
Social Security Benefits of Female Retired Workers and Two-Worker Couples

by Barbara A. Lingg *

This article makes available for the first time actual program data on benefits of couples in which both spouses receive benefits as retired workers. Traditional data have always classified two retired workers married to each other as separate "worker-only" beneficiaries. In this study of 1976 data, however, the benefits of husbands and wives were linked. It was found that average benefits for all couples—those in which the wife received a benefit as a retired worker and those in which she received a benefit only as a spouse—were about 8 percent higher than the amount usually reported from administrative records. Average benefits for couples in which the wife received a retired-worker benefit were about 18 percent higher than those for couples in which she received only a spouse's benefit.

This article also examines the benefit levels and entitlement status of never-married, divorced, and widowed female retired workers according to their marital status. This information is likewise not routinely available from administrative records. Widows were about as likely as wives to be entitled only on the basis of their own earnings. Among all women, benefits were found to be highest for dually entitled widows and lowest for wives entitled only to a spouse's benefit.

This article provides data for the first time from benefit records on the marital status of female retired workers and on actual benefits for couples consisting of two retired workers. Basically, women aged 62 and older may receive Social Security benefits in one of three ways:¹

—Solely as wives or widows of workers. The women in this category usually have not had enough covered employment to qualify for Social Security benefits as workers. They are classified as wives or widows of workers. Wives are potentially eligible

for benefits equal to half their husband's age 65 benefit and widows are potentially eligible for a benefit roughly equal to their husband's benefit.²

—Solely on the basis of their own earnings. These beneficiaries are classified as retired workers. The benefits based on their own earnings exceed any amount to which they may be entitled as wives or widows.

—On the basis of their own earnings and those of their spouse. These women, called dually entitled beneficiaries, are entitled to a benefit based on their own earnings but it is less than their benefit as a wife or widow. They are entitled to the retired-worker benefit plus the difference between that amount and the amount to which they would be entitled as wives or widows.

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¹ With a few minor exceptions, the Social Security program pays benefits without any distinctions based on gender. Very few men, however, receive benefits based on the earnings of a spouse. Thus, for simplicity, this article refers to wives and widows and not husbands and widowers, although the same principles apply to them.

² A wife claiming benefits at age 65 is potentially entitled to half of her husband's Primary Insurance Amount (PIA). Unless her husband claimed actuarially reduced benefits, a widow claiming benefits at age 65 is entitled to an amount equal to her husband's PIA. If her husband was receiving actuarially reduced benefits at the time of his death, however, the widow's benefit, after any reduction for her age, is limited to the amount her deceased husband was receiving, but to no less than 82.5 percent of his PIA.

Unless a woman is entitled to a benefit based on her husband's earnings, the standard administrative data files do not record her marital status or the beneficiary status of her husband. Thus, the Social Security data normally published do not provide information on the combined benefits paid to married couples in which each spouse receives benefits based on his or her own earnings. In the normally published data, such couples are counted as two individual workers—a female “worker-only” beneficiary and a male “worker-only” beneficiary. Similarly, in the routinely available data, it is not possible to distinguish between benefits paid to retired female workers who are married and those who are widowed, divorced, or who never were married.

The Improved Family Benefit Data Project described here uses as its base not the administrative data files, but information from the benefit records of about 52,000 sample cases. About 10,000 claims folders of women entitled solely as retired workers were examined to obtain their marital status and their husband's Social Security number. Thus, for the first time, it was possible to link the benefit records of these married couples. Details about the sample design and methodology are included in the technical note to this article.

The sample that was selected represented 7.8 million female retired workers who were classified as worker-only beneficiaries at the end of 1976. The term “worker only” refers to cases in which the female retired worker has no husband or children entitled to benefits on her earnings record.

The sample was of all female retired worker-only beneficiaries who were entitled to benefits at the end of 1976. The term “entitled” as used in this article means that the person was on the Social Security benefit rolls at the end of 1976. It includes not only those who were actually receiving benefits (those with benefits in current-payment status) but also those who had their benefit withheld for that month (usually because their earnings exceeded the exempt amount under the earnings test).³ At the end of 1976, about 110,000 of these women had their December 1976 benefit withheld. Unless otherwise indicated, the data presented here refer to beneficiaries who were entitled to benefits. In a few cases, however, to make comparisons between data from this sample and certain program data, information

³ Most of these women had their benefits withheld because their earnings exceeded the amount permitted under the earnings test provision of the Social Security law. In 1976, retired-worker beneficiaries were subject to the earnings test if their earnings exceeded \$2,760. If it was determined that a woman was married to another retired worker, data was shown for the husband, regardless of whether or not his December benefit had been suspended. Data are shown for all beneficiaries on the rolls because if both marital partners were retired workers, the suspension of one person's retired-worker benefit would not normally affect the payment of the other person's retired-worker benefit. Thus, if the data were restricted to cases in which both persons were receiving benefits in December 1976, the number of married couples would be understated.

is shown only for individuals and couples who had benefits in current-payment status for December. All data about the number of beneficiaries and the amount of benefits are as of the end of 1976.

Major Findings

At the end of 1976, about 7.8 million female retired workers were entitled to benefits based on their own earnings. About 2,356,000 of these women were married to another retired-worker beneficiary. This figure includes about 640,000 who were dually entitled as wives. Some 3.3 million female retired workers were widowed, of whom about one-third were dually entitled. About 1.4 million were either divorced or never had been married. About 700,000 were married to either a nonbeneficiary or to a person whose benefit status was unknown. In addition, administrative data files indicate that about 2.8 million women aged 62 or older were entitled to benefits solely as wives of retired workers, and about 3.7 million women aged 62 or older were entitled to benefits solely as aged widows (table 1).

Couples in which the wife was entitled to a retired-worker benefit averaged higher benefits than did couples in which the wife was entitled only to a wife's benefit—about 18 percent higher overall. When both groups are combined, the average benefit for retired couples was 8 percent higher than that for couples in which the wife received only a spouse's benefit. Thus, the average benefit figure routinely available from administrative files (and published regularly by the Social Security Administration) understates the average couple's benefit by about that amount. The average total benefit for all two-worker retired couples was about equal to the sum of the average benefit for all male retired workers and the average benefit for all female retired workers at the end of 1976. While the average benefit for two-worker couples is not routinely tabulated, the averages for retired male and female workers are.

Among the other major findings:

- Among all women aged 62 and older, benefits were highest for dually entitled widows and lowest for wives entitled only to a spouse's benefit.
- About half the widows aged 65 and older were entitled to retired-worker benefits and two-thirds of them were entitled only to a worker's benefit.
- Average benefits for dually entitled widows were about 15 percent higher than those for widows entitled to benefits based solely on their deceased husband's earnings and 19 percent higher than those for widows entitled solely on the basis of their own earnings.
- About half the wives aged 62 and older were entitled to retired-worker benefits. Younger wives

Table 1.—Women aged 62 and over entitled to Social Security benefits, by marital status

Marital and benefit status	Number (in thousands) ^{1 2}	Percent	Retired-worker beneficiaries (in thousands) ²	Percent
Total	14,650	100	7,810	100
Married to retired worker	5,130	35	2,350	30
Entitled only as worker	1,710	12	1,710	22
Dually entitled	640	4	640	8
Entitled only as wife	2,780	19	.....	.....
Married to disabled worker	120	(3)	50	(3)
Entitled as worker	50	(3)	50	(3)
Entitled as wife	70	(3)	.....	.....
Widowed	7,070	48	3,280	42
Entitled only as worker	2,150	15	2,150	28
Dually entitled	1,130	8	1,130	14
Entitled only as aged widow	3,750	25	.....	.....
Entitled only as widowed mother	10	(3)	.....	.....
Entitled only as disabled widow	30	(3)	.....	.....
Never married	880	6	880	11
Divorced	580	4	540	7
Entitled as worker	540	4	540	7
Entitled as divorced wife ⁴	20	(3)	.....	.....
Entitled as surviving divorced widow ⁵	20	(3)	.....	.....
Other categories	980	7	710	9
Disabled worker beneficiaries	180	1	.....	.....
Retired workers married to nonbeneficiaries	430	3	430	5
Retired workers married to persons with unknown benefit status	280	2	280	4
Remarried widows ⁵	70	(3)	.....	.....
Surviving parents	20	(3)	.....	.....

¹ Excludes special age-72 beneficiaries and persons entitled to benefits as disabled children.

² Excludes retired workers with husbands and/or children entitled to benefits.

³ Less than 1 percent.

⁴ Also included with wives.

⁵ Also included with aged widows.

were more likely to be entitled to retired-worker benefits than were older wives.

—Husband's of women who received retired-worker benefits had slightly higher age 65 benefits than did husbands of women who received only spouse's benefits.

—Despite their historically higher rate of labor-force participation, black wives were no more likely to be entitled to retired-worker benefits than were white wives, although black widows were more likely than white widows to be entitled as retired workers.

—Among all women entitled to retired-worker benefits, average benefits were lowest for those aged 62-64 and 80 or older.

Retired Couples

The normally available program data for retired couples include information covering cases in which the husband draws a retired-worker benefit and the wife draws only a spouse's benefit. At the end of 1976, about 2.6 million such couples were receiving benefits, i.e., their benefits were in current-payment status. The average combined benefit amounted to \$374. About 7,000 couples were made up of retired female workers with a

spouse receiving husband's benefits. This article provides new information on another group of retired couples—those in which both the husband and wife are entitled to retired-worker benefits.

At the end of 1976, 2.3 million of these two-worker couples were entitled to monthly benefits averaging \$446. Among the 2.2 million two-worker couples in which both spouses had benefits in current-payment status at that time, benefits averaged \$442. As the following tabulation shows, this amount was about \$68 a

Type of couple	Number of couples (in thousands)	Average benefit
Total	4,832	\$404
Retired worker and wife beneficiary	2,647	374
Retired worker and husband beneficiary	7	320
Two retired workers	2,178	442

month higher than that for couples in which the wife received only a spouse's benefit.

In about 56,000 of the couples in which the wife was

entitled only as a worker, the husband and wife were separated. Unless otherwise indicated, these couples are excluded from the text and the text tables. However, data for those couples are shown in the detailed tables, which appear at the end of this article. The same procedure applies to the 52,000 couples in which a female retired worker was married to a disabled worker.

The two-worker couples consisted of those in which the wife was dually entitled and those in which she was entitled only to a benefit as a worker because that amount exceeded the benefit for which she was eligible as a spouse. Benefits to which members of the two groups were entitled (an amount that varies slightly from the amount actually being paid to those receiving benefits) averaged about the same: \$443 for couples in which the wife was dually entitled and \$447 for couples in which she was entitled only to a worker's benefit. The allocation of benefits within the couples differed, however, as shown in the following tabulation.

