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THE POVERTY OF WIDOWS

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ABSTRACT

The paper considers the effect on widows' poverty of changes in Social Security survivorship benefits, by a reduction in couples' benefits so that total Social Security cost is unchanged. A twenty percent increase in survivorship benefits, for example, would reduce the 1989 poverty rate of widows aged 65 to 69 by about twenty-four percent, from 0.25 to 0.19. The poverty rate of couples would be increased by about thirty-three percent, from about 0.06 to about 0.08.

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by Michael D. Hurd and David A. Wise*

Although the poverty rate of elderly widows has fallen substantially over the past 30 years, it remains much higher than the rate for elderly couples or the rate for the nonelderly population. There is no single cause of the high poverty rate of widows. Many economic changes are associated with the transition to widowhood, but a particularly important change is the reduction in Social Security benefits that accompanies the death of the husband. This suggests that a change in Social Security survivorship benefits could have an important effect on the poverty rate of widows. The goal of the research reported in this paper is understand the consequences of such a change.

The Social Security benefits of a retired couple are reduced when either the husband or wife dies. The percentage reduction depends on the past earnings of each, their ages and their retirement ages. Typically the reduction is about 33%, and it can be as high as 50%. There is no reason, either empirical or theoretical, to believe that this reduction factor is the "correct" one, and, indeed, different reduction factors are used in other programs. The poverty lines of couples and single persons, for example, imply a reduction factor of about 21%. Because Social Security benefits comprise a large fraction of the incomes of poor widows, a change in the reduction factor might be expected to have a substantial effect on the income of widows.

We use simulation analysis to determine the effects on income and poverty rates of changing the reduction in Social Security benefits at the husband's

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death. We consider a range of cost-neutral changes in the benefit formulas; that is, the surviving spouse's benefit is increased at the cost of the couple's benefit, with no change in total expected benefits. The analysis determines the effect of each alternative benefit formula on the poverty rates of both couples and widows; reducing widows poverty typically means more poverty among couples. The analysis is based on data from the Retirement History Survey and the Survey of Income and Program Participation (SIPP).

The results are presented in three sections. The first section shows the effect of changing the Social Security formulas on the sample of RHS widows during the period of the survey, 1969 to 1979. The second section considers the effects on poverty as the RHS respondents age, as new widows enter the sample when their husbands' die and as older widows die and leave the sample. The third section shows how the results change when account is taken of the increases in income and wealth since the time of the RHS.

I. Effects on the Retirement History Survey sample.

A. The Data.

These results are based on the experience of respondents in the Retirement History Survey (RHS). The RHS is a 10-year panel of about 11,000 households whose heads were 58 to 63 in 1969. In addition to extensive data on income and assets, the RHS reports the Social Security earnings records of both husbands and wives through 1974. By combining these data with observed earnings after 1974 we can calculate with considerable accuracy the PIA of husbands and of wives.

Because the RHS survey was discontinued in 1979, the oldest of the original household heads were 73 in 1979. Therefore, the survey does not allow direct estimation of the poverty rates of older widows. We address this

issue by forecasting future incomes, as discussed in section II. In addition, the RHS data cannot be used to determine changes in the economic status of the elderly that have occurred since 1979.¹ To address this issue, we use the SIPP data to update the RHS data, as discussed in section III.

B. The Results.

Several conventions are used throughout the analysis and the presentation of results. First, we consider a percentage increase in the Social Security benefits paid to widows. We represent the percentage increase in widows' benefits by K . For example, $K = 1.1$ means that widows' benefits are increased by ten percent; $K = 1.2$ means that widows' benefits are increased by twenty percent. Second, we consider how much the benefits paid to married couples would have to be reduced to keep total expected Social Security costs the same. Third, in some of the appendix tables, we show benefits received by single persons other than widows, but the benefits received by single persons are not affected by our changes; we show the data for singles only for comparison purposes. Fourth, the key results are presented in text tables, with more detail shown in the appendix tables. Fifth, income is money income: no income is imputed to owner-occupied housing or to noncash transfers such as Medicaid.

1. Social Security Benefits.

Table 1 shows Social Security benefits for three values of K . Data are presented for each of the years of the RHS survey -- 1969 through 1979 in two year intervals. To understand the table, consider the data for 1979. Under

¹The poverty rate of elderly widows was 22.9 percent in 1976 and 20.3 percent in 1986.

Table 1. Mean Social Security income with
alternate factors of adjustment.
(Supplemental Security Income payments included)

| Year | Married Couples | | | Widows | | | Singles | | |
|------|-----------------|-------|-------|--------|-------|-------|---------|-------|-------|
| | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 |
| 1969 | 402 | 384 | 366 | 683 | 752 | 820 | 283 | 283 | 283 |
| 1971 | 854 | 814 | 773 | 987 | 1085 | 1184 | 572 | 572 | 572 |
| 1973 | 2144 | 2036 | 1929 | 1643 | 1807 | 1972 | 1315 | 1315 | 1315 |
| 1975 | 3325 | 3152 | 2978 | 2149 | 2351 | 2553 | 2157 | 2157 | 2157 |
| 1977 | 4528 | 4279 | 4031 | 2661 | 2913 | 3164 | 2698 | 2698 | 2698 |
| 1979 | 4690 | 4419 | 4148 | 2667 | 2921 | 3176 | 2722 | 2722 | 2722 |

the existing Social Security provisions ($K = 1.0$), the mean benefit to married couples was \$4,690 in 1979 and the mean benefit paid to widows was \$2,667. With K set to 1.1 the mean benefit paid to widows would have been increased to \$2,921 and the mean benefit paid to couples would have had to be reduced to \$4,419 to offset in an actuarially fair way the increase for widows. With K equal to 1.2 the mean benefit for widows would have been \$3,176 and the mean for married couples would have been \$4,148. These data include Supplemental Security Income (SSI) payments. Comparable numbers with SSI excluded are shown in appendix table 1, that also shows the sample size in each cell and the median as well as the mean Social Security income. Because SSI benefits are very small relative to Social Security benefits they have only a slight effect on the results.

2. Poverty Rates.

a. By marital transition. The effects of the Social Security changes on poverty rates are illustrated in table 2. This table shows poverty rates by marital transition between two RHS survey years, 1971-1973. To understand the table, consider the heading "Couple/Couple," pertaining to households that continued as couples between 1971 and 1973. Of all couples in this group, 8 percent were poor in 1971 (with $K = 1.0$), 9 percent were poor in 1973. With $K = 1.1$ nine percent would also have been poor in 1973, and with $K = 1.2$ ten percent would have been poor.

The next three columns of the table pertain to households that went from couple to widow status between 1971 and 1973. For example, 11 percent of the couples in this group were poor in 1971 (with $K = 1.0$). Of the 1973 surviving spouses 38 percent were poor.² Had widows' benefits been twenty percent

²The fall in the poverty rate of widows between 1973 and 1975 is apparently due to systematic undermeasurement of income in the year of widowhood [Burkhauser, Holden, and Myers, 1986].

Table 2. Poverty rates by marital transition between 1971 and 1973.

| Poverty Status | | Couple -> Couple | | | Couple -> Widow | | |
|------------------|------|------------------|-------|-------|-----------------|-------|-------|
| | | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 |
| Total Sample | 1969 | 0.06 | 0.06 | 0.06 | 0.10 | 0.10 | 0.10 |
| | 1971 | 0.08 | 0.08 | 0.08 | 0.11 | 0.11 | 0.12 |
| | 1973 | 0.09 | 0.09 | 0.10 | 0.38 | 0.38 | 0.36 |
| | 1975 | 0.10 | 0.10 | 0.11 | 0.25 | 0.23 | 0.20 |
| | 1977 | 0.11 | 0.11 | 0.12 | 0.24 | 0.21 | 0.20 |
| | 1979 | 0.13 | 0.13 | 0.14 | 0.27 | 0.22 | 0.17 |
| Not Poor in 1971 | 1969 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.02 |
| | 1971 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 1973 | 0.05 | 0.05 | 0.06 | 0.34 | 0.33 | 0.31 |
| | 1975 | 0.07 | 0.07 | 0.08 | 0.21 | 0.19 | 0.16 |
| | 1977 | 0.08 | 0.08 | 0.08 | 0.20 | 0.17 | 0.14 |
| | 1979 | 0.10 | 0.10 | 0.10 | 0.22 | 0.17 | 0.11 |
| Poor in 1971 | 1969 | 0.47 | 0.47 | 0.46 | 0.61 | 0.61 | 0.63 |
| | 1971 | 1 | 1 | 1 | 1 | 1 | 1 |
| | 1973 | 0.55 | 0.55 | 0.58 | 0.71 | 0.71 | 0.70 |
| | 1975 | 0.50 | 0.51 | 0.52 | 0.61 | 0.57 | 0.44 |
| | 1977 | 0.51 | 0.52 | 0.54 | 0.57 | 0.57 | 0.60 |
| | 1979 | 0.55 | 0.54 | 0.53 | 0.67 | 0.67 | 0.60 |

higher (K - 1.2), 10 percent of the couples would have been poor in 1973 and 36 percent of the surviving widows would have been poor. By 1979, 27 percent of the widows were poor under the existing Social Security system; 17 percent would have been poor had Social Security benefits been twenty percent higher. Comparable data are shown for households who were not poor in 1971 and for those who were poor in 1971.

