

# Income Sources of Older Households: 2017

## Current Population Reports

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### INTRODUCTION

Older households receive income from a variety of sources, including social programs, pensions, and private retirement savings. The types and amounts of income are not the same for all older households. For example, low-income households are more dependent on Social Security, while more affluent households have significant income from pensions and retirement accounts.<sup>1,2</sup>

This report examines older households' sources of income, the amounts of this income, and how much each source of income contributes to total income. The report focuses on six types of income:

- Social Security
- Supplementary Security Income (SSI)
- Pensions and retirement accounts
- Property income
- Earnings
- Other income

The analysis uses data from the 2018 Survey of Income and Program Participation (SIPP), which

<sup>1</sup> The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY22-POP001-0021.

<sup>2</sup> The estimates in this report (which may be presented in the text, figures, and tables) are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90 percent confidence level unless otherwise indicated.

### ABOUT THE SURVEY OF INCOME AND PROGRAM PARTICIPATION

The Survey of Income and Program Participation (SIPP) is a nationally representative longitudinal survey administered by the U.S. Census Bureau that provides comprehensive information on the dynamics of income, employment, household composition, and government program participation. SIPP is also a leading source of data on economic well-being, family dynamics, education, wealth, health insurance, child care, and food security. SIPP interviews individuals for several years and provides monthly data about changes in household and family composition and economic circumstances over time. For more information, please visit the SIPP website at [www.census.gov/sipp](http://www.census.gov/sipp).

asked respondents about their income during 2017, and focuses on households where a person aged 65 or over is the householder.<sup>3</sup> Household income is adjusted to account for varying household size and composition. This report also presents estimates of personal income for those aged 65 or over who are living with their adult children.

<sup>3</sup> The householder is defined as the person in the household who makes the largest contribution to rent, mortgage, and utility costs. If housing costs are shared equally between two or more respondents, the oldest of those respondents is designated as the householder. If two or more respondents are the same age, the first person interviewed is designated as the householder.

The analysis shows that income from Social Security is common across the entire income distribution. SSI is most common among the lowest income households. Pension and retirement account income, property income, and earnings generally increase in prevalence at higher points of the income distribution. However, as a share of their total income, low-income households are highly reliant on Social Security, while more affluent households receive a larger share of their income from pensions, retirement accounts, and earnings.

## INCOME SOURCES

A large share of the income that older adults receive is from Old Age, Survivors, and Disability Insurance (OASDI), commonly referred to as *Social Security*. This program provides a monthly payment to beneficiaries who meet eligibility requirements for time spent in paid employment. The standard age to begin receiving Social Security varies from 65 to 67, but retirees may begin receiving it as early as 62 with reduced benefit levels or as late as 70 with higher benefit levels.<sup>4</sup> Current, former, or surviving spouses of a primary beneficiary may receive spousal benefits.

SSI is another program administered by the Social Security Administration that provides income to older adults, particularly those with little other income (Gieffer, 2021). SSI is a means-tested program in which receipt is conditional on having little or no income or assets. Eligibility for individuals without a disability

<sup>4</sup> Social Security may also be received before the age of 62 due to disability that meets the Social Security Administration's criteria. For more information, please refer to <[www.ssa.gov/disability](http://www.ssa.gov/disability)>.

begins at the age of 65, though individuals under the age of 65 (including children) who are blind or disabled are also eligible to receive benefits.<sup>5</sup>

*Pensions and retirement accounts* are another common source of income for many older adults. These include defined-benefit pensions; defined-contribution retirement plans such as 401(k), 403(b), and Thrift Savings Plan accounts; individual retirement accounts; life insurance contracts; and annuities. Many of these retirement plans also have provisions for receipt due to disability and may provide benefits to surviving spouses and family members.

