

APPENDIX A
EFFECTS OF CHANGES IN THE SOCIAL SECURITY EARNINGS TEST.
BY FAMILY INCOME, BY INCOME RELATIVE TO POVERTY THRESHOLDS.
AND BY LIVING ARRANGEMENT, 1986

TABLE A-1. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE
TO RECEIVE SOCIAL SECURITY BENEFITS, BY FAMILY INCOME
AND EARNINGS (In percent)

Annual Family Income	Entire Group	With No Earnings	Earnings Under Limit	Earnings Over Limit
Men				
Under \$10,000	18	21	13	1
\$10,000-14,999	16	18	19	2
\$15,000-24,999	28	30	33	14
\$25,000-31,999	11	11	11	12
\$32,000-41,999	12	11	10	20
\$42,000-49,999	4	4	3	9
\$50,000-74,999	7	5	7	21
\$75,000 and Over	4	1	3	23
All Incomes	100	100	100	100
Women				
Under \$10,000	26	28	21	a/
\$10,000-14,999	17	16	21	10
\$15,000-24,999	27	26	32	28
\$25,000-31,999	11	11	10	14
\$32,000-41,999	9	8	8	23
\$42,000-49,999	3	3	3	4
\$50,000-74,999	5	5	4	14
\$75,000 and Over	2	2	1	8
All Incomes	100	100	100	100
Men and Women				
Under \$10,000	22	25	18	a/
\$10,000-14,999	17	17	20	5
\$15,000-24,999	28	28	32	19
\$25,000-31,999	11	11	10	12
\$32,000-41,999	10	9	9	21
\$42,000-49,999	4	3	3	7
\$50,000-74,999	6	5	6	18
\$75,000 and Over	3	2	2	17
All Incomes	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Less than 0.5 percent.

TABLE A-2. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS, BY FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS AND EARNINGS (In percent)

Family Income Relative to Poverty Thresholds	Entire Group	With No Earnings	Earnings Under Limit	Earnings Over Limit
Men				
Under 1.0	7	9	5	1
1.0-1.49	11	13	9	a/
1.5-1.99	11	12	13	a/
2.0-2.99	24	26	25	6
3.0-3.99	16	15	20	12
4.0 and Over	31	25	28	81
All Ratios	100	100	100	100
Women				
Under 1.0	11	12	6	a/
1.0-1.49	13	14	11	a/
1.5-1.99	12	12	14	1
2.0-2.99	23	23	27	16
3.0-3.99	16	15	19	23
4.0 and Over	26	25	22	60
All Ratios	100	100	100	100
Men and Women				
Under 1.0	9	11	6	a/
1.0-1.49	12	13	10	a/
1.5-1.99	12	12	14	1
2.0-2.99	23	24	26	10
3.0-3.99	16	15	20	16
4.0 and Over	28	25	25	73
All Ratios	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Less than 0.5 percent.

TABLE A-3. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS, BY LIVING ARRANGEMENT AND EARNINGS (In percent)

Living Arrangement	Entire Group	With No Earnings	Earnings Under Limit	Earnings Over Limit
Men				
Married Couples <u>a</u> /				
Living alone	61	61	56	65
With others	18	17	24	20
Widows/Widowers	8	9	7	5
Never Married	5	5	4	4
Separated/Divorced	8	8	8	6
All Arrangements	100	100	100	100
Women				
Married Couples <u>a</u> /				
Living alone	48	50	35	41
With others	8	9	5	5
Widows/Widowers	31	30	43	32
Never Married	4	4	5	9
Separated/Divorced	8	8	12	14
All Arrangements	100	100	100	100
Men and Women				
Married Couples				
Living alone	53	54	44	56
With others	12	12	14	14
Widows/Widowers	21	21	27	15
Never Married	5	5	4	6
Separated/Divorced	8	8	10	9
All Arrangements	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.

TABLE A-4. NUMBER OF PEOPLE AGED 65-69 AFFECTED IN 1986
BY THE SOCIAL SECURITY EARNINGS TEST WHO WOULD
NOT HAVE BEEN AFFECTED UNDER ALTERNATIVE EARNINGS
LIMITS (In thousands)

Population Group	Earnings Limit Raised To:			Earnings Test Eliminated <u>a/</u>
	\$9,000	\$15,600	\$22,560	
Men	37	130	187	370
Women	48	138	188	223
Men and Women	85	267	374	594

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. This column is the same as the total number of people affected in 1986 by the earnings test.