Much more detail on the effects of the Social Security changes on poverty rates is presented in appendix table 2. This table shows poverty rates by marital transition between each of the RHS survey years, 1971-1973, 1973-1975, 1975-1977, and 1977-1979. For example, of couples that went from couple to widow status between 1977 and 1979, 9 percent of the couples were poor in 1977 but in 1979 36 percent of the widows were poor. Had Social Security benefits been twenty percent higher, 11 percent of the couples would have been poor in 1977 but only 25 percent of the widows would have been poor in 1979. Of the households that remained in the couple status in both years 9 percent would have been poor in 1979, but twelve percent would have been poor had widows' benefits been increased by twenty percent, as shown in the 1979 row under the three columns headed "Couple/Couple".

If the couple was poor in 1977, eighty-six percent of surviving spouse widows were poor in 1979. Seventy-four percent would have been poor had Social Security benefits been twenty percent higher. These numbers are shown under the heading Poor in 1977, in the row labeled 1979, under the three columns headed "Couple/Widow". The data for other transition years may be interpreted in a similar fashion.

For comparison, this table also shows the results for households that went from single to single status and for those who went from widow to widow

status. As mentioned above, the changes that we consider have no effect on single person households if the single person is not a widow.

b. By age of household head and by year. Poverty rates by age of the household head are shown in appendix table 3. For example, the row labeled 65-69 shows poverty rates for couples in which the age of the household head is between 65 and 69 and for widows aged 65 to 69. Surviving spouse widows are those whose husbands died during the course of the RHS; original widows were already widowed when the RHS began in 1969. Again, poverty rates are shown for different values of K. For example, with no change in the Social Security benefit rules, 36 percent of surviving spouse widows aged 65 to 69 were poor. With $K = 1.1$, only 30 percent would be poor and with $K = 1.2$, only 25 percent would be poor. The reduction in the poverty rate of widows is associated with an increase in the poverty rate of couples from 9 percent with no change in Social Security rules to 10 percent with $K = 1.1$ or with $K = 1.2$.

Appendix table 4 presents comparable results by calendar year instead of age. For example, in 1979 34 percent of surviving spouse widows were poor. If Social Security benefits had been increased by ten percent ($K = 1.1$), only 29 percent would have been poor; and if the benefits of widows had been increased by twenty percent, only 25 percent would have been poor. These increases would have been associated with increases in the poverty rate of couples from 10 percent to 11 percent to 12 percent, respectively. The effect on poverty rates in earlier calendar years is much less pronounced because fewer respondents were old enough to be receiving Social Security benefits. By 1979, almost all respondents who were eligible for Social Security benefits were receiving them.

In summary, these simulations show that the changes that we consider would have a noticeable effect on the Social Security benefits of widows and

would have a significant effect on their poverty rates. Nonetheless, the poverty rate among widows would remain high relative to the poverty rate of couples. For example, a ten percent increase in widows' Social Security benefits would reduce the poverty rate of surviving spouse widows aged 65 to 69 from 36 percent to 30 percent; a twenty percent increase in widows benefits would reduce the poverty rate among 65 to 69 year old widows to 25 percent. But even 25 percent is substantially above the poverty rate of 65 to 69 year old couple households. Their poverty rate would increase slightly from 9 percent to 10 percent with a ten percent or a twenty percent increase in widows' benefits.

II. Future Poverty Rates.

As the RHS respondents age, some 1979 widows will die and new widows will be added as husbands die. The results presented in this section show the poverty rates of widows as they will evolve from the RHS respondent households in future years. As in the previous section, the goal is to show the effect on poverty rates of changing the Social Security survivors' benefit levels, but in this case the focus is on future poverty rather than poverty during the period of the RHS -- 1969 to 1979.

The procedure involves several steps: first, future poverty rates of couples and widows under the current Social Security provisions are established. These baseline rates are found by forecasting to 2001 the consumption, income, and wealth paths of each couple and widow in the 1979 RHS data.³ During each two-year forecast period, all individuals are exposed to mortality probabilities taken from life tables. Widows are, therefore,

³See Hurd [1989] for a discussion of the method.

removed from the sample at mortality rates given by the life tables, and new widows are added as husbands die, also according to life tables. Income and wealth in each future period are estimated from a model of consumption that depends on 1979 wealth and on future Social Security and other annuity income. Based on the resulting income estimate, poverty rates are calculated in each future year (at two-year intervals). In the baseline simulations the surviving widow is assumed to receive 67 percent of the couple's Social Security benefit. These baseline simulations show what the poverty rates of the 1979 RHS sample will be as it ages to 2001, when the median age of the sample will be about 91. (An alternative interpretation is that they show the poverty rates of an entire elderly population in which each successive cohort has the same resources as the 1979 RHS population.) The average poverty rate over all future years is the weighted (by the number of survivors) average of the poverty rates by age.

In the second step, the forecasts are repeated but with two differences: first, as in the simulations in section I, the Social Security survivor's benefit is increased according the factor K , taken to be 1.1 or 1.2. And, as in the simulations in section I, the couples benefit is reduced in an actuarially fair way that depends on the ages at which the husband and wife began to draw benefits. Thus the reduction will vary from couple to couple. (On average the couple's benefit is reduced about 5 cents per dollar of benefits.) Based on the new Social Security benefits, income and wealth in each future year are determined according to the consumption model, and these results are used to determine future poverty rates. The difference between the baseline poverty rates and those with $K = 1.1$ and $K = 1.2$ indicates the change in the future poverty rates of couples and of widows that could be expected from changing survivorship benefits.

The results are shown in table 3. In 1979, when the median age of the RHS widows was about 71, the poverty rate of widows was 43 percent; the rate for couples was 9 percent. If survivors benefits were increased by 20 percent ($K = 1.2$) the poverty rate of widows would be reduced to 35 percent and the rate for couples increased to 11 percent. By 2001, when the median age of widows will be about 91, the poverty rate of widows is forecast to be 39 percent. Increasing the survivors' benefit level by 20 percent would reduce the poverty rate to 27 percent. Overall (averaging over all ages) increasing benefits by 20 percent would reduce widows' poverty from 39 percent to 30 percent. This change would increase couples' poverty by about 2 percentage points, from about 9 to about 11 percent.

In summary, the projections show future poverty rates among widows that are somewhat lower than the 1979 rates. The effect of increasing survivorship benefits is somewhat larger (in percentage terms) in the future than in 1979. Consistent with the estimates for the RHS survey period that ended in 1979, the poverty rate of future elderly widows can be reduced substantially at the cost of a modest increase in the poverty rate of couples. The percentage changes for the two groups are about equivalent; increasing the survivorship benefit by 20 percent, for example, reduces the poverty rate of widows by about 23 percent (.38 to .27) and increase the rate for couples by about 22 percent (.09 to .11).

III. Updating Wealth and Income Using SIPP.

The poverty rates reported in sections I and II are based on the economic resources of the 1979 RHS respondents. Since 1979, however, economic resources of the elderly have grown and elderly poverty has declined. For example, in 1979 the elderly poverty rate was 15.1 percent; in 1984 it was

Table 3. Probability of poverty,

| Year | Widows | | | | | Couples | | | |
|-------|------------|-------|-------|-------|------------|---------|-------|-------|-------|
| | Median Age | K-1.0 | K-1.1 | K-1.2 | Median Age | | K-1.0 | K-1.1 | K-1.2 |
| | | | | | Husband | Wife | | | |
| 1979 | 71 | 0.43 | 0.39 | 0.35 | 71 | 69 | 0.09 | 0.10 | 0.11 |
| 1989 | 80 | 0.37 | 0.33 | 0.29 | 81 | 78 | 0.10 | 0.11 | 0.12 |
| 1999 | 89 | 0.38 | 0.32 | 0.27 | 90 | 88 | 0.10 | 0.11 | 0.13 |
| TOTAL | | 0.39 | 0.34 | 0.30 | | | 0.09 | 0.10 | 0.11 |

12.4 percent. We consider in this section how such changes affect projected future poverty rates, based on alternative Social Security survivor benefit provisions. To do this, we adjust the income and wealth reported by the RHS respondents so that on average they are the same as in 1984, based on the SIPP data.

