

**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Benefits in 2030**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	2%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	2%	0%	0%	0%
All other races, non-Hispanic	0%	1%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	1%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	6%	0%	0%	0%
Widowed	0%	1%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	1%	0%	0%	0%
Associate	0%	2%	0%	0%	0%
High school	0%	2%	0%	0%	0%
Less than high school	0%	1%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	7%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	4%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	1%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	0%	1%	0%	0%	0%
Disabled worker only	0%	2%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Benefits in 2050**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	1%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	2%	0%	0%	0%
All other races, non-Hispanic	0%	1%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	1%	0%	0%	0%
Age					
60–69	0%	1%	0%	0%	0%
70–79	0%	1%	0%	0%	0%
80–89	0%	1%	0%	0%	0%
90 or older	0%	2%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	5%	0%	0%	0%
Widowed	0%	1%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	1%	0%	0%	0%
Associate	0%	1%	0%	0%	0%
High school	0%	1%	0%	0%	0%
Less than high school	0%	1%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	6%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	1%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	3%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Benefits in 2070**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with a—		Percent change in Social Security benefits at the—		
	Benefit decrease	Benefit increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	2%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	2%	0%	0%	0%
All other races, non-Hispanic	0%	0%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	0%	0%	0%	0%
Age					
60–69	0%	1%	0%	0%	0%
70–79	0%	1%	0%	0%	0%
80–89	0%	1%	0%	0%	0%
90 or older	0%	1%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	5%	0%	0%	0%
Widowed	0%	1%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	1%	0%	0%	0%
Associate	0%	2%	0%	0%	0%
High school	0%	2%	0%	0%	0%
Less than high school	0%	1%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	5%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	3%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	1%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	0%	0%	0%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Taxes Paid in 2030**

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2021\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race/ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Taxes Paid in 2050**

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2021\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race/ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Social Security Taxes Paid in 2070**

Population: Current-law payroll taxpayers aged 31 or older

Characteristic	Percent of population with a—		Percent change in Social Security taxes paid at the—			Change in taxes paid (in 2021\$) at the—		
	Tax decrease	Tax increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	0%	0%	0%	0%	\$0	\$0	\$0
Sex								
Female	0%	0%	0%	0%	0%	\$0	\$0	\$0
Male	0%	0%	0%	0%	0%	\$0	\$0	\$0
Race/ethnicity								
Hispanic or Latino, any race	0%	0%	0%	0%	0%	\$0	\$0	\$0
White, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
All other races, non-Hispanic	0%	0%	0%	0%	0%	\$0	\$0	\$0
Country of birth								
United States	0%	0%	0%	0%	0%	\$0	\$0	\$0
Other countries	0%	0%	0%	0%	0%	\$0	\$0	\$0
Age								
31–39	0%	0%	0%	0%	0%	\$0	\$0	\$0
40–49	0%	0%	0%	0%	0%	\$0	\$0	\$0
50–59	0%	0%	0%	0%	0%	\$0	\$0	\$0
60–69	0%	0%	0%	0%	0%	\$0	\$0	\$0
70 or older	0%	0%	0%	0%	0%	\$0	\$0	\$0
Marital status								
Married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Divorced	0%	0%	0%	0%	0%	\$0	\$0	\$0
Widowed	0%	0%	0%	0%	0%	\$0	\$0	\$0
Never married	0%	0%	0%	0%	0%	\$0	\$0	\$0
Highest education level								
Graduate	0%	0%	0%	0%	0%	\$0	\$0	\$0
Bachelor	0%	0%	0%	0%	0%	\$0	\$0	\$0
Associate	0%	0%	0%	0%	0%	\$0	\$0	\$0
High school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Less than high school	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law household income quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Current-law payroll taxes quintile								
Highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second highest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Middle	0%	0%	0%	0%	0%	\$0	\$0	\$0
Second lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0
Lowest	0%	0%	0%	0%	0%	\$0	\$0	\$0

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Household Income in 2030**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	2%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%
All other races, non-Hispanic	0%	1%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	1%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	6%	0%	0%	0%
Widowed	0%	1%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	1%	0%	0%	0%
Associate	0%	2%	0%	0%	0%
High school	0%	2%	0%	0%	0%
Less than high school	0%	1%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	7%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	4%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	1%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	0%	1%	0%	0%	0%
Disabled worker only	0%	1%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