Retirees hold much of their non-housing wealth in pensions and retirement accounts. However, they may also have assets outside of retirement accounts. This report refers to income from these assets as *property income*. This includes interest, dividends, rents, and other income derived from an asset held outside of a retirement account.<sup>6</sup>

Although the majority of people aged 65 or over are retired or otherwise out of the labor force, many older adults still work (20.4 percent) or live with someone who does (16.3 percent). This means many older households receive at least some of their income from *earnings*.

Finally, while most income of older adults comes from the five categories already described, there are many *other potential sources of income*. This “other” income

<sup>5</sup> For more information on eligibility for SSI benefits, please refer to <[www.ssa.gov/ssi/text-eligibility-ussi.htm](http://www.ssa.gov/ssi/text-eligibility-ussi.htm)>.

<sup>6</sup> This category of income does not include capital gains.

includes veterans' payments, various program income sources (such as unemployment insurance, workers' compensation, and General Assistance), and other cash income (such as income from friends or family).

## ABOUT THE DATA

This report uses data from the 2018 SIPP, a nationally representative survey of the civilian, noninstitutionalized population.<sup>7</sup> The SIPP collects data on many topics, including economic well-being, family dynamics, and assets. The data used in this report were collected in the spring of 2018. Respondents were asked about the sources and amounts of their income during calendar year 2017.

In this report, income is measured at two levels: household and individual. A household is made up of all individuals living in the same housing unit, regardless of relationship. Most of the analysis focuses on households, but some supplemental analyses pertain to individuals.

The household-level analysis examines households where the householder is someone aged 65 or over. These households may have a single person or multiple people. The analysis also includes people under 65 years if they live with a householder aged 65 or over. By focusing on households where the householder is aged 65 or over, the household-level analysis misses a small number of people who are over 65 years of age but live in a household where the householder is under 65 years

<sup>7</sup> For technical documentation and more information about SIPP data quality, please visit the SIPP website's Technical Documentation page at <[www.census.gov/programs-surveys/sipp/tech-documentation.html](http://www.census.gov/programs-surveys/sipp/tech-documentation.html)>.

## WHOM DO THOSE AGED 65 OR OVER LIVE WITH?

Of households that include at least one person aged 65 or over, 89.7 percent include a householder in that age range. The most common arrangements are single-person households (36.9 percent) and married or cohabiting households in which both members of the union are aged 65 or over (30.9 percent).

Only 10.3 percent of households that contain someone aged 65 or over have a householder under the age of 65. These include households in which a parent who is aged 65 or over is living with an adult child who is the householder (5.4 percent). The appendix provides additional information about this population.

The analysis omits nonhouseholders aged 65 or over who are living with a spouse under the age of 65 or another person who is not their adult child. These represent 3.8 percent and 1.1 percent, respectively, of the households with someone aged 65 or over in them. The small sizes of these groups preclude statistical comparisons, so they are omitted from the analysis.

### Frequency of Household Types With at Least One Person Aged 65 or Over: 2017

Household type	Weighted frequency (thousands)	Margin of error <sup>1</sup> (±) (thousands)	Percent	Margin of error <sup>1</sup> (±)
<b>Total</b> . . . . .	<b>39,330</b>	<b>346.8</b>	<b>100</b>	<b>X</b>
65 or over householder men, no other adult . . . . .	4,674	199.1	11.9	0.5
65 or over householder women, no other adult . . . . .	9,838	260.9	25.0	0.6
65 or over householder living with spouse or partner 65 or over . . . . .	12,150	265.4	30.9	0.8
65 or over householder living with spouse or partner under 65 . . . . .	3,944	255.6	10.0	0.6
65 or over householder, other living arrangement . . . . .	4,658	245.6	11.8	0.6
Under 65 householder, 65 or over spouse present . . . . .	1,500	143.2	3.8	0.4
Under 65 householder, 65 or over parent present . . . . .	2,141	176.4	5.4	0.4
Under 65 householder, other 65 or over present . . . . .	427	83.7	1.1	0.2

X Not applicable.

