

Young Widows and Their Children: A Comparative Report

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Financial resources of widows under age 60 are analyzed in this study, using data from the Current Population Survey. Comparisons are made with divorced and separated women. These "young" widows have two major sources of income: their own earnings and, if they have children under age 18, social security benefits. Without social security, most of these widowed mothers would be poor. Even with it, one-third of them are poor, with poverty more likely if there are three or more children. As these benefits are not in general available to divorced and separated mothers, over one-half of these women are poor.

Widows with children are often discouraged by the social security earnings test from working to supplement their benefits. Yet only with substantial earnings can most widows with or without children attain incomes even half as high as those of husband-wife families with the same number of children. Many widows under age 60 find it impossible to earn this much and subsist at a low level. If they have no social security benefits they rely principally on public assistance, income from savings, veterans' benefits, and living with relatives.

THE SITUATION OF WIDOWS under age sixty, especially those with dependents, is the subject of this article. The focus is on the financial resources available to them, particularly the interlocking roles of social security benefits and earnings from their own work, the two major sources of their support.

These women have received little attention from researchers and policymakers in contrast to elderly widows, perhaps because there are fewer of them. They formed less than one-fourth of the widows in the United States in 1973. Nevertheless, they numbered 2.3 million, not a negligible group.

In describing their economic well-being in this article it was necessary to put them into context, to find a standard for comparison. The main reference group used throughout is the population of formerly married women whose marriages did not terminate in widowhood.

These divorced and separated women have a great deal in common with the young widows.¹ Those with children share the problem of the fatherless family. They face the common problem of resuming or embarking upon careers interrupted for childrearing or other home responsibilities. They are also different from widows in important ways, particularly in their age range (widows tend to be older) and the sources of income available to them. Widows do not receive alimony or child support; divorced and separated women are usually not eligible for social security benefits.

A second kind of comparison is made over a period of time. During the late 1960's and early 1970's, all social security benefits were raised and it is natural to ask how much the situation of widows was improved thereby. The years for which data were developed are 1967 and 1971. Since the latter year, further increases in social security benefits have taken place, but more recently collected data are not available. Another benchmark used was the widow's own family income before widowhood, to give a measure of the amount of income decline experienced.

THE DATA

The main source of data for this study is the Current Population Survey (CPS),² the ongoing monthly survey conducted by the Bureau of the Census based on a sample of 50,000 American households. It is the best source of social and economic characteristics of the American population between decennial census years. Each March,

¹ Divorced and separated women also include for purposes of this article, women who are married but whose husband is absent from the household (except those whose husbands are absent in the Armed Forces). They are referred to as "DASW" in the tabular presentation.

² For detailed reports on the CPS, see the technical note, pages 18-21. Whenever other sources are used, the specific source is cited.

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supplemental questions are asked on income and work experience during the previous year. Special tabulations of the March 1968 and 1972 CPS's were made, providing data on widows and their families as of those dates and on their income and employment for 1967 and 1971.

In addition, a special supplementary survey of widows, sponsored by the Veterans Administration and the Social Security Administration, was undertaken by the Bureau of the Census as a followup to the regular March 1968 survey. The special study provides more accurate demographic detail on widows in 1968 than the regular CPS. (See the technical note, page 19.) No special study has been conducted since then, and the regular CPS thus affords the only available information on widows after that date. This source shows very little change in the characteristics of widows—their age, the number of children, and so on—except for an apparent decrease in the number of multichild families, as table I in the technical note indicates. It thus seems reasonable to assume that the special study best reflects the current situation for these demographic characteristics.

Demographic characteristics of divorced and separated women have changed since then, however, so both the 1968 and 1972 counts from the regular CPS are shown for them, where appropriate. Income and work-experience data for widows as well as for divorced and separated women are shown, with the regular CPS for 1968 and 1972 used for the same reason.

CHARACTERISTICS OF YOUNG WIDOWS AND THEIR FAMILIES

In 1968 there were about 2,200,000 widows under age 60. They tended to be older, and thus to have fewer young children than divorced and separated women under age 60.

About 40 percent of these widows were in their late fifties, and 40 percent more were aged 45-54 (table 1). Comparatively few were under age 45. In contrast, divorced and separated women are usually much younger and their average age dropped between 1968 and 1972. Only one-tenth of those under age 60 were between ages 55 and 59 in either year. The proportion younger than 35, however, rose over the period from 35 percent to 43 percent, making them as a group even more

TABLE 1.—Age of formerly married women, by presence of children under age 18: Percentage distribution of widows and divorced and separated women under age 60, 1968 and 1972

Age	Total			With children			Without children		
	Wid-ows, 1968	DASW		Wid-ows, 1968	DASW		Wid-ows, 1968	DASW	
		1968	1972		1968	1972		1968	1972
Total number (in thousands).....	2,199	3,814	4,946	711	2,173	3,133	1,489	1,641	1,813
Total percent.....	100	100	100	100	100	100	100	100	100
Under 35.....	0	35	43	16	49	55	1	17	24
35-44.....	14	29	25	31	35	29	6	22	17
45-54.....	41	26	24	43	14	14	39	41	40
55-59.....	39	10	9	10	2	2	53	20	19

youthful in relation to widows than they had been before. This difference in age distributions holds true both for those units with children under age 18 and for those without. Fewer than one-sixth of the widows with young children were under 35 in 1968, but about one-half of the divorced and separated mothers were in this age group. Of those without children, only 1 percent of the widows were under age 35 and more than half were older than 55. For the divorced and separated women the proportions were 17 percent and 20 percent, respectively, in 1968.

An obvious reason why widowhood is more likely to occur to older than to younger women is that the probability of death increases with age. Less apparent is the fact that divorcees of any age are more likely to remarry than widows, so they are less likely to be still divorced at advanced ages. The following tabulation shows the proportion of women aged 61 or under in 1971 who had remarried, depending on how and when their first marriage terminated. As expected, the likelihood of remarriage for both widows and divorcees

Age	[Percent]	
	Remarried, first marriage terminated in—	
	Widowhood	Divorce
Under age 61.....	38	73
16-20.....	87	91
21-25.....	73	80
26-30.....	61	73
31-35.....	49	69
36-40.....	44	55
41-50.....	20	48
51-55.....	10	37
56-60.....	5	39

Source: Bureau of the Census, *Current Population Reports*, P-20, No. 239, "Marriage, Divorce, and Remarriage by Year of Birth," June 1971, table 3.

goes down with age. But the difference between widows and divorced women within age groups is striking.

This article emphasizes widows with children under age 18 because of the thrust of the social security program. When a widow has such dependents, the family unit³ is in general entitled to social security benefits. If she has no children, or if her children are grown, she usually is not eligible for benefits until she herself is aged 60 or over.⁴ Less than one-third of the widows under age 60 had children under 18 in 1968, compared with about 60 percent of the divorced and separated women.

Clearly this difference is also a function of the different age distributions. Though the overall difference between widows and divorced and separated women is very large, within age groups the proportions with children are similar, as the following proportions of women with children under 18 show.

Age of mother	Percent with children under age 18		
	Widows, 1968	DASW	
		1968	1972
Total.....	32	57	63
Under 35.....	85	80	80
35-44.....	71	68	75
45-54.....	34	31	38
55-59.....	8	12	17

Because mothers who are divorced and separated are younger than widowed mothers, their children are younger as well. One-fifth of the widowed mothers had preschool-age children, in contrast to the divorced and separated mothers, over 40 percent of whom had children under age 6.

The low probability of young children means that among units with children under age 18, one-child families are more common among widows than among divorced and separated women, as the following distributions by age and number of children indicate. This means that the multichild family is not as frequent for widows as it is for the divorced and separated women. As will be

³ A unit is defined as a widow or a divorced and separated woman, plus her children under age 18, if any.

⁴ Other widows under age 60 who may receive benefits on the deceased husband's account include the widow who is herself disabled and aged 50 or older and the one who has a disabled child in her care.

