079	52.86	1,446,714	36.52	2,512,828	41.63	2,123,284	53.60	332,461	5.51	391,006	9.87

Table 3.2.7 Continued
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over, by Age, Earnings, and Sex, 1979

Age 31-40														
Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	1,020,288	2,190,357	362,640	35.54	276,591	12.63	553,937	54.29	1,629,938	74.41	103,711	10.16	283,828	12.96
5000-9999	1,043,775	2,096,332	337,869	32.37	836,425	39.90	587,280	56.26	1,114,094	53.14	118,626	11.37	145,813	6.96
10000-14999	1,830,962	1,083,271	1,009,919	55.15	734,508	67.80	739,438	40.39	297,531	27.47	81,605	4.46	51,232	4.73
15000-24999	3,564,079	514,832	2,748,683	77.12	336,277	65.32	730,090	20.49	173,987	33.79	85,306	2.39	NA	NA
25000 +	1,495,422	72,879	1,189,019	79.51	53,240	73.05	288,970	19.32	19,639	26.95	NA	NA	NA	NA
Total Age 31-40	8,954,526	5,957,671	5,648,130	63.08	2,237,041	37.55	2,899,715	32.38	3,235,189	54.30	406,681	4.54	485,441	8.15

Age 41-50														
Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	656,253	1,572,508	272,838	41.58	206,631	13.14	295,700	45.06	1,178,516	74.94	87,755	13.37	187,361	11.91
5000-9999	782,759	1,706,889	240,553	30.73	694,671	40.70	465,551	59.48	915,697	53.65	76,655	9.79	96,521	5.65
10000-14999	1,236,198	920,279	738,030	59.70	611,477	66.44	440,961	35.67	264,812	28.78	57,207	4.63	43,990	4.78
15000-24999	2,682,456	298,726	2,097,899	78.21	223,027	74.65	538,624	20.08	71,404	23.90	45,933	1.71	NA	NA
25000 +	1,393,927	22,436	1,025,353	73.56	18,252	81.35	339,917	24.39	NA	NA	28,657	2.06	NA	NA
Total Age 41-50	6,751,593	4,520,838	4,374,673	64.79	1,754,058	38.80	2,080,713	30.82	2,434,613	53.85	296,207	4.39	332,167	7.35

Age 51-64														
Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	731,444	1,650,178	245,479	33.56	240,687	14.59	436,264	59.64	1,268,621	76.88	49,701	6.79	140,870	8.54
5000-9999	933,209	1,742,890	389,522	41.74	811,179	46.54	501,189	53.71	853,008	48.94	42,498	4.55	78,703	4.52
10000-14999	1,508,862	918,013	915,127	60.65	648,901	70.69	520,601	34.50	244,329	26.61	73,134	4.85	24,783	2.70
15000-24999	2,734,756	346,334	2,139,836	78.25	269,253	77.74	541,626	19.81	60,249	17.40	53,294	1.95	16,832	4.86
25000 +	1,428,974	21,247	1,150,556	80.52	9,785	46.05	271,324	18.99	11,462	53.95	NA	NA	NA	NA
Total Age 51-64	7,337,245	4,678,662	4,840,520	65.97	1,979,805	42.32	2,271,004	30.95	2,437,669	52.10	225,721	3.08	261,188	5.58

Age 65 +														
Annual \$ Earnings	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	417,579	477,337	38,201	8.00	47,378	9.93	401,490	84.07	379,590	79.52	37,888	7.93	50,369	10.55
5000-9999	136,830	71,453	47,629	34.81	20,032	28.04	89,201	65.19	46,440	64.99	NA	NA	NA	NA
10000-14999	50,615	21,364	NA	NA	NA	NA	37,642	74.37	NA	NA	NA	NA	NA	NA
15000-24999	73,116	30,975	19,866	27.17	NA	NA	53,250	72.83	NA	NA	NA	NA	NA	NA
25000 +	101,257	7,817	26,731	26.40	NA	NA	71,204	70.32	NA	NA	NA	NA	NA	NA
Total Age 65 +	839,397	608,946	144,320	17.19	94,368	15.50	652,787	77.77	454,906	74.70	42,290	5.04	59,672	9.80

Source: BOC-CPS 1979

NA - Not Available

1. See note 1, table 3.2.1.

Table 3.2.8
Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
By Age, Occupation', and Sex, 1979

Age 18-25	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	9,905,705	7,794,201	2,857,476	28.85	1,648,995	21.16	5,722,740	57.77	4,880,951	62.62	1,325,489	13.38	1,264,255	16.22
<u>WHITE COLLAR</u>	2,559,795	4,836,871	862,552	33.70	1,149,251	23.76	1,447,734	56.56	2,906,229	60.08	249,509	9.75	781,401	16.16
Professional, Technical, and Kindred	756,264	779,746	318,770	42.15	184,599	23.67	383,513	50.71	485,986	62.33	53,981	7.14	109,161	14.00
Managers and Administrators ²	602,517	337,732	197,558	32.79	97,263	28.80	360,033	59.75	191,982	56.84	44,926	7.46	48,497	14.36
Sales	547,629	682,588	100,714	18.39	69,085	10.12	387,233	70.71	458,211	67.13	59,682	10.90	155,292	22.75
Clerical and Kindred	653,385	3,036,805	245,510	37.58	798,304	26.29	316,955	48.51	1,770,050	58.29	90,920	13.92	468,451	15.43
<u>BLUE COLLAR</u>	6,153,085	1,248,693	1,871,199	30.41	348,812	27.93	3,421,939	55.61	640,357	51.28	859,937	13.98	259,524	20.78
Craftsmen and Kindred	2,145,248	109,829	625,587	29.16	39,429	35.90	1,294,269	60.33	60,554	55.13	225,382	10.51	NA	NA
Operatives ⁴	1,952,120	976,262	706,624	36.20	282,065	28.89	944,232	48.37	476,837	48.84	301,264	15.43	217,360	22.26
Trans. Equip. Operatives	651,769	54,187	185,165	28.41	NA	NA	356,258	54.66	35,914	66.28	110,346	16.93	NA	NA
Nonfarm Labor ⁵	1,403,948	108,415	353,823	25.20	17,938	16.55	827,180	58.92	67,052	61.85	222,945	15.88	23,425	21.61
<u>SERVICE WORKERS</u>	896,230	1,648,845	104,350	11.64	146,993	8.91	575,187	64.18	1,280,973	77.69	211,400	23.59	220,879	13.40
Private Household	NA	74,058	NA	NA	NA	NA	NA	NA	70,905	95.74	NA	NA	NA	NA
All Other Service	890,937	1,574,787	104,350	11.71	143,840	9.13	575,187	64.56	1,210,068	76.84	211,400	23.73	220,879	14.03
<u>FARMWORKERS</u>	296,595	59,792	NA	NA	NA	NA	272,587	91.91	53,402	89.31	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	292,050	59,792	NA	NA	NA	NA	272,587	93.34	53,402	89.31	NA	NA	NA	NA

Age 26-30	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	6,036,368	3,961,004	3,191,079	52.86	1,446,714	36.52	2,512,828	41.61	2,123,284	53.60	332,461	5.51	391,006	9.87
<u>WHITE COLLAR</u>	2,494,614	2,667,285	1,347,021	54.00	1,094,486	41.03	1,020,172	40.89	1,342,045	50.32	127,421	5.11	230,754	8.65
Professional, Technical, and Kindred	1,001,632	663,326	580,416	57.95	289,325	43.62	366,807	36.62	334,596	50.44	54,409	5.43	39,405	5.94
Managers and Administrators ²	647,669	274,242	322,869	49.85	133,829	48.80	286,504	44.24	123,421	45.00	38,296	5.91	NA	NA
Sales	476,034	250,737	218,580	45.92	55,304	22.06	232,827	48.91	164,159	65.47	24,627	5.17	31,274	12.47
Clerical and Kindred	369,279	1,478,980	225,156	60.97	616,028	41.65	134,034	36.30	719,869	48.67	NA	NA	143,083	9.67
<u>BLUE COLLAR</u>	3,184,048	679,441	1,764,698	55.42	294,530	43.35	1,254,194	39.39	291,837	42.95	165,156	5.19	93,074	13.70
Craftsmen and Kindred	1,500,732	73,465	826,076	55.04	33,160	45.14	633,460	42.21	31,393	42.73	41,196	2.75	NA	NA
Operatives ⁴	883,477	527,922	557,542	63.11	244,417	46.30	266,330	30.15	208,246	39.45	59,605	6.75	75,259	14.26
Trans. Equip. Operatives	414,448	12,542	200,621	48.41	NA	NA	174,715	42.16	NA	NA	39,112	9.44	NA	NA
Nonfarm Labor	385,391	65,512	180,459	46.82	NA	NA	179,689	46.63	45,704	69.76	25,243	6.55	NA	NA

Table 3.2.8 Continued
Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
By Age, Occupation¹, and Sex, 1979

Age 26-30	Total ¹		Covered				Noncovered				Don't Know				
	Male	Female	Male		Female		Male		Female		Male		Female		
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	
SERVICE WORKERS	282,015	594,537	67,033	23.77	55,893	9.40	175,890	62.37	471,466	79.30	39,072	13.85	67,178	11.30	
Private Household	NA	34,988	NA	NA	NA	NA	NA	NA	NA	30,802	88.04	NA	NA	NA	NA
All Other Service	282,015	559,549	67,033	23.77	51,707	9.24	175,890	62.37	440,664	78.75	39,072	13.86	67,178	12.01	
FARMWORKERS	75,691	19,741	12,327	16.29	NA	NA	62,572	82.67	17,936	90.86	NA	NA	NA	NA	
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Farm Laborers and Foreman	71,788	19,741	NA	NA	NA	NA	62,572	87.16	17,936	90.86	NA	NA	NA	NA	

Age 31-40	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	8,954,526	5,957,671	5,648,130	63.08	2,237,041	37.55	2,899,715	32.38	3,235,189	54.30	406,681	4.54	485,441	8.15
WHITE COLLAR	4,069,783	3,730,850	2,638,418	64.83	1,524,766	40.87	1,276,492	31.37	1,958,300	52.49	144,873	3.56	247,784	6.64
Professional, Technical, and Kindred	1,479,267	848,160	1,081,165	73.09	388,846	45.85	353,620	23.91	422,292	49.79	44,482	3.01	37,022	4.36
Managers and Administrators ²	1,402,596	446,783	814,430	58.07	193,747	43.36	542,882	38.71	236,834	53.01	45,284	3.23	NA	NA
Sales	675,720	310,254	381,471	56.45	67,449	21.74	241,995	37.29	220,514	71.08	42,254	6.25	22,291	7.18
Clerical and Kindred	512,200	2,125,653	361,352	70.55	874,724	41.15	137,995	26.94	1,078,660	50.74	NA	NA	172,269	8.10
BLUE COLLAR	4,460,620	1,207,455	2,660,805	59.65	524,731	43.46	1,360,571	30.50	538,351	44.59	226,044	5.07	144,373	11.96
Craftsmen and Kindred	2,226,651	191,427	1,393,818	62.60	68,215	35.63	739,265	33.20	95,424	49.85	93,568	4.20	27,788	14.52
Operatives ⁴	1,164,308	888,529	878,217	75.43	409,326	46.07	233,061	20.02	379,751	42.74	53,030	4.55	99,452	11.19
Trans. Equip. Operatives	633,557	17,612	365,085	57.62	NA	NA	220,491	34.80	NA	NA	47,981	7.57	NA	NA
Nonfarm Labor	436,104	109,887	236,85	54.32	40,067	36.46	167,754	38.47	53,445	48.64	31,465	7.22	NA	NA
SERVICE WORKERS	309,106	1,003,551	124,931	40.42	187,544	18.69	156,596	50.66	723,037	72.05	27,579	8.92	92,970	9.26
Private Household	NA	93,100	NA	NA	NA	NA	NA	NA	88,097	94.63	NA	NA	NA	NA
All Other Service	309,106	910,451	124,931	40.42	182,541	20.05	156,596	50.66	634,940	69.74	27,579	8.92	92,970	10.21
FARMWORKERS	115,017	15,815	NA	NA	NA	NA	96,056	83.51	15,501	98.01	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	112,901	15,815	NA	NA	NA	NA	95,056	84.19	15,501	98.01	NA	NA	NA	NA

Table 3.2.8 Continued
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
 By Age, Occupation¹, and Sex, 1979

Age 41-50	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	6,751,593	4,520,838	4,374,673	64.79	1,754,058	38.80	2,080,713	30.82	2,434,613	53.85	296,207	4.39	332,167	7.35
<u>WHITE COLLAR</u>	2,938,178	2,751,496	1,888,554	64.28	1,185,998	43.10	972,213	33.09	1,396,325	50.75	77,411	2.63	169,173	6.15
Professional, Technical, and Kindred	868,911	406,492	622,790	71.67	194,228	47.78	212,288	24.43	187,007	46.01	33,833	3.89	25,257	6.21
Managers and Administrators ²	1,325,162	303,162	782,678	59.06	136,539	45.04	508,304	38.36	154,707	51.63	34,180	2.58	NA	NA
Sales	388,751	305,276	205,710	52.92	54,200	17.75	177,917	45.77	231,358	75.79	NA	NA	19,718	6.46
Clerical and Kindred	355,354	1,736,566	277,376	78.06	801,031	46.13	73,704	20.74	823,253	47.41	NA	NA	112,282	6.47
<u>BLUE COLLAR</u>	3,443,936	948,176	2,371,538	68.86	389,990	41.13	897,202	26.05	464,581	49.00	175,196	5.09	93,605	9.87
Craftsmen and Kindred	1,804,559	92,865	1,280,036	70.93	40,606	43.73	435,233	24.12	45,570	49.07	89,290	4.95	NA	NA
Operatives ⁴	823,874	775,500	596,830	72.44	325,163	41.93	179,387	21.77	370,662	47.80	47,657	5.78	79,675	10.27
Trans. Equip. Operatives	514,720	24,081	302,438	58.76	NA	NA	199,951	38.85	20,589	85.50	NA	NA	NA	NA
Nonfarm Labor	300,783	55,730	192,234	63.91	24,221	43.46	82,631	27.47	27,760	49.81	25,918	8.62	NA	NA
<u>SERVICE WORKERS</u>	277,458	778,322	108,647	39.16	170,853	21.95	135,858	48.97	542,895	69.75	32,953	11.88	64,574	8.30
Private Household	NA	110,137	NA	NA	NA	NA	NA	NA	106,370	96.58	NA	NA	NA	NA
All Other Service	277,458	668,185	108,647	39.16	170,853	25.57	135,858	48.97	436,525	65.33	32,953	11.88	60,807	9.10
<u>FARMWORKERS</u>	92,021	42,844	NA	NA	NA	NA	75,440	81.98	30,812	71.92	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	87,322	42,844	NA	NA	NA	NA	70,741	81.01	30,812	71.92	NA	NA	NA	NA

Age 51-65	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	7,337,245	4,678,662	4,840,520	65.97	1,979,805	42.32	2,271,004	30.95	2,437,669	52.10	225,721	3.08	261,188	5.58
<u>WHITE COLLAR</u>	3,073,323	2,580,694	2,025,644	65.91	1,195,135	46.31	1,001,265	32.58	1,270,607	49.24	46,414	1.51	114,997	4.46
Professional, Technical, and Kindred	871,606	359,937	689,143	79.07	189,570	52.67	182,463	20.93	154,327	42.88	NA	NA	NA	NA
Managers and Administrators ²	1,282,163	255,897	793,615	61.90	84,822	33.14	474,415	37.00	160,314	62.65	NA	NA	NA	NA
Sales	433,703	370,070	203,734	46.98	90,789	24.53	213,638	49.26	242,754	65.60	NA	NA	36,572	9.87
Clerical and Kindred	485,851	1,594,790	339,152	69.81	829,954	52.04	130,749	26.91	713,212	44.72	NA	NA	51,624	3.24
<u>BLUE COLLAR</u>	3,663,320	1,075,072	2,598,048	70.92	593,528	55.21	945,184	25.80	393,504	36.60	120,088	3.28	105,860	9.85
Craftsmen and Kindred	1,883,250	91,692	1,339,294	71.12	50,522	55.10	483,629	25.68	29,053	31.69	60,327	3.20	NA	NA
Operatives ⁴	966,503	921,944	737,239	76.28	508,681	55.17	208,112	21.53	337,340	36.59	21,152	2.19	75,923	8.24
Trans. Equip. Operatives	440,376	NA	307,256	69.77	NA	NA	114,288	25.95	NA	NA	18,832	4.28	NA	NA
Nonfarm Labor	373,191	52,145	214,259	57.41	34,325	65.83	139,155	37.29	17,820	34.17	19,777	5.30	NA	NA
<u>SERVICE WORKERS</u>	484,477	1,002,505	186,266	38.45	191,142	19.07	257,517	53.15	753,454	75.16	40,694	8.40	57,876	5.77
Private Household	NA	221,711	NA	NA	NA	NA	NA	NA	216,779	97.78	NA	NA	NA	NA
All Other Service	483,745	780,794	186,266	38.50	191,142	24.48	256,785	53.08	536,675	68.73	40,694	8.41	52,944	6.79

Table 3.2.8 Continued
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
 By Age, Occupation¹, and Sex, 1979

Age 51-65	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
FARMWORKERS	116,125	20,391	30,562	26.32	NA	NA	67,038	57.73	20,104	98.59	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	116,125	20,391	30,562	26.32	NA	NA	67,038	57.73	20,104	98.59	NA	NA	NA	NA
Age 65 +	Total ¹		Covered				Noncovered				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	839,397	608,946	144,320	17.19	94,368	15.50	652,787	77.77	454,906	74.70	42,290	5.04	59,672	9.80
WHITE COLLAR	360,778	322,679	85,884	23.81	78,572	24.35	266,316	73.82	214,003	66.32	8,578	2.38	30,104	9.33
Professional, Technical, and Kindred	64,396	60,518	30,635	47.57	NA	NA	33,761	52.43	36,772	60.76	NA	NA	NA	NA
Managers and Administrators ²	136,652	48,165	35,693	26.12	NA	NA	100,959	73.88	29,521	61.29	NA	NA	NA	NA
Sales	76,839	58,919	NA	NA	NA	NA	64,227	83.59	42,055	71.38	NA	NA	NA	NA
Clerical and Kindred	82,891	155,077	NA	NA	33,648	21.70	67,369	81.27	105,655	68.13	NA	NA	NA	NA
BLUE COLLAR	262,430	45,415	44,430	16.93	3,559	7.84	211,152	80.46	32,553	71.68	6,848	2.61	9,303	20.48
Craftsmen and Kindred	90,336	NA	14,797	16.38	NA	NA	75,539	83.62	NA	NA	NA	NA	NA	NA
Operatives ⁴	71,739	37,086	20,893	29.12	NA	NA	43,998	61.33	24,224	65.32	NA	NA	NA	NA
Trans. Equip. Operatives	34,915	NA	NA	NA	NA	NA	29,942	85.76	NA	NA	NA	NA	NA	NA
Nonfarm Labor	65,440	NA	NA	NA	NA	NA	61,673	94.24	NA	NA	NA	NA	NA	NA
SERVICE WORKERS	162,979	237,272	NA	NA	NA	NA	129,673	79.56	204,770	86.30	22,609	13.87	20,265	14.98
Private Household	NA	102,011	NA	NA	NA	NA	NA	NA	102,011	100	NA	NA	NA	NA
All Other Service	162,979	135,261	NA	NA	NA	NA	129,673	79.56	102,759	75.97	22,609	13.87	20,265	14.98
FARMWORKERS	53,210	NA	NA	NA	NA	NA	45,646	85.78	NA	NA	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	49,558	NA	NA	NA	NA	NA	41,994	84.74	NA	NA	NA	NA	NA	NA

Source: BOC-CPS 1979
 NA - Not Available

1. See note 1, table 3.2.1.
2. U.S. Census occupation classification.
3. Except farm.
4. Except transport equipment.

Table 3.2.9
Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
by Union Status¹ and Major Industry², 1979

	Total ¹	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
TOTAL	67,346,156	30,217,179	44.87	31,706,399	47.08	5,422,578	8.05
Union	16,103,094	12,297,747	76.37	2,838,069	17.62	967,278	6.01
Nonunion	51,243,062	17,919,432	34.97	28,868,330	56.34	4,455,300	8.69
AGRICULTURE	1,334,569	165,970	12.44	1,076,465	80.66	92,134	6.90
Union	47,423	26,622	56.14	NA	NA	NA	NA
Nonunion	1,287,146	139,348	10.83	1,064,772	82.72	83,026	6.45
MINING	737,432	504,612	68.43	190,418	25.82	42,402	5.75
Union	282,764	250,678	88.65	23,822	8.42	NA	NA
Nonunion	454,668	253,934	55.85	166,596	36.64	34,138	7.51
CONSTRUCTION	4,329,516	1,635,811	37.78	2,360,605	54.52	333,100	7.69
Union	1,520,010	1,189,972	78.29	254,722	16.76	75,316	4.95
Nonunion	2,809,506	445,839	15.87	2,105,883	74.96	257,784	9.18
MANUFACTURING	20,785,105	13,354,272	64.25	5,882,474	28.30	1,548,359	7.45
Union	8,008,019	6,538,924	81.65	987,797	12.34	481,298	6.01
Nonunion	12,777,086	6,815,348	53.34	4,894,677	38.31	1,067,061	8.35
TRANSPORTATION AND UTILITIES	4,966,145	3,219,311	64.83	1,489,920	30.00	256,914	5.17
Union	2,635,961	2,036,783	77.27	492,411	18.68	106,767	4.05
Nonunion	2,330,184	1,182,528	50.75	997,509	42.81	150,147	6.44
WHOLESALE TRADE	3,573,295	1,720,081	48.14	1,594,994	44.64	258,220	7.23
Union	446,903	370,036	82.80	49,926	11.17	26,941	6.03
Nonunion	3,126,392	1,350,045	43.18	1,545,068	49.42	231,279	7.40
RETAIL TRADE	12,021,641	2,930,956	24.38	7,763,436	64.58	1,327,249	11.04
Union	1,469,269	910,487	61.97	406,400	27.66	152,382	10.37
Nonunion	10,552,372	2,020,469	19.15	7,357,036	69.72	1,174,867	11.13
FINANCE, INSURANCE AND REAL ESTATE	4,856,838	2,334,001	48.06	2,138,305	44.03	384,532	7.92
Union	304,085	177,607	58.41	104,652	34.42	21,826	7.18
Nonunion	4,552,753	2,156,394	47.36	2,033,653	44.67	362,706	7.97
SERVICES	14,741,615	4,352,165	29.52	9,209,782	62.47	1,179,668	8.00
Union	1,388,660	796,638	57.37	506,646	36.48	85,376	6.15
Nonunion	13,352,955	3,555,527	26.63	8,703,136	65.18	1,094,292	8.20

Source: BOC-CPS 1979
NA - Not Available

1. See note 1, table 3.2.1.

2. Nonunion includes all respondents not clearly identifying themselves as covered by a union or employee association in the May 1979 CPS Survey.

3. U.S. Census industry classification.

TABLE 3.2.10

Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
by Union Status^a and Detailed Industry^b, 1979

	Total ^c	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
TOTAL	67,346,156	30,217,179	44.87	31,706,399	47.08	5,422,578	8.05
Union	16,103,094	12,297,747	76.37	2,838,069	17.62	967,278	6.01
Nonunion	51,243,062	17,919,432	34.97	28,868,330	56.34	4,455,300	8.69
AGRICULTURE	1,334,569	165,970	12.44	1,076,465	80.66	96,314	6.90
Union	47,423	26,622	56.14	NA	NA	NA	NA
Nonunion	1,287,146	139,348	10.83	1,064,772	82.72	83,026	6.45
MINING	737,432	504,612	68.43	190,418	25.82	42,402	5.75
Union	282,764	250,678	88.65	23,822	8.42	NA	NA
Nonunion	454,668	253,934	55.85	166,596	36.64	34,138	7.51
CONSTRUCTION	4,329,516	1,635,811	37.78	2,360,605	54.52	333,100	7.69
Union	1,520,010	1,189,972	78.29	254,722	16.76	75,316	4.95
Nonunion	2,809,506	445,839	15.87	2,105,883	74.96	257,784	9.18
MANUFACTURING-- DURABLE GOODS							
<u>Ordnance</u>	152,032	107,706	70.84	31,644	20.81	NA	NA
Union	42,984	35,168	81.82	NA	NA	NA	NA
Nonunion	109,048	72,538	66.52	23,828	21.85	NA	NA
<u>Lumber</u>	576,576	216,769	37.60	321,801	55.81	38,006	6.59
Union	121,740	104,942	86.20	9,882	8.12	NA	NA
Nonunion	454,836	111,827	24.59	311,919	66.58	31,090	6.84
<u>Furniture</u>	558,872	255,431	45.70	231,803	41.48	71,638	12.82
Union	172,078	130,891	76.06	25,116	14.60	NA	NA
Nonunion	386,794	124,540	32.20	206,687	53.44	55,567	14.37
<u>Stone, Clay, Glass</u>	631,857	459,744	72.76	134,527	21.29	37,586	5.95
Union	329,571	295,363	89.62	14,140	4.29	20,068	6.09
Nonunion	302,286	164,381	54.38	120,387	39.83	17,518	5.80
<u>Primary Metals</u>	1,265,912	1,030,407	81.40	165,385	13.06	70,120	5.54
Union	757,495	694,078	91.63	45,698	6.03	NA	NA
Nonunion	508,417	336,329	66.15	119,687	23.54	52,401	10.31
<u>Fabricated Metals^d</u>	1,406,172	912,487	64.89	403,232	28.68	90,453	6.43
Union	606,431	482,453	77.91	83,387	13.75	50,591	8.34
Nonunion	799,741	440,034	55.02	319,845	39.99	39,862	4.98
<u>Machinery^e</u>	2,548,484	1,678,948	65.88	726,178	28.49	143,358	5.63
Union	835,226	711,101	85.14	98,352	11.78	25,773	3.09
Nonunion	1,713,258	967,847	56.49	627,826	36.65	117,585	6.86
<u>Electrical Equipment</u>	2,274,902	1,511,898	66.49	595,460	26.18	167,544	7.36
Union	695,476	568,755	81.78	92,927	13.36	33,794	4.86
Nonunion	1,579,426	943,143	59.71	502,533	31.82	133,750	8.47
<u>Automobiles</u>	1,298,188	1,030,240	79.36	162,013	12.48	105,935	8.16
Union	928,222	770,734	83.03	80,457	8.67	77,031	8.30
Nonunion	369,966	259,506	70.14	81,556	22.04	NA	NA
<u>Aircraft</u>	650,389	560,920	86.24	79,779	12.27	NA	NA
Union	317,106	280,271	88.38	31,360	9.89	NA	NA
Nonunion	333,283	280,649	84.21	48,419	14.53	NA	NA
<u>Other Transportation Equipment</u>	373,230	211,905	56.78	127,363	34.12	33,962	9.10
Union	160,809	112,745	70.11	41,668	25.91	NA	NA
Nonunion	212,421	99,160	46.68	85,695	40.34	27,566	12.98
<u>Instruments</u>	600,803	398,704	66.36	166,482	27.71	35,617	5.93
Union	85,734	82,863	96.65	NA	NA	NA	NA
Nonunion	515,069	315,841	61.32	163,611	31.76	35,617	6.91
<u>Miscellaneous Durable goods</u>	448,456	218,070	48.63	177,795	39.65	52,591	11.73
Union	107,583	75,054	69.76	NA	NA	NA	NA
Nonunion	340,873	143,016	41.96	157,515	46.21	40,342	11.83

TABLE 3.2.10 CONTINUED
Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
by Union Status² and Detailed Industry¹, 1979

	Total ¹	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
MANUFACTURING							
NONDURABLE GOODS							
<u>Food</u>	1,518,268	1,001,684	65.98	408,106	26.88	108,478	7.14
Union	741,756	585,358	78.92	103,115	13.90	53,283	7.18
Nonunion	776,512	416,326	53.61	304,991	39.28	55,195	7.11
<u>Tobacco</u>	56,517	46,700	82.63	NA	NA	NA	NA
Union	24,029	18,883	78.58	NA	NA	NA	NA
Nonunion	32,488	27,817	85.62	NA	NA	NA	NA
<u>Textiles</u>	731,096	416,588	56.98	243,072	33.25	71,436	9.77
Union	88,732	65,901	74.27	19,021	21.44	NA	NA
Nonunion	642,364	350,687	54.59	224,051	34.88	67,626	10.53
<u>Apparel</u>	1,303,481	452,119	34.69	664,793	51.00	186,569	14.31
Union	474,697	262,463	55.29	138,701	29.22	73,533	15.49
Nonunion	828,784	189,656	22.88	526,092	63.48	113,036	13.64
<u>Paper</u>	674,688	505,017	74.85	138,407	20.51	31,264	4.63
Union	434,258	364,406	83.91	48,860	11.25	20,992	4.83
Nonunion	240,430	140,611	58.48	89,547	37.24	10,272	4.27
<u>Printing</u>	1,193,576	558,321	46.78	517,644	43.37	117,611	9.85
Union	276,627	234,655	84.86	35,161	12.71	NA	NA
Nonunion	916,949	323,666	35.30	482,483	52.62	110,800	12.08
<u>Chemicals</u>	1,291,476	1,046,321	81.02	215,202	16.66	29,953	2.32
Union	399,016	357,241	89.53	36,040	9.03	NA	NA
Nonunion	892,460	689,080	77.21	179,162	20.08	24,217	2.71
<u>Petroleum</u>	237,511	195,020	82.11	27,947	11.77	NA	NA
Union	96,158	78,234	81.36	NA	NA	NA	NA
Nonunion	141,353	116,786	82.62	19,951	14.11	NA	NA
<u>Rubber and Plastics</u>	690,845	400,559	57.98	242,306	35.07	47,980	6.95
Union	234,533	191,533	81.67	26,445	11.28	NA	NA
Nonunion	456,312	209,026	45.81	215,861	47.31	31,425	6.89
<u>Leather and not specified Manufacturing</u>	301,774	138,714	45.97	96,864	32.10	66,196	21.94
Union	77,758	45,832	58.94	18,504	23.80	NA	NA
Nonunion	224,016	92,882	41.46	78,360	34.98	52,774	23.56
TRANSPORTATION AND PUBLIC UTILITIES							
<u>Railroads and Railway Express</u>	616,551	338,020	54.92	267,485	43.38	NA	NA
Union	512,582	252,174	49.20	249,962	48.77	NA	NA
Nonunion	103,969	86,446	83.15	17,523	16.85	NA	NA
<u>Other Transportation</u>	2,310,122	1,235,581	53.49	904,461	39.15	170,080	7.36
Union	1,017,965	818,595	80.41	137,812	13.54	61,558	6.05
Nonunion	1,293,157	416,986	32.27	766,649	59.33	108,522	8.40
<u>Communications</u>	1,227,699	948,269	77.24	213,258	17.37	66,172	5.39
Union	727,297	624,651	85.89	72,563	9.98	30,083	4.14
Nonunion	500,402	323,618	64.67	140,695	28.12	36,089	7.21
<u>Other Public Utilities</u>	811,773	696,841	85.84	104,716	12.90	NA	NA
Union	378,117	341,363	90.28	32,074	8.48	NA	NA
Nonunion	433,656	355,478	81.97	72,642	16.75	NA	NA
WHOLESALE TRADE							
<u>Wholesale Trade</u>	3,573,295	1,720,081	48.14	1,594,994	44.64	258,220	7.23
Union	446,903	370,036	82.80	49,926	11.17	26,941	6.03
Nonunion	3,126,392	1,350,045	43.18	1,545,068	49.42	231,279	7.40

TABLE 3.2.10 CONTINUED
 Pension Coverage of Employed Private Wage and Salary Workers, Age 18 and Over,
 by Union Status¹ and Detailed Industry², 1979

	Total ³	Covered		Noncovered		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
RETAIL TRADE							
<u>Eating and Drinking Places</u>	2,912,809	253,621	8.71	2,283,125	78.38	376,063	12.91
Union	185,620	90,609	48.81	84,525	45.54	NA	NA
Nonunion	2,727,189	163,012	5.98	2,198,600	80.62	365,577	13.40
<u>Other Retail</u>	9,108,832	2,677,335	29.39	5,480,311	60.16	951,186	10.44
Union	1,283,649	819,878	63.87	321,875	25.08	1,141,896	11.05
Nonunion	7,825,183	1,857,457	23.74	5,158,436	65.92	809,290	10.34
FINANCE, INSURANCE AND REAL ESTATE							
<u>Bank and Other Finance</u>	2,041,850	1,174,373	57.52	679,613	33.28	187,864	9.20
Union	81,184	36,803	45.33	37,914	46.70	NA	NA
Nonunion	1,960,666	1,137,570	58.02	641,699	32.73	181,397	9.25
<u>Insurance and Real Estate</u>	2,814,988	1,159,628	41.19	1,458,692	51.82	196,668	6.99
Union	222,901	140,804	63.17	66,738	29.94	NA	NA
Nonunion	2,592,087	1,018,824	39.31	1,391,954	53.70	181,309	6.99
SERVICES							
<u>Private Household Service</u>	851,342	NA	NA	820,886	96.42	NA	NA
Union	6,259	NA	NA	NA	NA	NA	NA
Nonunion	845,083	NA	NA	820,886	97.14	NA	NA
<u>Business</u>	1,856,296	472,050	25.43	1,192,270	64.23	191,976	10.34
Union	164,167	76,212	46.42	75,705	46.11	NA	NA
Nonunion	1,692,129	395,838	23.39	1,116,565	65.99	179,726	10.62
<u>Repair</u>	820,402	141,054	17.19	599,901	73.12	79,447	9.68
Union	58,287	34,557	59.29	23,730	40.17	NA	NA
Nonunion	762,115	106,497	13.97	579,171	75.60	79,447	10.42
<u>Personal Services⁶</u>	1,649,618	273,989	16.61	1,203,540	72.96	172,089	10.43
Union	217,119	104,363	48.07	83,783	38.59	28,973	13.34
Nonunion	1,432,499	169,626	11.84	1,119,757	78.17	143,116	9.99
<u>Entertainment and Recreation</u>	644,240	104,261	16.18	460,925	71.55	79,054	12.27
Union	113,688	75,703	66.59	30,097	26.47	NA	NA
Nonunion	530,552	28,558	5.38	430,828	81.20	71,166	13.41
<u>Medical⁷</u>	2,006,366	463,338	23.09	1,354,343	67.50	188,685	9.40
Union	93,381	37,754	40.43	43,407	46.48	NA	NA
Nonunion	1,912,985	425,584	22.25	1,310,936	68.53	176,465	9.22
<u>Hospitals</u>	2,571,443	1,327,773	51.64	1,048,857	40.79	194,813	7.58
Union	415,565	241,757	58.18	153,890	37.03	19,918	4.79
Nonunion	2,155,878	1,086,016	50.37	894,967	41.51	174,895	8.11
<u>Welfare and Religious</u>	923,244	306,774	33.23	571,473	61.90	44,997	4.87
Union	29,779	26,022	87.38	NA	NA	NA	NA
Nonunion	893,465	280,752	31.42	567,716	63.54	44,997	5.04
<u>Educational</u>	1,571,791	557,259	35.45	916,889	58.33	97,643	6.21
Union	173,274	98,124	56.63	75,150	43.37	NA	NA
Nonunion	1,398,517	459,135	32.83	841,739	60.19	97,643	6.98
<u>Other Professional</u>	1,801,397	681,510	37.83	1,003,950	55.73	115,937	6.44
Union	108,376	91,405	84.34	12,844	11.85	NA	NA
Nonunion	1,693,021	590,105	34.86	991,106	58.54	111,810	6.60
<u>Forestry and Fisheries</u>	45,476	5,556	12.22	36,748	80.81	3,172	6.98
Union	8,765	NA	NA	NA	NA	NA	NA
Nonunion	36,711	NA	NA	32,465	88.43	NA	NA

Source: BOC-CPS 1979
 NA - Not Available

1. See note 1, table 3.2.1.
2. Nonunion includes all respondents not clearly identifying themselves as covered by union or employee association.
3. U.S. Census industry classification.
4. Includes not specified metal industries.
5. Except electrical machinery.
6. Except household services.
7. Except hospitals.

Table 3.2.11
Pension Coverage of Full Time² Private Wage and Salary Workers, Age 18 and Over, by Age and Sex, 1979

Age	Total ¹		Covered				Noncovered				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	8,228,138	5,710,913	2,715,638	33.00	1,522,425	26.66	4,506,059	54.76	3,363,064	58.89	1,006,441	12.23	825,424	14.45
26-30	5,772,203	3,157,624	3,138,830	54.38	1,349,910	42.75	2,336,786	40.48	1,511,077	47.85	296,587	5.14	296,637	9.39
31-35	4,822,195	2,362,926	3,059,102	63.44	1,100,637	46.58	1,544,384	32.03	1,094,027	46.30	218,709	4.54	168,262	7.12
36-40	3,856,167	2,116,271	2,494,946	64.70	912,351	43.11	1,190,652	30.88	1,013,034	47.87	170,569	4.42	190,886	9.02
41-45	3,301,637	1,754,404	2,140,655	64.84	749,230	42.71	1,008,526	30.55	884,728	50.43	152,456	4.62	120,446	6.87
46-50	3,258,249	1,638,163	2,166,107	66.48	868,382	53.01	968,377	29.72	658,230	40.18	123,765	3.80	111,551	6.81
51-55	3,138,119	1,489,256	2,158,192	68.77	846,860	56.86	895,814	28.55	556,829	37.39	84,113	2.68	85,567	5.75
56-60	2,605,780	1,242,632	1,826,560	70.10	646,085	51.99	718,875	27.59	532,814	42.88	60,345	2.32	63,733	5.13
61-65	1,217,768	617,191	763,284	62.68	312,386	50.61	410,976	33.75	285,721	46.29	43,508	3.57	19,084	3.09
65 +	441,030	212,116	105,653	23.96	47,058	22.19	318,805	72.29	155,755	73.43	16,572	3.76	NA	NA
Total	36,641,286	20,301,496	20,568,967	56.14	8,353,324	41.16	13,899,254	37.93	10,055,279	49.53	2,173,065	5.93	1,890,893	9.31

Source: BDC-CPS 1979
NA - Not Available

1. See note 1, table 3.2.1.

2. Full-time includes those respondents who report working thirty-five hours or more per week and those reporting their jobs as full-time if they report working less than thirty-five hours per week.

3.3 Distribution of Private Covered Workers by Pension Plan Characteristics

The previous section used Bureau of the Census data to examine the composition of the covered work force with respect to sex, race, age, earnings, education, and occupation. This section continues the description of covered workers with evidence from the Department of Labor concerning the distribution of these workers across pension plan type, plan size, industry, union status, and plan entity. Table 3.3.1 considers both plan type and plan size; close to three-quarters of pension participants are enrolled in defined benefit plans, while about one-quarter are enrolled in defined contribution plans. Pension plan participants as a group are highly concentrated in very large plans: plans with 1,000 or more participants account for almost 70 percent of all pension plan participants. Such large pension plans, by the way, represent only 1 percent of all pension plans (table 4.1.4). The concentration of pension plan participants in large plans is more pronounced for defined benefit than for defined contribution plans: 73.49 percent of participants in defined benefit plans but only 52.61 percent of participants of defined contribution plans are members of plans with 1,000 or more participants. For defined contribution plans, very small plans with fewer than 25 enrolled members account for 15.08 percent of defined contribution participants; the comparable figure for defined benefit plans is one-third as large.

Industrial classification of pension participants is the focus of table 3.3.2. Unfortunately, the data did not provide an industrial classification for one-quarter of pension plan participants. However, among the 74.48 percent of participants with an industrial classification, pension participants in manufacturing account for close to half. This high concentration of participants in manufacturing holds for both defined benefit and defined contribution plans, although it is more pronounced for defined benefit plans. Agriculture, forestry, and fishing, mining, and wholesale trade are all industries that account for only minor fractions of pension plan participants. After manufacturing, retail trade is the industry that accounts for the largest number of those participants that can be classified by industry.

Participants in union plans account for 46.38 percent of total pension plan participants (table 3.3.3). In the case of defined benefit plans they represent over half of all enrolled members; in contrast, union representation among defined contribution participants is less than one-quarter. The fact that union members represent close to half of all pension participants is striking given that union workers in general represent only 23.63 percent of total private U.S. employment.³

Multiemployer plans cover 18.61 percent of private pension participants (table 3.3.4). These participants are primarily concentrated in defined benefit plans. 93.32 percent of participants in multiemployer plans are enrolled in defined benefit plans. These plans potentially provide pension benefits for 22.11 percent of workers in defined benefit plans, but only 8.75 percent of workers in defined contribution plans. Multiemployer plans are generally much larger than single-employer plans. Although multiemployer plans cover 18.61 percent of all participants, they represent less than 2 percent of all pension plans (table 4.1.10).

Table 3.3.1
Distribution of Private Pension Plan Participants by Plan Type and Size of Pension Plan, 1977

	Total Participants		Defined Benefit Participants		Defined Contribution Participants	
	Number	Column Percent	Number	Column Percent	Number	Column Percent
1-24 Participants	2,246,772	5.46	655,147	2.16	1,532,790	15.08
25-49 Participants	1,198,277	2.91	504,297	1.67	655,497	6.45
50-99 Participants	2,924,092	7.10	1,963,657	6.49	906,902	8.92
100-249 Participants	2,018,661	4.90	1,312,592	4.34	657,834	6.47
250-499 Participants	2,106,073	5.11	1,535,625	5.07	520,997	5.12
500-999 Participants	2,658,296	6.46	2,055,156	6.79	544,538	5.36
1,000-4,999 Participants	7,773,057	18.88	6,021,941	19.89	1,579,806	15.54
5,000-9,999 Participants	4,103,111	9.96	3,250,301	10.74	794,635	7.82
10,000+ Participants	16,148,584	39.22	12,977,458	42.86	2,974,028	29.25
TOTAL	41,176,926	100.00	30,276,178	100.00	10,167,037	100.00

Source: DOL-NBER EBS1 File (1977)

Table 3.3.2
Distribution of Private Pension Plan Participants by Plan Type and Industry, 1977

	Total Participants		Defined Benefit Participants		Defined Contribution Participants	
	Number	Column Percent	Number	Column Percent	Number	Column Percent
Agriculture, Forestry and Fishing	163,163	.40	106,900	.35	47,588	.47
Mining	361,559	.88	238,706	.79	110,551	1.09
Construction	2,421,824	5.88	1,985,381	6.56	411,162	4.04
Manufacturing	14,728,405	35.77	11,688,197	38.61	2,764,869	27.19
Transportation, Communications, and Utilities	2,517,111	6.11	2,143,743	7.08	357,857	3.52
Wholesale Trade	1,210,998	2.94	811,815	2.68	389,977	3.84
Retail Trade	2,712,991	6.59	1,383,634	4.57	1,304,887	12.83
Finance, Insurance, and Real Estate	2,242,954	5.45	1,358,579	4.49	827,474	8.14
Services	2,668,703	6.48	1,582,989	5.23	1,026,677	10.10
Tax-Exempt Organizations	1,640,198	3.98	1,460,905	4.83	122,936	1.21
Not Classified	10,509,016	25.52	7,515,324	24.82	2,803,049	27.57
TOTAL	41,176,926	100.00	30,276,178	100.00	10,167,031	100.00

Source: DOL-NBER EBS1 File (1977)

Table 3.3.3
Distribution of Private Pension Plan Participants by Plan Type and Union Status, 1977

	Total Participants		Defined Benefit Participants		Defined Contribution Participants	
	Number	Column Percent	Number	Column Percent	Number	Column Percent
Union Plans	19,098,147	46.38	16,433,318	54.28	2,409,194	23.70
Non-Union Plans	21,647,507	52.57	13,649,293	45.08	7,659,938	75.34
Not Classified	431,272	1.05	193,566	.64	97,897	.96
TOTAL	41,176,926	100.00	30,276,178	100.00	10,167,031	100.00

Source: DOL-NBER EBS1 File (1977)

Table 3.3.4
Distribution of Private Pension Plan Participants by Plan Type and Plan Entity, 1977

	Total Participants		Defined Benefit Participants		Defined Contribution Participants	
	Number	Column Percent	Number	Column Percent	Number	Column Percent
Single Employer	32,520,917	78.98	22,726,402	75.06	9,166,290	90.16
Multi Employer	7,665,065	18.61	6,693,176	22.11	889,770	8.75
Not Classified	990,943	2.41	856,599	2.83	110,970	1.09
TOTAL	41,176,926	100.00	30,276,178	100.00	10,167,031	100.00

Source: DOL-NBER EBS1 File (1977)

3.4 Private Pension Vested Coverage

Under the 1974 Employee Retirement Income Security Act (ERISA), employers must "vest" their workers with legal claim to pension benefits after some maximum period of time. Vested covered workers are, then, workers with a legal claim to future pension benefits based on their past work experience. If these workers choose to leave the firm prior to attaining either normal or early retirement age, the pension plan sponsor is legally obligated to pay a pension benefit to its former worker in an amount equal to the value of accrued benefits accumulated up to the time of the worker's termination of employment. Nonvested workers who leave the firm have no legal claim to future pension benefits from the firm. In the case of pension plan termination, currently employed nonvested workers are residual claimants to pension fund assets after vested obligations and other pension fund liabilities have been paid. Section 4.3 details the nature of vesting provisions among U.S. private pension plans. The present section describes the fraction of covered workers whose pension benefits are currently vested. The Current Population Survey data source for this section is the same data source used to describe overall pension coverage in section 3.2.

Table 3.4.1 summarizes the overall vesting status of covered workers in the American economy. In 1979, 47.76 percent of covered workers declared they were vested pension plan participants. Since 44.87 percent of all private workers in 1979 reported coverage under a pension plan, 21.43 percent (47.76 times 44.87) of U.S. private sector workers reported ownership of rights to future benefits in 1979. The fraction of workers who clearly knew they were not vested was 33.50; an additional 18.74 percent of these workers indicated a lack of knowledge about their vested status. Female workers with pension coverage appear 20 percent less likely to be vested than their covered male co-workers, assuming that those reporting "don't know" for the vesting question are not vested.

White-nonwhite differentials in the percent that are vested are almost as large as the male-female differentials (table 3.4.2). For whites, a percentage of 48.57 report knowledge

of a claim to future pension benefits, while the comparable percentage for nonwhite covered workers is 41.02. For nonwhites, the fraction without knowledge of their vested status is almost twice as large as the fraction for whites.

Since in many cases vesting occurs only after the worker has completed a number of years of service and/or has reached a particular age (see section 4.3), one expects to see the fraction of covered workers that are vested increase steadily with age. This is indeed the case, as table 3.4.3 verifies. For covered workers age 61 to 65 in 1979, the fraction reporting that their benefits were vested was 67.10. In contrast, only 22.80 percent of workers age 18 to 25 described their pensions as vested. As one also expects, the extent of information about vesting rises with age: 27.85 percent of 18- to 25-year-old workers compared with 12.43 percent of 56- to 60-year-old workers either did not know whether they were entitled to receive pension benefits in the case of a separation or simply did not understand the question being asked. The fact that 12.43 percent of older middle age workers could not answer the vesting question raises the issue of what fraction of covered workers, vested or nonvested, understand many of the complicated benefit formulae that are described in chapter 4. These formulae determine their ultimate pension benefit payment.

Table 3.4.4 cross-classifies vested pension status by both age and sex, and table 3.4.5 adds race as a variable in the analysis. For both male and female, vesting among covered workers is a strongly increasing function of age; however, male-female differences in the fraction of covered workers that are vested persist at all ages. The addition of race to the analysis does not affect the rise in vested status with age. For covered middle age white males between 36 and 45 the fraction vested ranges from 57.30 percent to 60.92 percent; for covered nonwhite males in the same age group the vested fraction is much lower, ranging from 35.24 to 39.62 percent. After age 46, both nonwhite and white male percent vested figures exceed 60 percent.

Despite the findings in table 3.2.6 that coverage rates are strongly correlated with educational levels, the same does not hold true for vested rates (table 3.4.6). Slightly over half of covered male workers with 0–8 years of schooling indicated they were vested. For covered males with postcollege education the fraction is only slightly greater. For females with 8 or fewer years of schooling the vested rate is 38.69. For females with 17 or more years of schooling the vested rate is 41.86. Education, not surprisingly, is negatively correlated with the fraction of workers with no knowledge of their vested status; 24.79 percent of males and 29.25 percent of females with 0 to 8 years of school responded “don’t know” to the CPS interviewer on this question. For the most educated worker group the corresponding numbers are 12.33 and 22.79.

There is also very little systematic variation across occupations in the fraction of covered workers vested after one controls for age and sex. Sales workers have lower rates within an age-sex cell than the average for that cell, while managers and administrators have higher than average rates (table 3.4.8).

Almost an identical fraction of union and nonunion workers covered by pensions report vested rights (table 3.4.9). The union fraction is 48.66 percent, and the nonunion fraction is 47.14. Table 3.4.9 also points out that the variation across industries is minor. Construction and transportation and public utilities have the largest vested rates at 51 percent. Agriculture and retail trade have the lowest rates: they are 39.99 and 41.95 percent, respectively. Table 3.4.10 provides this cross-classification of vested rates by industry and union status for the more detailed, two-digit Census classification of industries. Within durable goods manufacturing, these rates vary from a low of 33.98 in furniture to a high of 60.34 percent in aircraft. In nondurable goods manufacturing, the rates range from 40.24 in rubber and plastics to 56.75 in chemicals.

The final table for section 3.4, 3.4.11, focuses on the vested status of full-time private wage and salary workers. Full-time male workers covered by pensions report a 51.13 percent vested rate, slightly greater than the overall male rate of 50.85 (table 3.4.4). The comparable female figures are 41.20 percent for full-time workers and 40.64 percent for the overall female labor force.

Table 3.4.1
Vested Status of Private Covered Wage and Salary Workers,
Age 18 and Over, by Sex, 1979

	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
Male	20,899,040	10,626,473	50.85	6,633,313	31.74	3,639,254	17.41
Female	9,041,655	3,674,574	40.64	3,396,878	37.57	1,970,203	21.79
Total	29,940,695	14,301,047	47.76	10,030,191	33.50	5,609,457	18.74

Source: BOC-CPS 1979

1. "Total covered" includes only those respondents who answered BOC-CPS (1979) pension vesting questions.

Table 3.4.2
Vested Status of Private Covered Wage and Salary Workers,
Age 18 and Over, by Race, 1979

	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
White	26,755,435	12,994,359	48.57	9,076,704	33.92	4,684,372	17.51
Nonwhite	3,185,260	1,306,688	41.02	953,487	29.93	925,085	29.04
Total	22,940,695	14,301,047	47.76	10,030,191	33.50	5,609,457	18.74

Source: BOC-CPS 1979

1. "Total covered" includes only those respondents who answered BOC-CPS (1979) pension vesting questions.

Table 3.4.3
Vested Status of Private Covered Wage and Salary Workers,
Age 18 and Over, by Age, 1979

Age	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
18-25	4,420,028	1,007,788	22.80	2,181,344	49.35	1,230,896	27.85
26-30	4,590,071	1,481,080	32.27	2,115,518	46.09	993,473	21.64
31-35	4,261,106	1,721,073	40.39	1,647,438	38.66	892,595	20.95
36-40	3,562,979	1,818,354	51.03	1,145,374	32.15	599,251	16.82
41-45	2,974,725	1,645,105	55.30	803,048	27.00	526,572	17.70
46-50	3,105,554	1,879,880	60.53	794,971	25.60	403,703	13.87
51-55	3,047,808	2,025,842	66.46	611,670	20.07	410,496	13.47
56-60	2,583,260	1,786,062	69.14	476,164	18.43	321,034	12.43
61-65	1,161,468	779,371	67.10	196,409	16.91	185,688	15.99
65 +	233,696	156,692	7.05	58,255	24.93	18,749	8.02
Total	29,940,695	14,301,047	47.76	10,030,191	33.50	5,609,457	18.74

Source: BOC-CPS 1979

1. "Total covered" includes only those respondents who answered BOC-CPS (1979) pension vesting questions.