<sup>1</sup> A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. Information on sampling and nonsampling error can be found at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

of age (the “Whom Do Those Aged 65 or Over Live With?” text box provides additional detail). Of this group, the largest subset is people aged 65 or over living in a household where their adult child is the householder. The appendix of this report includes supplemental analyses of these peoples’ income.

Household income is adjusted to account for differences in household size. To achieve an equivalent

standard of living, a two-person household requires more income than a single-person household. However, due to shared expenses for food and housing, a household with two people does not require two times the income of a one-person household. The analysis adjusts household income with the scaling method used for the U.S. Census Bureau’s Supplemental Poverty Measure (Fox, 2020). This adjustment

assumes that household members pool resources so that additional people require a less-than-proportional increase of income. This scaling method also assumes that the income required to support children is less than that required to support adults. Once scaled, incomes of multiple-person households can be directly compared to incomes of single-person households.

Given the wide range of values at the upper end of the income distribution, income is top-coded. The 97th percentile of each of the six income sources is estimated. If an individual respondent's income is greater than this amount, the income amount is capped at the 97th percentile value. This capping is applied at the individual level before summing household income.

For each household income decile (more information available in "Household Income Deciles" text box), the analysis reports the percentage receiving each type of income, the mean amount of income received, and the proportion of total income from each source. This shows how types and levels of income vary across the income distribution.

## RESULTS

### Rates of Income Receipt

Figure 1 presents the rates of receipt for each income source and shows how these receipt rates vary across the income distribution. If a survey respondent reports any income from a source, it is counted as receipt.

Several patterns are evident in Figure 1. First, the vast majority of households receive Social Security, though the first and tenth deciles have lower rates of receipt than other deciles, at 65.7 percent and 82.7 percent, respectively. Among those in the lowest income decile, the low rate of Social Security receipt is offset by higher receipt of SSI. Approximately one in four households in the lowest decile receive SSI, while receipt rates drop sharply between the first and second deciles (from 26.9 percent

## HOUSEHOLD INCOME DECILES

For the main analysis, households are ranked by income and then divided into 10 equally sized groups known as deciles. Rates of receipt, amounts, and proportion of total income are reported for each income source by household income decile. With these deciles, it is possible to compare the top of the income distribution to the middle or bottom of the distribution.

### Equivalized Household Income Deciles for Households Headed by a Person Aged 65 or Over: 2017

(Amounts in 2017 dollars)

Decile	Lower limit	Upper limit (less than)
1.....	Z	12,640
2.....	12,640	18,310
3.....	18,310	23,390
4.....	23,390	28,970
5.....	28,970	34,900
6.....	34,900	41,660
7.....	41,660	50,680
8.....	50,680	62,630
9.....	62,630	85,390
10.....	85,390	D

D Withheld to avoid disclosure.

Z Represents or rounds to zero.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

to 8.6 percent). The lower rate of Social Security receipt among the top decile relative to the ninth decile may be due to higher rates of earnings receipt. The distinctiveness of the top decile is a consistent finding throughout this report. This pattern is discussed at greater length later in this results section.

Receipt of pension and retirement account income is highest in the upper-middle of the income distribution. Receipt increases from 12.3 percent at the first decile to 73.4 percent at the ninth decile, before falling to 54.4 percent at the tenth decile. Again, the tenth decile is distinctive, which is discussed later in this report. Receipt of property income (which includes interest, dividends, rents, and other income derived from an asset held outside

of a retirement account) increases steadily across the income distribution, growing from 19.2 percent at the first decile to 88.3 percent at the tenth decile.<sup>8</sup>

Earnings, including income from employment and self-employment, continue to be an important source of income for many older households, particularly higher-income households. Receipt of earnings increases from 9.2 percent at the first decile to approximately half at the eighth and ninth deciles. However, about 80 percent of the highest income households have income from earnings. This implies that many households in the top decile include people who are still working. Receipt of

<sup>8</sup> Figure 1 counts any property income as receipt, including small interest payments from savings and checking accounts.

