TABLE 5.—PROJECTED[1] RATIO AT RETIREMENT OF TOTAL PENSION INCOME[2] TO TOTAL PRERETIREMENT[3] EARNINGS FOR NONAGRICULTURE COUPLES BY PRERETIREMENT EARNINGS GROUP

[Percentage distribution]

Ratio	Average preretirement earnings							
	Less than $3,000	$3,000 to $3,999	$4,000 to $4,999	$5,000 to $5,999	$6,000 to $7,999	$8,000 to $9,999	$10,000 to $11,999	$12,000 to $15,999
Less than 0.20[4]	0	3	10	4	9	16	12	20
0.20 to 0.29	2	6	14	9	16	19	23	28
0.30 to 0.39	8	19	18	28	19	22	24	22
0.40 to 0.49	15	9	12	16	16	20	21	15
0.50 to 0.69	21	38	28	31	25	20	14	14
0.70 to 0.99	13	8	11	8	12	4	4	1
1 or more	40	17	7	3	2	1	1	0
Total	[5] 100	100	100	100	100	100	100	100

[1] Source: Simulation model.
[2] Social security (primary and supplemental), private, and/or Government employee pensions.
[3] Average of 5 years prior to retirement.
[4] Includes couples receiving no pension income but with some earnings.
[5] Totals may not sum to 100 percent due to rounding.

TABLE 6.—PROJECTED[1] RATIO OF TOTAL PENSION INCOME[2] TO PRERETIREMENT EARNINGS[3] FOR RETIRED NONAGRICULTURAL MALES[4]

[Percentage distribution]

Ratio	Age at retirement		
	Less than 60	60 to 64	65 or over
Less than 0.10	16	6	3
0.10 to 0.19	50	19	10
0.20 to 0.29	23	27	16
0.30 to 0.39	5	21	26
0.40 to 0.49	3	11	15
0.50 to 0.59	1	5	12
0.60 to 0.69	1	4	7
0.70 to 0.79	0	3	5
0.80 to 0.89	0	1	2
1.0 or more	1	1	4
Total	[5] 100	100	100

[1] Source: Simulation model.
[2] Social security private pension and/or government employee pension.
[3] Average of 5 years prior to retirement.
[4] Married males only.
[5] May not sum to 100 percent due to rounding.

TABLE 7.—PROJECTED[1] P/E RATIOS FOR NONAGRICULTURE MALES, USING ALTERNATIVE MEASURES OF PRERETIREMENT EARNINGS

[Percentage distribution]

Ratio	Earnings prior to retirement		
	1 year before	5-year average	10-year average
Less than 0.20[2]	29	24	20
0.20 to 0.29	20	20	19
0.30 to 0.39	19	22	22
0.40 to 0.49	12	12	13
0.50 to 0.69	13	14	15
0.70 to 0.99	4	5	7
1 or more	3	3	4
Total	[3] 190	190	100

[1] Source: Simulation model.
[2] Includes persons receiving no pension income but with some earnings.
[3] Totals may not sum to 100 percent due to rounding.