

How Will Declining Rates of Marriage  
Reshape Eligibility for Social Security?

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## Policy Brief

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## **How Will Declining Rates of Marriage Reshape Eligibility for Social Security?**

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For most older people in the United States, Social Security is the major source of income: nine out of ten people age 65 or older receive benefits, which represent an average of 41 percent of their income. Among elderly beneficiaries, 54 percent of married couples and 74 percent of unmarried persons receive half or more of their income from Social Security, and 21 percent of married couples and about 43 percent of unmarried persons receive 90 percent or more of their income from Social Security (Social Security Administration 2006). Largely as a result of Social Security, poverty rates for the elderly are at an all-time low, just 10 percent (Engelhardt and Gruber 2004; Munnell 2004; U.S. Census Bureau 2005). But pockets of poverty persist: older unmarried persons, blacks, and Hispanics experience poverty rates in excess of 20 percent, and over 40 percent of all older single black women live in poverty (U.S. Census Bureau 2005).

People qualify for Social Security based either on their work record or their marital status. Nearly all men qualify as retired workers who have contributed toward Social Security from their earnings. Most older women, on the other hand, receive noncontributory Social Security spouse or widow benefits on the basis of their marital history. Even though many of these women are also eligible for retired worker benefits, about two-thirds receive spouse or widow benefits because they are larger than the benefits they would receive on the basis of their own work record

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(SSA 2006).<sup>1</sup> For these women, marital status is more important than employment status in shaping old-age financial security.

However, the trend to marry and stay married has declined over time in the United States, particularly among black women. This, we hypothesize, means that fewer women will qualify for spouse and widow benefits in coming decades. As a result, Social Security benefits will shrink among the very population that currently reports higher poverty rates, older single women, particularly black women.

In this policy brief, we ask: Compared to earlier cohorts, what proportion of white, black and Hispanic women born in the 1940s, 1950s, and 1960s will enter old age without a marriage that qualifies them for Social Security spouse and widow benefits? We find that the proportion who will reach age 62 without a qualifying marriage, and thus be ineligible for Social Security spouse and widow benefits, is increasing modestly for whites and Hispanics but dramatically for African Americans. Starting in 2022, when women who were born in the 1960s begin to reach age 62, we predict that 82 percent of whites, 85 percent of Hispanics, and just 50 percent of blacks will be eligible for spouse and widow benefits. Most of these women will be eligible for retired worker benefits under Social Security, but those benefits are not likely to be as large as the benefits they would have received as spouses and widows, had they been eligible.

We then discuss a range of policy alternatives, including the possibility of a minimum benefit.

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1. Literature from the Social Security Administration suggests that dual beneficiaries receive two benefits, one based on their earnings and one based on their marriage. This is an inaccurate description, however. In fact, each person receives just one benefit, whichever is larger. Dual beneficiaries receive the same spouse benefit they would have received if they had never worked.

## Marriage Provides Access to Social Security Benefits

Originally, Social Security provided retirement benefits only to workers. The 1939 amendments added spouse and widow benefits for women who were currently married to a covered worker and who did not qualify for their own retired worker's benefits.

Eligibility for retired worker benefits is currently defined by a minimum of 40 quarters of contributions from covered employment. Social Security benefits are based on indexed earnings, using the best 35 years of earnings between ages 22 and 62. The Social Security benefit formula disregards the five lowest years of earnings, but those with more than five years out of the labor force will have zeros entered into their benefit formulas (SSA 2006).

By contrast, spouse and widow benefits are based on marital status, and equal to 50 and 100 percent respectively of the covered worker's benefit. Those who are married when initiating benefits face no length-of-marriage requirements. Those who are divorced, however, must have had a 10-year marriage. If divorced people are remarried at the time of eligibility for benefits, they forfeit claims based on an earlier spouse's earnings histories (SSA 2006; U.S. House of Representatives 2000).

Those who are widowed receive a widow benefit after age 60 as long as they were married to a worker who was fully insured at the time of death. If widows remarry, they forfeit claims based on earlier partners, unless they delay the remarriage until after age 60. For many older women, the spouse benefit is essentially a rite of passage—all spouse beneficiaries who outlive their spouses eventually become widow beneficiaries and in the process double their benefits (Butrica and Iams 2003; Harrington Meyer 1996).

