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# **Income of New Retired Workers by Social Security Benefit Levels: Findings From the New Beneficiary Survey**

by Christine Irick\*

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This article, based on New Beneficiary Survey (NBS) data, examines the sources and amounts of income available to newly retired workers by the level of their primary insurance amount (PIA). For this analysis, the PIA distribution was divided into quartiles. Retired workers with high PIA's were found to be more likely to have private pensions or asset income and thus to have the highest total income. When a spouse's income is taken into account, married retired workers at all PIA levels have higher total income than do the unmarried retirees. The difference between the income of married and unmarried retirees is greatest for those with PIA's in the lowest quartile, where the median total income of the married retirees is roughly three times as high as that of the unmarried group. New retirees with PIA's in the lowest quartile were a mixed group: Many had additional important sources of income; others did not and had income that was quite low. About 21 percent of those with PIA's in the lowest quartile had pensions and their median total income was about \$19,100. An additional 55 percent were married women without pensions of their own who, together with their husbands, had a median total income of \$15,900. The remaining 24 percent were married men and unmarried retirees without a pension and with much lower median income—\$7,100 for the married men and their wives, and \$5,000 for the unmarried men and women.

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This article examines the sources and amounts of income received by a recent cohort of new retired-worker beneficiaries with different levels of earnings-related social security benefits. These men and women received their first social security retired-worker benefit between mid-1980 and mid-1981. Information about their marital status and income was collected in the Social Security Administration's New Beneficiary Survey (NBS) in October–December 1982. The survey data,

therefore, represent the retired workers' income about 18–30 months after they first received benefits.

Social security retired-worker benefits are based on a worker's lifetime average of earnings that were covered by the social security program and were, therefore, subject to social security payroll taxes. Individuals with high earnings and a steady work career in covered employment thus are paid higher retired-worker benefits than low wage earners or persons with irregular patterns of covered work. The benefit formula is weighted, however, to replace a higher percentage of past earnings for low wage earners than for high earners. It is expected that those with high earnings will supplement social security benefits with income from other sources, particularly from private pensions or private savings accumulated over the working career. This article examines the extent to which recent retirees with relatively

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### **Primary Insurance Amount**

The primary insurance amount (PIA) is the base for calculating old-age, survivors, or disability insurance (OASDI) benefits. It is based on a worker's earnings record and is used to calculate the worker's benefit as well as any benefits payable to the worker's dependents or survivors. The PIA is based on a worker's average indexed monthly earnings (AIME) in jobs covered by social security. Calculation of the AIME involves updating past earnings into current wage value (indexing) and determining how many years to use in the monthly average. For retired workers, indexed earnings are averaged over the number of years between 1955 or the year of attainment of age 26 (if after 1955) and age 62. If the worker has earnings in more than that number of years, the years of highest earnings are used. If he or she has fewer than that number of years with earnings, years of zero earnings are included in the average. Once the AIME is determined, the benefit formula is applied to the AIME. For a retired worker reaching age 62 in 1981, the formula was 90 percent of the first \$211 of the AIME, plus 32 percent of the next \$1,063, plus 15 percent of any amount over \$1,274. The PIA formula for a given year applies to retired workers who reached age 62 in that year. For those reaching age 62 in a subsequent year, the percentages in the formula remain constant, but the dollar amounts rise to reflect changes in average wages. After age 62, a retired worker's benefit is adjusted by cost-of-living increases based on the Consumer Price Index.

Because retired workers in the NBS reached age 62 in different years, they were subject to different PIA formulas. The large majority (more than 90 percent) were aged 62–65 when they first received benefits in mid-1980 to mid-1981. They, therefore, had reached age 62 in 1976–81.

The wage-indexed method of calculating PIA's described above was enacted in 1977 and first applied (with a transitional guarantee) to retired workers who reached age 62 in 1979. It therefore applied to retired workers in the NBS who reached age 62 in 1979–81. Those who reached age 62 in 1978 or earlier had PIA's calculated under an earlier method. The earlier method generally produced slightly higher PIA's in relation to past earnings than would be the case under the new indexed formula.

In this analysis, retired workers are classified by primary insurance amounts as of July 1981 that were shown in the Master Beneficiary Record of the Social Security Administration in March 1982.

low or high earnings-related social security benefits do, in fact, have other income. It also examines how total income from all sources varies by the level of earnings-related benefits from the social security program.

For this analysis, the level of social security benefits is measured by the worker's primary insurance amount (PIA), explained in the box at left. The PIA is the basic earnings-related amount calculated under the weighted formula. The benefit amount may differ from the PIA if an actuarial reduction has been made because the individual claimed benefits before age 65, if an increment is paid for delay of benefit receipt beyond age 65, or if a supplemental amount is paid to a retired worker who qualifies for a higher benefit as a spouse or surviving spouse.<sup>1</sup> However, the PIA is the best indicator of the relative covered earnings level of retired workers during their work careers. In this article, the PIA distribution of all retired workers in the NBS is divided into quartiles: the first quartile includes workers in the lowest 25 percent of the PIA distribution, while the fourth quartile consists of those in the top 25 percent. The quartiles are based on PIA amounts as of July 1981. Table 1 shows the 1981 dollar amounts that divide the PIA quartiles and the proportion of men and women at each level. Cost-of-living increases in benefits after July 1981 have raised these thresholds by a total of 15 percent through January 1985.

### **Sex and Marital Status of Retired Workers**

The New Beneficiary Survey sample represents 629,600 men and 551,700 women who first received social security retired-worker benefits at age 62 or older during the period June 1980–May 1981. About 84 percent of the men and 68 percent of the women were married. In this study, married is defined as living with the spouse; unmarried is defined as widowed, divorced, separated, or never married.

Generally, a high PIA indicates relatively high wages and regular work in employment covered by social security. The PIA's of married men indicate that they had the highest earnings records in covered employment of all groups. More than 40 percent of the married men had PIA's in the highest quartile. Among unmarried men, only 1 in 4 had PIA's in that quartile, and, among unmarried women, the proportion was 1 in 8. For married women, it was 1 in 25.

A low PIA often reflects low wages over a worker's lifetime. However, a low PIA may also indicate part-time or sporadic work, or a mix of jobs in covered and

<sup>1</sup> Some workers are dually entitled—that is, they are entitled to benefits on their own work record and to higher benefits on the work record of a spouse. In such cases, benefits are always paid on the worker's own PIA, and then are supplemented to the higher level based on the spouse's work record. In this analysis, dually entitled beneficiaries are classified by their own PIA.