Age and number of children	1968	
	Widows	DASW
Total number with children (in thousands).....	711	2,172
	Age of youngest child	
Total percent.....	100	100
Under 6.....	20	42
6-11.....	38	3
12-17.....	47	24
	Number of children under age 18	
Total percent.....	100	100
1.....	44	85
2.....	28	30
3.....	13	15
4 or more.....	16	20

seen, those widows who do have large families are very likely to be disadvantaged.

Most widows and divorced and separated women under age 60 maintain their own households—that is, they do not live with relatives other than their own dependent children (table 2). Young widows and other women who have been married do occasionally live with their parents, often along with their own children. As they become somewhat older, however, larger proportions live alone as their children grow up and leave their parental home. When they become very elderly, they more often live with grown children. According to the Decennial Census, 28.4 percent of widows and 23.4 percent of other ever-married women aged 75 and older in 1970 were parents or parents-in-law of the head of the family in which they lived.⁵

INCOME

Widows With Children

Widows with children under age 18 were better off financially in 1967 than divorced and separated women with young children and increased this advantage by 1971 (table 3). Median incomes increased by 34 percent for such widows but only by 18 percent for divorced and separated women with these young dependents.

Unit income varied considerably with the num-

⁵ U.S. Census of Population, 1970, Subject Reports: Persons by Family Characteristics, Final Report, PC(2)-4B, table 2.

TABLE 2.—Family status, by age: Percentage distribution of widows and divorced and separated women under age 60, March 1968

Family status and presence of children under age 18	Widows					DASW				
	Total	Under 35	35-44	45-54	55-59	Total	Under 35	35-44	45-54	55-59
Total number (in thousands).....	2,199	133	313	891	862	3,814	1,349	1,108	981	377
Total percent.....	100	100	100	100	100	100	100	100	100	100
In primary family.....	66	91	88	70	49	73	86	79	61	45
Family head.....	53	72	77	59	37	54	55	47	49	30
With children.....	30	68	67	34	8	44	54	60	27	8
Without children.....	23	4	10	25	29	10	1	7	22	22
Relative of head.....	13	19	11	11	12	19	31	12	12	15
With children ¹	2	14	3	1	(¹)	10	21	6	2	(¹)
Without children.....	11	5	8	10	12	9	10	6	10	15
Primary individual.....	32	5	10	29	49	22	10	17	33	52
All other.....	2	3	1	2	2	4	5	5	5	4

¹ Less than 0.5 percent.

¹ Head of subfamily.

ber of dependent children. Family size affects the two most important sources of widows' incomes: social security benefits and their own earnings. In both 1967 and 1971, the income of widows with two children was the highest of all groups, although the difference in 1967 was small. In 1971, the two-child family had a median income of about \$4,800 and the one-child and multi-child family medians hovered around \$4,000. This pattern did not appear for divorced and separated mothers, who seem to do best when there is one child. The different patterns for

widow-headed units and units headed by divorced and separated women reflect the effect of two provisions of the social security program—the maximum on family benefits and the earnings test.

The family maximum ranges from 150 to 182 percent of the deceased worker's primary insurance amount (PIA), depending on his PIA level. Since each survivor, including the widow, is entitled to 75 percent of the PIA, the maximum begins to operate when there are from one to three children, depending on the PIA level and

TABLE 3.—Income of units, by number of children under age 18: Percentage distribution of widows and divorced and separated women under age 60, 1967 and 1971

Income of mother and children	Number of children									
	1971					1967				
	All	1	2	3	4 or more	All	1	2	3	4 or more
Widows										
Total number (in thousands).....	810	364	222	135	89	819	329	226	122	143
Total percent.....	100	100	100	100	100	100	100	100	100	100
Less than \$2,000.....	13	23	14	17	18	35	37	30	40	35
2,000-3,999.....	29	29	28	34	36	30	30	28	24	35
4,000-5,999.....	24	21	27	22	35	18	18	17	22	17
6,000-7,999.....	13	14	13	11	11	11	10	14	10	7
8,000 or more.....	15	13	19	16	8	7	5	10	6	6
Median.....	\$4,140	\$3,850	\$4,820	\$3,955	\$4,195	\$3,085	\$3,055	\$3,275	\$3,160	\$2,820
DASW										
Total number (in thousands).....	3,133	1,097	955	565	516	2,173	764	639	332	437
Total percent.....	100	100	100	100	100	100	100	100	100	100
Less than \$2,000.....	28	29	24	26	25	32	32	35	28	32
2,000-3,999.....	30	25	31	35	34	34	29	31	38	40
4,000-5,999.....	21	20	20	19	24	20	23	19	18	18
6,000-7,999.....	13	14	13	11	11	10	12	10	12	6
8,000 or more.....	10	12	11	9	6	4	5	4	3	3
Median.....	\$3,560	\$3,745	\$3,535	\$3,340	\$3,550	\$3,025	\$3,260	\$2,905	\$2,840	\$2,935

whether the mother receives benefits or whether they are withheld because her earnings exceed the earnings test limit.

The earnings test is the same as the test that applies to retired workers⁶ and all other social security beneficiaries. It discourages work outside the home unless the mother can command a high salary or her children's benefits alone are enough to exceed the family maximum. In the latter case the widow's benefit is in effect distributed among the children. The earnings test would thus give an incentive for mothers of large families to work, if other things were equal.

On the other hand, the more children a woman has the more difficult work outside the home becomes, and it is a well-known fact that mothers work less as the number of their children increases. Earnings therefore tend to be about the same for widows with either one or two children presumably because the earnings test balances out this tendency to work less as families grow large. Earnings for the divorced and separated women are much higher for mothers with one child than with two children, since they face no such test. For the family of a widow with two children, however, the social security benefits received in 1971 were larger than those for a one-child family, as reported in the CPS. The following figures show how median unit earnings and unit social security benefits varied with the

number of children in 1971. When there are two children, apparently, the widow finds an optimum relationship between benefits and earnings that is reflected in total income.

Adequacy of unit income.—By what standards can the adequacy of widows' incomes be measured? One criterion is relative: How families headed by widows do in comparison with the bulk of American families—that is, husband-wife families. Another is how these families do in comparison with a minimum income: How many are poor. Still a third criterion is the amount of income decline experienced on the death of the husband. Median incomes for husband-wife families with children under age 18 were as follows in 1971:⁷

1 child	\$11,148
2 children	12,298
3 children	12,711
4 children	12,102
5 or more children	11,984

Comparison with the data in table 3 shows that husband-wife family incomes unquestionably allow for a standard of living out of reach of most widows' families. This finding is true, notwithstanding the fact that the difference is artificially enlarged because (1) the needs of a family are greater with than without an extra adult man and (2) incomes shown are before tax, a fact that may make considerable difference since the widow's social security benefits are nontaxable. To what proportion of the intact family's living standard should the widow's family be entitled?

First, husband-wife families may not be the appropriate reference group for widows. Families in which the husband dies are not representative of families as a whole—or, to put it differently, the poor die younger. According to a recent study, an estimated 31 percent of the families of widows had incomes before the husband's death above \$10,000, compared with 48 percent of the age-equivalent population. Even when predeath incomes of widows' families were adjusted upward for the income loss incurred in a final year of illness, only 36 percent were above \$10,000.⁸

Item	Number of children under age 18		
	1	2	3 or more
Unit earnings			
Widows:			
Percent reporting.....	65	70	70
Median amount.....	\$2,760	\$2,760	\$1,550
DASW:			
Percent reporting.....	76	71	60
Median amount.....	\$4,280	\$3,880	\$2,290
Unit social security benefits			
Widows:			
Percent reporting.....	63	64	65
Median amount.....	\$1,980	\$3,060	\$2,650

⁶ In 1967 and 1971 the earnings test operated as follows: \$1,680 in annual earnings were permitted without reduction in social security benefits. Benefits were reduced \$1 for each \$2 of earnings between \$1,681 and \$2,880 and \$1 for each dollar of earnings above \$2,880, except that benefits were payable for any month the beneficiary earned no more than \$140 and did not perform substantial gainful services in self-employment.

⁷ These were families with no other relatives. Data were not available for 1967. The 1971 figures are from Bureau of the Census, *Current Population Reports*, P-60, No. 85, "Money Income of Families and Persons in the United States," table 19.