The SIPP is a series of two-and-one-half year panels. The first panel began in 1984 (the last quarter of 1983) and covered 15,000 households, of which about 4,000 had heads who were 65 or older. Every four months the respondents were asked detailed questions about income, assets, and other household characteristics. Thus, as with the RHS, it is possible to construct a financial picture of a representative sample of the elderly in 1984 and in 1985.

We use wave 4 of the 1984 SIPP panel to find average levels of income and asset variables in the latter part of 1984. For each variable, we calculate the average only over respondents who report a positive value for that income source or asset. We use these values to adjust the levels of the RHS respondents who report a positive value for that income source or asset: the value reported by each RHS respondent for each category is adjusted by the ratio of the SIPP to the RHS average for that category. Thus the average RHS adjusted level among holders of the income or asset category is the same as the SIPP average. This is true by household type as well as by income and asset category.

Based on these adjusted income and wealth values the projections described in section II are repeated. The new poverty rates indicate how the projected rates are affected by overall increased in elderly income and

wealth. Again, the results are reported for alternative changes in Social Security survivor benefits provisions.

A. Economic resources in the RHS and the SIPP.

We compared economic resources in the SIPP and the RHS for the following categories:

Wealth: bequeathable wealth excluding housing
housing

Income: nominal annuities (mostly private pensions)
real annuities (military, government etc.)
earnings
Social Security benefits

For each category of economic resource we found the average level in the 1984 SIPP among holders of the resource by household type and by age. The household types were couples, widows, widowers, single males, and single females. Calculations were made for each age from 65 to 74. For each category of economic resource this defined a total of 50 cells. Because the SIPP is a self-weighting sample, the number of observations was rather small in some of the cells. This resulted in considerable variation in wealth with age, variation that is undoubtedly due to small sample size. For example, bequeathable wealth excluding housing was about \$30,000 among 68-year-old widows, \$42,000 among 69-year-old widows and \$32,000 among 70-year-old widows. These averages are based on about 50 observations in each age group. Were we to use these averages to construct adjustment factors to apply to the RHS

variables, considerable random variation would be introduced in the adjusted RHS wealth levels. Our solution was to calculate age-weighted averages by household type for each of the resource categories in the SIPP, where the weights are the number of households in each age cell in the RHS. This procedure led to the average levels of bequeathable wealth, housing wealth and Social Security in the RHS and in the SIPP shown in Table 4. The results for all the variables are presented in appendix table 6.

The most important difference between the SIPP and the RHS variables is the growth in Social Security, the most important source of income for poor widows. This growth is the result of increases in the Social Security benefit schedule and increases in wages over time. New Social Security benefit awards increased by 51 percent in real terms between 1968 and 1977 [Hurd, 1990]. This implies that the SIPP cohorts would have retired with substantially higher Social Security benefits than the RHS cohorts, consistent with the values reported in table 4.

B. Poverty rates based on updated economic resources.

Table 5 shows examples of the poverty rates calculated from the new projected incomes of widows and couples. More detail is presented in appendix table 7. Comparison of tables 3 and 5 shows that among widows the increases in economic resources between 1979 and 1984 (between the SIPP and the RHS) caused a large fall in the poverty rate. For example, with no change in Social Security provisions ($K = 1.0$) the overall poverty rate through 1999 would be 39 percent with the economic resources of the 1979 RHS respondents. With the larger resources of the same age groups in 1984 (the SIPP respondents), the poverty rate is projected to be only 26 percent. These estimates pertain to widows whose ages range from approximately 65 to 95

Table 4. Wealth and Social Security Income from RHS and SIPP.

| | Bequeathable Wealth Excluding Housing | Housing Wealth | Social Security Income |
|----------------|--|-------------------|---------------------------|
| <u>Widows</u> | | | |
| RHS (1979\$) | 21444 | 35348 | 2856 |
| SIPP (1984\$) | 30090 | 46892 | 5035 |
| SIPP (1979\$) | 21025 | 32766 | 3518 |
| <u>Couples</u> | | | |
| RHS (1979\$) | 50772 | 48003 | 5419 |
| SIPP (1984\$) | 82912 | 58404 | 9177 |
| SIPP (1979\$) | 57935 | 40810 | 6389 |

Table 5. Probability of poverty, updated by SIPP means.

| Year | Widows | | | | | Couples | | | |
|--------------|------------|-------|-------|-------|------------|---------|-------|-------|-------|
| | Median Age | K-1.0 | K-1.1 | K-1.2 | Median Age | | K-1.0 | K-1.1 | K-1.2 |
| | | | | | Husband | Wife | | | |
| 1979 | 71 | 0.29 | 0.26 | 0.23 | 71 | 69 | 0.06 | 0.06 | 0.07 |
| 1989 | 80 | 0.25 | 0.22 | 0.19 | 81 | 78 | 0.06 | 0.07 | 0.08 |
| 1999 | 89 | 0.25 | 0.21 | 0.17 | 90 | 88 | 0.09 | 0.09 | 0.10 |
| TOTAL | | 0.26 | 0.23 | 0.20 | | | 0.06 | 0.07 | 0.08 |

between 1979 and 1999. The overall rate for couples is reduced from about 9 to about 6 percent. Undoubtedly the major cause of the reduction in poverty was due to the increase in Social Security benefit levels.

As above, the effect on poverty of changing Social Security survivor benefits, given the economic resource levels in the SIPP, can be found by comparing the poverty rates in the columns labeled K - 1.1 and K - 1.2 with K - 1.0. Among all widows, increasing survivor benefits by 20% (K - 1.2) would decrease projected poverty rates overall from 0.26 to 0.20, a percentage decrease of 23 percent. This is the same percentage decrease obtained using the RHS levels of the variables (table 3). This leads us to believe that a similar percentage fall in the poverty rate would be found if current levels of the economic resources were used in the forecast. As before the increase in the poverty rate of couples is small in absolute terms but comparable to the fall for widows in percentage terms (about 33 percent).

In summary, the increase in Social Security benefits for the younger elderly between 1979 and 1984 can be expected to reduce the future poverty rates of the elderly, as this cohort ages. If the increase in Social Security benefits between 1979 and 1984 were accompanied by a 20 percent increase in survivors' benefits, the poverty rate of widows would be reduced from about 39 percent (table 3, K - 1.0) to 20 percent (table 5, K - 1.2).

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Appendix Table 1. Social Security income levels,
alternate factors of adjustment.

| Year | | Married Couples | | | Widows | | | Singles | | |
|---------------------------------|--------|-----------------|-------|-------|--------|-------|-------|---------|-------|-------|
| | | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 |
| A. SSI Payments Included | | | | | | | | | | |
| 1969 | Mean | 402 | 384 | 366 | 683 | 752 | 820 | 283 | 283 | 283 |
| | Median | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 6332 | 6332 | 6332 | 1799 | 1799 | 1799 | 1633 | 1633 | 1633 |
| 1971 | Mean | 854 | 814 | 773 | 987 | 1085 | 1184 | 572 | 572 | 572 |
| | Median | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 5655 | 5655 | 5655 | 1886 | 1886 | 1886 | 1351 | 1351 | 1351 |
| 1973 | Mean | 2144 | 2036 | 1929 | 1643 | 1807 | 1972 | 1315 | 1315 | 1315 |
| | Median | 888 | 844 | 801 | 1627 | 1790 | 1952 | 177 | 177 | 177 |
| | N | 5014 | 5014 | 5014 | 1991 | 1991 | 1991 | 1156 | 1156 | 1156 |
| 1975 | Mean | 3325 | 3152 | 2978 | 2149 | 2351 | 2553 | 2157 | 2157 | 2157 |
| | Median | 3528 | 3354 | 3170 | 2422 | 2638 | 2855 | 2330 | 2330 | 2330 |
| | N | 4228 | 4228 | 4228 | 1999 | 1999 | 1999 | 977 | 977 | 977 |
| 1977 | Mean | 4528 | 4279 | 4031 | 2661 | 2913 | 3164 | 2698 | 2698 | 2698 |
| | Median | 4743 | 4471 | 4208 | 2823 | 3083 | 3361 | 2747 | 2747 | 2747 |
| | N | 3851 | 3851 | 3851 | 2167 | 2167 | 2167 | 874 | 874 | 874 |
| 1979 | Mean | 4690 | 4419 | 4148 | 2667 | 2921 | 3176 | 2722 | 2722 | 2722 |
| | Median | 4926 | 4642 | 4350 | 2820 | 3089 | 3360 | 2760 | 2760 | 2760 |
| | N | 3348 | 3348 | 3348 | 2217 | 2217 | 2217 | 769 | 769 | 769 |
| B. SSI Payments Excluded | | | | | | | | | | |
| 1969 | Mean | 402 | 384 | 366 | 683 | 752 | 820 | 283 | 283 | 283 |
| | Median | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 6332 | 6332 | 6332 | 1799 | 1799 | 1799 | 1633 | 1633 | 1633 |
| 1971 | Mean | 854 | 814 | 773 | 987 | 1085 | 1184 | 572 | 572 | 572 |
| | Median | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 5655 | 5655 | 5655 | 1886 | 1886 | 1886 | 1351 | 1351 | 1351 |
| 1973 | Mean | 2144 | 2036 | 1929 | 1643 | 1807 | 1972 | 1315 | 1315 | 1315 |
| | Median | 888 | 844 | 801 | 1627 | 1790 | 1952 | 177 | 177 | 177 |
| | N | 5014 | 5014 | 5014 | 1991 | 1991 | 1991 | 1156 | 1156 | 1156 |
| 1975 | Mean | 3278 | 3105 | 2931 | 2017 | 2218 | 2420 | 1952 | 1952 | 1952 |
| | Median | 3463 | 3277 | 3095 | 2233 | 2457 | 2680 | 1989 | 1989 | 1989 |
| | N | 4228 | 4228 | 4228 | 1999 | 1999 | 1999 | 977 | 977 | 977 |
| 1977 | Mean | 4464 | 4215 | 3966 | 2518 | 2769 | 3021 | 2427 | 2427 | 2427 |
| | Median | 4688 | 4432 | 4169 | 2737 | 3011 | 3284 | 2429 | 2429 | 2429 |
| | N | 3851 | 3851 | 3851 | 2167 | 2167 | 2167 | 874 | 874 | 874 |
| 1979 | Mean | 4637 | 4367 | 4096 | 2545 | 2799 | 3054 | 2470 | 2470 | 2470 |
| | Median | 4910 | 4622 | 4327 | 2748 | 3023 | 3298 | 2424 | 2424 | 2424 |
| | N | 3348 | 3348 | 3348 | 2217 | 2217 | 2217 | 769 | 769 | 769 |