Figure 1.  
**Receipt Rates of Six Income Types in Households Where the Householder Is 65 or Over by Income Decile: 2017**

(In percent)



<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.

<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.

<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

Social Security and pension and retirement account income are also lower at the top decile.<sup>9</sup>

### Mean Income

While Figure 1 displays rates of receipt for different income sources, Table 1 describes the amount of income from each source during calendar year 2017. The table shows the mean income amount for each income source, stratified by decile. The means are not conditional on receipt: all

<sup>9</sup> Tables A-1 through A-3 in the appendix of this report examine households with only people aged 65 or over. These tables also show higher earnings receipt and amounts in the tenth decile relative to lower deciles.

respondents are included.<sup>10</sup> For example, respondents reporting zero income from Social Security are included in the mean amount for Social Security.

Social Security is the largest source of income for older households. Annual income from Social Security increases from a mean of \$5,312 at the first decile to \$18,690 at the fifth decile and

<sup>10</sup> This report estimates mean income by decile instead of median income by decile. Figure 1 shows that, for most income types at most deciles, fewer than 50 percent of households receive the income type. As a result, the median income unconditional on receipt is zero.

\$20,050 at the ninth decile.<sup>11</sup> The distribution of Social Security income is relatively flat because Social Security is somewhat redistributive, meaning low earners receive larger payments relative to their lifetime earnings (Burtless, 2019).

Mean income from SSI is \$1,356 at the first decile. However, since this is a means-tested program, mean income from SSI falls sharply

<sup>11</sup> The differences between adjacent deciles from the fifth to tenth deciles are not statistically significant, suggesting that the mean Social Security income effectively plateaus in the top half of the income distribution.

Table 1.

## Equivalized Income Amounts for Six Household Income Categories by Equivalized Household Income Decile: 2017

(Mean amount in 2017 dollars)

Decile	Total		Social Security income		Supplemental Security Income		Pension and retirement account income <sup>1</sup>		Property income <sup>2</sup>		Earnings		Other income <sup>3</sup>	
	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)
1 . . . . .	7,909	216	5,312	284	1,356	180	453	107	120	43	442	91	227	77
2 . . . . .	15,530	94	12,650	269	381	112	951	153	387	107	816	148	346	79
3 . . . . .	20,740	94	15,870	362	322	87	1,860	234	519	128	1,661	253	508	126
4 . . . . .	26,090	108	17,380	424	264	71	3,693	295	969	168	3,169	356	614	155
5 . . . . .	31,880	104	18,690	514	97	47	5,738	410	1,648	255	4,559	511	1,152	206
6 . . . . .	38,180	128	18,500	615	144	53	8,230	557	2,603	384	6,882	725	1,827	295
7 . . . . .	45,790	170	18,620	592	51	29	11,570	700	3,365	419	10,170	888	2,019	288
8 . . . . .	56,210	215	19,420	587	81	42	15,250	968	6,436	734	13,050	1,170	1,977	333
9 . . . . .	72,300	344	20,050	651	77	35	20,990	1,085	9,255	912	20,030	1,585	1,902	320
10 . . . .	128,000	3,210	19,120	775	25	22	16,640	1,431	11,280	864	78,640	4,281	2,298	303
All . . . .	44,270	735	16,560	189	280	26	8,538	280	3,658	174	13,950	707	1,287	68

<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.<sup>4</sup> A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. Information on sampling and nonsampling error can be found at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

at higher levels of the income distribution.<sup>12</sup>

Mean pension and retirement account income increases at each decile up to the ninth and then falls at the tenth. Average pension and retirement account income is \$453 at the first decile and \$20,990 at the ninth decile. Mean property income increases continuously, growing from \$120 at the first decile to \$11,280 at the tenth decile.

Earnings income also increases at higher deciles. It grows from \$442 at the first decile to \$20,030 at the ninth decile, then sharply

grows to \$78,640 at the tenth decile. Along with the smaller relative share of income from pensions and retirement accounts at the top decile, this provides further evidence that the top decile includes many people who are still working.