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%ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Household Income in 2050**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	1%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%
All other races, non-Hispanic	0%	0%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	0%	0%	0%	0%
Age					
60–69	0%	1%	0%	0%	0%
70–79	0%	1%	0%	0%	0%
80–89	0%	1%	0%	0%	0%
90 or older	0%	2%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	4%	0%	0%	0%
Widowed	0%	1%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	1%	0%	0%	0%
Associate	0%	1%	0%	0%	0%
High school	0%	1%	0%	0%	0%
Less than high school	0%	1%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	5%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	3%	0%	0%	0%

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%ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Household Income in 2070**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Percent of population with an—		Percent change in household income at the—		
	Income decrease	Income increase	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%
Sex					
Female	0%	1%	0%	0%	0%
Male	0%	1%	0%	0%	0%
Race/ethnicity					
Hispanic or Latino, any race	0%	1%	0%	0%	0%
White, non-Hispanic	0%	1%	0%	0%	0%
Black or African American, non-Hispanic	0%	2%	0%	0%	0%
All other races, non-Hispanic	0%	0%	0%	0%	0%
Country of birth					
United States	0%	1%	0%	0%	0%
Other countries	0%	0%	0%	0%	0%
Age					
60–69	0%	1%	0%	0%	0%
70–79	0%	1%	0%	0%	0%
80–89	0%	1%	0%	0%	0%
90 or older	0%	1%	0%	0%	0%
Marital status					
Married	0%	0%	0%	0%	0%
Divorced	0%	4%	0%	0%	0%
Widowed	0%	0%	0%	0%	0%
Never married	0%	0%	0%	0%	0%
Highest education level					
Graduate	0%	1%	0%	0%	0%
Bachelor	0%	0%	0%	0%	0%
Associate	0%	1%	0%	0%	0%
High school	0%	1%	0%	0%	0%
Less than high school	0%	0%	0%	0%	0%
Current-law poverty status					
Above poverty	0%	1%	0%	0%	0%
In poverty	0%	5%	0%	0%	0%
Current-law household income quintile					
Highest	0%	0%	0%	0%	0%
Second highest	0%	0%	0%	0%	0%
Middle	0%	1%	0%	0%	0%
Second lowest	0%	1%	0%	0%	0%
Lowest	0%	3%	0%	0%	0%
Current-law benefit type					
Retired worker only	0%	1%	0%	0%	0%
Widow(er) (includes dually entitled)	0%	1%	0%	0%	0%
Spousal (includes dually entitled)	0%	0%	0%	0%	0%
Disabled worker only	0%	0%	0%	0%	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

%ile = percentile.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.