**Table 1.**—Primary insurance amount (PIA) in July 1981: Percentage distribution of retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by sex and marital status

Primary insurance amount <sup>1</sup>	Total	Men			Women		
		Total	Married	Nonmarried	Total	Married	Nonmarried
Total number (in thousands) . . . . .	1,244.3	692.6	580.1	112.5	551.7	368.3	183.4
Total percent . . . . .	100	100	100	100	100	100	100
\$135.70–\$272.50 . . . . .	25	10	9	16	43	52	27
\$272.60–\$460.90 . . . . .	25	18	16	29	34	33	36
\$461.00–\$607.30 . . . . .	25	32	32	31	16	12	25
\$607.40–\$833.00 . . . . .	25	40	43	24	6	4	12

<sup>1</sup> Since July 1981, cost-of-living adjustments have increased benefits by 7.4 percent in June 1982, 3.5 percent in December 1983, and 3.5 percent in December 1984. Thus, the equivalent quartile thresholds in 1985 would be \$313.50,

\$530.30, and \$698.70, respectively.

Source: Appendix table A.

noncovered employment. Thus, among those with a low PIA are the low wage earners as well as some high earners who had only brief periods of employment covered by social security. Married women were the most likely to have low PIA's. More than half the married women had PIA's in the bottom quartile, compared with 9 percent of the married men, 16 percent of the unmarried men, and 27 percent of the unmarried women.

Table 2 shows the marital status and sex of those in each quartile. Although married men made up 47 percent of all recently retired workers, they accounted for only 17 percent of those in the lowest PIA quartile. In the highest quartile, they accounted for 80 percent of the group. In contrast, while married women accounted for the second largest proportion (30 percent) of all recently retired workers, they accounted for the largest proportion (60 percent) of those in the lowest quartile and the smallest proportion (4 percent) of those in the highest quartile. The unmarried group accounted for less than one-fourth of all retired workers and generally had mid-level PIA's.

## Sources of Income

The major sources of income for the largest number of recently retired workers are social security benefits, pensions, earnings, and income from assets. The extent

to which the latter three are available to new social security beneficiaries is explored below.

## Receipt of Pension Income

In addition to social security retired-worker benefits, many retirees have other sources of retirement benefit income (table 3). Among these are (1) pensions paid by private industry retirement programs; (2) public pensions for Federal, State, or local government employees, as well as for military and railroad personnel; and (3) income from individual retirement accounts (IRA's) or from Keogh plans for the self-employed. Other studies have shown that workers with high earnings are more likely than those with low earnings to have the types of jobs that provide pension plan coverage. For example, an analysis of data from a supplement to the Current Population Survey in May 1983 found that 56 percent of all nonagricultural wage-and-salary workers were covered by a public or private pension plan. But among those earning \$20,000 or more, approximately 80 percent reported such pension coverage.<sup>2</sup> Because those with higher earnings are more likely to be covered by a pension plan, it is expected that retirees with high PIA's will be most likely to receive such pensions in retirement. A discussion of the pension receipt rates, categorized by the source of the pension, follows.

**Private pensions.** Private employee pensions were received by 36 percent of the married men, 26–27 percent of the unmarried men and women, and 14 percent of the married women. As expected, the proportion of retirees with a private pension was larger at the higher PIA's: 51 percent of those in the highest quartile and 42 percent of those in the third quartile had private pension income. In the lowest quartile only 3 percent received a private pension.

**Public pensions.** In contrast to private industry, where the pension system is usually designed specifically to supplement social security benefits, some jobs providing public pensions do not provide social security

**Table 2.**—Sex and marital status: Percentage distribution of retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile

Sex and marital status	Total	PIA quartile			
		Low	Second	Third	High
Total number (in thousands) . . . . .	1,244.3	310.8	310.9	310.9	311.6
Total percent . . . . .	100	100	100	100	100
Men:					
Married . . . . .	56	23	40	71	88
Unmarried . . . . .	47	17	29	60	80
Women:					
Married . . . . .	9	6	10	11	9
Unmarried . . . . .	44	77	60	29	12
Married . . . . .	30	61	39	14	4
Unmarried . . . . .	15	16	21	15	7

Source: Appendix table A.

<sup>2</sup> See New Survey Findings on Pension Coverage and Benefit Entitlement (EBRI Issue Brief No. 33), Employee Benefit Research Institute, Washington, D.C., August 1984.

**Table 3.**—Percent receiving retirement benefits other than social security: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status

Sex and marital status	Total	PIA quartile				
		Low	Second	Third	High	
Percent receiving—						
Own public or private pension or IRA or Keogh benefit						
Total .....	43	22	32	56	64	
Men:						
Married.....	55	58	34	52	63	
Unmarried .....	42	20	20	57	64	
Women:						
Married.....	25	10	32	59	66	
Unmarried .....	44	24	34	64	71	
Own private pension						
Total .....	27	3	14	42	51	
Men:						
Married.....	36	2	7	39	52	
Unmarried .....	26	1	4	43	48	
Women:						
Married.....	14	3	18	44	41	
Unmarried .....	27	6	21	48	48	
Own public pension						
Total .....	16	18	18	15	12	
Men:						
Married.....	19	56	29	15	10	
Unmarried .....	17	19	17	18	13	
Women:						
Married.....	11	7	13	14	26	
Unmarried .....	16	19	13	15	24	
Own IRA or Keogh benefit						
Total .....	2	(1)	1	2	3	
Men:						
Married.....	2	(1)	(1)	2	4	
Unmarried .....	1	1	0	0	4	
Women:						
Married.....	1	(1)	2	2	2	
Unmarried .....	1	(1)	1	2	1	

<sup>1</sup> Less than 0.5 percent.  
Source: Appendix table A.

coverage. During the worklives of these retirees, for example, almost all Federal civilian employment was not covered by social security. Members of the armed services, however, have been covered since 1957. For State and local government employees, coverage has been at the option of the employer. During the 1970's, approximately 70 percent of all State and local government employees were covered under the social security program.<sup>3</sup> Workers who have public pensions from jobs not covered by social security may obtain social security coverage through other jobs—either in secondary jobs or in jobs held before or after their public careers. The Social Security Amendments of 1983 provided a new, less weighted benefit formula for retired workers who have pensions from noncovered employment and less

<sup>3</sup> Bert Kestenbaum, "State and Local Government Employees Covered Under Social Security, 1977–81," *Social Security Bulletin*, December 1982, pages 11–13.

than 30 years of social security coverage. The 1983 amendments also provided for mandatory social security coverage of Federal employees hired after December 1983.<sup>4</sup>

Among all retired workers in the New Beneficiary Survey, public pensions were received by 19 percent of the married men, 16–17 percent of the unmarried men and women, and 11 percent of the married women. About 18 percent of those in the lowest PIA quartile, compared with 12 percent of those in the highest quartile, were public pension recipients.