Type of couple	Number of couples (in thousands)	Average benefit for—		
		Couples	Wives	Husbands
Total	2,300	\$446	\$178	\$278
Wife dually entitled	642	443	139	303
Wife entitled to worker's benefit only	1,658	447	193	254

Couples in Which the Wife Was Entitled Only to a Worker's Benefit

Monthly benefit amounts averaged \$447 for the 1.7 million intact married couples in which the woman was entitled only to a worker's benefit. Benefits for the woman averaged \$193, while benefits for the men averaged \$254. These amounts were based on Primary Insurance Amounts (PIA's) averaging \$211 and \$263, respectively (table A). The PIA is related to a worker's earnings in covered employment averaged over a period of time. The full PIA is payable to retired workers who become entitled to benefits at age 65. Benefits claimed before age 65 are reduced by actuarial factors. Benefits for retired workers who continue to work after age 65 can be increased by a delayed retirement credit.⁴ Wives

⁴ Wives who become entitled to benefits before age 65 and who are not caring for an eligible child receive an actuarially reduced benefit. For retired workers, the PIA is reduced by 5/9 of 1 percent for each month of entitlement before age 65, with a maximum reduction of 20 percent. The wife's benefit is reduced by 25/36 of 1 percent for each month of entitlement before age 65, with a maximum reduction of 25 percent. Monthly benefits for retired workers can be increased under the delayed retirement credit provision. In 1976, benefits were increased under this provision by 1/12 of 1 percent for each month a fully insured worker aged 65-71 was entitled to an unreduced benefit but did not receive it because he or she was working or did not file an application. (For those turning age 62 in or after 1979, the delayed retirement credit will be 3/12 of 1 percent for each such month.)

(and husbands) of retired workers receive up to one-half of the worker's PIA. Thus, benefits paid may vary from the PIA.

The total benefit to which these two-worker couples could be entitled ranged from about \$173 to about \$800.⁵ The distribution of benefits for these couples was concentrated in the middle of the range. About 52 percent of the couples were entitled to benefits of from \$300 to \$500 (table B).

As would be expected, husbands were entitled to higher benefits than were wives. About 27 percent of the husbands, but only 8 percent of the wives, were entitled to individual monthly benefits of \$300 or more. About 36 percent of the wives, but only about 14 percent of the husbands, were entitled to individual monthly benefits of less than \$160 per month (table C). In about 73 percent of the couples, the husband's PIA exceeded the wife's PIA. For one-third of the couples, the husband's PIA exceeded the wife's PIA by at least 50 percent (table D).

Couples in Which the Wife Was Dually Entitled

Monthly benefit amounts averaged \$443 for the 642,000 couples consisting of a male retired worker and a dually entitled wife. Benefits for dually entitled wives averaged \$139, and benefits for their husbands averaged \$303; their PIA's averaged \$119 and \$313, respectively. The disparity in benefits for dually entitled wives and their husbands was much greater than that among couples in which both partners were entitled solely on the basis of their own earnings (table C).

The greater disparity among couples in which the wife was dually entitled is to be expected because a woman generally cannot have this status unless her husband's PIA is at least twice as high as her own. For about two-fifths of the couples in this category, the husband's PIA was between two and a half and three times as high as the wife's. For about one-fifth of these couples, the husband's PIA was more than three times as high as the wife's (table D).

The factor of dual entitlement limited both the lower and the upper range of benefits to which the couples

⁵ At the end of 1976, the minimum PIA was \$107.90. If both spouses were entitled to the minimum PIA and began receiving benefits at age 62, they would have been entitled to a total benefit of \$172.80. If both spouses retired at age 65 in 1976 and both had maximum taxable earnings through 1975, they would have been entitled to \$790.40. Some couples could have received more than that if one or both spouses attained age 65 before 1976 and continued to work with high earnings or had a previous period of disability. Retired workers could have received less than the minimum if they were entitled to transitionally insured benefits. Under this provision, the PIA for a retired worker was \$74.10, and the amount of the wife's benefit was \$37.10. At the end of 1976, benefits based on the transitionally insured provision were payable to 6,058 male retired workers, 20,604 female retired workers, and 790 wives of retired workers.

could be entitled. Since the minimum PIA at the end of 1976 was \$107.90 monthly and the husband's PIA generally had to be at least twice as high as that, and was considerably higher in most cases, combined benefits seldom fell below \$300. Because only about 4 percent of the husbands had PIA's of \$400 or more and the benefit payable to a dually entitled woman could not generally exceed 50 percent of her husband's PIA, there were also few cases in which the combined benefits exceeded \$600. About 17 percent of the couples in which the wife was dually entitled had monthly benefits of \$500 or more, compared with 34 percent for couples in which the wife was entitled only to a worker's benefit (tables B and E).

Comparison of Two-Worker Couples With Worker-and-Wife Couples

At the end of 1976, benefits were also being received by about 2.6 million couples consisting of a male retired worker and a woman who was entitled only to wife's benefits. The average benefit payable to these couples was \$374, compared with an average of \$442 for the 2.2 million couples consisting of two retired workers who were both receiving benefits (table F). PIA's for the husbands in worker-and-wife couples averaged \$264, compared with \$274 for husbands in two-earner couples.

The monthly benefit payable to a worker-and-wife couple could range from about \$127 (if the worker had the minimum PIA of \$107.90 and both he and his wife elected benefits at age 62) to about \$600. By contrast, possible benefits ranged from approximately \$173 to about \$800 for two-earner couples.

Because this project also provided information on total benefits paid to couples, it was also possible to examine the antipoverty effects of Social Security for couples. While Social Security is not designed to guarantee an income that exceeds the poverty threshold (but rather to provide a basic floor of protection that will be supplemented by other income), it is still interesting to note how many couples and individuals would have had incomes above the poverty line without payments from sources other than Social Security.

In 1976, the poverty line for an aged couple was \$3,445. About 81 percent of the couples in which both spouses were receiving benefits had total benefits exceeding that level. Not all of the remaining 19 percent were poor, of course, since some had income from other sources, such as private pensions, earnings, assets, or transfer payments from other government programs.

At the end of 1976, about nine-tenths of the couples consisting of two retired workers and about three-fourths of the worker-and-wife couples with both benefits in current-payment status were receiving benefits of at least \$300 per month. If they received benefits for the entire year at the same benefit level, they would have received at least \$3,490 (benefits were increased 6.4

percent in June 1976). Thus, for most of the couples receiving Social Security benefits, the benefits alone were enough to provide income above the poverty level. The two-earner couples, of course, fared better in that respect. Relatively more of the two-earner couples than the worker-and-wife couples (44 percent, compared with 20 percent) had combined monthly Social Security benefits of at least \$460, which was approximately 1 1/2 times the poverty level.

Female Retired Workers Not Married to Another Worker Beneficiary

Number and Type

Data from the Improved Family Benefit Data Project also made it possible to determine the marital status of most of the female retired workers who were not married to another worker beneficiary. The data indicate that about 5.4 million female retired-worker beneficiaries on the rolls at the end of 1976 were not married to another worker beneficiary. Information was compiled for all of these women, including those whose benefits were suspended in December 1976.

The largest group, which totaled 2.1 million or about 40 percent of those not married to another worker beneficiary, were widows entitled only to a retired-worker benefit. The next largest group, involving 1.1 million or about 21 percent of the total, were women entitled to a widow's benefit in addition to their own retired-worker benefit (table 2). A widow can receive up to the amount her husband would be receiving if he were still living.⁶ If the monthly amount of a widow's benefit exceeds her own retired-worker benefit, she becomes dually entitled and receives the difference between the widow's benefit and her own retired-worker benefit.

About 884,000 retired female workers (about 16 percent) were never married, and 535,000 (about 10 percent) were divorced. The remaining 710,000 women (about 13 percent) were either married to a nonbeneficiary or the beneficiary status of the husband could not be determined (table G).

Benefit Levels

Benefits were higher for nonmarried female retired workers than for those who were married (table 3).

⁶ If the husband received reduced benefits before his death, the widow's benefit is limited to the amount he was receiving but not less than 82.5 percent of the PIA. The widow's benefit is also actuarially reduced for months of entitlement before age 65. The benefit is reduced by 19/40 of 1 percent for each month of entitlement between ages 60 and 65, with a maximum reduction of 28.5 percent. If a widow becomes entitled to disabled widow's benefits before age 60, her benefit is reduced by 28.5 percent plus an additional 43/240 of 1 percent for each month of entitlement before age 60, for a maximum reduction of 50 percent. Effective with June 1978, widows may receive increased benefits if their husbands were eligible for the delayed retirement credit.

Table 2.—Number of widows aged 62 and over and average monthly benefit amount, by benefit status

Entitled to benefits as—	Number (in thousands)	Average monthly benefit amount
Total.....	7,031	\$212
Widow only ¹	3,750	210
Retired worker—dually entitled..	1,133	241
Retired worker only.....	2,148	202

¹ Includes about 90,000 surviving divorced wives and remarried widows. Excludes about 40,000 widowed mothers and disabled widows.

Among those who were not married to another beneficiary, benefits were highest for women who were dually entitled to widow's benefits (\$241). However, their PIA's, which reflect only their own earnings, averaged lowest (\$157) (table G). Benefits for widows entitled only to a retired-worker benefit averaged \$202, based on PIA's averaging \$207.

Among the other groups of female retired workers who were not married to another worker beneficiary, benefits averaged highest (\$214) for those who had never been married, based on PIA's averaging \$224. Benefits for divorced women averaged \$195, based on PIA's averaging \$209. Average benefits were lowest (\$172) for women who were married to men whose beneficiary status could not be determined, and for women who were married to a nonbeneficiary (\$160). These amounts were based on PIA's averaging \$187 and \$177, respectively.

Benefits for female retired workers who were fully insured could range from about \$86 to about \$400.⁷ Only about 12 percent of the female retired workers who were not married to another worker beneficiary were entitled to benefits of \$300 or more (table H).

As indicated earlier, widows who are not entitled to their own retired-worker benefit may be entitled to a Social Security benefit as the widow of a deceased worker. At the end of 1976, 3.7 million women aged 62 or older were entitled to widow's benefits.

For the majority of widowed, divorced, and never-married female beneficiaries, Social Security benefits alone did not meet the \$2,730 poverty line for aged individuals living alone in 1976. This figure corresponds to a monthly benefit amount of about \$240 at the end of 1976. Among widows, 37 percent of those who were receiving benefits based solely on their deceased husband's earnings record, and who were not remarried or divorced, received benefits of \$240 per month or more (table J). Among the widows who were entitled to re-

⁷ If a female retired worker with the minimum PIA of \$107.90 became entitled to benefits at age 62, she would have been entitled to \$86.40 monthly. If a female retired worker became entitled to benefits at age 65 in 1976 and was credited with maximum taxable earnings through 1975, she would have been entitled to \$403.10 a month. Female retired workers could have been entitled to more than that amount if they had attained age 65 before 1976 and continued to work with high earnings, or had a prior period of disability.

Table 3.—Average monthly benefits for women aged 62 and over, by marital and benefit status

Marital and benefit status	Average monthly benefit amount
Married to another retired worker.....	\$145
Entitled only as worker.....	193
Entitled only as spouse.....	118
Dually entitled.....	139
Widowed.....	212
Entitled only as worker.....	202
Entitled only as widow.....	210
Dually entitled.....	241
Never married.....	214
Divorced.....	193
Entitled as retired worker.....	195
Entitled as divorced wife ¹	120
Entitled as surviving divorced widow ²	217
All retired workers.....	198
Married.....	175
Nonmarried ³	213

¹ Also included with wives.

² Also included with widows.

³ Includes separated women and those married to other than retired workers.

tired-worker benefits, 59 percent of the dually entitled and 32 percent of those entitled only on the basis of their own earnings were entitled to benefits that exceeded the poverty line. Also raised above the poverty line by their benefits were 41 percent of the female retired workers who had never married and 28 percent of those who were divorced (table H). Those whose benefits did not meet this threshold, of course, were not necessarily poor. Many may have had income from other sources.