**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Official Poverty Measure in 2030**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	5%	4%	3,237	3,100	-137	-4%
Sex						
Female	5%	4%	1,787	1,669	-118	-6%
Male	4%	4%	1,450	1,431	-19	-1%
Race/ethnicity						
Hispanic or Latino, any race	7%	7%	570	565	-5	0%
White, non-Hispanic	3%	3%	1,804	1,698	-106	-5%
Black or African American, non-Hispanic	9%	8%	636	614	-22	-3%
All other races, non-Hispanic	6%	5%	228	224	-3	-1%
Country of birth						
United States	4%	4%	2,472	2,348	-123	-5%
Other countries	7%	7%	765	752	-13	-1%
Age						
60–69	6%	6%	1,486	1,450	-35	-2%
70–79	4%	4%	1,318	1,236	-81	-6%
80–89	3%	2%	381	361	-19	-5%
90 or older	2%	2%	53	53	0	0%
Marital status						
Married	1%	1%	469	466	-3	0%
Divorced	9%	8%	1,207	1,079	-127	-10%
Widowed	6%	6%	740	733	-6	0%
Never married	16%	16%	821	821	0	0%
Highest education level						
Graduate	1%	1%	97	91	-5	-5%
Bachelor	2%	2%	263	250	-13	-5%
Associate	4%	4%	626	585	-41	-6%
High school	6%	5%	1,534	1,471	-62	-4%
Less than high school	12%	12%	717	702	-14	-2%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	96%	3,237	3,100	-137	-4%
Current-law benefit type						
Retired worker only	4%	4%	2,252	2,134	-117	-5%
Widow(er) (includes dually entitled)	5%	5%	577	566	-11	-1%
Spousal (includes dually entitled)	2%	2%	145	138	-6	-4%
Disabled worker only	10%	10%	263	262	-1	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Official Poverty Measure in 2050**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	4%	4%	3,309	3,208	-100	-3%
Sex						
Female	4%	4%	1,862	1,777	-85	-4%
Male	4%	4%	1,447	1,431	-15	-1%
Race/ethnicity						
Hispanic or Latino, any race	6%	6%	897	884	-12	-1%
White, non-Hispanic	3%	3%	1,472	1,406	-66	-4%
Black or African American, non-Hispanic	8%	8%	679	659	-19	-2%
All other races, non-Hispanic	4%	4%	261	259	-2	0%
Country of birth						
United States	4%	3%	2,260	2,174	-86	-3%
Other countries	6%	5%	1,048	1,035	-13	-1%
Age						
60–69	5%	5%	1,277	1,262	-14	-1%
70–79	4%	3%	1,105	1,066	-38	-3%
80–89	3%	3%	734	703	-31	-4%
90 or older	3%	2%	193	177	-16	-8%
Marital status						
Married	1%	1%	457	457	0	0%
Divorced	6%	6%	948	849	-98	-10%
Widowed	5%	5%	750	748	-1	0%
Never married	12%	12%	1,154	1,154	0	0%
Highest education level						
Graduate	1%	1%	91	86	-4	-4%
Bachelor	2%	1%	280	268	-12	-4%
Associate	3%	3%	555	536	-18	-3%
High school	6%	6%	1,549	1,494	-55	-3%
Less than high school	11%	11%	834	825	-8	-1%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	97%	3,309	3,208	-100	-3%
Current-law benefit type						
Retired worker only	4%	4%	2,500	2,406	-94	-3%
Widow(er) (includes dually entitled)	4%	4%	498	496	-2	0%
Spousal (includes dually entitled)	1%	1%	99	95	-3	-3%
Disabled worker only	6%	6%	212	212	0	0%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Official Poverty Measure in 2070**

Population: Current-law beneficiaries aged 60 or older

Characteristic	Official poverty rate		Number of population in poverty (in thousands)			Percent change in the number in poverty
	Without proposal	With proposal	Without proposal	With proposal	Change	
Total	3%	2%	2,425	2,315	-109	-4%
Sex						
Female	3%	3%	1,304	1,228	-75	-5%
Male	2%	2%	1,121	1,087	-34	-3%
Race/ethnicity						
Hispanic or Latino, any race	3%	3%	769	746	-23	-3%
White, non-Hispanic	2%	2%	1,009	946	-63	-6%
Black or African American, non-Hispanic	4%	4%	392	374	-17	-4%
All other races, non-Hispanic	3%	3%	254	249	-4	-1%
Country of birth						
United States	2%	2%	1,586	1,498	-87	-5%
Other countries	4%	4%	839	817	-21	-2%
Age						
60–69	3%	3%	795	761	-33	-4%
70–79	3%	2%	906	861	-44	-4%
80–89	3%	2%	585	562	-22	-3%
90 or older	2%	2%	139	131	-8	-5%
Marital status						
Married	1%	1%	292	290	-1	0%
Divorced	3%	3%	613	512	-101	-16%
Widowed	3%	3%	473	467	-6	-1%
Never married	6%	6%	1,046	1,046	0	0%
Highest education level						
Graduate	1%	1%	156	145	-10	-7%
Bachelor	1%	1%	218	213	-5	-2%
Associate	2%	2%	405	373	-31	-7%
High school	4%	3%	1,033	985	-48	-4%
Less than high school	6%	6%	613	600	-12	-2%
Current-law poverty status						
Above poverty	0%	0%	0	0	0	...
In poverty	100%	95%	2,425	2,315	-109	-4%
Current-law benefit type						
Retired worker only	3%	3%	1,958	1,859	-99	-5%
Widow(er) (includes dually entitled)	2%	2%	321	313	-8	-2%
Spousal (includes dually entitled)	1%	1%	41	41	0	0%
Disabled worker only	3%	3%	105	103	-2	-1%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

... = not applicable.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Benefit/Tax Ratios**