### *Changing Marriage Trends*

At the time these benefits were created, the traditional model of a male breadwinner and stay-at-home wife was the norm. Roughly

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85 percent of married women were in single earner marriages and there were only minor differences in marriage rates by race (Berkowitz 2002).

But since the 1960s, the frequency and length of marriages has dropped notably. Many demographers suggest that marriage will remain nearly universal for whites and Hispanics, but much less so for blacks. For example, Goldstein and Kenney (2001) project that among women born between 1960 and 1964, 93 percent of whites, but only 64 percent of blacks, will ever marry. Moreover, people do not stay married as long as they used to. Divorce rates rose steadily through the 1960s and 1970s, and then stabilized in the mid 1980s (Ruggles 1997; Goldstein 1999). Since 1988, the average span between first marriage and first divorce has been less than 10 years (Schoen and Weinick 1993). In fact, the tendency to divorce now peaks in the fourth year of both first marriages and remarriages (Goldstein 1999).

Our own examination of U.S. Census data shows a pronounced decline in marriage by age groups over time for both whites and blacks (U.S. Bureau of Census 1973 a, b; 1984 a, b; 1992; 1993; 2000). In 1970, among women age 25-34, 86 percent of whites and 74 percent of blacks were married. By 2000, 62 percent of whites and only 31 percent of blacks were married. In 1970, among women age 35-44, 87 percent of whites and 76 percent of blacks were married. By 2000, 70 percent of whites and only 41 percent of blacks were married. The difference by race is dramatic. During the 1970s, black women age 25 and up were between 84 to 87 percent as likely as whites to be married; by 2000 they were just 50 to 59 percent as likely.

### **Changing the Rules: Divorce and Gender Neutrality**

Over the decades, Congress has changed Social Security rules in ways that kept pace with socio-demographic changes. As divorce became more common, Congress declared that divorced women could receive spouse or widow benefits if they had been married to the retired worker for at least 20 years. In 1977, Congress

made another key change, dropping the length of marriage requirement to 10 years (SSA 2006).

In 1950, Congress made the rules gender neutral and men became eligible for both spouse and widow benefits. Men rarely take these benefits because the benefits they receive as retired workers are nearly always bigger. Thus, 97 percent of spouse and widow beneficiaries are women (SSA 2006).

The eligibility rules have not changed since 1977, however, leading to a decline in eligibility for these noncontributory benefits. Perhaps most importantly, the Social Security Administration does not acknowledge non-married relationships, which are on the rise. Heterosexual and homosexual cohabitators are not eligible for spouse or widow benefits no matter how long the relationships last.

### **Are Women Better Off Collecting Worker's Benefits?**

Women's higher rates of employment and higher wages have increased women's eligibility for retired worker benefits and raised women's retired worker average monthly benefits. But it is not clear whether these increases will offset possible declines in access to spouse and widow benefits. The Social Security Administration projects that the proportion of women taking retired worker benefits is expected to rise between 1990 and 2020 from one-third to nearly one-half (Glasse, Estes, and Smeeding 1999). To the extent that this shift represents increasing retired worker benefit amounts, it means rising economic security for older women, but only if their retired worker benefits are greater than the benefits they would be eligible for as wives or widows. For many women, that is unlikely. The national average for women's wages remains below 75 percent of men's, and average earnings for black and Hispanic women tend to be substantially lower than for white women (Munnell 2004; Padavic and Reskin 2002; Glasse, Estes, and Smeeding 1999). Moreover, women are about 40 percent less likely than men to receive private pensions, and when they do, their pensions are only about half that for men

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(Munnell 2004). Social Security remains the main source of income for older women; thus fluctuations in the size of benefits will matter greatly (Munnell 2004; Wasow 2004; Glasse, Estes, and Smeeding 1999).