⁸ Life Underwriter Training Council and Life Insurance Agency Management Association, *The Widows Study*, vol. 1, 1970, page 19.

Another study estimated that for white male family members aged 25-64, the ratio of actual deaths to expected deaths was 1.32 when family income was under \$4,000 and 0.88 when it was \$8,000 or more.⁹

Thus the average income of husband-wife families is a standard to which widows' families, on the average, could not aspire because even before the death of the husband they did not have it.

Second, people hold different points of view on the proper relationship between a typical American family standard of living, provided by one and often more than one full-time earner, and a widow's income, at least in part composed of transfer payments. One extreme holds that society should assure widows the standard of living they had before the death of their husbands, the other extreme contends that individuals alone should provide for their survivors. A more moderate perspective is that the burden of widowhood should be shared by society and the widow herself and that she should be encouraged, by transitional benefits and by training grants, to upgrade her job potential. Such training grants are in fact provided to widows in Australia and in Israel.

Although few believe in either of the extreme positions today, there is fairly broad agreement on two points: (1) Society should legitimately provide a floor under incomes of widows with children and (2) the drop in family income caused by a husband's death should not be too "sharp," if that word is left sufficiently vague. Data exist that allow evaluation of unit income of widows against both these standards.

Unit incomes and the proportion poor.—The poverty line,¹⁰ developed by the Social Security

⁹ Evelyn M. Kitagawa and Phillip M. Hauser, *Differential Mortality in the United States: A Study in Socio-economic Epidemiology*, Harvard University Press, 1973, page 18.

¹⁰ The poverty line developed by the Social Security Administration became the basis for the poverty index adopted by the Federal Interagency Committee in 1969. For a detailed description of the original index, see Mollie Orshansky, "Counting the Poor, Another Look at the Poverty Profile," *Social Security Bulletin*, January 1965, and "Who's Who Among the Poor: A Demographic View of Poverty," *Social Security Bulletin*, July 1965. See also *Current Population Reports*, Series P-23, No. 28, "Revisions in Poverty Statistics, 1959 to 1968." The latest figures are in *Current Population Reports*, Series P-60, No. 98, "Characteristics of the Low Income Population," 1973.

Administration, allows evaluation of income against such a floor. It also provides a benchmark for assessing how well a family is meeting its basic needs and how well it is doing in relation to a family of different age, size, or composition. In 1971 and 1967 the poverty levels, sometimes called low-income levels, for nonfarm families headed by a woman under age 65 were as follows:

Family composition	Low-income levels	
	1971	1967
Unrelated female.....	\$2,018	\$1,663
Head and—		
1 child.....	2,752	2,268
2 children.....	3,239	2,669
3 children.....	4,105	3,333
4 children.....	4,739	3,905
5 children.....	5,303	4,369
6 or more children.....	6,438	5,304

The percentages of widows and divorced and separated women below these low-income levels have been compared with each other and with comparable percentages of families headed by men in table 4. As the table shows—

families with children under age 18 headed by a man are much less likely to be poor than such families headed by a widow or a divorced or separated woman; 7 percent of such male-headed families, but 39 percent of the units of widows and their children and 51 percent of those headed by a divorced or separated woman had incomes below the poverty line;

from 1967 to 1971, when the proportion who were poor changed barely at all for male-headed families with children or for the divorced and separated women units, it declined by seven percentage points for units headed by widows under age 60;

poverty rates were higher by far for units headed by women with three or more children under age 18 than for smaller families;

even with only one or two children, nonetheless, about one-third of the widows' families were poor; and

poverty rates for one- and two-child families were about equal for widows, but for divorced and separated women a direct and consistent relationship between number of children and the percentage at or below poverty is seen.

Income before and after widowhood.—Two recent studies of widows have provided some data on former family incomes, compared with incomes after the death of the husband. From the study of survivors of Detroit auto workers¹¹ it is

¹¹ Melvin A. Lasser, Eugene L. Loren, and Willard W. Sonnenbarger, *Survivor Benefits of Blue Collar Workers*, D.C. Heath and Company, 1970.

TABLE 4—Percent of units below poverty line levels, 1967 and 1971

Number of children under age 18	Families with man at head ¹		Widows		DASW	
	1971 ²	1967 ³	1971	1967 ⁴	1971	1967 ⁴
With children.....	7	8	39	46	51	51
1.....	5	6	32	39	39	36
2.....	5	5	32	42	45	47
3.....	7	7	49	53	62	61
4 or more.....	16	18	70	71	77	74
Without children.....	7	9	33	37	29	30

¹ Includes aged head.

² Derived from *Current Population Reports*, P-60, No 86, "Characteristics of the Low Income Population, 1971," table 19

³ Derived from *Current Population Reports*, P-60, No 68, "Poverty in the United States, 1959-68," table 3

⁴ Interpolated from income distributions.

clear that survivor family income is well below what it was before the husband's death, even though that amount may already have reflected a reduction because of the worker's final illness (table 5). In 1963, 76 percent of survivor families and in 1965 49 percent received income below \$5,000. Almost no families received this small an amount when the worker was alive.

The Life Insurance study of widows referred to earlier compared widows' incomes both with former family income and with the changed family needs brought about by the death of the husband.¹² It was found that most widows could not be said to be living at their former level. The study compared three incomes: "normal former family income" (total family income in the year before the year of the husband's death); widows' family income; and "BLS estimated replacement income" based on its City Workers Family Budget. That BLS measure approximates income necessary to maintain the former standard of living in view of the reduced family size and its changed composition. In determining which group of widowed mothers is best off different results are obtained, depending on which standard is used.

When the youngest child has reached the eighth grade or beyond, the widow's family income amounts, on the average, only to 58 percent of former normal income (table 6). Nevertheless, 44 percent of the widows' families of this type

have 100 percent or more of the BLS estimated replacement income. Families where the youngest child is not yet in school have 69 percent of their normal former income, but for only 25 percent does the new income equal 100 percent or more of the estimated replacement income. These differences reflect the fact that the needs of the young family are greater after the death of the husband than those of the older family since the family with young children tends to be larger.¹³

In summary, widows' families with children under age 18 had somewhat larger incomes than such families headed by divorced and separated women. Those with two children were best off in terms of total money income. In general, families headed by a woman had much lower incomes than husband-wife families with the same number of children.

About 40 percent of widows' families with children were poor, and poverty fell most heavily on multichild families. Finally, the evidence available indicates that widows did not usually maintain the level of living they had before the death of their husbands.

Widows Without Children

Unlike the widows with children, widows under age 60 without children under age 18 seem somewhat worse off financially than divorced and separated women without children. In 1971, median incomes for the two groups were \$3,560 and \$4,110, respectively, and in 1967 they were \$2,530 and \$3,080 (table 7). Thus the relative disadvantage decreased over the period, though the absolute differential remained about the same.

The same criteria for income adequacy used for widows with children are appropriate for those without. First, the median incomes in 1971 for husband-wife couples without children or other relatives was \$10,355, almost three times the median for widows.¹⁴

Second, in 1967, 37 percent of the widows

¹² Life Underwriter Training Council and the Life Insurance Agency Management Association, *op. cit.*, vol. 2, pages 17-22. The study refers to Bureau of Labor Statistics, *Three Standards of Living for an Urban Family of Four Persons* (Bulletin No. 1570-5) and *Revised Equivalence Scale for Estimating Equivalent Incomes or Budget Costs by Family Type* (Bulletin No. 1570-2).

¹³ The median number of dependent children found in the Life Insurance study was 3.4 when the youngest child was preschool, 2.5 when he was in kindergarten through grade 7, and 1.2 when he was in grade 8 or beyond.