Appendix Table 2. Poverty rates by marital transition between RHS survey years.

| Poverty Status | Couple => Couple | | | | Couple => Widow | | | | Single => Single | | | | Widow => Widow | | | | | |
|------------------|------------------|------|-------|------|-----------------|------|-------|------|------------------|------|-------|------|----------------|------|-------|------|-------|------|
| | K=1.0 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | |
| | N | Rate | N | Rate | N | Rate | N | Rate | N | Rate | N | Rate | N | Rate | N | Rate | N | Rate |
| <u>1971-1973</u> | | | | | | | | | | | | | | | | | | |
| Total | 1969 | 0.06 | 0.06 | 0.06 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.29 | 0.29 | 0.29 | 0.13 | 0.13 | 0.13 | 0.13 |
| Sample | N | 4882 | 4882 | 4882 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 1120 | 1120 | 1120 | 196 | 196 | 196 | 196 |
| | 1971 | 0.08 | 0.08 | 0.08 | 0.11 | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.30 | 0.30 | 0.30 | 0.53 | 0.50 | 0.50 | 0.50 |
| | N | 4882 | 4882 | 4882 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 1120 | 1120 | 1120 | 196 | 196 | 196 | 196 |
| | 1973 | 0.09 | 0.09 | 0.10 | 0.38 | 0.38 | 0.36 | 0.36 | 0.36 | 0.36 | 0.36 | 0.31 | 0.31 | 0.31 | 0.33 | 0.27 | 0.24 | 0.24 |
| | N | 4882 | 4882 | 4882 | 247 | 247 | 247 | 247 | 247 | 247 | 247 | 1120 | 1120 | 1120 | 196 | 196 | 196 | 196 |
| | 1975 | 0.10 | 0.10 | 0.11 | 0.25 | 0.23 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.30 | 0.30 | 0.30 | 0.31 | 0.28 | 0.20 | 0.20 |
| | N | 4371 | 4371 | 4371 | 210 | 210 | 210 | 210 | 210 | 210 | 210 | 965 | 965 | 965 | 165 | 165 | 165 | 165 |
| | 1977 | 0.11 | 0.11 | 0.12 | 0.24 | 0.21 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.31 | 0.30 | 0.30 | 0.36 | 0.30 | 0.23 | 0.23 |
| | N | 4235 | 4235 | 4235 | 197 | 197 | 197 | 197 | 197 | 197 | 197 | 882 | 882 | 882 | 159 | 159 | 159 | 159 |
| | 1979 | 0.13 | 0.13 | 0.14 | 0.27 | 0.22 | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 | 0.36 | 0.35 | 0.35 | 0.40 | 0.33 | 0.24 | 0.24 |
| | N | 3966 | 3966 | 3966 | 169 | 169 | 169 | 169 | 169 | 169 | 169 | 782 | 782 | 782 | 143 | 143 | 143 | 143 |
| Not Poor in 1971 | 1969 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.08 | 0.08 | 0.08 | 0.02 | 0.05 | 0.05 | 0.05 |
| | N | 4514 | 4500 | 4486 | 219 | 219 | 217 | 217 | 217 | 217 | 217 | 779 | 779 | 779 | 93 | 98 | 98 | 98 |
| | 1971 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 4514 | 4500 | 4486 | 219 | 219 | 217 | 217 | 217 | 217 | 217 | 779 | 779 | 779 | 93 | 98 | 98 | 98 |
| | 1973 | 0.05 | 0.05 | 0.06 | 0.34 | 0.33 | 0.31 | 0.31 | 0.31 | 0.31 | 0.31 | 0.12 | 0.12 | 0.12 | 0.23 | 0.19 | 0.16 | 0.16 |
| | N | 4514 | 4500 | 4486 | 219 | 219 | 217 | 217 | 217 | 217 | 217 | 779 | 779 | 779 | 93 | 98 | 98 | 98 |
| | 1975 | 0.07 | 0.07 | 0.08 | 0.21 | 0.19 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.14 | 0.13 | 0.13 | 0.22 | 0.22 | 0.15 | 0.15 |
| | N | 4060 | 4048 | 4036 | 187 | 187 | 185 | 185 | 185 | 185 | 185 | 685 | 685 | 685 | 81 | 86 | 86 | 86 |
| | 1977 | 0.08 | 0.08 | 0.08 | 0.20 | 0.17 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.15 | 0.14 | 0.14 | 0.26 | 0.25 | 0.19 | 0.19 |
| | N | 3916 | 3903 | 3890 | 174 | 174 | 172 | 172 | 172 | 172 | 172 | 623 | 623 | 623 | 76 | 80 | 80 | 80 |
| | 1979 | 0.10 | 0.10 | 0.10 | 0.22 | 0.17 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.18 | 0.18 | 0.18 | 0.28 | 0.21 | 0.15 | 0.15 |
| | N | 3669 | 3658 | 3647 | 151 | 151 | 149 | 149 | 149 | 149 | 149 | 552 | 552 | 552 | 67 | 71 | 71 | 71 |

Appendix Table 2, page 2.