TABLE A-5. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS AND THOSE WHO WOULD NOT HAVE BEEN AFFECTED UNDER ALTERNATIVE EARNINGS LIMITS, BY FAMILY INCOME (In percent)

Annual Family Income	Eligible for Benefits	Exempt from Earnings Test When			Earnings Test Eliminated
		Earnings Limit Raised To:			
		\$9,000	\$15,600	\$22,560	
Men					
Under \$15,000	15	3	2	2	1
\$15,000-24,999	12	7	13	13	9
\$25,000-31,999	5	7	11	11	7
\$32,000-41,999	5	21	14	12	13
\$42,000-49,999	2	3	3	4	5
\$50,000-74,999	3	4	6	7	13
\$75,000 and Over	2	a/	a/	1	14
All Income Levels	43	44	49	50	62
Women					
Under \$15,000	24	15	9	6	4
\$15,000-24,999	15	19	19	17	11
\$25,000-31,999	6	a/	3	7	5
\$32,000-41,999	5	13	11	9	9
\$42,000-49,999	2	2	3	2	1
\$50,000-74,999	3	4	4	6	5
\$75,000 and Over	1	3	3	2	3
All Income Levels	57	56	51	50	38
Men and Women					
Under \$15,000	39	18	11	8	5
\$15,000-24,999	28	26	32	30	19
\$25,000-31,999	11	7	14	18	12
\$32,000-41,999	10	34	25	22	21
\$42,000-49,999	4	4	6	6	7
\$50,000-74,999	6	8	10	13	18
\$75,000 and Over	3	3	3	4	17
All Income Levels	100	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Less than 0.5 percent.

TABLE A-6. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS AND THOSE WHO WOULD NOT HAVE BEEN AFFECTED UNDER ALTERNATIVE EARNINGS LIMITS, BY FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Family Income Relative to Poverty Thresholds	Eligible for Benefits	Exempt from Earnings Test When:			
		Earnings Limit Raised To:			Earnings Test Eliminated
		\$9,000	\$15,600	\$22,560	
Men					
Under 1.0	3	a/	a/	1	a/
1.0-1.99	10	a/	1	1	a/
2.0-2.99	10	5	6	6	4
3.0-3.99	7	9	12	11	7
4.0 and Over	13	30	30	32	51
All Income Levels	43	44	49	50	62
Women					
Under 1.0	6	a/	a/	a/	a/
1.0-1.99	14	4	1	1	1
2.0-2.99	13	18	13	9	6
3.0-3.99	9	16	14	14	9
4.0 and Over	15	19	23	26	23
All Income Levels	57	56	51	50	38
Men and Women					
Under 1.0	9	a/	a/	1	a/
1.0-1.99	24	4	2	1	1
2.0-2.99	23	23	19	15	10
3.0-3.99	16	24	26	25	16
4.0 and Over	28	48	53	58	73
All Income Levels	100	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Less than 0.5 percent.

TABLE A-7. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE TO RECEIVE SOCIAL SECURITY BENEFITS AND THOSE WHO WOULD NOT HAVE BEEN AFFECTED UNDER ALTERNATIVE EARNINGS LIMITS, BY LIVING ARRANGEMENT (In percent)

Living Arrangement	Eligible for Benefits	Exempt from Earnings Test When:			Earnings Test Eliminated
		Earnings Limit Raised To:			
		\$9,000	\$15,600	\$22,560	
Men					
Married Couples ^{a/}					
Living alone	26	25	28	28	40
With others	8	8	10	11	13
Widows/Widowers					
Living alone	2	4	1	2	1
With others	2	b/	2	1	2
Never Married	2	7	3	3	2
Separated/Divorced	3	1	4	5	4
All Families	43	44	49	50	62
Women					
Married Couples ^{a/}					
Living alone	27	23	21	21	15
With others	5	b/	3	2	2
Widows/Widowers					
Living alone	13	12	12	11	8
With others	5	11	8	6	4
Never Married	2	4	2	4	3
Separated/Divorced	5	6	6	6	5
All Families	57	56	51	50	38
Men and Women					
Married Couples					Men
Living alone	53	48	49	49	56
With others	12	8	13	13	14
Widows/Widowers					
Living alone	15	16	14	13	9
With others	7	11	9	7	6
Never Married	5	11	5	7	6
Separated/Divorced	8	7	10	11	9
All Families	100	100	100	100	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages and salaries, and are only part of total income.

- a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.
- b. Less than 0.5 percent.