Race Comparisons

Average benefits for two-earner couples were higher for white couples than for black couples. Benefits for couples consisting of two retired workers who were living together and in which the wife was entitled only as a worker averaged \$451 for white couples and \$366 for black couples. Comparable averages for couples in which the wife was dually entitled were \$444 and \$421, respectively.

Black couples also were less likely than white couples to be entitled to benefits above the poverty level. About 91 percent of the white couples were entitled to benefits of \$300 per month or more, compared with about 70 percent of the black couples. About 46 percent of the white couples, but only 26 percent of the black couples, were entitled to benefits of at least \$460 (1 1/2 times the poverty threshold).

Among women who were not married to another worker beneficiary, benefits also tended to average higher for whites than for blacks. Among the widows who were entitled entirely on the basis of their own earnings, benefits for white women averaged \$208, compared with \$155 for black women. Benefits for dually

entitled widows averaged \$245 and \$203 for whites and blacks, respectively (table G).

Benefits for white women who had never married averaged \$216, compared with \$186 for never-married black women. These amounts were based on PIA's averaging \$266 and \$196, respectively. Average amounts for divorced women were \$201 for whites, and \$161 for blacks. These amounts were based on PIA's averaging \$215 and \$174, respectively.

Contrary to expectations, white wives were about as likely as black wives to be entitled to a retired-worker benefit, despite their historically lower rate of labor-force participation (table 4).⁸ The expected higher rate of entitlement to retired-worker benefits among blacks than whites is apparent among widows aged 62 or older, however. About 56 percent of widows who were black in this age group, compared with 46 percent of those who were white, were entitled to benefits on their own earnings records. About 30 percent of the whites and 41 percent of the blacks were entitled only to a retired-worker benefit (table 5).

Age Comparisons

Younger wives were more likely than older wives to be entitled to benefits based on their own earnings records, reflecting the increased labor-force participation of married women since the early 1960's. About 46 percent of all wives of retired workers who were aged 62 or older were entitled to their own retired-worker benefit. Fifty-one percent of the wives aged 62-69, but only 32 percent of those aged 75 or older, were entitled to such benefits (table 6).

Among widows, however, entitlement to retired-worker benefits did not vary as greatly by age. About 49

⁸ For historical rates of labor-force participation by race, sex and marital status, see Bureau of the Census, *Statistical Abstract of the United States, 1979* (100th edition), table 644. In 1960, for example, 47 percent of all nonwhite women were in the labor force, compared with 36 percent of all white women.

Table 4.—Women on the Social Security rolls aged 62 and over who were wives of retired workers, by race

Race	Number (in thousands)	Total percent	Percent entitled to benefits as—			
			Wives of retired workers ¹	Retired-worker beneficiaries ²		
				Total	Dually entitled	Worker only
Total ..	3 5,137	100	54	46	13	33
White.....	4,832	100	54	46	13	33
Black.....	250	100	53	47	12	35
Other.....	46	100	63	37	7	30

¹ Includes about 20,000 divorced wives.

² Includes separated women.

³ Includes those with unknown race.

Table 5.—Women on the Social Security rolls aged 62 and over who were widowed, by race

Race	Number (in thousands)	Total percent	Aged widows ¹	Percent entitled to benefits as—		
				Retired-worker beneficiaries		
				Total	Dually entitled	Worker only
Total ..	2 7,031	100	53	47	16	31
White.....	6,432	100	54	46	16	30
Black.....	540	100	44	56	15	41
Other.....	49	100	57	43	8	35

¹ Includes about 90,000 surviving divorced wives and remarried widows. Excludes about 40,000 widowed mothers and disabled widows.

² Includes those with unknown race.

Table 6.—Women on the Social Security rolls aged 62 and over who were wives of retired workers, by age

Age	Number (in thousands)	Total percent	Wives of retired workers ¹	Percent entitled to benefits as—		
				Retired-worker beneficiaries ²		
				Total	Dually entitled	Worker only
Total ..	3 5,137	100	54	46	13	33
62-64.....	920	100	49	51	14	37
65-69.....	1,921	100	49	51	13	38
70-74.....	1,296	100	55	45	12	33
75-79.....	644	100	64	36	11	25
80 and over ..	355	100	73	27	9	18

¹ Includes about 20,000 divorced wives.

² Includes separated women.

³ Includes those with unknown age.

percent of all widows aged 65 or older had this entitlement, as did 50 percent of the widows aged 65-69 and about 46 percent of those aged 75 or older (table 7). The similarity in beneficiary status by age may in part result from higher rates of labor-force participation of widows when compared with married women.

As a group, widows were much older than the other types of beneficiaries (table 8). About 47 percent of the retired workers who were widows were aged 75 or older, compared with about 14 percent of those who were married to another retired worker (tables K and L). This difference could be expected, considering the longer life expectancy of women. In 1978, life expectancy for 62-year-old women was 20.6 years, compared with 15.8 years for men of the same age.⁹

Among the other groups of women who were not married to another retired worker, about 44 percent of those who had never been married and about 25 percent

⁹ Public Health Service, *Vital Statistics of the United States, 1978, Volume II—Section 5, Life Tables*, pages 5-13.

Table 7.—Women on the Social Security rolls aged 65 and over who were widowed, by age

Age	Number (in thousands)	Total percent	Percent entitled to benefits as—			
			Aged widows ¹	Retired-worker beneficiaries		
				Total	Dually entitled	Worker only
Total ..	6,515	100	51	49	17	32
65-69	1,481	100	50	50	17	33
70-74	1,649	100	47	53	19	34
75-79	1,427	100	52	48	19	29
80 and over ..	1,958	100	56	44	13	31

¹ Includes about 90,000 surviving divorced wives and remarried widows. Excludes about 40,000 widowed mothers and disabled widows.

Table 8.—Age distribution of certain female beneficiaries aged 62 and over, by marital status

Marital status	Percentage distribution, by age					
	Total ¹	62-64	65-69	70-74	75-79	80 and over
Married to a retired worker:						
Entitled only as worker ..	100	18	38	25	12	7
Dually entitled	100	20	42	25	9	4
Entitled only as wife	100	20	40	25	11	5
Widowed	100	16	34	25	15	9
Widowed:						
Entitled only as worker ..	100	8	21	23	20	28
Dually entitled	100	4	23	26	20	28
Entitled only as widow ..	100	3	23	28	24	23
Never married:						
Entitled as worker	100	11	20	21	20	29
Divorced:						
Entitled as worker	100	8	23	25	20	24
Entitled as worker	100	14	32	29	16	8

¹ The sum of the individual percentages may not equal 100 percent because of independent rounding.

of those who were divorced were aged 75 or older. Only about 13 percent of the women married to a nonbeneficiary were this old, and about 31 percent were under age 65 (table K). Some of these women presumably were married to men who were under age 62 or who were still working and therefore had not filed for retirement benefits.

For most types of married and nonmarried female retired workers and two-earner couples, both benefits and PIA's were highest among those in which the woman was aged 65-69 and declined thereafter as the age of the women increased. Benefits and PIA's also were lower among those aged 62-64 than among those aged 65-69 and in many instances than among those aged 70-74 (tables 9 and 10).

The lower PIA's and the lower benefit amounts among older beneficiaries are probably explained by the fact that these persons were much more likely than younger beneficiaries to have been entitled to benefits

Table 9.—Monthly benefit amounts, by age for two-earner couples and for certain nonmarried female retired workers

Marital status	Average benefit, by age of woman					
	Total	62-64	65-69	70-74	75-79	80 and over
Married couples:						
Wife entitled only as worker	\$447	\$426	\$463	\$445	\$446	\$399
Wife dually entitled	443	436	449	446	434	419
Widowed:						
Entitled only as worker	202	178	229	215	206	170
Dually entitled	241	221	254	249	240	224
Never married	214	186	218	234	215	197
Divorced	195	160	210	202	199	165

Table 10.—Primary Insurance Amount for certain female retired workers, by age and marital status

Marital status	Average Primary Insurance Amount by age					
	Total	62-64	65-69	70-74	75-79	80 and over
Married to a retired worker:						
Entitled only as worker	\$211	\$203	\$219	\$209	\$204	\$179
Dually entitled	119	123	121	117	114	112
Widowed:						
Entitled only as worker	207	208	237	218	210	173
Dually entitled	157	148	173	163	153	138
Never married	224	226	235	238	222	200
Divorced	209	195	228	209	205	170

for many years. Thus, they were less likely to have been affected by increases in the early 1970's in the taxable maximum and in the general level of earnings.¹⁰ PIA's and benefits among those aged 62-64 are discussed in the next section.

Benefit Reduction Status Comparisons

Married women were more likely to claim reduced benefits than those who were not married, and those with lower PIA's were more likely to retire early. Women married to another retired worker and claiming reduced benefits included:

- 81 percent of those entitled to benefits only as workers.
- 85 percent of those who were dually entitled.
- 74 percent of those who were entitled only as spouses.

¹⁰ Maximum taxable earnings were \$3,000 for 1937-50, \$3,600 for 1951-54, \$4,200 for 1955-58, \$4,800 for 1959-65, \$6,600 for 1966-67, \$7,800 for 1968-71, \$9,000 for 1972, \$10,800 for 1973, \$13,200 for 1974, \$14,100 for 1975, and \$15,300 for 1976.

The husbands of such women were much less likely to claim reduced benefits (table 11).

Among the nonmarried women, divorced women were the most likely (69 percent) to claim reduced benefits. Widows entitled only on the basis of their own earnings were the least likely to do so (47 percent).

Overall, female retired workers who were married probably had greater resources than their nonmarried counterparts, and thus more of them may have been able to afford to retire early and claim reduced benefits. Another factor probably related to the smaller proportion of nonmarried female retired workers with reduced benefits was the difference in entitlement dates among the various groups of women. Nonmarried female retired workers, as a group, were older than their married counterparts, and older women were likely to have claimed benefits earlier, when fewer workers of all types were claiming reduced benefits. About 42 percent of the female retired workers who were widowed, as well 37 percent of those who had never married and 20 percent of those who were divorced, became entitled to benefits before 1965 (table M). By contrast, only about 14 percent of the female retired workers who were married became entitled before that time (table N). Reduced benefits first became available to female retired workers in 1956. Social Security program data show that 53 percent of the retired-worker awards to women in 1957 were actuarially reduced. The proportions of awards for women that were reduced were 64 percent in 1963, 72 percent in 1970, and 79 percent in 1976.

Except for the female retired workers who were dually entitled to widow's benefits, both the average monthly benefits and the PIA's upon which they were based were higher for the nonmarried women with unreduced benefits. For example, among women who had never married, PIA's averaged \$233 for those with unreduced benefits and \$216 for those with reduced benefits. Monthly benefits for these women averaged \$233 and \$197, respectively (table O).