Table 3.4.4
Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age and Sex, 1979

Age	Total ¹		Vested				Nonvested				Don't Know			
	Male	Female	Male		Female		Male		Female		Male		Female	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	2,819,432	1,600,596	662,533	23.50	345,255	21.57	1,365,077	48.42	816,267	51.00	791,822	28.08	439,074	27.43
26-30	3,162,313	1,427,758	1,061,928	33.58	419,152	29.36	1,481,102	46.84	634,416	44.43	619,283	19.58	374,190	26.21
31-35	3,063,656	1,197,450	1,283,292	41.89	437,781	36.56	1,169,478	38.17	477,960	39.91	610,886	19.94	281,709	23.53
36-40	2,546,512	1,016,467	1,412,671	55.47	405,683	39.91	731,104	28.71	414,270	40.76	402,737	15.82	196,514	19.33
41-45	2,165,221	809,504	1,276,860	58.97	368,245	45.49	555,660	25.66	247,388	30.56	332,701	15.37	193,871	23.95
46-50	2,174,103	931,451	1,393,065	64.08	486,815	52.26	505,537	23.25	289,434	31.07	275,501	12.67	155,202	16.66
51-55	2,162,913	884,895	1,548,911	71.61	476,731	53.87	367,301	16.98	244,369	27.62	246,701	11.41	163,795	18.51
56-60	1,869,303	713,957	1,335,077	71.42	450,985	63.17	317,450	16.98	158,714	22.23	216,776	11.60	104,258	14.60
61-65	792,479	368,989	556,117	70.17	223,254	60.50	109,660	13.84	86,749	23.51	126,702	15.99	58,986	15.99
65 +	143,108	90,588	96,019	67.10	60,673	66.98	30,944	21.62	27,311	30.15	NA	NA	NA	NA
Total	20,899,040	9,041,655	10,626,473	50.85	3,674,574	40.64	6,633,313	31.74	3,396,878	37.57	3,639,254	17.41	1,970,203	21.79

Source: BOC-CPS 1979

NA - Not Available

1. See note to table 3.4.1.

Table 3.4.5

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age, Sex, and Race, 1979

Age	Total Covered Males ¹		Vested Males				Nonvested Males				Males - Don't Know			
	Male	Female	White		Nonwhite		White		Nonwhite		White		Nonwhite	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	2,501,474	317,958	603,853	24.14	58,680	18.46	1,234,782	49.36	130,295	40.98	662,839	26.50	128,983	40.57
26-30	2,782,454	379,859	904,093	32.49	157,830	41.55	1,351,199	48.56	129,903	34.20	527,157	18.95	92,126	24.25
31-35	2,759,916	303,740	1,172,835	42.50	110,457	36.37	1,096,722	39.74	72,756	23.95	490,359	17.77	120,527	39.68
36-40	2,283,800	262,712	1,308,580	57.30	104,091	39.62	651,498	28.53	79,606	30.30	323,722	14.17	79,015	30.08
41-45	2,001,283	163,938	1,219,086	60.92	57,774	35.24	509,044	25.44	46,616	28.44	273,153	13.65	59,548	36.32
46-50	1,954,862	219,241	1,249,996	63.94	143,069	65.26	461,069	23.59	44,468	20.28	243,797	12.47	31,704	14.46
51-55	1,983,262	179,651	1,439,607	72.59	109,304	60.84	335,696	16.93	31,605	17.59	207,959	10.49	38,742	21.57
56-60	1,714,002	155,301	1,228,384	71.67	106,693	68.70	296,416	17.29	21,034	13.54	189,202	11.04	27,574	17.76
61-65	696,418	96,061	497,047	71.37	59,070	61.49	91,888	13.19	NA	NA	107,483	15.43	19,219	20.01
65 +	114,413	28,695	84,360	73.73	NA	NA	22,320	19.51	NA	NA	NA	NA	NA	NA
Total	18,791,884	2,107,156	9,707,846	51.66	918,627	43.60	6,050,634	32.20	582,679	27.65	3,033,404	16.14	605,850	28.75

Age	Total Covered Females ¹		Vested Females				Nonvested Females				Females - Don't Know			
	White	Nonwhite	White		Nonwhite		White		Nonwhite		White		Nonwhite	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	1,430,917	169,679	311,380	21.76	33,875	19.96	726,954	50.80	89,313	52.64	392,583	27.44	46,491	27.40
26-30	1,221,970	205,788	361,666	29.60	57,486	27.93	557,977	45.66	76,439	37.14	302,327	24.74	71,863	34.92
31-35	993,896	203,554	353,577	35.57	84,204	41.37	416,456	41.90	61,504	30.22	223,863	22.52	57,846	28.42
36-40	855,700	160,767	339,530	39.68	66,153	41.15	366,601	42.84	47,669	29.65	149,569	17.48	46,945	29.20
41-45	697,414	112,090	326,176	46.77	42,069	37.53	209,912	30.10	37,476	33.43	161,326	23.13	32,545	29.03
46-50	852,781	78,670	452,343	53.04	34,472	43.82	262,519	30.78	26,915	34.21	137,919	16.17	17,283	21.97
51-55	826,820	58,075	455,229	55.06	21,502	37.02	232,571	28.13	NA	NA	139,020	16.81	24,775	42.66
56-60	651,703	62,254	414,480	63.60	36,505	58.64	150,042	23.02	NA	NA	87,181	13.38	17,077	27.43
61-65	341,762	27,227	211,459	61.87	NA	NA	75,727	22.16	NA	NA	54,576	15.97	NA	NA
65 +	90,588	NA	60,673	66.98	NA	NA	27,311	30.15	NA	NA	NA	NA	NA	NA
Total	7,963,551	1,078,104	3,286,513	41.27	388,061	35.99	3,026,070	38.00	370,808	34.39	1,650,968	20.73	319,235	29.61

Source: BOC-CPS 1979
 NA - Not Available

1. See note to table 3.4.1.

Table 3.4.6

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age, Level of Education, and Sex, 1979

Age	Years of Schooling O-8		Vested O-8				Nonvested O-8				Don't Know O-8			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	25,377	22,515	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26-30	82,727	NA	21,141	25.56	NA	NA	33,298	40.25	NA	NA	28,288	34.19	NA	NA
31-35	126,897	26,263	NA	NA	NA	NA	53,192	41.92	NA	NA	58,511	46.11	NA	NA
36-40	95,077	45,772	39,906	41.97	NA	NA	31,766	33.41	NA	NA	23,405	24.62	23,117	50.50
41-45	139,805	27,379	50,673	36.25	NA	NA	28,113	20.11	NA	NA	61,019	43.65	NA	NA
46-50	298,352	87,115	169,751	56.90	31,872	36.59	78,770	26.40	26,364	30.26	49,831	16.70	28,379	33.15
51-55	250,503	73,763	150,265	59.99	38,473	52.16	46,378	18.51	18,076	24.51	53,860	21.50	17,214	23.34
56-60	319,059	92,846	201,942	63.29	41,577	44.78	57,408	17.99	34,036	36.66	59,709	18.71	17,233	18.56
61-65	164,266	76,335	108,502	66.05	46,041	60.31	27,340	16.64	15,061	19.73	28,424	17.30	NA	NA
65 +	32,294	NA	24,848	76.94	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL ¹ O-8	1,534,357	468,286	785,899	51.22	181,189	38.69	368,154	23.99	150,114	32.06	380,384	24.79	136,983	29.25

Table 3.4.6 Continued

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age, Level of Education, and Sex, 1979

Age	Years of Schooling 9-12		Vested 9-12				Nonvested 9-12				Don't Know 9-12			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	1,702,252	890,360	407,942	23.96	162,218	18.22	788,484	46.32	446,129	50.11	505,826	29.72	282,013	31.67
26-30	1,295,150	694,883	437,522	33.78	220,343	31.71	575,744	44.69	282,596	40.67	278,884	21.53	191,944	27.62
31-35	1,171,625	697,584	529,844	45.22	251,293	36.02	365,053	31.16	257,208	36.87	276,728	23.62	189,083	27.11
36-40	1,299,547	685,067	724,278	55.73	283,408	41.37	364,976	28.08	281,291	41.06	210,293	16.18	120,368	17.57
41-45	1,118,951	548,441	615,579	55.01	256,794	46.82	319,501	28.55	157,531	28.72	183,871	16.43	134,116	24.45
46-50	1,127,303	623,186	718,737	63.76	346,974	55.68	269,036	23.87	179,235	28.76	139,530	12.38	96,977	15.56
51-55	1,203,921	627,211	872,500	72.47	315,742	50.34	196,535	16.32	191,241	30.49	134,886	11.20	120,228	19.17
56-60	973,908	474,517	670,588	68.86	305,835	64.45	187,292	19.23	104,441	22.01	116,028	11.91	64,241	13.54
61-65	440,339	242,890	292,642	66.46	137,127	56.46	63,400	14.40	68,279	28.11	84,297	19.14	37,484	15.43
65 +	72,162	41,979	41,893	58.05	23,465	55.90	16,932	23.46	NA	NA	NA	NA	NA	NA
Total 9-12	10,405,158	5,526,118	5,311,525	51.05	2,303,199	41.68	3,149,953	30.27	1,986,465	35.95	1,943,680	18.68	1,236,454	22.37

Age	Years of Schooling 13-16		Vested 13-16				Nonvested 13-16				Don't Know 13-16			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	1,023,103	662,230	233,911	22.86	179,329	27.08	531,239	51.92	350,990	53.00	257,953	25.21	131,911	19.92
26-30	1,472,127	608,466	511,475	34.74	154,536	25.40	689,570	46.84	306,576	50.39	271,082	18.41	147,354	24.22
31-35	1,389,572	424,424	581,188	41.82	166,401	39.21	597,438	42.99	180,859	42.61	210,946	15.18	77,164	18.18
36-40	807,139	216,603	436,951	54.14	84,612	39.06	249,847	30.95	92,406	42.66	120,341	14.91	39,585	18.28
41-45	700,027	217,844	473,894	67.70	102,399	47.00	163,294	23.33	70,645	32.43	62,839	8.98	44,811	20.57
46-50	546,328	200,925	384,482	70.38	95,598	47.58	104,265	19.08	79,732	39.68	57,581	10.54	25,595	12.74
51-55	551,841	177,079	388,254	70.36	118,940	67.17	111,000	20.11	31,786	17.95	52,587	9.53	26,353	14.88
56-60	465,995	130,909	368,406	79.06	93,675	71.56	56,550	12.14	16,175	12.36	41,039	8.81	21,059	16.09
61-65	151,847	37,301	118,946	78.33	32,337	86.69	18,920	12.46	NA	NA	NA	NA	NA	NA
65 +	34,626	24,970	25,252	72.93	17,309	69.32	NA	NA	NA	NA	NA	NA	NA	NA
Total 13-16	7,142,605	2,700,762	3,522,759	49.32	1,045,136	38.70	2,528,689	35.40	1,137,635	42.12	1,091,057	15.28	517,991	19.18

Age	Years of Schooling 17+		Vested 17+				Nonvested 17+				Don't Know 17+			
	Male	Female	Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
18-25	68,700	25,491	NA	NA	NA	NA	40,911	59.55	NA	NA	NA	NA	NA	NA
26-30	312,309	116,426	91,790	29.39	44,273	38.03	179,490	57.47	41,286	35.46	41,029	13.14	30,867	26.51
31-35	375,562	49,179	157,066	41.82	20,087	40.84	153,795	40.95	29,092	59.16	64,701	17.23	NA	NA
36-40	344,749	69,025	211,536	61.36	28,094	40.66	84,515	24.51	27,517	39.87	48,698	14.13	13,444	19.48
41-45	206,438	NA	136,714	66.23	NA	NA	44,752	21.68	NA	NA	24,972	12.10	NA	NA
46-50	202,120	20,225	120,095	59.42	NA	NA	53,466	26.45	NA	NA	28,559	14.13	NA	NA
51-55	156,648	NA	137,892	88.03	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
56-60	110,341	15,685	94,141	85.32	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
61-65	36,027	NA	36,037	100.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
65 +	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total 17+	1,816,920	346,489	1,006,290	55.38	145,050	41.86	386,517	32.28	122,664	35.40	224,113	12.33	78,775	22.79

Source: BOC-CPS 1979
NA - Not Available

Table 3.4.7

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age, Earnings, and Sex, 1979

Age 18-25 Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	644,281	486,176	114,805	17.82	87,999	18.10	308,363	47.86	225,897	46.46	221,113	34.32	172,280	35.44
5000-9999	711,874	724,735	174,694	24.54	174,818	24.12	325,022	45.66	369,218	50.95	212,158	29.80	180,699	24.93
10000-14999	763,853	337,362	193,228	25.30	73,883	21.90	378,119	49.50	184,017	54.55	192,506	25.20	79,462	23.55
15000-24999	667,049	43,079	171,301	25.68	NA	NA	334,003	50.07	32,475	75.38	161,745	24.25	NA	NA
25000 +	32,375	NA	NA	NA	NA	NA	19,570	60.45	NA	NA	NA	NA	NA	NA
TOTAL 18-25	2,819,432	1,600,596	662,533	23.50	345,255	21.57	1,365,077	48.42	816,267	51.00	791,822	28.08	439,074	27.43

Age 26-30 Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	281,859	254,419	52,935	18.78	58,528	23.00	180,327	63.98	119,292	46.89	48,597	17.24	76,599	30.11
5000-9999	320,421	572,537	77,103	24.06	152,858	26.70	132,961	41.50	268,407	46.88	110,357	34.44	151,272	26.42
10000-14999	881,192	414,352	306,636	34.80	130,661	31.53	377,672	42.86	180,705	43.61	196,884	22.34	102,986	24.85
15000-24999	1,421,989	173,065	514,909	36.21	71,419	41.27	665,859	46.83	61,706	35.65	241,221	16.96	39,940	23.08
25000 +	256,852	13,385	110,345	42.96	NA	NA	124,283	48.39	NA	NA	22,224	8.65	NA	NA
TOTAL 26-30	3,162,313	1,427,758	1,061,928	33.58	419,152	29.36	1,481,102	46.84	634,416	44.43	619,283	19.58	374,190	26.21

Age 31-40 Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	357,020	267,765	154,373	43.24	59,531	22.23	109,027	30.54	131,617	49.15	93,620	26.22	76,617	28.61
5000-9999	337,869	831,167	111,545	33.01	270,238	32.51	144,211	42.68	351,084	42.24	82,113	24.30	209,845	25.25
10000-14999	1,005,455	730,439	416,369	41.41	333,792	45.70	365,956	36.40	273,853	37.49	223,130	22.19	122,794	16.81
15000-24999	2,724,940	331,306	1,332,869	48.91	155,037	46.80	941,562	34.55	110,843	33.46	450,509	16.53	65,426	19.75
25000 +	1,184,884	53,240	660,807	57.46	24,866	46.71	339,826	28.68	24,833	46.64	164,251	13.86	NA	NA
TOTAL 31-40	5,610,168	2,213,917	2,695,963	48.05	843,464	38.10	1,900,582	33.88	892,230	40.30	1,013,633	18.08	478,223	21.60

Table 3.4.7 Continued
 Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over, by Age, Earnings, and Sex, 1979

Age 41-50 Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	262,934	206,631	130,774	49.75	40,408	19.56	84,178	32.01	105,256	50.14	47,982	18.25	6,067	29.51
5000-9999	227,395	681,568	74,726	32.66	311,963	45.77	90,461	39.78	240,607	35.30	62,658	27.55	128,998	18.93
10000-14999	734,547	611,477	418,372	56.96	350,117	57.26	184,696	25.14	165,292	27.03	161,519	17.90	96,068	15.71
15000-24999	2,093,678	223,027	1,343,758	64.18	142,408	63.85	499,431	23.85	21,684	9.72	250,489	11.96	58,935	26.43
25000 +	1,020,770	18,252	702,785	68.85	NA	NA	202,431	19.83	NA	NA	115,554	11.32	NA	NA
TOTAL 41-50	4,339,324	1,740,955	2,669,925	61.53	855,060	49.11	1,061,197	24.46	536,822	30.83	608,202	14.02	349,073	20.05

Age 51-65 Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	240,094	232,707	136,314	56.77	113,105	48.60	59,155	24.64	65,124	27.99	44,625	18.59	54,478	23.41
5000-9999	384,991	807,195	208,589	54.18	420,614	52.11	96,379	25.03	219,200	27.16	80,023	20.79	167,381	20.74
10000-14999	912,634	648,901	543,213	59.52	414,371	63.86	230,325	25.24	157,273	24.24	139,096	15.24	77,257	11.91
15000-24999	2,136,420	269,253	1,631,460	76.36	197,680	73.42	252,653	11.83	47,886	17.78	252,307	11.81	23,687	8.80
25000 +	1,150,556	9,785	920,529	80.00	NA	NA	155,899	13.55	NA	NA	74,128	6.44	NA	NA
TOTAL 51-65	4,824,695	1,967,841	3,440,105	71.30	1,150,970	58.49	794,411	16.47	489,832	24.89	590,179	12.23	327,039	16.62

Age 65+ Annual \$ Earnings	Total ¹ Male Female		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-4999	38,201	43,598	NA	NA	24,060	55.19	24,195	63.34	NA	NA	NA	NA	NA	NA
5000-9999	46,417	20,032	26,331	56.73	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
10000-14999	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
15000-24999	19,866	NA	19,866	100.00	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25000 +	26,731	NA	23,923	89.50	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
TOTAL 65 +	143,108	90,588	96,019	67.10	60,673	66.98	30,944	21.62	27,311	30.15	NA	NA	NA	NA

Source: BOC-CPS 1979
 NA - Not Available

1. See note to table 3.4.1.

Table 3.4.8
 Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
 By Age, Occupation¹, and Sex, 1979

Age 18-25	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	2,819,432	1,600,596	662,533	23.50	345,255	21.57	1,365,077	48.42	816,267	51.00	791,822	28.08	439,074	27.73
WHITE COLLAR	850,837	1,107,955	201,920	23.73	260,543	23.52	466,103	54.78	559,399	50.49	182,814	21.49	288,013	26.00
Professional, Technical, and Kindred	313,291	176,377	63,038	20.12	50,993	28.91	185,252	59.13	86,708	49.16	65,001	20.75	38,676	21.93
Managers and Administrators ²	197,558	93,060	56,350	28.52	23,106	24.83	87,274	44.18	61,509	66.10	53,934	27.30	NA	NA
Sales	100,714	69,085	NA	NA	NA	NA	81,678	81.10	37,953	54.94	NA	NA	31,132	45.06
Clerical and Kindred	239,274	769,433	73,771	30.83	186,444	24.23	111,899	46.77	373,229	48.51	53,604	22.40	209,760	27.26
BLUE COLLAR	1,847,048	348,812	456,727	24.73	64,051	18.36	847,815	45.90	179,368	51.42	542,506	29.37	105,393	30.21
Craftsmen and Kindred	619,925	39,429	150,658	24.30	NA	NA	309,925	49.99	19,412	49.23	159,342	25.70	NA	NA
Operatives ⁴	693,781	282,065	140,638	20.27	46,100	16.34	334,884	48.27	146,160	51.82	218,259	31.46	89,805	31.84
Trans. Equip. Operatives	185,165	NA	80,298	43.37	NA	NA	53,175	28.72	NA	NA	51,692	27.92	NA	NA
Nonfarm Labor	348,177	17,938	85,133	24.45	NA	NA	149,831	43.03	NA	NA	113,213	32.52	NA	NA
SERVICE WORKERS	102,172	139,890	NA	NA	20,661	14.77	46,553	45.56	77,500	55.40	51,733	50.63	41,729	29.83
Private Household	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Other Service	102,172	139,890	NA	NA	20,661	14.77	46,553	45.56	77,500	55.40	51,733	50.63	41,729	29.83
FARMWORKERS	19,375	NA	NA	NA	NA	NA	NA	NA	NA	NA	14,769	76.23	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Age 26-30	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	3,162,313	1,427,758	1,061,928	33.58	419,152	29.36	1,481,102	46.84	634,416	44.43	619,283	19.58	374,190	26.21
WHITE COLLAR	1,338,844	1,083,350	441,117	32.95	318,222	29.37	657,573	49.11	484,743	44.74	240,154	17.94	280,385	25.88
Professional, Technical, and Kindred	576,306	281,353	183,967	31.92	94,133	33.46	315,691	54.78	120,999	43.01	76,648	13.30	66,221	23.54
Managers and Administrators ²	318,802	133,829	125,163	39.26	49,040	36.64	140,006	43.92	49,730	37.16	53,633	16.82	35,059	26.20
Sales	218,580	55,304	70,013	32.03	20,460	37.00	101,779	46.56	26,193	47.36	46,788	21.41	NA	NA
Clerical and Kindred	225,156	612,864	61,974	27.52	154,589	25.22	100,097	44.46	287,821	46.96	63,085	28.02	170,454	27.81
BLUE COLLAR	1,744,109	290,896	603,371	34.59	82,128	28.23	770,452	44.17	137,571	47.29	370,286	21.23	71,197	24.48
Craftsmen and Kindred	814,003	33,160	299,159	36.75	7,332	22.11	366,861	45.07	20,174	60.84	147,983	18.18	NA	NA
Operatives ⁴	549,777	240,783	176,298	32.07	71,141	29.55	247,623	45.04	113,519	47.15	125,856	22.89	56,123	23.31
Trans. Equip. Operatives	199,870	NA	74,931	37.49	NA	NA	69,997	35.02	NA	NA	54,942	27.49	NA	NA
Nonfarm Labor	180,459	NA	52,983	29.36	NA	NA	85,971	47.64	NA	NA	41,505	23.00	NA	NA
SERVICE WORKERS	67,033	51,707	13,912	20.75	16,997	32.87	44,667	66.63	NA	NA	NA	NA	22,608	43.72
Private Household	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Other Service	67,033	51,707	13,912	20.75	16,997	32.87	44,667	66.63	NA	NA	NA	NA	22,608	43.72

Table 3.4.8 Continued
 Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
 By Age, Occupation¹, and Sex, 1979

Age 26-30	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
FARMWORKERS	12,327	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Age 31-40	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	5,610,168	2,213,917	2,695,963	48.05	843,464	38.10	1,900,582	33.88	892,230	40.30	1,013,623	18.07	478,223	21.60
WHITE COLLAR	2,624,205	1,514,747	1,321,267	50.35	636,303	42.01	898,768	34.25	512,477	33.83	404,180	15.40	265,967	17.56
Professional, Technical, and Kindred	1,081,165	384,252	549,659	50.84	165,655	43.11	333,810	30.88	159,110	41.41	197,696	18.29	59,487	15.48
Managers and Administrators ²	808,896	188,986	434,668	53.74	90,165	47.71	271,196	33.53	68,139	36.06	103,032	12.74	30,682	16.24
Sales	376,927	67,449	162,839	43.20	13,753	20.39	173,530	46.04	27,041	40.09	40,558	10.76	26,655	39.52
Clerical and Kindred	357,217	874,060	174,101	48.74	366,730	41.96	120,232	33.66	258,187	40.98	62,894	17.61	149,143	17.06
BLUE COLLAR	2,850,256	517,112	1,321,175	46.35	160,565	31.05	961,135	33.72	211,494	40.90	567,946	19.93	166,777	32.25
Craftsmen and Kindred	1,376,306	68,215	675,743	49.10	NA	NA	464,748	33.77	32,835	48.13	235,815	17.13	24,269	35.58
Operatives ⁴	873,753	405,293	404,877	46.34	106,113	26.18	269,228	30.81	164,225	40.52	199,648	22.85	134,955	33.30
Trans. Equip. Operatives	363,312	NA	120,092	33.05	NA	NA	159,853	44.00	NA	NA	83,367	22.95	NA	NA
Nonfarm Labor	236,885	40,067	120,463	50.85	NA	NA	67,306	28.41	NA	NA	49,116	20.73	NA	NA
SERVICE WORKERS	124,931	178,472	46,470	37.20	68,320	38.28	40,679	32.56	68,259	38.25	37,782	30.24	41,893	23.47
Private Household	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Other Service	124,931	178,472	46,470	37.20	68,320	38.28	40,679	32.56	68,259	38.25	37,782	30.24	41,893	23.47
FARMWORKERS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Age 41-50	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Total ¹	4,339,324	1,740,955	2,669,925	61.53	855,060	49.11	1,061,197	24.46	536,822	30.83	608,202	14.02	349,073	20.05
WHITE COLLAR	2,392,453	1,181,097	1,462,511	61.13	634,489	53.72	620,454	25.93	351,262	29.74	309,488	12.94	203,097	17.20
Professional, Technical, and Kindred	613,253	194,228	426,612	69.57	95,644	49.24	113,868	18.57	63,067	32.47	72,773	11.87	35,517	18.29
Managers and Administrators ²	777,360	136,539	504,844	64.94	93,667	68.60	207,861	26.74	38,707	28.35	64,655	8.32	NA	NA
Sales	205,710	54,200	101,450	49.32	15,573	28.73	79,640	38.71	30,403	56.09	24,620	11.97	NA	NA
Clerical and Kindred	796,130	796,130	429,605	53.96	429,605	53.96	219,085	27.52	219,085	27.52	147,440	18.52	147,440	18.52
BLUE COLLAR	2,361,100	386,544	1,427,634	60.46	163,565	42.31	557,618	23.62	117,825	30.48	375,828	15.92	105,154	27.20
Craftsmen and Kindred	1,276,553	40,606	818,609	64.13	17,549	43.22	298,558	23.39	NA	NA	159,386	12.49	NA	NA
Operatives ⁴	594,076	321,717	361,288	60.82	140,032	43.53	130,766	22.01	94,277	29.30	102,022	17.17	87,408	27.17
Trans. Equip. Operatives	298,237	NA	158,752	53.24	NA	NA	74,975	25.14	NA	NA	64,490	21.63	NA	NA

Table 3.4.8 Continued

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
By Age, Occupation², and Sex, 1979

Age 65 +	Total Covered ¹		Vested				Nonvested				Don't Know			
			Male		Female		Male		Female		Male		Female	
	Male	Female	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
BLUE COLLAR	43,218	NA	27,956	64.69	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Craftsmen and Kindred	13,585	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Operatives ⁴	20,893	NA	16,800	80.41	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Trans. Equip. Operatives	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Nonfarm Labor	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
SERVICE WORKERS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Household	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
All Other Service	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FARMWORKERS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farmers and Farm Managers	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Farm Laborers and Foreman	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Source: BOC-CPS 1979

NA - Not Available

1. See note to table 3.4.1.
2. U.S. Census occupation classification.
3. Except farm.
4. Except transport equipment.

Table 3.4.9

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
by Union Status¹ and Major Industry,² 1979

	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
TOTAL	29,940,695	14,301,047	47.76	10,030,191	33.50	5,609,457	18.74
Union	12,244,060	5,958,307	48.66	3,753,120	30.65	2,532,633	20.68
Nonunion	17,696,635	8,342,740	47.14	6,277,071	35.47	3,076,824	17.38
AGRICULTURE	161,506	64,590	39.99	48,918	30.29	47,998	29.72
Union	26,622	NA	NA	NA	NA	NA	NA
Nonunion	134,884	51,602	38.26	35,284	26.16	47,998	35.58
MINING	504,612	250,670	49.68	168,716	33.43	85,226	16.89
Union	250,678	111,201	44.36	91,216	36.39	48,261	19.25
Nonunion	253,934	139,469	54.92	77,500	30.52	36,965	14.56
CONSTRUCTION	1,621,208	838,539	51.72	445,396	27.47	337,273	20.80
Union	1,180,818	651,467	55.17	292,891	24.80	236,460	20.03
Nonunion	440,390	187,072	42.48	152,505	34.63	100,813	22.89
MANUFACTURING	13,289,199	6,559,080	49.36	4,263,884	32.09	2,466,235	18.56
Union	6,530,694	3,203,614	49.05	1,963,051	30.06	1,364,029	20.89
Nonunion	6,758,505	3,355,466	49.65	2,300,833	34.04	1,102,206	16.31
TRANSPORTATION AND PUBLIC UTILITIES	3,200,408	1,642,371	51.32	1,047,625	32.73	510,412	15.95
Union	2,027,816	1,011,027	49.86	647,049	31.91	369,740	18.23
Nonunion	1,172,592	631,344	53.84	400,576	34.16	140,672	12.00
WHOLESALE TRADE	1,707,561	753,874	44.15	661,964	38.77	219,723	17.08
Union	370,036	165,487	44.72	122,945	33.23	81,604	22.05
Nonunion	1,337,525	588,387	43.99	539,019	40.30	210,119	15.71
RETAIL TRADE	2,865,194	1,202,060	41.95	1,091,381	38.09	571,753	19.96
Union	901,922	381,908	42.34	346,529	38.42	173,485	19.24
Nonunion	1,963,272	820,152	41.77	744,852	37.94	398,268	20.29

Table 3.4.9 Continued

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
by Union Status¹ and Major Industry,² 1979

	Total Covered ³	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
FINANCE, INSURANCE AND REAL ESTATE	2,313,243	1,085,768	46.94	876,267	37.88	351,208	15.18
Union	172,851	61,762	35.73	57,217	33.10	53,872	31.17
Nonunion	2,140,392	1,024,006	47.84	819,050	38.27	297,336	13.89
SERVICES	4,277,764	1,904,095	44.51	1,426,040	33.34	947,629	22.15
Union	782,623	358,853	45.85	218,588	27.93	205,182	26.22
Nonunion	3,495,141	1,545,242	44.21	1,207,452	34.55	742,447	21.24

Source: BDC-CPS 1979
NA - Not Available

1. See note 1, table 3.4.1.
2. Nonunion includes all respondents not clearly identifying themselves as covered by union or employee association.
3. U.S. Census industry classification.

Table 3.4.10

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
by Union Status¹ and Detailed Industry,² 1979

	Total Covered ³	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
TOTAL	29,940,695	14,301,047	47.76	10,030,191	33.50	5,609,457	18.74
Union	12,244,060	5,958,307	48.66	3,753,120	30.65	2,532,633	20.68
Nonunion	17,696,635	8,342,740	47.14	6,277,071	35.47	3,076,824	17.38
AGRICULTURE	161,506	64,590	39.99	48,918	30.29	47,998	29.72
Union	26,622	NA	NA	NA	NA	NA	NA
Nonunion	134,884	51,602	38.26	35,284	26.16	47,998	35.58
MINING	504,612	250,670	49.68	168,716	33.43	85,226	16.89
Union	250,678	111,201	44.36	91,216	36.39	48,261	19.25
Nonunion	253,934	139,469	54.92	77,500	30.52	36,965	14.56
CONSTRUCTION	1,621,208	838,539	51.72	445,396	27.47	337,273	20.80
Union	1,180,818	651,467	55.17	292,891	24.80	236,460	20.30
Nonunion	440,390	187,072	42.48	152,505	34.63	100,813	22.89
MANUFACTURING- DURABLE GOODS							
<u>Ordance</u>	107,706	63,496	58.95	35,592	33.05	NA	NA
Union	35,168	17,614	50.09	16,976	48.27	NA	NA
Nonunion	72,538	45,882	63.25	18,616	25.66	NA	NA
<u>Lumber</u>	216,034	109,433	50.66	75,917	35.14	30,684	14.20
Union	104,942	54,924	52.34	41,623	39.66	NA	NA
Nonunion	111,092	54,509	49.07	34,294	30.87	22,289	20.06
<u>Furniture</u>	255,431	86,806	33.98	91,094	35.66	77,531	30.35
Union	130,891	46,209	35.30	30,699	23.45	53,983	41.24
Nonunion	124,540	40,597	32.60	60,395	48.49	23,548	18.91
<u>Stone, clay, Glass</u>	454,555	222,104	48.86	155,575	34.23	76,876	16.91
Union	295,363	136,100	46.08	101,705	34.43	57,558	19.49
Nonunion	159,192	86,004	54.03	53,870	33.84	19,318	12.14
<u>Primary Metals</u>	1,030,407	514,918	49.97	318,752	30.93	196,737	19.09
Union	694,078	344,854	49.69	209,396	30.17	139,828	20.15
Nonunion	336,329	170,064	50.56	109,356	32.51	56,909	16.92
<u>Fabricated Metals⁴</u>	908,023	384,421	42.34	347,320	38.25	176,282	19.41
Union	472,453	219,267	46.41	143,268	30.32	109,918	23.27
Nonunion	435,570	165,154	37.92	204,052	46.85	66,364	15.24
<u>Machinery⁵</u>	1,669,747	856,168	51.28	555,740	33.28	257,839	15.44
Union	711,101	368,042	51.76	229,685	32.30	113,374	15.94
Nonunion	958,646	488,126	50.92	326,055	34.01	144,465	15.07
<u>Electrical Equipment</u>	1,507,865	767,311	50.89	447,988	29.71	292,566	19.40
Union	564,722	290,996	51.53	158,246	28.02	115,480	20.45
Nonunion	943,143	476,315	50.50	289,742	30.72	177,086	18.78

Table 3.4.10 Continued

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
by Union Status* and Detailed Industry, 1979

	Total Covered	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
<u>Automobiles</u>	1,030,240	506,767	49.19	355,875	34.54	167,598	16.27
Union	770,734	358,472	46.51	260,145	33.75	152,117	19.74
Nonunion	259,506	148,295	57.15	95,730	36.89	NA	NA
<u>Aircraft</u>	555,274	335,053	60.34	138,134	24.88	82,087	14.78
Union	280,271	144,958	51.72	85,018	30.33	50,295	17.95
Nonunion	275,003	190,095	69.12	53,116	19.31	31,792	11.56
<u>Other Transportation Equipment</u>	211,905	102,883	48.55	68,270	32.22	40,752	19.23
Union	112,745	54,021	47.91	37,449	33.22	21,275	18.87
Nonunion	99,160	48,862	49.28	30,821	31.08	NA	NA
<u>Instruments</u>	398,704	189,996	47.65	152,752	38.31	55,956	14.03
Union	82,863	36,405	43.93	30,438	36.73	NA	NA
Nonunion	315,841	153,591	48.63	122,314	38.73	39,936	12.64
<u>Miscellaneous Durable Goods</u>	211,686	87,657	41.41	86,028	40.64	38,001	17.95
Union	75,054	37,523	49.99	26,317	35.06	NA	NA
Nonunion	136,632	50,134	36.69	59,711	43.70	26,787	19.61
MANUFACTURING- NONDURABLE GOODS							
<u>Food</u>	995,564	463,829	49.59	321,611	32.30	210,124	21.11
Union	584,607	283,553	48.50	170,000	29.08	131,054	22.42
Nonunion	410,957	180,276	43.87	151,611	36.89	79,070	19.24
<u>Tobacco</u>	46,700	19,780	42.36	18,718	40.08	NA	NA
Union	18,883	NA	NA	NA	NA	NA	NA
Nonunion	27,817	NA	NA	NA	NA	NA	NA
<u>Textiles</u>	412,283	181,718	44.08	143,689	34.85	86,876	21.07
Union	65,901	31,239	47.40	21,277	32.29	NA	NA
Nonunion	346,382	150,479	43.44	122,412	35.34	73,491	21.22
<u>Apparel</u>	452,119	208,867	46.20	133,325	29.49	109,927	24.31
Union	262,463	126,371	48.15	84,715	32.28	51,377	19.57
Nonunion	189,656	82,496	43.50	48,610	25.63	58,550	30.87
<u>Paper</u>	505,017	268,489	53.16	136,276	26.98	100,252	19.85
Union	364,406	194,012	53.24	86,151	23.64	84,243	23.12
Nonunion	140,611	74,477	52.97	50,125	35.65	16,009	11.39
<u>Printing</u>	558,321	298,277	53.42	153,859	27.56	106,185	19.02
Union	234,655	120,834	51.49	62,627	26.69	51,194	21.82
Nonunion	323,666	177,443	54.82	91,232	28.19	54,991	16.99
<u>Chemicals</u>	1,038,419	589,335	56.75	274,621	26.45	174,463	16.80
Union	353,795	203,433	57.50	70,061	19.80	80,301	22.70
Nonunion	684,624	385,902	56.37	204,560	29.88	94,162	13.75
<u>Petroleum</u>	195,020	79,087	40.55	85,246	43.71	30,687	15.74
Union	78,234	34,611	44.24	24,210	30.95	19,413	24.81
Nonunion	116,786	44,476	38.08	61,036	52.26	NA	NA
<u>Rubber and Plastics</u>	392,219	157,824	40.24	143,113	36.49	91,282	23.27
Union	191,533	77,093	40.25	62,478	32.62	51,962	27.13
Nonunion	200,686	80,731	40.23	80,635	40.18	39,320	19.59
<u>Leather and Not Specified Manufacturing</u>	135,960	64,861	47.71	24,389	17.94	46,710	34.36
Union	45,832	19,432	42.40	NA	NA	22,863	49.88
Nonunion	90,128	45,429	50.40	20,852	23.14	23,847	26.46
TRANSPORTATION PUBLIC UTILITIES							
<u>Railroads and Railway Express</u>	333,664	228,278	68.42	67,944	20.36	37,442	11.22
Union	247,218	172,400	69.74	50,708	20.51	24,110	9.75
Nonunion	86,446	55,878	64.64	NA	NA	NA	NA
<u>Other Transport</u>	1,221,634	525,392	43.01	418,723	34.28	277,519	22.72
Union	814,584	347,353	42.64	273,449	33.57	193,782	23.79
Nonunion	407,050	178,039	43.74	145,274	35.69	83,737	20.57

Table 3.4.10 Continued

Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
by Union Status¹ and Detailed Industry,¹ 1979

	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
<u>Communications</u>	948,269	485,017	51.15	321,898	33.95	141,354	14.91
Union	624,651	305,869	48.97	212,518	34.02	106,264	17.01
Nonunion	323,618	179,148	55.36	109,380	33.80	35,090	10.84
<u>Other Utilities</u>	696,841	403,684	57.93	239,060	34.31	54,097	7.76
Union	341,363	185,405	54.31	110,374	32.33	45,584	13.35
Nonunion	355,478	218,279	61.40	128,686	36.20	NA	NA
<u>Wholesale Trade</u>	1,707,561	753,874	44.15	661,964	38.77	291,723	17.08
Union	370,036	165,487	44.72	122,945	33.23	81,604	22.05
Nonunion	1,337,525	588,387	43.99	539,019	40.30	210,119	15.71
RETAIL TRADE							
<u>Eating and Drink- ing Places</u>	242,845	71,300	29.36	112,394	46.28	59,151	24.36
Union	86,078	28,449	33.05	53,664	62.34	NA	NA
Nonunion	156,767	42,851	27.33	58,730	37.46	55,186	35.20
<u>Other Retail</u>	2,622,349	1,130,760	43.12	978,987	37.33	512,602	19.55
Union	815,844	353,459	43.32	292,865	35.90	169,520	20.78
Nonunion	1,806,505	777,301	43.03	686,122	37.98	343,082	18.99
FINANCE, INSURANCE							
<u>Banking and Other Finance</u>	1,167,955	502,846	43.05	454,912	38.95	210,197	18.00
Union	36,803	NA	NA	NA	NA	NA	NA
Nonunion	1,131,152	492,786	43.56	447,390	39.55	190,976	16.88
<u>Insurance and Real Estate</u>	1,145,288	582,922	50.90	421,355	36.79	141,011	12.31
Union	136,048	51,702	38.00	49,695	36.53	34,651	25.47
Nonunion	1,009,240	531,220	52.64	371,660	36.83	106,360	10.54
SERVICES							
<u>Private Household</u>	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
<u>Business</u>	472,050	206,330	43.71	173,505	36.76	92,215	19.54
Union	76,212	23,655	31.04	21,057	27.63	31,500	41.33
Nonunion	395,838	182,675	46.15	152,448	38.51	60,715	15.34
<u>Repair</u>	129,233	33,948	26.27	47,372	36.66	47,913	37.07
Union	34,557	NA	NA	NA	NA	NA	NA
Nonunion	94,676	19,457	20.55	35,000	36.97	40,219	42.48
<u>Personal²</u>	273,989	91,847	33.52	98,898	36.10	83,244	30.38
Union	104,363	42,207	40.44	39,377	37.73	22,779	21.83
Nonunion	169,626	49,640	29.26	59,521	35.09	60,465	35.65
<u>Entertainment and Recreation</u>	98,025	49,247	50.24	25,108	25.61	23,670	24.15
Union	69,467	44,617	64.23	NA	NA	NA	NA
Nonunion	28,558	NA	NA	NA	NA	16,224	56.81
<u>Medical³</u>	459,269	219,583	47.81	153,817	33.49	85,869	18.70
Union	37,754	22,529	59.67	NA	NA	NA	NA
Nonunion	421,515	197,054	46.75	145,395	34.49	79,066	18.76
<u>Hospitals</u>	1,304,421	442,577	33.93	531,179	40.72	330,665	25.35
Union	238,069	80,633	33.87	78,916	33.15	78,520	32.98
Nonunion	1,066,352	361,944	33.94	452,263	42.41	252,145	23.65
<u>Welfare and Religious</u>	303,621	152,891	50.36	80,108	26.38	70,622	23.26
Union	22,869	NA	NA	NA	NA	NA	NA
Nonunion	280,752	144,804	51.58	72,154	25.70	63,794	22.72
<u>Education</u>	549,019	322,565	58.75	116,397	21.20	110,057	20.05
Union	98,124	57,145	58.24	NA	NA	25,157	25.64
Nonunion	450,895	265,420	58.87	100,575	22.31	84,900	18.83
<u>Other Professionals</u>	681,100	377,774	55.47	204,434	30.02	98,992	14.52
Union	90,467	59,230	65.47	NA	NA	NA	NA
Nonunion	590,633	318,544	53.93	187,170	31.69	85,019	14.39

Table 3.4.10 Continued
 Vested Status of Private Covered Wage and Salary Workers, Age 18 and Over,
 by Union Status⁷ and Detailed Industry,³ 1979

	Total Covered ¹	Vested		Nonvested		Don't Know	
		Number	Percent	Number	Percent	Number	Percent
Forestry and Fisheries	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA

Source: BOC-CPS 1979
 NA - Not Available

1. See note 1, table 3.4.1.
2. Nonunion includes all respondents not clearly identifying themselves as covered by union or employee association.
3. U.S. Census industry classification.
4. Includes not specified metal industries.
5. Except electrical machinery.
6. Except private household services.
7. Except hospitals.

Table 3.4.11
 Vested Status of Private Covered Full-Time² Wage and Salary Workers, Age 18 and Over, by Age and Sex, 1979

Age	Total ¹		Vested				Nonvested				Don't Know			
	Male	Female	Male Number	Female Number	Male Percent	Female Percent	Male Number	Female Number	Male Percent	Female Percent	Male Number	Female Number	Male Percent	Female Percent
18-25	2,683,814	1,489,592	644,162	24.00	321,359	21.57	1,304,284	48.60	759,979	51.02	735,368	27.40	408,254	27.41
26-30	3,114,012	1,330,954	1,053,788	33.84	380,832	28.61	1,445,743	46.43	597,545	44.90	619,481	19.73	352,577	26.49
31-35	3,028,533	1,091,218	1,266,348	41.81	406,857	37.28	1,164,817	38.46	436,877	40.04	597,368	19.72	247,484	22.68
36-40	2,493,173	902,469	1,379,869	55.35	385,016	42.66	710,567	28.50	352,285	39.04	402,737	16.15	165,168	18.30
41-45	2,132,467	742,463	1,268,767	59.50	334,538	45.06	534,832	25.08	238,986	32.19	328,868	15.42	168,939	22.75
46-50	2,138,946	862,046	1,372,234	64.16	461,277	53.51	505,537	23.63	255,610	29.65	261,084	12.21	145,159	16.84
51-55	2,153,661	838,495	1,544,066	71.71	464,967	55.45	366,157	17.00	236,980	28.26	243,098	11.29	136,548	16.28
56-60	1,825,552	646,085	1,310,937	71.81	417,839	64.67	305,096	16.71	148,225	22.94	209,519	11.48	80,021	12.39
61-65	758,383	312,386	532,524	70.22	194,580	62.29	103,116	13.60	69,515	22.25	122,743	16.18	48,291	15.46
65+	104,441	47,058	73,938	70.79	36,681	77.95	18,451	17.67	NA	NA	NA	NA	NA	NA
Total	20,432,982	8,262,766	10,447,063	51.13	3,403,946	41.20	6,458,600	31.61	3,103,775	37.56	3,527,319	17.26	1,755,045	21.24

Source: BOC-CPS 1979
 NA - Not Available

1. See note 1, table 3.4.1.
2. Full-time includes those respondents who report working thirty-five hours or more per week and those reporting their jobs as full-time if they report working less than thirty-five hours per week.

3.5 Elderly Pension Recipients: Economic and Demographic Characteristics

The tables in this section report the numbers of elderly individuals and elderly households receiving pension benefits in 1969, 1974, and 1980. The tabulations are based on the Bureau of the Census Current Population Survey. Pension recipients are classified according to age, race, sex, education, income, employment status, and marital status. Each of the tables holds constant a subset of these characteristics in examining the fraction of the population receiving pension income. The tables enumerate separately private pension recipients and government pension recipients. The latter group includes federal, state, and local pension recipients. These tables are, however, concerned only with the receipt of non-social security pension benefits.

The first four BOC-CPS tables, 3.5.1 to 3.5.4, detail the rapid growth of pension beneficiaries in the 1970s. Elderly individuals receiving pensions numbered 3.15 million in 1969, 4.57 million in 1974, and 8.36 million in 1980. In 1969, 13.00 percent of all individuals age 60 or older reported receipt of pension income; in 1974 the percentage was 16.72; it reached 25.11 percent in 1980. The fraction of nonwhite elderly individuals reporting pension income has grown more rapidly than the fraction of whites. Consider, for example, the 65- to 69-year-old group. In 1969 only 7.76 percent of nonwhites reported pension income. By 1980 the figure had risen to 21.46 percent. The corresponding white figure rose

from 16.81 to 30.94 percent over the period. While there remains a sizable racial gap in the fraction of elderly receiving pension income, some convergence of these rates appears under way.

The sizable growth in receipt of pension income has occurred for both males and females. In 1969, 1974, and 1980, respectively, 18.85, 24.22, and 33.75 percent of males over 60 reported receiving pension income. For females, the percentages are 8.38, 11.05, and 18.16.

To summarize these findings, there are sizable and persistent sexual and racial differences in the fraction of the elderly receiving pension income. However, all these recipients' ratios have grown considerably since 1969 with much of the growth occurring after 1974.

In 1969, 68.01 percent of pension recipients indicated they received pension benefits from private as opposed to government pension plans; this figure rose to 71.63 percent in 1974, but fell to 57.85 by 1980. Of course, part of the fall from 1974 to 1980 can be explained by the fact that railroad and military pension recipients are excluded from the 1974 figure for government recipients, but are included in the 1980 figure.

The BOC-CPS (1980) is the only CPS survey of the three examined here that provides classification of government pension recipients by government entity. In that year federal government recipients outnumber state and local government recipients (excluding railroad retirement pension recipients) by a ratio of 1.32.

The receipt of pension income by the elderly is highly correlated with their attained level of education (table 3.5.5). For the 65- to 69-year-old age group, male recipient rates for 1969 rise from 17.59 percent for those with 8 or fewer years of school to 42.33 percent for those with 17 or more years of schooling. The female rates rise from 5.98 to 45.47 percent. The age-sex-education group in 1969 with the largest recipient rate (53.80 percent) is females 70 years or older with 17 or more years of schooling. This significant correlation between educational level and recipient rates is equally true for 1974 and 1980 BOC-CPS respondents (tables 3.5.6 and 3.5.7).

Given table 3.2.7's strong correlation between labor earnings and pension coverage among current workers, it is not surprising to find that higher income elderly individuals are much more likely to be pension recipients than low income elderly individuals. Income here is defined as wages, salaries, rents, net interest receipts, pensions, and social security benefits. The relation between the receipt of pension income and the level of income is strongest for those elderly 65 years old and older. Obviously, many high income elderly individuals between the ages of 60 and 65 covered by pensions have not yet begun to receive pension income. For the lowest 1969 income group in the age 65 to 69 category, those with under \$2,500 of income, the recipient rate is 9.65 for males and 7.29 for females (table 3.5.8). For the next group with income between \$2,500 and \$4,999, the male recipient rate is 36.28 and the female rate is 28.40. These numbers decline somewhat at higher income levels, but all exceed 17 percent.

The 1974 and 1980 numbers (tables 3.5.9 and 3.5.10) confirm this strong positive correlation between the receipt of non-social security pension income and the elderly individuals' level of income. In 1980 the \$1 to \$2,499 income class recipient rate is 2.57; for the \$2,500 to \$4,999 group it is 15.01 percent; for the next income class, \$5,000 to \$7,499, there is a sharp rise to 42.22 percent. This number exceeds 50 percent for the next three income groups, those with \$7,500 to \$19,999 in annual income. For those with income above \$20,000, the overall recipient rate is only 38.65 percent, with a male rate of 37.32 and a female rate of 44.57. Presumably, many of these high income workers between 65 and 70 years old are still employed by the same plan sponsor and have not yet begun to draw their pension.

Tables 3.5.11, 3.5.12, and 3.5.13 confirm this proposition that the employed elderly are less likely at all ages to receive pension income than the not-employed elderly. In 1969, 9.59 percent of employed individuals between the ages of 65 and 69 reported the receipt of pension income. For their not-employed contemporaries, the rate was 18.55 percent. In 1974 the two numbers were 12.60 and 24.00; in 1980 they were 18.18 and 31.91.

Tables 3.5.14 through 3.5.25 provide much the same type of information as the preceding tables, but here the unit of analysis is not the individual but the household. Households are distinguished on the basis of marital status; in the case of single-headed households, the recipient rates are provided for each sex separately. The other characteristics considered in these tables—including age, race, sex, education, and employment status—are all characteristics of the household head. The analysis of recipient rates by income (tables 3.5.20 through 3.5.22) takes total household income as the definition of income.

The principal findings in tables 3.5.14, 3.5.15, and 3.5.16 are the larger recipient rates for married than for single households, and in the case of single households, for males relative to females. In 1980, for example, 48.57 percent of married couples with the household head age 65 to 69 report the receipt of some pension income. For the same age group only 30.57 percent of single households reported receipt of pension income. For households headed by individuals 70 years or older, the married-single differential is quite similar. These data also suggest that elderly single males are somewhat more likely to receive pension income than are elderly single females. The longitudinal comparisons are interesting. In 1969, only 24.84 percent of married households in the 65 to 69 age bracket reported pensions; the 1980 percentage was 48.57.

For households, both married and single, the correlation between the educational level of the household head and the receipt of pension income by the household is strong and positive (tables 3.5.17 through 3.5.19). In 1980, for the 65 to 69 age bracket 19.31 percent of the least-educated single households reported receipt of pension income. For the most-educated couples the percent was 59.59; for the most-educated single households it was 51.26.

Tables 3.5.20 through 3.5.22 show that income and pension receipt are closely linked for all household types and that this relation has been true from at least 1969 to 1980. Tables 3.5.23 through 3.5.25 confirm for the sample of households the findings for individuals that the probability of receipt of pension benefits is greatest for retired elderly respondents. For married households headed by individuals between the ages of 65 and 69, the fraction receiving pension benefits in 1980 was almost twice as great for households in which the head was not employed. For not-employed single households, the recipient rate is over twice the employed single household recipient rate.

Table 3.5.1
Number of Pension Benefit Recipients, 1950-1980
(In Thousands)

	Total Civilian Population Age 55 and Over ¹	Private Pension Recipients ²		Social Security Recipients ³		Federal Pension Recipients ⁴		State and Local Pension Recipients ⁴		Military Pension Recipients ⁴	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1950	25,789	450	1.74	1,771	6.87	386	1.50	254	0.98	56	0.22
1951	26,482	540	2.04	2,278	8.60	406	1.53	NA	NA	59	0.22
1952	27,147	650	2.39	2,644	9.74	507	1.87	NA	NA	61	0.22
1953	27,778	750	2.70	3,222	11.60	546	1.97	NA	NA	64	0.23
1954	28,454	880	3.09	3,775	13.27	579	2.03	NA	NA	71	0.25
1955	29,144	980	3.36	4,474	15.35	619	2.12	397	1.36	77	0.26
1956	29,783	1,090	3.66	5,112	17.16	656	2.20	NA	NA	84	0.28
1957	30,395	1,240	4.08	6,197	20.39	799	2.63	NA	NA	92	0.30
1958	30,983	1,400	4.52	6,920	22.33	747	2.41	NA	NA	104	0.34
1959	31,644	1,590	5.02	7,526	23.78	790	2.50	NA	NA	114	0.36
1960	32,295	1,780	5.51	8,062	24.96	851	2.64	590	1.83	126	0.39
1961	32,932	1,910	5.80	8,925	27.10	896	2.72	665	2.02	146	0.44
1962	33,582	2,100	6.25	9,738	29.00	933	2.78	709	2.11	173	0.52
1963	34,208	2,280	6.67	10,263	30.00	965	2.82	744	2.17	203	0.59
1964	34,880	2,490	7.14	10,668	30.58	994	2.85	793	2.27	241	0.69
1965	35,524	2,750	7.74	11,101	31.25	1,015	2.86	850	2.39	281	0.79
1966	36,157	3,180	8.79	11,658	32.24	1,082	2.99	904	2.50	317	0.88
1967	36,817	3,460	9.40	12,168	33.05	1,105	3.00	952	2.59	359	0.98
1968	37,449	3,920	10.47	12,420	33.17	1,134	3.03	1,004	2.68	401	1.07
1969	38,067	4,180	10.98	12,822	33.68	1,159	3.04	1,041	2.73	448	1.18
1970	38,744	4,740	12.23	13,349	34.45	1,203	3.10	1,171	3.02	492	1.27
1971	39,380	5,180	13.15	13,900	35.30	1,238	3.14	1,254	3.18	543	1.38
1972	39,980	5,550	13.88	14,556	36.41	1,274	3.19	1,333	3.33	598	1.50
1973	40,596	6,080	14.98	15,364	37.85	1,437	3.54	1,415	3.49	654	1.61
1974	41,330	6,390	15.46	15,958	38.61	1,444	3.49	1,495	3.62	710	1.72
1975	42,129	7,050	16.73	16,587	39.37	1,483	3.52	1,585	3.76	767	1.82
1976	43,018	NA	NA	17,164	39.90	1,471	3.42	1,690	3.93	819	1.90
1977	43,908	NA	NA	17,820	40.58	1,546	3.52	1,989	4.53	882	2.01
1978	44,901	NA	NA	18,358*	40.89	1,580	3.52	2,050***	4.57	923	2.06
1979	46,542**	NA	NA	18,969*	40.76	1,607	3.45	2,100***	4.51	961***	2.06
1980	47,245**	NA	NA	19,583**	41.45	1,650	3.49	2,150***	5.31	993***	2.10

*Unpublished **Unpublished preliminary ***Preliminary
NA - Not Available

1. Source: *Population Estimates and Projections*, series P-25, nos. 800, 721, 519, and 310, table 3. Data include civilian resident population of the United States, estimated as of 1 July.