The public pension receipt rates seem to reflect the mix of social security covered and noncovered public employment. For example, Federal civilian employee pensions accounted for a large share of the high rates of pension receipt among men in the lowest quartile: 56 percent of the small number of married men in this quartile and 19 percent of the unmarried men received public pensions. Public pensions from military careers were received by about 5 percent of the male retirees and were somewhat more likely to be received by men with mid-level PIA's. Public pension rates also were fairly high in the highest quartile, where State and local government pensions, most likely from covered employment, accounted for the major share of public pensions.

**IRA or Keogh plan benefits.** Only about 2 percent of the retirees had income from an IRA or Keogh plan. Retirees with such benefits tended to have high PIA's (table 3). Keogh plans are a form of tax-deferred retirement savings for the self-employed. They have been available since the mid-1960's. The IRA's were first made available by the Employee Retirement Income Security Act (ERISA) of 1974. They are a form of tax-deferred savings and initially were available only to workers not covered by a pension plan. The Economic Recovery Tax Act (ERTA) of 1981 extended their availability to pension-covered workers and increased the amount of tax-deferred savings that can be set aside each year from \$1,500 to \$2,000.

When private and public employee pensions, IRA's, and Keogh plans are considered together, slightly more than half the married men, about 2 in 5 of the unmarried men and women, and about 1 in 4 of the married women received such income. The receipt rate in the highest PIA quartile was 64 percent, compared with 22 percent in the lowest PIA quartile. In all but the lowest PIA quartile, women were as likely as men to have these sources of income.

## Earnings From Employment

About 1 in 4 retired-worker beneficiaries was working about 2 years after first receiving social security bene-

<sup>4</sup> For further information on the 1983 amendments, see John A. Svahn and Mary Ross, "Social Security Amendments of 1983: Legislative History and Summary of Provisions," *Social Security Bulletin*, July 1983, pages 3–48.

fits. Those with low PIA's were about as likely as those with high PIA's to be working. In the lowest PIA quartile, 1 in 5 persons was working, as was 1 in 4 in the highest quartile. Generally, the proportion of unmarried women who worked was higher than that of the other groups (table 4).

When the earnings of a spouse are included, slightly more than 2 in 5 of the married retired workers had income from their own or a spouse's earnings. In all, about 27 percent of the married men had working wives and 31 percent of the married women retired workers had husbands who were employed at the time they were interviewed. Wives of the men in the sample were more likely to work when the man had a low PIA (32 percent) than when he had a high PIA (21 percent). The likelihood of employment by husbands of women in the sample did not vary by the women's PIA's.

When both earnings and pensions (which include IRA and Keogh benefits) of the retired workers (and their spouses, if married) are considered, about 1 in 7 retirees had income from both a pension and earnings, while about 1 in 4 had neither (table 5). Nearly 30 percent of those in the lowest PIA quartile, but only 16 percent of those in the highest quartile, had neither pensions nor earnings. The unmarried were the most likely to have neither. In the lowest quartile, more than 60 percent of the unmarried men and 50 percent of the unmarried women had neither a pension nor earnings. Among the married, about 20 percent had neither. In the higher PIA quartiles, married women and their husbands were the least likely to have neither pensions nor earnings.

**Table 4.**—Percent with earnings: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, marital status, and source of earnings<sup>1</sup>

Sex and marital status	Total	PIA quartile				
		Low	Second	Third	High	
Percent receiving—						
Own earnings						
Total.....	25	21	29	24	25	
Men:						
Married.....	27	22	34	27	25	
Unmarried .....	22	21	25	16	26	
Women:						
Married.....	19	18	21	18	22	
Unmarried .....	30	30	37	24	24	
Own and/or spouse's earnings						
Married men .....	44	46	54	45	38	
Married women .....	42	42	41	42	40	
Earnings of spouse <sup>2</sup>						
Married men .....	27	34	35	29	21	
Married women .....	31	33	29	32	28	

<sup>1</sup> Data drawn from appendix table A.

<sup>2</sup> Data drawn from appendix table C.

**Table 5.**—Percent not receiving earnings, IRA or Keogh benefits, or pensions: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status

Sex and marital status	Total	PIA quartile			
		Low	Second	Third	High
Total.....	23	29	27	18	16
Married:					
Men and spouses .....	18	18	23	18	16
Women and spouses ..	19	23	19	10	7
Unmarried:					
Men .....	41	62	58	32	20
Women .....	32	51	34	17	14

Source: Appendix table C.

## Asset Income

Asset income includes income from interest, dividends, rental property, roomers or boarders, estates, trusts or royalties, and repayment on personal loans. About 80 percent of all retired workers received one of these forms of asset income (table 6). Interest was the most commonly received source of asset income. Dividends, the second most common form of asset income, were received by 14 percent.

Among married persons, reported asset income included such income received by the spouse. In general, retirees were more likely to have asset income if they had high PIA's. Receipt of asset income differed most for the unmarried. Among unmarried men, for example, 40 percent of those in the lowest quartile, compared with 85 percent in the highest quartile, had asset income. Among unmarried women, 55 percent of those in the lowest quartile and 91 percent of those in the highest quartile had income from assets. Among married persons, the range was from 70–80 percent in the low quartile to more than 90 percent in the high quartile.

In the lower PIA quartiles, married persons were more likely to have asset income than the unmarried. Among the unmarried, in all quartiles, the women were more likely than the men to have asset income.

**Table 6.**—Percent receiving income from assets: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status

Sex and marital status	Total	PIA quartile			
		Low	Second	Third	High
Total.....	80	73	73	81	91
Married:					
Men and spouses .....	83	70	69	82	91
Women and spouses ..	83	81	84	85	94
Unmarried:					
Men .....	62	40	48	70	85
Women .....	72	55	71	82	91

Source: Appendix table A.

## Means-Tested Benefits

Supplemental security income is available to the needy at age 65 and to needy disabled or blind persons before age 65. Other cash or in-kind benefits, where low income determines eligibility, are also available. Some of the retired workers in the New Beneficiary Survey had not attained age 65 at the time of their interview. Less than 2 percent of the retired workers who received their first social security retired-worker benefit in the June 1980–May 1981 period reported in late 1982 that they were receiving cash assistance—that is, supplemental security income or State or local welfare payments.

About 4 percent of those with a low PIA reported receipt of cash assistance. Unmarried persons with low PIA's were most likely to be cash assistance recipients. Of those with PIA's in the lowest quartile, cash assistance was received by about 5 percent of the married men, 1 percent of the married women, 15 percent of the unmarried men, and 9 percent of the unmarried women. In-kind benefits—in the form of food stamps, public housing or rent subsidies, or low-income energy assistance—were somewhat more commonly received by those with PIA's in the lowest quartile. At least one of these types of benefits was received by 11 percent of the married men, 5 percent of the married women, 20 percent of the unmarried men, and 22 percent of the unmarried women with PIA's in the lowest quartile.