¹⁴ Bureau of the Census, *Current Population Reports*, P-60, No. 85, *op. cit.*

TABLE 5.—Family income before and after husband's death: Percentage distribution of Detroit auto workers' widows, 1963 and 1965

Annual income	Family Income			
	1963		1965	
	Prefatality	Survivor	Prefatality	Survivor
Total number (in thousands).....	322	287	354	361
Total percent.....	100	100	100	100
0-\$4,999.....	1	78	0	63
5,000-5,999.....	34	10	19	9
6,000-6,999.....	16	7	23	9
7,000-7,999.....	19	3	19	8
8,000-8,999.....	11	1	12	4
9,000-9,999.....	6	4	9	3
10,000 or more.....	13	18
Median.....	\$6,900	\$3,260	\$7,410	\$4,140

¹ Survivor families are widows without dependents in about half of all cases.
² Represents those in \$9,000 or more category. Families in this table may include more dependents than units do. The main group added here is children aged 18-20.

Source: Melvin A. Lasser, Eugene L. Loren, Willard E. Sonnenbarger, *Survivor Benefits of Blue Collar Workers*, D. C. Heath and Company, 1970

without children under age 18 and 30 percent of such divorced and separated women were poor; in 1971 the percent poor had shrunk somewhat to 33 percent of widows and 29 percent of the latter group. It might have been expected that this difference is because of the age difference between the two groups. Even within age groups, however, the income difference persists, except for the older women in 1971.

Third, income dropped more drastically after the death of their husbands for widows without children under age 18 than it did for those with such children, as the data in table 6 indicate. The widows without children did about as well, however, in maintaining their former living standard.

Both widows and divorced and separated women without children had great income vari-

ability. A high proportion were poor, but a large number also had incomes above \$6,000 and presumably only themselves to support. Next the question is posed: What kinds of income are available to these women, ineligible as they are for social security benefits?

FINANCIAL RESOURCES

Overview

The sources of income on which widows rely most are their own earnings and, if they have children, their social security benefits. The CPS reports that 71 percent receive the former source and at least 64 percent of those with children receive the latter (table 8).¹⁵ Other sources of widows' income are discussed briefly first.

Public assistance payments to divorced and separated women with children might be thought to play a role corresponding to widows' social security benefits.¹⁶ Such is not the case, however, at least for small families.¹⁷ Twenty-one percent of the divorced and separated women with one child and 36 percent of those with two children received cash public assistance in 1971. Probably the small payment levels for small families, to-

¹⁵ This figure is known to be low. In the special study, which has a more reliable sample of widows, 70 percent reported receipt of social security benefits. For other sources of underreporting of social security benefits, see the technical note, page 19.

¹⁶ Widows' families with children may also be eligible for public assistance, and 15 percent reported receipt of such payments in 1971.

¹⁷ Money income from public assistance understates the total amount received, since an unknown amount of income in kind is available to recipients free or at reduced rates. Examples are public housing, Medicaid (medical assistance), and food stamps.

TABLE 6.—Financial status of widows, by presence of dependent children at onset of widowhood ¹

Presence of dependent children	Former family income	Estimated replacement income	Average income after widowhood		Percentage distribution of widows with specified ratio of income after widowhood to estimated replacement income			
			Amount	As a percent of former family income	Total	Less than 75	75-99	100 or more
With dependent children, youngest child in—								
Preschool.....	\$8,880	\$7,900	\$6,150	69	100	49	26	25
Kindergarten-grade 7.....	9,940	7,570	6,780	68	100	36	28	36
Grade 8 or more.....	11,130	6,760	6,440	58	100	29	27	44
Without dependent children, widow—								
Under age 55.....	9,570	4,470	4,780	50	100	31	19	50
Aged 55 or older.....	8,220	3,710	3,430	42	100	45	17	38

¹ Widows of spouses aged 64 or younger at death of husband in 1966
 Source: *The Widows Study*, vol. 2, "Adjustment to Widowhood—The First

Two Years," Life Underwriter Training Council and Life Insurance Agency Management Association, 1971.

TABLE 7.—Income of formerly married women without children under age 18 and percent who are poor, by age, 1967 and 1971: Percentage distribution of widows and divorced and separated women under age 60

Income	Age of units							
	1971				1967			
	Total	Under 45	45-54	55-59	Total	Under 45	45-54	55-59
Widows								
Total number (in thousands)	1,468	93	624	752	1,465	116	577	773
Total percent.....	100	100	100	100	100	100	100	100
Less than \$2,000.....	32	34	32	32	44	42	40	47
2,000-3,999.....	23	19	21	24	26	21	24	29
4,000-5,999.....	18	26	20	16	19	27	21	16
6,000-7,999.....	13	7	14	13	7	8	10	5
8,000 or more.....	14	14	12	15	5	3	6	4
Median.....	\$3,560	\$3,730	\$3,710	\$3,410	\$2,530	\$2,770	\$2,950	\$2,240
Percent poor.....	33	33	33	34	37	38	33	41
DASW								
Total number (in thousands)	1,813	736	728	349	1,641	634	676	331
Total percent.....	100	100	100	100	100	100	100	100
Less than \$2,000.....	28	29	23	38	34	33	35	35
2,000-3,999.....	21	19	21	25	29	31	27	31
4,000-5,999.....	20	24	21	12	22	25	20	19
6,000-7,999.....	15	14	17	12	9	8	10	11
8,000 or more.....	16	14	18	14	6	5	8	4
Median.....	\$4,110	\$4,210	\$4,590	\$3,140	\$3,080	\$3,120	\$3,090	\$3,060
Percent poor.....	29	29	24	39	30	28	35	31

gether with the heavy penalties for working—that is, reduction of assistance with earnings—made it worthwhile for mothers of these families to rely on their own earnings to a large extent. On the other hand, public assistance payment levels rise with the number of children, as the figures that follow indicate. This pattern, along

Number of children, under age 18	1971 average annual amount	
	Social security benefits to widows	Public assistance payments to DASW
Total.....	\$2,300	\$2,078
None.....	1,263	1,296
1.....	2,208	1,745
2.....	3,027	2,062
3.....	2,639	2,151
4 or more.....	2,989	2,767

with the difficulty in working already noted for mothers of large families, means that these mothers are more likely to rely on public assistance. In any case, mothers of multichild families tend to be disadvantaged in terms of earnings potential.

Income from savings and investments is more

important to widows than to divorced and separated women. As can be seen, however, only a minority receive this sort of income.

All other sources of income were combined in the CPS questionnaires for 1967 and 1971 into two groups, so the individual sources are difficult to disentangle. The first group consisted of public pensions, unemployment insurance, workmen's compensation, and veterans' benefits. Since more widows than divorced and separated women report receiving this combination of income sources, probably the veterans' benefits predominate in this category.

The second group contains alimony and child support (fairly important sources of income to divorced women), income from annuities and life insurance proceeds received as regular income, private pension income, and other miscellaneous categories. Since about one-fourth of the divorced and separated women with children (but much smaller proportions of widows and childless divorced and separated women) rely on this combination for at least a part of their support, probably alimony and child support dominate other sources for the population dealt with here.

It would be natural to conclude from this

TABLE 8—Source of income, by presence of children under age 18, 1971: Percent of widows and divorced and separated women under age 60 receiving income from each source

Source of income	Widows						DASW					
	With-out children	With children					With-out children	With children				
		All	1	2	3	4 or more		All	1	2	3	4 or more
Total number (in thousands)	1,468	810	364	222	135	89	1,813	3,133	1,097	955	565	516
Percent with—												
Earnings.....	73	68	65	70	73	64	80	69	76	71	64	57
Social security benefits ¹	10	64	63	64	64	66	4	3	2	3	5	4
Asset income ²	37	26	27	30	22	15	23	10	12	10	8	5
Public assistance payments.....	8	15	13	13	14	34	11	36	21	36	43	60
Other public payments ³	13	26	22	34	25	24	7	6	6	6	5	4
Alimony and other ⁴	6	7	7	8	11	6	9	27	25	29	29	23

¹ Also includes railroad retirement benefits

² Income from investments, royalties, rents, and savings

³ Includes payments from unemployment compensation, workmen's

compensation, government pensions, and veterans' benefits

⁴ Private pensions, alimony, regular contributions from outside the household, and other income including annuities and life insurance.

analysis that very few widows receive life insurance. This is not the case, but it is true that very few receive it in the form of regular income from the policy. The Life Insurance study found that only 9 percent of the widows received no proceeds at all; for 26 percent, however, expenses at the time of death consumed whatever was received. Of the 65 percent with some proceeds left, most committed them to some type of income-producing asset and their income from this source is thus reported as income from savings and investments.