Among couples in which the wife was entitled only as a worker, average PIA's were considerably higher for both husbands and wives who had unreduced benefits. Among the husbands, PIA's for those with unreduced benefits averaged \$275, while PIA's for those with reduced benefits averaged \$248. Among the wives, comparable averages were \$249 and \$202, respectively (table P). Since more persons with unreduced than reduced benefits probably worked when they were aged 62-64, earnings during these years may have helped to raise their average earnings and thus their PIA's. Also, relatively more retired workers who elected benefits before age 65 may have had somewhat lower lifetime earnings than those who became entitled at age 65 or later. As would be expected from the PIA comparisons, most of those entitled before age 65 had lower monthly benefits than those who did not (tables 12 and 13).

Table 11.—Proportion of certain beneficiaries with reduced benefits, by marital status

Marital status	Percent of women with reduced benefits	Percent of men with reduced benefits
Married couples:		
Wife entitled only as worker	81	46
Wife dually entitled	85	42
Wife entitled only as wife	74	45
Widows:		
Entitled only as worker	47	.....
Dually entitled	61	.....
Entitled only as widow	53	.....
Entitled only as worker:		
Never married	53	.....
Divorced	69	.....
Married to nonbeneficiary	76	.....
Married to person with unknown benefit status	83	.....

Table 12.—Comparison of benefits for certain couples, by reduction status

Reduction status	Average monthly benefit amount for—		
	Couples consisting of two retired workers		Couples consisting of worker and wife beneficiary with benefits in current-payment status
	Wife entitled only as worker	Wife dually entitled	
Average benefit amount for couples:			
Actuarial reductions for both spouses	\$405	\$414	\$335
Actuarial reduction for wife only	455	463	385
Actuarial reduction for husband only	486	419	357
Actuarial reduction for neither spouse	536	462	436
Average Primary Insurance Amount for—			
Wives:			
Actuarial reduction	202	120	.....
No actuarial reduction	249	116	.....
Husbands:			
Actuarial reduction	248	305	251
No actuarial reduction	275	318	276

Table 13.—Comparison of benefits for certain women, by reduction status

Type of beneficiary and marital status	Average benefit amount		Average Primary Insurance Amount	
	Reduced	Not reduced	Reduced	Not reduced
Widowed:				
Entitled only as worker	\$183	\$219	\$195	\$218
Dually entitled	245	235	157	159
Entitled only as widow	205	216	.....	.....
Entitled only as worker:				
Never married	197	233	216	233
Divorced	177	235	198	235
Married to nonbeneficiary	147	223	168	220
Married to person with unknown benefit status	156	224	176	222

Summary

The Social Security Administration publishes data each year about families receiving Social Security benefits. The family designation used in this data is determined by the type of beneficiaries drawing benefits on a worker's earnings record. Thus, if a wife and a husband are each entitled to a benefit based on their own earnings records, they would be designated as two worker-only beneficiaries, and the benefit amount shown would be the amount payable to each one individually. The Improved Family Benefit Data Project was designed to provide information about the combined benefits payable to such couples.

The data from this project indicate that of the 7.8 million female retired workers on the rolls at the end of 1976 who were classified as worker-only beneficiaries, 2.4 million or 31 percent were married to another person entitled to a worker benefit. About 640,000 of these women were dually entitled to their own retired-worker benefit as well as to a larger benefit as a wife. About 1.7 million were married to another retired worker and were entitled solely as a retired worker. About 52,000 were married to a disabled worker.

Average monthly benefits were higher for the couples consisting of two retired workers than for couples consisting of a male retired worker and a woman who was entitled to wife's benefits on his earnings record. Monthly benefits for the two-worker couples averaged \$442, compared with \$374 for worker-and-wife couples. About nine-tenths of the two-worker couples and three-fourths of the worker-and-wife couples had Social Security benefits that were above the 1976 poverty threshold for an aged couple.

This project also provided information about the marital status of the 5.4 million female retired workers who were not married to another retired-worker beneficiary. The largest group, which numbered 2.1 million, was composed of widows entitled solely as retired workers. The next largest group, which numbered 1.1 million, was made up of widows dually entitled to a widow's benefit. About 884,000 of the women had never married and 535,000 were divorced. The remaining 710,000 women were either married to a nonbeneficiary or to a man whose beneficiary status could not be determined.

Average benefits were highest (\$241) for those who were dually entitled to a widow's benefit. Benefits for widows who were entitled only as workers averaged \$202. Benefits for the women who had not married averaged \$214, and divorced women averaged \$195. About 41 percent of the widows and never-married women and about 28 percent of those who were divorced had Social Security benefits above the poverty threshold for an aged individual.

Among both the married couples and the women who

were not married to another worker beneficiary, benefit levels varied by race and age. Benefits tended to be higher for white than for black couples and nonmarried women. Benefits tended to be lower when wives and nonmarried women were aged 80 or older or under 65.

Nonmarried female retired workers were less likely to elect actuarially reduced benefits than were married women. About 53 percent of the never-married women, 69 percent of the divorced women, and 52 percent of the widows elected reduced benefits, compared with 82 percent of the women married to another retired worker beneficiary. Primary insurance amounts as well as monthly benefit amounts tended to be higher among those with unreduced benefits.

Technical Note*

Sampling Frame

The sampling frame for the Improved Family Benefit Data Project was a list of all possible nine-digit Social Security Numbers (SSN's).¹¹ The first three digits are the area code and generally identify the State of issuance. (An exception to the use of area numbers was made for persons covered under the Railroad Retirement Act; they were given a special block of SSN's that were used through June 1963.) In most instances, all 9999 SSN's (numbers ending 0000 are not used) with the same first five digits (area and group codes) are issued within a relatively short period. Thus, a sample selected using the serial number portion (last four digits) of the SSN can be considered to be stratified by State and time of issue.

Sample Design

The Master Beneficiary Record (MBR) contains data for all retired workers and is sorted by SSN's. From the first phase sample of predesignated SSN's, the MBR, as of December 1976, was used to select a subsample of SSN's that corresponded to female retired "worker-only" beneficiaries, including those who had their benefits suspended.

An extract file of the MBR was created for this 2.4-percent sample of female beneficiaries. The extract file was used as the primary source to categorize the sample of female beneficiaries into the following deeper strata:

- (1) Women entitled to a worker's benefit who were not entitled to a spouse's benefit.

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¹¹ For a description of the Social Security number issuance process, see Robert H. Finch, Jr., **Sampling Variability in the 1-Percent Continuous Work History Sample**, SSA Publication No. 77-11904.

- (2) Women entitled to a worker's benefit and to a larger benefit as a spouse and who were married to a retired worker.
- (3) Women entitled to a worker's benefit and to a larger benefit as a spouse and who were not married to a retired worker.
- (4) Women entitled to a worker's benefit and to a larger benefit as a spouse and who were married, but the beneficiary status of the husband was unknown.

Workload constraints allowed the review of only 10,000 folders. This step was accomplished by subsampling stratum 4 and by further dividing stratum 1 into additional strata using a hierarchical method and by subsampling these strata. Records in stratum 1 were matched against Social Security Administration data files that contained information on marital status at the time the claim was filed. These files were available for 1975 and some earlier years. Matched records of married and unmarried beneficiaries for 1975 were designated as strata 5 and 6, respectively. Similar matched records for 1974, 1973, and 1972 were designated as strata 7 through 12. Unmatched records that did not contain cross-reference numbers were retained as stratum 1; those that did contain cross-reference numbers were designated as stratum 13. Table I provides additional descriptions of all the strata for this study.

Sample Selection

All cases (about 42,400) in strata 2 and 3 were included in the study because the extract file contained both the marital status and benefit status of the husbands. However, the Social Security claims folders had to be examined to obtain information on the marital and the benefit status of the husbands of the married women in the remaining strata. A total of 10,000 cases

was selected from the remaining strata by optimum allocation. The strata designation and the sample sizes are also given in table I.

Data Collection

The claims folders for the subsample were requested from the SSA field offices and all but 399 were received. The folders were manually reviewed to obtain information on the beneficiary's marital status. If the beneficiary was married, the SSN of the spouse was obtained from the folders and then used to obtain information from the MBR.

Estimation Procedure

Since the data for this study were obtained from a sample of records, it was necessary to inflate the sample figures to produce estimates of the totals. The estimation procedure involved inflating the sample results by the product of the reciprocal of the probability of selection and a noninterview adjustment (the ratio of the number of folders selected to the number of folders received for each stratum).

Sampling Variability

Because of sampling variability, estimates based on samples can be expected to differ from figures that would have been obtained if the entire population had been used for tabulations under the same conditions as the actual sample. The particular sample selected for this study of female retired "worker-only" beneficiaries is one of a large number of similar probability samples of the same size that, by chance, might have been selected under the same specifications. Each of the pos-

Table I.—Substrata in the Improved Family Benefit Data Project

Stratum	Entitlement status	Current marital status	Benefit status of husband	Year benefits were awarded	Marital status at award	Cross reference to another account	Number of cases	
							Full sample	Subsample
1	Single	Unknown	NA	1976	Unknown	No	106,053	6,575
1	Single	Unknown	NA	1971 or earlier	Unknown	No		
2	Dual	Married	Retired worker	NA	NA	NA	15,610	15,610
3	Dual	Married	Not retired worker	NA	NA	NA	26,757	26,757
3	Dual	Not married	NA	NA	NA	NA		
4	Dual	Married	Unknown	NA	NA	NA	204	102
5	Single	Unknown	NA	1975	Married	NA	2,054	308
6	Single	Unknown	NA	1975	Other	NA	1,304	13
7	Single	Unknown	NA	1974	Married	NA	5,799	870
8	Single	Unknown	NA	1974	Other	NA	4,786	47
9	Single	Unknown	NA	1973	Married	NA	6,109	977
10	Single	Unknown	NA	1973	Other	NA	4,861	48
11	Single	Unknown	NA	1972	Married	NA	5,636	690
12	Single	Unknown	NA	1972	Other	NA	4,317	43
13	Single	Unknown	NA	1976	Unknown	Yes	3,279	327
13	Single	Unknown	NA	1971 or earlier	Unknown	Yes		

sible samples would yield somewhat different sets of results. The deviation of a sample estimate from the average of all possible samples is called the sampling error. The standard error of an estimate is a measure of the variation among the estimates from the possible samples and thus is a measure of the precision with which an estimate from a particular sample approximates the average result of all possible samples.

In conjunction with associated estimates, the standard error may be used to define confidence intervals or ranges that would have a specified probability of including the average result of all possible samples. To illustrate, if all possible samples were selected, each of these surveyed under essentially the same conditions, and an estimate and its estimated standard error were calculated from each sample, then—

- (1) Approximately 68 percent of the intervals from one standard error below to one standard error above the derived estimate would include the average value of all possible samples.
- (2) Approximately 95 percent of the intervals from two standard errors below to two standard errors above the derived estimate would include the average value of all possible samples.
- (3) Approximately 99 percent of the intervals from 2 1/2 standard errors below to 2 1/2 standard errors above the derived estimate would include the average value of all possible samples.

Thus, for a particular sample, one can say with specified confidence that the average of all possible samples is included in the constructed interval.

Stratification Effects on Estimates of Sampling Variability

As stated previously, strata 2 and 3 were not further subsampled. Estimates of sampling variability for data primarily from these strata are considerably smaller than similar estimates for data from the other 11 strata. Estimates of sampling variability are provided separately for “dually entitled” and for “all other” cases. The combined “dually entitled” and “not dually entitled” data have the sampling variability of “all other” cases.