### Percentage of Total Income From Each Source

Figure 2 shows the percentage of total household income from each income source. Among all households, Social Security accounts for just over half of total income. Earnings is the second largest source at 19.3 percent of total income, followed by pension and retirement account income at 17.2 percent of total income. The five main types of income examined make up the vast majority of household income, with income

from other sources representing just 3.1 percent of total income.

The estimates by decile show three patterns. First, program income—including Social Security and SSI—is a larger share of income at lower deciles. At the first decile, Social Security and SSI combined are 80.3 percent of total income, while at the ninth decile, the two programs account for only 28.0 percent of total income. Second, pension and retirement account income, property income, and earnings tend to be a larger source of income at higher levels of the income distribution. The three income sources are 16.4 percent of total income at the first decile, but 69.3 percent at the ninth decile. Third, the tenth decile stands out from other deciles with a much larger share of income from earnings than other deciles (56.3 percent). This

<sup>12</sup> SSI receipt is subject to a means test. Those with income or assets above certain thresholds are ineligible for SSI receipt. However, it is an individual means test, so there may be instances where an individual receives SSI but resides in a household with people who have higher incomes. Imputation of missing data may also generate conflicting estimates of total income and SSI receipt.

Figure 2.

**Percentage Distribution of Income Types in Households Where the Householder Is 65 or Over by Household Income Decile: 2017**



<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.

<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.

<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

is consistent with Figure 1, which shows that, relative to the ninth decile, the tenth decile has lower receipt of pension and retirement account income and Social Security.

**Why Is the Tenth Decile Different?**

The higher reliance on earnings in the tenth decile and lower receipt of program and pension and retirement account income may be a consequence of three social and economic patterns. First, higher wage workers tend to retire later than lower wage workers (Bosworth, Burtless, and Zhang, 2016). This pattern may be related to the physical requirements of work. Lower wage work tends to be more physically taxing, making it difficult to continue this work in

older age, while higher wage work tends to be less physically taxing (ibid). Second, household income often falls at retirement as households turn from earnings to Social Security, pension and retirement account income, and other income sources (Munnell and Soto, 2005). This increases income inequality between retirees and those still working. Third, researchers at the Census Bureau and elsewhere have found that pension and retirement account income is often underreported in household surveys (Bee and Mitchell, 2017; Dushi and Trenkamp, 2021; Thompson, 2021). As a result, non-earnings income, particularly from pension and retirement account income, may be underreported in the highest decile.

**SUPPLEMENTARY ANALYSES**

**Household Income of Households With Only People Aged 65 or Over**

The analysis and results presented so far pertain to households where the householder is aged 65 or over. These households may include people under the age of 65 if they are not the householder. For example, a household may include a younger spouse or children.

In the appendix, Tables A-1 through A-3 examine households with only people aged 65 or over, presenting rates of income receipt, mean income amounts, and the proportion of total income from each income source. Broadly, the patterns observed earlier in

the report are also present for this population. At all points of the income distribution, Social Security receipt is over 60 percent, with the first decile having a lower receipt rate than the other deciles. Receipt of SSI is highest at the lowest decile. From the second to the ninth decile, the amount of pension and retirement account income consistently increases, as does its share of total income. And for the top decile, income from earnings is the largest income source. This suggests the results presented above are not driven by the income of any younger household members who may be present.

### Personal Income of Nonhouseholders Aged 65 or Over Living With Adult Children

The household-level tables omit households that include someone over the age of 65 but have a householder who is under the age of 65. That means that the tables have not captured those aged 65 or over who are living with adult children under the age of 65. Such arrangements are not uncommon (approximately 2.1 million households; the “Whom Do Those Aged 65 or Over Live With?” text box provides additional detail) and may be motivated by financial or health constraints or by preference.