Population: Workers born 1960–1969 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio without proposal at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	2%	0%	0%	0%	5%	127%	397%	6%	127%	403%
Sex											
Female	0%	2%	0%	0%	0%	23%	159%	562%	24%	160%	573%
Male	0%	1%	0%	0%	0%	0%	105%	239%	0%	105%	240%
Race/ethnicity											
Hispanic or Latino, any race	0%	1%	0%	0%	0%	0%	141%	506%	0%	142%	515%
White, non-Hispanic	0%	2%	0%	0%	0%	14%	122%	359%	14%	123%	366%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%	0%	131%	410%	0%	132%	411%
All other races, non-Hispanic	0%	1%	0%	0%	0%	0%	132%	493%	0%	132%	493%
Country of birth											
United States	0%	2%	0%	0%	0%	12%	123%	363%	12%	123%	369%
Other countries	0%	1%	0%	0%	0%	0%	144%	525%	0%	144%	534%
Highest education level											
Graduate	0%	1%	0%	0%	0%	24%	113%	245%	24%	113%	247%
Bachelor	0%	1%	0%	0%	0%	25%	120%	324%	25%	120%	326%
Associate	0%	2%	0%	0%	0%	16%	127%	340%	16%	127%	348%
High school	0%	2%	0%	0%	0%	0%	133%	475%	0%	134%	479%
Less than high school	0%	1%	0%	0%	0%	0%	141%	718%	0%	141%	733%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	36%	93%	136%	36%	93%	137%
Second highest	0%	1%	0%	0%	0%	21%	118%	175%	21%	118%	176%
Middle	0%	2%	0%	0%	0%	10%	140%	234%	10%	140%	235%
Second lowest	0%	2%	0%	0%	0%	23%	205%	444%	23%	206%	449%
Lowest	0%	3%	0%	0%	0%	0%	228%	1,369%	0%	234%	1,426%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	94%	134%	40%	94%	134%
Second highest	0%	1%	0%	0%	0%	23%	118%	173%	23%	118%	173%
Middle	0%	2%	0%	0%	0%	16%	141%	235%	16%	142%	235%
Second lowest	0%	2%	0%	0%	0%	18%	193%	403%	18%	193%	405%
Lowest	0%	2%	0%	0%	0%	0%	270%	1,384%	0%	277%	1,450%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	47%	101%	169%	47%	101%	169%
Second highest	0%	1%	0%	0%	0%	33%	118%	237%	33%	119%	237%
Middle	0%	2%	0%	0%	0%	15%	136%	314%	15%	136%	315%
Second lowest	0%	2%	0%	0%	0%	9%	165%	490%	9%	166%	499%
Lowest	0%	2%	0%	0%	0%	0%	183%	1,028%	0%	187%	1,070%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Benefit/Tax Ratios**

Population: Workers born 1980–1989 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio without proposal at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%	0%	119%	375%	0%	119%	381%
Sex											
Female	0%	1%	0%	0%	0%	0%	143%	532%	0%	143%	546%
Male	0%	1%	0%	0%	0%	0%	101%	258%	0%	102%	260%
Race/ethnicity											
Hispanic or Latino, any race	0%	1%	0%	0%	0%	0%	128%	410%	0%	129%	415%
White, non-Hispanic	0%	1%	0%	0%	0%	14%	118%	372%	15%	119%	380%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%	0%	111%	323%	0%	112%	334%
All other races, non-Hispanic	0%	0%	0%	0%	0%	0%	106%	410%	0%	106%	414%
Country of birth											
United States	0%	1%	0%	0%	0%	7%	118%	342%	8%	118%	349%
Other countries	0%	0%	0%	0%	0%	0%	121%	521%	0%	121%	542%
Highest education level											
Graduate	0%	0%	0%	0%	0%	21%	105%	271%	21%	105%	272%
Bachelor	0%	0%	0%	0%	0%	5%	107%	291%	5%	107%	296%
Associate	0%	2%	0%	0%	0%	0%	120%	329%	0%	121%	340%
High school	0%	2%	0%	0%	0%	0%	130%	483%	0%	131%	493%
Less than high school	0%	1%	0%	0%	0%	0%	126%	612%	0%	127%	628%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	37%	87%	124%	37%	87%	124%
Second highest	0%	1%	0%	0%	0%	34%	117%	176%	34%	117%	176%
Middle	0%	1%	0%	0%	0%	28%	145%	258%	28%	145%	260%
Second lowest	0%	2%	0%	0%	0%	0%	204%	522%	0%	205%	524%
Lowest	0%	1%	0%	0%	0%	0%	122%	1,803%	0%	127%	1,845%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	40%	88%	125%	40%	88%	125%
Second highest	0%	1%	0%	0%	0%	36%	117%	178%	36%	117%	178%
Middle	0%	1%	0%	0%	0%	29%	144%	261%	29%	145%	262%
Second lowest	0%	2%	0%	0%	0%	0%	197%	467%	0%	198%	468%
Lowest	0%	1%	0%	0%	0%	0%	121%	1,917%	0%	128%	1,926%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	42%	90%	149%	42%	90%	149%
Second highest	0%	1%	0%	0%	0%	43%	119%	247%	43%	120%	247%
Middle	0%	1%	0%	0%	0%	31%	139%	330%	31%	140%	332%
Second lowest	0%	2%	0%	0%	0%	7%	176%	565%	8%	177%	571%
Lowest	0%	1%	0%	0%	0%	0%	66%	922%	0%	74%	953%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Benefit/Tax Ratios**