### *Women's Unpaid Work*

In part, persistent economic insecurity among older women is due to a lifelong tendency to take time away from paid work to care for young children or frail older relatives. The disproportionate provision of unpaid carework makes it so that women's wages and pensions are not ever likely to catch up to men's. The National Alliance for Caregiving (2004) estimates that 57 percent of working caregivers go in late, leave early, or take time off, 17 percent have taken a leave of absence, 10 percent dropped from full to part time, and 9 percent either quit or retired early—to care for an adult family member or friend.

As a result, even among women retiring in 2020, only 30 percent will have been employed for enough years to eliminate all of the zeros from their benefit formulas (Boskin and Puffert 1987; Shaw, Zuckerman, and Hartmann 1998). The remaining 70 percent will continue to have at least some zeros and their benefits will be smaller as a result. The impact of these zero- or low-earnings years may become more severe as fewer women rely on spouse and widow benefits.

### **Data and Methods**

Our aim is to see how changing marital patterns are reshaping eligibility in the context of unchanging eligibility rules. In Harrington Meyer, Wolf, and Himes (2005), we used Current Population Survey (CPS) data to track growing race differences in marriages lasting at least 10 years for women born between 1920 and 1970, and followed up to 1995. In Harrington Meyer, Wolf, and Himes (2006) we used the same data to formulate projections for what proportion of women born between 1950 and 1970 will reach age 62 without a marriage that qualifies them for Social Security spouse and widow benefits.

Our analysis uses pooled data on women age 15-64 from the June 1985, 1990 and 1995 Current Population Surveys. We classified the women into five birth cohorts: 1920-1929, 1930-1939, 1940-1949, 1950-1959, and 1960-1969. We coded everyone who said they were Hispanic as Hispanic, regardless of what they indicated about race. Therefore, the white and black categories are non-Hispanic. We specified the age (if ever) at which each woman had been married for 10 years and would therefore be eligible for Social Security spouse and widow benefits. We then used microsimulation techniques to project what proportion of future cohorts would have a 10-year marriage by the time they reached age 62. (For details on the methodology, see Harrington Meyer, Wolf, and Himes 2005, 2006.)

## How Big Is the Drop in 10-Year Marriages?

### *Past Trends*

Figures 1-3 are taken directly from CPS data and show the cumulative percentage of each cohort that had at least a 10-year marriage by age and by race/ethnicity. What we are charting is not the total number of women who are eligible for spouse and widow benefits in each cohort, but the moment at which they first become eligible on the basis of marital status. Figure 1 shows that among white women born in the 1920s and 1930s, 93 percent have a qualifying marriage by the time they reach retirement age. White women born in the 1940s are slower to qualify on the basis of marriage, and their trajectory levels off with about 85 percent having a qualifying marriage as they approach retirement age. The younger two cohorts are even slower to qualify.

Figure 2 shows that black women have never been as likely as white women to meet the marital requirement for Social Security spouse and widow benefits, and the gap is growing. Among black women born in the 1920s and 1930s, 90 percent and 83 percent, respectively, reach old age with a qualifying marriage. Of black women born in the 1940s, only 72 percent have a qualifying marriage as they approach retirement age. Among the youngest

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two cohorts, the proportions with a qualifying marriage are notably lower.

Figure 1: Cumulative Percentage of White Women With 10-Year Marriage, by Age and Cohort

