

## **Diverging Eligibility for Social Security Spouse and Widow Benefits? Marital Trends among non-Hispanic Black and White Women, 1990-2004.\***

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This paper focuses on socio-demographic trends in marriage in the United States and their impact on women's eligibility for Social Security spouse and widow benefits. Nationally-representative marital history data are drawn from the 1990 and the newly-released 2004 Marital History Module (Wave II) to the U.S. Census Bureau's *Survey of Income and Program Participation* (SIPP). We use a Restricted-Use File of the 2004 Module, which contains information on the year and month of marital transition events (e.g. marriage, divorce, death).<sup>1</sup>

The retirement security of women is a longstanding concern among policymakers and retirement analysts. Since their introduction into the Social Security program in 1939, spouse and widow benefits have proven to be a particularly important income source for aged women.<sup>2</sup> At the end of 2005, 12.8 million women beneficiaries 62 or

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\* The views expressed in this paper are those of the author(s) and do not necessarily represent the views of the Social Security Administration.

<sup>1</sup> The Public Use File of the 2004 Marital History Module does not contain information that would allow researchers to estimate a respondent's length of marriage(s). In contrast, the 1990 Public File does contain this information. Thanks to an agreement with the U.S. Census Bureau, the Social Security Administration has access to the Restricted-Use File of SIPP's 2004 Marital History Module(s), which contains information that allows estimation of length of marriage(s). To ensure confidentiality, all users of Restricted-Use files must be authorized by the U.S. Census Bureau.

<sup>2</sup> Spouse and survivor benefits were made gender neutral (available to men) by Congress in 1950.

older (59%) received some type of spouse or widow benefit,<sup>3</sup> a larger payment than their own earnings record would have provided (SSA 2007: Table 5.A14).

A number of dynamic factors influence the number of women eligible for, and claiming, Social Security spouse or widow benefits at retirement. One's marital status/history determines Social Security spouse and widow benefit eligibility (typically one must be currently married or have had a ten-year marriage to qualify), and the benefit amount is based on their lifetime earnings record in relation to the current or former spouse. In this paper, we focus on the marital history component of eligibility, while acknowledging that large scale changes in women's workforce attachment over the past half century – particularly increases in women's labor market activity and earnings relative to their male counterparts – can influence the share of women receiving spouse and widow benefits.<sup>4</sup>

The linking of spouse or widow benefit eligibility with a person's marital history has received increasing attention in the context of some dramatic shifts in marital trends since the 1960s (Favreault and Steuerle 2007; Harrington Meyer, Wolf, and Himes 2006; Herd, 2006; Tamborini 2007). A growing body of work documents important differences in the marital patterns of women among the baby-boom and younger birth cohorts compared to cohorts that preceded them. These differences are marked by a rising rate of

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<sup>3</sup> Therein, 28 percent were dually entitled (12% spouse benefit, 16% survivor), 11 percent spouse only, and 19 percent widow only.

<sup>4</sup> Women's increased labor market participation and real earnings in relation to men over the past several decades have resulted in a growing share of women who qualify for Social Security benefits as a retired worker and as a spouse – that is, the dually entitled. Between 1960 and 1985, the share of dually entitled women grew from 5 percent to 20 percent of women beneficiaries 62 or older; by 2005, 28 percent of women beneficiaries were dually-entitled (SSA 2007: Table 5.A14). While the share of women beneficiaries 62 or older claiming a retired worker benefit only has changed slightly between 1960 (39%) and 2005 (41%), greater labor force participation and increases in the real earnings of younger women may mean that more women will qualify for retirement benefits based on their own earnings record in future years (see Blau, Ferber, and Winkler 2006; and Clark and Weismantle, 2003 for historical look at labor market trends of women).

divorce, shorter marriages, and an increased tendency toward either delaying first marriage or never-marrying (Goldstein 1999; Goldstein and Kenney 2001; Norton and Miller, 1992; Kreider, 2005; Ruggles 1997; Waite, 1995).<sup>5</sup> As marital trends shift, the share of women eligible for spouse and widow benefits may change as well. The result has implications for the way retirement is funded, Social Security program costs and distributional outcomes among its beneficiaries (Butrica and Iams, 2000; Iams and Ycas, 1988).