2. These data include all beneficiaries of pay-as-you-go, multiemployer, and union-administered plans, nonprofit organization plans, and railroad plans supplementing the federal railroad retirement program. Beneficiaries of defined contribution plans who receive a lump sum during the year are included. Excluded are beneficiaries of federal, state, and local government plans, and IRA plans.

Figures were estimated by the Social Security Administration (Skolnik 1976, p. 4, and Yohalem 1977, p. 27) using data compiled by the American Council of Life Insurance (*Pension Facts*, yearly issues, tables 4, 9) and unpublished data compiled by the Securities and Exchange Commission.

3. Source: *Social Security Bulletin, Annual Statistical Supplement, 1977-1979*, table 80, pp. 143-44. Data for years 1978-80 are unpublished estimates by the Social Security Administration. Data include beneficiaries with and without reduction for early retirement.

4. Sources: *Federal Fringe Benefit Facts, 1980; Retirement Plan for Employees of the Federal Reserve System*, annual reports; *Tennessee Valley Authority System Annual Report(s)*; Railroad Retirement Board Annual Report(s) (June 1962, table A-1, p. 66; June 1969, table 2, p. 49; June 1975, table 2, p. 59); unpublished figures from the actuary of the Civil Service Retirement System (years 1950-54); unpublished figures from the Railroad Retirement Board (years 1976-80);

The category "Federal pensions" includes retired members of four funded pension systems associated with the federal government: the Federal Civil Service Retirement System, the Federal Reserve Bank and Board System, the Railroad Retirement Board System, and the Tennessee Valley Authority Retirement System. Figures from the Foreign Service Retirement System could not be obtained. The definition of "fiscal year" varies according to agency and time period:

Federal Civil Service Retirement System—fiscal year ends 30 June;

Federal Reserve System—from 1950 to 1970, fiscal year ends 30 June; from 1977 to 1980, fiscal year ends 30 September;

Railroad Retirement Board System—fiscal year ends 30 June;

Tennessee Valley Authority System—1950-76, fiscal year ends 30 June; 1977-80, fiscal year ends 30 September.

5. These figures are derived from data compiled by the American Council of Life Insurance (*Pension Facts* 1980, table 15, p. 31). Table 15 enumerates active covered employees and inactive vested employees for the 1970s, 1950, and 1960. The figures shown here for other years were imputed on the basis of data in table 1, which reports the total of covered employees, inactive vested employees, elderly and disabled beneficiaries, and survivor and dependent beneficiaries. The average ratio of elderly and disabled beneficiaries to the total for the years 1950 and 1960 was used to impute the number of elderly and disabled beneficiaries for 1955. The same procedure based on 1960 and 1970 data was used to impute the 1961-69 figures.

6. Sources: Selected Manpower Statistics, table P 22.81, p. 267; unpublished figures from the Coast Guard. From 1950 to 1966, figures include non-Coast Guard nondisabled retirees. From 1967 to 1980, figures include nondisabled military retirees and nondisabled Coast Guard retirees. Figures are 12-month averages.

Table 3.5.2
Number of Elderly Individuals Receiving Pensions by Age, Race, and Sex, 1969

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
White	6,654,630	491,867	7.39	299,580	60.91	192,287	39.09
Males	3,109,244	297,838	9.58	180,050	60.45	117,788	39.55
Females	3,545,386	194,029	5.47	119,530	61.60	74,490	38.40
Nonwhite	680,743	22,453	3.30	12,339	55.22	10,036	44.70
Males	316,681	12,750	4.03	10,275	40.59	NA	NA
Females	364,062	9,703	2.67	NA	NA	7,561	77.92
Age 65-69							
White	5,436,794	913,893	16.81	665,315	72.80	248,578	27.20
Males	2,474,154	578,341	23.38	444,267	76.82	134,074	23.18
Females	2,962,640	335,552	11.33	221,048	34.12	114,504	65.88
Nonwhite	527,899	40,957	7.76	24,468	59.74	16,489	40.26
Males	252,848	30,765	12.17	23,213	75.45	7,552	24.55
Females	275,051	10,192	3.71	NA	NA	8,937	87.69
Age 70 +							
White	10,007,038	1,616,392	16.15	1,100,451	68.08	515,914	31.92
Males	4,146,376	1,050,531	25.34	772,236	73.51	278,296	26.49
Females	5,860,662	565,860	9.66	328,215	58.00	237,645	42.00
Nonwhite	895,560	60,783	6.79	37,636	61.92	23,147	38.08
Males	388,087	44,144	11.37	26,048	59.01	18,096	40.99
Females	507,473	16,639	3.28	11,588	69.64	NA	NA
TOTAL (All Ages)	24,202,664	3,146,345	13.00	2,139,867	68.01	1,006,478	31.99
Males	10,687,390	2,014,370	18.85	1,456,089	72.29	558,281	27.71
Females	13,515,274	1,131,985	8.38	683,778	60.41	448,197	39.59

Source: BOC-CPS 1969

1. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.3
Number of Elderly Individuals Receiving Pensions by Age, Race, and Sex, 1974

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
White	7,457,910	826,965	11.09	573,257	69.32	253,708	30.68
Males	3,497,752	511,749	14.63	360,665	70.48	151,084	29.52
Females	3,960,158	315,216	7.96	212,592	67.44	102,644	32.56
Nonwhite	830,319	27,670	3.33	16,831	60.63	10,839	39.17
Males	387,888	15,248	3.93	8,492	44.31	6,756	55.69
Females	442,431	12,422	2.81	8,339	67.13	NA	NA
Age 65-69							
White	6,264,754	1,429,891	22.82	1,073,473	75.07	356,418	24.93
Males	2,774,482	909,484	32.78	716,461	78.78	193,023	21.22
Females	3,490,272	520,407	14.91	357,012	68.60	163,395	31.40
Nonwhite	731,987	73,931	10.10	44,692	60.45	29,239	39.55
Males	318,607	53,970	16.94	36,159	67.00	17,811	33.00
Females	413,380	19,961	4.83	8,533	42.75	11,428	57.25
Age 70 +							
White	10,993,252	2,125,234	19.33	1,505,920	70.86	619,314	29.14
Males	4,341,845	1,301,812	29.98	989,527	76.01	312,285	23.99
Females	6,651,407	823,422	12.38	516,393	62.71	307,029	37.29
Nonwhite	1,067,227	85,894	8.05	61,128	71.17	27,766	32.33
Males	455,808	59,692	13.10	43,350	72.62	16,342	27.38
Females	611,419	29,202	4.78	17,778	60.88	11,424	39.12
TOTAL (All Ages)	27,345,449	4,572,585	16.72	3,275,301	71.63	1,297,284	28.37
Males	11,776,382	2,851,955	24.22	2,154,654	75.55	697,301	24.45
Females	15,569,067	1,720,630	11.05	1,120,647	65.13	599,983	34.87

Source: BOC-CPS 1974

1. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.4
Number of Elderly Individuals Receiving Pensions by Age, Race, and Sex, 1980

	Total Individuals	Pension Recipients		Private Pension Recipients		Federal Pension Recipients ¹		State and Local Pension Recipients		Not Classified Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
White	8,672,472	1,564,050	18.03	836,777	53.50	393,888	25.18	257,978	16.49	75,407	4.82
Males	4,062,161	1,029,988	25.36	558,309	54.21	289,795	28.14	122,343	11.88	59,541	5.78
Females	414,893	534,062	13.39	27,360	49.27	104,093	19.49	NA	NA	NA	NA
Nonwhite	923,159	91,559	9.92	43,647	47.67	35,115	38.35	12,797	13.98	NA	NA
Males	414,893	55,535	13.39	27,360	49.27	24,312	43.78	NA	NA	NA	NA
Females	508,266	36,024	7.09	16,287	45.21	10,803	29.99	8,934	24.80	NA	NA
Age 65-69											
White	7,642,623	2,364,818	30.94	1,502,213	63.51	386,126	16.33	371,333	15.70	105,146	4.45
Males	3,410,149	1,428,690	41.90	989,886	69.29	220,497	15.43	151,305	10.59	67,002	4.69
Females	4,232,474	936,128	22.12	512,327	54.73	165,629	17.69	220,028	23.50	38,144	4.07
Nonwhite	915,985	196,601	21.46	111,324	56.62	49,203	25.03	31,222	15.88	NA	NA
Males	395,185	139,672	35.34	96,441	69.05	28,931	20.71	11,128	7.97	NA	NA
Females	520,800	56,929	10.93	14,883	26.14	20,272	35.61	20,094	35.30	NA	NA
Age 70 +											
White	13,778,125	3,929,497	28.52	2,239,480	56.99	776,729	19.77	787,422	20.04	125,846	3.20
Males	5,381,025	2,221,961	41.29	1,452,621	65.38	384,864	7.15	312,471	14.06	72,004	3.24
Females	8,397,100	1,707,536	20.33	778,859	46.08	391,864	22.95	474,971	27.82	53,842	3.15
Nonwhite	1,370,353	217,391	15.86	104,717	48.17	80,205	36.89	28,801	13.25	3,668	1.69
Males	574,683	139,488	24.27	77,177	55.33	47,768	34.25	11,421	8.19	NA	NA
Females	795,670	77,903	9.79	27,540	35.35	32,437	41.64	17,380	22.31	NA	NA
TOTAL (All Ages)											
	33,302,717	8,363,916	25.11	4,838,158	57.85	1,721,266	20.58	1,489,573	17.81	314,919	3.77
Males	14,238,096	5,015,334	35.22	3,201,794	63.84	996,168	19.86	612,531	12.21	204,841	4.08
Females	19,064,621	3,348,582	17.56	1,636,364	48.87	725,098	21.65	877,042	26.19	110,078	3.29

Source: BCC-CPS 1980
NA - Not Available

1. Includes railroad retirement pension recipients.
2. "Not classified government pensions" category includes individuals for whom the governmental entity providing the pensions is unreported as well as those individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These pension recipients are included in the government category because at least one of their pensions is a government pension.

Table 3.5.5
Number of Elderly Individuals Receiving Pensions by Age, Education, and Sex, 1969

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
0-8 Years	3,080,621	152,441	4.95	108,986	71.49	43,455	28.01
Males	1,538,540	114,231	7.42	86,574	75.79	27,657	24.21
Females	1,542,081	38,210	2.48	22,412	41.35	15,798	58.65
9-12 Years	3,005,022	201,461	6.70	134,495	66.76	66,966	33.24
Males	1,311,270	114,409	8.73	73,998	64.68	40,411	35.32
Females	1,693,752	87,052	5.14	60,497	69.50	26,555	30.50
13-16 Years	980,499	107,610	10.98	47,360	44.01	60,250	55.99
Males	418,068	51,853	12.40	21,510	41.48	30,343	58.52
Females	562,431	55,757	9.91	25,850	46.36	29,907	53.64
17 +	269,231	52,808	19.61	21,156	40.06	31,652	59.94
Males	158,047	30,095	19.04	8,243	27.39	21,852	72.61
Females	111,184	22,713	20.43	12,913	56.85	9,800	43.15

Table 3.5.5 Continued
 Number of Elderly Individuals Receiving Pensions by Age, Education, and Sex, 1969

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
0-8 Years	3,082,181	355,756	11.54	281,121	79.15	74,635	20.98
Males	1,476,785	259,788	17.59	211,846	81.55	47,942	18.45
Females	1,605,396	95,968	5.98	69,275	72.19	26,693	27.81
9-12 Years	2,100,567	378,083	17.80	277,835	73.46	100,248	26.51
Males	884,084	229,334	25.94	174,016	75.88	55,318	24.12
Females	1,216,483	148,749	12.23	103,819	69.79	44,930	30.21
13-16 Years	638,518	158,185	24.77	101,592	64.22	56,593	35.78
Males	289,994	87,752	30.26	62,198	70.88	25,554	29.12
Females	348,524	70,433	20.21	39,394	55.93	31,039	44.07
17 +	143,427	62,826	43.80	29,235	46.53	33,591	53.47
Males	76,139	32,232	42.33	19,420	60.25	12,812	39.75
Females	67,288	30,594	45.47	9,815	32.08	20,779	67.92
Age 70 +							
0-8 Years	6,533,760	706,537	10.81	532,445	75.36	174,092	24.64
Males	2,848,976	541,725	19.01	425,451	78.54	116,274	21.46
Females	3,684,784	164,812	4.47	106,994	64.92	57,818	35.08
9-12 Years	3,035,582	523,534	17.25	347,665	66.41	175,869	33.59
Males	1,144,188	321,112	28.06	219,938	68.49	101,174	31.51
Females	1,891,394	202,422	10.70	127,727	63.10	74,695	36.90
13-16 Years	1,117,185	33,118	29.82	179,306	53.83	153,812	46.17
Males	402,959	159,670	39.62	102,340	64.09	57,330	35.91
Females	714,226	173,448	24.28	76,966	44.37	96,482	55.63
17 +	216,071	113,986	52.75	78,671	69.02	35,315	30.98
Males	138,340	72,169	52.17	50,555	70.05	21,614	29.95
Females	77,731	41,817	53.80	28,116	67.24	13,701	32.76
TOTAL	24,202,664	3,146,345	13.00	2,139,867	68.01	1,006,478	31.99
Males	10,687,390	2,014,370	18.85	1,456,089	72.29	558,281	27.71
Females	13,515,274	1,131,985	8.38	683,778	60.41	448,197	39.59

Source: BOC-CPS 1969

1. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.6
 Number of Elderly Individuals Receiving Pensions by Age, Education, and Sex, 1974

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
0-8 Years	2,916,666	205,321	7.04	167,855	81.75	37,466	18.25
Males	1,486,469	138,862	9.34	117,945	84.94	20,917	15.06
Females	1,430,197	66,459	4.65	49,910	75.10	16,549	24.90
9-12 Years	3,917,102	401,916	10.26	295,204	73.45	106,712	26.55
Males	1,694,516	256,678	15.15	192,221	74.89	64,457	25.11
Females	2,222,586	145,238	6.53	102,983	70.91	42,255	29.09
13-16 Years	1,135,748	165,674	14.59	82,824	49.99	82,850	50.01
Males	525,485	89,878	17.10	35,362	39.34	54,516	60.66
Females	610,263	75,796	12.42	47,462	62.62	28,334	37.38
17 +	318,713	81,724	25.64	44,205	54.09	37,519	45.91
Males	179,170	41,579	23.21	23,629	56.83	17,950	43.17
Females	139,543	40,145	28.77	20,576	51.25	19,569	48.25

Table 3.5.6 Continued
 Number of Elderly Individuals Receiving Pensions by Age, Education, and Sex, 1974

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
0-8 Years	2,978,495	456,928	15.34	374,616	81.99	82,312	18.01
Males	1,443,900	361,542	25.04	299,313	82.79	62,229	17.21
Females	1,534,595	95,386	6.22	75,303	78.95	20,083	21.05
9-12 Years	2,886,259	639,986	22.17	490,700	76.67	149,286	23.33
Males	1,118,005	395,411	35.37	314,723	79.59	80,688	20.41
Females	1,768,254	244,575	13.83	175,977	71.95	68,598	28.05
13-16 Years	880,821	269,568	30.60	173,582	64.39	95,986	35.61
Males	392,518	138,735	35.34	92,249	66.49	46,486	33.51
Females	488,303	130,833	26.79	81,333	62.17	49,500	37.83
17 +	251,166	137,340	54.68	79,267	57.72	58,073	42.28
Males	138,666	67,766	48.87	46,335	68.37	21,431	31.63
Females	112,500	69,574	61.84	32,932	47.33	36,642	52.67
Age 70 +							
0-8 Years	6,736,925	885,613	13.15	673,383	76.04	212,230	23.96
Males	2,832,165	655,852	23.16	515,210	78.56	140,642	21.44
Females	3,904,760	229,761	5.88	158,173	68.84	71,588	31.16
9-12 Years	3,728,253	753,982	20.22	549,472	72.88	204,510	27.12
Males	1,332,057	425,794	31.97	334,312	78.51	91,482	21.49
Females	2,396,196	328,188	13.70	215,160	65.56	113,028	34.44
13-16 years	1,326,011	426,332	32.15	259,101	60.77	167,231	39.23
Males	493,436	201,942	40.93	137,311	68.00	64,631	32.00
Females	832,575	224,390	26.95	121,790	54.28	102,600	45.72
17 +	269,290	148,201	55.03	85,092	57.42	63,109	42.58
Males	139,995	77,916	55.66	46,044	59.09	31,872	40.91
Females	129,295	70,285	54.36	39,048	55.56	31,237	44.44
TOTAL (All Ages)	27,345,449	4,572,585	16.72	3,275,301	71.63	1,297,284	28.37
Males	11,776,382	2,851,955	24.22	2,154,654	75.55	697,301	24.45
Females	15,569,067	1,720,630	11.05	1,120,647	65.13	599,983	34.87

Source: BOC-CPS 1974

1. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.7
 Number of Elderly Individuals Receiving Pensions by Age, Education, and Sex, 1980

	Total Individuals	Pension Recipients		Not Classified Private Pension Recipients		Federal Pension Recipients ¹		State and Local Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
0-8 Years	2,398,640	278,805	11.62	203,939	73.15	42,493	15.24	27,654	9.92	4,719	1.69
Males	1,155,078	192,113	16.63	143,363	74.62	29,723	15.47	14,921	7.77	NA	NA
Females	1,243,562	86,692	6.97	60,576	69.87	12,770	14.73	12,733	14.69	NA	NA
9-12 Years	5,042,033	864,958	17.15	505,639	58.46	222,733	25.75	109,905	12.71	26,681	3.08
Males	2,167,614	558,361	25.76	320,506	57.40	156,983	28.11	57,144	10.23	23,728	4.25
Females	2,874,419	306,597	10.67	185,133	60.38	65,750	21.45	52,761	17.21	NA	NA
13-16 Years	1,709,887	372,508	21.79	147,204	39.52	120,047	32.23	79,478	21.34	25,779	6.92
Males	888,291	247,364	27.85	107,100	43.30	88,360	35.72	33,020	13.35	18,884	7.63
Females	821,596	125,144	15.23	40,104	32.05	31,687	25.32	46,458	37.12	6,895	5.51
17 + Years	445,071	139,338	31.31	23,642	16.97	43,730	31.38	53,738	38.57	18,228	13.08
Males	266,071	87,685	32.96	14,700	16.76	39,041	44.52	21,121	24.09	12,823	14.62
Females	179,000	51,653	28.86	8,942	17.31	4,689	9.08	32,617	63.15	NA	NA

Table 3.5.8 Continued
 Number of Elderly Individuals Receiving Pensions by Age, Income, and Sex, 1969¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
\$1-2,499	2,920,498	236,771	8.11	156,199	65.97	80,575	34.03
Males	1,012,591	97,714	9.65	64,159	65.66	33,558	34.34
Females	1,907,907	139,057	7.29	92,040	66.19	47,017	33.81
\$2,500-4,999	1,232,336	411,565	33.40	312,812	76.01	98,753	23.99
Males	780,900	283,341	36.28	226,606	79.98	56,735	20.02
Females	451,436	128,224	28.40	86,206	67.23	42,018	32.77
\$5,000-7,499	570,277	171,370	30.05	125,500	73.23	45,870	26.77
Males	429,185	117,951	27.48	96,130	81.50	21,821	18.50
Females	141,092	53,419	37.86	29,370	54.98	24,049	45.02
\$7,500-9,999	284,929	70,395	24.71	50,006	71.04	20,389	28.96
Males	225,033	55,438	24.64	41,507	74.87	13,931	25.13
Females	59,896	14,957	24.97	8,499	56.82	6,458	43.18
\$10,000-14,999	196,565	45,452	23.12	34,024	74.86	11,428	25.14
Males	167,985	36,764	21.89	27,836	75.72	8,928	24.28
Females	28,580	8,688	30.40	6,188	71.22	NA	NA
\$15,000-19,999	39,898	7,777	19.48	NA	NA	NA	NA
Males	33,742	7,777	23.05	NA	NA	NA	NA
Females	6,156	NA	NA	NA	NA	NA	NA
\$20,000 +	45,510	9,165	20.16	NA	NA	NA	NA
Males	44,111	7,766	17.61	NA	NA	NA	NA
Females	NA	NA	NA	NA	NA	NA	NA
Age 70 +							
\$1-2,499	6,915,881	532,393	7.70	350,223	65.78	182,170	34.22
Males	2,421,262	236,418	9.76	176,596	74.70	59,822	25.30
Females	4,494,619	295,975	6.59	173,627	58.66	122,348	41.34
\$2,500-4,999	1,951,520	752,615	38.57	529,932	70.41	222,683	29.59
Males	1,357,061	562,609	41.46	419,474	74.56	143,135	25.44
Females	594,459	190,006	31.96	110,458	58.13	79,548	41.87
\$5,000-7,499	560,650	250,265	44.64	170,931	68.30	79,334	31.70
Males	385,636	180,333	46.76	132,711	73.59	47,622	26.41
Females	175,014	69,932	39.96	38,220	54.65	31,712	45.35
\$7,500-9,999	186,021	61,773	33.21	39,593	64.09	22,180	35.91
Males	131,276	48,998	37.32	30,483	62.21	18,515	37.79
Females	54,745	12,775	23.34	9,110	71.31	NA	NA
\$10,000-14,999	161,805	42,424	26.22	22,398	52.80	20,026	47.20
Males	121,332	36,786	30.32	18,283	50.30	18,503	49.70
Females	40,473	NA	NA	NA	NA	NA	NA
\$15,000-19,999	33,473	16,808	50.21	11,768	70.01	NA	NA
Males	20,057	11,462	57.15	8,963	78.20	NA	NA
Females	13,416	NA	NA	NA	NA	NA	NA
\$20,000 +	69,511	18,346	26.39	13,242	72.18	NA	NA
Males	56,932	15,519	27.26	11,774	75.87	NA	NA
Females	12,579	NA	NA	NA	NA	NA	NA
TOTAL ³ (All Ages)	24,202,664	3,146,345	13.00	2,139,867	68.01	1,006,478	31.99
Males	10,687,390	2,014,370	18.85	1,456,089	72.29	558,281	27.71
Females	13,515,274	1,131,985	8.38	683,778	60.41	448,197	39.59

Source: BOC-CPS 1969

1. "Income" refers to the sum of wages and salaries, self-employment income, farm income, social security, and railroad retirement benefits, dividends, interest, rental incomes, welfare or public assistance, unemployment and workmen's compensation, private and government employee pensions, alimony, contributions, and other income. The single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or "other income" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

The BOC adjusts the data to insure that the sum and sources of income reported by individuals of a household correspond to those reported for the household as a whole.

2. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

3. Includes individuals whose total income was negative.

Table 3.5.9
Number of Elderly Individuals Receiving Pensions by Age, Income, and Sex, 1974¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹		
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	
Age 60-64								
\$1-2,499	2,077,761	77,205	3.72	49,777	64.47	27,428	35.53	
Males	478,117	12,004	2.51	NA	NA	NA	NA	
Females	1,599,644	65,201	4.08	43,910	67.35	21,291	32.65	
\$2,500-4,999	1,417,642	221,165	15.60	170,600	77.14	50,565	22.86	
Males	643,594	108,803	16.91	92,711	85.21	16,092	14.79	
Females	774,048	112,362	14.52	77,889	69.32	34,473	30.68	
\$5,000-7,499	1,154,653	215,102	18.63	150,594	70.01	64,508	29.99	
Males	676,429	146,408	21.64	112,878	77.10	33,530	22.90	
Females	478,224	68,694	14.36	37,716	54.90	30,978	45.10	
\$7,500-9,999	811,338	128,402	15.83	95,215	74.15	33,187	25.85	
Males	585,442	92,308	15.77	68,254	73.94	24,054	26.06	
Females	225,896	36,094	15.98	26,961	74.70	9,133	25.30	
\$10,000-14,999	975,334	105,422	10.81	68,171	64.66	37,251	35.34	
Males	822,377	80,134	9.74	50,489	63.01	29,645	36.99	
Females	152,957	25,288	16.53	17,682	69.92	7,606	30.08	
\$15,000-19,999	362,902	50,760	13.99	27,347	53.88	23,413	46.12	
Males	313,617	41,319	13.17	21,132	51.14	20,187	48.86	
Females	49,285	9,441	19.16	NA	NA	NA	NA	
\$20,000 +	343,714	53,386	15.53	25,191	47.19	28,195	52.81	
Males	318,333	46,021	14.46	17,826	38.73	28,195	61.27	
Females	25,381	7,365	29.02	7,365	100.00	NA	NA	
Age 65-69								
\$1-2,499	2,624,666	63,622	2.42	41,522	65.26	22,100	34.74	
Males	594,391	9,269	1.56	NA	NA	NA	NA	
Females	2,030,275	54,353	2.68	36,987	68.05	17,366	31.95	
\$2,500-4,999	4,818,879	551,309	30.31	435,585	79.01	115,724	20.99	
Males	967,708	312,010	32.04	251,082	80.47	60,928	19.53	
Females	851,171	239,299	28.11	184,503	77.10	54,796	22.90	
\$5,000-7,499	962,661	453,305	47.09	348,326	76.84	104,979	23.16	
Males	666,665	312,424	46.86	261,782	83.79	50,642	16.21	
Females	295,996	140,881	47.60	86,544	61.43	54,337	38.57	
\$7,500-9,999	409,504	186,803	45.62	124,427	66.61	62,376	33.39	
Males	299,592	134,106	44.76	94,337	70.35	39,769	29.65	
Females	109,912	52,697	47.94	30,090	57.10	22,607	42.90	
\$10,000-14,999	367,940	145,633	39.58	94,083	64.60	51,550	35.40	
Males	275,238	110,713	40.22	80,809	72.99	29,904	27.01	
Females	92,702	34,920	37.67	13,274	38.01	21,646	61.99	
\$15,000-19,999	140,583	47,080	33.49	32,277	68.56	14,803	31.44	
Males	115,171	38,579	33.50	27,847	72.18	10,732	27.82	
Females	25,412	8,501	33.45	NA	NA	NA	NA	
\$20,000 +	176,806	56,070	31.71	41,945	74.81	14,125	25.19	
Males	151,501	46,353	30.60	32,228	69.53	14,125	30.47	
Females	25,305	9,717	38.40	9,717	100.00	NA	NA	
Age 70 +								
\$1-2,499	5,210,538	196,844	3.78	124,624	63.31	72,220	36.69	
Males	1,293,283	47,967	3.71	26,908	56.10	21,059	43.90	
Females	3,917,255	148,877	3.80	97,716	65.64	51,161	34.36	
\$2,500-4,999	3,739,331	969,248	25.92	719,985	74.28	249,263	25.72	
Males	1,958,478	563,640	28.78	444,941	78.94	118,699	21.06	
Females	1,780,854	405,608	22.78	275,044	67.81	130,564	32.19	
\$5,000-7,499	1,118,338	576,946	51.59	416,931	72.27	160,015	27.73	
Males	743,549	391,359	52.63	311,457	79.58	79,902	20.42	
Females	374,789	185,587	49.52	105,474	56.83	80,113	43.17	
\$7,500-9,999	407,856	210,800	51.68	135,560	64.31	75,240	35.69	
Males	270,030	152,404	56.44	111,321	73.04	41,083	26.96	
Females	137,826	58,396	42.37	24,239	41.51	34,157	58.49	
\$10,000-14,999	376,836	166,801	44.26	106,356	63.76	60,445	36.24	
Males	282,858	132,319	46.78	89,928	67.96	42,391	32.04	
Females	93,978	34,482	36.69	16,428	47.64	18,054	52.36	
\$15,000-19,999	108,792	48,349	44.44	30,402	62.88	17,947	37.12	
Males	89,591	36,906	41.19	23,363	63.30	13,543	36.70	
Females	19,201	11,443	59.60	7,039	61.51	NA	NA	
\$20,000 +	131,802	40,014	30.36	28,064	70.14	11,950	29.86	
Males	109,292	36,909	33.77	24,959	67.62	11,950	32.38	
Females	22,510	NA	NA	NA	NA	NA	NA	

Table 3.5.9 Continued

Number of Elderly Individuals Receiving Pensions by Age, Income, and Sex, 1974¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
TOTAL ³ (All Ages)	27,345,449	4,572,585	16.72	3,275,301	71.63	1,297,284	28.37
Males	11,776,382	2,851,955	24.22	2,154,654	75.55	697,301	24.45
Females	15,569,067	1,720,630	11.05	1,120,647	65.13	599,983	34.87

Source: BOC-CPS 1969

1. "Income" refers to the sum of wages and salaries, self-employment income, farm income, social security, and railroad retirement benefits, dividends, interest, rental incomes, welfare or public assistance, unemployment and workmen's compensation, private and government employee pensions, alimony, contributions, and other income. The single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or "other income" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

The BOC adjusts the data to insure that the sum and sources of income reported by individuals of a household correspond to those reported for the household as a whole.

2. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

3. Includes individuals whose total income was negative.

Table 3.5.10

Number of Elderly Individuals Receiving Pensions by Age, Income, and Sex, 1980¹

	Total Individuals	Pension Recipients		Not Classified Private Pension Recipients		Federal Pension Recipients ¹		State and Local Pension Recipients		Government Pension Recipients ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
\$1-2,499	1,755,858	31,899	1.82	15,889	49.81	11,934	37.41	NA	NA	NA	NA
Males	224,635	6,344	2.82	NA	NA	NA	NA	NA	NA	NA	NA
Females	1,531,223	25,555	1.67	11,399	44.61	10,080	39.44	NA	NA	NA	NA
\$2,500-4,999	1,616,257	202,335	12.52	124,116	61.34	33,858	16.73	40,004	19.77	4,357	2.15
Males	503,738	64,376	12.78	48,853	75.89	6,730	10.45	6,940	10.78	NA	NA
Females	1,112,519	137,959	12.40	75,263	54.55	27,128	19.66	33,064	23.97	NA	NA
\$5,000-7,499	1,180,158	284,612	24.12	176,010	61.84	59,989	21.08	44,024	15.47	NA	NA
Males	483,954	143,844	29.72	99,491	69.17	31,194	21.69	11,681	8.12	NA	NA
Females	696,204	140,768	20.22	76,519	54.36	28,795	20.46	32,343	22.98	NA	NA
\$7,500-9,999	898,924	283,076	31.49	188,355	66.54	48,048	16.97	34,342	12.13	12,331	4.36
Males	466,002	191,370	41.07	131,070	68.49	37,025	19.35	12,572	6.57	10,703	5.59
Females	432,922	91,706	21.18	57,285	62.47	11,023	12.02	21,770	23.74	NA	NA
\$10,000-14,999	1,347,356	370,325	27.53	209,034	56.35	84,334	22.74	60,780	16.39	16,777	4.52
Males	850,485	273,285	32.13	161,102	58.95	64,241	23.51	35,579	13.02	12,363	4.52
Females	496,871	97,040	19.65	47,932	49.09	20,093	20.58	25,201	25.81	4,414	4.52
\$15,000-19,999	858,186	186,232	21.70	83,251	44.70	62,124	33.36	32,619	17.52	8,238	4.42
Males	637,831	146,622	22.99	63,947	43.61	54,396	37.10	21,918	14.95	6,361	4.34
Females	220,355	39,610	17.98	19,304	48.74	7,728	19.51	10,701	27.02	NA	NA
\$20,000 +	1,398,608	296,530	21.20	83,769	28.28	128,716	43.41	55,543	18.73	28,502	9.61
Males	1,244,140	259,682	20.87	76,716	29.54	118,667	45.70	37,516	14.45	26,783	10.31
Females	154,468	36,848	23.85	7,053	19.14	10,049	27.27	18,027	48.92	1,719	4.67
Age 65-69											
\$1-2,499	1,532,039	39,416	2.57	14,238	36.12	17,193	43.62	7,985	20.26	NA	NA
Males	251,322	15,327	6.10	5,787	37.76	9,204	60.05	NA	NA	NA	NA
Females	1,280,717	24,089	1.88	8,451	35.08	7,989	33.16	7,649	31.75	NA	NA
\$2,500-4,999	2,470,407	370,852	15.01	244,163	65.84	81,321	21.93	42,926	11.57	NA	NA
Males	809,783	120,871	14.93	83,145	68.79	19,165	15.86	16,119	13.34	NA	NA
Females	1,660,624	249,981	15.05	161,018	64.41	62,156	24.86	26,807	10.72	NA	NA
\$5,000-7,499	1,516,903	640,374	42.22	451,606	70.52	74,883	11.69	97,559	15.23	16,326	2.55
Males	749,398	331,676	44.26	266,509	80.35	27,844	8.39	34,696	10.46	NA	NA
Females	767,505	308,698	40.22	185,097	59.96	47,039	15.24	62,863	20.36	13,699	4.44
\$7,500-9,999	1,040,348	564,576	54.27	368,148	65.21	93,076	16.49	84,064	14.89	19,228	3.41
Males	639,327	393,169	61.50	285,438	72.60	59,402	15.11	38,341	9.75	9,988	2.54
Females	406,021	171,347	42.20	82,710	48.27	33,674	19.65	45,723	26.68	9,240	5.39
\$10,000-14,999	979,610	564,264	57.60	350,770	62.16	84,155	14.91	95,547	16.93	33,792	5.99
Males	657,657	419,602	63.80	295,331	70.38	61,800	14.73	38,514	9.18	23,957	5.71
Females	321,953	144,662	44.93	55,439	38.32	22,355	15.45	57,033	39.43	9,835	6.80
\$15,000-19,999	390,742	203,283	52.02	94,428	46.45	47,719	23.47	41,421	20.38	19,715	9.70
Males	275,597	146,713	53.23	73,400	50.03	39,807	27.13	17,582	11.98	15,924	10.85
Females	115,145	56,570	49.13	21,028	37.17	7,912	13.99	23,839	42.14	NA	NA
\$20,000 +	461,736	178,473	38.65	89,943	50.40	36,982	20.72	33,053	18.52	18,495	10.36
Males	377,133	140,763	37.32	76,476	54.33	32,206	22.88	16,845	11.97	15,236	10.82
Females	84,603	37,710	44.57	13,467	35.71	4,776	12.67	16,208	42.98	NA	NA

Table 3.5.10 Continued

Number of Elderly Individuals Receiving Pensions by Age, Income, and Sex, 1980¹

	Total Individuals	Pension Recipients		Not Classified Private Pension Recipients		Federal Pension Recipients ³		State and Local Pension Recipients		Government Pension Recipients ⁴	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +											
\$1-2,499	2,695,678	83,299	3.09	31,971	38.38	24,998	30.01	26,330	31.61	NA	NA
Males	524,850	31,785	6.06	12,303	38.71	10,287	32.36	9,195	28.93	NA	NA
Females	2,170,828	51,514	2.37	19,668	38.18	14,711	28.56	17,135	33.26	NA	NA
\$2,500-4,999	5,916,620	735,405	12.43	414,786	56.40	218,660	29.73	100,821	13.71	NA	NA
Males	1,898,703	277,135	14.60	170,208	61.42	72,237	26.07	34,247	12.36	NA	NA
Females	4,017,917	458,270	11.41	244,578	53.37	146,423	31.95	66,574	14.53	NA	NA
\$5,000-7,499	2,893,985	1,354,444	46.80	815,808	60.23	262,965	19.41	254,757	18.81	20,914	1.54
Males	1,455,379	776,833	53.38	541,017	69.64	114,436	14.73	115,841	14.91	5,539	0.71
Females	1,438,606	577,611	40.15	274,791	47.57	148,529	25.71	138,916	24.05	15,375	2.66
\$7,500-9,999	1,404,979	798,458	56.83	491,961	61.61	128,187	16.05	152,003	19.04	26,307	3.29
Males	816,539	527,478	64.60	383,427	72.69	78,798	14.94	53,397	10.12	11,856	2.25
Females	588,440	270,980	46.05	108,534	40.05	49,389	18.23	98,606	36.39	14,451	5.33
\$10,000-14,999	1,129,951	703,787	62.28	392,665	55.79	116,980	16.62	153,514	21.81	40,628	5.77
Males	643,031	444,306	69.10	281,577	63.37	75,850	17.07	55,414	12.47	31,465	7.08
Females	486,920	259,481	53.29	111,088	42.81	41,130	15.85	98,100	37.81	9,163	3.53
\$15,000-19,999	407,931	218,628	53.59	95,202	43.55	43,441	19.87	61,912	28.32	18,073	8.27
Males	222,599	123,710	55.58	58,985	47.68	32,720	26.45	22,097	17.80	9,908	8.01
Females	185,332	94,918	51.22	36,217	38.16	10,721	11.30	39,815	41.95	8,165	8.60
Age 70 +											
\$20,000 +	490,930	252,867	51.51	101,804	40.26	61,703	24.40	66,906	26.46	22,454	8.88
Males	341,785	180,202	52.72	82,281	45.66	48,305	26.81	33,701	18.70	15,915	8.83
Females	149,501	72,665	48.61	19,523	26.87	13,398	18.44	33,205	45.70	6,539	9.00
TOTAL ⁴ (All Ages)	33,302,717	8,363,916	25.11	4,838,158	57.85	1,721,266	20.58	1,489,573	17.81	314,919	3.77
Males	14,238,096	5,015,334	35.22	3,201,794	63.84	996,168	19.86	612,531	12.21	204,841	4.08
Females	19,064,621	3,348,582	17.56	1,636,364	48.87	725,098	21.65	877,042	26.19	110,078	3.29

Source: BOC-CPS 1980

1. "Income" refers to the sum of wages and salaries, self-employment income, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony and child support, and other regular contributions. Income not belonging to these categories was reported as "other income." A single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or the "anything else" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

2. Includes railroad retirement pension recipients.

3. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These pension recipients are included in the government category because any combination of pension sources must include a government source.

4. Includes individuals whose total income was negative.

Table 3.5.11

Number of Elderly Individuals Receiving Pensions by Age, Employment Status, and Sex, 1969¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Employed	3,906,587	142,601	3.65	75,809	53.16	66,792	46.84
Males	2,531,068	96,546	3.81	42,381	43.90	54,165	56.10
Females	1,375,519	46,055	3.35	33,428	72.58	12,627	27.42
Not Employed	3,427,511	371,719	10.85	236,188	63.54	135,531	36.46
Males	893,582	214,042	23.95	147,944	30.88	66,098	69.12
Females	2,533,929	157,677	6.22	88,244	55.97	69,433	44.03
Age 65-69							
Employed	1,689,952	162,011	9.59	126,547	78.11	35,464	21.89
Males	1,131,509	118,383	10.46	94,938	80.20	23,445	19.80
Females	558,443	43,628	7.81	31,609	72.45	12,019	27.55
Not Employed	4,274,741	792,839	18.55	563,236	71.04	229,603	28.96
Males	1,595,493	490,723	30.76	372,542	75.92	118,181	24.08
Females	2,679,248	302,116	11.28	190,694	63.12	111,422	36.88

Table 3.5.11 Continued
 Number of Elderly Individuals Receiving Pensions by Age, Employment Status, and Sex, 1969¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +							
Employed	1,155,764	125,827	10.89	82,161	65.30	43,666	34.70
Males	759,397	96,979	12.77	65,651	67.70	31,328	32.30
Females	396,367	28,848	7.28	16,510	57.23	12,338	42.77
Not Employed	9,746,834	1,551,348	15.92	1,055,926	68.07	495,422	31.93
Males	3,775,066	997,697	26.43	732,633	73.43	265,064	26.57
Females	5,971,768	553,651	9.27	323,293	58.39	230,358	41.61
TOTAL (All Ages)	24,202,664	3,146,345	13.00	2,139,867	68.01	1,006,478	31.99
Males	10,687,390	2,014,370	18.85	1,456,089	72.29	558,281	27.71
Females	13,515,274	1,131,985	8.38	683,778	60.41	448,197	39.59

Source: BOC-CPS 1980

1. The employment status classification is different from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.12
 Number of Elderly Individuals Receiving Pensions by Age, Employment Status, and Sex, 1974¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Government Pension Recipients ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Employed	4,065,151	190,400	4.68	126,154	66.26	64,246	33.74
Males	2,604,484	147,531	5.66	95,362	64.64	52,169	35.36
Females	1,460,667	42,869	2.93	30,792	71.83	12,077	28.17
Not Employed	4,223,078	664,235	15.73	463,934	69.84	200,301	30.16
Males	1,281,156	379,466	29.62	273,795	72.15	105,671	27.85
Females	2,941,922	284,769	9.68	190,139	66.77	94,630	33.23
Age 65-69							
Employed	1,539,069	193,867	12.60	156,883	80.92	36,984	19.08
Males	1,008,892	147,738	14.64	118,644	80.31	29,094	19.69
Females	530,177	46,129	8.70	38,239	82.90	7,890	17.10
Not Employed	5,457,672	1,309,955	24.00	961,282	73.38	348,671	26.62
Males	2,084,197	815,716	39.14	633,976	77.72	181,740	28.28
Females	3,373,475	494,239	14.65	327,306	66.22	166,933	33.78
Age 70 +							
Employed	1,027,101	171,718	16.72	125,272	72.95	46,446	27.05
Males	679,164	136,364	20.08	102,266	74.99	34,098	25.01
Females	347,937	35,354	10.16	23,006	65.07	12,348	34.93
Not Employed	11,033,378	2,042,410	18.51	1,441,776	70.59	600,634	29.41
Males	4,118,489	1,225,140	29.75	930,611	75.96	294,529	24.04
Females	6,914,889	817,270	11.82	511,165	62.55	306,105	37.45
TOTAL (All Ages)	27,345,449	4,572,585	16.72	3,275,301	71.63	1,297,284	28.37
Males	11,776,382	2,851,955	24.22	2,154,654	75.55	697,301	24.45
Females	15,569,067	1,720,630	11.05	1,120,647	65.13	599,983	34.87

Source: BOC-CPS 1974

1. The employment status classification is different from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Excludes railroad retirement pension recipients. Includes individuals who receive pensions from private and government sources. This precludes double counting.

Table 3.5.13
Number of Elderly Individuals Receiving Pensions by Age, Employment Status, and Sex, 1980¹

	Total Individuals	Pension Recipients		Private Pension Recipients		Federal Pension Recipients'		State and Local Pension Recipients		Not Classified Government Pension Recipients ³	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
Employed	4,361,676	454,362	10.42	188,557	41.50	162,083	35.67	91,053	20.04	12,669	2.79
Males	2,684,365	341,448	12.72	139,764	40.93	143,946	42.61	46,420	13.60	11,318	3.31
Females	1,677,311	112,914	6.73	48,793	43.21	18,137	16.06	44,633	39.53	NA	NA
Not Employed	5,233,955	1,201,247	22.95	691,867	57.60	266,920	22.22	179,722	14.96	62,738	5.22
Males	1,792,689	744,075	41.51	445,905	59.93	170,161	22.87	79,786	10.72	48,223	6.48
Females	3,441,266	457,172	13.28	245,962	53.80	96,759	21.16	99,936	21.86	14,515	3.17
Age 65-69											
Employed	1,731,022	314,782	18.18	194,205	61.70	48,707	15.47	61,165	19.43	10,705	3.40
Males	1,052,297	229,345	21.79	145,178	63.30	42,188	18.39	31,274	13.64	10,705	4.67
Females	678,725	85,437	12.59	49,027	57.38	6,519	7.63	29,891	34.99	NA	NA
Not Employed	6,827,586	2,246,637	32.91	1,419,332	63.18	386,622	17.21	341,390	15.20	99,293	4.42
Males	2,753,037	1,339,017	48.64	941,149	70.29	207,240	15.48	131,159	9.80	59,469	4.44
Females	4,074,549	907,620	22.28	478,183	52.69	179,382	19.76	210,231	23.16	39,824	4.39
Age 70 +											
Employed	1,192,217	310,405	26.04	180,026	58.00	49,408	15.92	70,033	22.56	10,938	3.52
Males	766,389	237,599	31.00	144,977	61.02	33,394	14.05	48,502	20.41	10,726	4.51
Females	425,828	72,806	17.10	35,049	48.14	16,014	22.00	21,531	29.57	NA	NA
Not Employed	13,956,261	3,836,483	27.49	2,164,171	56.41	807,526	21.05	746,210	19.45	118,576	3.09
Males	5,189,319	2,123,850	40.93	1,384,821	65.20	399,239	18.80	275,390	12.99	64,400	3.03
Females	8,766,942	1,712,633	19.54	779,350	45.51	408,287	23.84	470,820	27.49	54,176	3.16
TOTAL (All Ages)											
	33,302,717	8,363,916	25.11	4,838,158	57.85	1,721,266	20.58	1,489,573	17.81	314,919	3.77
Males	14,238,096	5,015,334	35.22	3,201,794	63.84	996,168	19.86	612,531	12.21	204,841	4.08
Females	19,064,621	3,348,582	17.56	1,636,364	48.87	725,098	21.65	877,042	26.19	110,078	3.29

Source: BOC-CPS 1980
NA - Not Available

1. The employment status classification is different from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Includes railroad retirement pension recipients.

3. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These pension recipients are included in the government category because any combination of pension sources must include a government source.

Table 3.5.14
Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1969

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	2,814,491	318,783	11.33	200,387	62.86	118,396	37.14
White	2,612,570	308,298	11.80	191,171	62.01	117,127	37.94
Nonwhite	201,921	10,485	5.19	9,216	87.90	NA	NA
Single	1,522,239	152,001	9.99	93,367	61.43	58,634	38.57
White	1,336,220	142,365	10.65	92,329	64.85	50,036	35.15
Males	340,811	23,901	7.01	16,269	68.07	7,632	31.93
Females	995,409	118,464	11.90	76,060	64.21	42,404	35.79
Nonwhite	186,019	9,636	5.18	NA	NA	8,598	89.23
Males	60,595	NA	NA	NA	NA	NA	NA
Females	125,424	7,161	5.71	NA	NA	NA	NA

Table 3.5.14 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1969

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
Married	2,073,125	514,974	24.84	388,027	75.35	126,947	24.65
White	1,913,547	491,765	25.70	369,935	75.23	121,830	24.77
Nonwhite	159,578	23,209	14.54	18,092	77.95	NA	NA
Single	1,629,728	291,193	17.87	193,339	66.40	97,854	33.60
White	1,422,955	278,643	19.58	189,826	68.13	88,817	31.87
Males	324,135	70,063	21.62	48,989	69.92	21,074	30.08
Females	1,098,820	208,580	18.98	140,837	67.52	67,743	32.48
Nonwhite	206,773	12,550	6.07	NA	NA	9,037	72.01
Males	76,116	4,693	6.17	NA	NA	NA	NA
Females	130,657	NA	NA	NA	NA	NA	NA
Age 70 +							
Married	2,911,733	857,967	29.47	611,292	71.25	246,675	28.75
White	2,742,211	832,524	30.36	594,644	71.43	237,880	28.57
Nonwhite	169,522	25,443	15.01	16,648	65.43	8,795	34.57
Single	4,123,362	631,378	15.31	393,771	62.37	237,607	37.63
White	3,758,576	601,162	15.99	375,255	62.42	225,907	37.58
Males	888,127	188,663	21.24	137,260	72.75	51,403	27.28
Females	2,870,449	412,499	14.37	237,995	57.70	174,504	42.30
Nonwhite	364,786	30,216	8.18	18,516	61.28	11,700	38.72
Males	106,208	16,831	15.85	9,155	54.39	7,676	45.61
Females	258,578	13,385	5.18	9,361	69.94	NA	NA
Total (All Ages)	15,074,678	2,766,296	18.35	1,880,183	67.97	886,113	32.03

Source: BOC-CPS 1969
NA - Not Available

1. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

Table 3.5.15

Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1974

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	3,039,555	505,234	16.62	337,441	66.79	167,793	33.21
White	2,831,023	495,866	17.52	332,700	67.09	163,166	32.91
Nonwhite	208,532	9,368	4.49	NA	NA	NA	NA
Single	1,744,497	220,987	12.67	165,873	75.06	55,114	24.94
White	1,462,242	208,063	14.23	155,389	74.68	52,674	25.32
Males	374,688	59,830	15.97	46,129	77.10	13,701	22.90
Females	1,087,554	148,233	13.63	109,260	73.71	38,973	26.29
Nonwhite	282,255	12,924	4.58	10,484	81.12	NA	NA
Males	112,880	NA	NA	NA	NA	NA	NA
Females	169,375	6,733	3.98	6,733	100.00	NA	NA
Age 65-69							
Married	2,468,238	881,088	35.70	676,207	76.75	204,881	23.25
White	2,262,531	834,509	36.88	649,483	77.83	185,026	22.17
Nonwhite	205,707	46,579	22.64	26,724	57.37	19,855	42.63
Single	1,924,954	464,156	24.11	314,699	67.80	149,547	32.20
White	1,690,999	446,738	26.42	302,860	67.79	143,878	32.21
Males	365,625	120,863	33.06	88,967	73.61	31,896	26.39
Females	1,325,374	325,875	24.59	213,893	65.64	111,982	34.36
Nonwhite	233,955	17,418	7.45	11,839	67.97	NA	NA
Males	72,795	7,257	9.97	7,257	100.00	NA	NA
Females	161,160	10,161	6.30	NA	NA	NA	NA

Table 3.5.15 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1974

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +							
Married	3,475,764	1,160,687	33.39	845,012	72.80	315,675	27.20
White	3,227,194	1,114,672	34.54	811,600	72.81	303,072	27.19
Nonwhite	248,570	46,015	18.51	33,412	72.61	12,603	27.39
Single	4,883,803	917,612	18.79	612,050	66.70	305,562	33.30
White	4,457,393	881,292	19.77	589,767	66.92	291,525	33.08
Males	945,094	260,554	27.57	208,229	79.92	52,325	20.08
Females	3,512,299	620,738	17.67	381,538	61.47	239,200	38.53
Nonwhite	426,410	36,320	8.52	22,283	61.35	14,037	38.65
Males	101,112	14,555	14.39	10,099	69.39	NA	NA
Females	325,298	21,765	6.69	12,184	44.02	9,581	55.98
Total (All Ages)	7,536,811	4,149,764	23.66	2,951,282	71.12	1,198,482	28.88

Source: BOC-CPS 1974

NA - Not Available

1. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

Table 3.5.16

Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1980

	Total Households	Total Recipient Households		Private Pension Recipients		Federal Pension Recipients		State and Local Pension Recipient Households ¹		Not Classified Government Pension Recipients Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
Married	3,658,167	1,082,352	29.59	598,841	55.33	236,453	21.85	141,262	13.05	105,796	9.77
White	3,404,056	1,023,457	30.07	571,056	55.80	216,210	21.13	133,058	13.00	103,133	10.08
Nonwhite	354,111	58,895	16.63	27,785	47.18	20,243	34.37	8,204	13.93	NA	NA
Single	2,162,101	409,562	18.94	213,338	52.09	93,945	22.94	81,787	19.97	20,492	5.00
White	1,809,014	380,247	21.02	195,360	51.38	90,112	23.70	74,682	19.64	20,093	5.28
Males	474,789	96,088	20.24	46,665	48.56	34,846	36.26	9,504	9.89	5,073	5.28
Females	1,334,225	284,159	21.30	148,695	52.33	55,266	19.45	65,178	22.94	15,020	5.29
Nonwhite	353,087	29,315	8.30	17,978	61.33	3,833	13.08	7,105	24.24	NA	NA
Males	125,891	7,453	5.92	NA	NA	NA	NA	NA	NA	NA	NA
Females	227,378	21,862	9.61	12,909	59.05	3,251	14.87	5,307	24.27	NA	NA
Age 65-69											
Married	3,005,464	1,459,760	48.57	948,324	64.96	172,470	11.81	180,268	12.35	158,698	10.87
White	2,758,620	1,363,330	49.42	888,175	65.15	153,321	11.25	173,591	12.73	148,243	10.87
Nonwhite	246,844	96,430	39.07	60,149	62.38	19,149	19.86	6,677	6.92	10,455	10.84
Single	2,580,396	788,879	30.57	452,623	57.38	164,503	20.85	131,760	16.70	39,993	5.07
White	2,206,945	714,738	32.39	409,845	57.34	150,136	21.01	114,764	16.06	39,993	5.60
Males	524,113	171,682	32.76	111,138	64.73	42,401	24.70	5,892	3.43	12,251	7.14
Females	1,682,832	543,056	32.27	298,707	55.00	107,735	19.84	108,872	20.05	27,742	5.11
Nonwhite	373,451	74,141	19.85	42,778	57.70	14,367	19.38	16,996	22.92	NA	NA
Males	112,600	31,207	27.71	28,968	92.83	NA	NA	NA	NA	NA	NA
Females	260,851	42,934	16.46	13,810	32.17	13,837	32.23	15,287	35.61	NA	NA

Table 3.5.16 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1980

	Total Households	Total Recipient Households		Private Pension Recipients		Federal Recipients	Pension Households ¹	State and Local Pension Recipient Households		Not Classified Government Pension Recipients Households ¹	
		Number	Percent of Total	Number	Percent of Recipients			Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +											
Married	4,390,520	2,061,976	46.96	1,266,748	61.43	272,265	13.20	296,406	14.37	226,557	10.99
White	4,035,537	1,949,768	48.31	1,204,940	61.80	247,693	12.70	284,787	14.61	212,348	10.89
Nonwhite	354,983	112,208	31.61	61,808	55.08	24,572	21.90	11,619	10.35	14,209	12.66
Single	6,468,710	1,834,469	28.36	868,996	47.37	477,028	26.00	400,319	21.82	88,126	4.80
White	5,840,024	1,728,430	29.60	822,556	47.59	432,174	25.00	389,022	22.51	84,678	4.90
Males	1,108,640	439,836	39.67	276,634	62.89	85,060	19.34	60,633	13.79	17,509	3.98
Females	4,731,384	1,288,594	27.24	545,922	42.37	347,114	26.94	328,389	25.48	67,169	5.21
Age 70 +											
Single											
Nonwhite	628,686	106,039		46,440		44,854		11,297		NA	
Males	160,783	42,524		22,969		16,939		NA		NA	
Females	467,903	63,515		23,471		27,915		9,119		NA	
TOTAL	22,265,358	7,636,998		4,348,870		14,166,64		1,231,80		639,662	

Source: CPS-1980
NA - Not Available

1. Includes railroad retirement pension recipients.

2. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These households are included in the government category because any combination of pension sources must include a government source.