| Poverty Status | Couple => Couple | | | | Couple => Widow | | | | Single => Single | | | | Widow => Widow | | | | | |
|------------------------------|------------------|------|-------|------|-----------------|------|-------|------|------------------|------|-------|------|----------------|------|-------|------|-------|------|
| | K=1.0 | | K=1.1 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.0 | | K=1.1 | | K=1.2 | |
| | N | 0.47 | 0.47 | 0.46 | 0.61 | 0.61 | 0.63 | 0.63 | 0.77 | 0.77 | 0.77 | 0.77 | 0.22 | 0.22 | 0.20 | 0.20 | 0.20 | 0.20 |
| 1969 | 368 | 382 | 396 | 28 | 28 | 30 | 30 | 341 | 341 | 341 | 341 | 103 | 103 | 98 | 98 | 98 | 98 | |
| 1971 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| N | 368 | 382 | 396 | 28 | 28 | 30 | 30 | 341 | 341 | 341 | 341 | 103 | 103 | 98 | 98 | 98 | 98 | |
| 1973 | 0.55 | 0.55 | 0.58 | 0.71 | 0.71 | 0.70 | 0.70 | 0.74 | 0.74 | 0.74 | 0.74 | 0.43 | 0.43 | 0.35 | 0.33 | 0.33 | 0.33 | |
| N | 368 | 382 | 396 | 28 | 28 | 30 | 30 | 341 | 341 | 341 | 341 | 103 | 103 | 98 | 98 | 98 | 98 | |
| 1975 | 0.50 | 0.51 | 0.52 | 0.61 | 0.57 | 0.44 | 0.44 | 0.70 | 0.70 | 0.70 | 0.69 | 0.39 | 0.39 | 0.34 | 0.25 | 0.25 | 0.25 | |
| N | 311 | 323 | 335 | 23 | 23 | 25 | 25 | 280 | 280 | 280 | 280 | 84 | 84 | 79 | 79 | 79 | 79 | |
| 1977 | 0.51 | 0.52 | 0.54 | 0.57 | 0.57 | 0.60 | 0.60 | 0.70 | 0.69 | 0.69 | 0.69 | 0.45 | 0.45 | 0.35 | 0.28 | 0.28 | 0.28 | |
| N | 319 | 332 | 345 | 23 | 23 | 25 | 25 | 259 | 259 | 259 | 259 | 83 | 83 | 79 | 79 | 79 | 79 | |
| 1979 | 0.55 | 0.54 | 0.53 | 0.67 | 0.67 | 0.60 | 0.60 | 0.77 | 0.77 | 0.77 | 0.77 | 0.50 | 0.50 | 0.44 | 0.33 | 0.33 | 0.33 | |
| N | 297 | 308 | 319 | 18 | 18 | 20 | 20 | 230 | 230 | 230 | 230 | 76 | 76 | 72 | 72 | 72 | 72 | |
| <u>1971-1973 (continued)</u> | | | | | | | | | | | | | | | | | | |
| <u>1973-1975</u> | | | | | | | | | | | | | | | | | | |
| Total | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.27 | 0.27 | 0.27 | 0.27 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | |
| Sample | 4053 | 4053 | 4053 | 226 | 226 | 226 | 226 | 930 | 930 | 930 | 930 | 378 | 378 | 378 | 378 | 378 | 378 | |
| 1971 | 0.07 | 0.07 | 0.07 | 0.11 | 0.12 | 0.12 | 0.12 | 0.29 | 0.29 | 0.29 | 0.28 | 0.29 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 | |
| N | 4053 | 4053 | 4053 | 226 | 226 | 226 | 226 | 930 | 930 | 930 | 930 | 378 | 378 | 378 | 378 | 378 | 378 | |
| 1973 | 0.08 | 0.08 | 0.09 | 0.11 | 0.11 | 0.12 | 0.12 | 0.28 | 0.28 | 0.28 | 0.28 | 0.35 | 0.35 | 0.32 | 0.30 | 0.30 | 0.30 | |
| N | 4053 | 4053 | 4053 | 226 | 226 | 226 | 226 | 930 | 930 | 930 | 930 | 378 | 378 | 378 | 378 | 378 | 378 | |
| 1975 | 0.08 | 0.09 | 0.10 | 0.42 | 0.39 | 0.36 | 0.36 | 0.29 | 0.29 | 0.29 | 0.29 | 0.28 | 0.25 | 0.25 | 0.20 | 0.20 | 0.20 | |
| N | 4053 | 4053 | 4053 | 226 | 226 | 226 | 226 | 930 | 930 | 930 | 930 | 378 | 378 | 378 | 378 | 378 | 378 | |
| 1977 | 0.10 | 0.10 | 0.11 | 0.19 | 0.15 | 0.14 | 0.14 | 0.29 | 0.29 | 0.29 | 0.29 | 0.27 | 0.27 | 0.23 | 0.19 | 0.19 | 0.19 | |
| N | 3773 | 3773 | 3773 | 197 | 197 | 197 | 197 | 824 | 824 | 824 | 824 | 341 | 341 | 341 | 341 | 341 | 341 | |
| 1979 | 0.11 | 0.12 | 0.12 | 0.30 | 0.23 | 0.20 | 0.20 | 0.33 | 0.33 | 0.33 | 0.33 | 0.31 | 0.25 | 0.19 | 0.19 | 0.19 | 0.19 | |
| N | 3545 | 3545 | 3545 | 175 | 175 | 175 | 175 | 726 | 726 | 726 | 726 | 297 | 297 | 297 | 297 | 297 | 297 | |

Appendix Table 2, page 3.

| Poverty Status | Couple => Couple | | Couple => Widow | | Single => Single | | Widow => Widow | |
|------------------|------------------|-------|-----------------|-------|------------------|-------|----------------|-------|
| | K=1.0 | K=1.1 | K=1.0 | K=1.1 | K=1.0 | K=1.1 | K=1.0 | K=1.1 |
| Not Poor in 1973 | | | | | | | | |
| 1969 | 0.03 | 0.03 | 0.03 | 0.03 | 0.12 | 0.12 | 0.06 | 0.07 |
| N | 3746 | 3735 | 201 | 201 | 666 | 666 | 246 | 257 |
| 1971 | 0.04 | 0.04 | 0.07 | 0.07 | 0.11 | 0.11 | 0.24 | 0.24 |
| N | 3746 | 3735 | 201 | 201 | 666 | 666 | 246 | 257 |
| 1973 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| N | 3746 | 3735 | 201 | 201 | 666 | 666 | 246 | 257 |
| 1975 | 0.05 | 0.05 | 0.37 | 0.35 | 0.12 | 0.12 | 0.14 | 0.14 |
| N | 3746 | 3735 | 201 | 201 | 666 | 666 | 246 | 257 |
| 1977 | 0.06 | 0.06 | 0.12 | 0.09 | 0.13 | 0.13 | 0.14 | 0.12 |
| N | 3488 | 3478 | 175 | 175 | 591 | 591 | 224 | 234 |
| 1979 | 0.08 | 0.08 | 0.24 | 0.18 | 0.18 | 0.18 | 0.17 | 0.14 |
| N | 3278 | 3270 | 154 | 154 | 525 | 525 | 197 | 206 |
| Poor in 1973 | | | | | | | | |
| 1969 | 0.35 | 0.35 | 0.24 | 0.24 | 0.66 | 0.66 | 0.18 | 0.18 |
| N | 307 | 318 | 25 | 25 | 264 | 264 | 132 | 121 |
| 1971 | 0.48 | 0.49 | 0.40 | 0.44 | 0.72 | 0.72 | 0.38 | 0.34 |
| N | 307 | 318 | 25 | 25 | 264 | 264 | 132 | 121 |
| 1973 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| N | 307 | 318 | 25 | 25 | 264 | 264 | 132 | 121 |
| 1975 | 0.54 | 0.56 | 0.76 | 0.72 | 0.73 | 0.73 | 0.53 | 0.49 |
| N | 307 | 318 | 25 | 25 | 264 | 264 | 132 | 121 |
| 1977 | 0.52 | 0.53 | 0.73 | 0.64 | 0.67 | 0.67 | 0.51 | 0.47 |
| N | 285 | 295 | 22 | 22 | 233 | 233 | 117 | 107 |
| 1979 | 0.50 | 0.51 | 0.71 | 0.62 | 0.73 | 0.72 | 0.58 | 0.51 |
| N | 267 | 275 | 21 | 21 | 201 | 201 | 100 | 91 |

1973-1975 (continued)

K=1.0 K=1.1 K=1.2

K=1.0 K=1.1 K=1.2

K=1.0 K=1.1 K=1.2

K=1.0 K=1.1 K=1.2

K=1.0 K=1.1 K=1.2

Appendix Table 2, page 4.