Standard Error of Estimated Number of Persons or Couples

Table II provides approximate standard errors for the estimated number of “dually entitled” persons or married couples and “all other” persons or married couples. To use table II, consider, for example, that table A shows there were an estimated 12,000 “other race” couples composed of two retired workers who were not dually entitled and living together. Table II shows that the standard error for an estimate of 10,000

Table II.—Approximate standard errors of estimated number of persons or couples

Size of estimate	Standard error	
	Dually entitled	All others
3,000	400	1,500
5,000	500	1,900
7,500	600	2,300
10,000	700	2,700
25,000	1,000	4,300
50,000	1,500	6,200
75,000	1,800	7,600
100,000	2,100	9,000
250,000	3,300	14,000
500,000	4,700	21,000
750,000	5,900	26,000
1,000,000	7,000	30,000
2,500,000	12,000	45,000

is 2,700 and that the standard error for an estimate of 25,000 is 4,300. Linear interpolation gives a standard error of 2,900 for 12,000 estimated couples. Thus, the 68-percent confidence interval for 12,000 is 9,100 to 14,900.

Standard Error of Estimated Percentage of Persons or Couples

The reliability of an estimated percentage depends on both the size of the percentage and the size of the total on which the percentage is based. The standard errors shown in the tables are expressed as percentage points. Table III provides approximate standard errors of estimated percentages for dually entitled persons or married couples. Table IV provides approximate standard errors for all other persons or married couples. To use table III consider, for example, that table E shows that 15.2 percent of the couples in which the female retired worker was married to another retired worker, was dually entitled, 80 years of age or older, and had a monthly benefit amount between \$380 and \$399.90. The base of the percentage is 31,000.

Table III shows that an estimate of 10 percent for a base of 25,000 has a standard error of 1.2 percent and

Table III.—Standard errors of estimated percentages for persons or couples who were dually entitled

Base of percent	Size of percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
25,000	0.6	0.9	1.2	1.8	2.0
50,000	.4	.6	.9	1.2	1.4
75,000	.3	.5	.7	1.0	1.2
100,000	.3	.4	.6	.9	1.0
250,000	.2	.3	.4	.6	.7
500,000	.1	.2	.3	.4	.5
750,000	.1	.2	.2	.3	.4
1,000,000	.1	.1	.2	.3	.3
2,500,000	.1	.1	.1	.2	.2

Table IV.—Standard errors of estimated percentages for all other persons or couples

Base of percent	Size of percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
25,000	2.3	3.6	5.0	7.3	8.4
50,000	1.6	2.6	3.6	5.2	6.0
75,000	1.4	2.1	2.9	4.2	4.9
100,000	1.2	1.8	2.5	3.7	4.3
250,000	.8	1.2	1.6	2.4	2.8
500,000	.5	.8	1.2	1.7	2.0
750,000	.4	.7	1.0	1.4	1.6
1,000,000	.4	.6	.8	1.2	1.4
2,500,000	.2	.4	.5	.8	1.0

that an estimate of 10 percent for a base of 50,000 has a standard error of 0.9 percent. The table also shows that an estimate of 25 percent for a base of 25,000 has a standard error of 1.8 percent and that an estimate of 25 percent for a base of 50,000 has a standard error of 1.2 percent. A two-way linear interpolation was used to derive a standard error of 1.3 percent. Thus, the 68-percent confidence interval for the estimated 15.2 percent is from 13.9 percent to 16.5 percent. Table IV is used in the same manner as table III.

Sampling Variability of Estimated Mean PIA's and Mean MBA's

The relative reliability of an estimated mean amount¹² depends primarily on the number of cases on which the mean is based. Table V provides relative sampling errors (approximate standard errors divided by either mean amount) for various estimates of number of persons or couples. A rough approximation to the standard error of an estimated mean amount can be obtained by finding the "number of persons" or "married couples" distribution from which the mean was computed, locating the appropriate relative sampling error for that base in table V (linear interpolation may be

¹² The term "mean amounts" refers to mean Primary Insurance Amounts or to mean monthly benefit amounts.

Table V.—Relative sampling errors of estimated mean monthly benefit amount and mean monthly Primary Insurance Amount for persons and couples

Size of base	Relative sampling error			
	Dually entitled		All others	
	Persons	Couples	Persons	Couples
2,500	0.02129	0.02372	0.12828	0.20400
5,000	.01497	.01686	.09088	.14424
7,500	.01217	.01382	.07430	.11777
10,000	.01050	.01201	.06442	.10199
25,000	.00655	.00771	.04093	.06450
50,000	.00457	.00555	.02906	.04561
75,000	.00370	.00459	.02379	.03725
100,000	.00318	.00402	.02064	.03226
250,000	.00199	.00267	.01311	.02049
500,000	.00143	.00200	.00924	.01449
750,000	.00120	.00170	.00748	.01187
1,000,000	.00108	.00152	.00641	.01031
2,500,000	.00096	.00112	.00368	.00665

used), and multiplying the estimated mean amount by the relative sampling error.

Table G shows an average monthly benefit amount of \$463.30 for the 699,000 women aged 65-69 who were married to another retired worker, not dually entitled, and living together and with their husbands. Table V gives a relative sampling error of 0.01449 for couples with a base of 500,000 and a relative sampling error of 0.01187 for couples with a base of 750,000. Linear interpolation gives a relative sampling error of 0.01240 when the average of \$463.30 is multiplied by 0.01240, a standard error of 5.74 is found. Thus, the 68-percent confidence limits on the mean amount of \$463.30 is from \$457.56 to \$469.04.

Nonsampling Variability

In addition to sampling variability, the estimates in this article include the effects of nonsampling variability. This type of variability would be present in a complete compilation of records as well as in a sample. For this study, the 399 folders that were not received represent one type of nonsampling variability. Another type of nonsampling variability is represented by incorrect sex codes on the MBR.

Detailed tables A through P for this article appear on pages 16-24. Because of layout considerations, tables are not in alphabetical order after table J—Editor.

Table A.—Benefits for two-worker couples: Number, average monthly benefit amount, and Primary Insurance Amount, by marital status and race, at end of 1976

Characteristic	Number of couples (in thousands) ¹	Percent	Average monthly benefit amount of—			Average Primary Insurance Amount of—	
			Couple	Wife	Husband	Wife	Husband
Married to another retired worker:							
Entitled only as worker, living together	1,658	100.0	\$447.20	\$193.30	\$253.90	\$210.60	\$262.60
White	1,553	93.7	451.40	195.40	256.00	213.00	264.90
Black	85	5.1	366.40	153.30	213.10	165.40	219.10
Other	12	.7	430.90	181.50	249.40	200.20	254.20
Entitled only as worker, separated	56	100.0	399.60	188.70	210.90	201.10	218.50
White	48	84.8	409.20	194.10	215.10	206.60	223.40
Black and other	8	15.2	346.10	158.70	187.40	170.60	191.10
Dually entitled	642	100.0	442.60	139.30	303.30	119.40	312.80
White	609	94.8	443.80	139.60	304.20	119.60	313.70
Black	29	4.5	420.60	133.90	286.70	114.90	294.30
Other	3	.4	413.00	129.90	283.10	115.40	293.00
Married to disabled worker	52	100.0	456.70	174.70	282.00	192.40	285.20
White	47	90.9	463.20	178.40	284.80	196.10	288.20
Black and other	5	9.1	392.20	138.30	253.90	154.30	254.60

¹ Data for beneficiaries of unknown race are included in the totals for each group.

Table B.—Benefits for two-worker couples living together, with wife entitled only as worker: Percentage distribution, by monthly benefit amount, race, age, and wife's year of entitlement, end of 1976

Monthly benefit amount for couples	All couples	Race		Age of wife					Year of entitlement of wife				
		White	Black	Under 65	65-69	70-74	75-79	80 and over	1975 or later	1973-74	1970-72	1965-69	Before 1965
Number	1,658,000	1,553,000	85,000	334,000	699,000	407,000	155,000	62,000	330,000	333,000	407,000	378,000	208,000
Average monthly amount . . .	\$447.20	\$451.40	\$366.40	\$425.70	\$463.30	\$444.70	\$445.90	\$399.40	\$458.10	\$459.00	\$455.20	\$439.10	\$409.90
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$215.90	2.6	2.2	10.0	4.2	1.7	2.6	2.7	3.4	2.7	2.3	2.2	1.6	5.4
\$215.90-\$239.90	2.2	2.0	5.9	3.2	1.6	2.4	1.4	5.6	1.8	1.9	2.1	2.8	2.7
\$240.00-\$259.90	2.4	2.2	7.3	2.5	1.6	3.1	3.2	3.4	1.6	2.4	1.7	3.1	3.7
\$260.00-\$279.90	3.6	3.3	10.4	3.7	2.8	4.3	4.5	5.8	3.3	2.5	3.3	3.9	6.1
\$280.00-\$299.90	3.0	2.8	6.5	3.4	2.3	3.2	2.7	7.9	2.4	2.6	2.5	3.7	4.0
\$300.00-\$319.90	3.2	3.2	2.9	3.7	2.8	3.0	3.1	6.8	1.9	3.9	3.0	3.3	4.4
\$320.00-\$339.90	3.5	3.4	4.1	2.6	3.4	4.1	3.6	6.9	2.6	2.0	4.4	4.4	4.1
\$340.00-\$359.90	4.0	4.0	4.5	4.5	4.3	3.9	3.6	.2	4.1	4.0	4.9	4.1	2.1
\$360.00-\$379.90	3.9	3.7	8.0	5.0	3.6	3.9	3.7	2.2	4.3	3.6	3.5	3.8	3.9
\$380.00-\$399.90	3.8	3.8	3.6	3.3	3.2	5.3	4.1	1.1	2.9	2.2	4.0	5.4	4.4
\$400.00-\$419.90	5.6	5.5	7.1	7.4	5.1	4.7	6.6	5.6	6.0	6.6	4.5	5.0	6.8
\$420.00-\$439.90	6.3	6.4	3.5	6.5	6.5	5.2	7.2	9.0	6.2	5.8	6.2	6.3	7.7
\$440.00-\$459.90	7.3	7.6	.8	7.7	7.8	6.1	7.2	5.6	7.4	7.2	7.1	7.0	7.7
\$460.00-\$479.90	6.8	7.1	3.6	7.4	6.1	7.1	6.4	12.4	7.1	7.1	5.2	7.5	8.1
\$480.00-\$499.90	8.0	8.3	3.8	7.6	8.2	8.3	6.8	9.0	8.2	7.4	8.6	7.3	8.4
\$500.00-\$519.90	7.2	7.5	3.1	7.9	8.0	5.8	7.2	4.5	7.9	8.6	7.1	6.0	6.4
\$520.00-\$539.90	5.9	6.1	2.4	5.7	5.7	6.0	5.9	6.8	5.8	5.5	5.8	7.0	4.7
\$540.00-\$559.90	4.7	4.8	1.6	4.0	5.7	4.3	4.6	¹ 3.8	5.2	4.2	6.6	4.1	2.0
\$560.00-\$579.90	3.8	3.6	6.6	2.1	5.1	3.7	3.2	.....	3.0	6.4	4.5	3.0	1.0
\$580.00-\$599.90	2.5	2.7	.2	2.3	3.3	1.8	2.2	.....	4.6	3.0	1.8	2.0	1.0
\$600.00-\$619.90	2.7	2.7	2 4.1	2.0	3.3	3.4	.4	.....	3.6	3.4	2.4	2.8	2 5.4
\$620.00-\$639.90	1.8	1.8	.....	1.2	1.6	2.6	2.2	.....	2.6	1.5	1.3	2.2	.....
\$640.00-\$659.90	1.5	1.6	.....	.9	1.8	1.2	2.9	.....	1.6	1.6	2.2	1.1	.....
\$660.00-\$679.90 . . . . .	.9	.8	.....	.3	1.2	.5	1.8	.....	.6	1.2	1.2	.4	.....
\$680.00-\$699.90	1.1	1.1	.....	.1	1.4	1.3	1.4	.....	1.0	1.2	1.5	1.1	.....
\$700.00 or more	1.7	1.8	.....	.8	1.9	2.2	1.4	.....	1.6	1.9	2.4	1.1	.....