Table 3.5.17

Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1969

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	2,814,491	318,783	11.33	200,387	62.86	118,396	37.14
Years of Schooling							
0-8 Years	1,180,812	112,787	9.55	86,381	75.59	26,406	23.41
9-12 Years	1,111,427	115,169	10.36	74,295	64.51	40,874	35.49
13-16 Years	377,532	60,605	16.05	28,780	47.49	31,825	52.51
17 +	144,720	30,222	20.88	10,931	36.17	19,291	62.83
Age 60-64							
Single	1,522,239	152,001	9.99	93,367	61.43	58,634	38.57
Years of Schooling							
0-8 Years	643,459	29,689	4.61	18,393	61.95	11,296	38.05
Males	214,864	12,008	5.59	8,347	69.51	NA	NA
Females	428,595	17,681	4.13	10,046	56.82	7,635	43.18
9-12 Years	624,763	63,137	10.11	44,670	70.75	18,467	29.25
Males	146,982	9,090	6.18	6,516	71.68	NA	NA
Females	477,781	54,047	11.31	38,154	70.59	15,893	29.41
13-16 Years	197,826	40,381	20.41	22,321	55.28	18,060	44.72
Males	31,941	NA	NA	NA	NA	NA	NA
Females	165,885	37,641	22.69	20,915	55.56	16,726	44.44
17 +	56,191	18,794	33.45	7,983	42.48	10,811	57.52
Males	7,619	NA	NA	NA	NA	NA	NA
Females	48,572	16,256	33.47	7,983	49.11	8,273	50.84

Table 3.5.17 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1969

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
Married	2,073,125	514,974	24.84	388,027	75.35	126,947	24.65
Years of Schooling							
0-8 Years	1,060,041	202,794	19.13	164,569	18.85	38,225	81.15
9-12 Years	688,194	198,650	28.87	149,583	75.30	49,067	24.70
13-16 Years	255,335	83,930	32.87	56,949	67.85	26,981	32.15
17 +	69,555	29,600	42.56	16,926	57.18	12,674	42.82
Age 65-69							
Single	1,629,728	291,193	17.87	193,339	66.40	97,854	33.60
Years of Schooling							
0-8 Years	855,522	95,457	11.16	68,970	72.25	26,487	27.75
Males	267,924	38,540	14.38	30,119	78.15	8,421	21.85
Females	587,598	56,917	9.69	38,851	68.26	18,066	31.74
9-12 Years	575,678	126,716	22.01	84,909	67.01	41,807	32.99
Males	109,724	26,086	23.77	14,741	56.51	11,345	43.49
Females	465,954	100,630	21.60	70,168	69.73	30,462	30.27
13-16 Years	154,771	45,909	29.66	29,680	64.65	16,229	35.35
Males	18,807	6,334	33.68	NA	NA	NA	NA
Females	135,964	39,575	29.11	25,862	65.35	13,713	34.65
17 +	43,757	23,111	52.82	9,780	42.32	13,331	57.68
Males	3,796	NA	NA	NA	NA	NA	NA
Females	39,961	19,315	48.33	7,211	62.67	12,104	37.33
Age 70 +							
Married	2,911,733	857,967	29.47	611,292	71.25	246,675	28.75
Years of Schooling							
0-8 Years	1,704,570	397,126	23.30	304,198	76.60	92,928	23.40
9-12 Years	815,482	275,838	33.83	186,211	67.51	89,627	32.49
13-16 Years	289,401	134,189	46.37	84,003	62.60	50,186	37.40
17 +	102,280	50,814	49.68	36,880	72.58	13,934	27.42
Age 70 +							
Single	4,123,362	631,378	15.31	393,771	62.37	237,607	37.63
Years of Schooling							
0-8 Years	2,388,664	235,394	9.85	174,214	74.01	61,180	25.99
Males	664,599	113,017	17.01	89,044	78.79	23,973	21.21
Females	1,724,065	122,377	7.10	85,170	69.60	37,207	30.40
9-12 Years	1,191,344	206,632	17.34	131,302	63.54	75,330	36.46
Males	229,651	52,951	23.06	37,232	70.31	15,719	29.69
Females	961,693	153,681	15.98	94,070	61.21	59,611	38.79
13-16 Years	465,910	141,645	30.40	60,362	42.61	81,283	57.39
Males	71,310	21,561	30.24	12,363	57.34	9,198	42.66
Females	394,600	120,084	30.43	47,999	60.03	72,085	39.97
17 +	77,444	47,707	61.61	27,893	58.47	19,814	41.53
Males	28,775	17,965	62.43	7,776	43.28	10,189	56.72
Females	48,669	29,742	61.11	20,117	67.64	9,625	32.36
Total (All Ages)	15,074,678	2,766,296	18.35	1,880,183	67.97	886,113	32.03

Source: BOC-CPS 1969

1. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

Table 3.5.18
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1974

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	3,039,555	505,234	16.62	337,441	66.79	167,793	33.21
0-8 Years	1,087,971	138,105	12.69	117,522	85.10	20,583	14.90
9-12 Years	1,376,235	243,065	17.66	174,272	71.70	68,793	28.30
13-16 Years	427,032	88,012	20.61	30,473	34.62	57,539	65.38
17 +	148,317	36,052	24.31	15,174	42.09	20,878	57.91
Age 60-64							
Single	1,744,497	220,987	12.67	165,873	75.06	55,114	24.94
0-8 Years	620,473	48,085	7.75	38,123	79.28	9,962	20.72
Males	220,371	12,978	5.89	10,587	81.58	NA	NA
Females	400,102	35,107	8.77	27,536	78.43	7,571	21.57
9-12 Years	789,465	95,085	12.04	72,675	76.43	22,410	23.57
Males	183,230	33,605	18.34	25,709	76.50	7,896	23.50
Females	606,235	61,480	10.14	46,966	76.39	14,514	23.61
13-16 Years	244,027	43,742	17.93	34,618	79.14	9,124	20.86
Males	62,192	9,336	15.01	NA	NA	NA	NA
Females	181,835	34,406	18.92	29,633	86.13	NA	NA
17 +	90,532	34,075	37.64	20,457	60.04	13,618	39.96
Males	21,775	10,102	46.39	8,599	85.12	NA	NA
Females	68,757	23,973	34.87	11,858	49.46	12,115	50.54
Age 65-69							
Married	2,468,238	881,088	35.70	676,207	76.75	204,881	23.25
0-8 Years	1,078,450	322,565	29.91	263,608	81.72	58,957	18.28
9-12 Years	936,777	362,858	38.73	285,149	78.58	77,709	21.42
13-16 Years	334,929	140,209	41.86	90,496	64.54	49,713	35.46
17 +	118,082	55,456	46.96	36,954	66.64	18,502	33.36
Age 65-69							
Single	1,924,954	464,156	24.11	314,699	67.80	149,547	32.20
0-8 Years	801,139	105,036	13.11	78,874	75.09	26,162	24.91
Males	230,031	43,681	18.99	34,498	78.98	9,183	21.02
Females	571,108	61,355	10.74	44,376	72.33	16,979	27.67
9-12 Years	818,313	216,375	26.44	153,880	71.12	62,495	28.88
Males	144,697	52,533	36.31	41,736	79.45	10,797	20.55
Females	673,616	163,842	24.32	112,144	68.45	51,698	31.55
13-16 Years	228,484	92,211	40.36	54,173	58.75	38,038	41.25
Males	48,161	21,024	43.65	10,589	50.37	10,435	49.63
Females	180,323	71,187	39.48	43,584	61.22	27,603	38.78
17 +	73,018	50,534	68.55	27,772	54.96	22,762	45.04
Males	15,531	10,882	70.07	9,401	86.39	NA	NA
Females	61,487	39,652	64.49	18,371	46.33	21,281	53.67

Table 3.5.18 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1974

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +							
Married	3,475,764	1,160,687	33.39	845,012	72.80	315,675	27.20
0-8 Years	1,962,7654	519,504	26.47	393,842	75.81	125,662	24.19
9-12 Years	1,012,087	383,241	37.87	292,420	23.70	90,821	76.30
13-16 Years	383,186	180,460	47.09	113,036	62.64	67,424	37.36
17 +	117,726	77,482	65.82	45,714	59.00	31,768	41.00
Age 70 +							
Single	4,883,803	917,612	18.79	612,050	66.70	305,562	33.30
0-8 Years	2,656,161	344,531	12.97	243,638	70.72	100,893	29.28
Males	648,343	164,909	25.44	129,159	78.32	35,750	21.68
Females	2,007,818	179,622	8.95	114,479	63.73	65,143	36.27
9-12 Years	1,575,888	321,267	20.39	220,720	68.70	100,547	31.30
Males	286,154	67,787	23.69	57,273	84.49	10,514	15.51
Females	1,289,734	253,480	19.65	163,447	64.48	90,033	35.52
13-16 Years	553,767	195,740	29.93	116,920	59.73	78,820	40.27
Males	93,524	35,832	38.31	26,949	75.21	8,883	24.79
Females	460,243	159,908	34.74	89,971	56.26	69,937	43.74
17 +	97,987	56,074	57.23	30,772	54.88	25,302	45.12
Males	18,185	NA	NA	NA	NA	NA	NA
Females	79,802	49,493	62.02	25,825	52.18	23,668	47.82
Total (All Ages)	17,536,811	4,149,764	23.66	2,951,282	71.12	1,198,482	28.88

Source: BOC-CPS 1974
 NA - Not Available

1. Excludes railroad retirement pension recipients. Includes households that receive pensions from both private and government sources. This precludes double counting.

Table 3.5.19
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1980

	Total Households	Total Recipient Households		Private Pension Recipients		Federal Pension Households ¹		State and Local Pension Recipient Households		Not Classified Government Pension Recipients Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
Married	3,658,167	1,082,352	29.59	598,841	55.33	236,453	21.85	141,262	13.05	105,796	9.77
0-8 Years	850,654	184,343	21.67	144,120	78.18	11,362	6.16	12,825	6.96	16,036	8.70
9-12 Years	1,826,201	578,023	31.65	336,037	58.14	114,107	19.74	73,057	12.64	54,822	9.48
13-16 Years	752,590	236,848	31.47	103,058	43.51	77,981	32.92	34,635	14.62	21,174	8.94
17+	228,722	83,138	36.35	15,646	18.80	33,003	39.70	20,745	24.95	13,764	16.56

Table 3.5.19 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1980

	Total Households	Total Recipient Households		Private Pension Recipients		Federal Recipients	Pension Households ¹	State and Local Pension Recipient Households		Not Classified Government Pension Recipients	
		Number	Percent of Total	Number	Percent of Recipients			Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
Single	2,162,101	409,562	18.94	213,338	52.09	93,945	22.94	81,787	19.97	20,492	5.00
0-8 Years	617,688	70,093	11.35	46,710	66.64	10,743	15.33	12,640	18.03	NA	NA
Males	205,739	18,791	9.13	10,772	57.33	NA	NA	NA	NA	NA	NA
Females	411,949	51,302	12.45	35,938	70.05	6,698	13.06	8,666	16.89	NA	NA
9-12 Years	1,106,330	219,928	19.88	127,929	58.17	55,069	25.04	28,800	13.10	8,130	3.70
Males	263,125	56,090	21.32	28,129	50.15	22,806	40.66	NA	NA	NA	NA
Females	843,205	163,838	19.43	99,800	60.91	32,263	19.69	26,474	16.16	5,301	3.24
13-16 Years	351,473	88,098	25.07	32,036	36.36	22,817	25.90	25,825	29.31	7,420	8.42
Males	107,745	19,569	18.16	9,717	49.66	NA	NA	NA	NA	NA	NA
Females	243,728	68,529	28.12	22,319	32.57	18,525	26.78	22,509	7.55	NA	NA
17 +	86,610	31,443	36.30	6,663	21.19	5,316	16.91	14,522	46.19	NA	NA
Males	24,071	9,091	37.77	NA	NA	NA	NA	NA	NA	NA	NA
Females	62,539	22,352	35.74	3,547	15.87	NA	NA	12,832	57.41	NA	NA
Age 65-69											
Married	3,005,464	1,459,760	48.57	948,324	64.96	172,470	11.81	180,268	12.35	158,698	10.87
0-8 Years	1,022,496	384,674	37.62	268,511	69.80	36,054	9.37	49,544	12.88	30,565	7.95
9-12 Years	1,331,636	714,946	53.69	498,042	69.66	75,635	10.58	72,874	10.19	68,395	9.57
13-16 Years	489,879	262,960	53.68	142,966	54.37	50,288	19.12	30,491	11.60	39,215	14.91
17 +	161,453	97,180	60.19	38,805	39.93	10,493	10.80	27,359	28.15	20,523	21.12
Age 65-69											
Single	2,580,396	788,879	30.57	452,623	57.38	164,503	20.85	131,760	16.70	39,993	5.07
0-8 Years	921,251	177,930	19.31	121,556	68.32	34,351	19.31	14,214	7.99	7,809	4.39
Males	278,519	76,719	27.55	61,130	79.68	9,342	12.18	NA	NA	NA	NA
Females	642,732	101,211	15.75	60,426	59.70	25,009	24.71	13,876	13.71	NA	NA
9-12 Years	1,226,638	431,364	35.17	255,295	59.18	105,122	24.37	54,723	12.69	16,224	3.76
Males	258,938	93,869	36.25	59,833	63.74	26,714	28.46	NA	NA	5,567	5.93
Females	967,700	337,495	34.88	195,462	57.92	78,408	23.23	52,968	15.69	10,657	3.16
13-16 Years	339,379	131,843	38.85	65,761	49.88	21,277	16.14	34,758	26.36	10,047	7.62
Males	76,884	24,708	32.14	15,718	63.62	NA	NA	NA	NA	NA	NA
Females	262,495	107,135	40.81	50,043	46.71	16,428	15.33	30,959	28.90	NA	NA
17 +	93,128	47,742	51.26	10,011	20.97	NA	NA	28,065	58.78	5,913	12.39
Males	22,372	7,593	33.94	NA	NA	NA	NA	NA	NA	NA	NA
Females	70,756	40,149	56.74	6,586	16.40	NA	NA	26,356	65.65	5,480	13.65
Age 70 +											
Married	4,390,520	2,061,976	46.96	1,266,748	61.43	272,265	13.20	296,406	14.37	226,557	10.99
0-8 Years	1,970,822	719,171	36.49	478,570	66.54	82,824	11.52	83,236	11.57	74,541	10.36
9-12 Years	1,578,273	815,285	51.66	506,450	62.12	117,214	14.38	95,061	11.66	96,560	11.84
13-16 Years	631,410	386,579	61.22	224,860	58.17	56,056	14.50	72,535	18.76	33,128	8.57
17 +	210,015	140,941	67.11	56,868	40.35	16,171	11.47	45,574	32.34	22,328	15.84

Table 3.5.19 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1980

	Total Households	Total Recipient Households		Private Pension Recipients		Federal Pension Recipients		State and Local Pension Recipient Households ¹		Not Classified Government Pension Recipients Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +											
Single	6,468,710	1,834,469	28.36	868,996	47.37	477,028	26.00	400,319	21.82	88,126	4.80
0-8 Years	2,922,066	582,930	19.95	318,755	54.68	180,704	31.00	61,880	10.62	21,591	3.70
Males	675,568	228,383	33.81	142,737	62.50	61,384	26.88	16,136	7.07	8,126	3.56
Females	2,246,498	354,547	15.78	176,018	49.65	119,320	33.65	45,744	12.90	13,465	3.80
9-12 Years	2,423,950	772,948	31.89	367,851	47.59	215,082	27.83	153,600	19.87	36,415	4.71
Males	395,690	167,576	42.35	106,782	63.72	24,918	14.87	29,454	17.58	6,422	3.83
Females	2,028,260	605,372	29.85	261,069	43.13	190,164	31.41	124,146	20.51	29,993	4.95
13-16 Years	898,685	351,037	39.06	146,954	41.86	71,383	20.33	112,436	32.03	20,264	5.77
Males	146,998	64,053	43.57	39,179	61.17	11,053	17.26	10,808	16.87	NA	NA
Females	751,687	286,984	38.18	107,775	37.55	60,330	21.02	101,628	35.41	17,251	6.01
17 +	224,009	127,554	56.94	35,436	27.78	9,859	7.73	72,403	56.76	9,856	7.73
Males	51,167	22,348	43.68	10,905	48.80	4,644	20.78	6,413	28.70	NA	NA
Females	172,842	105,206	60.86	24,531	23.32	5,215	4.96	65,990	62.73	9,470	9.00
Age 70 +											
TOTAL (All Ages)	22,265,358	7,636,998	34.30	4,348,870	56.94	1,416,664	18.55	1,231,802	16.13	639,662	8.38

Source: BOC-CPS 1980

1. Includes railroad retirement pension recipients.

2. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These households are included in the government category because any combination of pension sources must include a government source.

Table 3.5.20
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1969¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married ²	2,814,491	318,783	11.33	200,387	62.86	118,396	37.14
\$1-2,499	202,115	10,037	4.97	NA	NA	NA	NA
\$2,500-4,999	433,607	79,162	18.26	61,691	77.93	17,471	22.07
\$5,000-7,499	545,086	58,355	10.71	42,953	73.61	15,402	26.39
\$7,500-9,999	514,151	48,214	9.38	28,274	58.64	19,940	41.36
\$10,000-14,999	619,937	63,684	10.27	31,453	49.39	32,231	50.61
\$15,000-19,999	271,113	34,625	12.77	20,715	59.83	13,910	40.17
\$20,000 +	215,659	24,706	11.46	10,416	42.16	14,290	57.84

Table 3.5.20 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1969¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Single ¹	1,522,239	152,001	9.99	93,367	61.43	58,634	38.57
\$1-2,499	515,483	18,730	3.63	8,856	47.28	9,874	52.72
Males	125,727	NA	NA	NA	NA	NA	NA
Females	389,756	17,433	4.47	7,559	43.36	9,874	56.64
\$2,500-4,999	418,015	54,630	13.07	37,686	68.98	16,944	31.02
Males	75,412	6,388	8.47	NA	NA	NA	NA
Females	342,603	48,242	14.08	32,484	67.34	15,758	32.66
\$5,000-7,499	259,774	27,384	10.54	17,149	62.62	10,235	37.38
Males	82,622	NA	NA	NA	NA	NA	NA
Females	177,152	21,512	12.14	16,295	75.75	NA	NA
\$7,500-9,999	143,659	21,887	15.24	12,306	56.23	9,581	43.77
Males	48,697	9,050	18.58	NA	NA	NA	NA
Females	94,962	12,837	13.52	7,159	55.77	NA	NA
\$10,000-14,999	133,636	16,959	12.69	6,095	35.94	10,864	64.06
Males	52,335	NA	NA	NA	NA	NA	NA
Females	81,301	15,647	19.25	NA	NA	10,864	69.43
\$15,000-19,999	24,155	6,156	30.41	6,156	100.00	NA	NA
Males	9,051	NA	NA	NA	NA	NA	NA
Females	15,104	NA	NA	NA	NA	NA	NA
\$20,000 +	14,981	6,255	41.75	NA	NA	NA	NA
Males	NA	NA	NA	NA	NA	NA	NA
Females	9,847	NA	NA	NA	NA	NA	NA
Age 65-69							
Married ¹	2,073,125	514,974	24.84	388,027	75.35	126,947	24.65
\$1-2,499	337,497	18,995	5.63	10,179	53.59	8,816	46.41
\$2,500-4,999	592,095	177,165	29.92	136,010	76.77	41,155	23.23
\$5,000-7,499	436,988	137,286	31.42	110,576	80.54	26,710	19.46
\$7,500-9,999	260,916	82,203	31.51	62,273	75.76	19,930	24.24
\$10,000-14,999	283,512	64,957	22.91	41,340	63.64	23,617	36.36
\$15,000-19,999	86,244	19,226	22.24	15,082	78.45	NA	NA
\$20,000 +	70,125	15,142	21.59	12,567	82.99	NA	NA
Age 65-69							
Single ²	1,629,728	291,193	17.87	193,339	66.40	97,854	33.60
\$1-2,499	844,445	69,649	8.25	41,208	59.17	28,441	40.83
Males	204,090	14,782	7.24	NA	NA	10,971	74.22
Females	640,355	54,867	8.57	37,397	68.16	17,470	31.84
\$2,500-4,999	416,108	108,315	26.03	81,361	75.12	26,954	24.88
Males	99,239	22,449	22.62	22,449	100.00	NA	NA
Females	316,869	85,866	27.10	58,912	68.61	26,954	31.39
\$5,000-7,499	165,262	51,463	31.14	29,571	57.46	21,892	42.54
Males	30,902	12,276	39.73	7,420	60.44	NA	NA
Females	134,360	39,187	29.17	22,151	56.53	17,036	43.47
\$7,500-9,999	103,372	32,814	31.74	21,355	65.08	11,459	34.92
Males	30,242	12,670	41.90	8,895	70.21	NA	NA
Females	73,130	20,144	27.55	12,460	61.85	7,684	38.15
\$10,000-14,999	57,706	16,057	27.83	12,158	75.72	NA	NA
Males	18,600	6,173	33.19	NA	NA	NA	NA
Females	39,106	9,884	25.27	8,601	87.02	NA	NA
\$15,000-19,999	19,704	6,563	33.31	NA	NA	NA	NA
Males	4,091	NA	NA	NA	NA	NA	NA
Females	15,613	NA	NA	NA	NA	NA	NA
\$20,000 +	10,117	NA	NA	NA	NA	NA	NA
Males	NA	NA	NA	NA	NA	NA	NA
Females	6,273	NA	NA	NA	NA	NA	NA

Table 3.5.20 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1969¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +							
Married ³	2,911,733	857,967	29.47	611,292	71.25	246,675	28.75
\$1-2,499	738,578	30,623	4.15	21,703	70.87	8,920	29.13
\$2,500-4,999	1,137,459	385,788	33.92	292,491	75.82	93,297	24.18
\$5,000-7,499	482,898	221,437	45.86	154,727	69.87	66,710	30.13
\$7,500-9,999	243,508	105,572	43.35	68,599	64.98	36,973	35.02
\$10,000-14,999	185,040	68,086	36.80	41,775	61.36	26,311	38.64
\$15,000-19,999	50,067	18,224	36.40	13,407	73.57	NA	NA
\$20,000 +	66,810	28,237	42.26	18,590	65.74	9,647	34.16
Age 70 +							
Single ²	4,123,362	631,378	15.31	393,771	62.37	237,607	37.63
\$1-2,499	2,661,993	218,099	8.19	136,761	62.70	81,338	37.29
Males	583,705	60,755	10.41	43,399	71.43	17,356	28.57
Females	2,078,288	157,344	7.57	93,362	59.34	63,982	40.66
\$2,500-4,999	791,663	226,353	28.59	144,064	63.65	82,289	36.35
Males	222,229	88,066	39.63	64,706	73.47	23,360	26.53
Females	569,434	138,287	24.28	79,358	57.39	58,929	42.61
\$5,000-7,499	300,270	97,176	32.36	57,557	59.23	39,619	40.77
Males	69,429	26,500	38.17	20,276	76.51	6,224	23.49
Females	230,841	70,676	30.62	37,281	52.75	33,395	47.25
\$7,500-9,999	149,777	34,189	22.83	20,716	60.59	13,473	39.41
Males	46,906	9,331	19.89	6,422	68.82	NA	NA
Females	102,871	24,858	24.16	14,294	57.50	10,564	42.50
\$10,000-14,999	130,086	30,403	23.37	17,293	56.88	13,110	43.12
Males	41,906	14,231	33.96	7,659	53.82	NA	NA
Females	88,180	16,172	18.34	9,634	59.57	6,538	40.43
\$15,000-19,999	31,588	17,199	54.45	12,197	70.92	NA	NA
Males	8,874	NA	NA	NA	NA	NA	NA
Females	22,714	12,005	52.85	8,244	68.67	NA	NA
Age 70 +							
\$20,000 +	38,535	7,959	20.65	NA	NA	NA	NA
Males	5,654	NA	NA	NA	NA	NA	NA
Females	22,881	6,542	28.59	NA	NA	NA	NA
Total ¹ (All Ages)	15,074,678	2,766,296	18.35	1,880,183	67.97	886,113	32.03

Source: BOC-CPS 1969
NA - Not Available

1. "Income" refers to the sum of net receipts from wages and salaries, self-employment, farm income, social security, and railroad retirement benefits, dividends, interest, rental incomes, welfare or public assistance, unemployment and workmen's compensation and government employee pensions, alimony, contributions, and other income. The single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or the "other" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

The BOC insures that the sum and sources of income reported by individuals of a household correspond to those reported for the household as a whole.

2. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

3. Includes households whose total income was negative.

Table 3.5.21
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1974¹

Age	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64 Married ³	3,039,555	505,234	16.62	337,441	66.79	167,793	33.21
\$1-2,499	110,261	NA	NA	NA	NA	NA	NA
\$2,500-4,999	303,480	40,730	13.42	33,259	81.66	7,471	18.34
\$5,000-7,499	374,495	87,622	23.40	76,346	87.13	11,276	12.87
\$7,500-9,999	433,776	73,635	16.98	57,490	78.07	16,145	21.93
\$10,000-14,999	803,302	123,237	15.34	74,009	60.05	49,228	39.95
\$15,000-19,999	459,384	84,919	18.49	48,946	57.64	35,973	42.36
\$20,000 +	543,986	92,237	16.96	46,230	50.12	46,007	49.88
Age 60-64 Single ⁴	1,744,497	220,987	12.67	165,873	75.06	55,114	24.94
\$1-2,499	446,838	16,957	3.79	12,373	72.97	NA	NA
Males	105,385	NA	NA	NA	NA	NA	NA
Females	341,453	12,297	3.60	10,843	88.18	NA	NA
\$2,500-4,999	465,921	66,800	14.34	47,323	70.84	19,477	29.16
Males	117,935	22,887	19.41	18,304	79.97	NA	NA
Females	347,986	43,911	12.62	29,019	66.09	14,892	33.91
\$5,000-7,499	288,900	36,999	12.81	27,967	75.59	9,032	24.41
Males	77,702	9,376	12.07	NA	NA	NA	NA
Females	211,198	27,623	13.08	21,703	78.51	NA	NA
\$7,500-9,999	193,059	29,167	15.11	23,154	79.38	NA	NA
Males	50,026	NA	NA	NA	NA	NA	NA
Females	143,033	26,065	18.22	20,052	76.93	NA	NA
\$10,000-14,999	175,711	28,480	16.21	23,779	83.49	NA	NA
Males	63,085	13,175	20.88	13,175	100.00	NA	NA
Females	112,626	15,305	13.59	10,604	69.28	NA	NA
\$15,000-19,999	90,473	19,404	21.45	12,306	63.42	7,098	36.58
Males	44,171	6,908	15.64	NA	NA	NA	NA
Females	46,302	12,496	26.99	7,833	62.68	NA	NA
\$20,000	64,490	23,180	35.94	18,971	81.84	NA	NA
Males	26,309	NA	NA	NA	NA	NA	NA
Females	38,181	17,269	45.23	15,939	92.30	NA	NA
Age 65-69 Married ⁵	2,468,238	881,088	35.70	676,207	76.75	204,881	23.25
\$1-2,499	134,720	NA	NA	NA	NA	NA	NA
\$2,500-4,999	510,220	93,013	18.23	75,253	80.91	17,760	19.09
\$5,000-7,499	571,558	259,977	45.49	205,882	79.19	54,095	20.81
\$7,500-9,999	355,948	149,653	42.04	123,850	82.76	25,803	17.24
\$10,000-14,999	431,530	184,900	42.85	134,634	72.81	50,266	27.19
\$15,000-19,999	209,608	97,727	46.62	68,995	70.60	28,732	29.40
\$20,000 +	240,570	92,754	38.56	65,944	71.10	26,810	28.90

Table 3.5.21 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1974¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
Single ²	1,924,954	464,156	24.11	314,699	67.80	149,547	32.20
\$1-2,499	575,953	24,011	4.17	13,438	55.97	10,573	44.03
Males	108,836	NA	NA	NA	NA	NA	NA
Females	467,117	22,526	4.82	13,438	59.66	9,088	40.34
\$2,500-4,999	725,732	166,789	22.98	126,422	75.80	40,367	24.20
Males	152,901	41,980	27.46	35,720	85.09	NA	NA
Females	572,831	124,809	21.79	90,702	72.67	34,107	27.33
\$5,000-7,499	258,287	123,819	47.94	84,133	67.95	39,686	32.05
Males	59,738	29,356	49.14	24,876	84.74	NA	NA
Females	198,549	94,463	47.58	59,257	62.73	35,206	37.37
\$7,500-9,999	129,005	58,183	45.10	29,550	50.79	28,633	49.21
Males	43,356	19,985	46.10	7,974	60.10	12,011	39.90
Females	85,649	38,198	44.60	21,576	56.48	16,622	43.52
\$10,000-14,999	132,148	52,166	39.48	27,445	52.61	24,721	47.39
Males	33,055	18,487	55.93	12,388	67.01	NA	NA
Females	99,093	33,679	33.99	15,057	44.71	18,622	55.29
\$15,000-19,999	54,499	25,057	45.98	22,557	90.02	NA	NA
Males	21,122	12,085	57.22	12,085	100.00	NA	NA
Females	33,377	12,972	38.87	10,472	80.73	NA	NA
\$20,000 +	44,656	14,131	31.64	11,154	78.93	NA	NA
Males	17,857	NA	NA	NA	NA	NA	NA
Females	26,799	9,389	35.03	7,973	84.92	NA	NA
Age 70 +							
Married ²	3,475,764	1,160,687	33.39	845,012	72.80	315,675	27.20
\$1-2,499	232,041	13,782	5.94	8,517	61.80	NA	NA
\$2,500-4,999	1,236,799	219,555	17.75	163,417	74.43	56,138	25.57
\$5,000-7,499	838,046	353,429	42.17	286,963	81.19	66,466	18.81
\$7,500-9,999	429,442	212,713	49.53	153,753	72.28	58,960	27.72
\$10,000-14,999	364,880	190,919	52.32	131,947	69.11	58,972	30.89
\$15,000-19,999	183,273	99,397	54.23	56,101	56.44	43,296	43.56
\$20,000 +	170,219	70,892	41.65	44,314	62.51	26,578	37.49
Age 70 + Single ²	4,883,803	917,612	18.79	612,050	66.70	305,562	33.30
\$1-2,499	1,973,452	91,064	4.61	51,365	56.41	39,699	43.59
Males	349,484	14,370	4.11	7,949	55.32	NA	NA
Females	1,623,968	76,694	4.72	43,416	56.61	33,278	43.39
\$2,500-4,999	1,750,153	384,133	21.95	267,823	69.72	116,310	30.28
Males	375,834	108,277	28.81	85,791	79.23	22,486	20.77
Females	1,374,319	275,856	20.07	182,032	65.99	93,824	34.01
\$5,000-7,499	523,283	220,136	42.24	151,911	69.01	68,225	30.99
Males	143,621	80,730	56.21	64,661	80.10	16,069	19.90
Females	389,662	139,406	35.78	87,250	62.59	52,156	37.41
\$7,500-9,999	222,396	88,045	39.59	54,281	61.65	33,764	38.35
Males	42,480	20,821	49.01	17,997	86.44	NA	NA
Females	179,916	67,224	37.36	36,284	53.97	30,940	46.03
\$10,000-14,999	230,518	78,857	34.21	44,338	56.23	34,519	43.77
Males	70,488	28,990	41.13	21,278	73.40	7,712	26.60
Females	160,030	49,867	31.16	23,060	53.76	26,807	46.24
\$15,000-19,999	67,590	25,352	37.51	16,830	66.39	8,522	33.61
Males	25,440	10,468	41.15	9,199	87.88	NA	NA
Females	42,150	14,884	35.31	7,631	48.73	7,253	51.27

Table 3.5.21 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1974¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +							
Single							
\$20,000 +	70,833	24,899	35.15	20,376	81.83	NA	NA
Males	34,094	11,453	33.59	11,453	100.00	NA	NA
Females	36,739	13,446	36.60	8,923	66.36	NA	NA
Total (All Ages)	1,536,811	4,149,764	23.66	2,951,282	71.12	1,198,482	28.88

Source: BOC-CPS 1974
NA - Not Available

1. "Income" refers to the sum of net receipts from wages and salaries, self-employment, farm income, social security, and railroad retirement benefits, dividends, interest, rental incomes, welfare or public assistance, unemployment and workmen's compensation and government employee pensions, alimony, contributions, and other income. The single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or the "other" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

The BOC insures that the sum and sources of income reported by individuals of a household correspond to those reported for the household as a whole.

2. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

3. Includes households whose total income was negative.

Table 3.5.22

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1980¹

	Households	Total Recipient Households		Private Pension Recipients		Federal Pension Recipients	Pension Households ²	State and Local Pension Recipient Households		Not Classified Government Pension Recipients Households ³	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64											
Married ⁴	3,658,167	1,082,352	29.59	598,841	55.33	236,453	21.85	141,262	13.05	105,796	9.77
\$1-2,499	35,205	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
\$2,500-4,999	119,537	15,025	12.57	11,405	75.91	NA	NA	NA	NA	NA	NA
\$5,000-7,499	215,818	43,669	20.23	34,770	79.62	NA	NA	NA	NA	NA	NA
\$7,500-9,999	229,712	77,905	33.91	61,906	79.46	5,132	6.59	5,938	7.62	4,929	6.33
\$10,000-14,999	658,280	253,059	38.44	157,526	62.25	37,566	14.84	28,077	11.10	29,890	11.81
\$15,000-19,999	493,377	160,084	32.45	99,632	62.24	33,477	20.91	13,756	8.59	13,219	8.26
\$20,000 +	1,889,264	530,152	28.06	232,134	43.79	155,706	29.37	88,456	16.69	53,856	10.16
Age 60-64 Single ⁴	2,162,101	409,562	18.94	213,338	52.09	93,945	22.94	81,787	19.97	20,492	5.00
\$1-2,499	220,361	6,026	2.73	NA	NA	NA	NA	NA	NA	NA	NA
Males	59,698	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Females	160,663	6,026	3.75	NA	NA	NA	NA	NA	NA	NA	NA
\$2,500-4,999	527,115	61,743	11.71	39,088	63.31	6,562	10.63	14,949	24.21	NA	NA
Males	147,872	11,308	7.65	8,835	65.58	NA	NA	NA	NA	NA	NA
Females	379,243	50,435	13.30	30,253	59.98	5,891	11.68	13,147	26.07	NA	NA
\$5,000-7,499	326,949	76,906	23.52	43,096	56.04	13,642	17.74	15,976	20.77	NA	NA
Males	70,944	14,153	19.95	4,976	82.45	NA	NA	NA	NA	NA	NA
Females	256,005	62,753	24.51	38,120	60.75	8,323	13.26	12,118	19.31	NA	NA
\$7,500-9,999	220,131	57,142	25.96	36,923	64.62	13,276	23.23	6,943	12.15	NA	NA
Males	39,740	8,860	22.29	NA	NA	NA	NA	NA	NA	NA	NA
Females	180,391	48,282	26.77	33,131	68.62	8,208	17.00	6,943	14.38	NA	NA
\$10,000-14,999	352,960	75,853	21.49	40,659	53.60	23,537	31.03	6,794	8.96	4,863	6.41
Males	97,026	22,333	23.02	11,895	53.26	9,501	42.54	NA	NA	NA	NA
Females	255,934	53,520	20.91	28,764	53.74	14,036	26.23	6,794	12.69	NA	NA
\$15,000-19,999	197,773	53,337	26.97	30,039	56.32	10,107	18.95	10,690	20.04	NA	NA
Males	70,420	21,227	30.14	15,512	73.08	3,892	18.34	NA	NA	NA	NA
Females	127,353	32,110	25.21	14,527	45.24	6,215	19.36	9,060	28.22	NA	NA
\$20,000 +	277,120	78,555	28.35	20,070	25.55	25,083	31.93	25,610	32.60	7,792	9.92
Males	102,205	25,660	25.11	6,724	26.20	10,977	42.78	NA	NA	NA	NA
Females	174,915	52,895	30.24	13,346	25.23	14,106	26.67	21,594	40.82	NA	NA

Table 3.5.22 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1980¹

	Households	Total Recipient Households		Private Pension Recipients		Federal Pension Households ²		State and Local Pension Recipient Households		Not Classified Government Pension Recipients Households ³	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69											
Married ⁴	3,005,464	1,459,760	48.57	948,324	64.96	172,470	11.81	180,268	12.35	158,698	10.87
\$1-2,499	37,028	7,520	20.31	NA	NA	NA	NA	NA	NA	NA	NA
\$2,500-4,999	215,642	24,786	11.49	17,839	71.97	NA	NA	5,050	20.37	NA	NA
\$5,000-7,499	329,291	89,381	27.14	60,204	67.36	12,557	14.05	7,034	7.87	9,586	10.72
\$7,500-9,999	392,137	190,234	48.51	138,797	72.96	14,440	7.59	25,431	13.37	11,566	6.08
\$10,000-14,999	761,386	468,538	61.54	334,964	71.49	46,267	9.87	46,793	9.99	40,514	8.65
\$15,000-19,999	432,592	230,643	53.32	134,518	58.32	34,191	14.82	27,542	11.94	34,392	14.91
\$20,000 +	831,734	448,658	53.94	258,713	57.66	60,605	13.51	68,418	15.25	60,922	13.58
Age 65-69 Single ⁴											
\$1-2,499	231,058	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Males	65,719	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Females	165,339	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
\$2,500-4,999	845,757	121,883	14.41	74,753	61.33	32,757	26.88	14,373	11.79	NA	NA
Males	178,904	18,206	10.18	15,573	85.54	NA	NA	NA	NA	NA	NA
Females	666,853	103,677	15.55	59,180	57.08	30,124	29.06	14,373	13.86	NA	NA
\$5,000-7,499	458,223	197,577	43.12	132,644	67.14	39,323	19.90	19,918	10.08	NA	NA
Males	109,459	39,838	36.40	37,744	94.74	NA	NA	NA	NA	NA	NA
Females	348,764	153,042	43.88	94,900	62.01	32,532	21.26	19,918	13.01	NA	NA
\$7,500-9,999	342,361	151,864	44.36	81,172	53.45	45,651	30.06	23,802	15.67	NA	NA
Males	91,754	47,888	52.19	26,190	54.69	18,223	38.05	NA	NA	NA	NA
Females	250,607	103,976	41.49	54,982	52.88	27,428	26.38	20,327	19.55	NA	NA
\$10,000-14,999	305,113	141,663	46.43	74,492	52.58	19,983	14.11	34,118	24.08	13,070	9.23
Males	79,944	44,701	55.92	28,371	63.47	6,330	14.16	NA	NA	8,354	18.69
Females	225,169	96,962	43.06	46,121	47.57	13,653	14.08	32,472	33.49	4,716	4.86
\$15,000-19,999	169,094	82,320	48.68	36,257	44.04	9,659	11.73	20,712	25.16	15,692	19.06
Males	41,847	19,987	47.76	11,577	57.92	NA	NA	NA	NA	NA	NA
Females	127,247	62,333	48.99	24,680	39.59	NA	NA	19,941	31.99	12,570	20.17
\$20,000 +	200,249	82,832	41.36	49,673	59.97	10,022	12.10	18,837	22.74	NA	NA
Males	60,573	24,920	41.14	20,410	81.90	NA	NA	NA	NA	NA	NA
Females	139,676	57,912	41.46	29,263	50.53	7,996	13.81	17,128	29.58	NA	NA
Age 70 + Married ⁴											
\$1-2,499	55,200	6,003	10.88	4,393	73.18	NA	NA	NA	NA	NA	NA
\$2,500-4,999	502,057	49,339	9.83	17,522	35.51	13,042	26.43	12,709	25.76	NA	NA
\$5,000-7,499	811,230	206,163	25.41	120,280	58.34	46,055	22.34	32,999	16.01	6,829	3.31
\$7,500-9,999	848,544	449,867	53.02	342,876	76.22	35,852	7.97	46,173	10.26	24,966	5.55
\$10,000-14,999	1,011,306	629,845	62.28	417,771	66.33	72,371	11.49	76,751	12.19	62,952	9.99
\$15,000-19,999	455,617	291,420	63.96	169,565	58.19	33,718	11.57	44,005	15.10	44,132	15.14
\$20,000 +	692,100	429,339	62.03	194,341	45.27	71,277	16.60	83,769	19.51	80,002	18.63

Table 3.5.22 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1980¹

	Households	Total Recipient Households		Private Pension Recipients		Federal Pension Recipients		State and Local Pension Recipient Households ²		Not Classified Government Pension Recipients Households ³	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 70 +											
Single ⁴	6,468,710	1,834,469	28.36	868,996	47.37	477,028	26.00	400,319	21.82	88,126	4.80
\$1-2,499	545,552	25,104	4.60	10,637	42.37	6,412	25.54	NA	NA	NA	NA
Males	82,002	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Females	463,550	23,376	5.04	10,637	45.50	6,188	26.47	NA	NA	NA	NA
\$2,500-4,999	2,729,824	353,159	12.94	163,502	46.30	137,037	38.80	49,570	14.04	NA	NA
Males	458,491	68,892	15.03	37,988	55.14	20,566	29.85	10,168	14.76	NA	NA
Females	2,271,333	284,267	12.52	125,514	44.15	116,471	40.97	39,402	13.86	NA	NA
\$5,000-7,499	1,240,030	522,702	42.15	250,371	47.90	156,239	29.89	104,124	19.92	11,968	2.29
Males	261,421	137,882	52.74	79,973	58.00	30,488	22.11	25,702	18.64	NA	NA
Females	978,609	384,820	39.32	170,398	44.28	125,751	32.68	78,422	20.38	10,249	2.66
\$7,500-9,999	647,084	304,511	47.06	166,124	54.55	61,940	20.34	65,756	21.59	10,691	3.51
Males	169,787	113,833	67.04	80,053	70.32	23,427	20.58	10,168	8.93	NA	NA
Females	477,297	190,678	39.95	86,071	45.14	38,513	20.20	55,588	29.15	10,506	5.51
\$10,000-14,999	615,176	336,329	54.67	155,445	46.22	61,031	18.15	91,876	27.32	27,977	8.32
Males	112,517	68,458	60.84	44,878	65.56	7,942	11.60	7,014	10.25	8,624	12.60
Females	502,659	267,871	53.29	110,567	41.28	53,089	19.82	84,862	31.68	19,353	7.22
\$15,000-19,999	281,166	112,740	40.10	54,270	48.14	17,273	15.32	30,975	27.47	10,222	9.07
Males	69,380	32,783	47.25	21,579	65.82	NA	NA	NA	NA	NA	NA
Females	211,786	79,957	37.75	32,691	40.89	9,829	12.29	28,799	36.02	8,638	10.80
Age 70 +											
\$20,000 +	377,174	179,924	47.70	68,647	38.15	37,096	20.62	49,963	27.77	24,218	13.46
Males	105,395	58,784	55.77	35,132	59.76	11,908	20.26	NA	NA	NA	NA
Females	271,779	121,140	44.57	33,515	27.67	25,188	20.79	43,884	36.23	18,553	15.32
TOTAL ⁴ (All Ages)	22,265,358	7,636,998	34.30	4,348,870	56.94	1,416,664	18.55	1,231,802	16.13	639,662	8.38

Source: BDC-CPS 1980
NA - Not Available

1. "Income" refers to the sum of net receipts from wages and salaries, self-employment, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony and child support, and other regular contributions. Income not belonging to these categories could be reported as "other income." The single lump sum payment received by a member of a defined contribution plan may be included under the "interest" category or the "other" category. However, because this income would only be received once, in the majority of cases it was not reported as income.

2. Includes railroad retirement pension recipients.

3. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These households are included in the government category because any combination of pension sources must include a government source.

4. Includes households whose total income was negative.

Table 3.5.23

Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1969¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ¹	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	2,814,491	318,783	11.33	200,387	62.86	118,396	37.14
Employed	2,179,902	119,332	5.47	60,868	51.01	58,464	48.99
Non Employed	634,589	199,451	31.43	139,519	69.95	59,932	30.05
Single	1,522,239	152,001	9.99	93,367	61.43	58,634	38.57
Employed	839,072	46,241	5.51	25,159	54.41	21,082	45.59
Males	264,700	7,236	2.73	NA	NA	NA	NA
Females	574,372	39,005	6.79	22,991	58.94	16,014	41.06
Not Employed	683,167	105,760	15.48	68,208	64.49	37,552	35.51
Males	136,706	19,140	14.00	14,101	73.67	NA	NA
Females	546,461	86,620	15.85	54,107	62.46	32,513	37.54

Table 3.5.23 Continued

Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1969¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
Married	2,073,125	514,974	24.84	388,027	75.35	126,947	24.65
Employed	929,062	116,241	12.51	91,197	78.46	25,044	21.54
Not Employed	1,144,063	398,733	34.85	296,830	74.44	101,903	25.56
Single	1,629,728	291,193	17.87	193,339	66.40	97,854	33.60
Employed	413,015	39,461	9.55	28,507	72.24	10,954	27.76
Males	114,883	14,546	12.66	10,793	74.20	NA	NA
Females	298,132	24,915	8.36	17,714	71.10	7,201	28.90
Not Employed	1,216,713	251,732	20.69	164,832	65.48	86,900	34.52
Males	285,368	60,210	21.10	40,454	67.19	19,756	32.81
Females	931,345	191,522	20.56	124,378	64.94	67,144	35.06
Age 70 +							
Married	2,911,733	857,967	29.47	611,292	71.25	246,675	28.75
Employed	574,934	92,461	16.08	54,607	59.06	37,854	40.94
Not Employed	2,336,799	765,506	32.76	556,685	72.72	208,821	27.28
Single	4,123,362	631,378	15.31	393,771	62.37	237,607	37.63
Employed	420,075	38,547	9.18	27,941	72.49	10,606	27.51
Males	145,356	15,065	10.36	14,061	93.34	NA	NA
Females	274,719	23,482	8.55	13,880	59.11	9,602	40.89
Not Employed	3,703,287	592,831	16.01	365,830	61.71	227,001	38.29
Males	848,979	190,429	22.43	132,354	69.50	58,075	30.50
Females	2,854,308	402,402	14.10	233,476	58.02	168,926	41.98
Total (All Ages)	15,074,678	2,766,296	18.35	1,880,183	67.97	886,113	32.03

Source: BDC-CPS 1969

NA - Not Available

1. The employment status classification is condensed from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

Table 3.5.24

Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1974¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 60-64							
Married	3,039,555	505,234	16.62	337,441	66.79	167,793	33.21
Employed	2,131,699	166,139	7.79	96,935	58.35	69,204	41.65
Not Employed	907,856	339,095	37.35	240,506	70.93	98,589	29.07
Single	1,744,497	220,987	12.67	165,873	75.06	55,114	24.94
Employed	878,092	58,369	6.65	45,410	77.80	12,959	22.20
Males	281,169	32,437	7.98	17,273	76.98	NA	NA
Females	596,923	35,932	6.02	28,137	78.31	7,795	21.69
Not Employed	866,405	162,618	18.77	120,463	74.08	42,155	25.92
Males	206,399	43,584	21.12	32,607	74.81	10,977	25.19
Females	660,006	119,034	18.04	87,856	73.81	31,178	26.19

Table 3.5.24 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1974¹

	Total Households	Total Recipient Households		Private Pension Recipient Households		Government Pension Recipient Households ²	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69							
Married	2,468,238	881,088	35.70	676,207	76.75	204,881	23.25
Employed	844,481	150,196	17.79	118,949	79.20	31,247	20.80
Not Employed	1,623,757	730,892	45.01	557,258	76.24	173,634	23.76
Single	1,924,954	464,156	24.11	314,699	67.80	149,547	32.20
Employed	399,909	57,663	14.42	40,811	70.78	16,852	29.22
Males	117,196	24,458	20.87	15,249	62.35	9,209	37.65
Females	282,713	33,205	11.75	25,562	76.98	7,643	23.02
Not Employed	1,525,045	406,493	26.65	273,888	67.38	132,605	32.62
Males	321,224	103,662	32.27	80,975	78.11	22,687	21.89
Females	1,203,821	302,831	25.16	192,913	63.70	109,918	36.30
Age 70 +							
Married	3,475,764	1,160,687	33.39	845,012	72.80	315,675	27.20
Employed	527,079	135,696	25.74	97,046	71.52	38,650	28.48
Not Employed	2,948,685	1,024,991	34.76	747,966	72.97	277,025	27.03
Single	4,883,803	917,612	18.79	612,050	66.70	305,562	33.30
Employed	371,098	56,611	15.26	36,999	65.36	19,612	34.64
Males	135,916	25,592	18.83	18,328	71.62	7,264	28.38
Females	235,182	31,019	13.19	18,671	60.19	12,348	39.81
Not Employed	4,512,705	861,001	19.08	575,051	66.79	285,950	33.21
Males	910,290	249,517	27.41	200,000	80.15	49,517	19.85
Females	3,602,415	611,484	16.97	375,051	61.33	236,433	38.67
Total (All Ages)	17,536,811	4,149,764	23.66	2,951,282	71.12	1,198,482	28.88

Source: BOC-CPS 1974

1. The employment status classification is different from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Excludes railroad retirement pension recipients. Includes households that receive pensions from private and government sources. This precludes double counting.

Table 3.5.25
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1980¹

	Households	Total Recipient Households		Private Pension Recipients		Federal Pension Recipients	State and Local Pension Recipient Households	Not Classified Government Pension Recipients			
		Number	Percent of Total	Number	Percent of Recipients			Number	Percent of Recipients		
Age 60-64											
Married	3,658,167	1,082,352	29.59	598,841	55.33	236,453	21.85	141,262	13.05	105,796	9.77
Employed	2,277,384	368,382	16.18	153,747	41.74	129,719	35.21	68,782	18.67	16,134	4.38
Not Employed	1,380,783	713,970	51.71	445,094	62.34	106,734	14.95	72,480	10.15	89,662	12.56
Single	2,162,101	409,562	18.94	213,338	52.09	93,945	22.94	81,787	19.97	20,492	5.00
Employed	970,240	110,913	11.43	50,197	45.26	26,877	24.23	28,769	25.94	5,070	4.57
Males	288,497	26,433	9.16	12,841	48.58	9,682	36.63	NA	NA	NA	NA
Females	681,743	84,480	12.37	37,356	44.22	17,195	20.35	25,052	29.65	4,877	5.77
Not Employed	1,191,861	298,649	25.06	163,141	54.63	67,068	22.46	53,018	17.75	15,422	5.16
Males	312,183	77,108	24.70	38,893	50.44	25,746	33.39	7,589	9.84	NA	NA
Females	879,678	221,541	25.18	124,248	56.08	41,322	18.65	45,429	20.51	10,542	4.76

Table 3.5.25 Continued
 Number of Elderly Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1980¹

	Households	Total Recipient Households		Private Pension Recipients		Federal Recipients	Pension Households ²	State and Local Pension Recipient Households		Not Classified Government Pension Recipients Households ³	
		Number	Percent of Total	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients	Number	Percent of Recipients
Age 65-69											
Married	3,005,464	1,459,760	48.57	948,324	64.96	172,470	11.81	180,268	12.35	158,698	10.87
Employed	847,558	248,890	29.37	146,481	58.85	37,317	14.99	39,363	15.82	25,729	10.34
Not Employed	2,157,906	1,210,870	56.11	801,843	66.22	135,153	11.16	140,905	11.64	132,969	10.98
Single	2,580,396	788,879	30.57	452,623	57.38	164,503	20.85	131,760	16.70	39,993	5.07
Employed	545,354	78,120	14.32	47,806	61.20	9,911	12.69	18,616	23.83	NA	NA
Males	162,935	24,424	14.97	14,807	60.62	7,538	30.86	NA	NA	NA	NA
Females	382,419	53,696	14.04	32,999	61.46	NA	NA	16,537	30.80	NA	NA
Not Employed	2,035,042	710,749	34.93	404,817	56.96	154,592	21.75	113,144	15.92	38,206	5.38
Males	473,778	178,465	37.67	125,299	70.21	35,393	19.83	5,522	3.09	12,251	6.86
Females	1,561,264	532,294	34.09	279,518	52.51	119,199	22.39	107,622	20.22	25,955	4.88
Age 70 +											
Married	4,390,520	2,061,976	46.96	1,266,748	61.43	272,265	13.20	296,406	14.37	226,557	10.99
Employed	618,841	238,030	38.46	143,441	60.26	27,397	11.51	48,631	20.43	18,561	7.80
Not Employed	3,771,679	1,823,946	48.36	1,123,307	61.59	244,868	13.43	247,775	13.58	207,996	11.40
Single	6,468,710	1,834,469	28.36	868,996	47.37	477,028	26.00	400,319	21.82	88,126	4.80
Employed	425,127	95,642	22.50	42,567	44.51	26,484	27.69	24,759	25.89	NA	NA
Males	127,717	29,846	23.37	16,153	54.12	7,320	24.53	6,373	21.35	NA	NA
Females	297,410	65,796	22.12	26,414	40.15	19,164	29.13	18,386	27.94	NA	NA
Not Employed	6,043,583	1,738,827	28.77	826,429	47.53	450,544	25.91	375,560	21.60	86,294	4.96
Males	1,141,706	452,514	39.63	283,450	62.64	94,679	20.92	56,438	12.47	17,947	3.97
Females	4,901,877	1,286,313	26.24	542,979	42.21	355,865	27.67	319,122	24.81	68,347	5.31
TOTAL (All Ages)	22,265,358	7,636,998	34.30	4,348,870	56.94	1,416,664	18.55	1,231,802	16.13	639,662	8.38

Source: BOC-CPS 1980
 NA - Not Available

1. The employment status classification is different from that used in the Current Population Survey. The "employed" category includes people working or with a job, but not at work. The "not employed" category includes the unemployed (people looking for work) and people who are not in the labor force: housekeepers, students, people unable to work, and anyone else not employed, such as the retired.