It was thought that perhaps living with relatives might provide a further source of support to widows in need, but, except for a small group that is extremely impoverished, the data at hand do not support a relation between low income of the unit and presence of relatives. A much higher percent of units with total unit incomes under \$1,000 than at higher levels live with other relatives. Otherwise the proportion does not vary much, as the following figures for 1971 show.

Income level	With children		Without children	
	Number (in thousands)	Percent with other relatives present	Number (in thousands)	Percent with other relatives present
Total.....	810	52	1,468	42
Less than \$1,000.....	96	80	251	51
1,000-1,999.....	58	50	225	33
2,000-3,999.....	236	48	333	45
4,000-5,999.....	198	47	269	35
6,000-7,999.....	104	46	188	45
8,000-9,999.....	56	61	101	43
10,000 or more.....	62	45	100	46

In summary, 71 percent of widows and 73 percent of the divorced and separated women

receive at least some earnings. At least 64 percent of widows with children receive social security benefits. The following discussion gives some estimates of the amount of underreporting of these benefits. One-third of the widows but only 15 percent of the divorced and separated women receive any income from assets. Only a small minority of widows, except for those with four or more children, receive public assistance, but it is an important source of support to divorced and separated women—especially those with large families. As for the remaining two categories of income sources, about one-fourth of the divorced and separated women with children report income from the group that includes alimony and child support, and about 7 percent of the widows receive income of this type. On the other hand, about one-fourth of the widows with children and only 5 percent of the divorced and separated women receive income from the group including veterans' benefits.

Importance of Social Security Benefits

Social security income is extremely important to units with children headed by widows and was increasingly so during the period 1967-71.

If social security income is omitted in calculating the percent of units in poverty (table 9), 58 percent of widows with one child would have been poor in 1971, but fewer than one-third were poor when benefits were included. For the two-child family, the proportion is cut almost in half by inclusion of social security benefits—from 61 percent to 32 percent. To be sure, if there had been no social security benefits, the

TABLE 9.—Percent of units headed by widows and divorced and separated women who would be poor on basis of total income and on basis of income without social security and public assistance payments, 1971 and 1967, by number of children under age 18

Number of children under age 18	Poverty status				
	Total income		Income minus social security benefits, widows	Income minus social security and public assistance payments	
	Widows	DASW		Widows	DASW
1971					
With children.....	39	51	64	65	59
1.....	32	39	58	60	44
2.....	32	45	61	62	55
3.....	49	62	67	67	68
4 or more.....	70	77	90	93	85
Without children.....	33	29	36	37	33
1967 ¹					
With children.....	46	51	66	67	55
1.....	39	36	59	60	38
2.....	42	47	62	63	52
3.....	63	61	75	76	64
4 or more.....	71	74	83	84	81
Without children.....	37	30	40	36	32

¹ Interpolated from income distributions

income of these units from other sources might have been slightly higher—earnings, for example, because of the earnings test, and public assistance.

The effect of public assistance money payments on keeping divorced and separated women out of poverty was not nearly so great. The proportion of these women classified as poor declined only by eight percentage points—from 59 to 51 percent—when public assistance and social security payments were included. Public assistance was paid to relatively few widows with fewer than four children.

The period 1967–71 saw more changes in social security benefits than in other kinds of income for widows. When poverty is measured using total money income, the decline in the proportion poor is sizable. When only income other than social security benefits enters into the calculation, the decline is negligible. During the same period, public assistance enabled divorced and separated women to maintain approximately the same percent poor (51 percent in both years), but if public assistance and social security had been omitted from their incomes, their poverty position would have deteriorated from 55 percent to 59 percent poor.

Up to now this article has proceeded as if the CPS estimates were accurate, but in reality only 87 percent of social security program totals

and 76 percent of public assistance payments are reported in the CPS.¹⁸ In the above estimates, median incomes are therefore underestimated, and the percent below the poverty line is overestimated. Hence, the importance of benefits to the families who would otherwise be poor has also been underestimated.

Because widows with children receive but a small portion of all social security payments—most of which go to the elderly and disabled—and because the conditions for underreporting are very different for these young families, the expectation was that the percentage of program totals accounted for might also be different. What, in fact, are the dimensions of underreporting for this special group? As it turns out, the global figure is almost the same as for all social security benefits.

An attempt was made to estimate the average family benefit from program data and compare it with tabulations from the CPS. (See the technical note, page 19.) The annual averages from both sources, for 1971 are:

Number of children under age 18	Average annual family benefits estimated from—		Benefits reported in CPS as percent of program data
	Program data	CPS	
Total.....	\$3,079	\$2,615	85
1.....	2,457	2,208	90
2.....	3,362	3,027	90
3.....	3,694	2,639	71
4.....	3,721	2,989	80

Though the dollar gap is large, the CPS appears to report 85 percent of all social security income to widows with children. Social security benefits are thus even more important to these women and their families than the CPS data show.

Importance of Earnings

Most widows under age 60 rely at least in part on their own earnings. In 1971 about 70 percent had some work experience and 40 percent

¹⁸ Dorothy S. Projector and Judith S. Bretz, "Measurement of Transfer Income in the Current Population Survey," paper prepared for the Conference on Research in Income and Wealth of the National Bureau of Economic Research, held at the Pennsylvania State University, October 3–4, 1972, table 2.

worked year round, full time. Those with young families worked less, as might be expected. The following percentage distributions show these relationships:

Work experience in 1971	With children under age 18	Without children under age 18
Widows, total.....	100	100
Full year, full time.....	28	48
Part year or part time.....	33	25
No work.....	39	27
Divorced and separated women, total.....	100	100
Full year, full time.....	33	50
Part year or part time.....	32	30
No work.....	35	20

The amount of work experience is crucial to the income of these women. For those widows and divorced and separated women without children and with no work experience in 1971, at least three-fourths were in poverty. If there were children, and thus eligibility for social security benefits, then three-fifths of widows were poor. With full-year, full-time work the probabilities were very much lower.

Formerly married women without work experience had median incomes under \$1,200 in 1971 if they were without children and between \$2,000 and \$3,000 if they had children. Full-year, full-time workers on the other hand, headed units with median incomes of two to three times as high. The tabulation that follows gives the median incomes for 1971, as well as the percent poor in that year.

Work experience and presence of children under age 18	Percent poor in 1971		Median annual income	
	Widows	DASW	Widows	DASW
No work:				
With children.....	59	84	\$2,960	\$2,280
Without children.....	74	75	1,170	1,070
Full year, full time				
With children.....	15	10	6,090	5,570
Without children.....	7	5	5,710	6,080

Furthermore, the great majority of widows and divorced and separated women with unit incomes of \$5,000 or more worked full year, full time, and most of the rest had some work (table 10). This income bracket accounted for about 36 percent of the widows and divorced and separated women under age 60. On the other hand,

among those with incomes below \$2,000, about half the widows were without either work or children, and another sizable group had no children but only part-year or part-time work. The influence of social security benefits can be seen here: Only 24 percent of the widows but 61 percent of the divorced and separated women who were in this low income group had children.

In summary, more than one-fourth of widows without children had no work. These women were likely to have very low incomes. Widows with children, on the other hand, have substantial protection against extreme need. Incomes above \$5,000, the high end of the scale for widows, are not in general possible without substantial work for widows either with or without dependents.

Resources of workers and nonworkers.—What, then, do these women without earnings or benefits rely on? Do they have large savings? Are they receiving private or other public pensions based on their husbands' earnings? Are they living on their life insurance? Are they supported by relatives? As noted earlier, few widows under age 60 have these resources. When the widows with no work experience are singled out, income sources are even more meager. Among these women, the older group does worse than the somewhat younger group.

First, miscellaneous sources of money income do not reach many of them. Only about one-fourth to one-third of all widows without work experience receive income from savings (table 11). Older widows more often than younger have this source of income, but data indicate that the amounts received are low. Widows who work full year, full time are more likely to receive this source of income, possibly because their own work permitted them to maintain family assets after their husband's death.