SIPP’s rich data on household composition and family relationships allow us to examine this group. Appendix Table A-4 shows estimates of personal income (not household income) for those respondents aged 65 or over who are living with an adult child under the age of 65. Because the SIPP sample includes relatively few people in this category, the estimates are not stratified by decile.

Table A-4 shows that total personal income for nonhouseholders aged 65 or over living with a householder who is an adult child is \$16,840. This falls between deciles 2 and 3 in Table 1’s estimates of equivalized household income.<sup>13,14</sup>

While total personal income of nonhouseholder older adults living with adult children falls between deciles 2 and 3 of households headed by someone aged 65 or over, the composition of income varies somewhat. Mean Social Security income is lower than deciles 2 and 3, while mean SSI, pension and retirement account income, and property income are higher.<sup>15</sup> Overall, the findings suggest that nonhouseholders aged 65 or over who live with their adult children tend to have lower income. They also rely on different income sources than households with similar equivalized incomes and whose householder is aged 65 and over.

## CONCLUSION

By examining receipt rates, mean amounts, and proportions of total income from six sources of income, this report highlights the range of economic circumstances experienced by households where the householder is someone aged

65 or over. The six types of income examined here (Social Security, SSI, pension and retirement account income, property income, earnings, and other income) vary considerably across the income distribution.

The household-level analysis, stratified by household income decile, shows the relative importance of various income types for more- and less-affluent households. Lower-income households are largely reliant on program income sources such as Social Security and SSI. Higher-income households receive a larger share of their income from pensions, retirement accounts, and assets held outside of a retirement account. The highest decile of the income distribution receives the largest share of its income from earnings.

This report is also the first from the Census Bureau to describe the economic circumstances of nonhouseholder adults aged 65 or over who live with their adult children. The analysis shows that these adults have relatively low incomes on average, with total income levels between deciles 2 and 3 of other older households. These nonhouseholder adults tend to have less income from Social Security and more income from SSI, pensions and retirement accounts, and property.

## SOURCE AND ACCURACY

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90 percent confidence level, unless otherwise noted. This means the 90 percent confidence interval for the difference between the estimates being

<sup>13</sup> Table A-4 shows estimates of personal income, while Table 1 shows estimates of adjusted household income using the method described in Fox, 2020. Personal income captures the income of a single person. Adjusted household income may include multiple people’s incomes but is scaled to account for household composition so the resulting income corresponds to a single-person household. Comparing personal income to the equivalized household income is not perfect, but it allows for approximate comparisons between those in different living arrangements.

<sup>14</sup> The difference between this estimate and the total income for decile 2 in Table 1 is not statistically significant.

<sup>15</sup> The difference between property income of older adults living with adult children and property income for decile three in Table 1 is not statistically significant.



## LIMITATIONS OF HOUSEHOLD INCOME DATA COLLECTED IN SURVEYS

Two methodological issues could affect the estimates in this report. First, the analysis is based on a household survey, not official income records. As such, the estimates presented here are subject to a variety of reporting errors; more information is available in the “Source and Accuracy” section. A second, related concern is that researchers at the Census Bureau and elsewhere have found that pension and retirement account income is often underreported in household surveys (Bee and Mitchell 2017, Dushi and Trenkamp 2021, Thompson 2020). These income sources may also be underreported in the Survey of Income and Program Participation. Several Census Bureau researchers are studying these sources of measurement error with the aim of improving data collected in household surveys.

compared does not include zero. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately the answers are coded and classified. To minimize these errors, the Census Bureau employs quality control procedures throughout the production process, including the overall design of surveys, wording of questions, review of the work of interviewers and coders, and the statistical review of reports. Additional information can be found on the main SIPP website at <[www.census.gov/programs-surveys/sipp.html](http://www.census.gov/programs-surveys/sipp.html)>; SIPP Users’ Guide at <[www.census.gov/programs-surveys/sipp/guidance/users-guide.html](http://www.census.gov/programs-surveys/sipp/guidance/users-guide.html)>; and SIPP Source and Accuracy Statements at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

## CONTACTS

Additional information on income statistics can be found by contacting the SIPP Coordination and Outreach Staff at <[census.sipp@census.gov](mailto:census.sipp@census.gov)> or 1-888-245-3076.