2. Includes railroad retirement pension recipients.

3. "Not classified government pensions" category includes individuals who receive pensions from more than one source. They are categorized separately to preclude double counting. The sources of the pensions may be private and government or government alone. These households are included in the government category because any combination of pension sources must include a government source.

3.6 Distribution of Private Pension Benefit Recipients by Pension Characteristics

The distribution of private pension recipients across plan characteristics is the subject of this section. The analysis uses data from the IRS 5500 File (1977) and the DOL-SPPBA (1979) File. Two key omissions from the sample universes of these data sets need to be discussed to avoid possible misinterpretation of these numbers. The first omission involves those defined contribution plans and defined benefit plans that make lump sum benefit payments. Form 5500 asks plans to indicate the number of recipients "currently receiving benefits." The wording of the question is ambiguous with respect to lump sum recipients. Some pension plans that pay benefits as a lump sum appear to have listed as recipients

retirees who received lump sum payments anytime during the previous year. These plans of necessity are included in the following tables. Apparently many plans—particularly defined contribution plans that made lump sum payments in 1977—did not include these retirees in the recipient count. Of the 9,255 defined contribution plans reporting benefit payments on the IRS 5500 File, only 2,803 plans reported the number of recipients; the rest reported no recipients.

A second important omission from the sample universe are plans, primarily defined contribution plans, that make benefit payments by purchasing insurance annuities. For these plans, pension recipients are formally “beneficiaries” of insurance companies. Hence these plans recorded no recipients on the IRS 5500 and 5500C forms or on the DOL-SPPBA (1979) survey questionnaire. Despite these omissions, the information in this section appears to include a large percentage of total recipients. Data from these two sources are the best available for examining the distribution of recipients across pension plan characteristics.

The first table, 3.6.1, considers the concentration of IRS reported pension recipients within large pension plans. Recipients here include surviving spouses collecting under joint survivor annuities. Over 78 percent of reported 1977 IRS Form 5500 recipients received their pension from plans with 1,000 or more active participants. These plans, totaling 4,748 in number, represent only 1.04 percent of all pension plans (table 4.1.4); the reported recipient population is therefore highly concentrated among a few thousand plans.

The concentration of IRS reported recipients in large plans is somewhat smaller for defined contribution plans than for defined benefit plans. For defined contribution plans the percentage of IRS reported recipients in plans with 1,000 or more active participants is 57.51. A large fraction of recipients, 18.15 percent, are recipients of small plans with fewer than 25 participants. While these very small plans constitute 60.0 percent of all defined benefit plans, they are 87.5 percent of all defined contribution plans (table 4.1.4).

Almost half of all 1977 reported pension recipients received pensions from plans in manufacturing (table 3.6.2). Transportation, communications, and utilities rank second in the ordering of industries by number of recipients. For defined contribution plans, less than one-third of reported recipients are paid by pension plans in manufacturing; almost one-fifth receive benefits from plans in construction.

The final piece of information about the plans of pension recipients available on the IRS File 5500 (1977) is plan entity. Over one-quarter of reported recipients collected benefits from multiemployer plans. The percentage is 28.94 percent for defined contribution plans and 26.26 percent for defined benefit plans (table 3.6.3).

The Department of Labor’s 1979 Survey of Private Pension Benefit Amounts is an important new source of information concerning the characteristics of pension recipients, in particular, recipients of defined benefit plans. Defined benefit recipients are overrepresented in the sample reflecting the source of the survey information. The DOL-SPPBA (1979) collected data on pension beneficiaries based on a random sample of private pension plans. As mentioned, for many defined contribution plans retirees and, potentially, their surviving spouses are not formally recipients of the pension plan because benefits are paid directly by an insurance company under contract with the plan sponsor. While close to 32 percent of private pension participants belong to defined contribution plans, fewer than 10 percent of the DOL-SPPBA (1979) reported 1978 pension recipients belong to such plans. This figure includes an estimated 90,364 lump sum recipients in 1978, most of whom were members of defined contribution plans. The population-weighted estimate of total DOL-SPPBA (1979) pension annuitants is 2,482,744 of whom 80,635 are defined contribution annuitants, 2,353, 601 are defined benefit annuitants, and 48,508 are annuitants of plans whose type is not classified. These figures do not include auxiliary pension recipients such as surviving spouses.

Table 3.6.4 shows the distribution of DOL-SPPBA (1979) annual pension recipients by their plan sponsor’s industry and union status. These figures, like all those in this section, incorporate population weights. Over half of these recipients collect pensions from plans in the manufacturing industry. A sizable fraction of the recipients, almost 30 percent, are not

classified by industry in the data. Recipients of collectively bargained plans represent only one-third of the 2.48 million total. This is somewhat surprising given that 46.38 percent of all pension participants and 54.28 percent of defined benefit participants are members of collectively bargained plans (table 3.3.3).

Years of service is a fundamental pension variable that often affects vesting, benefit levels, and the age of retirement. Table 3.6.5 shows the distribution of the DOL-SPPBA (1979) survey recipients by years of service, the recipient's age in 1978, and the age at which the recipient first began collecting a pension. Among the 76.06 percent of 1979 recipients with a classified number of years of service, almost two-thirds have 21 or more years of service, 30.41 percent have 31 or more years, 28.38 percent have 11 to 20 years, and 6.23 percent have 10 or fewer years.

Perhaps the most interesting feature of table 3.6.5 is the negative correlation between high levels of service and the age of first receipt of benefit payments. For workers (with classified years of service) who started to collect benefits prior to age 60, the percent with 26 or more years of service is 60.41. In contrast, only 46.03 percent of workers who began collecting benefits after age 60 have this much reported service.

Over 80 percent of the DOL-SPPBA (1979) pension recipients started collecting benefits between ages 60 and 69. "Late retirees," those first collecting after age 70, are almost as numerous as recipients with an age of first receipt between 50 and 54. Table 3.6.6 classifies the DOL-SPPBA (1979) recipients by their type of retirement benefit. An almost equal percentage (roughly 46) of recipients collect normal and early retirement benefits. About 18 percent of those receiving early benefits are collecting "special early retirement" pensions. These pensions provide larger benefits prior to the age at which the recipient can collect social security and smaller benefits thereafter.

Table 3.6.6 classifies recipients by age as well as benefit type. Older recipients, quite naturally, are much more likely to receive normal retirement benefits than are younger recipients. For age 75 and older recipients the fraction receiving normal retirement benefits exceeds two-thirds.

Table 3.6.7 shows the distribution of pension recipients (excluding surviving spouses and lump sum recipients) by average real pre-retirement earnings and by the recipients' years of service with the plan sponsors. Average real pre-retirement earnings are the average of real annual earnings for the fifth, fourth, and third years prior to the recipients' receipt of their pensions. All amounts are recorded in constant 1980 dollars. As described in chapter 2 and section 3.8, the earnings information comes from social security records that have been matched to other recipient information in the DOL-SPPBA (1979) file. The social security quarterly records record earnings subject to the social security tax for each quarter. For recipients with annual earnings above the social security taxable earnings ceiling for that particular year, an imputation procedure developed by Alan Fox of the Social Security Administration is used to estimate total annual labor earnings.

Over half of private pension benefit recipients report average real pre-retirement earnings in the range \$15,000–\$24,499; 11.4 percent of recipients report average real pre-retirement earnings in excess of \$25,000. One of the more surprising findings in table 3.6.7 is the job tenure that recipients report at retirement. Of the recipients in the SPPBA sample reporting job tenure, 49 percent report in excess of 25 years of service with the employer paying their pension benefits; 17 percent report more than 35 years of service; only 6 percent report 10 or fewer years of service—reflecting in large part the 10-year service requirement prevalent in most private plans.

Another distinguishing characteristic of pension recipients is their choice of type of annuity. Of the estimated 2,482,744 annual recipients in the DOL-SPPBA (1979) universe, 59.70 percent elected a single life annuity, 14.72 percent elected a joint survivor annuity providing pension benefits to surviving spouses, and 13.98 elected a certain and continuous annuity providing annuity payments for a specified number of years independent of the retirees' longevity. If the retiree dies prior to collecting all annual payments, the remaining payments are made to the retiree's estate. The remaining 11.60 percent of annuitants either chose some other type of annuity or had no information recorded for this question.

Male recipients choose somewhat different types of annuities than do females. For males, the percentage choosing single life annuities is 57.90; it is 66.73 for females. Over 17 percent of male recipients choose joint life annuities, while the percentage for females is less than 6. About an equal fraction (roughly 14 percent) of male and female recipients choose certain and continuous annuities. An estimated 113,451 spouses in the DOL-SPPBA (1979) universe collected pension benefits in 1978 under joint survivor annuities. For these beneficiaries benefits averaged \$2,380 (in 1980 dollars), compared with \$3,606 for primary pension recipients.

In addition to the 2,482,744 estimated 1978 annual pension recipients in the DOL-SPPBA (1979) universe, an estimated 90,364 elderly individuals received lump sum benefit payments in 1978, averaging \$7,381.

Table 3.6.1
Distribution of Private Pension Benefit Recipients by Plan Type and Plan Size, 1977¹

	Total		Defined Benefit Plans		Defined Contribution Plans		Other Plans	
	Number of Recipients	Column Percent	Number of Recipients	Column Percent	Number of Recipients	Column Percent	Number of Recipients	Column Percent
1-24 Participants	187,475	3.64	95,626	2.02	50,863	18.15	40,985	29.87
25-49 Participants	55,684	1.08	43,074	.91	11,935	4.26	675	.49
50-99 Participants	91,365	1.78	78,039	1.65	12,466	4.45	859	.63
100-249 Participants	198,494	3.86	180,764	3.82	15,296	5.46	2,433	1.77
250-499 Participants	239,640	4.66	226,504	4.79	11,641	4.15	1,494	1.09
500-999 Participants	355,800	6.92	336,222	7.11	16,876	6.02	2,701	1.97
1,000-4,999 Participants	1,098,094	21.35	1,031,004	21.82	56,876	20.29	10,214	7.44
5,000-9,999 Participants	597,391	11.61	554,677	11.74	33,150	11.83	9,564	6.97
10,000+ Participants	2,219,408	45.10	2,179,951	46.13	71,173	25.39	68,283	49.77
TOTAL	5,143,351	100.00	4,725,861	100.00	280,276	100.00	137,208	100.00

Source: IRS 5500 File (1977)

1. Recipients included retired participants and surviving spouses. Individuals receiving pension benefits exclusively from insurance companies were excluded from these calculations as they are seldom reported on Form 5500. Most recipients receiving lump sum benefit payments are apparently not reported on IRS Form 5500 and are also excluded. Plans with fewer than 100 participants filed IRS Form 5500C. This form did not distinguish between beneficiaries and other inactive vested participants. For these plans, the "number of recipients" includes inactive vested participants not yet receiving benefits.

Table 3.6.2
Distribution of Private Pension Benefit Recipients by Plan Type and Industry, 1977¹

	Total		Defined Benefit Plans		Defined Contribution Plans		Other Plans	
	Number of Recipients	Column Percent	Number of Recipients	Column Percent	Number of Recipients	Column Percent	Number of Recipients	Column Percent
Agriculture, Forestry and Fishing	18,482	.36	17,985	.38	483	.17	13	.01
Mining	67,760	1.32	63,572	1.35	4,187	1.49	0	.00
Construction	330,218	6.42	276,877	5.86	50,095	17.87	3,245	2.38
Manufacturing	2,560,487	49.78	2,421,206	51.23	82,312	29.37	56,967	41.82
Transportation, Communications, and Utilities	791,328	15.39	740,854	15.68	25,553	9.12	24,920	18.30
Wholesale Trade	130,514	2.54	117,187	2.48	11,911	4.25	1,415	1.04
Retail Trade	259,740	5.05	230,506	4.88	26,349	9.40	2,884	2.12
Finance, Insurance, and Real Estate	278,403	5.41	245,121	5.19	32,077	11.44	1,203	.88
Services	197,929	3.85	175,504	3.71	19,144	6.83	3,279	2.41
Tax-Exempt Organizations	508,277	9.88	436,858	9.24	28,138	10.04	42,280	31.04
Not Classified	212	.00	187	.00	25	.01	0	.00
TOTAL	5,143,351	100.00	4,725,861	100.00	280,276	100.00	137,208	100.00

Source: IRS 5500 File (1977)

1. See note 1, table 3.6.1.

Table 3.6.3

Distribution of Private Pension Benefit Recipients by Plan Type and Plan Entity, 1977¹

	Total		Defined Benefit Plans		Defined Contribution Plans		Other Plans	
	Number of Benefit Recipients	Column Percent	Number of Benefit Recipients	Column Percent	Number of Benefit Recipients	Column Percent	Number of Benefit Recipients	Column Percent
Single Employer	3,787,630	73.64	3,484,743	73.74	199,131	71.05	103,754	75.62
Multi Employer	1,355,218	26.35	1,241,119	26.26	81,122	28.94	32,976	24.03
Not Classified	505	.01	0	.00	25	.01	480	.35
TOTAL	5,143,351	100.00	4,725,861	100.00	280,276	100.00	137,208	100.00

Source: IRS 5500 File (1977)

1. See note 1, table 3.6.1.

Table 3.6.4

Distribution of Private Pension Benefit Recipients by Industry and Union Status, 1979

Industry	Total		Union		Nonunion	
	Number	Column Percent	Number	Column Percent	Number	Column Percent
Mining	119,088	4.80	3,774	.05	115,314	6.95
Manufacturing	1,294,916	52.16	587,963	71.47	706,953	42.59
Transportation, Communications, and Utilities	126,167	5.07	107,849	13.11	18,318	1.10
Wholesale Trade	100,312	4.04	77,269	9.39	23,042	1.39
Retail Trade	32,503	1.31	24,721	3.00	7,782	.05
Finance, Insurance, and Real Estate	115,284	4.64	NA	NA	115,284	6.94
Not Classified	694,475	27.97	21,091	2.56	673,384	40.56
TOTAL	2,482,744	100.00	822,667	100.00	1,660,077	100.00

Source: DOL SPPBA (1979)

NA - Not Available

Table 3.6.5

Distribution of Private Pension Benefit Recipients by Age, Age of First Receipt, and Years of Service, 1979

	Total	Not Classified								
		Classified	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36+
All Recipients										
Number	2,601,374	622,697	26,548	96,774	210,572	351,081	335,355	356,518	268,737	333,091
Row Percent	100.00	23.94	1.02	3.72	8.09	13.50	12.89	13.70	10.33	12.80
Age at First Receipt										
50-54										
Number	71,114	13,958	795	1,683	3,023	5,066	6,865	21,200	17,451	1,073
Row Percent	100.00	19.63	1.12	2.37	4.25	7.12	9.65	29.81	24.54	1.51
55-59										
Number	365,644	92,343	2,667	8,244	22,649	38,325	41,517	62,386	60,258	37,254
Row Percent	100.00	25.25	.73	2.25	6.19	10.48	11.35	17.06	16.48	10.19
60-64										
Number	1,048,280	218,304	5,971	22,425	72,320	141,416	149,298	156,554	115,748	166,245
Row Percent	100.00	20.82	.57	2.14	6.90	13.49	14.24	14.93	11.04	15.86
65-69										
Number	1,038,117	273,063	15,811	61,104	104,485	152,969	128,143	107,448	71,454	123,640
Row Percent	100.00	26.30	1.52	5.89	10.06	14.74	12.34	10.35	6.88	11.91
70-74										
Number	51,652	16,931	691	2,308	6,028	10,120	7,090	3,390	1,470	3,625
Row Percent	100.00	32.78	1.34	4.47	11.67	19.59	13.73	6.56	2.85	7.02
75-79										
Number	9,708	2,652	201	552	529	1,592	1,480	1,195	773	734
Row Percent	100.00	27.32	2.07	5.69	5.45	16.40	15.25	12.31	7.96	7.56
80-84										
Number	1,700	587	0	0	47	212	97	528	56	173
Row Percent	100.00	34.53	.00	.00	2.76	12.47	5.71	31.06	3.29	10.18
Not Classified										
Number	15,157	4,860	412	458	1,491	1,382	865	3,816	1,527	346
Row Percent	100.00	32.06	2.72	3.02	9.84	9.12	5.71	25.18	10.07	2.28

Table 3.6.5 Continued

Distribution of Private Pension Benefit Recipients by Age, Age of First Receipt, and Years of Service, 1979

	Total	Not Classified	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36+
<u>Recipients Age 50-54</u>										
Number	22,434	4,288	334	824	1,231	1,453	1,365	9,412	3,408	120
Row Percent	100.00	19.11	1.49	3.67	5.49	6.48	6.08	41.95	15.19	.53
<u>Age at First Receipt</u>										
50-54										
Number	14,366	2,274	131	658	475	1,011	1,074	6,532	2,139	72
Row Percent	100.00	15.83	.91	4.58	3.31	7.04	7.48	45.47	14.89	.50
Not Classified										
Number	8,067	2,014	203	166	755	442	291	2,880	1,269	48
Row Percent	99.99	24.96	2.52	2.06	9.36	5.48	3.61	35.70	15.73	.59
<u>Recipients Age 55-59</u>										
Number	118,327	31,603	1,373	2,257	5,652	10,497	12,640	28,559	21,958	3,788
Row Percent	100.00	26.71	1.16	1.91	4.78	8.87	10.68	24.14	18.56	3.20
<u>Age at First Receipt</u>										
50-54										
Number	36,801	5,661	602	432	1,229	2,107	3,417	11,170	11,746	436
Row Percent	100.00	15.38	1.64	1.17	3.34	5.73	9.29	30.35	31.92	1.18
55-59										
Number	79,342	25,151	771	1,803	4,198	8,055	8,938	16,992	10,108	3,326
Row Percent	100.00	31.70	.97	2.27	5.29	10.15	11.27	21.42	12.74	4.19
Age Not Classified										
Number	2,184	792	0	21	226	335	285	397	104	25
Row Percent	99.95	36.25	.00	.96	10.34	15.33	13.04	18.17	4.76	1.14
<u>Recipients Age 60-64</u>										
Number	358,541	77,726	3,134	7,652	24,083	37,098	45,961	65,949	54,075	42,864
Row Percent	100.00	21.68	.87	2.13	6.72	10.35	12.82	18.39	15.08	11.96
<u>Age at First Receipt</u>										
50-54										
Number	13,272	3,196	62	133	710	1,233	1,840	2,950	2,929	220
Row Percent	99.99	24.08	.47	1.00	5.35	9.29	13.86	22.23	22.07	1.66
55-59										
Number	163,215	36,580	1,294	3,169	10,203	16,227	19,389	27,628	31,631	17,084
Row Percent	100.01	22.41	.79	1.94	6.25	9.94	11.88	16.93	19.38	10.47
60-64										
Number	180,926	37,680	1,779	4,321	12,899	19,432	24,584	35,228	19,456	25,548
Row Percent	100.00	20.83	.98	2.39	7.13	10.74	13.59	19.47	10.75	14.12
Not Classified										
Number	1,127	270	0	28	271	206	149	133	59	11
Row Percent	100.00	23.96	.00	2.48	24.05	18.28	13.22	11.80	5.24	.98
<u>Recipients Age 65-69</u>										
Number	828,108	182,303	7,741	34,489	66,554	111,188	112,540	115,714	85,697	111,882
Row Percent	100.00	22.01	.93	4.16	8.04	13.43	13.59	13.97	10.35	13.51
<u>Age at First Receipt</u>										
50-54										
Number	5,324	2,189	0	365	471	509	490	504	522	274
Row Percent	100.00	41.12	.00	6.86	8.85	9.56	9.20	9.47	9.80	5.15
55-59										
Number	87,442	20,366	512	2,469	6,011	10,869	9,064	13,143	13,150	11,860
Row Percent	100.00	23.29	.59	2.82	6.87	12.43	10.37	15.03	15.04	13.56
60-64										
Number	477,069	100,587	2,832	9,729	32,720	65,406	69,925	72,360	52,879	70,632
Row Percent	100.00	21.08	.59	2.04	6.86	13.71	14.66	15.17	11.08	14.81
65-69										
Number	257,786	59,005	4,397	21,851	27,260	34,268	33,055	29,687	19,145	29,117
Row Percent	100.00	22.89	1.71	8.48	10.57	13.29	12.82	11.52	7.43	11.30
Not Classified										
Number	487	157	0	76	92	137	6	20	0	0
Row Percent	99.80	32.17	.00	15.57	18.85	28.07	1.23	4.10	.00	.00
<u>Recipients Age 70-74</u>										
Number	679,951	171,782	9,033	26,809	56,378	95,733	87,324	78,722	57,818	96,352
Row Percent	100.00	25.26	1.33	3.94	8.29	14.08	12.84	11.58	8.50	14.17
<u>Age at First Receipt</u>										
50-54										
Number	1,350	638	0	95	138	206	43	45	114	70
Row Percent	100.07	47.29	.00	7.04	10.23	15.27	3.19	3.34	8.45	5.19
55-59										
Number	27,841	9,005	48	707	1,843	2,776	3,222	3,377	3,416	3,447
Row Percent	100.00	32.34	.17	2.54	6.62	9.97	11.57	12.13	12.27	12.38

Table 3.6.5 Continued

Distribution of Private Pension Benefit Recipients by Age, Age of First Receipt, and Years of Service, 1979

	Total	Not Classified	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36+
Recipients Age 70-74										
<u>Continued</u>										
60-64										
Number	273,002	54,878	1,215	5,689	18,722	38,426	39,347	34,577	30,809	49,338
Row Percent	100.00	20.10	.45	2.08	6.86	14.08	14.41	12.67	11.29	18.07
65-69										
Number	366,488	104,488	7,555	19,503	33,799	51,898	43,670	39,764	23,165	42,649
Row Percent	100.00	28.51	2.06	5.32	9.22	14.16	11.92	10.85	6.32	11.64
70-74										
Number	11,269	2,773	215	814	1,876	2,427	1,042	960	314	848
Row Percent	100.00	24.61	1.91	7.22	16.65	21.54	9.25	8.52	2.79	7.53
Not Classified										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Recipients Age 75-79										
Number	393,711	103,224	3,002	15,530	38,641	58,948	51,196	38,751	30,641	53,778
Row Percent	100.00	26.22	.76	3.94	9.81	14.97	13.00	9.84	7.78	13.66
Age at First Receipt										
50-54										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
55-59										
Number	7,804	1,241	43	95	395	398	905	1,237	1,952	1,538
Row Percent	100.00	15.90	.55	1.22	5.06	5.10	11.60	15.85	25.01	19.71
60-64										
Number	101,644	21,816	130	2,165	7,075	14,632	14,151	12,150	10,948	18,575
Row Percent	100.00	21.46	.13	2.13	6.96	14.40	13.92	11.95	10.77	18.27
65-69										
Number	262,232	72,143	2,684	12,400	28,505	40,277	32,949	24,223	16,976	32,075
Row Percent	100.00	27.51	1.02	4.73	10.87	15.36	12.56	9.24	6.47	12.23
70-74										
Number	20,642	7,561	145	761	2,580	3,451	2,979	1,054	651	1,461
Row Percent	100.00	36.63	.70	3.69	12.50	16.72	14.43	5.11	3.15	7.08
75-79										
Number	1,390	463	0	109	86	189	211	88	113	130
Row Percent	100.07	33.33	.00	7.85	6.19	13.61	15.19	6.34	8.14	9.36
Not Classified										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Recipients Age 80-84										
Number	169,524	42,732	1,345	7,879	15,409	30,655	20,335	16,468	13,264	21,439
Row Percent	100.00	25.21	.79	4.65	9.09	18.08	12.00	9.71	7.82	12.65
Age at First Receipt										
50-54										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
55-59										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
60-64										
Number	15,638	3,343	14	520	904	3,520	1,290	2,240	1,656	2,152
Row Percent	99.99	21.38	.09	3.33	5.78	22.51	8.25	14.32	10.59	13.76
65-69										
Number	136,704	33,872	1,125	6,691	13,134	23,552	16,848	12,450	10,868	18,165
Row Percent	100.00	24.78	.82	4.89	9.61	17.23	12.32	9.11	7.95	13.29
70-74										
Number	12,035	4,257	59	548	1,088	2,709	1,636	848	267	623
Row Percent	100.00	35.37	.49	4.55	9.04	22.51	13.59	7.05	2.22	5.18
75-79										
Number	4,949	1,186	146	119	241	831	562	916	458	490
Row Percent	100.00	23.96	2.95	2.40	4.87	16.79	11.36	18.51	9.25	9.90
80-84										
Number	197	73	0	0	43	44	0	15	14	9
Row Percent	99.49	36.87	.00	.00	21.72	22.22	.00	7.58	7.07	4.55
Not Classified										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
Recipients Age Not Classified										
Number	30,777	9,038	587	1,336	2,625	5,509	3,995	2,944	1,877	2,868
Row Percent	99.99	29.36	1.91	4.34	8.53	17.90	12.98	9.56	6.10	9.32

Table 3.6.5 Continued

Distribution of Private Pension Benefit Recipients by Age, Age of First Receipt, and Years of Service, 1979

	Total	Not Classified	1-5	6-10	11-15	16-20	21-25	26-30	31-35	36+
Age at First Receipt										
50-54										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
55-59										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
60-64										
Number	0	0	0	0	0	0	0	0	0	0
Row Percent	.00	.00	.00	.00	.00	.00	.00	.00	.00	.00
65-69										
Number	14,907	3,555	51	659	1,788	2,974	1,621	1,325	1,300	1,635
Row Percent	99.99	23.85	.34	4.42	11.99	19.95	10.87	8.89	8.72	10.97
70-74										
Number	7,706	2,340	272	185	484	1,533	1,433	528	238	693
Row Percent	100.00	30.37	3.53	2.40	6.28	19.89	18.60	6.85	3.09	8.99
75-79										
Number	3,370	1,003	55	323	202	572	707	192	202	114
Row Percent	100.00	29.76	1.63	9.58	5.99	16.97	20.98	5.70	5.99	3.38
80-84										
Number	1,502	514	0	0	4	168	97	513	42	164
Row Percent	100.00	34.22	.00	.00	.27	11.19	6.46	34.15	2.80	10.92
Not Classified										
Number	3,292	1,627	209	168	147	262	136	387	95	262
Row Percent	99.97	49.41	6.35	5.10	4.46	7.96	4.13	11.75	2.88	7.96

Source: DOL SPPBA (1979)

Table 3.6.6

Distribution of Private Pension Benefit Recipients by Age and Type of Retirement Benefit, 1979

Type of Retirement Benefit	Total		Age 50-54		Age 55-59		Age 60-64		Age 65-69	
	Number	Column Percent	Number	Column Percent	Number	Column Percent	Number	Column Percent	Number	Column Percent
Normal Retirement	1,133,026	45.64	2,163	11.09	7,664	7.06	48,502	14.29	304,060	38.18
Early Retirement	952,846	38.38	9,456	48.49	61,891	56.98	204,620	60.28	364,267	45.74
Special Early Retirement	204,901	8.25	6,610	33.90	26,013	23.95	58,127	17.12	66,559	8.36
Other	191,971	7.73	1,270	6.52	13,110	12.07	28,191	8.31	61,635	7.74
TOTAL	2,482,744	100.00	19,500	100.00	108,618	100.00	339,440	100.00	796,461	100.00

Type of Retirement Benefit	Age 70-74		Age 75-79		Age 80-84		Not Classified	
	Number	Column Percent	Number	Column Percent	Number	Column Percent	Number	Column Percent
Normal Retirement	358,469	56.99	255,919	67.91	133,233	82.44	23,075	81.42
Early Retirement	215,643	33.08	80,325	21.32	14,941	9.24	1,762	6.22
Special Early Retirement	31,612	4.85	12,759	3.39	2,969	1.84	251	.89
Other	46,207	7.09	27,836	7.39	10,470	6.48	3,252	11.47
TOTAL	651,932	100.00	376,839	100.00	161,613	100.00	28,340	100.00

Source: DOL SPPBA (1979)

Table 3.6.7

Distribution of Private Pension Benefit Recipients by Average Real Pre-Retirement Earnings and Years of Service, 1978

	Total	Average Real Pre-Retirement Earnings				
		1,-7,499	7,500-8,499	8,500-9,499	9,500-10,499	10,500-11,499
Total						
Number	2,482,744	60,244	43,343	58,058	71,610	85,797
Row Percent	100.0	2.4	1.7	2.3	2.9	3.5
<u>Years of Service</u>						
1-5						
Number	25,001	3,510	1,522	1,629	1,897	1,997
Row Percent	100.0	14.0	6.1	6.5	7.6	8.0
6-10						
Number	94,550	7,800	6,042	5,836	5,708	7,626
Row Percent	100.0	8.3	6.4	6.2	6.0	8.1
11-15						
Number	201,389	12,047	8,187	10,698	12,283	10,673
Row Percent	100.0	6.0	4.1	5.3	6.1	5.3
16-20						
Number	340,704	21,308	12,910	17,642	18,315	19,741
Row Percent	100.0	6.3	3.8	5.2	5.4	5.8
21-25						
Number	324,472	4,361	3,572	5,431	8,038	10,860
Row Percent	100.0	1.3	1.1	1.7	2.5	3.3
26-30						
Number	346,441	1,568	1,616	2,903	4,407	6,674
Row Percent	100.0	.56	.5	.8	1.3	1.9
31-35						
Number	260,464	1,177	741	1,099	2,278	2,978
Row Percent	100.0	.5	.3	.4	.9	1.1
36+						
Number	326,737	504	334	1,042	2,324	3,592
Row Percent	100.0	.2	.1	.3	.7	1.1
Not Classified						
Number	562,985	7,969	8,420	11,778	16,360	21,655
Row Percent	100.0	1.4	1.5	2.1	2.9	3.8
Total						
Number	97,836	121,532	261,651	1,399,083	283,587	
Row Percent	3.9	4.9	10.5	56.4	11.4	
<u>Years of Service</u>						
1-5						
Number	1,558	1,246	2,748	6,628	2,266	
Row Percent	6.2	5.0	11.0	26.5	9.1	
6-10						
Number	7,949	6,109	10,023	30,427	7,030	
Row Percent	8.4	6.5	10.6	32.2	7.4	
11-15						
Number	12,869	15,625	27,290	78,374	13,343	
Row Percent	6.4	7.8	13.6	38.9	6.6	
16-20						
Number	22,737	24,702	43,657	141,338	18,353	
Row Percent	6.7	7.3	12.8	41.5	5.4	
21-25						
Number	13,612	21,493	43,870	188,063	25,170	
Row Percent	4.2	6.6	13.5	58.0	7.8	
26-30						
Number	9,978	12,714	34,464	237,606	34,510	
Row Percent	2.9	3.7	9.9	68.6	10.0	
31-35						
Number	4,658	7,412	22,429	186,887	30,804	
Row Percent	1.8	2.8	8.6	71.8	11.8	
36+						
Number	5,064	8,579	23,996	220,695	60,607	
Row Percent	1.5	2.6	7.3	67.5	18.5	
Not Classified						
Number	19,411	23,651	53,173	309,064	91,503	
Row Percent	3.4	4.2	9.4	54.9	16.3	

Source: DOL SPPBS (1979)

3.7 Pension Income of the Elderly

This section examines the pension benefits of the elderly from two perspectives. The first is the traditional concept of annual income; the second is the equivalent asset value of all current and future resources available for old age consumption. Cross-sectional data from the March 1980 Current Population Survey provide the basis for comparing pension benefits with other annual sources of income. Longitudinal data from the Social Security Administration's Retirement History Survey permit analysis of the fraction of total old age resources represented by pensions, social security, labor earnings, and accumulated savings.

Social security is the dominant source of old age finances regardless of whether the perspective is annual income or total old age resources. Table 3.7.1, for example, shows that, on average, over half of the income of elderly individuals comes from social security. Private, state, local, and other federal pensions provide only 8.82 percent of income for the aged. Labor earnings and capital and other private income both dominate pensions as a source of income, with income shares averaging 19.04 and 16.66 percent, respectively.

Among pension recipients, pension benefits are, of course, much more significant. Here the average pension income share is 36.79 percent, almost as large as the 41.17 percent social security share. Since 88.15 percent of pension recipients are not employed, the low share of income coming from labor earnings, 8.21 percent, is not surprising.

Table 3.7.1 indicates significant differences in old age income sources by age, sex, and race. For 60- to 64-year-olds labor earnings is the most important source of income, accounting, on average, for 46.84 percent of total income. Social security's income share for this group averages only 24.38 percent. For pension recipients at these ages, pension benefits are the dominant income source. For the oldest age group, 70 years and older, social security benefits account for 68.02 percent of income. This number declines to 46.37 percent if one focuses just on pension recipients.

Females at all ages are more dependent on social security than their male contemporaries. Across all elderly females, pension benefits provide, on average, 5.68 percent of income; the comparable figure for males is 12.89 percent.

Racial differences in income shares are more pronounced for the entire elderly population than for the subgroup receiving pensions. Elderly nonwhites report that 64.24 percent of their income comes from social security benefits; for elderly whites the percentage is 51.82.

The shares of income provided by social security and pensions are, respectively, negatively and positively correlated with years of schooling (table 3.7.2). In the case of elderly individuals age 65 to 69, the respective social security and pension income shares are 68.07 and 6.75 percent for those with zero to 8 years of schooling and 25.42 and 23.41 percent for those with 17 or more years of schooling. These correlations are also present among the more limited group of pension recipients.

Total income is also an excellent predictor of income shares (table 3.7.3). For the 65 to 69 age group the average pension income share rises from less than 4 percent at the very lowest income levels to over 15 percent at income levels above \$7,500. The poorest members of the elderly appear almost totally dependent on social security benefits. According to these figures, 47.67 percent of the over 8 million 65- to 69-year-olds in 1980 had less than \$5,000 in reported income. For these people social security benefits constitute, on average, over three-quarters of total income.

Table 3.7.4 shows income shares by age, sex, and employment status at the time of the CPS interview. There are few surprises here. The elderly who continue to work receive a significant fraction of their income from wages and salaries. For those 60 to 64, the fraction exceeds .8.

Tables 3.7.5 through 3.7.8 repeat the previous analysis, but take the household as the income recipient unit and cross-classify income shares by characteristics of the household head. Across all elderly households, married households report a somewhat greater average share of income coming from pensions (table 3.7.5). This appears to be simply a reflection of the greater fraction of married households receiving pensions (table 3.5.16), since pension income shares for households receiving pensions are quite similar independent of marital status.

On a household basis the average share of income from pensions is 9.61 percent. It is 30.20 percent for the 7.05 million elderly households who received income from pensions in 1980. As in the tabulations for individuals, for elderly households social security is the most important source of income. The social security share averages 47.73 percent over all households and 39.62 percent for households with pension income.

For both married and single households correlations of income shares with the age, sex, race, education, and employment status of the household head are quite similar to those described for individuals. In addition, the level of household income, like the level of individual income, exhibits a strong negative correlation with the social security income share.

Tables 3.7.9 through 3.7.18 extend the analysis of the pension income of elderly individuals and elderly households by showing mean levels of total income and pension income. The same set of characteristics are considered with one exception. Tables 3.7.13 and 3.7.18 classify income shares for individuals and households on the basis of the source of pension income, i.e. whether the income derives from a private, federal, or state and local pension plan.

In 1980 pension income averaged \$968 across all elderly and \$4,100 across elderly pension recipients. Elderly male beneficiaries below age 70 report considerably higher levels of both total income and pension income than elderly females. Average pension income of recipients declines from \$5,633 for the 60 to 64 age group to \$3,555 for those 70 and over. The age-related decline presumably reflects, in part, the limited cost of living increases provided elderly beneficiaries in the 1970s (see section 4.10). Another explanation is that older beneficiaries had lower levels of earnings during their working years than younger beneficiaries and therefore could be expected to report lower average pension benefits. A third explanation, supported by evidence in table 3.6.4, is that a greater fraction of the elderly below age 65 are early retirees. Early retirees, in turn, appear to have more years of service and typically larger pension benefits than other pension recipients. A fourth explanation is that a greater fraction of older recipients are likely to be surviving spouses collecting reduced benefits under a joint-survivor annuity.

In addition to significant variations by sex and age in the average level of pension income, there are sizable racial differences. Take as an example males age 65 to 69. For white males in this group pension benefits average \$1,903; for nonwhite males the average is \$1,194. The corresponding white female average pension benefit is \$601, considerably larger than the nonwhite female figure of \$375. Among pension recipients there are considerable differences across race in average benefits for males, but little difference for females.

Pension income is also highly correlated with the education of the recipient. Table 3.7.2 shows that least-educated males receive, on average, less than a fourth of the pension income of the best-educated males. For females the variation with education is striking. Elderly females with 17 or more years of education report over 3 times the pension income of less well educated females.

As one might expect, the level of pension income is highly correlated with the level of total income. For 65- to 69-year-olds in 1980 mean pension benefits are essentially zero for those with less than \$2,500 in annual income (table 3.7.11). At the opposite end of the income distribution, average pension benefits exceed \$4,000. The poorest pension recipients in this age group receive less than \$650 in benefits, while the richest collect over \$9,000.

Table 3.7.12 provides some insight into the fraction of pension recipients who are still employed as well as the relation between pension benefits and employment status. Slightly more than 13 percent of elderly pension recipients were employed in March of 1980. However, among 60- to 64-year-old recipients, the employment rate was 28.28 percent. Employed and nonemployed pension recipients report roughly the same level of benefits.

A considerable fraction of elderly pension recipients, 34.04 percent, are beneficiaries of federal, state, and local pensions. Recipients of federal government pensions report the largest average benefits. State and local recipients rank second in terms of mean pension income. In the 70 and over age group, for example, mean federal benefits for males are

\$8,935; they were \$4,162 for male recipients of state and local pensions, and \$2,999 for males covered by private pensions. The fraction of total income accounted for by pensions is .636, .385, and .304, respectively, for the three groups of males. In viewing these figures, one should bear in mind that the lower average pension benefits received by private as opposed to public pension recipients are offset to a degree by larger than average social security benefits, since many government workers never become covered under social security.

Tables 3.7.14 through 3.7.18 contain similar tabulations of pension and total income for elderly households. The demographic characteristics used in these tables are those of the household head. The findings here are very much the same as those in tables 3.7.9 through 3.7.13.

The next set of tables utilize the Social Security Administration's Retirement History Survey to compute the fraction of married couples' total old age resources represented by pension benefits, old age labor earnings, social security benefits, and accumulated assets. The fractions are cross-classified with respect to the couples' levels of total lifetime resources including total lifetime labor earnings, pension benefits, and social security benefits, but excluding inherited assets for which no data are available.

The SOC SEC RHS (1969–73) is a longitudinal data file that provides information concerning assets and income for elderly respondents over the period 1969 to 1973. Tables 3.7.19 through 3.7.28 provide information concerning the old age resources of 1,976 RHS elderly couples. In 1969, the heads of these households were 58 to 63 years old. The baseline year for the calculation of old age resources is 1969.

The exact procedures followed in constructing lifetime labor earnings, in calculating the present expected value of pension and social security benefits, and in tabulating the couples' net worth are reported in Kotlikoff and Summers (1982). The following is a brief description of the procedures followed by these authors:

The couples' labor earnings after 1969 as well as their pension and social security benefits received in 1969 and subsequent years were discounted back to 1969. The discounting procedure involves more than simply converting dollars received in future years, such as 1973, into equivalent 1969 dollars. The procedure also "discounts" using mortality rates; hence the numbers in tables 3.7.11 through 3.7.20 report estimates of the present expected value of future social security benefits, old age labor earnings, and pension benefits, where the term "expected" refers to the fact that the elderly spouses may die prior to collecting any or most of their social security and pension benefits and post-1969 labor earnings.

The RHS (1969–73) data set includes each spouse's social security earnings record indicating the amount of covered earnings for the years 1951 through 1974. These data provide information to estimate past as well as old age labor earnings. These earnings records also provide the basis for estimating the couples' expected social security benefits. The data file reports virtually all components of household net worth in 1969. The couples were reinterviewed in 1971 and 1973. In these years, as well as in 1969, the couples were asked to report income from private pensions. The surveys also included questions about the couples' expected future pension benefits. Information concerning actual receipt as well as anticipated receipt of pension benefits was combined to produce an estimate of the couples' present expected value of pension benefits in 1969. Approximately 400 couples were excluded from the sample because they either did not report a component of net worth or did not provide information concerning their expected future pension benefits. Discretion must therefore be exercised in viewing these figures, since the excluded couples may differ systematically from the included sample.

In sum, the calculation puts the couples' current 1969 net worth and their future social security, pensions, and labor income streams on an equivalent basis; i.e. these components of old age resources are calibrated in 1969 in a manner that permits comparisons between them. The sum of 1969 net worth, present expected pension benefits, present expected social security benefits, and present expected old age labor earnings equals total 1969 old age resources. The tables under discussion examine the fraction of old age resources represented by the various components. In addition, cross-tabulating these fractions by

total lifetime resources permits one to analyze differences among the lifetime rich and the lifetime poor in method of financing old age consumption. Total lifetime resources are expressed in 1969 dollars. Total lifetime resources equal the present expected value of the couples' labor earnings from age 30 to retirement age plus the age 30 present expected value of social security and pension benefits. Again, the discounting is performed with respect to mortality probabilities as well as interest rates. A 2 percent real rate of interest was assumed in these calculations.

Table 3.7.19 provides an overview of this information. It reports the average fraction of old age resources represented by the various components of old age resources at different levels of total lifetime resources. Almost 85 percent of the 1976 elderly couples have total lifetime resources (calculated as of the year the male spouse was 30) between \$50,000 and \$200,000. For the 861 couples with age 30 lifetime resources between \$100,000 and \$149,000, the average fraction of post-1969 old age resources represented by private pensions is rather small, only 9.16 percent. The fraction is essentially zero for couples with low lifetime resources and is about 13 percent for couples with the largest lifetime resources. For these 861 middle income couples, social security benefits represent the largest source of old age resources, 40.61 percent on average. For the 583 low income couples with lifetime resources below \$100,000, social security benefits constitute over half of total old age resources. At the high income scale, couples with \$250,000 or more in lifetime resources, social security represents 19.52 percent of old age resources. Over all couples in the sample, old age labor earnings constitute a significant 27.95 percent of old age resources; net worth, on average, accounts for slightly more than one-fifth of old age resources; for couples with the greatest lifetime resources, the figure is one-third.

In viewing these numbers, one should bear in mind that the comparable figures for current elderly couples may differ significantly from these 1969 figures. This is especially true with respect to the fraction of old age resources represented by private pensions. The BOC-CPS tables in this chapter covering the years 1969, 1974, and 1980 indicate a sharply rising fraction of the elderly reporting receipt of pension income as well as a rise in the fraction of total annual income of the elderly represented by pension benefits.

Table 3.7.20 considers how sources of old age resources differ by race. There are major differences here in the social security, net worth, and pension fraction of old age resources. For nonwhites social security benefits represent 54.49 percent of total old age resources; for whites the fraction is 40.79. The net worth fraction is 13.74 percent for nonwhites, but is 22.57 percent for whites. Nonwhites also reported receiving a smaller fraction of their old age resources from pensions, 5.25 percent versus 8.56 percent for whites.

The distributions of these fractions of old age resources represented by pensions, social security, net worth, and labor earnings are presented in tables 3.7.21 through 3.7.28. The first four tables examine these distributions with respect to lifetime resources; the second four tables present the information by race.

Although the sample's average percentage of old age resources represented by pensions is 8.28 for 233 of the 1976 couples, pension resources represent between 20 and 40 percent of old age resources (table 3.7.21). For couples with the highest level of lifetime resources, over one-quarter hold more than 20 percent of their old age resources in pensions. Fewer than 1 percent of couples reported that pension resources represented more than 40 percent of total old age resources.

The corresponding social security resource fractions are reported in table 3.7.22. The bottom row of this table indicates that for almost half of sampled couples, social security benefits accounted for over 40 percent of expected future resources. At low levels of lifetime resources this figure is over 80 percent. For close to 30 percent of the 125 poorest couples, social security benefits provide over 80 percent of total old age income. The figures are dramatically different for couples at the highest end of the lifetime resource distribution. For 33 of the richest 54 couples in the sample, social security benefits provide less than 20 percent of expected old age income.

Old age labor earnings are an important source of old age income for all couples with moderate or large lifetime resources (table 3.7.23). One-third of couples in the \$150,000 to

\$199,999 lifetime resources bracket rely on labor earnings for over 40 percent of their future resources. For the poorest group the fraction is .0435; for the richest group it is .4074.

Privately accumulated or inherited wealth is a major source (more than 20 percent) of old age resources for 47.91 percent of the sample. For 16 of the richest 54 couples, private net worth constitutes more than 40 percent of old age resources (table 3.7.24).

The distributions by race (tables 3.7.25 to 3.7.28) are not surprising given the information in table 3.7.20. Nonwhites are more dependent on social security as a source of resources than are whites; 73.66 percent of nonwhites, but only 45.12 percent of whites derive more than 40 percent of their old age resources from social security (table 3.7.26). In the case of old age labor earnings, the distributions of resource fractions are quite similar for whites and nonwhites. Only half of white couples held less than 20 percent of their old age resources in private net worth, and for nonwhites the comparable figure is over two-thirds (table 3.7.28).

Table 3.7.1
Sources of Income of Elderly Individuals by Age, Race, and Sex, 1980

	Number of Elderly Individuals	All Elderly Individuals					Number of Elderly Individuals	Pension Recipients ¹				
		Mean Percentage ² of Total Income ³ Provided by:						Mean Percentage ² of Total Income ³ Provided by:				
		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸
Age 60-64												
White												
Males	4,029,009	61.23	16.63	11.03	6.89	4.21	991,009	24.58	20.89	44.85	7.89	1.80
Females	4,216,540	32.94	29.95	4.43	30.08	2.60	497,662	18.29	29.17	37.53	13.95	1.06
Nonwhite												
Males	401,337	55.42	25.45	7.04	3.65	8.43	48,424	13.40	23.42	58.41	3.37	1.40
Females	445,669	40.45	40.84	4.10	10.46	4.14	32,908	13.91	14.78	55.53	13.17	2.61
Age 65-69												
White												
Males	3,382,366	21.07	49.34	15.05	12.09	2.44	1,368,792	8.46	42.59	37.18	10.93	0.83
Females	4,151,080	9.85	61.57	6.73	20.62	1.22	879,349	5.09	47.45	31.76	15.44	0.26
Nonwhite												
Males	382,959	25.27	55.77	13.70	3.25	2.01	133,352	9.78	47.44	39.35	2.92	0.52
Females	494,257	11.31	75.87	5.26	4.25	3.31	51,703	1.39	38.87	50.25	9.49	NA
Age 70+												
White												
Males	5,341,879	7.10	61.05	13.80	15.78	2.27	2,065,139	4.22	46.07	35.71	12.92	1.09
Females	8,270,012	2.39	70.29	6.15	19.34	1.84	1,532,357	1.65	46.37	33.19	18.12	0.67
Nonwhite												
Males	563,530	8.19	76.02	8.30	4.19	3.30	121,384	4.15	50.71	38.52	6.24	0.38
Females	770,800	2.78	86.11	3.03	4.32	3.76	52,972	2.03	48.36	44.10	5.51	NA
Total (All Ages)	32,449,438	19.04	52.99	8.82	16.66	2.50	7,775,051	8.21	41.17	36.79	12.90	0.93

Source: BOC-CPS 1980
NA - Not Available

1. A pension is defined as multiple regular payments from a pension plan. The recipient of a lump sum payment from a defined contribution plan is not counted here as a pension recipient.

2. Means are weighted using population weights from the BOC-CPS (1980).

3. "Total income" refers to net income from wages and salaries, self-employment, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony, child support, and other regular contributions, and other income. Lump sum pension benefit payments may be included in total income depending on whether respondents included these receipts as "other income" or "interest."

4. "Earnings" includes net income from wages and salaries, self-employment, and farm income.

5. "Social security" includes railroad retirement benefits, supplemental security income, and OASHI benefits.

6. "Pensions" includes net income from private pensions and annuities, and military, federal, state, and local government pensions.

7. "Capital and other private income" includes net income from interest, dividends, net rental income or royalties, estates and trusts, alimony and child support, other regular contributions from persons not in the household, and income not included in other categories.

8. "Other government transfer payments" includes net income from veterans' payments, unemployment insurance, workmen's compensation, public assistance and welfare from aid to families with dependent children, and other assistance.

Table 3.7.2

Sources of Income of Elderly Individuals by Age, Education, and Sex, 1980

	All Elderly Individuals						Pension Recipients ¹					
	Number of Elderly Individuals	Mean Percentage ² of Total Income ³ Provided by:					Number of Elderly Individuals	Mean Percentage ² of Total Income ³ Provided by:				
Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	
Age 60-64												
0-8 Years												
Males	1,134,987	52.68	29.47	5.98	5.30	6.58	176,121	13.87	37.64	38.54	7.10	2.84
Females	1,062,830	25.04	47.92	2.93	19.48	4.63	80,065	11.03	41.46	38.85	7.09	1.57
9-12 Years												
Males	2,145,703	61.56	16.23	11.31	6.25	4.64	535,281	22.56	22.85	45.35	7.75	1.49
Females	2,655,703	35.09	28.87	3.76	29.69	2.59	279,031	17.11	32.43	35.74	13.23	1.50
13-16 Years												
Males	884,124	66.27	8.81	13.47	8.64	2.81	240,346	30.56	10.35	49.57	7.83	1.70
Females	777,711	37.21	19.41	6.87	35.34	1.17	121,473	19.67	17.14	43.98	18.72	0.49
17 +												
Males	265,532	69.59	4.32	16.19	8.23	1.68	87,685	35.83	5.55	49.04	7.92	1.66
Females	165,965	49.32	10.68	12.53	26.91	0.56	50,001	30.30	11.06	41.61	16.88	0.15
Age 65-69												
0-8 Years												
Males	1,368,703	17.15	61.46	10.81	7.42	3.17	438,474	6.39	51.65	33.73	6.74	1.50
Females	1,448,010	9.14	74.32	2.91	10.73	2.89	152,521	2.54	57.17	27.67	12.56	0.05
9-12 Years												
Males	1,641,94	21.52	49.17	15.79	11.14	2.38	692,919	7.69	44.92	37.41	9.34	0.64
Females	2,409,425	9.76	62.31	6.78	20.22	0.93	526,095	5.08	49.98	31.03	13.51	0.40
13-16 Years												
Males	564,263	26.24	34.57	20.26	17.92	1.01	274,190	11.28	31.46	41.69	15.43	24.15
Females	637,035	11.46	47.95	9.39	30.76	0.45	165,110	5.48	37.49	36.22	20.75	0.06
17 +												
Males	190,965	38.50	20.49	20.94	18.85	1.22	96,561	17.20	23.16	41.42	17.49	0.73
Females	150,867	16.22	31.67	26.53	25.57	0.01	87,326	6.65	28.98	45.84	18.54	NA
Age 70 +												
0-8 Years												
Males	2,806,878	4.42	71.66	9.28	11.41	3.23	778,917	2.65	53.13	33.45	8.59	2.18
Females	3,950,944	1.63	80.64	2.65	12.19	2.89	359,242	1.11	59.46	29.11	9.53	0.79
9-12 Years												
Males	2,033,081	7.97	60.57	14.64	14.93	1.89	834,627	3.42	48.19	35.67	12.27	0.46
Females	3,533,976	2.79	69.94	6.21	19.57	1.49	676,088	1.73	48.98	32.44	16.21	0.65
13-16 Years												
Males	794,214	11.44	44.91	20.09	22.61	0.96	407,141	5.28	37.69	39.19	17.41	0.43
Females	1,315,966	3.28	54.68	11.58	29.52	0.94	412,332	2.05	35.91	36.95	24.44	0.65
17 +												
Males	271,236	17.87	33.22	24.45	23.24	1.22	165,838	12.88	26.25	39.99	20.64	0.24
Females	239,926	5.36	41.31	23.24	29.35	0.74	137,667	1.68	31.45	40.51	26.01	0.27
Total (All Ages)	32,449,438	19.04	52.99	8.82	16.66	2.50	7,775,051	8.21	41.17	36.79	12.90	0.93

Source: BOC-CPS 1980
See notes 1-8, Table 3.7.1.