Population: Workers born 2000–2009 with a benefit/tax ratio

Characteristic	Percent of population with a—		Percent change in benefit/tax ratio at the—			Benefit/tax ratio without proposal at the—			Benefit/tax ratio with proposal at the—		
	Ratio decrease	Ratio increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%	0%	116%	343%	0%	116%	351%
Sex											
Female	0%	2%	0%	0%	0%	0%	137%	486%	4%	138%	504%
Male	0%	1%	0%	0%	0%	0%	99%	245%	0%	99%	247%
Race/ethnicity											
Hispanic or Latino, any race	0%	1%	0%	0%	0%	0%	124%	369%	0%	124%	379%
White, non-Hispanic	0%	2%	0%	0%	0%	17%	115%	338%	19%	115%	348%
Black or African American, non-Hispanic	0%	2%	0%	0%	0%	0%	112%	306%	0%	113%	311%
All other races, non-Hispanic	0%	0%	0%	0%	0%	0%	100%	327%	0%	100%	331%
Country of birth											
United States	0%	2%	0%	0%	0%	11%	116%	318%	12%	116%	325%
Other countries	0%	1%	0%	0%	0%	0%	116%	475%	0%	117%	494%
Highest education level											
Graduate	0%	1%	0%	0%	0%	25%	106%	255%	26%	106%	257%
Bachelor	0%	1%	0%	0%	0%	8%	103%	272%	8%	103%	276%
Associate	0%	2%	0%	0%	0%	0%	118%	309%	0%	118%	317%
High school	0%	2%	0%	0%	0%	0%	124%	413%	0%	124%	418%
Less than high school	0%	1%	0%	0%	0%	0%	127%	547%	0%	128%	574%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	39%	85%	121%	39%	85%	121%
Second highest	0%	1%	0%	0%	0%	40%	114%	170%	40%	115%	170%
Middle	0%	2%	0%	0%	0%	29%	138%	246%	29%	139%	247%
Second lowest	0%	3%	0%	0%	0%	11%	189%	452%	11%	191%	454%
Lowest	0%	1%	0%	0%	0%	0%	128%	1,529%	0%	133%	1,565%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	41%	85%	121%	41%	85%	121%
Second highest	0%	1%	0%	0%	0%	41%	116%	173%	41%	116%	173%
Middle	0%	2%	0%	0%	0%	31%	139%	254%	32%	140%	254%
Second lowest	0%	3%	0%	0%	0%	13%	183%	414%	13%	184%	421%
Lowest	0%	1%	0%	0%	0%	0%	126%	1,578%	0%	133%	1,630%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	44%	87%	139%	44%	87%	139%
Second highest	0%	1%	0%	0%	0%	45%	117%	231%	45%	117%	231%
Middle	0%	2%	0%	0%	0%	34%	136%	307%	34%	136%	308%
Second lowest	0%	2%	0%	0%	0%	12%	167%	512%	12%	168%	517%
Lowest	0%	2%	0%	0%	0%	0%	89%	792%	0%	95%	833%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Initial Replacement Rates**