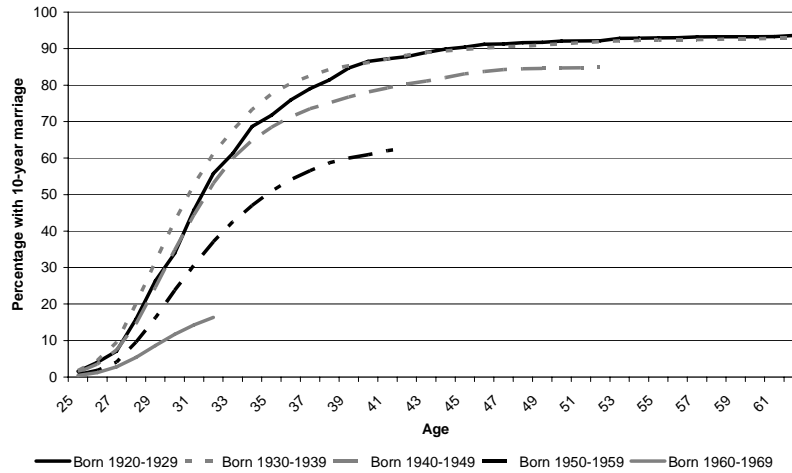
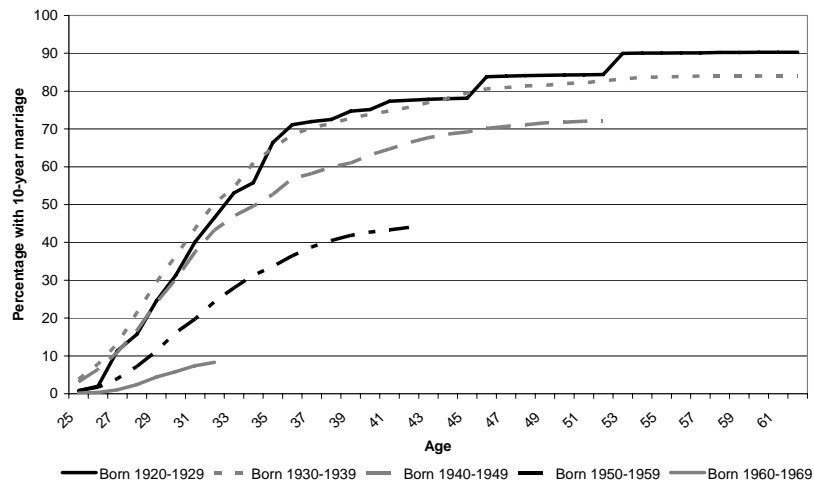


Figure 2: Cumulative Percentage of Black Women With 10-Year Marriage, by Age and Cohort