Table 3.7.4
Sources of Income of Elderly Individuals by Age, Employment Status, and Sex, 1980

	Number of Elderly Individuals	All Elderly Individuals					Number of Elderly Individuals	Pension Recipients ¹				
		Mean Percentage ² of Total Income ¹ Provided by:						Mean Percentage ² of Total Income ¹ Provided by:				
		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸
Age 60-64												
Employed												
Males	2,681,423	87.75	2.69	4.33	4.03	1.20	335,523	54.80	5.64	34.58	4.21	0.77
Females	1,664,524	80.15	6.50	2.07	9.61	1.67	107,466	51.25	12.01	32.13	3.95	0.67
Not Employed												
Males	1,748,923	19.25	40.02	20.40	10.55	9.79	703,910	9.40	28.33	50.68	9.32	2.26
Females	2,997,685	7.85	44.59	5.69	38.53	3.35	423,124	9.58	32.41	40.30	16.43	1.28
Age 65-69												
Employed												
Males	1,052,297	59.77	25.02	5.78	8.86	0.57	222,615	37.45	27.04	27.32	7.58	0.60
Females	676,760	52.33	32.56	2.56	11.87	0.68	83,064	28.81	33.49	20.83	15.73	1.14
Not Employed												
Males	2,713,028	6.66	59.68	18.45	12.10	3.11	1,279,529	3.56	45.81	39.12	10.67	0.84
Females	3,968,577	2.79	68.30	7.26	20.08	1.58	847,988	2.54	48.30	33.96	15.05	0.16
Age 70+												
Employed												
Males	766,389	43.41	34.92	7.60	13.60	0.48	229,427	31.03	30.25	25.39	13.23	0.10
Females	425,828	39.52	44.41	3.16	12.39	0.53	63,148	30.10	34.48	21.30	14.12	NA
Not Employed												
Males	5,139,020	1.80	66.59	14.12	14.83	2.65	1,957,096	1.07	48.21	37.09	12.47	1.16
Females	8,614,984	0.59	72.98	6.02	18.34	2.07	1,522,181	0.49	46.93	34.07	17.84	0.67
Total (All Ages)	32,449,438	19.04	52.99	8.82	16.66	2.50	7,775,051	8.21	41.17	36.79	12.90	0.93

Source: BOC-CPS 1980
NA - Not Available

See notes 1-8, Table 3.7.1.

Table 3.7.5
Sources of Income of Elderly Households by Age, Marital Status, Race, and Sex of Household Head, 1980

	Number of Elderly Households	All Elderly Households					Number of Elderly Households	Households Receiving Pensions ¹				
		Mean Percentage ² of Total Income ¹ Provided by:						Mean Percentage ² of Total Income ¹ Provided by:				
		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸
Age 60-64												
Married												
White	3,406,546	66.02	12.88	10.05	8.46	2.60	997,016	36.93	18.75	34.34	8.37	1.61
Nonwhite	252,625	67.05	16.34	7.28	4.51	4.81	51,952	41.19	16.96	35.40	4.53	1.92
Single												
White												
Male	468,896	55.58	22.40	7.66	6.57	7.78	90,997	29.57	18.26	39.48	8.74	3.94
Female	1,311,890	43.18	33.04	6.66	12.18	4.95	269,555	25.45	29.38	32.42	11.25	1.49
Nonwhite												
Male	120,799	45.51	39.39	3.64	0.74	10.71	7,453	0.58	37.23	59.04	2.63	0.51
Female	223,243	45.85	39.04	3.40	5.40	6.31	20,876	24.27	20.48	36.35	11.03	7.87
Age 65-69												
Married												
White	2,756,797	28.55	42.33	13.15	14.05	1.92	1,307,386	17.11	39.90	27.72	14.10	1.16
Nonwhite	246,844	32.41	51.54	10.74	2.91	2.40	87,556	32.29	32.94	30.28	3.80	1.70
Single												
White												
Male	519,846	21.19	53.46	9.73	11.87	3.75	150,187	12.35	40.70	33.67	12.16	1.13
Female	1,669,926	19.08	55.08	9.08	14.54	2.23	510,136	10.07	44.65	29.72	15.05	0.50
Nonwhite												
Male	109,403	33.16	55.48	6.16	1.55	3.65	31,207	20.69	52.74	21.60	3.14	1.83
Female	258,600	18.55	63.16	7.02	4.69	6.57	41,589	15.38	28.91	43.64	8.10	3.98

Table 3.7.5 Continued

Sources of Income of Elderly Households by Age, Marital Status, Race, and Sex of Household Head, 1980

	All Elderly Households						Households Receiving Pensions ¹					
	Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:					Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:				
Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	
Age 70 +												
Married												
White	4,021,654	12.11	56.86	12.10	17.22	1.71	1,822,864	8.96	47.93	26.69	15.56	0.86
Nonwhite	354,983	19.24	65.19	7.64	4.42	3.51	96,355	14.73	49.22	28.16	6.66	1.23
Single												
White												
Male	1,099,377	8.88	60.73	11.58	14.95	3.87	388,264	6.08	44.79	32.79	14.71	1.64
Female	4,713,520	7.22	64.76	7.45	17.71	2.88	1,103,342	4.91	44.64	31.74	17.64	1.07
Nonwhite												
Male	159,159	10.46	74.30	7.64	3.41	4.19	35,599	0.98	56.62	34.16	7.21	1.03
Female	462,574	10.81	75.38	3.10	4.76	5.96	40,437	8.67	49.50	35.45	3.01	3.38
Total (All Ages)	22,156,682	26.37	47.73	9.61	13.32	2.97	7,052,771	15.36	39.62	30.20	13.60	1.22

Source: BOC-CPS 1980

1. A pension is defined as multiple regular payments from a pension plan. The recipient of a lump sum payment from a defined contribution plan is not counted here as a pension recipient.
2. Means are weighted using population weights from the BOC-CPS (1980).
3. "Total income" refers to net income from wages and salaries, self-employment, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony, child support, and other regular contributions, and other income. Lump sum pension benefit payments may be included in total income depending on whether respondents included these receipts as "other income" or "interest."
- The BOC insures that the sum and sources of income reported by individuals of a household correspond to those reported for the household as a whole.
4. "Earnings" includes net income from wages and salaries, self-employment, and farm income.
5. "Social security" includes railroad retirement benefits, supplemental security income, and OASHI benefits.
6. "Pensions" includes net income from private pensions and annuities, and military, federal, state, and local government pensions.
7. "Capital and other private income" includes net income from interest, dividends, net rental income or royalties, estates and trusts, alimony and child support, other regular contributions from persons not in the household, and income not included in other categories.
8. "Other government transfer payments" includes net income from veterans' payments, unemployment insurance, workmen's compensation, public assistance and welfare from aid to families with dependent children, and other assistance.

Table 3.7.6

Sources of Income of Elderly Households by Age, Marital Status, Education, and Sex of Household Head, 1980

	All Elderly Households						Households Receiving Pensions ¹					
	Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:					Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:				
Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	
Age 60-64												
Married												
0-8 Years	853,291	62.20	21.56	5.09	6.84	4.31	170,806	32.09	31.51	25.44	8.16	2.80
9-12 Years	1,823,513	66.49	12.83	9.79	8.31	2.59	560,333	37.09	20.23	31.87	9.13	1.68
13-16 Years	751,016	68.49	7.30	13.87	8.31	2.02	234,691	39.70	10.15	44.40	4.80	0.94
17 + Years	231,351	69.47	3.16	14.92	11.83	0.63	83,138	40.66	5.74	41.52	11.33	0.75
Single												
0-8 Years												
Male	197,430	47.46	33.92	4.30	3.41	10.91	18,608	17.79	27.87	45.60	4.35	4.40
Female	406,626	31.59	50.35	3.27	6.86	7.92	47,645	19.48	42.44	27.90	6.93	3.24
9-12 Years												
Male	260,988	52.13	25.79	8.36	4.50	9.21	52,650	22.55	23.94	41.45	10.01	2.05
Female	835,643	48.46	29.91	5.74	11.17	4.72	152,077	26.14	31.42	31.55	8.33	2.55
13-16 Years												
Male	107,745	65.43	13.62	6.85	11.20	2.90	18,101	36.64	4.88	40.75	9.36	8.36
Female	237,025	43.85	24.08	11.33	17.70	3.04	68,357	25.23	17.27	39.29	17.90	0.30
17 + Years												
Male	23,532	65.22	15.70	11.24	4.84	3.00	9,091	56.46	7.89	29.09	4.18	2.37
Female	55,839	56.30	15.74	12.26	15.52	0.17	22,352	33.08	16.42	30.63	19.81	0.06

Table 3.7.7 Continued

Sources of Income of Elderly Households by Age, Marital Status, Sex of Household Head, and Household Income, 1980

	All Elderly Households						Households Receiving Pensions ¹					
	Number of Elderly Households	Mean Percentage ² of Total Income ¹ Provided by:					Number of Elderly Households	Mean Percentage ² of Total Income ¹ Provided by:				
Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	
Age 70 +												
Single Continued:												
2,500-4,999												
Male	458,491	0.92	84.85	3.55	5.72	4.96	59,274	-2.90	68.00	27.45	4.43	3.02
Female	2,271,333	1.07	86.24	2.14	7.56	3.00	200,050	0.79	68.27	24.31	5.35	1.27
5,000-7,499												
Male	259,878	4.57	63.50	15.21	10.94	5.78	116,303	0.72	56.95	33.99	7.33	1.01
Female	978,609	6.00	60.34	10.47	19.58	3.63	307,154	1.41	53.82	33.34	10.51	0.92
7,500-9,999												
Male	169,787	6.40	50.50	21.01	20.28	1.81	95,844	1.59	47.83	37.22	12.21	1.15
Female	477,297	9.93	45.30	12.70	28.66	3.42	178,514	1.59	45.10	33.95	17.41	1.95
10,000-14,999												
Male	112,517	14.67	40.50	18.14	24.77	1.92	63,752	5.82	39.12	32.02	21.23	1.81
Female	500,030	17.26	32.94	18.70	28.88	2.22	249,815	6.05	34.46	37.43	20.93	1.13
15,000-19,999												
Male	69,380	43.18	23.77	13.22	15.83	3.99	29,748	14.93	29.98	30.84	21.89	2.36
Female	211,660	32.74	21.88	9.83	32.96	2.59	72,262	13.89	23.90	28.80	33.07	0.34
20,000 +												
Male	105,395	38.92	13.33	15.86	30.99	0.90	57,214	26.47	13.65	29.22	29.23	1.44
Female	271,779	35.16	13.70	11.32	39.17	0.65	116,691	20.41	14.61	26.38	37.55	1.06
Total ¹ (All Ages)	22,156,682	26.37	47.73	9.61	13.32	2.97	7,052,771	15.36	39.62	30.20	13.60	1.22

Source: BOC-CPS 1980
See notes 1-8 Table 3.7.5.

9. Includes households whose total income was negative.

Table 3.7.8

Sources of Income of Elderly Households by Age, Marital Status, Employment Status, and Sex of Household Head, 1980

	All Elderly Households						Households Receiving Pensions ¹					
	Number of Elderly Households	Mean Percentage ² of Total Income ¹ Provided by:					Number of Elderly Households	Mean Percentage ² of Total Income ¹ Provided by:				
Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	Earnings ⁴		Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸	
Age 60-64												
Married												
Employed	2,282,887	84.68	3.53	3.99	6.63	1.18	366,118	61.63	6.49	24.85	6.46	0.57
Not Employed	1,376,284	35.25	29.03	19.60	10.77	5.36	682,850	24.02	25.19	39.50	9.10	2.19
Single												
Employed												
Male	288,497	90.85	5.21	2.19	0.78	0.98	25,177	58.73	5.00	25.08	7.43	3.76
Female	680,226	78.49	9.26	3.23	6.95	2.06	81,306	55.77	14.34	27.13	1.55	1.20
Not Employed												
Male	301,198	17.77	45.69	11.29	9.78	15.47	73,273	16.60	24.74	46.42	8.57	3.66
Female	854,907	15.78	53.52	8.53	14.57	7.60	209,125	13.55	34.34	34.87	15.00	2.23
Age 65-69												
Married												
Employed	847,558	59.96	22.64	5.67	10.97	0.76	242,480	40.91	26.56	19.82	11.89	0.83
Not Employed	2,156,083	16.64	51.13	15.81	13.99	2.43	1,152,462	13.18	42.18	29.58	13.79	1.28
Single												
Employed												
Male	162,935	62.60	26.32	3.29	7.49	0.30	22,135	60.11	18.86	24.21	-3.46	0.28
Female	380,017	55.47	30.56	2.41	10.33	1.23	51,323	32.67	33.96	17.87	13.66	1.84
Not Employed												
Male	466,314	9.53	63.42	11.14	10.98	4.93	159,259	7.34	46.09	32.62	12.56	1.38
Female	1,548,509	10.06	62.45	10.37	13.93	3.19	500,402	8.20	44.45	32.09	14.62	0.66

Table 3.7.8 Continued

Sources of Income of Elderly Households by Age, Marital Status, Employment Status, and Sex of Household Head, 1980

	All Elderly Households						Households Receiving Pensions ¹					
	Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:					Number of Elderly Households	Mean Percentage ² of Total Income ³ Provided by:				
		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸		Earnings ⁴	Social Security ⁵	Pensions ⁶	Capital and Other Private Income ⁷	Other Government Transfer Payments ⁸
Age 70 +												
Married												
Employed	617,842	42.49	36.48	7.28	13.34	0.40	232,581	32.16	33.19	19.34	15.18	0.13
Not Employed	3,758,795	7.79	61.00	12.47	16.65	2.09	1,686,638	6.09	50.04	27.79	15.11	0.98
Single												
Employed												
Male	127,717	48.13	34.30	4.71	11.22	1.63	24,236	37.24	26.05	24.84	11.53	0.34
Female	294,655	39.92	42.89	3.74	12.55	0.91	51,368	28.96	34.28	21.43	15.29	0.04
Not Employed												
Male	1,130,819	4.67	65.62	11.80	13.75	4.16	399,627	3.73	46.98	33.39	14.23	1.67
Female	4,881,439	5.59	67.09	7.24	16.80	3.29	1,092,411	3.92	45.31	32.36	17.21	1.20
Total (All Ages)	22,156,682	26.37	47.73	9.61	13.32	2.97	7,052,771	15.36	39.62	30.20	13.60	1.22

Source: BOC-CPS 1980
See notes 1-8 Table 3.7.5.

Table 3.7.9

Pension Income¹ of Elderly Pension Recipients by Age, Race, and Sex, 1980

	All Elderly Individuals				Pension Recipients ²			
	Number of Elderly Individuals	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Elderly Recipients	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
White								
Males	4,018,880	16,196	1,676	11.10	986,707	16,268	6,828	44.85
Females	4,571,914	5,617	369	4.46	495,665	9,791	3,400	37.63
Nonwhite								
Males	407,782	9,572	697	7.17	48,424	12,417	5,872	58.41
Females	505,150	4,175	202	4.13	32,908	7,244	3,102	55.53
Age 65-69								
White								
Males	3,338,285	10,578	1,904	15.30	1,356,826	12,061	4,683	37.33
Females	4,166,951	5,421	601	6.80	870,605	8,655	2,877	31.91
Nonwhite								
Males	387,185	6,624	1,194	13.99	131,672	8,741	3,512	39.85
Females	513,894	3,193	376	5.33	50,023	7,209	3,859	51.94
Age 70 +								
White								
Males	5,205,227	8,305	1,598	14.19	2,046,163	10,795	4,065	35.84
Females	8,203,045	5,079	534	6.23	1,513,481	8,499	2,896	33.25
Nonwhite								
Males	553,766	4,666	721	8.57	118,571	7,773	3,366	39.23
Females	770,193	2,993	212	3.13	52,426	6,687	3,113	44.44

Source: BOC-CPS 1980

1. Current Population Survey population weights are used in computations of mean total income and mean pension income.
2. "Pension" is defined here as a regular payment from a pension plan. Recipients of lump sum payments from defined contribution plans are not counted here as pension recipients.
3. "Total income" refers to net income from wages and salaries, self-employment, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony, child support, and other regular contributions, and other income. Lump sum pension benefit payments may be included in total income if respondents reported these receipts as "other income."
4. Excludes lump sum payments received by members of defined contribution plans.
5. These figures represent weighted averages of individual ratios of pension income to total income. Because total income includes losses, pension income may exceed total income.

Table 3.7.10
 Pension Income¹ of Elderly Pension Recipients by Age, Education, and Sex, 1980

	All Elderly Individuals				Pension Recipients ²			
	Number of Elderly Individuals	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Elderly Recipients	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
0-8 Years								
Males	1,138,760	9,357	587	6.06	175,795	10,023	3,803	38.56
Females	1,236,935	3,075	141	2.94	80,065	5,910	2,183	38.85
9-12 Years								
Males	2,141,054	14,063	1,441	11.38	531,801	13,531	5,802	45.35
Females	2,845,328	5,264	239	3.79	277,506	7,759	2,451	35.90
13-16 Years								
Males	880,777	22,483	2,473	13.56	239,850	20,480	9,082	49.55
Females	817,453	8,167	753	6.89	121,001	12,850	5,086	44.03
17 + Years								
Males	266,071	31,662	4,094	16.19	87,685	31,738	12,424	49.04
Females	177,348	13,136	1,788	12.66	50,001	18,203	6,343	41.61
Age 65-69								
0-8 Years								
Males	1,354,444	6,866	959	10.92	433,395	8,613	2,996	33.97
Females	1,464,553	3,758	194	2.96	150,716	7,078	1,883	27.95
9-12 Years								
Males	1,612,841	9,750	1,788	16.28	688,274	10,646	4,191	37.61
Females	2,423,746	5,145	535	6.86	518,740	7,642	2,499	31.31
13-16 Years								
Males	567,220	15,550	3,297	20.31	270,268	16,705	6,919	41.76
Females	638,492	7,139	942	9.47	165,110	10,362	3,641	36.22
17 + Years								
Males	190,965	21,113	4,003	20.94	96,561	20,089	7,917	41.42
Females	154,054	11,020	3,353	26.37	86,062	13,404	6,002	45.83
Age 70 +								
0-8 Years								
Males	2,709,605	5,494	733	9.64	770,822	7,495	2,577	33.60
Females	3,941,900	3,549	149	2.68	352,490	5,473	1,670	29.39
9-12 Years								
Males	1,985,588	8,037	1,597	15.06	825,778	9,871	3,839	35.82
Females	3,484,522	5,013	497	6.37	671,244	7,664	2,579	32.55
13-16 Years								
Males	789,602	11,820	2,830	20.20	402,296	13,000	5,555	39.47
Females	1,302,635	7,451	1,150	11.54	404,706	10,457	3,701	36.74
17 + Years								
Males	274,738	20,533	4,822	24.45	165,838	23,232	7,988	39.99
Females	244,181	11,481	2,984	23.25	137,467	13,881	5,300	40.54

Source: BOC-CPS 1980
 See notes Table 3.7.9.

Table 3.7.11
 Pension Income¹ of Elderly Pension Recipients by Age, Income, and Sex, 1980

	All Elderly Individuals			Pension Recipients ²				
	Number of Elderly Individuals	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Elderly Recipients	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
\$1-2,499								
Males	222,962	1,448	23	1.49	46,701	1,553	1,084	70.92
Females	1,528,212	1,166	22	1.39	22,544	1,472	1,501	93.97
\$2,500-4,999								
Males	500,265	3,749	204	4.98	60,903	4,118	1,680	40.88
Females	1,101,466	3,533	156	3.97	126,906	3,896	1,357	34.43
\$5,000-7,499								
Males	468,988	6,157	850	13.20	128,878	6,366	3,095	48.02
Females	674,667	6,172	416	6.73	119,231	6,239	2,352	38.06
\$7,500-9,999								
Males	454,353	8,677	1,548	17.79	179,721	8,650	3,913	44.98
Females	431,917	8,671	748	8.44	90,701	8,853	3,563	40.19
\$10,000-14,999								
Males	836,291	12,190	1,917	15.95	259,091	12,109	6,189	51.48
Females	491,964	12,031	939	7.72	92,733	12,088	4,984	40.96
\$15,000-19,999								
Males	634,821	16,962	1,836	10.87	143,612	17,009	8,114	48.05
Females	220,355	16,924	819	4.75	39,610	17,115	4,555	26.41
\$20,000 +								
Males	1,242,713	31,465	2,449	7.84	258,255	32,679	11,784	37.75
Females	154,468	29,808	2,171	6.24	36,848	33,060	9,100	26.14
Age 65-69								
\$1-2,499								
Males	242,662	1,680	17	1.32	6,657	1,302	635	48.17
Females	1,274,402	1,689	7	0.40	17,774	1,885	507	28.65
\$2,500-4,999								
Males	798,711	3,852	157	3.73	109,799	4,277	1,145	27.13
Females	1,628,571	3,557	140	3.49	217,928	3,992	1,046	26.11
\$5,000-7,499								
Males	738,413	6,138	767	12.22	320,691	6,170	1,766	28.13
Females	743,520	6,147	776	12.57	284,713	6,173	2,026	32.83
\$7,500-9,999								
Males	616,112	8,679	2,080	23.55	369,954	8,726	3,465	39.21
Females	402,408	8,678	1,350	15.40	167,734	8,759	3,240	36.95
\$10,000-14,999								
Males	637,172	12,178	3,323	27.23	399,117	12,145	5,306	43.47
Females	315,777	11,928	1,992	16.99	138,486	11,752	4,543	38.73
\$15,000-19,999								
Males	270,448	17,185	4,094	24.16	141,564	17,102	7,821	46.16
Females	114,858	17,061	2,977	17.29	56,283	17,225	6,076	35.29
\$20,000 +								
Males	376,845	32,173	4,282	13.92	140,475	32,474	11,488	37.33
Females	84,603	29,621	4,370	15.20	37,710	30,994	9,805	34.10
Age 70 +								
\$1-2,499								
Males	519,130	1,828	53	3.10	26,065	1,710	1,062	61.79
Females	2,159,406	1,766	12	0.66	40,092	1,866	623	35.63
\$2,500-4,999								
Males	1,858,292	3,774	130	3.25	236,724	4,154	1,019	25.51
Females	3,928,628	3,557	94	2.43	368,981	3,917	1,001	25.90
\$5,000-7,499								
Males	1,378,431	6,175	1,001	15.60	699,885	6,292	1,971	30.73
Females	1,348,022	6,067	764	12.30	487,027	6,167	2,114	34.05
\$7,500-9,999								
Males	769,348	8,657	2,076	23.80	480,287	8,696	3,326	38.12
Females	572,058	8,547	1,480	17.11	254,598	8,616	3,325	38.44
\$10,000-14,999								
Males	616,586	12,127	3,308	27.24	417,861	12,141	4,881	40.19
Females	479,777	11,999	2,500	20.85	252,338	11,986	4,753	39.65
\$15,000-19,999								
Males	222,599	17,141	4,711	27.49	123,710	17,076	8,476	49.46
Females	180,620	16,994	2,856	16.95	90,206	16,935	5,718	33.94
\$20,000 +								
Males	341,785	33,339	6,970	22.25	180,202	34,500	13,220	42.21
Females	149,501	28,657	3,749	14.87	72,665	26,753	7,713	30.60

Source: BDC-CPS 1980
 See notes Table 3.7.9.

Table 3.7.12
Pension Income¹ of Elderly Pension Recipients by Age, Employment Status, and Sex, 1980

	All Elderly Individuals			Pension Recipients ²				
	Number of Elderly Individuals	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Elderly Recipients	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
Employed								
Males	2,678,247	19,548	875	4.34	335,330	23,170	6,986	34.60
Females	1,671,371	9,646	254	2.07	106,974	15,599	3,971	32.13
Not Employed								
Males	1,748,415	9,515	2,676	20.81	699,801	12,694	6,686	50.70
Females	3,405,693	3,425	400	5.75	421,599	8,119	3,232	40.42
Age 65-69								
Employed								
Males	1,041,810	15,525	991	5.79	218,858	18,150	4,719	27.54
Females	676,352	8,225	293	2.57	83,064	11,391	2,386	20.83
Not Employed								
Males	2,683,660	8,087	2,155	18.86	1,269,640	10,667	4,556	39.28
Females	4,004,493	4,661	624	7.35	837,564	8,297	2,985	34.21
Age 70+								
Employed								
Males	757,260	15,670	1,410	7.66	228,470	19,293	4,674	25.39
Females	416,170	8,323	410	3.23	63,148	12,758	2,699	21.30
Not Employed								
Males	5,001,733	6,788	1,529	14.58	1,936,264	9,608	3,950	37.28
Females	8,557,068	4,733	511	6.10	1,502,759	8,257	2,912	34.14

Source: BOC-CPS 1980.
See notes Table 3.7.9.

Table 3.7.13
Pension Income¹ of Elderly Pension Recipients by Age, Source of Pension Income, and Sex, 1980

	Number of Elderly Recipient	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64				
Private Pensions				
Males	585,669	12,816	4,396	35.75
Females	294,755	8,289	2,489	30.48
Federal Government Pensions				
Males	268,017	21,807	10,116	57.98
Females	75,380	11,400	6,381	67.51
State and Local Government Pensions				
Males	126,206	16,053	7,480	52.47
Females	144,569	11,088	3,456	39.44
Not Classified Government Pensions				
Males	55,239	23,092	14,301	72.08
Females	13,869	13,395	5,264	50.82
Age 65-69				
Private Pensions				
Males	1,086,327	10,894	3,561	31.96
Females	527,210	7,526	1,789	24.02
Federal Government Pensions				
Males	183,210	15,526	9,259	62.69
Females	123,896	8,413	5,061	57.83
State and Local Government Pensions				
Males	162,433	11,618	4,654	41.62
Females	240,122	10,416	3,850	38.11
Not Classified Government Pensions				
Males	56,528	16,772	8,770	51.78
Females	29,400	13,062	6,910	47.59

Table 3.7.13 Continued
 Pension Income¹ of Elderly Pension Recipients by Age, Source of Pension Income, and Sex, 1980

	Number of Elderly Recipient	Mean Total Income ²	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 70 +				
Private Pensions				
Males	1,529,798	9,521	2,999	30.37
Females	814,399	7,494	1,915	25.30
Federal Government Pensions				
Males	257,707	14,046	8,935	63.61
Females	224,191	8,403	4,634	53.74
State and Local Government Pensions				
Males	323,892	12,055	4,162	38.46
Females	492,351	9,538	3,543	37.54
Not Classified Government Pensions				
Males	53,337	17,258	8,931	50.15
Females	34,966	15,156	5,790	43.37

Source: BDC-CPS 1980
 See notes Table 3.7.9.

Table 3.7.14
 Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Race, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ²			
	Number of Elderly Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Recipient Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
Married								
White	3,381,175	24,017	2,017	10.11	991,636	23,712	6,878	34.43
Nonwhite	247,168	18,740	1,298	7.49	51,952	21,918	6,175	35.40
Single								
White								
Males	468,761	13,218	1,054	7.69	89,867	17,130	5,499	39.60
Females	1,319,839	10,118	751	6.71	268,652	13,064	3,691	32.41
Nonwhite								
Males	125,891	7,025	238	3.64	7,453	7,168	4,028	59.04
Females	226,210	7,281	228	3.41	20,876	9,382	2,473	36.35
Age 65-69								
Married								
White	2,700,490	17,103	2,304	13.29	1,292,130	18,257	4,815	27.75
Nonwhite	236,290	14,323	1,659	11.22	85,876	17,534	4,565	30.87
Single								
White								
Males	504,071	10,070	1,286	10.04	146,947	12,845	4,410	34.14
Females	1,652,689	8,774	988	9.16	504,676	11,058	3,234	29.79
Nonwhite								
Males	112,600	6,823	582	6.16	31,207	11,244	2,098	21.60
Females	259,506	6,205	584	7.05	41,589	13,927	3,644	43.64
Age 70 +								
Married								
White	3,898,701	13,460	2,014	12.35	1,787,672	16,078	4,391	26.84
Nonwhite	338,845	9,078	988	7.91	91,815	12,906	3,645	29.21
Single								
White								
Males	1,063,329	9,058	1,292	11.90	381,855	12,087	3,598	32.89
Females	4,588,533	7,326	769	7.62	1,087,393	10,314	3,244	32.03
Nonwhite								
Males	157,211	5,699	770	7.76	35,380	8,111	3,420	34.10
Females	451,151	5,268	344	3.20	39,891	10,617	3,884	35.77

Source: BDC-CPS 1980
 NA - Not Available

1. Current Population Survey population weights are used in computations of mean total income and mean pension income.
 2. A "pension" is defined as multiple regular payments from a pension plan. Recipients of lump sum payment from defined contribution plans are not counted here as pension recipients.

Table notes continue on next page.

Table 3.7.14 Notes Continued

3. "Total income" refers to the net income from wages and salaries, self-employment, farm income, social security, U.S. government, state, and local government aid to dependent children and other public assistance, interest, dividends, rent, royalties, estates, trusts, veterans' payments, unemployment compensation and workmen's compensation, private pensions, military pensions, federal government pensions, alimony, child support, and other regular contributions, and other income. Lump sum pension benefit payments may be included in total income if respondents reported these receipts as "other income."

4. Excludes lump sum payments received by members of defined contribution plans.

5. These figures represent weighted averages of household ratios of pension income to total income. Because total income includes losses, pension income may exceed total income.

Table 3.7.15
Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Education, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ²			
	Number of Elderly Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Recipient Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
Married								
0-8 Years	841,408	15,929	771	5.17	170,480	16,330	3,805	25.46
9-12 Years	1,806,511	22,074	1,779	9.86	556,639	21,281	5,774	31.93
13-16 Years	749,073	31,315	2,925	13.94	233,331	29,174	9,391	44.65
17 + Years	231,351	39,340	4,700	14.92	83,138	38,683	13,078	41.52
Single								
0-8 Years	205,556	7,570	353	4.30	18,608	10,768	3,898	45.60
Males	408,292	5,926	236	3.30	47,645	8,145	2,024	27.90
9-12 Years	259,244	10,756	1,143	8.47	52,016	15,140	5,698	41.85
Males	832,134	10,143	512	5.80	151,646	11,288	2,808	34.52
13-16 Years	105,781	18,938	870	6.71	17,605	13,422	5,227	40.29
Males	243,084	12,713	1,495	11.30	67,885	15,607	5,354	39.34
17 + Years	24,071	30,429	2,628	11.24	9,091	40,553	6,958	29.09
Males	62,539	16,808	2,518	12.26	22,352	24,443	7,044	30.63
Age 65-69								
Married								
0-8 Years	1,001,952	12,060	1,126	8.82	360,701	13,339	3,127	24.50
9-12 Years	1,294,890	16,260	2,233	14.37	671,072	17,147	4,308	27.69
13-16 Years	479,462	23,990	3,860	16.77	251,007	24,415	7,372	32.03
17 + Years	160,476	30,720	4,641	19.00	95,226	27,823	7,821	32.02
Single								
0-8 Years	275,061	6,826	751	8.52	71,785	10,185	2,878	32.31
Males	629,818	6,310	280	3.44	86,992	10,459	2,024	34.80
9-12 Years	242,354	9,600	1,028	8.99	74,068	10,789	3,363	28.87
Males	953,045	8,496	981	10.50	319,636	9,520	2,924	31.05
13-16 Years	76,884	13,742	1,618	10.92	24,708	18,463	5,034	33.97
Males	258,863	11,127	1,469	11.78	100,062	13,885	3,801	30.08
17 + Years	22,372	26,086	5,965	17.62	7,593	33,181	17,575	51.91
Males	70,469	16,447	4,154	24.99	39,575	20,663	7,397	44.50
Age 70 +								
Married								
0-8 Years	1,881,535	9,586	864	7.75	613,870	11,711	2,647	23.71
9-12 Years	1,520,777	13,473	2,071	13.23	745,412	15,423	4,226	26.84
13-16 Years	625,219	17,508	3,423	18.41	379,264	18,028	5,643	30.35
17 + Years	210,015	28,952	6,048	21.91	140,941	31,245	9,012	32.65
Single								
0-8 Years	643,630	6,735	761	9.10	184,515	9,605	2,656	31.44
Males	2,192,420	5,720	267	3.75	282,302	7,616	2,072	29.00
9-12 Years	380,930	8,980	1,325	12.53	148,685	11,767	3,396	32.11
Males	1,940,740	7,165	756	7.71	480,164	9,893	3,056	31.03
13-16 Years	144,813	12,517	2,208	15.93	61,687	14,739	5,183	36.99
Males	736,511	9,787	1,453	12.55	260,012	12,016	4,116	35.43
17 + Years	51,167	18,759	3,521	18.37	22,348	21,097	8,061	40.66
Males	170,013	13,753	3,296	23.47	104,806	15,398	5,347	37.76

Source: BDC-CPS 1980.
See Notes to Table 3.7.14.

Table 3.7.16

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ²			
	Number of Elderly Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Recipient Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
Married								
\$1-2,499	35,205	1,255	NA	NA	NA	NA	NA	NA
\$2,500-4,999	118,843	3,854	231	6.09	14,331	3,806	1,915	50.53
\$5,000-7,499	214,620	6,232	419	6.94	41,918	6,197	2,145	35.53
\$7,500-9,999	227,748	8,762	1,036	11.98	75,941	8,821	3,108	35.94
\$10,000-14,999	643,214	12,459	1,893	15.24	232,797	12,419	5,231	42.12
\$15,000-19,999	488,150	17,417	1,751	10.20	152,656	17,393	5,601	32.62
\$20,000 +	1,883,589	34,802	2,498	7.63	524,477	34,552	7,970	27.40
Single								
\$1-2,499								
Males	59,698	1,595	NA	NA	NA	NA	NA	NA
Females	160,663	1,655	60	4.07	6,026	1,194	1,612	108.42
\$2,500-4,999								
Males	147,872	3,753	120	2.60	11,308	4,074	1,573	34.01
Females	376,290	3,565	161	4.24	47,482	3,803	1,276	33.56
\$5,000-7,499								
Males	69,476	6,086	779	12.25	12,685	6,390	4,265	67.09
Females	250,034	6,279	529	8.42	56,092	6,348	2,357	37.51
Age 60-65								
Single								
\$7,500-9,999								
Males	39,557	8,669	NA	NA	NA	NA	NA	NA
Females	178,838	8,622	717	8.11	46,729	8,754	2,743	31.05
\$10,000-14,999								
Males	93,905	12,120	1,175	10.30	19,212	11,648	5,745	50.33
Females	252,288	12,227	903	7.28	49,874	12,183	4,567	36.82
\$15,000-19,999								
Males	70,227	17,087	1,563	9.12	20,841	17,086	5,266	30.73
Females	126,104	16,975	1,008	5.94	30,430	17,100	4,175	24.62
\$20,000 +								
Males	101,142	32,999	1,941	7.06	24,597	33,155	7,982	29.01
Females	174,915	28,910	2,045	6.16	52,895	30,717	6,763	20.38
Age 65-69								
Married								
\$1-2,499	36,172	1,271	37	4.21	3,823	1,048	353	39.86
\$2,500-4,999	211,083	3,915	98	2.51	23,068	4,065	897	22.92
\$5,000-7,499	321,111	6,226	411	6.67	80,300	6,337	1,645	26.66
\$7,500-9,999	384,062	8,686	1,148	12.97	182,159	8,800	2,420	27.34
\$10,000-14,999	744,051	12,355	2,290	18.32	451,203	12,424	3,777	30.22
\$15,000-19,999	414,528	17,311	2,737	15.93	207,956	17,194	5,455	31.74
\$20,000 +	820,119	32,929	3,878	12.76	429,492	31,909	7,406	24.37
Single								
\$1-2,499								
Males	58,611	1,614	NA	NA	NA	NA	NA	NA
Females	165,339	1,915	NA	NA	NA	NA	NA	NA
\$2,500-4,999								
Males	178,904	3,651	96	2.69	18,206	3,816	943	26.43
Females	658,034	3,654	169	4.13	91,634	4,071	1,213	29.65
\$5,000-7,499								
Males	109,459	6,138	665	10.49	39,838	6,298	1,826	28.81
Females	336,784	6,152	851	13.72	142,407	6,205	2,012	32.44
\$7,500-9,999								
Males	83,565	8,775	1,713	18.89	36,482	8,933	3,924	43.27
Females	249,013	8,694	1,186	13.46	102,382	8,786	2,884	32.73
\$10,000-14,999								
Males	75,199	12,029	2,120	17.16	38,480	12,053	4,142	33.53
Females	222,839	12,093	1,588	13.34	94,632	11,937	3,739	31.42
\$15,000-19,999								
Males	41,847	17,085	2,583	14.61	19,987	17,420	5,409	30.59
Females	120,769	17,177	2,213	13.29	54,481	16,954	4,905	29.45
\$20,000 +								
Males	60,573	34,271	3,510	10.65	24,920	31,313	8,531	25.88
Females	139,389	31,533	3,356	10.80	57,338	33,885	8,159	26.27
Age 70 +								
Married								
\$1-2,499	53,590	1,714	93	4.09	4,393	1,756	1,133	49.93
\$2,500-4,999	491,955	3,993	100	2.51	39,237	4,051	1,248	31.47
\$5,000-7,499	789,036	6,319	326	5.06	180,802	6,547	1,423	22.08
\$7,500-9,999	814,624	8,652	1,096	12.43	414,286	8,786	2,154	24.43
\$10,000-14,999	961,797	12,111	2,011	16.33	567,018	12,238	3,411	27.70
\$15,000-19,999	427,589	17,259	3,090	17.95	258,002	17,268	5,122	29.75
\$20,000 +	684,479	32,816	5,443	17.13	415,749	32,573	8,962	28.19

Table 3.7.16 Continued

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Household Income, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ¹			
	Number of Elderly Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Recipient Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 70 +								
Single								
\$1-2,499								
Males	82,002	1,857	NA	NA	NA	NA	NA	NA
Females	459,467	1,871	28	1.69	19,293	1,925	678	40.18
\$2,500-4,999								
Males	450,500	3,732	139	3.61	59,274	4,019	1,054	27.45
Females	2,215,998	3,669	88	2.19	199,504	4,020	975	24.35
\$5,000-7,499								
Males	245,049	6,105	1,034	16.13	116,303	6,204	2,179	33.99
Females	917,891	6,073	689	11.10	302,278	6,140	2,091	33.69
\$7,500-9,999								
Males	157,358	8,718	1,989	22.65	95,659	8,767	3,271	37.26
Females	917,891	6,073	689	11.10	302,278	6,140	2,091	33.69
\$10,000-14,999								
Males	105,031	12,350	2,286	18.77	58,879	12,318	4,077	33.49
Females	487,181	12,219	2,325	19.14	248,086	12,113	4,566	37.59
\$15,000-19,999								
Males	66,345	17,107	2,337	13.83	29,748	17,330	5,212	30.84
Females	202,360	17,120	1,682	9.98	65,840	17,119	5,165	30.66
\$20,000 +								
Males	103,825	32,715	4,499	15.07	55,644	33,419	8,395	28.12
Females	267,330	29,910	3,177	11.51	116,691	28,257	7,279	26.38

Source: BDC-CPS 1980
See Notes Table 3.7.14.

Table 3.7.17

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ¹			
	Number of Elderly Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵	Number of Recipient Households	Mean Total Income ³	Mean Pension Income ⁴	Mean Ratio of Pension Income to Total Income ⁵
Age 60-64								
Married								
Employed	2,280,623	27,314	1,047	3.99	366,118	30,185	6,520	24.85
Not Employed	1,347,720	17,470	3,528	20.04	677,470	20,077	7,018	39.68
Single								
Employed								
Males	287,241	17,117	500	2.20	24,984	27,710	5,752	25.25
Females	678,097	12,987	422	3.24	80,834	17,533	3,536	27.10
Not Employed								
Males	307,411	7,038	1,238	11.36	72,336	12,449	5,260	46.56
Females	867,952	7,138	873	8.63	208,694	10,965	3,679	34.86
Age 65-69								
Married								
Employed	838,927	23,001	1,318	5.68	238,290	25,151	4,639	19.99
Not Employed	2,097,853	14,431	2,626	16.10	1,139,716	16,761	4,833	29.60
Single								
Employed								
Males	160,646	14,456	567	3.34	22,135	19,405	4,113	24.21
Females	378,297	10,326	408	2.43	51,323	14,484	3,005	17.87
Not Employed								
Males	456,025	7,723	1,365	11.49	156,019	11,594	3,990	33.04
Females	1,533,898	7,957	1,062	10.48	494,942	10,944	3,292	32.19

Table 3.7.17 Continued

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Employment Status, and Sex of Household Head, 1980

	All Elderly Households				Households Receiving Pensions ¹			
	Number of Elderly Households	Mean Total Income ¹	Mean Pension Income ¹	Mean Ratio of Pension Income to Total Income ¹	Number of Recipient Households	Mean Total Income ¹	Mean Pension Income ¹	Mean Ratio of Pension Income to Total Income ¹
Age 70 +								
Married								
Employed	612,393	21,526	1,805	7.33	231,624	24,557	4,772	19.37
Not Employed	3,625,153	11,687	1,953	12.79	1,647,863	14,709	4,296	28.03
Single								
Employed								
Males	612,393	21,526	1,805	7.33	231,624	24,557	4,772	19.37
Females	3,625,153	11,687	1,953	12.79	1,647,863	14,709	4,296	28.03
Not Employed								
Males	124,137	16,633	1,013	4.85	24,236	23,030	5,189	24.84
Females	286,446	10,121	526	3.77	49,748	14,068	3,028	21.73

Source: BOC-CPS 1980
See Notes Table 3.9.14.

Table 3.7.18

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Source of Pension Income, and Sex of Household Head, 1980

	Number ¹ of Recipient Households	Mean Total Income ¹	Mean Pension Income ¹	Mean Ratio of Pension Income to Total Income ¹
Age 60-64				
Married				
Private Pensions	596,947	20,447	4,528	28.54
Federal Government Pensions	225,365	29,428	10,683	43.75
State and Local Government Pensions	141,430	25,785	6,658	32.38
Not Classified Government Pensions	79,846	27,153	13,641	56.48
Single				
Private Pensions				
Males	51,734	13,571	3,437	26.61
Females	161,604	10,149	2,811	28.00
Federal Government Pensions				
Males	30,337	20,498	7,743	57.65
Females	44,732	16,812	6,877	52.68
State and Local Government Pensions				
Males	11,306	16,670	6,239	59.40
Females	70,313	15,952	2,947	28.15
Not Classified Government Pensions				
Males	NA	NA	NA	NA
Females	12,879	16,150	5,757	46.94
Age 65-69				
Married				
Private Pensions	940,442	17,061	3,660	23.26
Federal Government Pensions	145,324	21,185	9,131	46.36
State and Local Government Pensions	178,464	19,258	4,888	28.89
Not Classified Government Pensions	113,776	22,284	8,550	41.67
Single				
Private Pensions				
Males	140,106	12,009	3,065	26.50
Females	312,517	10,033	1,969	21.10
Federal Government Pensions				
Males	22,941	13,853	8,413	60.57
Females	93,421	9,667	5,263	55.72
State and Local Government Pensions				
Males	7,601	14,997	4,472	32.86
Females	123,872	14,453	4,147	33.72
Not Classified Government Pensions				
Males	7,506	16,525	7,612	45.12
Females	16,455	20,110	9,917	53.19

Table 3.7.18 Continued

Pension Income¹ of Households Receiving Pensions by Age, Marital Status, Source of Pension Income, and Sex of Household Head, 1980

	Number ² of Recipient Households ²	Mean Total Income ³	Mean Pension Income ³	Mean Ratio of Pension Income to Total Income ⁴
Age 70 +				
Married				
Private Pensions	1,241,343	14,177	3,032	21.51
Federal Government Pensions	192,179	18,461	9,000	51.18
State and Local Government Pensions	294,464	17,967	4,653	28.01
Not Classified Government Pensions	151,501	23,033	8,720	38.86
Single				
Private Pensions				
Males	298,705	11,661	2,946	27.44
Females	564,004	8,920	2,107	24.62
Federal Government Pensions				
Males	49,570	14,509	7,242	54.27
Females	182,146	10,474	4,995	50.01
State and Local Government Pensions				
Males	62,811	9,354	3,334	42.23
Females	336,401	11,472	3,908	34.29
Not Classified Government Pensions				
Males	6,149	18,335	7,529	36.98
Females	44,733	18,797	6,039	38.58

Source: BOC-CPS 1980
See Notes Table 3.7.14.

Table 3.7.19

Average Fraction of Elderly Couples' Old Age Resources Represented by Pension Benefits, Social Security Benefits, Old Age Earnings and Net Worth, by Level of Lifetime Earnings, 1969¹

Level of Total Lifetime Resources ²	Number of Couples	Average Percent of Old Age Resources Represented by Pensions	Average Percent of Old Age Resources Represented by Social Security Benefits	Average Percent of Old Age Resources Represented by Old Age Labor Earnings	Average Percent of Old Age Resources Represented by Net Worth
\$0-24,999	23	0.00	71.03	10.15	18.82
25-49,999	102	1.51	62.50	18.43	17.55
50-99,999	458	4.60	52.65	24.75	18.00
100-149,999	861	9.16	40.61	28.47	21.76
150-199,999	354	10.74	32.15	33.32	23.79
200-249,999	124	13.69	27.33	29.46	29.53
250,000 +	54	12.93	19.52	33.62	33.92
Total	1,976	8.28	41.95	27.95	21.82

Source: SOC SEC RHS (1969-1973)

1. "Averages" are simple means of fractions computed from the sample of RHS couples.

2. Defined as the sum of the present expected value of labor earnings (net of income and social security taxes), the present expected value of pension benefits, plus the present expected value of social security benefits. Calculation assumes a 2 percent real interest rate. "Lifetime resources" corresponds to resources received after age 30. Lifetime resources are computed as of age 30 and are expressed in 1969 dollars.

TABLE 3.7.20
Average Fraction of Elderly Couples' Old Age Resources Represented by Pension Benefits, Social Security Benefits, Old Age Earnings and Net Worth, by Race, 1969¹

Race	Average Percent of Old Age Resources Represented by Pensions	Average Percent of Old Age Resources Represented by Social Security Benefits	Average Percent of Old Age Resources Represented by Old Age Labor Earnings	Average Percent of Old Age Resources Represented by Net Worth
White	8.56	40.79	28.08	22.57
Nonwhite	5.25	54.49	26.52	13.74
Total	8.28	41.95	27.95	21.82

Source: SOC SEC RHS (1969-1973)

1. "Averages" are simple means of fractions computed from the sample of RHS couples.

TABLE 3.7.21
Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Pension Benefits and Level of Lifetime Resources, 1969

Level of Lifetime Resources ¹	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
\$0-24,999	23	100.00	0	.00	0	.00	0	.00	0	.00
25-49,999	100	98.04	2	1.96	0	.00	0	.00	0	.00
50-99,999	430	93.89	26	5.68	2	.44	0	.00	0	.00
100-149,999	746	86.64	112	13.00	2	.23	1	.12	0	.00
150-199,999	300	84.74	51	14.41	3	.84	0	.00	0	.00
200-249,999	93	75.00	28	22.58	3	2.42	0	.00	0	.00
250,000 +	39	72.22	14	25.93	1	1.85	0	.00	0	.00
Total	1,731	87.60	233	11.79	11	.56	1	.05	0	.00

Source: SOC SEC RHS (1969-1973)

1. See note 2, table 3.7.19.

TABLE 3.7.22
Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Social Security Benefits and Level of Lifetime Resources, 1969

Level of Lifetime Resources ¹	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
\$0-24,999	0	.00	2	8.70	5	21.74	9	39.13	7	30.44
25-49,999	4	3.92	14	13.72	34	33.34	21	20.59	29	28.42
50-99,999	7	1.53	103	22.49	203	44.33	115	25.11	30	6.56
100-149,999	32	3.72	429	49.82	325	37.75	67	7.78	8	.93
150-199,999	41	11.58	239	67.51	65	18.36	7	1.98	2	.56
200-249,999	24	19.36	90	72.58	9	7.26	1	.81	0	.00
250,000 +	33	61.11	18	33.33	3	5.55	0	.00	0	.00
Total	141	7.13	895	45.29	644	32.59	220	11.13	76	3.85

Source: SOC SEC RHS (1969-1973)

1. See note 2, table 3.7.19.

TABLE 3.7.23

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Old Age Labor Earnings and Level of Lifetime Resources, 1969

Level of Lifetime Resources ¹	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
\$0-24,999	18	78.26	4	17.39	1	4.35	0	.00	0	.00
25-49,999	64	62.75	26	25.49	10	9.80	2	1.96	0	.00
50-99,999	197	43.02	163	35.59	80	17.47	18	3.93	0	.00
100-149,999	289	33.57	335	38.91	196	22.77	41	4.76	0	.00
150-199,999	82	23.16	154	43.50	95	26.83	22	6.21	1	.28
200-249,999	32	33.87	47	37.90	28	22.58	6	4.84	1	.81
250,000 +	14	25.92	18	33.33	17	31.48	5	9.26	0	.00
Total	706	35.73	747	37.80	427	21.61	94	4.76	2	.10

Source: SOC SEC RHS (1969-1973)

1. See note 2, table 3.7.19.

TABLE 3.7.24

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Net Worth and Level of Lifetime Resources, 1969

Level of Lifetime Resources ¹	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
\$0-24,999	11	47.83	9	39.13	2	8.70	1	1.35	0	.00
25-49,999	68	66.67	20	19.61	9	8.82	2	1.96	3	2.94
50-99,999	286	62.45	131	28.6	29	6.34	11	2.41	1	.22
100-149,999	454	52.73	308	35.77	82	9.53	16	1.86	1	.12
150-199,999	156	44.07	146	41.24	42	11.86	9	2.54	1	.28
200-249,999	40	32.26	54	43.55	25	20.16	5	4.04	0	.00
250,000 +	14	25.93	24	44.44	13	24.07	3	5.55	0	.00
Total	1,029	52.08	692	35.02	202	10.22	47	2.37	6	.30

Source: SOC SEC RHS (1969-1973)

1. See note 2, table 3.7.19.

TABLE 3.7.25

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Pension Benefits, by Race, 1969

Race	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
White	1,573	87.1	222	12.29	10	.55	1	.06	0	.00
Nonwhite	156	93.41	10	5.99	1	.50	0	.00	0	.00
Total	1,729	87.63	232	11.76	11	.56	1	.05	0	.00

Source: SOC SEC RHS (1969-1973)

TABLE 3.7.26

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Social Security Benefits, by Race, 1969

Race	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
White	138	7.64	853	47.23	576	31.89	183	10.13	56	3.1
Nonwhite	3	1.80	421	24.55	686	39.52	37	22.16	20	11.98
Total	141	7.15	894	45.31	642	32.54	220	11.15	76	3.85

Source: SOC SEC RHS (1969-1973)

TABLE 3.7.27

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Old Age Labor Earnings, by Race, 1969

Race	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
White	643	35.61	680	37.65	397	21.98	84	4.65	2	.11
Nonwhite	63	37.72	64	38.32	30	17.96	10	5.99	0	.00
Total	706	35.78	744	37.71	427	21.64	94	4.76	2	.10

Source: SOC SEC RHS (1969-1973)

TABLE 3.7.28

Distribution of Elderly Couples by Fraction of Total Old Age Resources Represented by Net Worth, by Race, 1969

Race	0-20%		20-40%		40-60%		60-80%		80-100%	
	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent	Number of Couples	Row Percent
White	906	50.17	655	36.27	192	10.63	47	2.60	6	.03
Nonwhite	120	71.86	37	22.15	10	5.99	0	.00	0	.00
Total	1,026	53.27	692	35.93	202	10.49	0	.00	6	.03

Source: SOC SEC RHS (1969-1973)

3.8 Pension Benefit Replacement Rates

The Department of Labor's 1979 Survey of Private Pension Benefit Amounts is a unique body of data that links 1978 benefit payments to the earnings histories of pension recipients. The earnings information comes from social security quarterly covered earnings records for years after 1951. Since labor earnings in excess of social security's annual taxable ceiling are not recorded in these data, total annual earnings for workers exceeding maximum taxable earnings are imputed using a procedure developed by Alan Fox of the Social Security Administration.

The tables in this section show ratios of 1978 benefits to three different measures of earnings. Benefits and earnings are all measured in constant 1980 dollars. The first earnings concept, "average real earnings," is the simple average of all annual earnings of pension recipients reported for all years between 1953 and the first year of reported receipt of pension benefits. These average earnings are only trivially different from average earnings computed excluding years with zero earnings.

The number of years included in this first earnings concept obviously depends on the age at which the pension recipient first starts receiving benefits. The second earnings

concept, "average real earnings, 45–54," computes average earnings between the ages of 45 and 54. This concept controls for both the number of years in the average and the ages over which these earnings are received. For workers retiring prior to age 55, zeros are included in the average.

The third concept, "average pre-retirement real earnings," equals the average level of earnings over the fifth to third year prior to the year of first receipt of the pension benefit. Eliminating the two years prior to first pension receipt avoids potential biases associated with workers gradually reducing their earnings prior to final employment separation from the plan sponsor as well as workers retiring in mid-year.

The sample is restricted to nondisabled, primary pension recipients who receive an annual as opposed to a lump sum benefit payment. A further requirement for inclusion in the sample is at least five years of positive earnings for the period after 1951. For a small number of beneficiaries, estimated replacement rates exceeded 80 percent. These individuals were excluded from the analysis; in these cases lump sum benefit payments may have been misreported as annual benefit payments.

Across the entire DOL-SPPBA (1979) sample, population-weighted 1978 mean benefit replacement rates range from .183 to .250 depending on the earnings base (table 3.8.1). Benefits in 1978 represented 18.3 percent of average real pre-retirement earnings, 25.0 percent of average real earnings between ages 45 and 54, and 20.4 percent of average real earnings between 1953 and the first year of pension receipt. These replacement rates are in rough accord with those one would predict for hypothetical retirees on the basis of 1977 pension benefit formulae information (see section 4.5). Table 3.8.2 presents the distribution of pre-retirement earnings replacement rates by age and sex. Over one-quarter of recipients had replacement rates of 10 percent or less, while 14.6 percent had replacement rates in excess of 30 percent.