## Total Income

The amount of income the retired workers received from all sources for the 3-month period before the survey interview was multiplied by 4 to arrive at an estimate of annual total income. The totals for married persons include income received by their spouses. The median amount for married men and their wives was \$18,100; for married women and their husbands, it was \$17,700. The medians for the unmarried were considerably lower: \$9,300 for the men and \$9,100 for the women (table 7).

In general, those with higher PIA's had more income.

**Table 7.—Median annual rate of income: Retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status**

Sex and marital status	Total	PIA quartile			
		Low	Second	Third	High
<b>Married:</b>					
Men and spouses .....	\$18,100	\$16,800	\$13,500	\$16,300	\$21,600
Women and spouses .....	17,700	16,100	17,300	22,000	27,800
<b>Unmarried:</b>					
Men .....	9,300	5,200	5,400	10,000	15,700
Women .....	9,100	6,100	7,700	10,900	16,400

Source: Appendix table B.

Income increased as the PIA increased, with one exception: For married men and their wives, the lowest median income was received by those in the second PIA quartile rather than in the lowest quartile. This is, perhaps, due to the large proportion of married men in the lowest quartile who also received a public pension.

The difference in total income by PIA was greater for the unmarried retired workers than for the married. Median income for the unmarried was nearly three times as high for those in the highest PIA quartile as it was for those in the lowest PIA quartile: \$15,700, compared with \$5,200 for men, and \$16,400, compared with \$6,100 for women. Variations in median total income for married persons were not as great: For married women and their husbands, the medians ranged from \$16,100 for those in the lowest quartile to \$27,800 for those in the highest quartile. For married men and their wives, the range was from \$13,500 in the second quartile to \$21,600 in the highest quartile.

Many of the married persons with low PIA's seem to have other significant sources of income. For example, slightly more than 60 percent of those in the lowest PIA quartile were married women. When the joint income of these women and their husbands is considered, about 80 percent of these women had annual income of \$10,000 or more; 34 percent had income of \$20,000 or more (table 8). Less than one-fourth of those in the low PIA quartile were unmarried men and women. But, among this group of unmarried individuals, 76 percent had income of less than \$10,000; 42 percent had less than \$5,000 in annual income.

## Composition of the Low Quartile

The new retired-worker beneficiaries with PIA's in the lowest quartile were a mixed group: Many had additional important sources of income; others did not and had total income that was quite low. About 21 percent of those with PIA's in the lowest quartile had pensions in addition to their social security benefits. Their median total income was about \$19,100 (table 9). An additional 55 percent of those in the lowest PIA quartile were married women without pensions of their own. Together with their husbands, they had a median total income of \$15,900. The remaining 24 percent of those in the lowest PIA quartile were married men and unmarried retirees without other pensions and with much lower median income—\$7,100 for the married men and their wives, and \$5,000 for the unmarried men and women.

A survey of new retired workers in 1969<sup>5</sup> found patterns similar to those found in the NBS. The 1969 study

<sup>5</sup> **Reaching Retirement Age: Findings From a Survey of Newly Entitled Workers, 1968–70** (Research Report No. 47), Office of Research and Statistics, Social Security Administration, 1976, pages 130, 131, and 141.

**Table 8.**—Total annualized income: Percentage distribution of retired-worker beneficiaries receiving first payable benefit in June 1980–May 1981, by PIA quartile, sex, and marital status<sup>1</sup>

Income	Total <sup>2</sup>	PIA quartile			
		Low	Second	Third	High
Married men <sup>1</sup>					
Total number (in thousands) . . .	580.1	54.2	91.3	185.9	248.7
Total percent . . .	100	100	100	100	100
Less than \$10,000 . . .	15	28	36	16	3
\$10,000-\$19,999 . . .	43	33	38	51	40
\$20,000-\$29,999 . . .	24	23	13	20	32
\$30,000 or more . . .	18	16	13	13	25
Married women <sup>1</sup>					
Total number (in thousands) . . .	368.3	189.7	120.9	43.9	13.7
Total percent . . .	100	100	100	100	100
Less than \$10,000 . . .	16	20	14	5	0
\$10,000-\$19,999 . . .	44	46	45	37	19
\$20,000-\$29,999 . . .	25	21	26	37	36
\$30,000 or more . . .	16	13	15	22	44
Unmarried men and women					
Total number (in thousands) . . .	295.9	66.9	98.7	81.1	49.2
Total percent . . .	100	100	100	100	100
Less than \$10,000 . . .	55	76	74	46	11
Less than \$5,000 . . .	19	42	33	1	(3)
\$5,000-\$9,999 . . .	36	34	41	46	11
\$10,000-\$19,999 . . .	33	17	21	42	58
\$20,000-\$29,999 . . .	7	4	3	7	18
\$30,000 or more . . .	5	3	2	4	13

<sup>1</sup> Includes income of spouse.

<sup>2</sup> Figures do not add because of rounding.

<sup>3</sup> Less than 1.0 percent.

Source: Appendix table B.

also found that retirees with higher PIA's were more likely to have had private pensions or asset income in addition to their social security benefits, and they had higher total income. The earlier study also showed that those with low PIA's tended to be a mixed group. However, some differences are found when retired workers in the lowest quartile of the PIA distribution of the 1982 survey are compared with those in the lowest PIA group in 1969 (which then represented about 27 percent of the new payable awards to retired workers). More of the recent retirees with low PIA's had pension income: 21 percent in 1982, compared with 16 percent in 1969. In both surveys, married women accounted for most of the others without pensions in the lowest quartile. In 1982, married women without pensions comprised 55 percent of those in the lowest PIA quartile. In 1969, they comprised 45 percent of the lowest PIA group. Married men and unmarried persons without pensions accounted for about 24 percent of the retirees with PIA's in the lowest quartile in 1982, compared with about 38 percent of the lowest PIA group in 1969.

**Table 9.**—Pension receipt, median annual rate of income, sex, and marital status: Percentage distribution of lowest quartile of retired-worker beneficiaries receiving first payable benefit, July–December 1969 and June 1980–May 1981

Pension receipt	1969 Survey <sup>1</sup>		1982 Survey <sup>2</sup>	
	Percent	Percent	Median income	
Total percent (in low quartile) . . .	<sup>3</sup> 100	100	\$14,000	
Receiving pensions <sup>4</sup> —				
total . . . . .	16	21	19,100	
Married men . . . . .	9	10	21,700	
Married women . . . . .	2	6	19,000	
Unmarried men and women . . . . .	5	5	12,100	
Not receiving pension—				
total . . . . .	84	79	12,300	
Married men . . . . .	12	7	7,100	
Married women . . . . .	45	55	15,900	
Unmarried men and women . . . . .	26	17	5,000	

<sup>1</sup> Survey of Newly Entitled Workers, 1968–70.