One-fourth of all widows with no work experience receive public assistance. Some widows with no children under age 18 are eligible for social security benefits because they are themselves disabled or they may have disabled children aged 18 or older in their care and are thus eligible for benefits. Another one-fourth receive other public payments, usually veterans' pensions.

Second, not many widows without work experience are supported by their families. About one-fourth of the widows with no work experience

TABLE 10.—Work experience of formerly married women and presence of children under age 18, by income level, 1971. Percentage distribution of widows and divorced and separated women under age 60

Work experience and presence of children under age 18	Widows							DASW						
	Total	Less than \$2,000	\$2,000-3,999	\$4,000-4,999	\$5,000-5,999	\$6,000-7,999	\$8,000 or more	Total	Less than \$2,000	\$2,000-3,999	\$4,000-4,999	\$5,000-5,999	\$6,000-7,999	\$8,000 or more
Total number (in thousands)...	2,278	630	570	245	223	292	318	4,946	1,326	1,324	529	489	670	608
Total percent.....	100	100	100	100	100	100	100	100	100	100	100	100	100	100
No work.....	31	61	33	20	12	11	8	29	55	38	18	9	5	5
With children.....	14	16	20	15	10	8	5	22	35	33	17	8	4	3
Without children.....	17	46	13	5	2	3	3	7	20	5	1	1	1	2
Full year, full time.....	41	9	32	50	61	67	76	39	5	21	48	68	78	81
With children.....	10	2	7	11	14	18	24	21	2	10	27	37	44	43
Without children.....	31	7	25	39	47	54	52	18	3	11	21	31	33	38
Part year or part time.....	28	30	36	30	27	22	17	32	40	41	34	24	17	14
With children.....	12	7	14	18	17	14	8	21	24	29	23	16	6	7
Without children.....	16	23	21	12	10	8	9	11	16	12	11	8	11	7

and no children were not poor in 1971 (table 12). About one-fifth more were poor themselves but lived as part of families that were not poor. The rest were poor themselves and either lived alone or as part of poor families. For those with no work who did have children, 40 percent were not poor. About 15 percent more were poor themselves but lived as part of a nonpoor family. The rest were poor themselves and either lived only with their young children or else as part of a larger family that was also poor.

Most widows who work full year, full time are not poor, as already noted. They lived either alone or with other relatives in nonpoor families. Only 15 percent were poor, and almost one-third of these (4 percent of the total) lived in nonpoor families.

In general, then, widows with full-time, full-

year work are managing, financially. Widows with no work have very low incomes, particularly if they have no children. Some of them do have other resources, but the vast majority live in poverty. The next question is, if this is the case, why don't they work? That question is part of a more general one: What are the determinants of work experience for widows?

Determinants of Work Experience

Whether a person works depends on the relationships between (1) the amount she can earn; (2) the costs and difficulties of working; and (3) the level of need. The amount a widow can earn depends on her skills, her experience, her health, and labor-market conditions. Her costs depend

TABLE 11.—Source of income, by work experience and presence of children under age 18 for selected age groups, 1971: Percent of widows and divorced and separated women under age 60 receiving income from each source

Source of income	Marital status and work experience																
	Widows									Divorced and separated women							
	No work				Full year, full time					No work			Full year, full time				
	With children	Without children			With children	Without children				With children	Without children			With children	Without children		
		All	45-54	55-59		All	45-54	55-59	All		45-54	55-59	All		45-54	55-59	
Total number (in thousands).....	312	392	155	218	227	704	306	344	1,080	358	152	94	1,039	905	397	180	
Percent with—	(¹)																
Earnings.....	18	(²)	(²)	(²)	99	99	99	100	11	0	0	0	100	100	100	100	
Social security benefits ³	71	22	23	24	48	4	5	4	4	14	13	19	2	1	2	(²)	
Asset income ⁴	24	26	21	31	29	42	35	50	5	16	20	29	16	30	32	42	
Public assistance payments.....	23	25	25	23	3	(²)	(²)	(²)	66	40	44	43	7	(²)	(²)	(²)	
Other public payments ⁵	26	23	25	21	19	4	3	4	3	3	3	5	2	1	2	(²)	
Alimony and other ⁶	6	12	13	11	8	4	4	5	19	14	19	11	32	4	5	1	

¹ In these units the children had earnings, though the mother had no work experience.

² Less than 0.5 percent.

³ Also includes railroad retirement benefits.

⁴ Income from investments, royalties, rents, and savings.

⁵ Includes payments from unemployment compensation, workmen's compensation, government pensions, and veterans' benefits.

⁶ Private pensions, alimony, regular contributions outside the household, and other income including annuities and life insurance.

TABLE 12—Poverty status of units in 1971, by poverty status of relatives and by work experience, presence of children, and age: Percentage distribution of widows under age 60

Poverty status and living arrangement	Work experience							
	No work				Full year, full time			
	With children	Total	Without children		With children	Total	Without children	
			45-54	55-59			45-54	55-59
Total number.....	312	392	155	218	227	704	306	344
Total percent.....	100	100	100	100	100	100	100	100
Poor.....	60	73	77	70	15	7	6	7
Unit lives alone.....	28	39	42	35	5	4	3	4
Lives with—								
Nonpoor relative..	15	21	18	24	4	1	2	1
Poor relative.....	17	13	17	11	6	2	1	2
Nonpoor.....	40	26	23	30	85	93	94	93
Unit lives alone.....	23	15	11	19	39	55	54	58
Lives with—								
Nonpoor relative..	15	11	12	10	45	38	40	35
Poor relative.....	2	-----	0	1	1	-----	-----	0

on normal working expenses, the age and number of her children, and the retirement test. Her need depends on other income she may have and, again, on her children, both because children are expensive and because social security benefits mitigate this extra expense.

Wages of widows.—Widows appear to have a slight disadvantage in the labor market in comparison with other women. When full-year, full-time workers only are considered, the median earnings in 1971 were \$5,332 for widows and \$5,748 for divorced and separated women, compared with \$5,593¹⁹ for such women regardless of marital status. These differences possibly reflect in part the age distributions of women with differing marital status and labor-force history. In addition, widows have a slightly less advantageous occupational distribution than other women, to judge by data for 1968 (table 13). Forty-eight percent of the widows had white-collar or sales jobs, compared with 59 percent of the married women and 67 percent of the women who have never been married. The proportions in the low-status service jobs are accordingly higher for widows.

The wage a worker can earn, given the job market, depends on her productivity—that is, education and other qualifications, skill, and experience. For some jobs, earnings improve only for a few years and then level off; for some,

¹⁹ Bureau of the Census, *Current Population Reports*, P-60, No. 85, *op. cit.*, page 129.

each year of experience raises one's productivity. The extent to which experience after a certain point is really a source of added productivity on most jobs has not been firmly established. It stands to reason, however, that a woman re-entering the labor market after a long hiatus will find that her job skills have atrophied, that employers are more suspicious of her ability to learn and skeptical of her long-term commitment to work, and that her own confidence has eroded.

An unpublished study done in the early 1960's shows that, regardless of her age, if a widow works before termination of her child care benefits she is much more likely to find work afterwards at a good wage. The data in table 14 on work experience of widows present some of the conclusions from this study.

This evidence suggests that, for a variety of reasons, past earnings are one road to present earnings. The fact that more and more women are working during marriage is encouraging to those who worry about the privations of widowhood.

Costs and difficulties of working.—For all women with children, their presence is the greatest single deterrent to labor-market activity. When there are children, there is more reason to stay home than when there are not. Furthermore, from a purely economic point of view, the cost of child care must be subtracted from wages when the net benefit of working is calculated. When a retirement test is applicable or a deduction from public assistance, the net benefit of working becomes even smaller.