| Poverty Status | Couple => Couple | | | | Couple => Widow | | | | Single => Single | | | | Widow => Widow | | | | | | | | |
|------------------|------------------|------|-------|------|-----------------|------|-------|------|------------------|------|-------|------|----------------|------|-------|------|-------|------|-------|------|------|
| | K=1.0 | | K=1.1 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | | |
| | N | | N | | N | | N | | N | | N | | N | | N | | N | | N | | |
| <u>1975-1977</u> | | | | | | | | | | | | | | | | | | | | | |
| Total | 1969 | 0.05 | 0.05 | 0.05 | 0.05 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.28 | 0.28 | 0.28 | 0.28 | 0.09 | 0.09 | 0.09 | 0.09 |
| Sample | N | 3532 | 3532 | 3532 | 3532 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 813 | 813 | 813 | 813 | 560 | 560 | 560 | 560 |
| | 1971 | 0.07 | 0.07 | 0.07 | 0.07 | 0.11 | 0.11 | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.29 | 0.29 | 0.28 | 0.28 | 0.22 | 0.22 | 0.22 | 0.23 |
| | N | 3530 | 3530 | 3530 | 3530 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 810 | 810 | 810 | 810 | 557 | 557 | 557 | 557 |
| | 1973 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.29 | 0.29 | 0.29 | 0.29 | 0.26 | 0.24 | 0.24 | 0.23 |
| | N | 3519 | 3519 | 3519 | 3519 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 806 | 806 | 806 | 806 | 546 | 546 | 546 | 546 |
| | 1975 | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.29 | 0.29 | 0.29 | 0.29 | 0.33 | 0.30 | 0.30 | 0.26 |
| | N | 3532 | 3532 | 3532 | 3532 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 813 | 813 | 813 | 813 | 560 | 560 | 560 | 560 |
| | 1977 | 0.07 | 0.08 | 0.09 | 0.09 | 0.42 | 0.39 | 0.38 | 0.38 | 0.38 | 0.38 | 0.38 | 0.38 | 0.29 | 0.29 | 0.29 | 0.29 | 0.24 | 0.20 | 0.20 | 0.17 |
| | N | 3532 | 3532 | 3532 | 3532 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 212 | 813 | 813 | 813 | 813 | 560 | 560 | 560 | 560 |
| | 1979 | 0.10 | 0.11 | 0.11 | 0.11 | 0.32 | 0.27 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.34 | 0.34 | 0.34 | 0.34 | 0.31 | 0.25 | 0.25 | 0.20 |
| | N | 3331 | 3331 | 3331 | 3331 | 186 | 186 | 186 | 186 | 186 | 186 | 186 | 186 | 712 | 712 | 712 | 712 | 489 | 489 | 489 | 489 |
| Not Poor in 1975 | 1969 | 0.03 | 0.03 | 0.03 | 0.03 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.12 | 0.12 | 0.12 | 0.12 | 0.06 | 0.06 | 0.06 | 0.07 |
| | N | 3244 | 3225 | 3204 | 3204 | 192 | 190 | 186 | 186 | 186 | 186 | 186 | 186 | 575 | 575 | 575 | 575 | 377 | 390 | 390 | 414 |
| | 1971 | 0.04 | 0.04 | 0.04 | 0.04 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.12 | 0.12 | 0.12 | 0.12 | 0.17 | 0.17 | 0.17 | 0.19 |
| | N | 3242 | 3223 | 3202 | 3202 | 192 | 190 | 186 | 186 | 186 | 186 | 186 | 186 | 573 | 573 | 573 | 573 | 375 | 388 | 388 | 412 |
| | 1973 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.11 | 0.11 | 0.11 | 0.11 | 0.16 | 0.16 | 0.16 | 0.15 |
| | N | 3233 | 3214 | 3194 | 3194 | 192 | 190 | 186 | 186 | 186 | 186 | 186 | 186 | 569 | 569 | 569 | 569 | 366 | 379 | 379 | 403 |
| | 1975 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | N | 3244 | 3225 | 3204 | 3204 | 192 | 190 | 186 | 186 | 186 | 186 | 186 | 186 | 575 | 575 | 575 | 575 | 377 | 390 | 390 | 414 |
| | 1977 | 0.04 | 0.04 | 0.04 | 0.04 | 0.37 | 0.34 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.32 | 0.09 | 0.09 | 0.09 | 0.09 | 0.11 | 0.09 | 0.09 | 0.09 |
| | N | 3244 | 3225 | 3204 | 3204 | 192 | 190 | 186 | 186 | 186 | 186 | 186 | 186 | 575 | 575 | 575 | 575 | 377 | 390 | 390 | 414 |
| | 1979 | 0.06 | 0.07 | 0.07 | 0.07 | 0.26 | 0.21 | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 | 0.17 | 0.13 | 0.13 | 0.13 | 0.13 | 0.16 | 0.12 | 0.12 | 0.10 |
| | N | 3057 | 3039 | 3020 | 3020 | 167 | 165 | 162 | 162 | 162 | 162 | 162 | 162 | 504 | 504 | 504 | 504 | 337 | 347 | 347 | 366 |

Appendix Table 2, page 5.

| Poverty Status | Couple => Couple | | | Couple => Widow | | | Single => Single | | | Widow => Widow | | | | |
|------------------------------|------------------|-------|-------|-----------------|-------|-------|------------------|-------|-------|----------------|-------|-------|------|------|
| | K=1.0 | K=1.1 | K=1.2 | K=1.0 | K=1.1 | K=1.2 | K=1.0 | K=1.1 | K=1.2 | K=1.0 | K=1.1 | K=1.2 | | |
| | | | | | | | | | | | | | | |
| <u>1975-1977 (continued)</u> | | | | | | | | | | | | | | |
| Poor in | 1969 | 0.32 | 0.32 | 0.31 | 0.35 | 0.32 | 0.31 | 0.66 | 0.66 | 0.66 | 0.66 | 0.15 | 0.15 | 0.15 |
| 1975 | N | 288 | 307 | 328 | 20 | 22 | 26 | 238 | 238 | 238 | 238 | 183 | 170 | 146 |
| | 1971 | 0.39 | 0.40 | 0.39 | 0.50 | 0.45 | 0.42 | 0.69 | 0.69 | 0.69 | 0.69 | 0.33 | 0.33 | 0.34 |
| | N | 288 | 307 | 328 | 20 | 22 | 26 | 237 | 237 | 237 | 237 | 182 | 169 | 145 |
| | 1973 | 0.50 | 0.50 | 0.50 | 0.50 | 0.45 | 0.46 | 0.73 | 0.73 | 0.73 | 0.73 | 0.47 | 0.44 | 0.45 |
| | N | 286 | 305 | 325 | 20 | 22 | 26 | 237 | 237 | 237 | 237 | 180 | 167 | 143 |
| | 1975 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| | N | 288 | 307 | 328 | 20 | 22 | 26 | 238 | 238 | 238 | 238 | 183 | 170 | 146 |
| | 1977 | 0.51 | 0.53 | 0.55 | 0.85 | 0.82 | 0.77 | 0.78 | 0.78 | 0.78 | 0.78 | 0.50 | 0.44 | 0.42 |
| | N | 288 | 307 | 328 | 20 | 22 | 26 | 238 | 238 | 238 | 238 | 183 | 170 | 146 |
| | 1979 | 0.53 | 0.54 | 0.56 | 0.84 | 0.81 | 0.75 | 0.86 | 0.85 | 0.85 | 0.85 | 0.66 | 0.56 | 0.50 |
| | N | 274 | 292 | 311 | 19 | 21 | 24 | 208 | 208 | 208 | 208 | 152 | 142 | 123 |
| <u>1977-1979</u> | | | | | | | | | | | | | | |
| Total | 1969 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.28 | 0.28 | 0.28 | 0.28 | 0.10 | 0.10 | 0.10 |
| Sample | N | 3210 | 3210 | 3210 | 241 | 241 | 241 | 731 | 731 | 731 | 731 | 734 | 734 | 734 |
| | 1971 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.29 | 0.29 | 0.29 | 0.29 | 0.21 | 0.20 | 0.21 |
| | N | 3208 | 3208 | 3208 | 241 | 241 | 241 | 728 | 728 | 728 | 728 | 731 | 731 | 731 |
| | 1973 | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.30 | 0.30 | 0.30 | 0.30 | 0.22 | 0.21 | 0.20 |
| | N | 3199 | 3199 | 3199 | 240 | 240 | 240 | 725 | 725 | 725 | 725 | 721 | 721 | 721 |
| | 1975 | 0.08 | 0.09 | 0.09 | 0.11 | 0.11 | 0.12 | 0.29 | 0.29 | 0.29 | 0.29 | 0.25 | 0.24 | 0.22 |
| | N | 3078 | 3078 | 3078 | 230 | 230 | 230 | 706 | 706 | 706 | 706 | 678 | 678 | 678 |
| | 1977 | 0.08 | 0.09 | 0.10 | 0.09 | 0.09 | 0.11 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.26 | 0.24 |
| | N | 3210 | 3210 | 3210 | 241 | 241 | 241 | 731 | 731 | 731 | 731 | 734 | 734 | 734 |
| | 1979 | 0.09 | 0.10 | 0.12 | 0.30 | 0.28 | 0.25 | 0.35 | 0.35 | 0.35 | 0.35 | 0.33 | 0.27 | 0.23 |
| | N | 3210 | 3210 | 3210 | 241 | 241 | 241 | 731 | 731 | 731 | 731 | 734 | 734 | 734 |

Appendix Table 2, page 6.