<sup>2</sup> New Beneficiary Survey, 1982.

<sup>3</sup> Represents lowest 27 percent.

<sup>4</sup> Does not include IRA or Keogh plan benefits.

Source: Survey of Newly Entitled Workers, 1968–70, and New Beneficiary Survey, October–December 1982.

## Summary

This article examines the extent to which recent retirees with relatively low or relatively high earnings-related benefits from social security have other sources of income, and how total income varies by benefit level. For the analysis, the distribution of primary insurance amounts of retired workers in the 1982 New Beneficiary Survey is examined by quartiles.

Nearly half of all recent retired workers in this study were married men. Their representation in each PIA quartile ranged from 17 percent in the lowest quartile to 80 percent in the highest. Less than a third of the recently retired workers were married women. Their representation in the lowest and highest PIA quartiles sharply contrasts with that of the married men. They accounted for 60 percent of those in the lowest PIA quartile and 4 percent of those in the highest. The unmarried accounted for 24 percent of all retired workers, 22 percent of those in the lowest PIA quartile, and 16 percent in the highest.

About 22 percent of all retired workers in the lowest PIA quartile received pension or IRA or Keogh income, compared with 64 percent of those in the highest quartile. Women in the second, third, and highest quartiles were as likely as men to have pensions. Little difference was found between the lowest and highest quartiles in the proportions of retired workers who were working. Unmarried women were the most likely to be employed. Of those in the lowest PIA quartile, about 20 percent of the married men and women and 50–60 percent of the unmarried men and women had neither pension income

nor earnings to supplement their social security benefits. More than 70 percent of all retired workers in the lowest quartile and 90 percent of those in the highest quartile had asset income. Interest was the most common form of asset income. Overall, married persons were more likely to have asset income than were unmarried individuals.

In general, total income increased as the primary insurance amount increased. Total income was more strongly associated with the PIA level for the unmarried than for the married. The difference in median income between the lowest quartile and the highest was greater for those who were unmarried than for married individuals. Married men and their wives in the lowest

quartile had higher total income than those in the next quartile, perhaps because a significant portion of the men in the bottom quartile had public employee pensions.

Those in the lowest PIA quartile tended to be a mixed group. This quartile contained 21 percent who had other pension income and a median total income of \$19,100. Fifty-five percent were married women who had no pension income of their own and had a median income of \$15,900. The remaining 24 percent did not have pension income and had median income that was quite low: 17 percent were unmarried men and women with a median income of \$5,000, and 7 percent were married men and their wives with a median income of \$7,100.

**Table A.—Income source, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>**

Income source	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
		Married men and their wives			
Total number (in thousands).....	580.1	54.2	91.3	185.9	248.7
Percent receiving--					
Earnings.....	43.7	45.7	54.1	44.8	38.5
Social Security.....	98.3	99.1	98.5	98.7	97.7
Retirement benefits other than Social Security.....	57.2	59.3	37.8	55.0	65.4
Other public pensions.....	21.0	57.3	30.1	17.1	12.7
Railroad retirement.....	.6	.5	.8	.9	.2
Government employee pensions.....	20.5	56.8	29.6	16.3	12.5
Federal.....	6.9	39.9	15.2	1.6	.7
State or local.....	10.9	17.9	10.0	11.0	9.6
Military.....	4.6	4.9	7.5	5.3	3.0
Private pensions.....	38.3	4.2	10.4	41.3	53.8
Income from IRA or Keogh.....	2.4	.2	.4	2.1	3.7
Income from assets.....	83.0	70.5	68.8	82.4	91.3
Interest.....	81.6	68.0	67.2	81.3	90.1
Other income from assets.....	26.1	18.2	16.8	23.2	33.3
Dividends.....	16.1	9.1	6.3	12.6	23.9
Rental property.....	6.2	5.4	4.7	5.7	7.3
Roomers or boarders.....	1.4	1.4	2.1	1.1	1.3
Estates, trusts or royalties.....	1.6	.8	1.7	1.8	1.6
Payments received on personal loans.....	5.9	5.6	5.0	5.8	6.5
Private annuities.....	2.8	1.3	2.3	2.4	3.6
Veterans' benefits.....	8.0	16.6	10.9	7.7	5.4
Black lung benefits.....	.1	.0	.0	.1	.1
Unemployment compensation.....	1.2	.7	1.6	1.7	.8
Workers' compensation.....	.3	.7	.5	.3	.2
Public Assistance.....	1.1	5.4	1.3	.9	.2
Supplemental Security Income.....	.9	5.4	1.0	.6	.1
State or local welfare, including AFDC.....	.2	.2	.3	.3	.1
Alimony or child support.....	.1	.0	.0	.2	.0
Income from relatives or others.....	1.8	2.8	1.4	2.0	1.5
In the household.....	1.3	1.4	1.1	1.5	1.3
Not in the household.....	.4	1.4	.3	.5	.2
In-kind benefits.....	3.6	11.4	7.5	2.8	1.0
Food stamps.....	1.2	4.8	3.2	.6	.1
Public housing or rent subsidies.....	1.0	4.1	1.5	1.0	.2
Energy assistance.....	2.2	7.1	5.3	1.3	.7
Percent of respondents receiving--					
Earnings.....	26.9	22.0	33.8	26.8	25.4
Social Security.....	97.6	98.7	98.0	98.1	96.9
Retirement benefits other than Social Security.....	54.6	58.0	34.2	52.4	63.0
Other public pensions.....	19.0	56.5	28.6	14.8	10.5
Private pensions.....	36.0	2.3	6.9	39.2	51.7
Income from IRA or Keogh.....	2.2	.2	.4	1.8	3.6

See footnote at end of table.