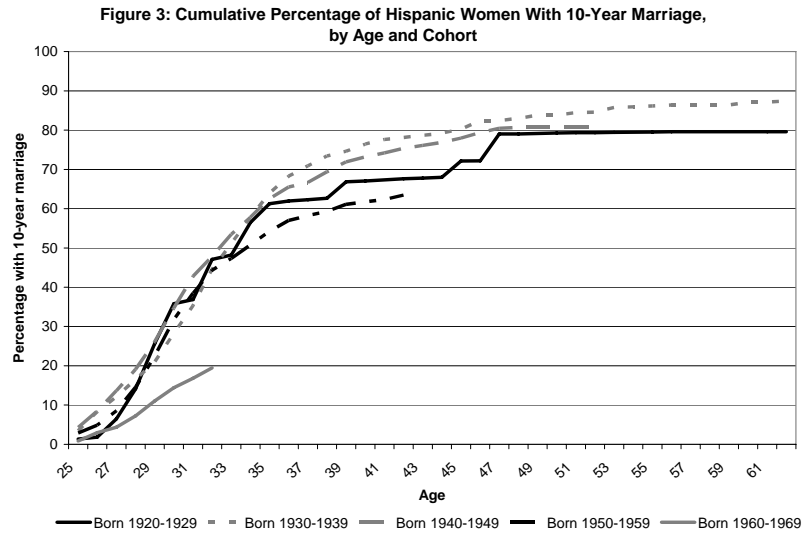


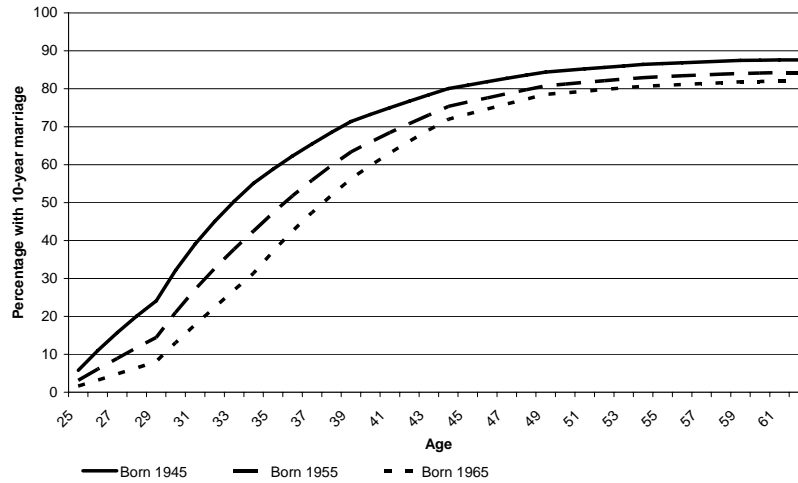
Figure 3 shows a very different pattern for Hispanic women than for white and black women. Among Hispanic women born in the 1920s, 80 percent had a qualifying marriage. Rates for those in the 1930s actually went up: 88 percent had a qualifying marriage. For subsequent cohorts, rates went down somewhat, but not as dramatically as for whites or blacks. Among Hispanic women born in the 1940s, 80 percent have a qualifying marriage as they approach retirement age. The pattern for the group born in the 1950s is quite similar to that of the preceding cohorts; only the youngest cohort is substantially slower to report a qualifying marriage.

#### *Future Projections*

Now we turn to the proportion that will have a qualifying marriage at retirement for the cohorts born in the 1940s, 1950s, and 1960s. We focus on the impact of race differences in the retreat from marriage. The area above the lines shows our estimate of the proportion of each birth cohort that will reach old age without a qualifying marriage, and thus be unable to claim spouse or widow benefits.

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**Figure 4: Predicted Percentage of White Women With 10-Year Marriage, by Age and Cohort**



**Figure 5: Predicted Percentage of Black Women With 10-Year Marriage, by Age and Cohort**

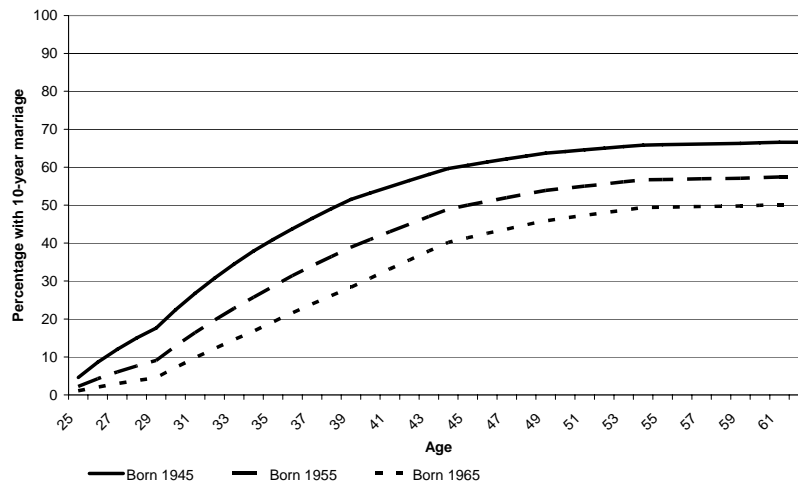
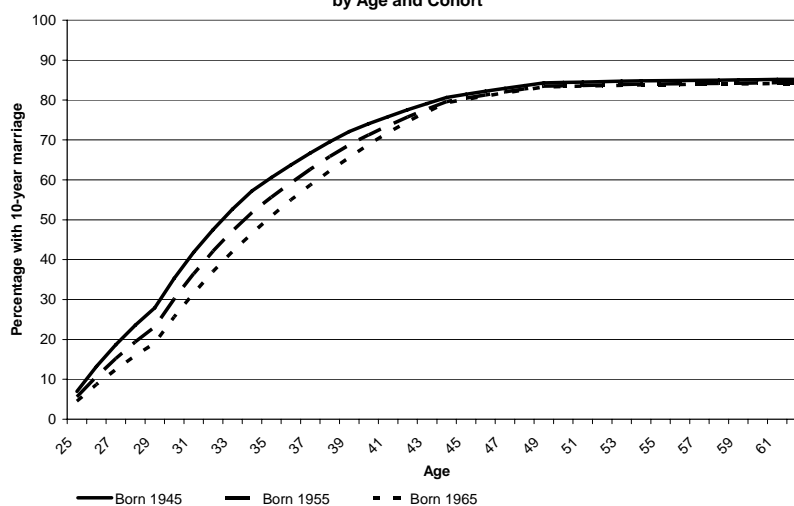