TABLE 13.—Major occupation of women¹: Percentage distribution, by marital status, 1967-68

Major occupation	All women				Formerly married women ²	
	Total	Single	Married	Other	Widows	DASW
Total (in thousands).....	27,488	5,944	16,199	5,325	1,501	2,985
Total percent.....	100	100	100	100	100	100
Service.....	23	21	19	34	30	30
Sales.....	7	6	7	6	7	5
Other white collar ³	52	61	52	41	41	43
Blue collar ⁴	16	11	19	23	18	22
Farm.....	1	1	2	1	4	1

¹ Women aged 16 and older employed in March 1968

² Women with work experience in 1967

³ Professional, technical, managers, officials and proprietors, and clerical.

⁴ Craftsmen, foremen, operatives, and nonfarm laborers

Source: Bureau of Labor Statistics, *Special Labor Force Report No. 120*, "Marital and Family Characteristics of Workers in 1968," table E.

TABLE 14.—Work experience within 5 years before husband's death, by presence of children under age 18, 1967: Percentage distribution of widows under age 60

Work experience	Total		Without children under age 18		With children, youngest child—			
					Under age 12		Aged 12-17	
	Work	No work	Work	No work	Work	No work	Work	No work
Total number (in thousands).....	962	1,016	699	631	128	203	135	182
Total percent.....	100	100	100	100	100	100	100	100
No work.....	14	48	13	44	17	63	14	47
Part year or part time..	36	27	32	25	45	27	46	33
Full year, full time....	51	25	55	31	38	10	40	20

These costs of working increase the more children there are and the younger they are, for obvious reasons. In 1968 the proportion of widows in the labor force increased with the age of the youngest child:

Age of youngest child	Widows	DASW
12-17	62	77
6-11	52	73
Under 6	39	51

By the same token, the proportion with no work experience in 1967 increased and the percentage with full-year, full-time work decreased with the number of children, as the distributions that follow indicate.

Number of children under age 18	Total	Percentage distribution, by work experience		
		No work experience	Full year, full time	Part year or part time
		Widows		
1.....	100	32	29	39
2.....	100	37	23	40
3 or more.....	100	49	21	30
		DASW		
1.....	100	15	53	32
2.....	100	25	40	35
3 or more.....	100	38	30	32

² Since women with children are less likely to work than women without and since earlier work experience affects whether a woman will be working on a given date, women who have never had children are more likely to work than women whose children are grown. A study that used 1960 Decennial Census data found great differ-

ences between the two groups, as the figures below reveal.

Presence of children and marital status	Percent of women with earnings, aged—		
	25-44	45-54	55-61
Children grown:			
Widowed.....	66	72	51
Divorced or separated.....	73	70	56
Married, husband present.....	55	43	29
No children ever born:			
Widowed.....	72	79	66
Divorced or separated.....	81	74	59
Married, husband present.....	70	50	36

Source: "Some Income Comparisons of Women Without Children by Marital Status," Office of Research and Statistics, Staff Memorandum to Advisory Council, Apr. 23, 1964.

The 1968 special study gives still one more piece of evidence to confirm the importance both of labor-force experience and of the age of the youngest child in determining whether a woman works. The question was asked: Did you work in the 5 years before your husband's death? Work experience in 1967 was tabulated against the answer, when the age of the youngest child was controlled. As table 14 shows, if a child was under age 12, widows were more than three times as likely to work if they had worked before (63 percent compared with 17 percent). If there were no children, the corresponding proportions were 87 percent and 56 percent.

Need.—With the same number of children, or with the same age distribution, widows are less likely to work than divorced and separated women, and married women are less likely to work than either group. The reason is that the husband's income—or, for the widow, the social security benefit—makes the decision to work or to care for the child in the home different from what it would be without such supplementary income. As other income rises a person can afford not to work so much, with other things equal. This is particularly true when productivity in the labor market is being weighed, not against leisure, but against productivity of work in the home.²⁰

Thus the children a widow has may affect her work in a very complex way. First, they make it relatively more attractive for her to stay home

²⁰ For the seminal work in this line of thought, see Jacob Mincer, "Labor Force Participation of Married Women," in *Aspects of Labor Economics*, National Bureau of Economic Research, 1962.

than to work. Second, they increase her budget needs (as mentioned earlier, children are expensive). Third (up to the point where the maximum on family benefits starts operating) they increase her ability to cope with these needs because of her social security benefits. Fourth, below that point, the retirement test increases her cost of working or subtracts from her net gain. In the future when the youngest child is grown and benefits are no longer available, the fact that she lacks work experience will inhibit working. Because of the tangled threads in this skein it is difficult to predict which force dominates for a given woman at a given time.

SUMMARY AND IMPLICATIONS

No doubt, social security benefit increases since 1967 have lessened the likelihood that young widows with one to three children would be poor. Other widows, those with many children and those nearing age 60, have not done so well. In fact, it is difficult to know how to measure the progress of these widows, except against the poverty line. Information on their own former incomes is not available for study, in most cases.

A natural benchmark is that of divorced and separated women. So much change has occurred within this population over the past few years that it is questionable whether the progress of widows, as measured against that of these other formerly married women, results from changes in the circumstances of the former or of the latter group.

In spite of these benchmark problems, some conclusions are clear. First, multichild families are at a disadvantage, in that their total incomes are held down by the combination of the family maximum on social security benefits and the mothers' difficulty in working when there are several children.

Another problem arises for widowed mothers with the application of the earnings test, especially as it applies to widowed mothers of one child. The rationale for the retirement test for retirees is clear. The social security program is an earnings replacement system, and the retiree with substantial earnings therefore cannot draw benefits. For widows, however, the earnings of

one worker (the deceased husband) are being replaced but the earnings of another worker (the widow) are being tested. Often, both members of the couple were working before the husband died—a situation that is becoming more and more common today. With this arrangement, the wife's earnings are a stable part of family income while the husband is alive, not, as the retirement test presumes, an attempt to replace his earnings after he has died. When she has worked steadily before his death, the widow is faced with the loss of her husband plus an assessment against her own earnings in the form of the earnings test.

Widows approaching age 60 who do not work are clearly disadvantaged. Three-fourths of this group are in poverty. Evidence suggests that they are unable to find work, probably because they have had inadequate experience in developing job skills. If there were transitional benefits or training grants for developing job skills at the time of the husband's death, more of these widows might find employment.

A final conclusion emerges from this study. The social security benefits paid to young widows with children are an important source of support for them. They keep a large number out of poverty, and, furthermore, they help to give these mothers the choice of working or not working, the same choice that mothers have when the father is also in the house.

Technical Note

THE CURRENT POPULATION SURVEY

For details on the Current Population Survey sampling procedure, see the Bureau of the Census, *The Current Population Survey: A Report on Methodology*, Technical Paper No. 7.

For reports presenting data comparable with those presented here, see the Bureau of the Census, *Current Population Reports*, Series—

P-20, No. 187—"Marital Status and Family Status, March 1968"

P-20, No. 242—"Marital Status and Living Arrangements, March 1972"

P-60, No. 59—"Income in 1967 of Families in the United States"

P-60, No. 60—"Income in 1967 of Persons in the United States"

P-60, No. 64—"Supplementary Report on Income in 1967 of Families and Persons in the United States"

P-60, No. 85—"Money Income in 1971 of Families and Persons in the United States."

THE SPECIAL 1968 STUDY OF WIDOWS

For purposes of the special study, an additional questionnaire was mailed to most women classified as widows in the CPS. Some returned the questionnaire, indicating that their marital status was other than widow though they had responded as widows in the CPS. Most of these women had several children. (They were called "special nonwidows.") Questionnaires were not mailed to those who had left marital status blank on the original questionnaire and had been classified as widows by census allocation procedures. (Presumably, a corresponding number of "true widows" was allocated to some other marital status by the same procedure and was not included in the special study.)