**Table A.—Income source, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Income source	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Married women and their husbands					
Total number (in thousands).....	368.3	189.7	120.9	43.9	13.7
Percent receiving--					
Earnings.....	41.9	42.5	41.1	42.3	40.2
Social Security.....	99.4	99.7	99.5	98.7	98.6
Retirement benefits other than Social Security.....	54.9	47.1	57.5	74.0	80.1
Other public pensions.....	22.5	20.4	23.8	24.1	34.9
Railroad retirement.....	1.8	1.9	1.6	1.8	2.1
Government employee pensions.....	20.8	18.5	22.3	22.3	32.8
Federal.....	6.4	8.1	5.4	2.5	4.1
State or local.....	12.1	7.1	15.5	19.2	29.2
Military.....	3.5	4.2	3.2	1.9	1.3
Private pensions.....	35.2	27.8	36.7	57.0	55.6
Income from IRA or Keogh.....	2.0	1.4	2.7	2.1	3.8
Income from assets.....	82.9	80.8	84.1	84.9	94.2
Interest.....	81.5	79.2	83.4	82.7	94.0
Other income from assets.....	23.4	21.0	23.4	30.7	35.0
Dividends.....	14.3	11.2	13.7	25.3	28.2
Rental property.....	5.3	5.2	4.8	6.8	6.6
Roomers or boarders.....	.8	.9	.9	.3	.5
Estates, trusts or royalties.....	1.0	1.1	1.1	.1	1.2
Payments received on personal loans.....	5.4	5.7	5.2	4.3	7.2
Private annuities.....	3.2	3.1	3.1	4.0	4.2
Veterans' benefits.....	7.1	7.7	6.4	7.8	3.3
Black lung benefits.....	.5	.7	.4	.2	.0
Unemployment compensation.....	1.2	1.2	.9	1.1	2.2
Workers' compensation.....	.6	.6	.8	.3	.0
Public Assistance.....	.7	.9	.4	.7	.0
Supplemental Security Income.....	.6	.9	.3	.1	.0
State or local welfare, including AFDC.....	.1	.0	.1	.6	.0
Alimony or child support.....	.0	.0	.0	.0	.0
Income from relatives or others.....	2.0	2.5	1.5	1.6	.0
In the household.....	1.2	1.7	.8	.1	.0
Not in the household.....	.8	.7	.7	1.4	.0
In-kind benefits.....	3.5	5.1	2.0	1.3	.0
Food stamps.....	1.0	1.5	.7	.0	.0
Public housing or rent subsidies.....	.9	1.5	.4	.2	.0
Energy assistance.....	2.1	3.0	1.3	1.1	.0
Percent of respondents receiving--					
Earnings.....	19.1	18.1	21.0	17.7	21.6
Social Security.....	98.0	99.1	97.6	95.2	94.8
Retirement benefits other than Social Security.....	25.3	10.4	31.9	58.7	66.5
Other public pensions.....	10.6	7.1	13.1	13.8	25.6
Private pensions.....	14.3	3.2	17.9	44.0	40.7
Income from IRA or Keogh.....	1.0	.3	1.6	1.6	2.5

See footnote at end of table.

**Table A.—Income source, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Income source	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Unmarried men					
Total number (in thousands).....	112.5	18.3	32.1	35.0	27.1
Percent receiving--					
Earnings.....	21.9	20.8	24.8	16.5	26.1
Social Security.....	97.6	98.8	98.3	97.1	96.7
Retirement benefits other than Social Security.....	42.1	20.1	20.1	57.1	63.8
Other public pensions.....	16.6	18.7	16.6	18.1	13.2
Railroad retirement.....	.4	1.5	.0	.4	.3
Government employee pensions.....	16.2	17.2	16.6	17.7	12.9
Federal.....	4.5	12.3	6.9	1.4	.2
State or local.....	8.9	5.5	6.4	10.8	11.5
Military.....	4.5	.7	6.7	6.5	2.0
Private pensions.....	26.0	1.3	3.5	42.7	47.8
Income from IRA or Keogh.....	1.0	.5	.0	.0	3.8
Income from assets.....	62.3	40.1	47.6	69.9	84.8
Interest.....	60.4	39.4	44.9	68.4	82.7
Other income from assets.....	16.2	7.4	11.4	16.1	27.9
Dividends.....	10.0	4.3	3.3	10.8	20.7
Rental property.....	4.1	3.2	3.6	3.4	6.3
Roomers or boarders.....	1.1	.0	1.3	.0	3.1
Estates, trusts or royalties.....	1.1	.0	2.0	.4	1.7
Payments received on personal loans.....	3.2	3.8	2.2	4.6	2.3
Private annuities.....	1.9	1.2	.9	2.5	2.7
Veterans' benefits.....	9.6	17.7	13.2	5.9	4.4
Black lung benefits.....	.1	.0	.0	.0	.2
Unemployment compensation.....	.5	.0	1.5	.2	.2
Workers' compensation.....	.1	.0	.0	.4	.0
Public Assistance.....	3.2	15.0	2.1	.6	.0
Supplemental Security Income.....	3.2	15.0	1.8	.6	.0
State or local welfare, including AFDC.....	.3	1.5	.3	.0	.0
Alimony or child support.....	.2	.0	.7	.0	.0
Income from relatives or others.....	2.1	1.1	1.3	3.1	2.4
In the household.....	1.3	.0	.9	1.5	2.2
Not in the household.....	.9	1.1	.4	1.7	.3
In-kind benefits.....	9.9	20.2	15.7	4.6	2.9
Food stamps.....	3.7	9.5	7.2	.0	.3
Public housing or rent subsidies.....	3.9	7.0	4.0	3.4	2.1
Energy assistance.....	5.2	15.3	7.0	1.9	.8

See footnote at end of table.

**Table A.—Income source, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Income source	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Unmarried women					
Total number (in thousands).....	183.4	48.6	66.6	46.1	22.1
Percent receiving—					
Earnings.....	30.3	29.7	37.0	24.2	24.1
Social Security.....	96.8	98.7	97.2	95.6	93.7
Retirement benefits other than Social Security.....	43.6	24.4	34.4	63.8	71.4
Other public pensions.....	16.5	19.1	13.0	15.4	23.7
Railroad retirement.....	1.2	.7	2.5	.3	.3
Government employee pensions.....	15.5	18.3	11.0	15.1	23.4
Federal.....	3.8	9.9	2.3	1.1	.6
State or local.....	11.6	8.7	8.3	14.0	22.5
Military.....	1.5	.0	.6	.6	.9
Private pensions.....	27.3	5.8	21.4	48.5	48.3
Income from IRA or Keogh.....	1.1	.2	.9	2.1	1.1
Income from assets.....	72.0	55.4	70.6	82.1	91.0
Interest.....	70.2	52.2	69.2	81.2	89.8
Other income from assets.....	17.5	12.7	14.1	20.0	32.8
Dividends.....	10.0	3.5	6.8	13.7	26.4
Rental property.....	3.1	3.9	2.2	3.1	4.2
Roomers or boarders.....	3.0	3.5	3.7	2.0	1.6
Estates, trusts or royalties.....	1.4	1.5	1.1	1.7	1.5
Payments received on personal loans.....	3.4	2.4	4.7	2.7	3.1
Private annuities.....	3.0	2.6	1.4	3.8	7.1
Veterans' benefits.....	1.5	3.4	1.4	.1	.4
Black lung benefits.....	.7	1.0	1.1	.3	.0
Unemployment compensation.....	.7	1.6	.5	.5	.0
Workers' compensation.....	.6	1.6	.3	.4	.0
Public Assistance.....	3.3	9.3	2.0	.3	.4
Supplemental Security Income.....	2.7	8.8	.8	.1	.4
State or local welfare, including AFDC.....	.7	.8	1.1	.3	.0
Alimony or child support.....	1.7	4.0	1.5	.6	.0
Income from relatives or others.....	4.0	5.8	5.5	1.5	1.1
In the household.....	2.8	2.6	4.9	.7	1.1
Not in the household.....	1.3	3.1	.6	.9	.0
In-kind benefits.....	12.7	22.4	14.2	5.4	2.1
Food stamps.....	5.2	12.0	5.0	.9	.0
Public housing or rent subsidies.....	5.0	6.4	6.9	2.8	.7
Energy assistance.....	6.2	11.6	6.1	2.8	1.4

<sup>1</sup> Retired-worker beneficiaries with first payable benefits in June 1980–May 1981.