APPENDIX B

EFFECTS OF CHANGES IN THE SOCIAL SECURITY EARNINGS TEST.

BY LIVING ARRANGEMENT AND INCOME RELATIVE TO POVERTY

THRESHOLDS, 1986

TABLE B-1. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 ELIGIBLE FOR SOCIAL SECURITY, BY LIVING ARRANGEMENT AND FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Living Arrangement	Family Income Relative to Poverty Thresholds					
	Under 1.0	1.0-1.99	2.0-2.99	3.0-3.99	4.0 and Over	All Income Levels
Men						
Married Couples <u>a/</u>						
Living alone	1	5	7	4	9	26
With others	1	2	2	1	2	8
Widows/Widowers						
Living alone	b/	1	b/	b/	b/	2
With others	b/	b/	b/	b/	b/	2
Never Married	b/	1	b/	b/	1	2
Separated/Divorced	1	1	1	b/	b/	3
All Families	3	10	10	7	13	43
Women						
Married Couples <u>a/</u>						
Living alone	1	5	7	5	9	27
With others	b/	1	1	1	2	5
Widows/Widowers						
Living alone	3	5	3	2	1	13
With others	1	1	1	1	1	5
Never Married	b/	1	b/	b/	1	2
Separated/Divorced	1	2	1	1	1	5
All Families	6	14	13	9	15	57
Men and Women						
Married Couples						
Living alone	2	10	13	9	19	53
With others	1	2	3	2	4	12
Widows/Widowers						
Living alone	3	5	3	2	2	15
With others	1	2	2	1	2	7
Never Married	b/	1	1	1	1	5
Separated/Divorced	2	3	1	1	1	8
All Families	9	24	23	16	28	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTE: Details may not add to totals because of rounding.

- a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.
- b. Less than 0.5 percent.

TABLE B-2. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 MADE EXEMPT FROM THE EARNINGS TEST BY RAISING THE EARNINGS LIMIT FROM \$7,800 TO \$9,000, BY LIVING ARRANGEMENT AND FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Living Arrangement	Family Income Relative to Poverty Thresholds					
	Under 1.0	1.0-1.99	2.0-2.99	3.0-3.99	4.0 and Over	All Income Levels
Men						
Married Couples <u>a/</u>						
Living alone	b/	b/	3	4	17	25
With others	b/	b/	b/	4	4	8
Widows/Widowers						
Living alone	b/	b/	b/	b/	3	4
With others	b/	b/	b/	b/	b/	b/
Never Married	b/	b/	1	b/	5	7
Separated/Divorced	b/	b/	1	b/	b/	1
All Families	b/	b/	5	9	30	44
Women						
Married Couples <u>a/</u>						
Living alone	b/	b/	3	6	14	23
With others	b/	b/	b/	b/	b/	b/
Widows/Widowers						
Living alone	b/	b/	7	5	b/	12
With others	b/	4	b/	4	3	11
Never Married	b/	b/	2	b/	1	4
Separated/Divorced	b/	b/	6	1	b/	6
All Families	b/	4	18	16	19	56
Men and Women						
Married Couples						
Living alone	b/	b/	6	10	31	48
With others	b/	b/	b/	4	4	8
Widows/Widowers						
Living alone	b/	b/	7	6	3	16
With others	b/	4	b/	4	3	11
Never Married	b/	b/	4	b/	7	11
Separated/Divorced	b/	b/	6	1	b/	7
All Families	b/	4	23	24	48	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

- a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.
- b. Less than 0.5 percent.

TABLE B-3. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 MADE EXEMPT FROM THE EARNINGS TEST BY RAISING THE EARNINGS LIMIT FROM \$7,800 TO \$15,600, BY LIVING ARRANGEMENT AND FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Living Arrangement	Family Income Relative to Poverty Thresholds					
	Under 1.0	1.0-1.99	2.0-2.99	3.0-3.99	4.0 and Over	All Income Levels
Men						
Married Couples ^{a/}						
Living alone	b/	b/	2	8	18	28
With others	b/	1	1	4	5	10
Widows/Widowers						
Living alone	b/	b/	b/	b/	1	1
With others	b/	b/	b/	b/	2	2
Never Married	b/	b/	1	b/	2	3
Separated/Divorced	b/	b/	1	b/	3	4
All Families	b/	1	6	12	30	49
Women						
Married Couples ^{a/}						
Living alone	b/	b/	3	4	14	21
With others	b/	b/	b/	b/	3	3
Widows/Widowers						
Living alone	b/	b/	5	6	1	12
With others	b/	1	1	1	4	8
Never Married	b/	b/	1	b/	1	2
Separated/Divorced	b/	b/	3	2	1	6
All Families	b/	1	13	14	23	51
Men and Women						
Married Couples						
Living alone	b/	b/	5	12	32	49
With others	b/	1	1	4	7	13
Widows/Widowers						
Living alone	b/	b/	5	6	2	14
With others	b/	1	1	1	6	9
Never Married	b/	b/	2	b/	3	5
Separated/Divorced	b/	b/	4	3	4	10
All Families	b/	2	19	26	53	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