¹ \$540.00 or more.

² \$600.00 or more.

Table C.—Benefits for two-worker couples: Percentage distribution by monthly benefit amount, Primary Insurance Amount of wives and husbands, dual entitlement status, and marital status, end of 1976

Amount	Married to another retired worker						Married to disabled worker	
	Living together		Separated		Dually entitled		Wives	Husbands
	Wives	Husbands	Wives	Husbands	Wives	Husbands		
Number	1,658,000	1,658,000	56,000	56,000	642,000	642,000	52,000	52,000
Monthly benefit amount								
Average amount	\$193.30	\$253.90	\$188.70	\$210.90	\$139.30	\$303.30	\$174.70	\$282.00
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$108.00	11.5	5.0	18.6	6.2	6.6	.....	9.0	.....
\$108.00-\$119.90	3.2	1.9	5.5	6.8	10.2	.....	8.0	.....
\$120.00-\$139.90	8.7	3.1	8.0	6.0	39.2	.....	17.6	.....
\$140.00-\$159.90	12.9	4.4	9.6	8.0	29.6	.....	13.7	.....
\$160.00-\$179.90	11.9	5.2	8.6	7.5	9.5	.....	12.0	¹ 7.1
\$180.00-\$199.90	10.4	6.3	10.2	13.5	3.1	.....	9.9	7.9
\$200.00-\$219.90	8.8	5.7	8.8	8.3	² 1.8	³ 2.6	6.9	5.2
\$220.00-\$239.90	7.8	5.6	7.9	5.9	.....	5.7	4.4	4.2
\$240.00-\$259.90	7.5	10.1	5.8	10.0	.....	9.8	7.4	6.2
\$260.00-\$279.90	5.2	12.7	5.0	9.4	.....	16.1	7.1	15.0
\$280.00-\$299.90	4.5	13.0	3.7	8.7	.....	18.7	2.1	9.3
\$300.00-\$319.90	2.4	9.1	.2	1.2	.....	14.8	⁴ 1.9	12.9
\$320.00-\$339.90	2.1	6.8	4.7	4.9	.....	12.0	.....	15.3
\$340.00-\$359.90	1.4	4.4	⁵ 3.1	⁵ 3.6	.....	7.7	.....	8.7
\$360.00-\$379.90 . . . . .	.6	2.3	.....	.....	.....	4.7	.....	⁶ 8.2
\$380.00-\$399.90 . . . . .	.6	1.6	.....	.....	.....	3.3	.....	.....
\$400.00 or more . . . . .	.5	2.8	.....	.....	.....	4.6	.....	.....
Primary Insurance Amount								
Average amount	\$210.60	\$262.60	\$201.10	\$218.50	\$119.40	\$312.80	\$192.40	\$285.20
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$108.00	10.6	5.1	18.1	5.6	57.3	.....	16.9	.....
\$108.00-\$119.90	1.8	1.2	3.1	3.2	11.3	.....	1.8	.....
\$120.00-\$139.90	5.1	2.5	5.5	8.6	17.0	.....	11.6	.....
\$140.00-\$159.90	8.1	3.5	8.5	7.7	10.6	.....	7.1	.....
\$160.00-\$179.90	11.3	4.9	9.0	4.2	⁷ 3.8	.....	11.6	¹ 6.4
\$180.00-\$199.90	11.8	5.8	9.7	15.0	.....	.....	6.5	7.9
\$200.00-\$219.90	9.3	5.4	6.8	9.5	.....	³ 6	12.0	5.2
\$220.00-\$239.90	9.5	5.9	12.9	7.3	.....	4.2	5.6	3.7
\$240.00-\$259.90	7.2	6.3	6.2	8.0	.....	6.2	6.6	7.5
\$260.00-\$279.90	7.7	12.2	5.3	9.4	.....	12.0	9.8	14.2
\$280.00-\$299.90	5.8	13.5	5.5	9.7	.....	18.3	1.1	8.2
\$300.00-\$319.90	4.5	12.3	.2	3.8	.....	18.3	5.4	12.9
\$320.00-\$339.90	3.2	8.3	4.7	2.9	.....	16.1	2.7	15.3
\$340.00-\$359.90	2.1	5.7	⁵ 4.8	⁵ 5.1	.....	10.2	⁵ 1.3	8.7
\$360.00-\$379.90 . . . . .	.9	2.8	.....	.....	.....	6.4	.....	⁶ 10.0
\$380.00-\$399.90 . . . . .	.6	2.2	.....	.....	.....	4.0	.....	.....
\$400 or more . . . . .	.5	2.4	.....	.....	.....	3.7	.....	.....

¹ Less than \$160.00.
² \$200.00 or more.
³ Less than \$220.00.
⁴ \$300.00 or more.

⁵ \$340.00 or more.
⁶ \$360.00 or more.
⁷ \$160.00 or more.

Table D.—Benefits for two-worker couples: Comparison of Primary Insurance Amounts for wives and husbands, by dual entitlement status, race, age, and year of wife's entitlement, end of 1976

Primary Insurance Amount	All couples	Race		Age of wife					Year of entitlement of wife				
		White	Black	Under 65	65-69	70-74	75-79	80 and over	1975 or later	1973-74	1970-72	1965-69	Before 1965
Married to another retired worker, entitled only as worker, living together													
Number	1,658,000	1,553,000	85,000	334,000	699,000	407,000	155,000	62,000	330,000	333,000	407,000	378,000	208,000
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Wife's Primary Insurance Amount is higher than husband's	23.1	23.5	15.2	21.2	22.4	25.1	26.7	18.5	24.0	22.8	24.1	23.2	19.9
By 75 percent or more	3.2	3.3	1.1	3.3	3.7	2.6	2.7	2.3	4.5	3.3	3.3	2.6	1.7
By 50-74 percent	3.1	3.1	2.9	2.0	2.3	3.8	6.8	3.4	2.3	2.6	2.2	4.7	4.0
By 25-49 percent	4.4	4.6	1.4	4.2	4.1	4.7	5.4	4.5	4.6	4.1	4.1	4.5	5.1
By less than 25 percent	12.4	12.5	9.8	11.7	12.3	14.0	11.8	8.3	12.6	12.8	14.5	11.4	9.1
Wife's Primary Insurance Amount is same as husband's	3.6	3.2	11.1	3.2	2.9	5.2	2.7	5.6	3.4	2.8	3.3	3.6	6.1
Husband's Primary Insurance Amount is higher than wife's	73.3	73.3	73.7	75.6	74.7	69.7	70.6	75.9	72.6	74.4	72.6	73.2	74.0
By less than 25 percent	20.7	20.7	19.8	17.0	22.0	24.2	14.9	18.1	18.7	22.0	20.1	24.8	15.5
By 25-49 percent	19.3	19.5	16.5	15.4	22.0	16.6	19.7	26.1	16.9	21.5	19.5	17.8	21.6
By 50-74 percent	15.3	15.2	14.4	16.8	13.9	14.3	18.4	21.4	14.5	13.2	16.3	13.5	20.9
By 75-99 percent	11.2	11.1	13.9	12.2	11.0	10.2	13.6	9.2	9.9	9.6	11.0	12.9	13.5
By 100 percent or more	6.8	6.8	9.1	14.2	5.8	4.4	4.0	1.1	12.6	8.1	5.7	4.2	2.5
Married to another retired worker, dually entitled													
Number	642,000	609,000	29,000	129,000	256,000	158,000	68,000	31,000	92,000	119,000	158,000	169,000	104,000
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Husband's Primary Insurance Amount is higher than wife's	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
By less than 125 percent	20.0	19.9	21.4	20.3	20.4	19.1	19.0	22.2	21.2	21.4	18.7	18.8	21.2
By 125-149 percent	20.1	19.8	25.7	19.7	17.7	21.8	22.9	26.5	19.2	17.6	17.9	21.6	24.5
By 150-174 percent	22.0	22.0	22.1	16.8	19.1	23.8	32.8	32.6	16.8	17.0	19.2	23.8	33.5
By 175-199 percent	16.9	17.0	14.8	16.9	18.6	17.2	13.4	9.4	16.2	17.6	18.9	18.1	11.9
By 200 percent or more	21.0	21.3	16.0	26.3	24.2	18.1	11.9	9.3	26.6	26.4	25.3	17.7	8.9

Table E.—Benefits for two-worker couples in which wife was dually entitled: Percentage distribution by monthly benefit amount, race, age, and year of wife's entitlement, end of 1976

Monthly benefit amount	All couples	Race		Age of wife					Year of entitlement of wife				
		White	Black	Under 65	65-69	70-74	75-79	80 and over	1975 or later	1973-74	1970-72	1965-69	Before 1965
Number	642,000	609,000	29,000	129,000	256,000	158,000	68,000	31,000	92,000	119,000	158,000	169,000	104,000
Average monthly amount	\$442.60	\$443.80	\$420.60	\$436.10	\$449.40	\$445.50	\$433.60	\$419.40	\$439.70	\$447.40	\$451.20	\$444.60	\$423.70
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$340.00	5.1	4.7	11.3	6.5	4.7	4.7	5.5	5.7	6.5	5.2	4.2	4.8	5.9
\$340.00-\$359.90	4.7	4.6	6.5	5.1	4.0	4.9	4.6	7.2	5.1	4.2	3.9	4.8	5.9
\$360.00-\$379.90	6.5	6.4	9.3	6.5	5.5	6.7	7.6	11.0	6.5	5.5	5.4	6.6	9.1
\$380.00-\$399.90	10.0	10.0	12.8	10.7	8.6	9.9	12.0	15.2	10.3	8.9	8.0	10.5	13.4
\$400.00-\$419.90	12.8	12.8	11.8	11.8	11.5	11.9	17.2	21.9	10.9	11.1	12.4	11.3	19.3
\$420.00-\$439.90	14.3	14.4	11.9	11.9	12.3	15.9	21.7	16.3	11.2	11.8	12.4	15.8	20.4
\$440.00-\$459.90	11.2	11.2	10.2	12.1	11.8	11.1	9.1	7.3	11.9	11.9	11.6	11.7	8.4
\$460.00-\$479.90	10.2	10.3	7.6	11.8	11.5	10.1	5.9	3.5	11.6	11.9	11.1	10.7	4.8
\$480.00-\$499.90	7.9	8.0	6.7	8.6	9.6	7.4	3.5	3.0	8.8	9.1	10.3	7.1	3.2
\$500.00-\$519.90	5.4	5.5	5.4	6.4	6.4	4.9	3.4	1.5	6.5	6.8	6.8	4.7	2.3
\$520.00-\$539.90	3.7	3.7	2.6	3.8	4.7	3.1	1.6	1.4	4.6	4.6	4.9	2.9	1.1
\$540.00-\$559.90	2.6	2.6	1.6	2.5	3.2	2.1	1.7	1.2	2.4	4.1	2.8	2.0	1.4
\$560.00-\$579.90	1.6	1.7	.6	.8	2.4	1.5	1.2	.4	1.5	2.1	2.1	1.4	1.0
\$580.00-\$599.90	1.0	1.1	.7	.5	1.5	.9	.8	1.2	.7	1.4	1.2	.8	1.0
\$600.00 or more	3.0	3.0	1.0	1.0	2.3	4.9	4.2	3.2	1.5	1.4	2.9	4.9	2.8