| Poverty Status | Couple => Couple | | | | Couple => Widow | | | | Single => Single | | | | Widow => Widow | | | | | |
|-----------------------|------------------|------|-------|------|-----------------|------|-------|------|------------------|------|-------|------|----------------|------|-------|------|-------|--|
| | K=1.0 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | | K=1.0 | | K=1.1 | | K=1.2 | |
| | | | | | | | | | | | | | | | | | | |
| 1977-1979 (continued) | | | | | | | | | | | | | | | | | | |
| Not Poor in 1977 | 1969 | 0.03 | 0.03 | 0.03 | 0.03 | 0.05 | 0.05 | 0.04 | 0.13 | 0.13 | 0.13 | 0.13 | 0.06 | 0.06 | 0.06 | 0.07 | | |
| | N | 2948 | 2915 | 2889 | 2889 | 220 | 219 | 214 | 516 | 516 | 516 | 516 | 512 | 540 | 540 | 558 | | |
| | 1971 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.04 | 0.12 | 0.12 | 0.12 | 0.12 | 0.14 | 0.15 | 0.15 | 0.16 | | |
| | N | 2946 | 2913 | 2887 | 2887 | 220 | 219 | 214 | 514 | 514 | 514 | 514 | 510 | 538 | 538 | 555 | | |
| | 1973 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.13 | 0.13 | 0.13 | 0.13 | 0.14 | 0.13 | 0.13 | 0.13 | | |
| | N | 2939 | 2906 | 2880 | 2880 | 220 | 219 | 214 | 511 | 511 | 511 | 511 | 501 | 529 | 529 | 546 | | |
| | 1975 | 0.04 | 0.04 | 0.04 | 0.04 | 0.07 | 0.07 | 0.0 | 0.10 | 0.10 | 0.10 | 0.10 | 0.16 | 0.16 | 0.16 | 0.15 | | |
| | N | 2841 | 2812 | 2788 | 2788 | 210 | 209 | 204 | 508 | 508 | 508 | 508 | 490 | 516 | 516 | 530 | | |
| | 1977 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | N | 2948 | 2915 | 2889 | 2889 | 220 | 219 | 214 | 516 | 516 | 516 | 516 | 512 | 540 | 540 | 558 | | |
| | 1979 | 0.04 | 0.05 | 0.05 | 0.05 | 0.25 | 0.22 | 0.19 | 0.12 | 0.12 | 0.12 | 0.12 | 0.16 | 0.13 | 0.13 | 0.10 | | |
| | N | 2948 | 2915 | 2889 | 2889 | 220 | 219 | 214 | 516 | 516 | 516 | 516 | 512 | 540 | 540 | 558 | | |
| Poor in 1977 | 1969 | 0.34 | 0.33 | 0.32 | 0.32 | 0.19 | 0.18 | 0.22 | 0.66 | 0.66 | 0.66 | 0.66 | 0.19 | 0.21 | 0.21 | 0.23 | | |
| | N | 262 | 295 | 321 | 321 | 21 | 22 | 27 | 215 | 215 | 215 | 215 | 222 | 194 | 194 | 176 | | |
| | 1971 | 0.40 | 0.40 | 0.39 | 0.39 | 0.43 | 0.41 | 0.41 | 0.69 | 0.69 | 0.69 | 0.69 | 0.36 | 0.34 | 0.34 | 0.36 | | |
| | N | 262 | 295 | 321 | 321 | 21 | 22 | 27 | 214 | 214 | 214 | 214 | 221 | 193 | 193 | 176 | | |
| | 1973 | 0.51 | 0.49 | 0.48 | 0.48 | 0.50 | 0.48 | 0.50 | 0.72 | 0.72 | 0.72 | 0.72 | 0.42 | 0.41 | 0.41 | 0.43 | | |
| | N | 260 | 293 | 319 | 319 | 20 | 21 | 26 | 214 | 214 | 214 | 214 | 220 | 192 | 192 | 175 | | |
| | 1975 | 0.57 | 0.56 | 0.57 | 0.57 | 0.50 | 0.52 | 0.50 | 0.80 | 0.79 | 0.79 | 0.79 | 0.49 | 0.49 | 0.49 | 0.48 | | |
| | N | 237 | 266 | 290 | 290 | 20 | 21 | 26 | 198 | 198 | 198 | 198 | 188 | 162 | 162 | 148 | | |
| | 1977 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | |
| | N | 262 | 295 | 321 | 321 | 21 | 22 | 27 | 215 | 215 | 215 | 215 | 222 | 194 | 194 | 176 | | |
| | 1979 | 0.63 | 0.67 | 0.68 | 0.68 | 0.86 | 0.82 | 0.74 | 0.90 | 0.90 | 0.90 | 0.90 | 0.74 | 0.67 | 0.67 | 0.64 | | |
| | N | 262 | 295 | 321 | 321 | 21 | 22 | 27 | 215 | 215 | 215 | 215 | 222 | 194 | 194 | 176 | | |

Appendix Table 3. Probability of poverty
by age of head of household.

| Age Group | | Married Couples | | | Surviving Spouse Widows | | | Original Widows | | |
|-----------|------|-----------------|-------|-------|-------------------------|-------|-------|-----------------|-------|-------|
| | | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 |
| 58-59 | Mean | 0.05 | 0.05 | 0.05 | 0.42 | 0.42 | 0.41 | 0.35 | 0.35 | 0.34 |
| | N | 1602 | 1602 | 1602 | 218 | 218 | 218 | 356 | 356 | 356 |
| 60-61 | Mean | 0.07 | 0.07 | 0.07 | 0.36 | 0.35 | 0.34 | 0.35 | 0.35 | 0.34 |
| | N | 3526 | 3526 | 3526 | 316 | 316 | 316 | 902 | 902 | 902 |
| 62-64 | Mean | 0.09 | 0.09 | 0.09 | 0.35 | 0.32 | 0.29 | 0.39 | 0.37 | 0.34 |
| | N | 7827 | 7827 | 7827 | 661 | 661 | 661 | 2227 | 2227 | 2227 |
| 65-69 | Mean | 0.09 | 0.10 | 0.10 | 0.36 | 0.30 | 0.25 | 0.39 | 0.34 | 0.30 |
| | N | 11103 | 11103 | 11103 | 1319 | 1319 | 1319 | 3375 | 3375 | 3375 |
| 70+ | Mean | 0.09 | 0.11 | 0.12 | 0.31 | 0.25 | 0.22 | 0.43 | 0.36 | 0.30 |
| | N | 4369 | 4369 | 4369 | 655 | 655 | 655 | 1627 | 1627 | 1627 |

Appendix Table 4. Probability of poverty by year.

| Age Group | | Married Couples | | | Surviving Spouse Widows | | | Original Widows | | |
|--------------|------|-----------------|-------|-------|----------------------------|-------|-------|-----------------|-------|-------|
| | | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 | K-1.0 | K-1.1 | K-1.2 |
| | | | | | | | | | | |
| 1969 | Mean | 0.07 | 0.07 | 0.07 | . | . | . | 0.38 | 0.37 | 0.36 |
| | N | 6332 | 6332 | 6332 | . | . | . | 1799 | 1799 | 1799 |
| 1971 | Mean | 0.08 | 0.09 | 0.09 | 0.52 | 0.50 | 0.50 | 0.41 | 0.39 | 0.37 |
| | N | 5655 | 5655 | 5655 | 271 | 271 | 271 | 1614 | 1614 | 1614 |
| 1973 | Mean | 0.09 | 0.09 | 0.10 | 0.38 | 0.35 | 0.32 | 0.36 | 0.32 | 0.28 |
| | N | 5014 | 5014 | 5014 | 520 | 520 | 520 | 1469 | 1469 | 1469 |
| 1975 | Mean | 0.09 | 0.09 | 0.10 | 0.34 | 0.31 | 0.27 | 0.37 | 0.32 | 0.27 |
| | N | 4228 | 4228 | 4228 | 721 | 721 | 721 | 1274 | 1274 | 1274 |
| 1977 | Mean | 0.09 | 0.10 | 0.11 | 0.33 | 0.29 | 0.26 | 0.40 | 0.33 | 0.28 |
| | N | 3851 | 3851 | 3851 | 943 | 943 | 943 | 1219 | 1219 | 1219 |
| 1979 | Mean | 0.10 | 0.11 | 0.12 | 0.34 | 0.29 | 0.25 | 0.45 | 0.38 | 0.31 |
| | N | 3348 | 3348 | 3348 | 1098 | 1098 | 1098 | 1112 | 1112 | 1112 |

Appendix Table 5. Probability of poverty, income definition.