Source: New Beneficiary Survey, October–December 1982.

**Table B.**—Annual rate of total income, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>

Total income	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Married men and their wives					
Total number (in thousands) .....	580.1	54.2	91.3	185.9	248.7
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000 .....	.0	.0	.1	.1	.0
\$1,000-\$1,999 .....	.2	1.2	.0	.2	.0
\$2,000-\$2,999 .....	.4	3.0	.6	.1	.0
\$3,000-\$3,999 .....	.8	4.8	2.1	.1	.1
\$4,000-\$4,999 .....	.9	2.4	3.5	.4	.0
\$5,000-\$5,999 .....	1.9	6.4	5.1	1.3	.1
\$6,000-\$6,999 .....	2.5	2.4	6.4	3.3	.4
\$7,000-\$7,999 .....	2.3	3.5	7.5	2.0	.3
\$8,000-\$8,999 .....	2.8	2.7	5.4	4.2	.8
\$9,000-\$9,999 .....	3.1	1.3	5.0	4.5	1.7
\$10,000-\$10,999 .....	3.2	3.2	4.1	4.4	1.9
\$11,000-\$11,999 .....	3.8	4.4	5.1	5.6	2.0
\$12,000-\$12,999 .....	3.9	3.8	2.8	5.0	3.5
\$13,000-\$13,999 .....	4.8	2.4	6.1	6.2	3.7
\$14,000-\$14,999 .....	4.7	3.5	3.0	5.3	5.1
\$15,000-\$15,999 .....	4.7	3.0	3.2	5.8	4.9
\$16,000-\$16,999 .....	5.5	2.9	4.7	6.5	5.5
\$17,000-\$17,999 .....	4.6	2.9	4.9	4.0	5.3
\$18,000-\$18,999 .....	3.6	3.2	2.9	4.0	3.7
\$19,000-\$19,999 .....	4.0	4.2	1.6	4.5	4.4
\$20,000-\$24,999 .....	14.5	15.1	8.5	11.2	19.0
\$25,000-\$29,999 .....	9.5	8.1	4.3	8.3	12.6
\$30,000 or more .....	18.4	15.5	13.1	13.1	24.9
<u>Median</u> .....	\$18,100	\$16,800	\$13,500	\$16,300	\$21,600

See footnote at end of table.

**Table B.—Annual rate of total income, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Total income	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Married women and their husbands					
Total number (in thousands) . . . . .	368.3	189.7	120.9	43.9	13.7
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000 . . . . .	.1	.1	.0	.0	.0
\$1,000-\$1,999 . . . . .	.2	.3	.0	.0	.0
\$2,000-\$2,999 . . . . .	.5	.6	.2	.6	.0
\$3,000-\$3,999 . . . . .	.7	.7	1.0	.0	.0
\$4,000-\$4,999 . . . . .	1.1	1.3	.9	.6	.0
\$5,000-\$5,999 . . . . .	1.5	2.3	.9	.2	.0
\$6,000-\$6,999 . . . . .	1.9	3.2	.7	.1	.0
\$7,000-\$7,999 . . . . .	2.8	3.7	2.5	.7	.0
\$8,000-\$8,999 . . . . .	2.5	2.8	2.9	.9	.0
\$9,000-\$9,999 . . . . .	4.5	4.9	5.4	1.5	.0
\$10,000-\$10,999 . . . . .	4.2	5.5	4.1	.6	.0
\$11,000-\$11,999 . . . . .	4.0	4.6	3.8	2.8	.5
\$12,000-\$12,999 . . . . .	4.6	5.9	4.0	2.2	.0
\$13,000-\$13,999 . . . . .	4.0	3.5	5.9	2.1	.4
\$14,000-\$14,999 . . . . .	4.9	4.7	6.1	4.1	.4
\$15,000-\$15,999 . . . . .	5.3	4.8	5.8	6.1	3.5
\$16,000-\$16,999 . . . . .	4.4	4.3	4.3	5.6	3.2
\$17,000-\$17,999 . . . . .	4.8	5.4	4.4	3.9	4.4
\$18,000-\$18,999 . . . . .	3.3	3.4	2.8	3.3	5.4
\$19,000-\$19,999 . . . . .	4.0	3.6	4.0	6.3	1.5
\$20,000-\$24,999 . . . . .	16.6	13.9	17.8	24.0	18.4
\$25,000-\$29,999 . . . . .	8.4	7.1	7.9	12.8	17.8
\$30,000 or more . . . . .	15.9	13.3	14.7	21.6	44.4
<u>Median</u> .....	\$17,700	\$16,100	\$17,300	\$22,000	\$27,800

See footnote at end of table.

**Table B.—Annual rate of total income, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Total income	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Unmarried men					
Total number (in thousands) .....	112.5	18.3	32.1	35.0	27.1
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000 .....	.0	.0	.0	.0	.0
\$1,000-\$1,999 .....	.6	3.4	.0	.0	.0
\$2,000-\$2,999 .....	3.2	18.2	1.0	.0	.0
\$3,000-\$3,999 .....	8.0	18.6	17.1	.2	.0
\$4,000-\$4,999 .....	8.0	5.5	24.2	.6	.0
\$5,000-\$5,999 .....	10.6	15.2	16.3	11.2	.0
\$6,000-\$6,999 .....	6.7	2.5	6.6	13.7	.8
\$7,000-\$7,999 .....	6.1	4.9	6.0	9.2	2.9
\$8,000-\$8,999 .....	4.8	3.2	3.5	6.5	5.2
\$9,000-\$9,999 .....	6.8	6.1	3.9	10.2	6.2
\$10,000-\$10,999 .....	4.2	3.5	1.3	7.1	4.1
\$11,000-\$11,999 .....	4.7	1.1	3.4	5.6	7.7
\$12,000-\$12,999 .....	3.6	1.6	1.8	4.0	6.6
\$13,000-\$13,999 .....	4.0	1.4	1.5	4.7	7.9
\$14,000-\$14,999 .....	3.0	1.4	3.2	2.0	5.3
\$15,000-\$15,999 .....	2.8	1.4	1.0	3.5	4.9
\$16,000-\$16,999 .....	2.4	.5	.6	1.9	6.3
\$17,000-\$17,999 .....	1.5	.7	.6	1.6	3.1
\$18,000-\$18,999 .....	2.0	.4	.0	2.4	5.0
\$19,000-\$19,999 .....	1.7	.0	1.0	2.3	2.9
\$20,000-\$24,999 .....	5.3	2.8	2.9	4.7	10.6
\$25,000-\$29,999 .....	2.6	.4	1.3	2.1	6.5
\$30,000 or more .....	7.3	7.1	2.6	6.5	14.2
<u>Median</u> .....	\$9,300	\$5,200	\$5,400	\$10,000	\$15,700

See footnote at end of table.