Population: Current-law beneficiaries born 1960–1969 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate without proposal at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%	24%	46%	79%	24%	46%	80%
Sex											
Female	0%	1%	0%	0%	0%	28%	51%	90%	28%	51%	90%
Male	0%	0%	0%	0%	0%	22%	42%	66%	22%	42%	66%
Race/ethnicity											
Hispanic or Latino, any race	0%	0%	0%	0%	0%	28%	50%	84%	28%	50%	85%
White, non-Hispanic	0%	1%	0%	0%	0%	23%	43%	74%	23%	44%	75%
Black or African American, non-Hispanic	0%	0%	0%	0%	0%	28%	51%	85%	28%	51%	85%
All other races, non-Hispanic	0%	0%	0%	0%	0%	24%	48%	90%	25%	48%	90%
Country of birth											
United States	0%	1%	0%	0%	0%	23%	44%	75%	23%	44%	76%
Other countries	0%	1%	0%	0%	0%	28%	53%	90%	28%	53%	90%
Highest education level											
Graduate	—	—	—	—	—	21%	41%	71%	21%	41%	72%
Bachelor	—	—	—	—	—	22%	42%	77%	22%	42%	77%
Associate	—	—	—	—	—	24%	45%	74%	24%	45%	75%
High school	—	—	—	—	—	27%	48%	81%	27%	48%	83%
Less than high school	—	—	—	—	—	33%	56%	90%	33%	56%	90%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	17%	31%	47%	17%	31%	47%
Second highest	0%	0%	0%	0%	0%	24%	38%	56%	24%	38%	56%
Middle	0%	1%	0%	0%	0%	29%	43%	63%	29%	43%	63%
Second lowest	0%	1%	0%	0%	0%	38%	51%	77%	38%	51%	77%
Lowest	0%	2%	0%	0%	0%	53%	70%	119%	53%	71%	124%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	50%	16%	33%	50%
Second highest	0%	0%	0%	0%	0%	23%	37%	57%	23%	37%	57%
Middle	0%	1%	0%	0%	0%	31%	43%	63%	31%	43%	63%
Second lowest	0%	1%	0%	0%	0%	37%	50%	78%	37%	51%	78%
Lowest	0%	2%	0%	0%	0%	52%	68%	113%	52%	69%	119%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	18%	36%	53%	18%	36%	54%
Second highest	0%	0%	0%	0%	0%	22%	38%	62%	22%	38%	62%
Middle	0%	1%	0%	0%	0%	28%	43%	69%	28%	43%	69%
Second lowest	0%	1%	0%	0%	0%	33%	50%	82%	33%	50%	83%
Lowest	0%	1%	0%	0%	0%	46%	63%	92%	46%	63%	95%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile; — = sample size is too small.

Providing these estimates does not imply SSA support for the proposal, nor is SSA responsible for any interpretations of these estimates.



**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Initial Replacement Rates**

Population: Current-law beneficiaries born 1980–1989 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate without proposal at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%	24%	47%	85%	24%	47%	85%
Sex											
Female	0%	1%	0%	0%	0%	27%	53%	90%	27%	53%	90%
Male	0%	0%	0%	0%	0%	22%	43%	73%	22%	43%	73%
Race/ethnicity											
Hispanic or Latino, any race	0%	0%	0%	0%	0%	28%	51%	90%	28%	51%	90%
White, non-Hispanic	0%	1%	0%	0%	0%	23%	45%	81%	23%	45%	82%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%	26%	51%	83%	26%	51%	83%
All other races, non-Hispanic	0%	0%	0%	0%	0%	22%	46%	90%	22%	46%	90%
Country of birth											
United States	0%	1%	0%	0%	0%	23%	46%	81%	23%	46%	81%
Other countries	0%	0%	0%	0%	0%	27%	54%	90%	27%	54%	90%
Highest education level											
Graduate	0%	0%	0%	0%	0%	21%	42%	75%	21%	42%	75%
Bachelor	0%	0%	0%	0%	0%	21%	43%	82%	21%	43%	82%
Associate	0%	1%	0%	0%	0%	24%	45%	76%	24%	46%	77%
High school	0%	1%	0%	0%	0%	28%	51%	89%	28%	51%	89%
Less than high school	0%	0%	0%	0%	0%	31%	57%	90%	31%	57%	90%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	16%	31%	46%	16%	31%	46%
Second highest	0%	0%	0%	0%	0%	23%	38%	56%	23%	38%	57%
Middle	0%	0%	0%	0%	0%	29%	45%	65%	29%	45%	65%
Second lowest	0%	1%	0%	0%	0%	41%	55%	84%	41%	55%	84%
Lowest	0%	1%	0%	0%	0%	58%	74%	135%	58%	74%	137%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	0%	0%	0%	0%	0%	22%	37%	58%	22%	37%	58%
Middle	0%	0%	0%	0%	0%	30%	45%	66%	30%	45%	66%
Second lowest	0%	1%	0%	0%	0%	39%	54%	85%	39%	54%	86%
Lowest	0%	1%	0%	0%	0%	57%	73%	127%	57%	73%	129%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	17%	35%	52%	17%	35%	52%
Second highest	0%	0%	0%	0%	0%	21%	39%	62%	21%	39%	62%
Middle	0%	0%	0%	0%	0%	27%	44%	73%	27%	44%	73%
Second lowest	0%	1%	0%	0%	0%	35%	53%	88%	35%	53%	88%
Lowest	0%	1%	0%	0%	0%	50%	67%	108%	51%	67%	109%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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**PROPOSAL: Reduce Marriage Duration Requirement for Divorced Spousal Benefits**