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## SUGGESTED CITATION

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Table A-1.

### Receipt Rates for Six Household Income Categories by Equivalized Household Income Decile: 2017

(Rate of receipt in percent. Households with only people aged 65 or over)

Decile	Social Security income		Supplemental Security Income		Pension and retirement account income <sup>1</sup>		Property income <sup>2</sup>		Earnings		Other income <sup>3</sup>	
	Rate of receipt	Margin of error <sup>4</sup> (±)	Rate of receipt	Margin of error <sup>4</sup> (±)	Rate of receipt	Margin of error <sup>4</sup> (±)	Rate of receipt	Margin of error <sup>4</sup> (±)	Rate of receipt	Margin of error <sup>4</sup> (±)	Rate of receipt	Margin of error <sup>4</sup> (±)
1 . . . . .	64.3	3.2	29.5	3.1	10.2	2.2	17.3	2.8	3.0	1.2	9.8	2.1
2 . . . . .	95.3	1.5	6.2	1.8	17.1	2.4	32.5	3.4	5.3	1.6	9.6	2.0
3 . . . . .	96.8	1.3	4.1	1.3	27.9	2.9	42.9	3.6	8.2	2.1	15.9	2.5
4 . . . . .	95.7	1.5	2.4	1.2	47.3	3.2	50.8	3.4	14.2	2.4	18.9	2.9
5 . . . . .	96.6	1.3	0.6	0.5	59.5	3.4	62.9	3.6	16.7	2.6	19.8	2.9
6 . . . . .	94.8	1.6	0.8	0.6	67.0	3.2	69.1	3.3	22.2	2.8	27.6	3.2
7 . . . . .	96.4	1.3	0.4	0.5	71.5	3.5	73.0	3.3	26.5	3.1	35.9	3.4
8 . . . . .	92.9	1.9	0.3	0.3	75.0	3.2	78.6	2.9	34.5	3.5	34.9	3.2
9 . . . . .	91.2	2.1	0.5	0.3	78.6	2.9	86.7	2.3	32.4	3.5	33.3	3.4
10 . . . . .	90.6	2.3	0.2	0.4	65.5	3.5	87.7	2.5	65.3	4.2	47.9	4.4
All . . . . .	91.5	0.6	4.5	0.4	52.0	1.1	60.2	1.2	22.8	0.9	25.4	1.0

<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.<sup>4</sup> A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. Information on sampling and nonsampling error can be found at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

Table A-2.

### Equivalized Income Amounts for Six Household Income Categories by Equivalized Household Income Decile: 2017

(Mean amount in 2017 dollars. Households with only people aged 65 or over)

Decile	Total		Social Security income		Supplemental Security Income		Pension and retirement account income <sup>1</sup>		Property income <sup>2</sup>		Earnings		Other income <sup>3</sup>	
	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)
1 . . . . .	7,429	228	5,020	297	1,564	217	446	132	89	41	134	67	177	65
2 . . . . .	14,800	95	12,860	263	313	120	784	164	322	104	301	111	217	78
3 . . . . .	19,700	92	16,350	350	272	98	1,478	218	512	134	658	187	435	144
4 . . . . .	24,650	120	18,670	411	161	82	3,288	331	798	171	1,291	241	437	143
5 . . . . .	30,250	136	20,090	518	33	35	5,543	500	1,652	277	1,934	358	993	229
6 . . . . .	36,130	131	20,760	699	46	43	8,253	584	2,849	423	2,640	400	1,579	305
7 . . . . .	43,550	165	21,280	600	9	11	11,670	773	3,177	415	4,882	772	2,541	377
8 . . . . .	53,790	254	21,270	655	5	7	16,140	982	7,124	819	7,460	909	1,791	345
9 . . . . .	68,340	437	22,060	775	29	21	23,710	1,396	10,150	1,040	10,280	1,343	2,107	374
10 . . . . .	119,500	3,587	24,110	889	4	7	23,310	1,828	14,010	1,093	55,730	5,057	2,354	390
All . . . . .	41,830	742	18,250	222	244	30	9,464	354	4,068	209	8,537	630	1,263	87

<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.<sup>4</sup> A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. Information on sampling and nonsampling error can be found at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

Table A-3.