**Table B.—Annual rate of total income, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Total income	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Unmarried women					
Total number (in thousands) . . . . .	183.4	48.6	66.6	46.1	22.1
Total percent.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000 . . . . .	.0	.0	.0	.0	.1
\$1,000-\$1,999 . . . . .	.7	2.5	.3	.0	.0
\$2,000-\$2,999 . . . . .	3.8	12.6	1.2	.3	.2
\$3,000-\$3,999 . . . . .	7.1	14.5	8.8	.0	.3
\$4,000-\$4,999 . . . . .	6.2	7.7	11.0	.6	.0
\$5,000-\$5,999 . . . . .	8.1	13.1	11.7	1.7	.0
\$6,000-\$6,999 . . . . .	6.6	7.0	8.8	6.0	.1
\$7,000-\$7,999 . . . . .	8.1	5.8	11.0	10.1	.4
\$8,000-\$8,999 . . . . .	8.1	6.2	9.6	11.0	1.9
\$9,000-\$9,999 . . . . .	7.0	5.0	6.2	11.4	4.7
\$10,000-\$10,999 . . . . .	6.9	3.9	7.5	10.5	4.0
\$11,000-\$11,999 . . . . .	6.1	1.8	4.0	14.4	4.5
\$12,000-\$12,999 . . . . .	3.5	3.2	1.9	3.3	9.5
\$13,000-\$13,999 . . . . .	4.1	2.2	3.4	4.8	8.6
\$14,000-\$14,999 . . . . .	3.1	1.4	2.6	3.9	6.8
\$15,000-\$15,999 . . . . .	2.3	1.2	1.4	3.0	5.9
\$16,000-\$16,999 . . . . .	3.2	2.5	2.2	3.8	6.7
\$17,000-\$17,999 . . . . .	2.0	1.2	1.0	1.6	7.4
\$18,000-\$18,999 . . . . .	1.9	1.2	1.4	2.2	4.6
\$19,000-\$19,999 . . . . .	1.8	1.1	1.1	2.3	4.6
\$20,000-\$24,999 . . . . .	4.3	3.5	1.9	4.5	12.5
\$25,000-\$29,999 . . . . .	1.8	.8	.9	2.3	5.6
\$30,000 or more . . . . .	3.1	1.8	2.0	2.4	11.2
<u>Median</u> .....	\$9,100	\$6,100	\$7,700	\$10,900	\$16,400

<sup>1</sup> Retired-worker beneficiaries with first payable benefits in June 1980-May 1981.

Source: New Beneficiary Survey, October–December 1982.

**Table C.—Receipt of second pension and earnings, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>**

Second pension and earnings	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Married men and their wives					
Total number (in thousands).....	580.1	54.2	91.3	185.9	248.7
Total percent.....	100.0	100.0	100.0	100.0	100.0
Second Pension:					
Earnings.....	19.0	23.6	15.1	18.0	20.2
Respondent only has earnings .....	6.6	6.9	4.9	5.7	7.9
Spouse only has earnings.....	9.3	14.0	7.1	9.0	9.2
Both have earnings.....	3.1	2.8	3.2	3.3	3.1
No earnings.....	38.2	35.7	22.6	37.1	45.2
No Second Pension:					
Earnings.....	24.7	22.1	39.0	26.9	18.4
Respondent only has earnings.....	10.4	7.3	14.3	10.7	9.5
Spouse only has earnings.....	7.6	9.8	13.2	9.1	3.9
Both have earnings.....	6.7	5.0	11.4	7.1	5.0
No earnings.....	18.1	18.5	23.3	18.1	16.2
Married women and their husbands					
Total number (in thousands).....	368.3	189.7	120.9	43.9	13.7
Total percent.....	100.0	100.0	100.0	100.0	100.0
Second Pension:					
Earnings.....	16.3	12.6	17.1	26.6	26.9
Respondent only has earnings .....	4.9	4.0	5.4	5.8	8.9
Spouse only has earnings.....	9.1	6.5	9.1	18.6	14.2
Both have earnings.....	2.3	2.1	2.5	2.2	3.9
No earnings.....	38.6	34.4	40.4	47.4	53.2
No Second Pension:					
Earnings.....	25.6	29.9	24.0	15.7	13.3
Respondent only has earnings .....	5.9	5.9	6.5	4.9	3.8
Spouse only has earnings.....	13.7	17.9	10.9	6.1	4.5
Both have earnings.....	6.1	6.1	6.6	4.8	5.0
No earnings.....	19.4	23.0	18.6	9.7	6.6

See footnote at end of table.

**Table C.—Receipt of second pension and earnings, by primary insurance amount, sex, and marital status: Retired-worker beneficiaries<sup>1</sup>—Continued**

Second pension and earnings	Total	Primary insurance amount Quartile			
		First	Second	Third	Fourth
Unmarried men					
Total number (in thousands).....	112.5	18.3	32.1	35.0	27.1
Total percent.....	100.0	100.0	100.0	100.0	100.0
Second Pension:					
Earnings.....	5.4	2.9	2.7	5.5	10.0
No earnings.....	36.8	17.1	17.4	51.6	53.8
No Second Pension:					
Earnings.....	16.5	17.9	22.1	11.1	16.1
No earnings.....	41.3	62.0	57.8	31.8	20.1
Unmarried women					
Total number (in thousands).....	183.4	48.6	66.6	46.1	22.1
Total percent.....	100.0	100.0	100.0	100.0	100.0
Second Pension:					
Earnings.....	5.7	4.8	5.7	5.2	9.3
No earnings.....	37.9	19.7	28.7	58.6	62.2
No Second Pension:					
Earnings.....	24.5	24.9	31.3	19.1	14.8
No earnings.....	31.9	50.7	34.3	17.2	13.8

<sup>1</sup> Retired-worker beneficiaries with first payable benefits in June 1980–May 1981.

Source: New Beneficiary Survey, October–December 1982.