Figure 4 provides estimates for white women in these three cohorts and shows a modest decline in the eligibility for each successive cohort. A comparison of Figures 1 and 4 is illustrative. Among white women born in the 1920s and 1930s, about 94 percent reached age 62 with a 10-year marriage. But a smaller

proportion of those born in the 1940s through the 1960s will reach old age qualified for spouse or widow benefits. Among those born in the 1940s, we estimate that about 88 percent will reach age 62 with a 10-year marriage, among those born in the 1950s, about 85 percent, and among those born in the 1960s, about 82 percent.

Figure 5 shows that the proportion of black women born in the 1940s through the 1960s who will reach old age with a marriage that qualifies them for spouse and widow benefits will drop substantially. A comparison of Figures 2 and 5 shows just how sharp a drop is expected. Among those born in the 1920s, nearly 90 percent of black women reached old age with a marriage that qualified them for Social Security spouse and widow benefits. Among those born in the 1930s, about 84 percent qualified. Yet among those born in the 1940s, only about 67 percent will reach old age with a 10-year marriage, and among those born in the 1950s, just 58 percent will qualify. For those born in the 1960s, we expect only 50 percent of black women to reach old age having had a marriage that qualifies them for spouse or widow benefits.

Figure 6: Predicted Percentage of Hispanic Women With 10-Year Marriage, by Age and Cohort



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Figure 6 shows that while there was some decline for Hispanic women, the proportion who will reach old age with a marriage that qualifies them for spouse and widow benefits will stabilize for those born in the 1940s through the 1960s. Among Hispanic women born in the 1920s, just under 80 percent reached old age with a qualifying marriage, and among those born in the 1930s, it was nearly 87 percent. We project that among those born in the 1940s, 1950s and 1960s, about 85 percent will qualify. White and Hispanic women will continue to have fairly high levels of eligibility for Social Security spouse and widow benefits, but black women will not.

#### **What Is the Impact of Declining Eligibility for Spouse and Widow Benefits?**

For the next several decades, Social Security spouse and widow benefits will continue to be an important source of old age income, particularly for white and Hispanic women. But for many black women, this safety net is becoming increasingly irrelevant. Among black women born in the 1960s, only one-half can expect to have had a marriage that qualifies them for spouse and widow benefits when they reach age 62.

Those who do not qualify for spouse and widow benefits either because they never married or divorced before meeting the 10-year requirement are most likely to be poor in old age (Butrica and Iams 2000, 2003). Black women may be not only the least likely to be able to make claims as wives or widows, but may also continue to have the lowest average worker benefits and private pensions. Thus, the safety net provided by non-contributory benefits may become increasingly irrelevant, and therefore ineffective, for the group that needs it most: unmarried black women.

Some might suggest that lack of access to a spouse and widow benefit might not be as problematic for black women because the gender gap in wages is smaller. Indeed, black women earn 83 percent of what black men earn, while white women earn just 69

percent of what white men earn (Padavic and Reskin 2002). But black women currently have the lowest average working wages and the lowest average retired worker benefits (Padavic and Reskin 2002; SSA 2006). They are also less likely than white women to have private pension income, asset income, or their own homes (Butrica and Iams 2003). Thus, they are particularly economically vulnerable in old age. While retirement benefits for workers may increase somewhat for future cohorts, these benefits are not likely to increase enough to equal the benefits they might have received as widows.

### What Are the Policy Alternatives?

Given the growing race gap in eligibility for Social Security spouse and widow benefits, why keep these benefits at all? Some policy analysts in the past have suggested that spouse and widow benefits serve as a form of delayed or *de facto* wages for unpaid domestic labor performed by many women throughout their lives (Myers 1982; Holden 1979; Flowers 1979). However, the eligibility rules are unrelated to the performance of domestic labor; they reward marital status rather than unpaid labor. Furthermore, women married to high earners receive a much larger benefit than women married to low earners, regardless of the quantity and difficulty of their unpaid labors (Harrington Meyer 1996).