**Projected Effects of Proposal on Initial Replacement Rates**

Population: Current-law beneficiaries born 2000–2009 with a replacement rate

Characteristic	Percent of population with a—		Percent change in initial replacement rate at the—			Initial replacement rate without proposal at the—			Initial replacement rate with proposal at the—		
	Rate decrease	Rate increase	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile	10th %ile	Median	90th %ile
Total	0%	1%	0%	0%	0%	24%	48%	84%	24%	48%	85%
Sex											
Female	0%	1%	0%	0%	0%	28%	52%	90%	28%	52%	90%
Male	0%	0%	0%	0%	0%	22%	44%	73%	22%	44%	73%
Race/ethnicity											
Hispanic or Latino, any race	0%	1%	0%	0%	0%	27%	50%	88%	27%	50%	90%
White, non-Hispanic	0%	1%	0%	0%	0%	23%	46%	81%	23%	46%	83%
Black or African American, non-Hispanic	0%	1%	0%	0%	0%	26%	52%	84%	26%	52%	85%
All other races, non-Hispanic	0%	0%	0%	0%	0%	22%	45%	84%	22%	45%	84%
Country of birth											
United States	0%	1%	0%	0%	0%	23%	47%	81%	23%	47%	82%
Other countries	0%	0%	0%	0%	0%	26%	51%	90%	26%	51%	90%
Highest education level											
Graduate	0%	1%	0%	0%	0%	21%	43%	80%	21%	43%	80%
Bachelor	0%	0%	0%	0%	0%	21%	42%	79%	21%	42%	79%
Associate	0%	1%	0%	0%	0%	25%	47%	77%	25%	47%	79%
High school	0%	1%	0%	0%	0%	28%	50%	88%	28%	50%	89%
Less than high school	0%	0%	0%	0%	0%	31%	57%	90%	31%	57%	90%
Current-law initial AIME quintile											
Highest	0%	0%	0%	0%	0%	16%	31%	47%	16%	31%	47%
Second highest	0%	0%	0%	0%	0%	24%	39%	57%	24%	39%	57%
Middle	0%	1%	0%	0%	0%	31%	45%	65%	31%	45%	66%
Second lowest	0%	1%	0%	0%	0%	41%	55%	84%	41%	55%	85%
Lowest	0%	2%	0%	0%	0%	58%	74%	128%	58%	75%	135%
Lifetime payroll tax quintile											
Highest	0%	0%	0%	0%	0%	16%	33%	49%	16%	33%	49%
Second highest	0%	0%	0%	0%	0%	23%	39%	58%	23%	39%	58%
Middle	0%	1%	0%	0%	0%	31%	45%	66%	31%	45%	66%
Second lowest	0%	1%	0%	0%	0%	40%	54%	83%	40%	54%	84%
Lowest	0%	2%	0%	0%	0%	57%	73%	122%	57%	74%	127%
Lifetime payroll tax quintile (shared)											
Highest	0%	0%	0%	0%	0%	16%	35%	51%	16%	35%	51%
Second highest	0%	0%	0%	0%	0%	22%	40%	63%	22%	40%	63%
Middle	0%	1%	0%	0%	0%	29%	45%	72%	29%	45%	72%
Second lowest	0%	1%	0%	0%	0%	37%	53%	88%	37%	53%	89%
Lowest	0%	1%	0%	0%	0%	50%	67%	102%	50%	67%	105%

SOURCE: SSA Office of Research, Evaluation, and Statistics, MINT 8.19, Analysis 2.0. Run: 07/01/2021. Ref #: OACT0615v1

NOTES: Start date = 2022.

AIME = average indexed monthly earnings; %ile = percentile.

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