Table F.—Benefits for two-worker couples and for worker and wife couples, by payment status, end of 1976

Monthly benefit amount	Couples in which female retired worker was married to another retired worker			Couples consisting of male retired worker and wife, both with benefits in current-payment status
	Total	Wife with benefits in current-payment status	Both wife and husband with benefits in current-payment status	
Number	2,300,000	2,259,000	2,178,000	2,641,000
Average monthly amount	\$445.90	\$444.40	\$442.00	\$373.60
Total percent	100.0	100.0	100.0	100.0
Less than \$160.00				4.7
\$160.00-\$179.90				2.8
\$180.00-\$199.90				1.8
\$200.00-\$219.90	1.9	1.9	2.0	2.6
\$220.00-\$239.90	1.6	1.7	1.6	3.6
\$240.00-\$259.90	1.7	1.8	1.8	3.4
\$260.00-\$279.90	2.6	2.6	2.7	3.7
\$280.00-\$299.90	2.3	2.3	2.4	3.6
\$300.00-\$319.90	2.7	2.7	2.7	3.9
\$320.00-\$339.90	3.4	3.5	3.5	4.1
\$340.00-\$359.90	4.2	4.2	4.2	4.7
\$360.00-\$379.90	4.6	4.6	4.8	6.4
\$380.00-\$399.90	5.5	5.5	5.7	8.3
\$400.00-\$419.90	7.6	7.7	7.8	10.4
\$420.00-\$439.90	8.6	8.6	8.7	8.9
\$440.00-\$459.90	8.4	8.4	8.5	6.8
\$460.00-\$479.90	7.9	7.9	7.8	5.5
\$480.00-\$499.90	8.0	8.0	7.9	3.9
\$500.00-\$519.90	6.7	6.7	6.7	2.9
\$520.00-\$539.90	5.2	5.2	5.2	2.1
\$540.00-\$559.90	4.1	4.1	4.0	1.5
\$560.00-\$579.90	3.2	3.2	3.0	.9
\$580.00-\$599.90	2.1	2.0	2.0	2 3.5
\$600.00-\$619.90	2.1	2.0	2.0	
\$620.00-\$639.90	1.5	1.4	1.4	
\$640.00-\$649.90	1.2	1.2	1.1	
\$660.00 or more	2.9	2.8	2.8	

¹ Less than \$215.90.

² \$580.00 or more.

Table G.—Benefits for female retired workers not married to another beneficiary: Number, average monthly benefit amount, and average Primary Insurance Amount, by marital status and race, end of 1976

Marital status and race	Number of beneficiaries (in thousands) ¹	Percent	Average monthly benefit amount	Average Primary Insurance Amount	Marital status and race	Number of beneficiaries (in thousands) ¹	Percent	Average monthly benefit amount	Average Primary Insurance Amount
Never married	884	100.0	\$213.70	\$224.10	Divorced	535	100.0	195.10	209.20
White	829	93.8	216.10	226.40	White	463	86.4	200.80	215.40
Black	46	5.2	185.60	195.70	Black	64	12.0	161.20	173.60
Other	6	.7	127.70	136.30	Other	2	.4	140.50	148.80
Widowed, entitled only as worker	2,148	100.0	202.00	207.30	Married to nonbeneficiary	434	100.0	159.80	176.70
White	1,903	88.6	208.10	213.60	White	393	90.7	162.10	179.40
Black	220	10.3	154.60	158.80	Black	35	8.0	137.20	150.80
Other	17	.8	166.10	169.80	Other	4	1.0	167.70	168.00
Widowed, dually entitled	1,133	100.0	241.40	156.70	Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
White	1,045	92.2	244.60	158.50	White	224	81.0	175.80	191.20
Black	82	7.2	202.90	134.20	Black	49	17.7	156.70	168.20
Other	4	.4	218.60	143.60	Other	3	1.2	168.50	180.80

¹ Data for beneficiaries of unknown race are included in the totals for each group.

Table H.—Benefits for female retired workers not married to another beneficiary: Number and percentage distribution by monthly benefit amount, Primary Insurance Amount, and marital status, end of 1976

Monthly benefit amount and Primary Insurance Amount	Never married	Widowed		Divorced	Married to nonbeneficiary	Married, beneficiary status of spouse unknown
		Entitled only as worker	Dually entitled			
Number	884,000	2,148,000	1,133,000	535,000	434,000	276,000
Monthly benefit amount						
Average amount	\$213.70	\$202.00	\$241.40	\$195.10	\$159.80	\$172.30
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$108.00	15.2	18.7	3.0	17.9	31.5	23.5
\$108.00-\$119.90	3.0	2.8	1.0	3.3	7.2	4.2
\$120.00-\$139.90	6.7	5.4	2.9	5.4	11.2	10.7
\$140.00-\$159.90	6.9	8.1	4.7	10.4	8.2	10.3
\$160.00-\$179.90	8.6	8.0	5.4	9.3	8.4	13.4
\$180.00-\$199.90	5.7	10.0	7.0	6.9	6.9	8.7
\$200.00-\$219.90	6.4	7.1	7.7	10.0	6.3	8.1
\$220.00-\$239.90	6.5	8.2	9.1	8.8	4.0	4.9
\$240.00-\$259.90	9.2	6.5	14.1	6.2	3.8	4.5
\$260.00-\$279.90	9.5	6.3	18.3	6.7	4.9	2.7
\$280.00-\$299.90	8.6	6.2	14.6	3.3	2.7	1.8
\$300.00-\$319.90	3.9	4.9	5.9	4.0	1.2	2.6
\$320.00-\$339.90	2.5	2.3	3.2	2.6	1.3	1.1
\$340.00-\$359.90	2.2	2.1	1.5	3.1	1.1	.8
\$360.00-\$379.90	1.3	1.2	¹ 1.6	¹ 2.1	¹ 1.3	¹ 2.7
\$380.00-\$399.90	1.0	.6	.....	.....	.....	.....
\$400.00 or more	2.8	1.6	.....	.....	.....	.....
Primary Insurance Amount						
Average amount	\$224.10	\$207.30	\$156.70	\$209.20	\$176.70	\$172.30
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$108.00	14.6	17.7	32.9	16.4	25.0	18.8
\$108.00-\$119.90	1.6	2.3	5.8	1.0	6.2	4.4
\$120.00-\$139.90	4.9	5.6	9.7	4.6	7.5	6.0
\$140.00-\$159.90	7.0	7.1	10.7	8.0	11.8	11.8
\$160.00-\$179.90	6.7	7.5	10.4	8.5	7.5	10.2
\$180.00-\$199.90	7.8	10.1	10.0	10.0	8.0	11.9
\$200.00-\$219.90	7.3	8.3	6.6	8.5	6.6	9.9
\$220.00-\$239.90	6.0	8.1	5.6	9.2	6.7	7.2
\$240.00-\$259.90	6.6	6.3	3.5	4.7	5.3	4.2
\$260.00-\$279.90	9.3	7.2	2.5	9.2	4.3	4.9
\$280.00-\$299.90	9.7	5.6	1.3	6.3	3.8	1.5
\$300.00-\$319.90	5.1	5.7	² 1.0	5.4	2.7	3.5
\$320.00-\$339.90	4.3	2.7	.....	2.7	1.8	1.7
\$340.00-\$359.90	2.8	2.3	.....	3.6	1.5	1.8
\$360.00-\$379.90	2.5	1.6	.....	¹ 1.9	¹ 1.3	¹ 2.2
\$380.00-\$399.90	1.5	.5	.....	.....	.....	.....
\$400.00 or more	2.3	1.4	.....	.....	.....	.....

¹ \$360.00 or more.

² \$300.00 or more.

Table J.—Benefits in current-payment status for widows entitled to benefits on their own earnings record and widows entitled to benefits on the earnings record of their deceased husband, end of 1976

Monthly benefit amount	Widows entitled to benefits based on own earnings record	Widows entitled to benefits based on husband's earnings record ¹
Number of beneficiaries	3,232,000	3,706,000
Average monthly amount	\$216.50	\$211.10
Total percent	100.0	100.0
Less than \$120.00	14.8	11.4
\$120.00-\$139.90	4.7	5.2
\$140.00-\$159.90	7.0	7.0
\$160.00-\$179.90	7.2	7.8
\$180.00-\$199.90	9.1	9.1
\$200.00-\$219.90	7.4	10.3
\$220.00-\$239.90	8.6	12.1
\$240.00-\$259.90	9.3	13.8
\$260.00-\$279.90	10.5	12.0
\$280.00-\$299.90	9.2	6.9
\$300.00-\$319.90	5.3	2.0
\$320.00-\$339.90	2.6	1.1
\$340.00-\$359.90	1.9	0.5
\$360.00 or more	2.4	0.8

¹ Excludes transitionally insured widows, remarried widows, and surviving divorced wives.

Table O.—Benefits for female retired workers not married to another beneficiary: Number, average monthly benefit amount, and average Primary Insurance Amount, by marital status and actuarial reduction status, end of 1976

Marital status and actuarial reduction status	Number of beneficiaries (in thousands)	Percent	Average monthly benefit amount	Average Primary Insurance Amount
Never married	884	100.0	\$213.70	\$224.10
With reduced benefits	470	53.2	196.50	216.10
With unreduced benefits	414	46.8	233.30	233.20
Widowed, entitled only as worker	2,148	100.0	202.00	207.30
With reduced benefits	1,007	46.9	183.00	194.90
With unreduced benefits	1,141	53.1	218.70	218.00
Widowed, dually entitled	1,133	100.0	241.40	156.70
With reduced benefits	696	61.4	245.20	155.60
With unreduced benefits	437	38.6	235.40	158.60
Divorced	535	100.0	195.10	209.20
With reduced benefits	369	69.0	177.30	197.90
With unreduced benefits	166	31.0	234.80	234.50
Married to nonbeneficiary	434	100.0	159.80	176.70
With reduced benefits	361	83.2	147.20	168.00
With unreduced benefits	73	16.8	222.60	220.10
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
With reduced benefits	211	76.4	156.40	176.10
With unreduced benefits	65	23.6	224.00	222.30

Table L.—Benefits for female retired workers married to another beneficiary: Number, average monthly benefit amounts for wives, husbands, and couples, and average Primary Insurance Amounts for wives and husbands, by marital status and age of wife, end of 1976