### Percentage of Equivalized Income for Six Household Income Categories by Equivalized Household Income Decile: 2017

(Households with only people aged 65 or over)

Decile	Social Security income		Supplemental Security Income		Pension and retirement account income <sup>1</sup>		Property income <sup>2</sup>		Earnings		Other income <sup>3</sup>	
	Percent	Margin of error <sup>4</sup> (±)	Percent	Margin of error <sup>4</sup> (±)	Percent	Margin of error <sup>4</sup> (±)	Percent	Margin of error <sup>4</sup> (±)	Percent	Margin of error <sup>4</sup> (±)	Percent	Margin of error <sup>4</sup> (±)
1 . . . . .	62.1	3.1	22.2	2.8	6.2	1.8	4.6	1.5	1.9	0.9	3.1	0.9
2 . . . . .	86.9	1.7	2.2	0.9	5.2	1.1	2.1	0.6	2.0	0.7	1.5	0.5
3 . . . . .	83.2	1.7	1.4	0.5	7.4	1.1	2.6	0.7	3.3	0.9	2.2	0.7
4 . . . . .	75.9	1.7	0.7	0.3	13.2	1.3	3.2	0.7	5.2	1.0	1.8	0.6
5 . . . . .	66.4	1.7	0.1	0.1	18.3	1.7	5.5	0.9	6.4	1.2	3.3	0.8
6 . . . . .	57.5	2.0	0.1	0.1	22.8	1.6	7.9	1.2	7.3	1.1	4.3	0.8
7 . . . . .	48.9	1.4	Z	Z	26.7	1.8	7.3	1.0	11.1	1.8	5.9	0.9
8 . . . . .	39.6	1.2	Z	Z	30.0	1.9	13.2	1.5	13.9	1.7	3.3	0.6
9 . . . . .	32.4	1.2	Z	Z	34.7	2.1	14.9	1.5	14.9	1.9	3.1	0.6
10 . . . . .	22.4	1.0	Z	Z	23.4	1.9	12.9	1.1	39.3	3.1	2.1	0.4
All . . . . .	57.5	0.7	2.6	0.3	18.9	0.6	7.4	0.4	10.6	0.5	3.1	0.2

Z Represents or rounds to zero.

<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.<sup>4</sup> A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. Information on sampling and nonsampling error can be found at <[www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html](http://www.census.gov/programs-surveys/sipp/tech-documentation/source-accuracy-statements.html)>.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.

Table A-4.

### Personal Income Amounts for Six Personal Income Categories, Nonhouseholders Aged 65 or Over Living in a Household Headed by Their Adult Child: 2017

(Mean amount in 2017 dollars)

Population	Total		Social Security income		Supplemental Security Income		Pension and retirement account income <sup>1</sup>		Property income <sup>2</sup>		Earnings		Other income <sup>3</sup>	
	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)	Mean amount	Margin of error <sup>4</sup> (±)
Nonhouseholders aged 65 or over living in a household headed by their adult child. . . . .	16,840	1,425	10,270	655	1,011	177	2,907	695	738	304	1,189	574	728	225

<sup>1</sup> Includes retirement, disability, survivor, life insurance, and annuity income.<sup>2</sup> Includes income from interest, dividends, rents, and other assets held outside of retirement accounts.<sup>3</sup> Includes unemployment compensation, workers' compensation, veterans' payments, and other cash income sources.

Source: U.S. Census Bureau, 2018 Survey of Income and Program Participation.