- a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.
- b. Less than 0.5 percent.

TABLE B-4. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 MADE EXEMPT FROM THE EARNINGS TEST BY RAISING THE EARNINGS LIMIT FROM \$7,800 TO \$22,560, BY LIVING ARRANGEMENT AND FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Living Arrangement	Family Income Relative to Poverty Thresholds					
	Under 1.0	1.0-1.99	2.0-2.99	3.0-3.99	4.0 and Over	All Income Levels
Men						
Married Couples <u>a/</u>						
Living alone	b/	b/	3	7	18	28
With others	1	1	1	4	5	11
Widows/Widowers						
Living alone	b/	b/	b/	b/	1	2
With others	b/	b/	b/	b/	1	1
Never Married	b/	b/	1	b/	2	3
Separated/Divorced	b/	b/	1	b/	4	5
All Families	1	1	6	11	32	50
Women						
Married Couples <u>a/</u>						
Living alone	b/	b/	2	4	15	21
With others	b/	b/	b/	b/	2	2
Widows/Widowers						
Living alone	b/	b/	4	6	1	11
With others	b/	1	1	1	3	6
Never Married	b/	b/	1	b/	3	4
Separated/Divorced	b/	b/	2	2	2	6
All Families	b/	1	9	14	26	50
Men and Women						
Married Couples						
Living alone	b/	b/	5	11	33	49
With others	1	1	1	4	7	13
Widows/Widowers						
Living alone	b/	b/	4	6	3	13
With others	b/	1	1	1	5	7
Never Married	b/	b/	1	b/	5	7
Separated/Divorced	b/	b/	3	3	6	11
All Families	1	1	15	25	58	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

- a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.
- b. Less than 0.5 percent.

TABLE B-5. DISTRIBUTION IN 1986 OF PEOPLE AGED 65-69 MADE EXEMPT BY ELIMINATING THE EARNINGS TEST, BY LIVING ARRANGEMENT AND FAMILY INCOME RELATIVE TO POVERTY THRESHOLDS (In percent)

Living Arrangement	Family Income Relative to Poverty Thresholds					
	Under 1.0	1.0-1.99	2.0-2.99	3.0-3.99	4.0 and Over	All Income Levels
Men						
Married Couples <u>a/</u>						
Living alone	b/	b/	2	5	34	40
With others	b/	b/	1	2	9	13
Widows/Widowers						
Living alone	b/	b/	b/	b/	1	1
With others	b/	b/	b/	b/	2	2
Never Married	b/	b/	1	b/	2	2
Separated/Divorced	b/	b/	1	b/	3	4
All Families	b/	b/	4	7	51	62
Women						
Married Couples <u>a/</u>						
Living alone	b/	b/	1	3	11	15
With others	b/	b/	b/	b/	2	2
Widows/Widowers						
Living alone	b/	b/	2	4	2	8
With others	b/	1	1	1	3	4
Never Married	b/	b/	b/	b/	3	3
Separated/Divorced	b/	b/	1	1	2	5
All Families	b/	1	6	9	23	38
Men and Women						
Married Couples						
Living alone	b/	b/	3	8	45	56
With others	b/	b/	1	2	11	14
Widows/Widowers						
Living alone	b/	b/	2	4	3	9
With others	b/	1	1	1	4	6
Never Married	b/	b/	1	b/	5	6
Separated/Divorced	b/	b/	2	2	6	9
All Families	b/	1	10	16	73	100

SOURCE: Congressional Budget Office tabulations of data from the March 1987 Current Population Survey.

NOTES: Details may not add to totals because of rounding.
Income is distinct from earnings: earnings are wages, salaries, and income from self-employment, and are only part of total income.

a. Distributions of men and women in married couples are not the same because some married couples in the 65-69 age category have one spouse not between the ages of 65 and 69.

b. Less than 0.5 percent.