Characteristic	Number of couples (in thousands) ¹	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average Primary Insurance Amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Entitled only as worker, living together	1,658	100.0	\$193.30	\$253.90	\$447.20	\$210.60	\$262.60
Wife under age 65	334	20.1	169.10	256.60	425.70	202.70	273.40
Wife aged 65-69	699	42.1	201.60	261.70	463.30	219.00	270.20
Wife aged 70-74	407	24.5	200.20	244.50	444.70	209.40	250.50
Wife aged 75-79	155	9.4	196.60	249.30	445.90	204.00	251.00
Wife aged 80 and over	62	3.7	175.10	224.30	399.40	179.30	226.30
Entitled only as worker, separated	56	100.0	188.70	210.90	399.60	201.10	218.50
Wife under age 65	7	12.9	152.80	211.60	364.40	187.50	224.80
Wife aged 65-69	19	33.3	209.20	226.50	435.70	222.60	234.90
Wife aged 70-74	22	38.8	188.60	203.30	391.90	196.10	210.00
Wife aged 75 and over	8	15.0	174.40	195.20	369.60	177.90	198.20
Dually entitled	642	100.0	139.30	303.30	442.60	119.40	312.80
Wife under age 65	129	20.0	130.30	305.80	436.10	123.50	325.00
Wife aged 65-69	256	39.9	140.80	308.60	449.40	121.00	318.70
Wife aged 70-74	158	24.6	143.50	302.00	445.50	117.10	306.80
Wife aged 75-79	68	10.7	141.40	292.20	433.60	114.30	295.00
Wife aged 80 and over	31	4.8	138.50	280.90	419.40	112.00	282.50
Married to disabled worker:							
Worker	52	100.0	174.70	282.00	456.70	192.40	285.20
Wife under age 65	27	51.5	166.70	285.80	452.50	194.30	287.70
Wife aged 65 and over	25	48.5	183.30	278.00	461.30	189.30	282.50

¹ Data for beneficiaries of unknown age are included in the totals for each group.

Table K.—Benefits for female retired workers not married to another beneficiary: Number, average monthly benefit amount, and average Primary Insurance Amount, by marital status and age, end of 1976

Marital status and age	Number of beneficiaries (in thousands) ¹	Percent	Average monthly benefit amount	Average Primary Insurance Amount
Never married	884	100.0	\$213.70	\$224.10
Under 65	68	7.7	185.70	225.80
65-69	207	23.4	218.20	235.40
70-74	220	24.8	234.10	237.90
75-79	175	19.7	214.60	222.40
80 and over	214	24.2	196.90	199.80
Widowed, entitled only as worker	2,148	100.0	202.00	207.30
Under 65	87	4.0	178.20	208.20
65-69	483	22.5	229.00	236.60
70-74	554	25.8	214.70	217.60
75-79	420	19.5	205.60	210.20
80 and over	602	28.0	169.80	172.60
Widowed, dually entitled	1,133	100.0	241.40	156.70
Under 65	31	2.7	221.30	148.30
65-69	255	22.5	253.70	173.10
70-74	318	28.1	248.90	162.50
75-79	268	23.6	240.40	153.40
80 and over	261	23.0	223.80	138.20
Divorced	535	100.0	195.10	209.20
Under 65	76	14.2	159.80	195.00
65-69	174	32.4	210.10	228.10
70-74	154	28.8	202.20	208.70
75-79	86	16.1	198.80	205.20
80 and over	45	8.4	165.20	170.20
Married to nonbeneficiary	434	100.0	159.80	176.70
Under 65	136	31.3	129.90	158.70
65-69	161	37.1	173.50	188.70
70-74	81	18.7	175.10	185.70
75-79	34	7.8	176.90	182.10
80 and over	21	4.9	167.20	164.30
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
Under 65	54	19.4	131.50	161.00
65-69	119	43.1	181.50	196.70
70-74	47	17.1	201.80	209.30
75-79	31	11.3	165.90	172.60
80 and over	25	9.1	168.50	172.90

¹ Data for beneficiaries of unknown age are included in the totals for each group.

Table M.—Benefits for female retired workers who were not married to another beneficiary: Number, average monthly benefit amount, and average Primary Insurance Amount, by marital status and year of entitlement, end of 1976

Marital status and year of entitlement	Number of beneficiaries (in thousands) ¹	Percent	Average monthly benefit amount	Average Primary Insurance Amount
Never married	884	100.0	\$213.70	\$224.10
1975 or later	88	10.0	222.40	247.70
1973-74	89	10.1	196.80	215.80
1970-72	181	20.5	227.20	238.70
1965-69	195	22.0	230.80	236.10
1960-64	195	22.0	207.60	215.20
Before 1960	136	15.4	185.50	190.30
Widowed, entitled only as worker	2,148	100.0	202.00	207.30
1975 or later	171	8.0	225.60	239.30
1973-74	219	10.2	232.70	239.20
1970-72	341	15.8	223.80	229.00
1965-69	562	26.2	213.00	216.10
1960-64	434	20.2	186.70	192.00
Before 1960	421	19.6	160.30	164.90
Widowed, dually entitled	1,133	100.0	241.40	156.70
1975 or later	42	3.7	230.00	172.00
1973-74	94	8.2	251.10	181.30
1970-72	177	15.6	251.60	170.90
1965-69	303	26.8	249.50	160.30
1960-64	293	25.9	239.60	148.40
Before 1960	223	19.7	223.00	138.40
Divorced	535	100.0	195.10	209.20
1975 or later	94	17.5	192.40	215.00
1973-74	86	16.0	213.70	242.00
1970-72	98	18.2	197.50	208.50
1965-69	148	27.7	200.90	207.60
1960-64	82	15.3	180.40	188.20
Before 1960	28	5.2	150.40	162.50
Married to nonbeneficiary	434	100.0	159.80	176.70
1975 or later	134	30.9	152.00	175.40
1973-74	89	20.4	164.20	184.90
1970-72	82	18.8	164.20	179.20
1965-69	76	17.5	165.10	177.50
1960-64	39	8.9	159.90	165.90
Before 1960	14	3.2	160.10	156.70
Married, beneficiary status of spouse unknown	276	100.0	172.30	187.00
1975 or later	52	19.0	144.60	167.00
1973-74	68	24.6	189.70	207.10
1970-72	59	21.4	181.10	196.40
1965-69	48	17.5	181.80	191.50
1960-64	25	9.1	149.50	156.20
Before 1960	23	8.3	166.50	173.40

¹ Data for beneficiaries with unknown date of entitlement are included in the totals for each group.

Table N.—Benefits for two-worker couples: Number, average monthly benefit amounts, and average Primary Insurance Amounts, by marital status, dual entitlement status, and year of wife's entitlement, end of 1976

Characteristic of wife	Number of couples (in thousands) ¹	Percent	Average monthly benefit of—			Average Primary Insurance Amount of—	
			Couple	Wife	Husband	Wife	Husband
Married to another retired worker:							
Entitled only as worker, living together	1,658	100.0	\$447.20	\$193.30	\$253.90	\$210.60	\$262.60
Entitled 1975 or later	330	19.9	458.10	193.90	264.20	219.60	279.70
Entitled 1973-74	333	20.1	459.00	196.50	262.50	217.60	271.90
Entitled 1970-72	407	24.5	455.20	198.10	257.10	214.50	264.90
Entitled 1965-69	378	22.8	439.10	194.20	244.90	205.90	251.40
Entitled 1960-64	160	9.6	416.10	178.20	237.90	188.20	239.90
Entitled before 1960	48	2.9	389.00	167.60	221.40	174.90	223.60
Entitled only as worker, separated							
Entitled 1973 or later	56	100.0	399.60	188.70	210.90	201.10	218.50
Entitled 1970-72	14	26.1	414.90	199.50	215.80	221.80	227.30
Entitled 1965-69	14	24.1	412.80	194.20	218.50	203.50	226.30
Entitled before 1965	19	33.6	399.60	185.40	214.20	195.50	220.30
Entitled before 1965	9	16.2	355.40	170.70	184.70	175.80	188.60
Dually entitled							
Entitled 1975 or later	642	100.0	442.60	139.30	303.30	119.40	312.80
Entitled 1973-74	92	14.3	439.70	131.70	308.00	123.90	326.20
Entitled 1970-72	119	18.6	447.40	137.30	310.10	123.30	324.10
Entitled 1965-69	158	24.7	451.20	142.10	309.10	120.00	318.30
Entitled 1960-64	169	26.3	444.60	143.00	301.50	117.10	307.10
Entitled before 1960	82	12.7	427.50	139.10	288.30	113.90	291.70
Entitled before 1960	22	3.4	409.30	133.80	275.40	112.90	276.60
Married to disabled worker							
Entitled 1975 or later	52	100.0	456.70	174.70	282.00	192.40	285.20
Entitled 1973-74	28	53.5	457.80	172.80	285.00	194.00	286.90
Entitled before 1973	14	26.6	457.50	173.40	284.00	193.00	289.30
Entitled before 1973	10	19.9	452.50	181.80	270.70	187.00	275.10

¹ Data for beneficiaries with unknown date of entitlement are included in the totals for each group.

Table P.—Benefits for female retired workers married to another beneficiary: Number, average monthly benefit amounts for wives, husbands, and couples, and average Primary Insurance Amounts for wives and husbands, by marital status and actuarial reduction status, end of 1976

Characteristic	Number of couples (in thousands)	Percent	Average monthly benefit amount of—		Average monthly benefit amount of couple	Average Primary Insurance Amount of—	
			Wife	Husband		Wife	Husband
Married to another retired worker:							
Entitled only as worker, living together	1,658	100.0	\$193.30	\$253.90	\$447.20	\$210.60	\$262.60
Wife with reduced benefit	1,347	81.2	180.00	250.10	430.20	201.70	259.80
Husband with reduced benefit	671	40.4	177.40	227.40	404.80	201.50	248.20
Husband with unreduced benefit	676	40.8	182.60	272.60	455.30	202.00	271.40
Wife with unreduced benefit	312	18.8	250.70	270.10	520.80	248.90	274.20
Husband with reduced benefit	95	5.7	253.00	232.60	485.60	251.40	250.40
Husband with unreduced benefit	217	13.1	249.70	286.40	536.10	247.80	284.60
Entitled only as worker, separated							
Entitled 1973 or later	56	100.0	188.70	210.90	399.60	201.10	218.50
Wife with reduced benefit	42	74.3	172.30	207.60	379.80	189.50	215.00
Wife with unreduced benefit	14	25.7	236.40	220.50	456.90	234.80	228.30
Dually entitled							
Entitled 1975 or later	642	100.0	139.30	303.30	442.60	119.40	312.80
Wife with reduced benefit	549	85.5	138.20	303.60	441.80	120.00	313.60
Husband with reduced benefit	239	37.2	133.40	280.40	413.80	119.60	306.10
Husband with unreduced benefit	310	48.3	141.90	321.40	463.30	120.20	319.40
Wife with unreduced benefit	93	14.5	145.90	302.00	447.90	116.00	307.90
Husband with reduced benefit	31	4.8	139.70	279.00	418.70	114.30	300.60
Husband with unreduced benefit	62	9.7	148.90	313.30	462.20	116.90	311.50
Married to disabled worker							
Entitled 1975 or later	52	100.0	174.70	282.00	456.70	192.40	285.20
Wife with reduced benefit	46	88.1	166.50	287.90	454.40	186.80	291.60
Wife with unreduced benefit	6	11.9	235.50	238.10	473.60	233.50	238.10