Somewhat surprisingly, there is little difference in average replacement rates by sex and union status. The average male pre-retirement replacement rate is .185; it is .178 for females. While male-female replacement rates are quite similar, their underlying benefit and earnings levels are quite different. The average benefit paid to male retirees in 1978 was \$3,957, \$1,409 greater than the average female benefit of \$2,548. Male pre-retirement earnings average \$21,429, over 1½ times larger than the female average of \$14,031.

The union-nonunion difference in replacement rates is less than 2 percentage points for both males and females using all three earnings concepts. For males, 1978 nonunion benefits average \$4,058, 7.15 percent larger than average union benefits. There is an 8.62 percent difference between female nonunion benefits of \$2,069 and female union benefits of \$2,384.

Table 3.8.1 does show significant differences in benefit levels and replacement rates by age. For pension recipients age 50 to 54 in 1978, benefits averaged \$5,960, replacing 27.1 percent of pre-retirement earnings. The 70- to 74-year-old pension recipients averaged \$3,389 in real benefit payments and a 16.7 percent replacement of real pre-retirement earnings. Some of this age-related difference in benefit levels and replacement rates reflects a disproportionate number of younger, earlier retirees receiving "supplemental early retirement" benefits. "Supplemental early retirement" benefits involve high levels of pension benefits prior to the receipt of social security benefits, with reductions in pension benefits thereafter. A fraction of .3390 of the 50–54 recipient age groups in 1978 received such benefits that presumably were temporarily high. For the 65–69 year age group the percentage with this form of benefit was much smaller, 8.36; in addition, these "supplemental" benefit recipients were probably receiving a reduced benefit in 1978.

A second reason for the decline in real benefit levels and replacement rates with age is the lack of complete cost of living adjustments in private pensions. In 1979 the typical 70- to 74-year-old pension recipient in the survey had been retired for many more years than the typical 55- to 59-year-old recipient. As a consequence, the typical 70- to 74-year-old's real 1978 pension benefit was subject to many more years of inflation erosion than was that of younger recipients.

There is virtually no interaction of age with sex and union status in terms of replacement

rates. Male-female and union-nonunion replacement rates are strikingly similar within a recipient age group.

Table 3.8.3 considers variations in benefit replacement rates by plan type. Caution must, however, be exercised in interpreting these numbers. The DOL survey covers only a segment, and not necessarily a representative segment, of defined contribution recipients. The relative omission of defined contribution recipients from the DOL-SPPBA (1979) is not surprising given the source of these data. The Department of Labor surveyed pension plans rather than recipients. Many defined contribution plans purchase annuities for their participants from insurance companies. Retirees in this case are paid directly by the insurance company and are not reported as pension recipients by the defined contribution plan.

For those defined contribution recipients included in the DOL-SPPBA (1979) data, table 3.8.3 indicates fairly small replacement rates. For these retirees, 1978 benefits equaled 14.8 percent of real pre-retirement earnings. The comparable figure for defined benefit recipients is 18.3 percent. The rate of post-1953 real earnings replacement is 15.9 percent for defined contribution recipients and 20.4 percent for defined benefit recipients.

Differences in benefit levels account for most of the difference in defined benefit and defined contribution rates. The average defined contribution annuity in 1978 is \$2,617, less than 70 percent of the \$3,749 average defined benefit annuity. For defined contribution recipients pre-retirement earnings average \$18,083, over 90 percent of the \$20,063 average for defined benefit recipients.

Relatively larger replacement rates for defined benefit plans are a feature of the data for recipients at all ages and across both sexes. In addition, replacement rates for both defined benefit and defined contribution recipients decline with age.

Variations in replacement rates by industry, age, and union status are examined in table 3.8.4. Mining and finance, insurance, and real estate have the largest rate of pre-retirement earnings replacement, 24.6 percent and 23.2 percent, respectively. The wholesale trade industry has the lowest, 15.6 percent. Significant differences in replacement rates by union status occur in mining and retail trade. In mining the union pre-retirement earnings replacement rate is 19.9 percent; the nonunion rate is 24.7 percent. In retail trade the relative position of union and nonunion rates is reversed; here the union rate is 17.4 percent while the nonunion rate is only 11.5 percent.

Differences in replacement rates by industry occur for all recipient age groups; however, the ranking of industries by replacement rates is not stable across age groups. In the 55- to 59-year-old age group, for example, recipients in mining have an average pre-retirement earnings replacement rate of 21.0 percent while manufacturing recipients in this age group have a 27.3 percent rate on average. For the 65- to 69-year-old group the relation is reversed. In this case mining has larger replacement rates than manufacturing, 27.9 percent versus 19.5 percent.

Table 3.8.5 shows replacement rates cross-tabulated by the type of retirement chosen by the recipient. There are three classifications, early retirement, normal retirement, and special early retirement. The latter category corresponds to pension plans that provide higher benefits prior to the age at which social security benefits are available.

Other things equal, one would expect retirees taking normal retirement to receive higher benefits and experience larger replacement rates than retirees with early retirement; retirees with special early retirement should have higher benefits and replacement rates prior to the age of social security eligibility and lower benefits and replacement rates thereafter. Apparently other things are not equal according to table 3.8.5. Across all recipients the average normal retirement benefit is \$3,406, less than the average early retirement benefit of \$3,733. The average benefit for recipients with special early retirement benefits is \$6,127. The average pre-retirement earnings replacement rates for early, normal, and special early retirees are 18.3 percent, 17.3 percent, and 29.6 percent, respectively. Normal retirement replacement rates slightly exceed early retirement rates for recipients between 55 to 74.

Replacement rates of pre-retirement earnings for retirees with special early retirement benefits decline from 38.5 percent at the 50 to 59 age bracket to 25.1 percent at the 80 to 84

age bracket. The average benefit for 50- to 54-year-old special early retirees is \$8,622; it is \$3,731 for special early retirees who were 80 to 84 in 1978.

Table 3.8.6 shows replacement rates by the recipient's age at retirement. For all three concepts the rates basically decline with age at retirement. For recipients retiring between 60 and 64 the pre-retirement earnings replacement rate averages 19.3 percent, much larger than the 14.7 percent rates for retirees who start receiving pensions between ages 70 and 74.

While the relations between replacement rates and type of retirement and replacement rates and age at retirement are different in the aggregate from what one might expect, the explanation is surely not that private plans provide smaller benefits for workers choosing to retire later in life. Rather, the explanation is that workers choosing later retirement differ systematically from workers retiring early with respect to either the generosity of their pension plans, their level of earnings, their years of service, etc. Table 3.8.7, for example, shows the great sensitivity of replacement rates to one of these variables, years of service. Replacement rates are a strongly increasing function of years of service (tables 3.8.8, 3.8.9, and 3.8.10). For retirees with fewer than 5 years of service the average pre-retirement earnings replacement rate is 3.7 percent, almost 9 times smaller than the 27.4 percent average rate for retirees with 36 or more years of service. A similar relation with respect to years of service holds for the other two earnings replacement rates for recipients in each of the seven age groups.

Another important distinction between pension recipients involves the choice of annuity instrument. The three different instruments considered in table 3.8.11 are single life annuities, joint survivor annuities, and certain and continuous annuities. Single life annuities pay benefits to the retiree contingent upon the retiree's continued survival. The joint survivor annuity typically pays one level of benefits to the retiree until the retiree dies and a lower level of benefits to the retiree's spouse. Spousal benefits continue, in this case, until the death of the spouse. Certain and continuous annuities pay benefits for a fixed number of years independent of the retiree's mortality experience.

Assuming pension plans equalize the present expected value of the single life and joint-survivor annuities offered to their participants, the single life annuity should exceed the joint-survivor annuity. This simply reflects that greater expected number of years of pension benefit payments in the case of a joint-survivor annuity. Despite this a priori expectation of the relation between single life and joint-survivor annuities, the single life recipients in the data have lower benefits and lower replacement rates than the joint-survivor recipients. The typical single life annuitant receives \$3,457 in annual benefit payments that replace 17.9 percent of the pre-retirement earnings. The typical joint-survivor annuitant receives \$4,869, replacing 20.9 percent of pre-retirement earnings. Recipients with certain and continuous pension benefits collect \$2,969 on average, with an average pre-retirement earnings replacement rate of 15.9 percent. Single life annuities are larger on average than joint-survivor annuities for recipients under age 60, but the relation reverses for all older recipient age groups.

Tables 3.8.12 and 3.8.13 examine replacement rates for those DOL-SPPBA (1979) recipients who received their pension benefits in a lump sum. In contrast to the average 18.3 percent pre-retirement earnings rate for annuitants, the corresponding rate for lump sum beneficiaries averages 58.6 percent. This figure is strikingly small relative to the 18.3 percent rate, suggesting much lower pension benefit accrual for the small set of lump sum beneficiaries found in this survey.

Table 3.8.1
Pension Benefit Replacement Rates by Age, Sex, and Union Status, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
Male	3,957	18,868	.205	16,184	.247	21,429	.185
Union	3,768	17,375	.215	15,073	.256	19,663	.194
Nonunion	4,058	19,661	.199	16,774	.242	22,367	.180
Female	2,548	11,834	.203	9,943	.261	14,031	.178
Union	2,384	10,651	.219	9,039	.273	12,247	.198
Nonunion	2,609	12,353	.198	10,277	.257	14,689	.170
Age 50-54	5,960	18,308	.324	14,439	.414	22,913	.271
Male	6,246	19,118	.330	15,208	.419	23,856	.277
Union	5,505	18,294	.299	14,498	.377	21,996	.260
Nonunion	6,862	19,866	.356	15,799	.455	25,403	.292
Female	3,897	12,234	.281	8,880	.379	16,091	.223
Union	3,020	10,030	.249	7,047	.347	14,038	.190
Nonunion	4,906	14,771	.317	10,989	.415	18,454	.261
Age 55-59	4,817	18,181	.263	14,661	.335	21,115	.232
Male	5,193	19,643	.268	15,913	.337	22,735	.237
Union	5,190	18,171	.283	15,033	.349	21,198	.251
Nonunion	5,195	20,581	.259	16,475	.330	23,716	.228
Female	3,282	12,206	.243	9,545	.328	14,494	.214
Union	2,959	11,280	.241	8,865	.323	13,464	.212
Nonunion	3,445	12,677	.244	9,891	.330	15,018	.215
Age 60-64	4,576	18,340	.247	15,050	.313	21,166	.218
Male	4,948	19,866	.249	16,401	.309	22,787	.221
Union	5,159	18,369	.280	15,372	.343	21,223	.247
Nonunion	4,817	20,798	.229	17,042	.288	23,761	.205
Female	3,068	12,164	.238	9,585	.325	14,604	.204
Union	3,126	11,263	.265	9,032	.351	13,300	.231
Nonunion	3,043	12,550	.227	9,822	.314	15,161	.192
Age 65-69	3,832	17,772	.209	14,838	.262	20,678	.183
Male	4,135	19,281	.208	16,161	.258	22,295	.185
Union	3,983	17,843	.222	15,126	.270	20,625	.196
Nonunion	4,210	14,990	.202	16,672	.252	23,119	.179
Female	2,644	11,867	.210	9,660	.280	14,354	.178
Union	2,433	10,823	.220	9,022	.281	12,689	.192
Nonunion	2,720	12,240	.206	9,888	.279	14,949	.173
Age 70-74	3,389	17,429	.188	15,199	.224	20,041	.167
Male	3,641	18,812	.187	16,452	.220	21,520	.167
Union	3,246	17,179	.189	15,236	.219	19,360	.171
Nonunion	3,827	19,582	.186	17,025	.221	22,539	.166
Female	2,388	11,933	.191	10,225	.238	14,164	.167
Union	2,156	10,649	.203	9,306	.243	12,109	.188
Nonunion	2,465	12,358	.188	10,529	.237	14,843	.160
Age 75-79	3,026	16,717	.177	15,204	.199	18,372	.166
Male	3,239	17,942	.176	16,366	.196	19,634	.166
Union	2,850	16,513	.173	15,242	.190	18,137	.163
Nonunion	3,440	18,681	.178	16,947	.200	20,408	.168
Female	2,181	11,852	.179	10,589	.208	13,360	.163
Union	1,945	10,190	.196	9,357	.217	11,170	.184
Nonunion	2,259	12,397	.173	10,994	.206	14,080	.157

Table 3.8.1 Continued
 Pension Benefit Replacement Rates by Age, Sex, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 80-84	2,841	16,022	.177	14,192	.205	16,795	.173
Male	3,033	17,097	.176	15,161	.205	17,804	.174
Union	2,699	15,688	.173	14,083	.1298	16,275	.172
Nonunion	3,251	18,016	.178	15,865	.209	18,901	.175
Female	2,017	11,421	.177	10,044	.2054	12,224	.170
Union	1,798	9,452	.200	8,343	.332	9,974	.196
Nonunion	2,109	12,253	.167	10,762	.194	13,174	.159
Age Not Classified	2,551	14,971	.173	12,486	.228	15,439	.176
Male	2,744	16,037	.174	13,401	.228	16,486	.177
Union	2,457	15,073	.165	12,620	.220	15,344	.169
Nonunion	3,060	17,101	.183	14,265	.237	17,749	.186
Female	1,696	10,240	.171	8,423	.224	10,785	.169
Union	1,834	8,641	.226	7,079	.289	9,207	.230
Nonunion	1,617	11,158	.140	9,194	.187	11,692	.134

Source: DDL SPPBA (1979)

Table 3.8.2
 Distribution of Pre-Retirement Earnings Pension Benefit Replacement Rates by Age and Sex, 1978
 (Constant 1980 Dollars)

	Total	.01-.10	.11-.20	.21-.30	.31-.40	.41-.50	.51-.60	.61-.70	.71-.80
Total Recipients									
Number	2,482,744	676,897	806,965	633,429	251,908	83,548	20,825	5,642	3,386
Row Percent	100.0	27.3	32.5	25.5	10.1	3.4	.8	.2	.1
Males									
Number	1,986,873	535,177	635,534	514,808	210,054	68,443	15,934	4,141	2,640
Row Percent	100.0	26.9	32.0	25.9	10.6	3.4	.8	.2	.1
Females									
Number	495,871	141,720	171,431	118,621	41,855	15,105	4,891	1,502	747
Row Percent	100.0	28.6	34.6	23.9	8.4	3.0	1.0	.3	.2
Age 50-54									
Number	19,500	4,258	3,300	3,318	3,277	4,011	1,065	175	96
Row Percent	100.0	21.8	16.9	17.0	16.8	20.6	5.5	.9	.5
Males									
Number	17,132	3,362	2,798	3,019	3,182	3,711	829	139	92
Row Percent	100.0	19.6	16.3	17.6	18.6	21.7	4.8	.8	.5
Females									
Number	2,369	895	501	299	96	300	236	37	4
Row Percent	100.0	37.8	21.2	12.6	4.0	12.7	10.0	1.5	.2
Age 55-59									
Number	108,618	30,783	23,407	16,562	16,617	14,955	5,049	892	354
Row Percent	100.0	28.3	21.5	15.2	15.3	13.8	4.6	.8	.3
Males									
Number	87,264	24,015	17,910	12,998	14,860	12,774	3,912	564	230
Row Percent	100.0	27.5	20.5	14.9	17.0	14.6	4.5	.6	.3
Females									
Number	21,354	6,768	5,497	3,564	1,757	2,181	1,136	328	124
Row Percent	100.0	31.7	25.7	16.7	8.2	10.2	5.3	1.5	.6

Table 3.8.2 Continued
 Distribution of Pre-Retirement Earnings Pension Benefit Replacement Rates by Age and Sex, 1978
 (Constant 1980 Dollars)

	Total	.01-.10	.11-.20	.21-.30	.31-.40	.41-.50	.51-.60	.61-.70	.71-.80
Age 60-64									
Number	339,440	81,362	86,843	77,603	56,318	27,915	7,214	1,584	596
Row Percent	100.0	24.0	25.6	22.9	16.6	8.2	2.1	.5	.2
Males									
Number	272,177	62,305	67,681	64,584	47,608	22,835	5,521	1,160	479
Row Percent	100.0	22.9	24.9	23.7	17.5	8.4	2.0	.4	.2
Females									
Number	67,263	19,056	19,162	13,019	8,710	5,081	1,693	424	117
Row Percent	100.0	28.3	28.5	19.4	12.9	7.6	2.5	.6	.2
Age 65-69									
Number	796,461	211,548	251,926	219,358	87,309	20,705	3,447	1,176	916
Row Percent	100.0	26.6	31.6	27.5	11.0	2.6	.4	.1	.1
Males									
Number	634,335	165,597	198,190	178,298	71,475	16,296	2,546	1,030	828
Row Percent	100.0	26.1	31.2	28.1	11.3	2.6	.4	.2	.1
Females									
Number	162,126	45,951	53,737	41,060	15,834	4,409	901	146	88
Row Percent	100.0	28.3	33.1	25.3	9.8	2.7	.6	.1	.1
Age 70-74									
Number	651,932	190,079	228,408	173,335	49,217	7,542	1,769	913	614
Row Percent	100.0	29.2	35.0	26.6	7.5	1.2	.3	.1	.1
Males									
Number	520,788	152,794	178,884	140,206	40,874	5,845	1,440	440	247
Row Percent	100.0	29.3	34.3	26.9	7.8	1.1	.3	.1	.0
Females									
Number	131,144	37,284	49,524	33,129	8,343	1,696	330	472	367
Row Percent	100.0	28.4	37.8	25.3	6.4	1.3	.3	.4	.3
Age 75-79									
Number	376,839	110,163	136,604	99,068	24,473	4,310	1,166	507	543
Row Percent	100.0	29.2	36.2	26.3	6.5	1.1	.3	.1	.1
Males									
Number	301,049	88,260	107,427	80,192	19,879	3,441	874	454	518
Row Percent	100.0	29.3	35.7	26.6	6.6	1.1	.3	.2	.2
Females									
Number	75,789	21,904	29,177	18,876	4,594	868	292	53	25
Row Percent	100.0	28.9	38.5	24.9	6.1	1.1	.4	.1	.0
Age 80-84									
Number	161,613	41,807	64,051	38,429	12,700	3,353	818	256	200
Row Percent	100.0	25.9	39.6	23.8	7.9	2.1	.5	.2	.1
Males									
Number	130,996	33,352	52,563	30,674	10,500	2,868	618	236	187
Row Percent	100.0	25.5	40.1	23.4	8.0	2.2	.5	.2	.1
Females									
Number	30,618	8,455	11,488	7,755	2,200	485	201	20	13
Row Percent	100.0	27.6	37.5	25.3	7.2	1.6	.7	.1	.0
Age, Not Classified									
Number	28,340	6,897	12,427	5,757	1,997	757	297	140	68
Row Percent	100.0	24.3	43.9	20.3	7.0	2.7	1.0	.5	.2
Males									
Number	23,132	5,491	10,082	4,839	1,676	672	194	118	59
Row Percent	100.0	23.7	43.6	20.9	7.2	2.9	.8	.5	.3
Females									
Number	5,209	1,405	2,346	918	321	85	102	22	9
Row Percent	100.0	27.0	45.0	17.6	6.2	1.6	2.0	.4	.2

Source: DOL SPPBA (1979)

Table 3.8.3
Pension Benefit Replacement Rates by Age, Sex, and Plan Type, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
Defined Benefit	3,749	17,554	.208	14,983	.254	20,063	.186
Male	4,042	18,967	.208	16,250	.251	21,564	.188
Female	2,586	11,948	.205	9,957	.263	14,107	.179
Defined Contribution	2,617	16,257	.159	14,397	.191	18,083	.148
Male	2,826	17,741	.156	15,631	.181	19,590	.148
Female	1,878	11,009	.170	10,042	.229	12,750	.145
Age 50-54							
Defined Benefit	6,110	18,114	.333	14,056	.429	22,654	.277
Male	6,440	18,990	.344	14,826	.437	23,631	.286
Female	3,897	12,234	.281	8,880	.379	16,091	.223
Defined Contribution	3,724	21,202	.182	20,169	.143	26,781	.171
Male	3,724	21,202	.182	20,169	.193	26,781	.171
Female	NA	NA	NA	NA	NA	NA	NA
Age 55-59							
Defined Benefit	4,872	18,184	.266	14,620	.340	21,175	.234
Male	5,273	19,694	.272	15,901	.343	22,859	.239
Female	3,288	12,214	.243	9,556	.328	14,514	.214
Defined Contribution	3,410	16,452	.206	15,113	.224	15,684	.230
Male	3,410	16,452	.206	15,113	.224	15,684	.230
Female	NA	NA	NA	NA	NA	NA	NA
Age 60-64							
Defined Benefit	4,650	18,394	.250	15,094	.316	21,244	.220
Male	5,021	19,912	.252	16,422	.314	22,859	.224
Female	3,146	12,249	.241	9,719	.325	14,704	.207
Defined Contribution	3,181	17,428	.190	14,332	.253	19,759	.172
Male	3,680	19,400	.193	16,544	.227	21,759	.182
Female	1,472	10,675	.181	6,764	.343	12,914	.136
Age 65-69							
Defined Benefit	3,903	17,863	.212	14,896	.266	20,812	.185
Male	4,213	19,366	.212	16,239	.262	22,418	.187
Female	2,680	11,931	.212	9,593	.283	14,471	.179
Defined Contribution	2,883	16,348	.177	14,257	.212	18,235	.166
Male	3,112	18,408	.168	15,403	.203	20,375	.163
Female	2,308	11,170	.198	11,375	.233	12,856	.175
Age 70-74							
Defined Benefit	3,454	17,530	.191	15,267	.227	20,188	.170
Male	3,720	18,946	.190	16,546	.224	21,707	.170
Female	2,414	11,995	.193	10,269	.239	14,253	.168
Defined Contribution	2,267	15,427	.142	13,855	.170	17,271	.125
Male	2,331	16,541	.134	14,904	.152	18,427	.120
Female	1,984	10,499	.177	9,216	.250	12,156	.148
Age 75-79							
Defined Benefit	3,108	16,794	.181	15,250	.204	18,478	.169
Male	3,335	18,066	.181	16,451	.202	19,795	.170
Female	2,230	11,865	.183	10,596	.213	13,371	.167
Defined Contribution	1,846	15,974	.107	15,035	.115	17,093	.107
Male	2,047	16,966	.113	16,113	.120	17,912	.116
Female	1,050	12,047	.085	10,769	.047	13,849	.072

Table 3.8.3 Continued
 Pension Benefit Replacement Rates by Age, Sex, and Plan Type, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement Rate		Average Real Earnings 45-54 Replacement Rate		Average Real Pre-Retirement Earnings Replacement Rate	
		Amount	Rate	Amount	Rate	Amount	Rate
Age 80-84							
Defined Benefit	2,903	16,070	.180	14,206	.209	16,801	.177
Male	3,112	17,189	.180	15,210	.209	17,901	.178
Female	2,048	11,471	.179	10,081	.208	12,282	.173
Defined Contribution	2,199	15,141	.147	14,031	.175	17,829	.107
Male	2,566	16,423	.169	15,175	.201	19,608	.121
Female	NA	8,456	.034	8,064	.036	8,549	.034
Age Not Classified							
Defined Benefit	2,617	14,997	.178	1,529	.233	15,461	.180
Male	2,834	16,120	.179	13,498	.234	16,564	.183
Female	1,700	10,261	.171	8,440	.225	10,806	.169
Defined Contribution	NA	NA	NA	NA	NA	NA	NA
Male	NA	NA	NA	NA	NA	NA	NA
Female	NA	NA	NA	NA	NA	NA	NA

Source: DDL SPPBA (1979)
 NA - Not Available

Table 3.8.4
 Pension Benefit Replacement Rates by Industry, Age and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement Rate		Average Real Earnings 45-54 Replacement Rate		Average Real Pre-Retirement Earnings Replacement Rate	
		Amount	Rate	Amount	Rate	Amount	Rate
TOTAL	3,676	17,475	.204	14,938	.250	19,952	.183
Union	3,543	16,283	.215	14,093	.259	18,459	.195
Nonunion	3,741	18,067	.199	15,356	.245	20,691	.178
Mining	6,014	20,512	.289	17,265	.352	24,320	.246
Union	3,490	15,398	.226	13,352	.280	17,871	.199
Nonunion	6,097	20,680	.291	17,393	.355	24,531	.247
Manufacturing	3,943	17,538	.221	15,034	.266	19,930	.198
Union	3,835	16,590	.229	14,434	.272	18,760	.206
Nonunion	4,033	18,327	.215	15,533	.261	20,902	.192
Transportation, Communications, and Utilities	3,623	16,953	.213	14,311	.265	19,854	.188
Union	3,553	16,841	.212	14,150	.265	19,797	.188
Nonunion	4,034	17,612	.219	15,260	.262	20,189	.190
Wholesale Trade	2,231	13,502	.167	11,829	.200	14,920	.157
Union	2,004	12,090	.164	11,124	.197	13,943	.156
Nonunion	2,989	16,225	.176	14,194	.212	18,194	.162
Retail Trade	2,967	15,706	.184	12,429	.248	18,533	.160
Union	3,227	15,635	.195	12,884	.254	17,974	.174
Nonunion	2,140	15,932	.149	10,983	.231	20,308	.115
Finance, Insurance, and Real Estate	5,012	18,081	.256	15,592	.310	20,306	.232
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	5,012	18,081	.256	15,592	.310	20,306	.232
Not Classified	2,806	17,490	.155	14,930	.196	19,996	.141
Union	1,372	18,947	.073	16,715	.091	20,425	.083
Nonunion	2,850	17,444	.158	14,875	.199	19,982	.142
Age 50-54	5,960	18,308	.324	14,439	.414	22,913	.271
Mining	4,435	21,839	.204	17,016	.260	28,480	.162
Union	5,608	20,584	.272	17,445	.321	30,597	.183
Nonunion	4,186	22,106	.190	16,925	.247	28,031	.157
Manufacturing	7,389	18,342	.401	14,713	.503	22,338	.336
Union	6,881	18,116	.379	14,947	.464	21,721	.324
Nonunion	7,765	18,506	.417	14,539	.532	22,794	.346

Table 3.8.4 Continued
 Pension Benefit Replacement Rates by Industry, Age and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 50-54, Continued							
Transportation, Communications, and Utilities	2,803	16,095	.171	11,684	.250	20,194	.147
Union	2,803	16,095	.171	11,684	.250	20,194	.147
Nonunion	NA	NA	NA	NA	NA	NA	NA
Wholesale Trade	1,707	10,171	.185	8,381	.229	11,461	.187
Union	1,707	10,171	.185	8,381	.229	11,461	.187
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	788	6,231	.153	4,827	.205	10,016	.080
Union	788	6,231	.153	4,827	.205	10,016	.080
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	2,269	24,211	.107	19,366	.139	32,697	.086
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,269	24,211	.107	19,366	.139	32,697	.086
Not Classified	4,143	20,086	.209	15,821	.274	27,539	.162
Union	690	16,146	.042	7,719	.093	18,162	.043
Nonunion	4,471	20,461	.224	16,593	.292	28,432	.173
Age 55-59	4,817	18,181	.263	14,661	.335	21,115	.232
Mining	4,967	21,874	.234	16,654	.306	26,875	.210
Union	5,827	16,680	.351	13,510	.441	17,499	.333
Nonunion	4,821	22,757	.214	17,189	.283	28,469	.189
Manufacturing	5,688	18,515	.308	15,082	.384	21,234	.273
Union	6,227	17,536	.349	14,736	.424	20,423	.308
Nonunion	5,415	19,011	.288	15,257	.364	21,645	.255
Transportation, Communications, and Utilities	3,854	17,257	.226	13,540	.300	20,964	.197
Union	3,873	17,268	.227	13,542	.301	20,993	.198
Nonunion	1,773	16,133	.104	13,325	.129	17,936	.092
Wholesale Trade	2,802	15,217	.184	13,880	.218	16,031	.185
Union	2,304	14,648	.163	13,437	.196	15,513	.165
Nonunion	5,759	18,586	.310	16,501	.349	19,103	.301
Retail Trade	1,811	14,922	.119	11,699	.171	17,317	.108
Union	1,820	14,971	.119	11,776	.170	17,327	.109
Nonunion	834	9,585	.087	3,307	.252	16,228	.051
Finance, Insurance, and Real Estate	2,640	15,860	.161	12,937	.206	17,847	.161
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,640	15,860	.161	12,937	.206	17,847	.161
Not Classified	3,625	19,009	.189	14,916	.263	22,813	.158
Union	844	17,802	.048	14,196	.069	18,084	.048
Nonunion	3,688	19,036	.192	14,932	.268	22,919	.161
Age 60-64	4,576	18,340	.247	15,050	.313	21,166	.218
Mining	6,698	20,806	.319	16,117	.437	26,596	.252
Union	6,042	17,096	.358	14,371	.469	21,074	.288
Nonunion	6,742	21,055	.316	16,234	.435	26,968	.249
Manufacturing	4,909	18,361	.268	15,197	.332	21,067	.236
Union	5,257	17,306	.302	14,388	.367	19,931	.266
Nonunion	4,668	19,905	.244	15,621	.308	21,858	.216
Transportation, Communications, and Utilities	4,472	17,767	.254	14,272	.331	21,466	.217
Union	4,494	17,720	.256	14,231	.334	21,397	.218
Nonunion	3,762	19,243	.193	15,592	.241	23,673	.158
Wholesale Trade	3,172	16,121	.192	13,494	.239	17,766	.179
Union	2,890	15,626	.180	12,938	.234	17,016	.172
Nonunion	3,987	17,551	.226	15,099	.253	19,934	.199
Retail Trade	3,478	16,591	.207	12,983	.274	19,534	.180
Union	4,078	16,160	.237	13,254	.308	18,840	.208
Nonunion	899	18,442	.075	11,816	.128	22,515	.059

Table 3.8.4 Continued
 Pension Benefit Replacement Rates by Industry, Age and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings		Average Real	
		Amount	Replacement Rate	45-54 Amount	Replacement Rate	Pre-Retirement Earnings Amount	Replacement Rate
Age 60-64, Continued							
Finance, Insurance, and Real Estate	6.356	19,091	.312	15,084	.394	21,077	.294
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	6.356	19,091	.312	15,804	.394	21,077	.294
Not Classified	3.595	18,719	.184	15,185	.246	21,693	.162
Union	1.008	18,235	.058	15,475	.081	18,961	.054
Nonunion	3.660	18,732	.187	15,178	.250	21,762	.165
Age 65-69	3.832	17,772	.209	14,838	.262	20,678	.183
Mining	7.391	20,826	.349	16,316	.456	26,399	.279
Union	4,067	15,456	.266	11,916	.375	18,660	.227
Nonunion	7,512	21,022	.352	16,477	.458	26,680	.281
Manufacturing	4,019	17,861	.221	15,031	.271	20,636	.195
Union	3,976	16,909	.233	14,347	.284	19,531	.206
Nonunion	4,053	18,630	.211	15,582	.260	21,529	.186
Transportation, Communications, and Utilities	3,838	17,267	.225	14,389	.281	20,745	.190
Union	3,758	17,267	.221	14,422	.276	20,817	.187
Nonunion	4,365	17,265	.246	14,168	.311	20,269	.209
Wholesale Trade	2,471	14,336	.166	12,272	.212	16,046	.155
Union	2,130	13,362	.158	11,318	.203	14,969	.146
Nonunion	3,168	16,331	.183	14,227	.231	18,252	.172
Retail Trade	3,536	15,887	.217	12,387	.295	19,384	.182
Union	3,839	16,557	.223	13,910	.283	18,858	.097
Nonunion	2,830	14,328	.203	8,844	.324	20,607	.148
Finance, Insurance, and Real Estate	5,352	18,236	.268	15,499	.334	20,922	.236
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	5,352	18,236	.268	15,499	.334	20,922	.236
Not Classified	3,093	17,877	.167	14,805	.218	20,809	.149
Union	1,559	18,835	.084	16,017	.111	21,145	.085
Nonunion	3,131	17,854	.169	14,775	.220	20,801	.150
Age 70-74	3,389	17,429	.188	15,199	.224	20,041	.167
Mining	6,456	20,716	.308	17,475	.370	24,844	.260
Union	2,863	14,709	.196	13,707	.213	16,715	.179
Nonunion	6,572	20,911	.311	17,597	.375	25,108	.263
Manufacturing	3,482	17,443	.196	15,303	.230	19,944	.175
Union	3,316	16,480	.201	14,605	.234	18,599	.181
Nonunion	3,623	18,263	.191	15,898	.226	21,089	.170
Transportation, Communications, and Utilities	3,342	16,691	.199	14,670	.237	19,093	.183
Union	3,041	16,186	.191	14,251	.228	18,353	.181
Nonunion	4,511	18,655	.229	16,298	.273	21,967	.191
Wholesale Trade	2,004	13,340	.153	11,805	.178	15,162	.140
Union	1,890	12,740	.155	11,357	.179	14,334	.142
Nonunion	2,396	15,413	.148	13,353	.176	18,022	.131
Retail Trade	1,828	13,528	.138	10,836	.187	14,892	.127
Union	2,084	12,601	.162	10,675	.208	14,278	.151
Nonunion	1,474	14,810	.105	11,060	.157	15,740	.093
Finance, Insurance, and Real Estate	4,971	18,337	.249	16,022	.295	20,917	.221
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,971	18,337	.249	16,022	.295	20,917	.221
Not Classified	2,543	17,253	.143	14,998	.176	19,880	.128
Union	1,435	19,046	.074	16,686	.093	20,991	.083
Nonunion	2,580	17,194	.146	14,942	.179	19,843	.129

Table 3.8.4 Continued
Pension Benefit Replacement Rates by Industry, Age and Union Status, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 75-79	3,026	16,717	.177	15,204	.199	18,372	.166
Mining	5,106	20,149	.250	18,002	.284	22,652	.226
Union	2,364	14,690	.163	13,561	.183	16,365	.154
Nonunion	5,153	20,242	.252	18,078	.286	22,760	.227
Manufacturing	3,130	16,509	.187	15,013	.208	18,192	.174
Union	2,942	15,886	.185	14,657	.204	17,511	.173
Nonunion	3,316	17,123	.188	15,365	.212	18,865	.175
Transportation, Communications, and Utilities	3,073	16,611	.184	15,145	.203	18,318	.171
Union	2,748	16,289	.171	14,871	.189	17,942	.162
Nonunion	3,806	17,337	.212	15,763	.235	19,165	.191
Wholesale Trade	1,735	11,763	.162	10,942	.178	12,731	.154
Union	1,671	11,061	.167	10,270	.184	12,099	.159
Nonunion	2,020	14,911	.138	13,956	.144	15,562	.134
Retail Trade	2,447	17,492	.142	16,415	.156	19,145	.129
Union	1,904	13,258	.145	12,225	.171	14,102	.133
Nonunion	2,788	20,143	.140	19,039	.146	22,302	.126
Finance, Insurance, and Real Estate	4,560	17,641	.243	15,983	.275	19,013	.227
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,560	17,641	.243	15,983	.275	19,013	.227
Not Classified	2,171	16,665	.128	15,212	.149	18,181	.124
Union	1,219	19,286	.066	17,905	.075	20,038	.083
Nonunion	2,219	16,534	.131	15,077	.152	18,088	.126
Age 80-84	2,841	16,022	.177	14,192	.205	16,795	.173
Mining	4,012	19,755	.200	17,367	.231	21,156	.188
Union	2,027	15,184	.142	13,304	.177	16,338	.130
Nonunion	4,078	19,906	.202	17,502	.233	21,316	.190
Manufacturing	3,017	16,041	.187	14,148	.217	16,730	.183
Union	2,802	15,483	.182	13,809	.210	16,084	.179
Nonunion	3,279	16,718	.192	14,558	.226	17,509	.188
Transportation, Communications, and Utilities	2,389	14,985	.159	13,566	.179	17,509	.156
Union	2,286	14,760	.157	13,497	.174	15,598	.154
Nonunion	2,639	15,531	.164	13,733	.191	15,979	.160
Wholesale Trade	1,727	11,150	.174	10,047	.198	11,422	.178
Union	1,656	10,764	.174	9,778	.197	11,000	.178
Nonunion	5,820	33,404	.174	25,540	.228	35,684	.163
Retail Trade	1,615	13,944	.119	14,204	.127	12,870	.123
Union	1,615	13,944	.119	14,204	.127	12,870	.123
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	3,650	16,362	.208	13,830	.255	17,181	.200
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3,650	16,362	.208	13,830	.255	17,181	.200
Not Classified	2,310	16,029	.147	14,389	.169	16,895	.146
Union	1,326	18,172	.071	17,033	.080	19,430	.120
Nonunion	2,329	15,988	.148	14,338	.171	16,847	.147
Age, Not Classified	2,551	14,971	.173	12,486	.228	15,439	.176
Mining	3,320	20,261	.164	16,083	.218	21,529	.156
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3,320	20,261	.164	16,083	.218	21,529	.156
Manufacturing	2,796	15,355	.183	12,326	.252	15,994	.180
Union	2,669	14,777	.182	11,930	.251	15,229	.179
Nonunion	3,032	16,426	.186	13,058	.255	17,282	.182
Transportation, Communications, and Utilities	1,817	13,889	.133	11,674	.174	14,339	.141
Union	1,869	14,007	.136	11,872	.176	14,477	.145
Nonunion	978	11,969	.088	8,463	.131	12,096	.088

Table 3.8.4 Continued
 Pension Benefit Replacement Rates by Industry, Age and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings		Average Real	
		Amount	Replacement Rate	45-54 Amount	45-54 Replacement Rate	Pre-Retirement Amount	Pre-Retirement Replacement Rate
Age, Not Classified, Continued							
Wholesale Trade	1,675	10,819	.179	9,516	.213	10,844	.195
Union	1,675	10,819	.179	9,516	.213	10,844	.195
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	2,400	13,030	.167	6,232	.358	13,826	.149
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,400	13,030	.167	6,232	.358	13,826	.149
Not Classified	2,465	15,266	.163	13,524	.200	15,495	.171
Union	2,046	21,129	.106	22,081	.098	18,781	.194
Nonunion	2,494	14,867	.167	12,942	.207	15,272	.173

Source: DOL SPPBA (1979)
 NA - Not Available

Table 3.8.5
 Pension Benefit Replacement Rates by Age and Type of Retirement, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings		Average Real	
		Amount	Replacement Rate	45-54 Amount	45-54 Replacement Rate	Pre-Retirement Amount	Pre-Retirement Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
Early Retirement	3,733	17,826	.205	15,140	.251	20,407	.183
Special Early Retirement	6,127	18,387	.335	15,706	.401	21,054	.296
Normal Retirement	3,406	17,010	.193	14,609	.236	19,446	.173
Not Classified	2,362	17,514	.130	15,053	.165	19,500	.122
Age 50-54	5,960	18,308	.324	14,439	.414	22,913	.271
Early Retirement	5,053	17,757	.276	13,725	.361	22,159	.232
Special Early Retirement	8,622	18,902	.464	15,014	.586	23,336	.385
Normal Retirement	4,291	19,031	.236	16,909	.277	24,233	.208
Not Classified	1,701	18,092	.099	12,565	.153	24,070	.076
Age 55-59	4,817	18,181	.263	14,661	.335	21,115	.232
Early Retirement	4,120	18,428	.220	14,682	.289	21,538	.194
Special Early Retirement	8,208	18,654	.449	15,382	.549	22,157	.385
Normal Retirement	4,019	16,129	.253	13,407	.314	17,469	.240
Not Classified	1,842	17,263	.104	13,861	.146	19,168	.105
Age 60-64	4,576	18,340	.247	15,050	.313	21,166	.218
Early Retirement	4,181	18,473	.222	15,087	.285	21,342	.196
Special Early Retirement	7,036	18,701	.382	15,623	.463	21,809	.333
Normal Retirement	4,360	17,549	.248	14,104	.321	20,337	.220
Not Classified	2,740	17,989	.146	15,230	.190	19,984	.137
Age 65-69	3,832	17,772	.209	14,838	.262	20,678	.183
Early Retirement	3,666	17,934	.200	15,101	.247	20,740	.177
Special Early Retirement	5,480	18,531	.295	15,820	.354	21,277	.260
Normal Retirement	3,917	17,389	.215	14,218	.277	20,649	.185
Not Classified	2,605	17,878	.138	15,279	.177	19,810	.130
Age 70-74	3,389	17,429	.188	15,199	.224	20,041	.167
Early Retirement	3,388	17,424	.190	15,552	.217	19,770	.171
Special Early Retirement	4,650	18,093	.258	16,445	.287	19,701	.239
Normal Retirement	3,407	17,285	.188	14,796	.231	20,228	.165
Not Classified	2,390	18,112	.129	15,831	.163	20,086	.119
Age 75-79	3,026	16,717	.177	15,204	.199	18,372	.165
Early Retirement	3,475	16,730	.204	15,225	.228	18,001	.194
Special Early Retirement	4,014	16,827	.243	15,372	.269	17,701	.236
Normal Retirement	2,959	16,746	.172	15,256	.193	18,498	.159
Not Classified	1,904	16,364	.114	14,585	.133	18,596	.106
Age 80-84	2,841	16,022	.177	14,192	.205	16,795	.173
Early Retirement	3,251	15,892	.199	13,561	.243	16,296	.199
Special Early Retirement	3,731	15,350	.248	12,869	.305	15,258	.251
Normal Retirement	2,845	16,053	.177	14,292	.204	16,840	.173
Not Classified	1,943	16,001	.119	14,192	.139	17,380	.111
Age, Not Classified	2,551	14,971	.173	12,486	.228	15,439	.176
Early Retirement	3,149	14,907	.210	12,114	.272	16,394	.205
Special Early Retirement	7,507	18,155	.412	13,646	.558	22,151	.354
Normal Retirement	2,573	15,145	.175	12,751	.225	15,327	.180
Not Classified	1,686	13,525	.126	10,718	.198	15,196	.114

Source: DOL SPPBA (1979)

Table 3.8.6
Pension Benefit Replacement Rates by Age at Retirement, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
AGE AT RETIREMENT							
50-54	5,263	17,788	.293	14,719	.362	21,030	.252
55-59	4,042	18,303	.221	15,377	.273	20,868	.198
60-64	3,904	17,512	.217	14,931	.264	20,024	.193
65-69	3,295	17,218	.184	14,854	.224	19,603	.166
70-74	2,374	16,495	.146	14,454	.179	18,456	.147
75-79	2,308	15,084	.161	13,958	.191	16,149	.161
80-84	1,923	14,845	.151	14,139	.158	15,707	.168
Not Classified	4,466	16,944	.257	13,823	.335	21,125	.218

Source: DOL SPPBA (1979)

Table 3.8.7
Pension Benefit Replacement Rates by Age and Years of Service, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
Years of Service							
1-5	540	12,921	.047	10,563	.083	16,145	.037
6-10	1,060	13,330	.084	11,104	.127	16,149	.076
11-15	1,598	14,626	.114	12,139	.163	17,196	.101
16-20	2,159	14,833	.152	12,496	.195	16,985	.137
21-25	3,239	17,058	.194	14,560	.236	19,458	.173
26-30	4,626	18,358	.254	15,703	.304	21,018	.224
31-35	5,401	19,041	.286	16,403	.338	21,654	.254
36+	6,184	20,235	.305	17,555	.356	22,839	.274
Not Classified	3,328	18,364	.176	15,804	.214	20,705	.161
Age 50-54							
50-54	5,960	18,308	.324	14,439	.414	22,913	.271
Years of Service							
1-5	894	16,035	.056	10,747	.083	24,807	.036
6-10	1,030	10,965	.105	7,384	.179	17,502	.070
11-15	3,267	21,447	.160	18,318	.209	32,244	.118
16-20	2,311	16,467	.155	12,475	.227	19,205	.149
21-25	3,247	19,414	.168	14,564	.234	24,355	.142
26-30	7,755	19,000	.415	15,323	.518	23,235	.347
31-35	7,833	18,753	.423	14,859	.532	23,335	.352
36+	9,585	18,804	.512	14,902	.646	24,194	.407
Not Classified	2,691	16,564	.157	12,182	.222	19,805	.138
Age 55-59							
55-59	4,817	18,181	.263	14,661	.335	21,115	.232
Years of Service							
1-5	428	13,589	.044	10,004	.125	17,738	.034
6-10	1,156	17,405	.073	13,293	.110	20,967	.061
11-15	1,808	15,135	.126	10,615	.226	18,487	.114
16-20	2,149	15,920	.143	12,440	.199	18,091	.136
21-25	3,128	17,724	.182	14,032	.244	20,400	.165
26-30	6,873	18,985	.371	15,659	.456	22,454	.317
31-35	7,392	18,992	.396	15,724	.482	22,543	.342
36+	7,663	20,571	.374	16,804	.465	24,287	.324
Not Classified	2,750	18,171	.147	14,576	.198	20,098	.142
Age 60-64							
60-64	4,576	18,340	.247	15,050	.313	21,166	.218
Years of Service							
1-5	599	15,144	.043	11,734	.075	18,420	.036
6-10	1,072	14,751	.077	11,378	.134	17,553	.075
11-15	1,568	14,904	.114	11,890	.178	17,295	.105
16-20	2,422	15,404	.164	12,193	.233	17,780	.150
21-25	3,701	17,670	.216	14,259	.282	20,790	.186
26-30	5,683	19,044	.306	15,771	.375	22,150	.265
31-35	6,476	19,285	.341	16,227	.411	22,266	.299
36+	7,279	20,940	.350	17,336	.426	24,323	.306
Not Classified	3,625	19,009	.188	15,677	.242	21,268	.172

Table 3.8.7 Continued
 Pension Benefit Replacement Rates by Age and Years of Service, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 65-69	3,832	17,772	.209	14,838	.262	20,678	.183
Years of Service							
1-5	594	14,153	.048	10,726	.085	17,416	.038
6-10	1,262	13,165	.100	10,926	.149	15,910	.090
11-15	1,685	14,773	.119	11,982	.180	17,684	.103
16-20	2,254	15,108	.154	12,169	.211	17,881	.133
21-25	3,353	17,035	.200	14,084	.254	19,865	.174
26-30	4,416	18,597	.240	15,659	.291	21,450	.211
31-35	5,252	19,352	.273	16,530	.325	22,220	.241
36+	6,912	21,084	.327	17,971	.389	24,279	.289
Not Classified	541	18,716	.183	15,687	.230	21,644	.162
Age 70-74	3,389	17,429	.188	15,199	.224	20,041	.167
Years of Service							
1-5	505	11,559	.049	9,956	.091	15,393	.035
6-10	909	13,252	.074	10,945	.125	17,041	.060
11-15	1,634	14,786	.114	12,264	.161	17,845	.097
16-20	2,122	14,888	.148	12,735	.183	17,282	.130
21-25	3,061	17,032	.183	14,961	.213	19,432	.162
26-30	3,770	17,993	.211	15,910	.241	20,968	.187
31-35	4,621	19,173	.241	17,007	.275	21,549	.217
36+	5,797	20,244	.285	17,907	.325	22,804	.254
Not Classified	456	18,530	.181	16,221	.214	21,094	.164
Age 75-79	3,026	16,717	.177	15,204	.199	18,372	.166
Years of Service							
1-5	475	11,706	.045	10,779	.062	13,862	.038
6-10	975	13,115	.079	11,710	.101	15,219	.075
11-15	1,350	13,898	.103	12,266	.127	15,716	.096
16-20	1,971	14,478	.143	13,235	.162	15,921	.133
21-25	2,964	16,583	.181	15,231	.199	18,083	.169
26-30	3,345	17,304	.195	15,879	.216	18,793	.181
31-35	4,321	18,581	.233	16,776	.261	20,325	.217
36+	5,126	19,043	.271	17,338	.299	20,668	.255
Not Classified	3,058	17,845	.166	16,258	.187	19,610	.157
Age 80-84	2,841	16,022	.177	14,192	.205	16,795	.173
Years of Service							
1-5	544	12,936	.045	11,450	.057	13,887	.041
6-10	804	12,764	.071	11,013	.085	13,803	.069
11-15	1,536	14,266	.112	12,676	.130	15,061	.109
16-20	1,996	13,660	.156	12,275	.179	14,224	.154
21-25	3,036	16,596	.188	14,767	.215	17,418	.185
26-30	3,290	16,966	.198	15,074	.229	17,438	.200
31-35	3,962	17,175	.233	14,978	.275	17,817	.229
36+	4,731	17,754	.271	15,421	.320	18,672	.261
Not Classified	2,720	17,193	.154	15,335	.178	18,116	.151
Age, Not Classified	2,551	14,971	.173	12,486	.228	15,439	.176
Years of Service							
1-5	447	10,615	.057	8,878	.066	10,972	.057
6-10	1,082	11,919	.092	9,564	.130	12,252	.088
11-15	1,653	13,530	.133	11,112	.191	14,191	.131
16-20	2,032	12,496	.176	10,494	.224	12,646	.185
21-25	3,547	17,012	.216	14,660	.266	17,015	.226
26-30	3,142	15,659	.201	13,057	.257	16,542	.191
31-35	3,824	15,327	.250	12,315	.331	15,749	.249
36+	3,865	18,215	.221	15,152	.247	18,020	.228
Not Classified	1,996	15,288	.133	12,698	.182	16,312	.133

Source: DOL SPPBA (1979)

Table 3.8.8

Pension Benefit Average Real Earnings, Ages 45-54, Replacement Rates by Average Real Earnings, Ages 45-54, and Years of Service, 1978
(Constant 1980 Dollars)

	Average Benefit	1-7,499	7,500- 8,499	8,500- 9,499	9,500- 10,499	10,500- 11,499	11,500- 12,499	12,500- 13,499	13,500- 14,999	15,000- 24,999	25,000+
Total Years of Service	3,676	.158	.151	.154	.153	.164	.173	.185	.196	.220	.216
1-5	540	.072	.050	.049	.045	.037	.038	.035	.031	.041	.033
6-10	1,060	.109	.100	.090	.078	.076	.077	.125	.071	.067	.064
11-15	1,598	.146	.138	.128	.133	.119	.122	.119	.116	.096	.107
16-20	2,159	.198	.179	.160	.163	.154	.154	.159	.152	.140	.121
21-25	3,239	.193	.181	.204	.190	.205	.211	.207	.207	.191	.163
26-30	4,626	.218	.204	.207	.182	.236	.246	.253	.261	.262	.217
31-35	5,401	.249	.209	.188	.230	.235	.261	.281	.295	.291	.263
36+	6,184	.234	.335	.244	.218	.282	.280	.299	.312	.306	.308
Not Classified	3,328	.152	.144	.159	.159	.165	.152	.151	.156	.181	.197

Source: DOL SPPBA (1979)

Table 3.8.9

Pension Benefit Pre-Retirement Earnings Replacement Rates by Average Real Earnings, Ages 45-54, and Years of Service, 1978
(Constant 1980 Dollars)

	Average Benefit	1-7,499	7,500- 8,499	8,500- 9,499	9,500- 10,499	10,500- 11,499	11,500- 12,499	12,500- 13,499	13,500- 14,999	15,000- 24,999	25,000+
Total Years of Service	3,676	.286	.230	.221	.233	.233	.241	.268	.266	.243	.233
1-5	540	.155	.057	.044	.055	.049	.038	.037	.036	.045	.048
6-10	1,060	.224	.107	.118	.086	.083	.088	.075	.071	.088	.058
11-15	1,598	.302	.166	.155	.150	.134	.126	.124	.116	.101	.132
16-20	2,159	.303	.222	.197	.207	.195	.184	.175	.161	.143	.124
21-25	3,239	.337	.339	.291	.293	.279	.261	.236	.228	.198	.173
26-30	4,626	.356	.323	.321	.300	.333	.354	.361	.333	.276	.220
31-35	5,401	.328	.337	.338	.350	.378	.412	.397	.372	.313	.277
36+	6,184	.412	.409	.342	.413	.366	.359	.389	.380	.346	.342
Not Classified	3,328	.275	.218	.212	.189	.181	.187	.216	.218		.207

Source: DOL SPPBA (1979)

Table 3.8.10

Pension Benefit Average Real Earnings, Ages 45-54, Replacement Rates by Average Real Pre-Retirement Earnings and Years of Service, 1978
(Constant 1980 Dollars)

	Average Benefit	1-7,499	7,500- 8,499	8,500- 9,499	9,500- 10,499	10,500- 11,499	11,500- 12,499	12,500- 13,499	13,500- 14,999	15,000- 24,999	25,000+
Total Years of Service	3,676	.245	.162	.143	.147	.148	.158	.161	.175	.189	.185
1-5	540	.083	.034	.048	.037	.038	.040	.034	.027	.032	.031
6-10	1,060	.176	.083	.078	.073	.076	.066	.119	.056	.058	.054
11-15	1,598	.218	.112	.112	.110	.114	.106	.108	.099	.087	.085
16-20	2,159	.252	.175	.156	.137	.136	.152	.141	.135	.124	.110
21-25	3,239	.285	.231	.175	.207	.186	.183	.186	.183	.173	.145
26-30	4,625	.258	.252	.245	.205	.221	.201	.232	.235	.232	.200
31-35	5,401	.264	.251	.221	.268	.221	.269	.262	.265	.264	.228
36+	6,184	.370	.454	.262	.269	.269	.255	.273	.296	.274	.266
Not Classified	3,328	.278	.144	.127	.141	.149	.146	.146	.147	.158	.166