Even as research indicates important changes in women's marital patterns in all economic, racial, and ethnic groups, there is growing evidence that marital patterns have shifted more dramatically among minority group women, particularly among Black women. Studies have shown that the retreat of marriage (i.e., never-marrying) is more pronounced among Black women than non-Hispanic White and Hispanic women (Schoen and Weinick 1993). Along this line, Goldstein and Kenny (2001) approximated that among women born between 1960 and 1964, 93 percent of White women will ever marry compared to 64 percent of Black women. Using several years of the Marital History Supplement to the Current Population Survey (CPS) up to 1995, Harrington Meyer, Wolf, and Himes (2004, 2006) found a rise in later marriages, earlier divorces and never-married women in all groups, but most notably among African American women.<sup>6</sup>

These trends raise questions about the extent to which differential marital patterns among different subgroups of women will foster changes in the future distribution of Social Security spouse and widow benefits. Only a small amount of studies has focused

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<sup>5</sup>Divorce rates surged in the 1960s and 1970s in the United States, and have since begun to stabilize at a relatively high level.

<sup>6</sup> They used the June 1985, 1990, and 1995 CPS Marital History Supplement. The Current Population Survey no longer collects comprehensive data on marital history.

specifically on the effects of changing marital trends on women's eligibility for spouse and widow benefits (e.g., Iams and Ycas, 1988). Even less work has examined the extent to which marital patterns vary among different racial and ethnic women groups and how differences may impact the distribution of Social Security spouse or widow benefits. An exception is Harrington Meyer, Wolf, and Himes (2006), which gives evidence of growing differences in the marital rates between Black and White women, which will result in a rise in the share of Black women ineligible for spouse or widow benefits among future cohorts of retirees.

Using the 1990 and a Restricted-Use File of the 2004 Marital History Module of the U.S. Census Bureau's *Survey of Income and Program Participation* (SIPP),<sup>7</sup> this study compares the marital histories of non-Hispanic White, non-Hispanic Black, and all women aged 40-69 in 2004 to similarly aged women in 1990. To help identify changes over time, women are analyzed across three separate age groups – 40 to 49 (Middle Age), 50 to 59 (Late Middle Age), and 60 to 69 (Older Age). The analysis excludes women who were younger than 40 years old in 1990 and 2004 to more clearly focus on those respondents who have had sufficient time to develop their marital histories. We do not isolate Hispanics and other ethnic groups because of the small sample size of these groups, particularly in the 1990 SIPP.<sup>8</sup>

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<sup>7</sup> The SIPP Marital History Module (wave 2) is considered one of the best surveys to examine trends in marital history, especially since the National Center for Health Statistics and Current Population Survey no longer collects comprehensive data on marital history. Thanks to an agreement with the United States Census Bureau, the Social Security Administration has access to the restricted file of the 2004 SIPP marital history Module(s). The restricted file contains the year and month of marital transition (marriage, divorce, widow), thus allowing for the estimation of whether a respondent has attained a 10-year marriage.

<sup>8</sup> The Hispanic population is very diverse - Cubans may have very different marital patterns than Puerto Ricans than Mexicans, etc. The Hispanic group in the SIPP varies in the relative size of these groups depending upon birth cohort (immigration date, native born) and time period. The Hispanic population changed greatly with immigration in the 1980s and 1990s. Women of all racial and ethnic categories are included in the total category.

A major focus is the share of women in each age cohort that already have a “qualifying marriage” for spouse and widow benefits - currently married or divorced with more 10 years of marriage. We also center on a lack of eligibility - never married plus currently divorced with less than 10 years in one marriage (see figure below).

This study’s findings improve our understanding of socio-demographic trends in marriage and their implications for women’s eligibility for Social Security spouse or widow benefits. Our findings show significant marital pattern changes among women aged 40 to 69 between 1990 and 2004. Notable shifts occurred among the late wave of the large baby boom generation (born between 1955 and 1964), marked by increases in the share of women currently divorced, ever divorced, currently divorced with shorter marriages (less than 10 years) or never-married relative to previous cohorts at a similar stage of life. Consistent with previous research (Goldstein and Kenny 2001; Harrington Meyer, Wolf, and Himes 2006), we found that a “retreat of marriage” is occurring more sharply among black women than white women, with racial differences in marriage being more substantial among more recent cohorts.

Taken as a whole, most women, regardless of race or birth cohort, will continue to incur marital histories that will qualify them for Social Security spouse or widow benefits, now and in the future. However, we may expect a modest decline in the share of women that will possess a qualifying marriage by the time more recent cohorts of women reach retirement age, most prominently among black women. Further analysis on the interplay between changing family structures and women’s retirement income security would be beneficial. For example, future work focused on marriage patterns among different demographic groups of women, and the economic consequences and

structural underpinnings of widening divergences in marriage patterns among some subgroups, would be valuable. There is also interest in trends in family and labor market activity of women emerging among more recent cohorts, including post-boomers.