Other policy analysts have favored spouse and widow benefits on the basis of insurance principles (Harrington Meyer 1996; Burkhauser and Holden 1982). Indeed, married men's benefits appear to shift to their wives after their death. But unlike some private pensions, spouse and widow benefits are not a private asset that is passed on to survivors. A widow is entitled to her own full benefit. Thus, for a man with several qualified wives, the benefit is not divided among them; rather each woman receives a widow benefit equal to his retired worker benefit.

Perhaps the best justification for Social Security spouse and widow benefits is income adequacy. Two-thirds of older women

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receive the benefits and for many of them it is their single most important source of income. But justifying the benefits on the grounds of adequacy raises the question, why assure income adequacy only for those who have met a marital requirement? Why not assure income adequacy for all?

#### *Reform of Noncontributory Benefits?*

Many proposals emphasize increasing the widow benefit or implementing earnings sharing (see Burkhauser and Holden 1982; Burkhauser and Smeeding 1994). Efforts to increase the widow benefit usually involve giving less money to a couple while the husband is alive and then more to the widow once he has died. Earnings sharing credits each person in a marriage with having earned one-half of the annual household income, regardless of who actually earned the income. Such proposals are worth considering, but they are problematic precisely because they are aimed at increasing benefits to women with a qualifying marriage. What these proposals fail to take into account is the economic well-being of women without qualifying marriages. Such proposals further entrench marital status as an eligibility requirement, failing to take into account either the retreat from marriage, or the growing race gap in marital rates.

Most current Social Security reform proposals continue to link benefits to marital status. What policy changes would be needed to make noncontributory benefits more responsive to the retreat from marriage?

#### *Benefits for Unpaid Care Work?*

Some proposals mimic the European practice of implementing child care or family care credits that either allow women to drop more zero years from their earnings history or actually insert a value in foregone wages into their earnings history (Burkhauser and Holden 1982; Glasse, Estes, and Smeeding 1999; Favreault, Sammartino, and Steuerle 2002; Herd 2002). The problem with proposals that link economic security to the provision of unpaid labor is that they tend to bolster economic security only for those

who are out of the labor force, have an alternate source of income, and are therefore able to stay at home. They provide little economic safety for the growing share of women who perform unpaid care and domestic work outside of marriage, balancing unpaid and paid work simultaneously. Recent proposals that give care credits regardless of earnings, however, are more redistributive and are worth careful consideration (Herd 2005).

*Universal Minimum Benefits?*

Another option is to eliminate the link between marital status and eligibility for non-contributory benefits. Non-contributory benefits can be linked to other statuses that might have more equitable distributional effects, namely citizenship or residence. Thus, one alternative mechanism for distributing benefits is to establish a fairly high minimum benefit. Such a model removes the links to marital status or the performance of unpaid domestic labor. Even a modest minimum benefit, Davies and Favreault (2004) and Herd (2002) show, is fairly effective at reducing poverty and inequality among low-income beneficiaries. Wasow (2004) proposes a minimum benefit given to households that currently receive 75 percent or more of their income from Social Security and have a total income below the poverty line. But this sort of poverty based benefit might be too restrictive. In a comparison of several national pension schemes, Smeeding and Sandström (2005) show that countries with a high minimum benefit have very low rates of old age poverty. If the minimum were set equal to the federal old age poverty line, it would be nearly equivalent to the maximum spouse benefit and thereby eliminate the need for such a benefit. A minimum benefit approach would create an income floor that is independent of marital or employment history and reduce inequality in old age.

Much of the recent policy debate has focused on privatizing Social Security by creating individual benefits. Given this experience, our emphasis on universalistic and generous minimum-benefit policies may seem especially fanciful. But, in

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view of the likelihood that some policy changes will have to be enacted in the next 10 or 20 years, we should be prepared to consider policy innovations that contain costs while taking into account the retreat from marriage and redistributing resources to the most vulnerable among the older population.

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