Source: DOL SPPBA (1979)

Table 3.8.11
 Pension Benefit Replacement Rates by Age and Type of Annuity, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings		Average Real	
		Amount	Replacement Rate	45-54 Amount	45-54 Replacement Rate	Pre-Retirement Earnings Amount	Pre-Retirement Earnings Replacement Rate
Total	3,676	17,475	.204	14,938	.250	19,952	.183
Single Life	3,457	16,922	.198	14,541	.241	19,228	.179
Joint Survivor	4,869	20,035	.240	16,684	.297	23,478	.209
Certain and Continuous	2,969	16,850	.176	14,392	.219	19,154	.159
Other	4,140	17,829	.225	15,419	.270	20,161	.203
Age 50-54							
Single Life	6,814	17,597	.378	13,996	.479	21,467	.317
Joint Survivor	6,769	19,522	.352	15,207	.451	25,518	.281
Certain and Continuous	3,075	17,952	.170	12,984	.241	21,892	.154
Other	5,104	19,215	.270	15,860	.339	24,838	.228
Age 55-59							
Single Life	4,945	17,929	.275	14,571	.346	20,581	.244
Joint Survivor	5,396	19,220	.283	15,225	.369	23,193	.241
Certain and Continuous	2,800	17,174	.165	13,562	.222	19,783	.154
Other	5,507	18,662	.288	15,295	.354	21,522	.254
Age 60-64							
Single Life	4,321	17,794	.241	14,644	.306	20,407	.213
Joint Survivor	5,286	19,884	.267	16,042	.339	23,462	.230
Certain and Continuous	3,201	17,193	.188	13,946	.247	19,792	.168
Other	5,650	19,131	.288	16,042	.355	21,899	.258
Age 65-69							
Single Life	3,491	16,986	.199	14,195	.251	19,715	.175
Joint Survivor	4,989	20,354	.241	16,717	.302	24,174	.207
Certain and Continuous	3,474	17,347	.198	14,425	.253	20,210	.173
Other	3,995	17,802	.217	15,309	.263	20,143	.197
Age 70-74							
Single Life	3,273	17,015	.185	14,832	.221	19,577	.165
Joint Survivor	4,581	20,445	.217	17,533	.261	23,930	.190
Certain and Continuous	2,769	16,747	.167	14,691	.201	19,098	.151
Other	3,596	17,484	.202	15,498	.234	19,777	.182
Age 75-79							
Single Life	3,010	16,451	.178	14,968	.200	18,101	.166
Joint Survivor	4,110	19,397	.208	17,448	.233	21,412	.195
Certain and Continuous	2,419	16,237	.153	14,845	.171	17,717	.145
Other	3,086	17,016	.178	15,480	.198	18,642	.166
Age 80-84							
Single Life	2,814	15,891	.176	14,098	.204	16,687	.173
Joint Survivor	3,746	18,262	.206	15,965	.241	18,781	.207
Certain and Continuous	2,222	15,287	.149	13,678	.172	15,751	.151
Other	3,016	15,876	.187	13,906	.220	17,138	.176

Table 3.8.11 Continued
 Pension Benefit Replacement Rates by Age and Type of Annuity, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age Not Classified							
Single Life	2,597	14,801	.178	12,319	.232	15,285	.181
Joint Survivor	3,690	17,048	.216	13,864	.286	18,696	.205
Certain and Continuous	2,003	15,157	.139	13,255	.176	14,977	.146
Other	2,421	14,593	.171	11,334	.251	15,403	.165

Source: DOL SPPBA (1979)

Table 3.8.12
 Lump Sum Pension Benefit Replacement Rates by Age and Sex, 1974-1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Retirement Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	7,121	13,851	.463	8,976	4.137	20,145	.586
Male	7,355	15,163	.396	9,927	3.806	21,860	.413
Female	6,165	8,675	.728	5,233	5.444	13,362	1.269
Age 50-54							
Male	5,411	14,962	.455	10,846	1.551	20,282	.280
Female	5,829	17,698	.311	13,249	.498	22,936	.216
Age 55-59							
Male	4,470	8,894	.774	5,527	3.884	14,369	.424
Female	5,272	16,252	.324	11,756	2.061	23,040	.944
Age 60-64							
Male	5,473	18,225	.284	13,593	.752	25,691	.239
Female	4,482	9,058	.469	5,111	6.867	13,358	3.536
Age 65-69							
Male	11,731	16,958	.678	13,702	1.094	20,670	.591
Female	11,271	18,963	.521	15,514	.756	22,754	.472
Age 70-74							
Male	13,496	8,792	1.319	6,328	2.477	12,159	1.076
Female	12,319	15,846	.691	12,321	2.143	20,107	.999
Age 75-79							
Male	13,837	17,160	.715	13,622	1.156	21,494	1.070
Female	5,814	10,197	.585	6,747	6.399	14,130	.696
Age 80-84							
Male	12,480	16,864	.630	14,541	.895	18,115	.592
Female	13,618	18,303	.621	16,532	.833	18,643	.616
Age 75-79							
Male	9,627	13,256	.653	9,534	1.051	16,819	.529
Female	16,668	13,719	.929	12,447	1.583	13,564	1.305
Age 80-84							
Male	23,673	16,495	1.202	15,806	1.636	16,332	1.755
Female	3,484	8,805	.420	6,318	1.485	8,657	.469
Age 80-84							
Male	11,822	14,569	.646	12,578	.820	14,730	.787
Female	14,877	18,219	.568	16,253	.729	16,866	.807
Age 80-84							
Male	5,864	7,441	.796	5,441	.996	10,442	.750
Not Classified							
Male	2,493	10,025	.256	3,094	9.053	19,897	.340
Female	2,412	10,665	.219	3,225	9.199	21,168	.147
Female	2,961	6,066	.485	2,093	8.133	12,040	1.548

Source: DOL SPPBA (1979)
NA - Not Available

Table 3.8.13
Lump Sum Pension Benefit Replacement Rates by Industry and Union Status, 1974-1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement Rate		Average Real Earnings 45-54 Replacement Rate		Average Real Pre-Retirement Earnings Replacement Rate	
		Amount	Rate	Amount	Rate	Amount	Rate
Total	7,121	13,851	.463	8,976	4.137	20,145	.586
Union	1,435	13,578	.110	9,543	1.814	16,530	.610
Nonunion	8,260	14,166	.523	9,050	4.532	21,170	.582
Mining	7,502	15,844	2.189	9,302	12.725	25,660	.521
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	7,502	15,844	2.189	9,302	12.725	25,660	.521
Manufacturing	5,239	12,861	.343	8,802	1.442	17,988	1.565
Union	1,071	11,708	.095	8,104	1.283	15,930	1.024
Nonunion	9,058	14,430	.546	9,797	1.571	20,565	2.007
Transportation, Communications and Utilities	2,400	11,684	.209	5,588	11.351	21,052	.111
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,400	11,684	.209	5,588	11.351	21,052	.111
Wholesale Trade	3,753	14,561	.214	10,096	1.209	19,454	.173
Union	1,422	9,836	.176	5,373	3.764	16,011	.108
Nonunion	4,066	15,225	.219	10,740	.889	19,977	.181
Retail Trade	8,891	13,176	.585	9,162	2.523	18,453	.438
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	8,891	13,176	.585	9,162	2.523	18,463	.438
Finance, Insurance and Real Estate	10,169	10,154	1.016	5,509	4.916	16,923	.695
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	10,169	10,154	1.016	5,509	4.916	16,923	.695
Not Classified	8,660	15,641	.476	10,535	3.294	21,784	.423
Union	1,906	16,354	.122	11,728	2.327	17,678	.155
Nonunion	9,684	15,552	.529	10,368	3.438	22,425	.463

Source: DOL SPPBA (1979)
NA - Not Available

3.9 Disability Benefit Replacement Rates

Table 3.9.1 shows replacement rates for disabled pension recipients for three earnings concepts. The first two earnings concepts are identical to those defined in section 3.8. "Average real earnings" is the average of earnings measured in constant 1980 dollars received between 1953 and the first year of receipt. "Average real earnings, 45-54" is the average value of real earnings received between ages 45 and 54. The third concept, "average pre-disability earnings," equals the 3-year average of real earnings between the fifth and third year prior to receipt of disability benefits.

On average, disability benefit replacement rates are quite similar to regular pension benefit replacement rates. The average 1978 pre-disability earnings replacement rate for disabled recipients is 19.1 percent, slightly higher than the average pension benefit replacement rate of 18.3 percent. The \$3,268 average disability benefit compares favorably with the \$3,676 average pension benefit.

The age-sex pattern of disability replacement rates is somewhat different from that for regular pension benefits. Female replacement rates in this case are somewhat larger than male rates. The average female and male pre-disability earnings replacement rates are 22.0 percent and 18.6 percent, respectively. Disability benefit replacement rates are basically invariant with respect to age. For the age group 45 to 49 the disability benefits represent 19.4 percent of pre-disability earnings; the rate for 65- to 69-year-old disability recipients is 18.8 percent; it is 19.4 percent for 75- to 79-year-old disabled workers.

Replacement rates for disabled union workers are slightly larger than those for nonunion disabled workers. For disabled male union members the pre-disability earnings replacement rate is 19.3 percent while it is 18.1 percent for disabled nonunion male workers. The corresponding female union and nonunion rates are 22.7 percent and 21.8 percent, respectively.

Table 3.9.2 also considers differences across industries in disability replacement rates. As in the case of regular pension benefits, wholesale trade is the industry with the smallest rate of earnings replacement. The average pre-retirement disability earnings replacement rate is 16.8 percent. This figure is slightly more than half the 29.4 percent rate in finance, insurance, and real estate. In manufacturing the pre-disability earnings replacement rate averages 20.4 percent, with an average union rate of 19.6 percent and an average nonunion rate of 21.2 percent. The largest divergence between union and nonunion benefit levels and replacement rates occurs in transportation, communications, and utilities. Disability benefits average \$4,742 for union recipients and \$3,245 for nonunion recipients. For union disabled workers in this industry, benefits replace 20.8 percent of average real pre-disability earnings. For nonunion disabled workers, the replacement rate is much lower, 16.9 percent.

There is little appreciable variation in disability replacement rates with respect to the year of first receipt of benefit payment (table 3.9.3). In the case of 65- to 69-year-old recipients, workers who first began receiving benefits between 1960 and 1964 were, on average, collecting real benefits that replaced 19.6 percent of their real pre-disability earnings. For 65- to 69-year-old workers first collecting benefits between 1975 and 1978 the replacement rate is 18.4 percent. This is quite surprising given that workers who begin receiving benefits later in life have accumulated more service, and disability replacement rates rapidly increase with service (table 3.9.4). In addition, assuming recipients received less than complete cost of living adjustments over this period, replacement rates should decline as the year of first receipt moves further into the past; the replacement rates for recipients who first received a benefit check between 1960 and 1964 are computed as the ratio of their real (constant 1980 dollars) 1978 benefit to their real pre-disability earnings, and their ratio is lower to the extent that inflation has eroded the real value of benefit payments over the 14- to 18-year period.

Table 3.9.4 shows rapidly increasing disability benefit replacement rates with years of service. On average, disability beneficiaries with fewer than 6 years of service received benefits equal to only 10.8 percent of their pre-disability earnings. For workers with 36 or more years of service the replacement rate averages 28.9 percent. There are some anomalous figures for disabled workers under age 55 with less than 5 years of service, but otherwise the data indicate a strong positive correlation between years of service and replacement rates for all recipient age groups.

Table 3.9.5 examines the disability benefit replacement rates by years of service and level of pre-retirement earnings. As one might expect, replacement rates are highly correlated with years of service. Holding years of service constant, however, there is substantial variation in replacement rates across different levels of pre-retirement earnings. Among employees with 16–20 years of service, for example, disability recipients with pre-retirement earnings of \$7,500–\$8,499 have replacement rates averaging 17.6 percent, while the corresponding figure for recipients with similar job tenure and earnings in excess of \$25,000 is only 11.6 percent.

There is considerable dispersion in disability benefit replacement rates even holding the age and sex of recipients constant (table 3.9.6). Take 60- to 64-year-old disabled males, for example. For this group the average pre-disability earnings replacement rate is 17.9 percent. However, 23.12 percent of these recipients have replacement rates that are less than 10 percent, while 24.73 percent have rates above 30 percent. The remaining males are spread fairly evenly between replacement rates from 11 percent to 20 percent and replacement rates from 21 percent to 30 percent.

Table 3.9.1
 Disability Benefit Replacement Rates by Age, Sex, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Total	3.268	15.603	.209	13.457	.252	18.099	.191
Male	3.370	16.502	.201	14.200	.243	19.091	.186
Union	3.375	15.436	.211	13.325	.254	18.049	.193
Nonunion	3.368	17.110	.195	14.692	.237	19.686	.181
Female	2.761	11.128	.247	9.588	.301	13.189	.220
Union	2.738	10.588	.262	9.311	.318	12.617	.227
Nonunion	2.767	11.273	.244	9.663	.296	13.345	.218
Age 45-49	2.983	13.550	.226	10.080	.309	17.119	.194
Male	3.056	14.235	.218	10.404	.304	17.939	.188
Union	3.195	13.924	.227	10.239	.313	17.466	.195
Nonunion	2.937	14.505	.210	10.545	.295	18.342	.182
Female	2.531	9.350	.276	7.801	.351	12.032	.229
Union	2.517	9.575	.264	7.508	.396	13.127	.219
Nonunion	2.536	9.269	.281	7.906	.335	11.645	.232
Age 50-54	3.124	14.796	.214	11.958	.278	17.785	.192
Male	3.189	15.581	.205	12.522	.270	18.604	.185
Union	3.275	14.892	.218	12.129	.282	17.728	.198
Nonunion	3.132	16.041	.196	12.779	.262	19.185	.177
Female	2.739	10.147	.271	8.238	.331	12.620	.229
Union	2.845	10.157	.278	8.294	.337	12.334	.243
Nonunion	2.698	10.143	.269	8.213	.329	12.733	.223
Age 55-59	3.235	15.489	.208	13.183	.258	18.192	.190
Male	3.302	16.510	.195	13.863	.244	19.322	.180
Union	3.595	15.719	.214	13.456	.263	18.349	.199
Nonunion	3.118	17.010	.183	14.118	.232	19.935	.169
Female	2.897	10.316	.275	9.098	.345	12.464	.241
Union	2.709	9.941	.265	9.154	.353	12.271	.229
Nonunion	2.980	10.488	.279	9.076	.341	12.550	.246
Age 60-64	3.393	16.131	.209	13.795	.250	18.492	.193
Male	3.480	17.012	.199	14.574	.238	19.450	.187
Union	3.618	16.038	.216	13.846	.255	18.644	.199
Nonunion	3.399	17.579	.189	14.991	.228	19.921	.180
Female	2.919	11.190	.261	9.309	.321	13.229	.228
Union	2.653	11.188	.255	9.289	.301	13.084	.213
Nonunion	3.009	11.191	.263	9.316	.328	13.279	.233
Age 65-69	3.339	16.165	.206	14.405	.238	18.513	.188
Male	3.396	16.981	.197	15.116	.227	19.396	.181
Union	3.208	15.793	.202	14.274	.229	18.075	.184
Nonunion	3.498	17.622	.195	15.560	.227	20.110	.180
Female	3.036	11.775	.251	10.507	.297	13.817	.226
Union	3.085	11.402	.269	10.240	.311	13.254	.236
Nonunion	3.026	11.852	.247	10.562	.294	13.931	.223
Age 70-74	3.248	15.821	.199	14.304	.227	17.741	.188
Male	3.565	17.163	.202	15.754	.224	19.003	.194
Union	2.770	14.924	.184	13.731	.208	16.517	.175
Nonunion	3.913	18.141	.210	16.639	.232	20.091	.202
Female	2.279	11.746	.189	9.890	.236	13.889	.170
Union	2.525	10.741	.233	10.197	.254	11.398	.231
Nonunion	2.245	11.888	.182	9.846	.233	14.241	.161
Age 75-79	3.137	15.474	.199	14.287	.229	16.897	.194
Male	3.430	16.431	.203	15.306	.236	17.627	.201
Union	2.518	14.747	.175	13.134	.200	15.700	.175
Nonunion	3.712	16.952	.212	16.030	.248	18.223	.210
Female	2.260	12.607	.187	11.358	.208	14.712	.170
Union	2.698	10.553	.257	9.364	.303	11.711	.234
Nonunion	2.227	12.763	.181	11.508	.201	14.940	.165

Table 3.9.1 Continued
 Disability Benefit Replacement Rates by Age, Sex, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 80-84	3.051	15,598	.202	13,096	.244	14,970	.240
Male	3.159	16,539	.195	13,950	.236	16,822	.202
Union	2,410	12,930	.185	10,821	.242	12,930	.199
Nonunion	3,327	17,346	.197	14,655	.235	17,692	.202
Female	2,617	11,832	.228	9,712	.276	7,553	.392
Union	2,269	8,886	.274	7,409	.352	9,188	.269
Nonunion	2,641	12,040	.225	9,878	.270	7,437	.401
Age, Not Classified	2,977	11,509	.250	7,482	.375	17,674	.188
Male	3,028	11,849	.243	7,702	.368	18,285	.184
Union	3,874	12,250	.273	7,781	.390	19,465	.205
Nonunion	2,451	11,591	.224	7,655	.355	17,479	.170
Female	2,459	8,043	.314	5,465	.440	11,492	.224
Union	2,837	7,388	.391	7,040	.257	13,123	.222
Nonunion	2,400	8,153	.302	5,414	.446	11,237	.224

Source: DOL SPPBA (1979)
 NA - Not Available

Table 3.9.2
 Disability Benefit Replacement Rates by Industry, Age, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
TOTAL	3,268	15,603	.209	13,457	.252	18,099	.191
Union	3,307	14,925	.217	12,919	.260	17,469	.197
Nonunion	3,248	15,950	.205	13,729	.248	18,421	.189
Mining	4,551	18,451	.242	15,853	.289	21,434	.210
Union	3,241	15,070	.219	13,427	.247	16,576	.211
Nonunion	4,674	18,767	.244	16,084	.292	21,889	.210
Manufacturing	3,333	14,938	.228	12,866	.276	17,422	.204
Union	3,164	14,783	.217	12,777	.265	17,177	.196
Nonunion	3,510	15,100	.239	12,960	.289	17,679	.212
Transportation, Communications, and Utilities	4,485	15,716	.205	13,993	.214	19,789	.201
Union	4,742	15,436	.210	13,831	.213	20,010	.208
Nonunion	3,245	16,954	.182	14,602	.216	18,718	.169
Wholesale Trade	3,042	17,456	.187	14,248	.231	18,996	.168
Union	3,492	19,148	.213	15,311	.241	20,063	.187
Nonunion	2,550	15,819	.162	13,086	.220	17,830	.148
Retail Trade	3,331	12,888	.263	10,930	.327	15,384	.223
Union	3,331	12,888	.263	10,930	.327	15,384	.223
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	4,857	16,837	.267	15,642	.295	16,753	.294
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,857	16,837	.260	15,642	.295	16,753	.294
Not Classified	2,536	16,127	.156	13,807	.195	18,682	.150
Union	409	14,840	.028	12,981	.032	17,001	.024
Nonunion	2,537	16,127	.156	13,808	.195	18,683	.150
Age 45-49	2,983	13,500	.226	10,080	.309	17,119	.194
Union	3,138	13,554	.230	10,035	.319	17,102	.197
Nonunion	2,864	13,546	.223	10,115	.302	17,132	.191
Mining	941	11,802	.050	14,162	.053	13,296	.039
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	941	11,802	.050	14,162	.053	13,296	.039
Manufacturing	3,147	13,050	.245	9,735	.345	16,302	.211
Union	3,063	13,123	.233	9,787	.337	16,501	.201
Nonunion	3,246	12,964	.259	9,672	.356	16,062	.224

Table 3.9.2 Continued
 Disability Benefit Replacement Rates by Industry, Age, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement		Average Real Earnings 45-54 Replacement		Average Real Pre-Disability Earnings Replacement	
		Amount	Rate	Amount	Rate	Amount	Rate
Age 45-49, Continued							
Transportation, Communications, and Utilities	3,549	16,463	.209	11,795	.150	21,529	.165
Union	3,549	16,463	.209	11,795	.150	21,529	.165
Nonunion	NA	NA	NA	NA	NA	NA	NA
Wholesale Trade	4,418	16,646	.265	12,559	.374	19,334	.230
Union	4,418	16,646	.265	12,559	.374	19,334	.230
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	3,616	12,921	.268	11,172	.325	17,822	.195
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3,616	12,921	.268	11,172	.325	17,822	.195
Not Classified	2,347	14,508	.173	10,522	.235	18,716	.150
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,347	14,508	.173	10,522	.235	18,716	.150
Age 50-54	3,124	14,796	.214	11,958	.278	17,735	.192
Union	3,229	14,377	.225	11,729	.288	17,145	.203
Nonunion	3,059	15,058	.208	12,100	.272	18,099	.185
Mining	4,402	19,005	.216	15,040	.298	22,662	.192
Union	2,304	13,798	.167	16,583	.139	9,114	.253
Nonunion	4,890	20,216	.228	14,670	.336	25,811	.178
Manufacturing	3,255	14,039	.233	11,394	.305	16,722	.209
Union	3,147	14,142	.224	11,475	.294	16,700	.205
Nonunion	3,363	13,936	.242	11,311	.317	16,744	.212
Transportation, Communications, and Utilities	3,390	15,973	.207	12,884	.205	20,937	.160
Union	3,419	15,882	.209	12,681	.195	20,921	.160
Nonunion	3,188	16,629	.198	14,167	.266	21,051	.160
Wholesale Trade	3,645	14,667	.257	11,440	.369	17,985	.200
Union	5,049	17,018	.305	14,875	.366	21,760	.239
Nonunion	2,856	13,346	.230	9,511	.371	15,864	.178
Retail Trade	3,349	11,978	.280	8,609	.391	12,377	.274
Union	3,349	11,978	.280	8,609	.391	12,377	.274
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	6,985	16,171	.392	13,180	.298	22,099	.288
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	6,985	16,171	.392	13,180	.298	22,099	.288
Not Classified	2,437	16,476	.150	13,251	.195	19,605	.144
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,437	16,476	.150	13,251	.195	19,605	.144
Age 55-59	3,235	15,489	.208	13,183	.258	18,192	.190
Union	3,475	14,921	.221	12,986	.273	17,520	.203
Nonunion	3,093	15,829	.201	13,299	.250	18,593	.183
Mining	5,610	19,621	.282	14,704	.374	25,076	.225
Union	2,289	15,669	.146	13,265	.173	16,953	.135
Nonunion	5,951	20,026	.296	14,858	.396	25,910	.234
Manufacturing	3,373	15,172	.228	12,746	.283	17,738	.205
Union	3,213	14,933	.219	12,766	.271	17,331	.198
Nonunion	3,544	15,428	.238	12,723	.296	18,173	.213
Transportation, Communications, and Utilities	5,808	14,034	.228	15,085	.291	18,927	.243
Union	5,984	13,580	.233	14,932	.302	18,770	.249
Nonunion	3,183	20,110	.156	16,469	.191	21,275	.147
Wholesale Trade	4,116	19,471	.221	16,992	.252	21,028	.226
Union	4,116	19,471	.221	16,992	.252	21,028	.226
Nonunion	NA	NA	NA	NA	NA	NA	NA

Table 3.9.2 Continued
 Disability Benefit Replacement Rates by Industry, Age, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement		Average Real Earnings 45-54 Replacement		Average Real Pre-Disability Earnings Replacement	
		Amount	Rate	Amount	Rate	Amount	Rate
Age 55-59. Continued							
Retail Trade	3,376	12,185	.279	10,151	.375	14,486	.240
Union	3,376	12,185	.279	10,151	.375	14,486	.240
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	4,026	15,957	.257	11,409	.402	18,305	.236
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,026	15,957	.257	11,409	.402	18,305	.236
Not Classified	2,473	15,992	.156	13,825	.192	18,627	.149
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,473	15,992	.156	13,825	.192	18,627	.149
Age 60-64							
Union	3,393	16,131	.209	13,795	.250	18,492	.193
Nonunion	3,510	15,536	.220	13,337	.260	18,025	.200
Nonunion	3,330	16,449	.202	14,040	.245	18,744	.189
Mining	5,476	18,103	.298	14,630	.378	23,280	.242
Union	3,681	14,742	.255	12,904	.289	17,559	.239
Nonunion	6,211	19,479	.316	15,401	.418	25,622	.243
Manufacturing	3,431	15,478	.226	13,300	.270	17,934	.203
Union	3,298	15,316	.218	13,187	.262	17,659	.198
Nonunion	3,579	15,656	.234	13,424	.280	18,240	.209
Transportation, Communications, and Utilities	6,350	18,078	.234	15,758	.244	22,640	.235
Union	7,166	18,447	.250	16,149	.255	23,813	.250
Nonunion	3,052	16,761	.175	14,464	.208	17,897	.175
Wholesale Trade	2,513	17,523	.154	13,283	.171	18,835	.131
Union	2,699	21,571	.207	13,922	.180	18,751	.146
Nonunion	2,389	15,974	.134	12,855	.166	18,891	.122
Retail Trade	3,371	13,853	.256	12,588	.273	16,657	.208
Union	3,371	13,853	.256	12,588	.273	16,657	.208
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	6,226	18,585	.317	16,486	.338	17,747	.358
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	6,226	18,585	.317	16,486	.338	17,747	.358
Not Classified	2,668	16,791	.156	14,367	.196	18,822	.154
Union	409	14,840	.028	12,981	.032	17,001	.024
Nonunion	2,673	16,795	.157	14,370	.197	18,825	.154
Age 65-69							
Union	3,339	16,165	.206	14,405	.238	18,513	.188
Nonunion	3,198	15,428	.208	13,939	.235	17,677	.188
Nonunion	3,406	16,515	.205	14,623	.339	18,911	.188
Mining	5,182	18,552	.272	15,841	.325	22,213	.227
Union	3,164	14,893	.214	12,743	.250	16,671	.189
Nonunion	5,407	18,959	.278	16,194	.333	22,831	.231
Manufacturing	3,423	15,588	.224	13,987	.254	17,930	.199
Union	3,169	15,351	.210	13,854	.238	17,657	.188
Nonunion	3,694	15,841	.238	14,126	.271	18,222	.212
Transportation, Communications, and Utilities	3,635	16,011	.186	14,298	.217	18,473	.190
Union	3,720	15,595	.177	14,550	.200	17,893	.200
Nonunion	3,479	16,709	.200	13,895	.244	19,536	.171
Wholesale Trade	2,720	18,652	.146	17,558	.158	18,580	.164
Union	3,063	19,004	.165	17,521	.186	18,965	.173
Nonunion	2,471	18,397	.132	17,584	.138	18,300	.157
Retail Trade	2,978	13,135	.212	9,844	.288	16,478	.172
Union	2,978	13,135	.212	9,844	.288	16,478	.172
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	4,678	17,204	.246	15,997	.299	17,081	.275
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,678	17,204	.246	15,997	.299	17,081	.275

Table 3.9.2 Continued
 Disability Benefit Replacement Rates by Industry, Age, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 65-69, Continued							
Not Classified	2,614	16,536	.157	14,539	.186	19,116	.147
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,614	16,536	.157	14,539	.186	19,116	.147
Age 70-74	3,248	15,821	.199	14,304	.227	17,741	.188
Union	2,741	14,428	.190	13,311	.214	15,914	.181
Nonunion	3,426	16,309	.202	14,652	.232	18,383	.190
Mining	4,510	18,825	.237	16,786	.269	21,299	.212
Union	2,799	16,406	.171	14,733	.192	16,186	.176
Nonunion	4,595	18,945	.241	16,888	.273	21,553	.214
Manufacturing	3,094	14,695	.213	13,577	.237	16,467	.196
Union	2,755	14,076	.198	13,165	.223	15,623	.185
Nonunion	3,425	15,297	.227	13,979	.252	17,290	.207
Transportation, Communications, and Utilities	2,885	15,877	.145	14,357	.161	17,037	.171
Union	2,583	14,807	.135	13,269	.152	16,252	.167
Nonunion	3,943	19,417	.179	17,951	.194	19,786	.183
Wholesale Trade	2,891	22,459	.148	16,605	.196	24,327	.134
Union	2,891	22,459	.148	16,605	.196	24,327	.134
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	4,505	16,348	.251	16,258	.266	15,457	.294
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,505	16,348	.251	16,258	.266	15,457	.294
Not Classified	2,341	15,293	.142	13,191	.180	17,925	.133
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,341	15,293	.142	13,191	.133	17,925	.133
Age 75-79	3,137	15,474	.199	14,287	.229	16,897	.194
Union	2,534	14,367	.182	12,799	.209	15,339	.179
Nonunion	3,283	15,741	.203	14,667	.234	17,274	.197
Mining	3,787	18,271	.205	16,372	.235	20,017	.189
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3,787	18,271	.205	16,372	.235	20,017	.189
Manufacturing	3,312	14,469	.235	13,062	.265	15,166	.230
Union	3,016	14,317	.217	12,840	.245	15,184	.211
Nonunion	3,509	14,570	.247	13,212	.278	15,155	.242
Transportation, Communications, and Utilities	1,663	13,870	.122	12,495	.142	14,686	.126
Union	1,516	14,077	.113	12,755	.134	15,056	.119
Nonunion	2,143	13,198	.150	11,651	.169	13,484	.146
Wholesale Trade	1,887	17,213	.113	12,446	.150	19,824	.095
Union	1,887	17,213	.113	12,446	.150	19,824	.095
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	4,323	16,585	.252	16,246	.261	15,894	.277
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	4,323	16,585	.252	16,246	.261	15,894	.277
Not Classified	2,149	13,951	.144	13,362	.179	17,281	.130
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,149	13,951	.144	13,362	.179	17,281	.130

Table 3.9.2 Continued
 Disability Benefit Replacement Rates by Industry, Age, and Union Status, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
Age 80-84	3.051	15.598	.202	13,096	.244	14,970	.240
Union	2.398	12.595	.193	10,533	.251	12,620	.205
Nonunion	3.175	16.168	.203	13,585	.243	15,416	.246
Mining	3.011	17.371	.174	14,621	.213	18,064	.169
Union	3.011	17.371	.174	14,621	.213	18,064	.169
Nonunion	NA	NA	NA	NA	NA	NA	NA
Manufacturing	3.343	15,068	.237	12,626	.284	15,148	.238
Union	2.918	13,006	.225	10,806	.274	13,212	.221
Nonunion	3.633	16,476	.245	13,872	.292	16,471	.249
Transportation, Communications, and Utilities	1,837	13,514	.137	12,554	.151	13,944	.160
Union	1,516	12,544	.127	11,625	.141	12,716	.158
Nonunion	3,349	18,085	.185	16,934	.198	19,732	.170
Wholesale Trade	2,273	9,863	.231	4,207	.540	7,999	.284
Union	2,273	9,863	.231	4,207	.540	7,999	.284
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	3.065	12,866	.252	11,421	.309	11,468	.344
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3.065	12,866	.252	11,421	.309	11,468	.344
Not Classified	3,267	13,848	.232	11,036	.265	8,919	.413
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	3,267	13,848	.232	11,036	.265	8,919	.413
Age, Not Classified	2,977	11,509	.250	7,482	.375	17,674	.188
Union	3,841	11,173	.233	7,330	.368	16,694	.177
Nonunion	2,445	12,081	.277	7,774	.389	19,263	.206
Mining	2,827	17,950	.159	14,513	.207	18,645	.156
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,827	17,950	.159	14,513	.207	18,645	.156
Manufacturing	2,666	10,766	.259	7,617	.402	15,890	.190
Union	2,799	11,602	.251	8,039	.404	16,670	.187
Nonunion	2,557	10,080	.265	7,235	.400	15,247	.192
Transportation, Communications, and Utilities	7,019	14,094	.386	6,374	.311	27,170	.264
Union	7,019	14,094	.386	6,374	.311	27,170	.264
Nonunion	NA	NA	NA	NA	NA	NA	NA
Wholesale Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Retail Trade	NA	NA	NA	NA	NA	NA	NA
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	NA	NA	NA	NA	NA	NA	NA
Finance, Insurance, and Real Estate	1.053	7,941	.156	2,411	.157	19,025	.063
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	1.053	7,941	.156	2,411	.157	19,025	.063
Not Classified	2,400	12,726	.198	7,066	.385	18,500	.168
Union	NA	NA	NA	NA	NA	NA	NA
Nonunion	2,400	12,726	.198	7,066	.385	18,500	.168

Source: DOL SPPBA (1979)
 NA - Not Available

Table 3.9.3
Disability Benefit Replacement Rates by Age and Year of First Receipt, 1978
(Constant 1980 Dollars)

	Average Benefit	Average Real Earnings		Average Real Earnings 45-54		Average Real Pre-Disability Earnings	
		Amount	Replacement Rate	Amount	Replacement Rate	Amount	Replacement Rate
TOTAL							
Year of First Receipt	3,268	15,603	.209	13,457	.252	18,099	.191
1960-64	3,064	14,984	.209	13,217	.241	15,410	.213
1965-69	3,145	15,086	.207	14,247	.222	16,668	.197
1970-74	3,040	15,451	.197	13,463	.234	17,738	.183
1975-79	3,513	15,969	.218	13,229	.280	19,171	.193
Age 45-49	2,983	13,550	.226	10,080	.309	17,119	.194
Year of First Receipt							
1960-64	1,838	11,120	.171	10,826	.215	11,222	.183
1965-69	1,944	11,701	.170	10,560	.219	13,931	.152
1970-74	2,458	12,966	.195	9,545	.281	15,776	.177
1975-79	3,331	14,017	.247	10,323	.334	18,070	.205
Age 50-54	3,124	14,796	.214	11,958	.278	17,735	.192
Year of First Receipt							
1960-64	2,170	11,886	.194	10,639	.213	11,727	.209
1965-69	2,228	13,837	.169	12,908	.191	15,688	.159
1970-74	2,815	14,402	.201	12,062	.250	16,746	.187
1975-79	3,351	15,092	.225	11,832	.300	18,417	.197
Age 55-59	3,235	15,489	.208	13,183	.258	18,192	.190
Year of First Receipt							
1960-64	2,946	13,537	.217	13,307	.224	12,601	.255
1965-69	2,575	13,942	.192	13,195	.200	15,789	.179
1970-74	2,798	14,912	.194	12,943	.232	16,977	.182
1975-79	3,548	16,016	.218	13,315	.281	19,198	.195
Age 60-64	3,393	16,131	.209	13,795	.250	18,492	.193
Year of First Receipt							
1960-64	2,684	13,416	.191	11,735	.224	13,943	.208
1965-69	2,786	13,792	.207	12,883	.226	15,308	.194
1970-74	2,967	15,268	.194	13,323	.226	17,431	.181
1975-79	3,750	17,034	.219	14,259	.269	19,651	.200
Age 65-69	3,339	16,165	.206	14,405	.268	18,513	.188
Year of First Receipt							
1960-64	2,643	14,232	.195	13,098	.216	14,931	.196
1965-69	3,011	14,560	.207	13,811	.220	16,057	.197
1970-74	3,345	16,386	.204	14,546	.236	18,623	.187
1975-79	3,616	16,949	.211	14,682	.255	20,234	.184
Age 70-74	3,248	15,821	.199	14,304	.227	17,741	.188
Year of First Receipt							
1960-64	3,030	14,361	.216	12,812	.250	14,820	.218
1965-69	3,597	16,251	.217	15,313	.232	17,866	.205
1970-74	3,328	16,766	.190	14,831	.223	19,397	.176
1975-79	1,226	11,747	.100	8,700	.177	14,947	.081
Age 75-79	3,137	15,474	.199	14,287	.229	16,897	.194
Year of First Receipt							
1960-64	3,337	15,504	.219	13,668	.254	15,970	.220
1965-69	3,631	16,712	.211	16,033	.223	18,039	.206
1970-74	1,822	13,425	.138	11,673	.156	16,952	.114
1975-79	464	10,282	.043	NA	NA	17,255	.026
Age 80-84	3,051	15,598	.202	13,096	.244	14,970	.240
Year of First Receipt							
1960-64	3,162	16,238	.200	13,636	.243	16,558	.205
1965-69	2,146	12,980	.172	13,297	.165	12,493	.242
1970-74	2,554	12,438	.210	9,992	.263	5,789	.452
1975-79	3,107	9,275	.335	8,644	.359	13,573	.229
Age, Not Classified	2,977	11,509	.250	7,482	.375	17,674	.188
Year of First Receipt							
1960-64	3,537	19,549	.164	15,097	.165	20,275	.161
1965-69	2,666	10,129	.246	9,277	.301	12,201	.305
1970-74	2,666	10,129	.246	9,277	.301	12,201	.305
1975-79	2,947	11,200	.250	6,671	.408	17,707	.188

Source: DOL SPPBA (1979)
NA - Not Available

Table 3.9.4 Continued
 Disability Benefit Replacement Rates by Age and Years of Service, 1978
 (Constant 1980 Dollars)

	Average Benefit	Average Real Earnings Replacement Rate		Average Real Earnings 45-54 Replacement Rate		Average Real Pre-Disability Earnings Replacement Rate	
		Amount	Rate	Amount	Rate	Amount	Rate
Age 80-84	3.051	15,598	.202	13,096	.244	14,970	.240
Years of Service							
1-5	NA	NA	NA	NA	NA	NA	NA
6-10	1,549	14,616	.113	12,872	.161	13,026	.124
11-15	2,703	14,258	.202	11,607	.252	14,460	.192
16-20	2,420	11,839	.214	9,755	.265	11,907	.245
21-25	3,583	14,209	.255	11,566	.337	14,419	.254
26-30	3,442	14,741	.238	11,297	.351	14,556	.254
31-35	4,078	19,299	.261	16,831	.307	19,383	.263
36+	3,488	13,940	.243	11,634	.258	7,987	.457
Not Classified	2,861	16,895	.169	14,316	.375	17,527	.168
Age, Not Classified	2,977	11,509	.250	7,482	.375	17,674	.188
Years of Service							
1-5	8,676	13,366	.653	1,838	.668	30,873	.282
6-10	3,469	9,522	.308	5,684	.417	18,609	.205
11-15	2,362	10,864	.224	6,649	.378	17,135	.162
16-20	3,174	11,898	.273	7,915	.425	15,645	.228
21-25	3,747	14,035	.277	8,301	.474	16,921	.237
26-30	NA	NA	NA	NA	NA	NA	NA
31-35	4,509	12,207	.370	12,875	.351	13,420	.336
36+	14,037	32,616	.430	NA	NA	32,886	.427
Not Classified	2,542	12,940	.153	8,394	.246	19,401	.141

Source: DDL SPPBA (1979)
 NA - Not Available

Table 3.9.5
 Disability Benefit Pre-Retirement Earnings Replacement Rates by Pre-Retirement Earnings and Years of Service, 1978
 (Constant 1980 Dollars)

	1-7,499	7,500-8,499	8,500-9,499	9,500-10,499	10,500-11,499	11,500-12,499	12,500-13,499	13,500-14,999	15,000-24,999	25,000+
Total	.221	.160	.142	.147	.149	.158	.161	.177	.192	.192
Years of Service										
1-5	.066	.038	.046	.040	.034	.038	.040	.028	.033	.074
6-10	.143	.086	.085	.075	.078	.077	.115	.061	.061	.058
11-15	.198	.112	.113	.104	.116	.107	.109	.105	.088	.091
16-20	.233	.176	.157	.140	.139	.154	.144	.139	.126	.116
21-25	.278	.243	.173	.213	.192	.187	.188	.186	.174	.149
26-30	.254	.268	.252	.207	.221	.210	.238	.240	.239	.203
31-35	.257	.251	.223	.268	.222	.274	.267	.271	.267	.238
36+	.350	.447	.262	.262	.278	.258	.276	.301	.277	.283
Not Classified	.245	.146	.126	.149	.160	.147	.145	.151	.160	.173

Source: DDL SPPBA (1979)

Table 3.9.6
 Distribution of Disability Benefit Replacement Rates by Age and Sex, 1978
 (Constant 1980 Dollars)

	Total	.01-.10	.11-.20	.21-.30	.31-.40	.41-.50	.51-.60	.61-.70	.71-.80
Total Recipients									
Number	2,794,286	743,096	930,023	715,218	277,559	92,673	23,703	7,337	4,680
Row Percent	100.00	26.59	33.28	25.60	9.93	3.32	0.85	0.26	0.17
Males									
Number	2,248,334	593,871	740,836	582,099	229,890	74,630	18,052	5,364	3,592
Row Percent	100.00	26.41	32.95	25.89	10.22	3.32	0.80	0.24	0.16
Females									
Number	545,992	149,224	189,186	133,119	47,668	18,043	5,651	1,974	1,087
Row Percent	100.00	27.33	34.65	24.38	8.73	3.30	1.03	0.36	0.20

Table 3.9.6 Continued
 Distribution of Disability Benefit Replacement Rates by Age and Sex, 1978
 (Constant 1980 Dollars)

	Total	.01-.10	.11-.20	.21-.30	.31-.40	.41-.50	.51-.60	.61-.70	.71-.80
Age 45-49									
Number	14,344	3,123	6,050	3,128	1,150	482	204	144	63
Row Percent	100.00	21.77	42.18	21.81	8.02	3.36	1.42	1.00	.44
Males									
Number	12,534	2,900	5,288	2,648	922	442	169	113	52
Row Percent	100.00	23.14	42.19	21.13	7.36	3.53	1.35	.90	.41
Females									
Number	1,809	223	762	480	228	39	35	31	11
Row Percent	100.00	12.33	42.12	26.53	12.60	2.16	1.93	1.71	.61
Age 50-54									
Number	49,578	11,577	14,695	10,715	5,755	4,895	1,363	320	258
Row Percent	100.00	23.35	29.64	21.61	11.61	9.87	2.75	.65	.52
Males									
Number	43,258	10,006	12,973	9,247	5,133	4,348	1,064	250	237
Row Percent	100.00	23.13	29.99	21.38	11.87	10.05	2.46	.58	.55
Females									
Number	6,317	1,571	1,721	1,468	621	546	299	70	21
Row Percent	100.00	24.87	27.24	23.24	9.83	8.64	4.73	1.11	.33
Age 55-59									
Number	168,397	44,435	46,932	31,027	21,285	16,964	5,813	1,340	601
Row Percent	100.00	26.39	27.87	18.42	12.64	10.07	3.45	.80	.36
Males									
Number	138,489	36,796	38,884	24,586	18,427	14,156	4,422	849	369
Row Percent	100.00	26.57	28.08	17.75	13.31	10.22	3.19	.61	.27
Females									
Number	29,908	7,639	8,048	6,441	2,858	2,809	1,390	491	232
Row Percent	100.00	25.54	26.91	21.54	9.56	9.39	4.65	1.64	.78
Age 60-64									
Number	428,842	100,814	121,008	101,014	64,148	30,513	8,118	2,233	994
Row Percent	100.00	23.51	28.22	23.56	14.96	7.12	1.89	.52	.23
Males									
Number	348,585	80,589	96,847	84,183	53,672	24,636	6,245	1,618	795
Row Percent	100.00	23.12	27.78	24.15	15.40	7.07	1.79	.46	.23
Females									
Number	80,260	20,225	24,161	16,832	10,475	5,878	1,873	617	199
Row Percent	100.00	25.20	30.10	20.97	13.05	7.32	2.33	.77	.25
Age 65-69									
Number	864,308	225,749	278,609	238,448	92,854	22,331	3,807	1,319	1,191
Row Percent	100.00	26.12	32.23	27.59	10.74	2.58	.44	.15	.14
Males									
Number	691,800	178,476	221,365	194,004	75,564	17,456	2,783	1,146	1,006
Row Percent	100.00	25.80	32.00	28.04	10.92	2.52	.40	.17	.15
Females									
Number	172,510	47,273	57,244	44,444	17,291	4,876	1,024	173	185
Row Percent	100.00	27.40	33.18	25.76	10.02	2.83	.59	.10	.11
Age 70-74									
Number	686,575	197,517	241,787	183,413	51,915	8,202	2,057	1,007	677
Row Percent	100.00	28.77	35.22	26.71	7.56	1.19	.30	.15	.10
Males									
Number	546,840	157,527	189,199	148,315	42,998	6,344	1,643	509	305
Row Percent	100.00	28.81	34.60	27.12	7.86	1.16	.30	.09	.06
Females									
Number	139,733	39,990	52,588	35,098	8,916	1,858	414	497	372
Row Percent	100.00	28.62	37.63	25.12	6.38	1.33	.30	.36	.27

Table 3.9.6 Continued
 Distribution of Disability Benefit Replacement Rates by Age and Sex, 1978
 (Constant 1980 Dollars)

	Total	.01-.10	.11-.20	.21-.30	.31-.40	.41-.50	.51-.60	.61-.70	.71-.80
Age 75-79									
Number	389,506	111,524	142,693	102,671	25,530	4,706	1,222	572	588
Row Percent	100.00	28.63	36.63	26.36	6.55	1.21	.31	.15	.15
Males									
Number	310,438	88,979	111,786	83,102	20,844	3,746	919	519	543
Row Percent	100.00	28.66	36.01	26.77	6.71	1.21	.30	.17	.17
Females									
Number	79,068	22,544	30,907	19,569	4,687	960	303	53	45
Row Percent	100.00	28.51	39.09	24.75	5.93	1.21	.38	.07	.06
Age 80-84									
Number	165,629	41,978	66,251	39,156	12,954	3,944	859	267	220
Row Percent	100.00	25.34	40.00	23.64	7.82	2.38	.52	.16	.13
Males									
Number	134,202	33,517	54,695	31,267	10,679	2,948	643	247	206
Row Percent	100.00	24.98	40.76	23.30	7.96	2.20	.48	.18	.15
Females									
Number	31,427	8,461	11,556	7,889	2,275	997	216	20	13
Row Percent	100.00	26.92	36.77	25.10	7.24	3.17	.69	.06	.04
Age, Not Classified									
Number	27,107	6,379	11,998	5,646	1,968	633	260	135	88
Row Percent	100.00	23.53	44.26	20.83	7.26	2.34	.96	.50	.32
Males									
Number	22,188	5,081	9,799	4,747	1,651	554	164	113	79
Row Percent	100.00	22.90	44.16	21.39	7.44	2.50	.74	.51	.36
Females									
Number	4,920	1,298	2,199	898	317	80	97	22	9
Row Percent	100.00	26.38	44.70	18.25	6.44	1.63	1.97	.45	.18

Source: DOL SPPBA (1979)

3.10 Coverage under Alternative Pension Vehicles

Tables 3.10.1 and 3.10.2 examine the use of two additional private sector savings instruments with characteristics similar to those of the defined contribution pension plans. These instruments are individual retirement accounts (IRAs) and Keogh plans. Prior to 1982 workers who were not otherwise covered by a pension plan by their employer were eligible to open an IRA account, contributions to which are deductible from taxable income under the federal income tax. In addition to the deductibility feature of contributions made to these accounts, no tax is assessed on income earned on assets invested in these accounts as long as the funds are not withdrawn. When funds are withdrawn from these accounts, the entire withdrawal of funds is taxed as ordinary income under the federal income tax. There is a 10 percent penalty for the withdrawal of funds prior to age 59. Prior to 1982 a worker not otherwise covered by a pension plan could invest up to the lesser of \$1,500 or 15 percent of annual labor earnings. For single earner married couples the IRA contribution ceiling was the lesser of \$1,750 or 15 percent of the working spouse's labor earnings. The 1981 Tax Bill raised the dollar ceiling amounts from \$1,500 to \$2,000 for each worker and from \$1,750 to \$2,250 for a single earner couple. Contributions up to these amounts can be made independent of the worker's level of earnings.

Keogh plans are limited to the self-employed. These savings vehicles are similar to IRAs, but with higher ceilings on maximum contributions. Prior to 1982 self-employed workers could contribute the lesser of 15 percent of their earned income or \$7,500. The 1981 Tax Bill raised the \$7,500 figure to \$15,000.

Table 3.10.1 reports Internal Revenue Service statistics on the number of tax returns reporting IRA and Keogh contributions. IRAs first came into effect in 1975; in that year 1.2 million tax returns claimed deductions for IRA contributions. The average contribution per

return was \$1,185 in 1975; by 1978 returns reporting IRA contributions almost doubled and the average reported contribution equaled \$1,247.

Keogh plans have been permitted under the law since 1963. During the period 1963 through 1978 the number of tax returns reporting these contributions rose from 28,919 to 627,367, while the average Keogh contribution increased from \$674 to \$3,128.

The next table, 3.10.2, uses the National Bureau of Economic Research's 1977 Tax Simulation File (TAXSIM) to determine the fraction of tax returns with IRA or Keogh contributions by level of adjusted gross income. In 1977 only 2.54 percent of all federal income tax returns reported IRA contributions; only .65 percent of all returns reported Keogh contributions. The fraction of self-employed returns reporting Keogh contributions is also rather small, only 6.43 percent. At higher levels of adjusted gross income (AGI) these percentages are larger. For example, 13.97 percent of returns with AGI between \$50,000 and \$70,000 reported IRA contributions; in contrast, the percentage in the \$10,000 to \$15,000 AGI bracket is 1.74. Interestingly, 5.75 percent of returns with negative AGI reported IRA contributions. While these contributors presumably gain little immediate tax savings from marginal IRA contributions because they are in a zero marginal tax bracket, the money invested in these accounts accumulates tax free, thus lowering taxable capital income to these contributors in the future.

Income tax returns from individuals reporting self-employment income also show an increasing fraction of returns with Keogh contributions as AGI increases. Almost a third of returns of the self-employed with AGI between \$75,000 and \$100,000 report Keogh contributions. These contributions averaged \$6,142 in 1977. At lower levels of AGI between \$5,000 and \$20,000, average Keogh contributions ranged from \$440 to \$1,298.

Table 3.10.2 indicates that those IRA and Keogh contributors in high tax brackets make close to the full contribution permitted by law. Surprisingly, the table also reveals that many self-employed families in very high marginal tax brackets take no advantage of the Keogh tax shelter.

Table 3.10.1

Number of Tax Returns Reporting IRA and Keogh Contributions, 1963-1978

Year	IRAs		KEOGHS	
	Number of Tax Returns Reporting IRA Contributions	Average IRA Contribution Per Contributing Return	Number of Tax Returns Reporting Keogh Contributions	Average Keogh Contribution Per Contributing Return
1978	2,382,741	\$1,247	627,367	\$3,178
1977	2,002,833	1,227	576,982	3,180
1976	1,640,975	1,200	NA	NA
1975	1,211,794	1,185	595,892	2,691
1974	Effective December 31, 1974		495,606	2,491
1973	-	-	417,456	1,465
1972	-	-	391,161	1,478
1971	-	-	350,782	1,472
1970	-	-	591,655	1,433
1969	-	-	NA	NA
1968	-	-	245,560	1,540
1967	-	-	115,020	728
1966	-	-	62,122	729
1965	-	-	49,743	700
1964	-	-	38,766	680
1963	-	-	28,919	674
			Effective December 31, 1962	

Source: Internal Revenue Service, "Statistics of Income, Individual Income Tax Returns," annual issues 1963-1978, Washington, D.C.

NA - Not Available

Table 3.10.2

Average Level of Keogh and IRA Contributions by Adjusted Gross Income,
Total Returns and Returns of Self-Employed, 1977

Adjusted Gross Income (In Thousands)	Total Returns (In Thousands)	IRA			KEOGH			RETURNS OF SELF-EMPLOYED ¹		
		Returns with IRA Contrib- utions (In 000)	Percent of Total	Average Contribution	Returns with Keogh Contrib- utions (In 000)	Percent of Total	Average Contribution	Total Self- Employed Returns (In 000)	Percent of Self-Employed Returns Reporting Keogh Contrib- utions (In 000)	Average Contribution
Negative	518	29.8	5.75	\$1,499	1.6	.30	\$7,272	64	.34	\$7,272
\$0 - 2.5	11,823	0.0	0.0	0.0	6	.00	7,500	412	.13	7,500
2.5 - 5	11,059	72.3	.65	579	2.0	.02	2,584	705	.28	2,584
5 - 7.5	11,114	108.8	.98	564	5.2	.05	440	825	.62	440
7.5 - 10	8,586	77.3	.90	894	33.9	.39	1,028	880	3.85	1,028
10 - 15	13,617	236.7	1.74	1,051	38.9	.29	1,044	1,410	2.57	1,041
15 - 20	11,886	341.9	2.87	1,286	41.4	.35	1,298	1,102	3.75	1,298
20 - 25	7,778	420.2	5.40	1,371	42.4	.55	1,587	850	4.99	1,587
25 - 35	6,770	473.9	7.00	1,348	96.3	1.42	2,412	985	9.84	2,412
35 - 50	2,390	259.7	10.87	1,468	126.9	5.31	3,654	554	21.19	3,829
50 - 75	905	126.5	13.97	1,542	97.7	10.79	5,004	344	27.14	6,182
75 - 100	264	34.0	12.89	1,636	38.1	14.43	6,052	108	31.29	6,142
100 - 250	252	26.8	10.66	1,678	35.5	14.09	6,239	116	28.90	6,423
250 - 500	24	2.2	9.06	1,727	2.9	12.03	5,902	11	20.98	6,496
500 +	7	.4	6.21	1,708	6	8.89	6,373	3	15.03	6,893
Total	8,699	2,210	2.54	1,268	564	.65	3,330	8,369	6.43	3,383

Source: NBER-TAXSIM File (1977)

1. Includes all returns which report any self-employment income.