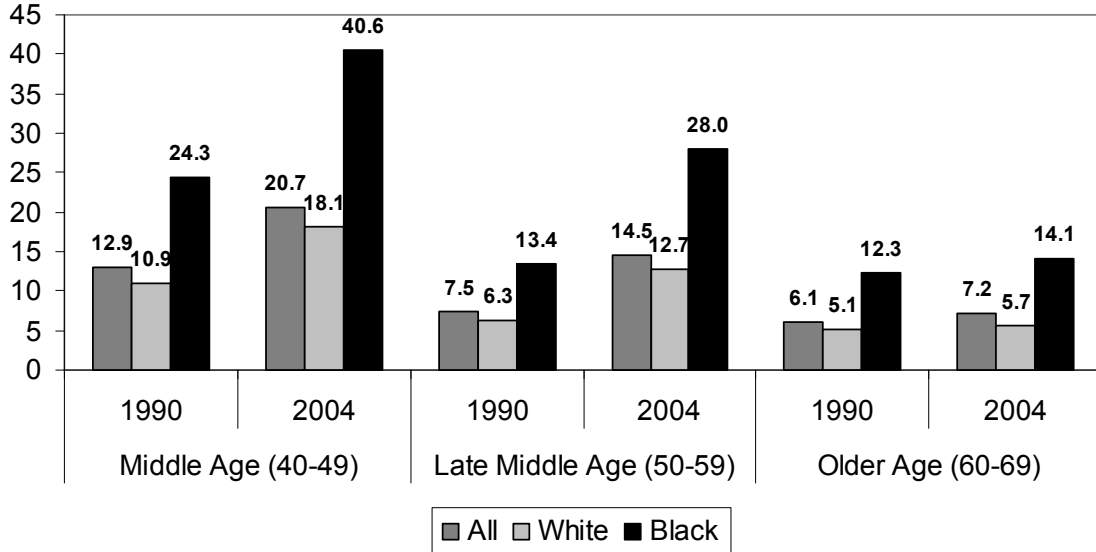
\*DO NOT CITE

**Table. Marital History Measures of Women, by Age Cohort and Race, 1990 and 2004 (in Percent)**

	1990			2004		
	All	White	Black	All	White	Black
<b>MIDDLE AGE (40-49)</b>						
Married	74.2	76.8	57.2	70.2	72.5	49.6
Never Married	6.6	5.1	14.7	11.9	9.2	29.1
Currently Divorced	16.0	15.4	21.3	16.4	17.1	18.9
Widowed	3.3	2.7	6.8	1.6	1.3	2.4
Ever Married	93.4	94.9	85.3	88.1	90.8	70.9
Ever Divorced	37.3	37.7	42.2	38.5	41	38.9
Currently Divorced with Less than 10 Years in Any Marriage (among ever married)	6.8	6.1	11.3	9.9	9.8	16.3
<b>LATE MIDDLE AGE (50-59)</b>						
Married	73.6	75.9	58.7	67.2	69.9	47.2
Never Married	4.5	3.7	7.8	7.7	6.4	17.4
Currently Divorced	12.1	11.6	17.9	19.4	18.8	24.5
Widowed	9.8	8.8	15.7	5.7	4.9	10.9
Ever Married	95.5	96.3	92.2	92.3	93.6	82.6
Ever Divorced	30.1	30.4	33	44.1	45.6	47.9
Currently Divorced with Less than 10 Years in Any Marriage (among ever married)	3.1	2.7	6.1	7.4	6.8	12.9
<b>OLDER AGE (60-69)</b>						
Married	61.5	64	40.9	62.7	65.7	40.9
Never Married	4.3	3.8	8.1	4.3	3.4	8.7
Currently Divorced	8.1	7.0	15.3	15.0	14.4	21.8
Widowed	26.1	25.1	35.8	18.0	16.5	28.7
Ever Married	95.7	96.2	91.9	95.7	96.6	91.3
Ever Divorced	21.4	20.4	32.4	33.7	34.6	37.7
Currently Divorced with Less than 10 Years in Any Marriage (among ever married)	1.9	1.4	4.5	3.0	2.4	6.0

SOURCE: Authors' calculations using 1990 and 2004 SIPP Marital History Module.

**Percentage of Women Lacking Potential Eligibility for Social Security Spouse or Widow Benefits, 1990-2004**



SOURCE: Authors' calculations using 1990 and 2004 SIPP Marital History Module.

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