The special study contained 4 percent fewer widows than the regular CPS of March 1968. The biggest difference in population composition

TABLE I.—Widows and divorced and separated women under age 60 in the regular March 1968 and 1972 CPS and in the special widows' study, by age and presence of children under age 18

Age and presence of children under age 18	Widows		Divorced and separated women		
	1968		CPS, 1972	CPS, 1968	CPS, 1972
	Special study	Total			
Total.....	2,199	2,284	2,278	3,184	4,046
With.....	711	819	810	2,173	3,133
Without.....	1,489	1,465	1,468	1,641	1,813
Under 35.....	133	136	120	1,348	2,136
With.....	112	115	105	1,072	1,709
Without.....	21	21	15	276	427
35-44.....	313	331	335	1,108	1,227
With.....	221	238	251	750	918
Without.....	92	95	78	358	309
45-54.....	891	924	992	981	1,164
With.....	307	347	368	305	436
Without.....	584	577	624	676	728
55-59.....	862	895	833	378	419
With.....	70	122	81	47	70
Without.....	792	773	752	331	349
Number of children for mothers of all ages.					
1.....	305	329	364	764	1,097
2.....	188	226	222	639	855
3.....	98	122	135	332	565
4 or more.....	119	143	89	437	516

between the two samples is that the special study contains a considerably smaller proportion of widows with children under age 18 (table I). The special study had 2 percent more widows without children but 13 percent fewer widows with children than the number reported in the regular CPS, presumably because it is women with children who may find it convenient to call themselves widows.

The additional questions included items on veterans' benefits and private pension benefits received and on children aged 18 and over. Relevant in the present context was a question on whether the woman had worked during the 5-year period before widowhood.

Because the special nonwidows and the allocated widows were removed from the sample, tabulations run on the group used for the special study give a more reliable picture of widows than could be provided from the regular CPS data.

UNDERREPORTING OF SOCIAL SECURITY BENEFITS

Two kinds of underreporting occur: the proportion of widows' families receiving social security benefits and the amount of benefit income for those receiving them. Three reasons present themselves, though there may be more. First is the definition of widow. In the special study of widows conducted in 1968, a higher proportion of units reported receiving social security income than in the regular CPS of either that year or 1972, as the data below indicate.

Number of children under age 18	Percent reporting receipt of social security benefits		
	1968		CPS, 1972
	Special study	CPS	
Total.....	38	30	29
None.....	22	11	10
1.....	75	67	63
2.....	71	69	64
3 or more.....	69	58	55

As noted in the preceding section of the technical note, a number of women who were known as widows but really were not were eliminated from the sample for the special study. About 60

percent of the widows with children under age 18 in the regular CPS reported receipt of benefits in 1967; about 70 percent of widows in the special study did so.

The second reason for underreporting is the Census allocation procedure. If the amount represented by any income component is left blank in the report of the interview, the Bureau of the Census has a procedure for imputing a "logical" amount, based on the characteristics of the person and on the amount reported by the last person with similar characteristics. Unfortunately, all women who are family heads are lumped together for this purpose (though they are classified by age, race, and occupation). Thus, if a widow leaves the social security amount blank, the computer program searches for the amount reported by the previous woman family head. If, as is more than likely, that woman is divorced or separated, zero is the amount of benefits imputed.

The third reason is that income questions are only asked about family members aged 14 and older. Since benefits to entitled children really belong to them, an area of doubt is left. There is no way of knowing, from available data, how many mothers consider their children's checks their own income since they receive the entire check and how many consider that the money belongs to the children. Since the larger the number of children under age 18 in a family, the more likely it is that there are children under age 14, the discrepancy should be greatest for large families.

To estimate the amount by which average family benefits to "young survivors" were underreported it was necessary to transform family units as shown in program data into units as tabulated from the CPS. Program data are presented in two parts: (a) for families with a widowed mother and children (when the mother is herself a beneficiary); and (b) for families with "children only," (only the children receive benefits). In these cases the mother's benefit is (1) being withheld because of her own excess earnings or because her entitled children are in someone else's care; (2) terminated because she has remarried or because her youngest child has passed age 18 (though he may continue to receive benefits as a student); (3) not paid because she may have died; or (4) not paid because she never became entitled. Thus, in children-only families,

TABLE II.—Program data on number of survivor families and beneficiaries with benefits in current-payment status, 1971

Family classification	Number of—		Average monthly family benefit
	Families	Beneficiaries	
Survivors of male workers			
Widowed-mother-and-children families.....	533	1,755	\$288 40
1.....	190	378	238 30
2.....	159	478	320 00
3.....	96	383	323 10
4 or more.....	89	518	307 60
Children-only families.....	711	1,144	243 87
1.....	451	451	114 20
2.....	158	312	236 80
3.....	62	188	320 80
4 or more.....	42	195	314 20
Survivors of female workers.....	183	343	122 56

in some cases a widowed mother may be present, not married, and not receiving benefits; in others she may be absent, dead, or remarried (tables II and III).

An entitled child may be either a minor child, a student, or a disabled child aged 18 or over. It is known how many students and disabled children there are and how many are in families with and without other entitled children, but the size of such families is not known.

In CPS units, however, as tabulated for this article, there is by definition a mother present and not remarried, whether or not she is at present receiving benefits. The CPS units were

TABLE III.—Program data on families with student beneficiaries, disabled children over age 18, and other entitled children, 1971

Family classification	Children only	Children and mother
	Students and other entitled children	
Student children only:		
Number of families.....	187,516	1,061
Students.....	204,649	1,421
Student children and other entitled children:		
Number of families.....	74,034	88,512
Student children.....	80,583	100,454
Minor children.....	117,758	166,070
Disabled children.....	2,282	1,828
	Disabled children and other entitled children except students	
Disabled children only		
Number of families.....	91,274	12,603
Disabled children.....	94,984	13,286
Disabled and other entitled children:		
Number of families.....	6,056	7,275
Disabled children.....	6,317	7,779
Minor children.....	7,763	12,161

not tabulated to include student beneficiaries or disabled children aged 18 and over.

The following rules were followed and assumptions made to adjust program data to CPS units, in order to compare benefits:

1. Families with students and disabled children have the same size distribution as all families with entitled children.
2. Where it is not specified whether an entitled child is the survivor of a man or a woman worker the same proportion is applied as for survivor families as a whole.
3. There are never more than two students in one family, though the total number of entitled children in a family may vary from two to four or more.
4. Where necessary, it is assumed that families with four or more children have exactly four children.
5. When an n-child family is reduced to an m-child family, the average benefit for an n-child family is multiplied by m/n (for children-only families) and $m+1/n+1$ (if there is a mother present). If, for example, a three-child family contains a student, it is reduced to a two-child family—that is, it is assumed that there are two children under age 18. Then: If it is a children-only family, the benefit is multiplied by two-thirds; if it is a mother-and-children family, the benefit is multiplied by three-fourths. In this case, $m=2$ and $n=3$.

Adjustments of program data are made according to these assumptions by:

A. Eliminating entitled children aged 18 and over for the following categories. (This step had the effect of changing the number of families for each family size.)

Students:

- (1) children-only families: students only
- (2) children-only families: students and other entitled children
- (3) mother-and-child families: students and minor children.

Disabled children:

- (1) children-only families: disabled children only

(2) children-only families: disabled children and other entitled children

(3) mother-and-child families: disabled children only

(4) mother-and-child families: disabled and other entitled children.

B. Weighted average benefits for each family size were estimated separately, for mother-and-child families and children-only families, as in the tabulation that follows.

Number of children under age 18	Number of families	Weighted average monthly benefit ¹
In mother-and-child families:		
1.....	225	\$231 25
2.....	130	301 20
3.....	91	307 87
4 or more.....	74	307 60
In children-only families:		
1.....	268	114 67
2.....	113	232 96
3.....	55	306 87
4 or more.....	31	314. 20

¹ The average benefit that would result if the weights obtained in step A are applied to program averages for each type of family.

C. To reduce the total to families with a widowed mother present and not remarried, the CPS counts of such families were deemed correct. In each category the mother-and-child families remaining after the operations in step A above were taken first, and as many children-only families as were needed to fill out the count were then added. Weighted average benefits for the proper mix were then obtained, as in the tabulation that follows. Their average benefits were multiplied by 12 to obtain the annual rates used in the text of the article.

Number of children under age 18	CPS count	Mothers and children	Children only	Average benefit
1.....	305	225	80	\$204 73
2.....	188	130	58	280 14
3.....	98	91	7	307 80
4 or more.....	119	74	45	310 10