| Year | | Widows | | | | Couples | | | | |
|-------|------|------------|-------|-------|-------|------------|------|-------|-------|-------|
| | | Median Age | K-1.0 | K-1.1 | K-1.2 | Median Age | | K-1.0 | K-1.1 | K-1.2 |
| | | | | | | Husband | Wife | | | |
| 1979 | Mean | 71 | 0.43 | 0.39 | 0.35 | 71 | 69 | 0.09 | 0.10 | 0.11 |
| | N | | 5766 | 5766 | 5766 | | | 7254 | 7254 | 7254 |
| 1981 | Mean | 72 | 0.41 | 0.37 | 0.33 | 73 | 71 | 0.09 | 0.10 | 0.11 |
| | N | | 6172 | 6172 | 6172 | | | 6275 | 6275 | 6275 |
| 1983 | Mean | 74 | 0.39 | 0.35 | 0.31 | 75 | 73 | 0.09 | 0.10 | 0.11 |
| | N | | 6514 | 6514 | 6514 | | | 5296 | 5296 | 5296 |
| 1985 | Mean | 76 | 0.38 | 0.33 | 0.30 | 77 | 74 | 0.09 | 0.10 | 0.12 |
| | N | | 6695 | 6695 | 6695 | | | 4291 | 4291 | 4291 |
| 1987 | Mean | 78 | 0.37 | 0.33 | 0.29 | 79 | 76 | 0.09 | 0.11 | 0.12 |
| | N | | 6706 | 6706 | 6706 | | | 3372 | 3372 | 3372 |
| 1989 | Mean | 80 | 0.37 | 0.33 | 0.29 | 81 | 78 | 0.10 | 0.11 | 0.12 |
| | N | | 6537 | 6537 | 6537 | | | 2568 | 2568 | 2568 |
| 1991 | Mean | 81 | 0.37 | 0.32 | 0.29 | 83 | 80 | 0.10 | 0.11 | 0.13 |
| | N | | 6227 | 6227 | 6227 | | | 1830 | 1830 | 1830 |
| 1993 | Mean | 83 | 0.38 | 0.33 | 0.28 | 84 | 82 | 0.10 | 0.12 | 0.13 |
| | N | | 5723 | 5723 | 5723 | | | 1266 | 1266 | 1266 |
| 1995 | Mean | 85 | 0.38 | 0.33 | 0.28 | 86 | 84 | 0.10 | 0.11 | 0.13 |
| | N | | 5059 | 5059 | 5059 | | | 804 | 804 | 804 |
| 1997 | Mean | 87 | 0.38 | 0.32 | 0.28 | 88 | 86 | 0.10 | 0.10 | 0.12 |
| | N | | 4262 | 4262 | 4262 | | | 484 | 484 | 484 |
| 1999 | Mean | 89 | 0.38 | 0.32 | 0.27 | 90 | 88 | 0.10 | 0.11 | 0.13 |
| | N | | 3355 | 3355 | 3355 | | | 254 | 254 | 254 |
| 2001 | Mean | 91 | 0.39 | 0.32 | 0.27 | 92 | 90 | 0.11 | 0.13 | 0.15 |
| | N | | 2573 | 2573 | 2573 | | | 110 | 110 | 110 |
| TOTAL | Mean | | 0.39 | 0.34 | 0.30 | | | 0.09 | 0.10 | 0.11 |
| | N | | 65589 | 65589 | 65589 | | | 33804 | 33804 | 33804 |

Appendix Table 6. Means and medians over positive values, and number of observations for RHS and SIPP variables.

| Marital Status | | Bequeathable Wealth Excl. Housing | Housing Wealth | Real Annuities | Nominal Annuities | Earnings | Social Security Earnings |
|--------------------------|--------|-----------------------------------|----------------|----------------|-------------------|----------|--------------------------|
| A. RHS Variables | | | | | | | |
| Widow | Mean | 21444 | 35348 | 2410 | 1767 | 3478 | 2856 |
| | Median | 6200 | 29999 | 1316 | 1270 | 2400 | 2808 |
| | N | 1677 | 1195 | 577 | 314 | 369 | 1656 |
| Widower | Mean | 26247 | 38965 | 3759 | 2498 | 5255 | 3294 |
| | Median | 8637 | 30000 | 2262 | 1962 | 2400 | 3361 |
| | N | 350 | 247 | 112 | 144 | 87 | 360 |
| Single Male | Mean | 22700 | 32715 | 3791 | 2502 | 5140 | 2968 |
| | Median | 4899 | 25000 | 1687 | 1800 | 2500 | 2856 |
| | N | 291 | 132 | 88 | 105 | 76 | 292 |
| Single Female | Mean | 17072 | 34440 | 3177 | 2316 | 3228 | 2877 |
| | Median | 6675 | 25999 | 2040 | 1765 | 1741 | 2852 |
| | N | 457 | 211 | 233 | 105 | 118 | 448 |
| Couple | Mean | 50772 | 48003 | 5697 | 3118 | 6835 | 5419 |
| | Median | 18984 | 39000 | 4063 | 2400 | 3429 | 5536 |
| | N | 2359 | 2075 | 638 | 931 | 88 | 2328 |
| B. SIPP Variables | | | | | | | |
| Widow | Mean | 30090 | 46892 | 5991 | 2649 | 7557 | 5035 |
| | Median | 14074 | 40000 | 5520 | 1902 | 3252 | 5088 |
| | N | 482 | 360 | 89 | 108 | 84 | 491 |
| Widower | Mean | 46317 | 51477 | 9382 | 3528 | 8441 | 5754 |
| | Median | 18763 | 30000 | 7416 | 2112 | 7620 | 5760 |
| | N | 84 | 57 | 15 | 30 | 13 | 85 |
| Single Male | Mean | 39244 | 44120 | 11375 | 3638 | 8744 | 5559 |
| | Median | 12375 | 38500 | 9876 | 3558 | 6000 | 5622 |
| | N | 100 | 53 | 22 | 36 | 25 | 96 |
| Single Female | Mean | 27153 | 45468 | 4971 | 2299 | 4502 | 4743 |
| | Median | 5752 | 40000 | 4818 | 1884 | 5025 | 4758 |
| | N | 147 | 81 | 26 | 42 | 28 | 146 |
| Couple | Mean | 82912 | 58404 | 10243 | 4093 | 14305 | 9177 |
| | Median | 34864 | 50000 | 8433 | 3600 | 8400 | 9114 |
| | N | 987 | 855 | 260 | 399 | 286 | 934 |

Appendix Table 7. Probability of poverty, updated by SIPP means.

| Year | | Widows | | | Couples | | | | | |
|-------|------|------------|-------|-------|---------|------------|------|-------|-------|-------|
| | | Median Age | K-1.0 | K-1.1 | K-1.2 | Median Age | | K-1.0 | K-1.1 | K-1.2 |
| | | | | | | Husband | Wife | | | |
| 1979 | Mean | 71 | 0.29 | 0.26 | 0.23 | 71 | 69 | 0.06 | 0.06 | 0.07 |
| | N | | 5766 | 5766 | 5766 | | | 7254 | 7254 | 7254 |
| 1981 | Mean | 72 | 0.28 | 0.25 | 0.22 | 73 | 71 | 0.06 | 0.07 | 0.08 |
| | N | | 6172 | 6172 | 6172 | | | 6275 | 6275 | 6275 |
| 1983 | Mean | 74 | 0.27 | 0.24 | 0.21 | 75 | 73 | 0.05 | 0.06 | 0.08 |
| | N | | 6514 | 6514 | 6514 | | | 5296 | 5296 | 5296 |
| 1985 | Mean | 76 | 0.26 | 0.23 | 0.20 | 77 | 74 | 0.05 | 0.06 | 0.07 |
| | N | | 6695 | 6695 | 6695 | | | 4291 | 4291 | 4291 |
| 1987 | Mean | 78 | 0.25 | 0.23 | 0.20 | 79 | 76 | 0.05 | 0.07 | 0.08 |
| | N | | 6706 | 6706 | 6706 | | | 3372 | 3372 | 3372 |
| 1989 | Mean | 80 | 0.25 | 0.22 | 0.19 | 81 | 78 | 0.06 | 0.07 | 0.08 |
| | N | | 6537 | 6537 | 6537 | | | 2568 | 2568 | 2568 |
| 1991 | Mean | 81 | 0.25 | 0.22 | 0.18 | 83 | 80 | 0.06 | 0.08 | 0.09 |
| | N | | 6227 | 6227 | 6227 | | | 1830 | 1830 | 1830 |
| 1993 | Mean | 83 | 0.25 | 0.22 | 0.18 | 84 | 82 | 0.06 | 0.08 | 0.09 |
| | N | | 5723 | 5723 | 5723 | | | 1266 | 1266 | 1266 |
| 1995 | Mean | 85 | 0.26 | 0.22 | 0.18 | 86 | 84 | 0.07 | 0.08 | 0.09 |
| | N | | 5059 | 5059 | 5059 | | | 804 | 804 | 804 |
| 1997 | Mean | 87 | 0.25 | 0.21 | 0.18 | 88 | 86 | 0.08 | 0.09 | 0.09 |
| | N | | 4262 | 4262 | 4262 | | | 484 | 484 | 484 |
| 1999 | Mean | 89 | 0.25 | 0.21 | 0.17 | 90 | 88 | 0.09 | 0.09 | 0.10 |
| | N | | 3355 | 3355 | 3355 | | | 254 | 254 | 254 |
| 2001 | Mean | 91 | 0.25 | 0.21 | 0.17 | 92 | 90 | 0.10 | 0.11 | 0.11 |
| | N | | 2573 | 2573 | 2573 | | | 110 | 110 | 110 |
| TOTAL | Mean | | 0.26 | 0.23 | 0.20 | | | 0.06 | 0.07 | 0.08 |
| | N | | 65589 | 65589 | 65589 | | | 33804 | 33804 | 33804 |