
Women, Marriage, and Social Security Benefits

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The majority of women Social Security beneficiaries receive at least part of their benefit based on their status as the wives or widows of entitled workers. This article discusses the impact of past and present marital status of women as a factor in establishing eligibility for monthly benefits and the amount of the benefit payment. The data are drawn from the 1980 and 1985 June Marital History Supplements to the Current Population Survey. Whether or not they are currently receiving auxiliary benefits, most older women are potentially eligible for them based on their current marital status or past marital duration.

Almost from the beginning of the Social Security program, old-age benefits could be paid to both retired workers and to their wives. Over the years, auxiliary benefits, based on the earnings of a present or former spouse, were made available to eligible widows, divorced wives, and surviving divorced wives.¹ These benefits are important to older women. Although an increasing number of women have begun to receive benefits based on their own earnings record, the majority of older women's Social Security benefit payments continue to be based on the amount of the auxiliary benefits to which they are entitled as wives or widows. In 1985, about 6 in 10 of the 18.4 million beneficiary women aged 62 or older received auxiliary benefits as wives or widows. Among these beneficiaries, about 2 in 10 had dual entitlement—that is, they received a small retired-worker benefit based on their own earnings record and an auxiliary benefit that raised their payment level to the amount they would have received as the eligible wife or widow of an entitled worker. The remaining 4 in 10 of these beneficiaries were receiving monthly benefits based only on their status as wives or widows of entitled workers (table 1).²

Among women who receive an auxiliary benefit, for wives and divorced wives, the amount of the benefit or combination of benefits is equal to 50 percent of the

spouse's Primary Insurance Amount (PIA). For widows and surviving divorced widows, the amount is 100 percent of the deceased spouse's PIA. In both instances, the PIA is actuarially adjusted for age at the time of entitlement. Table 2 summarizes various combinations of earnings records and marital history that are the basis for entitlement to primary and auxiliary Social Security benefits.

In contrast to the majority of women who received auxiliary benefits as wives and widows, only about 1 percent of women who met the age requirement for benefits received them based on a marriage that ended in divorce.³ However, this situation could change in the future. Divorce rates increased rapidly during the 1960's and 1970's.⁴ Rates during this period were even higher than the long-term trend during the past century would have suggested,⁵ and when they finally stabilized in the 1980's, it was at what is historically a very high

²Annual Statistical Supplement to the Social Security Bulletin, 1987, table 70.

³For more information, see Lenore Weitzman, *The Divorce Revolution: The Unexpected Social and Economic Consequences for Women and Children in America*, New York: The Free Press, 1985; Arland Thornton and Deborah Freedman, "The Changing American Family," *Population Bulletin*, Vol. 38, No. 4, October 1977; Andrew J. Cherlin, *Marriage, Divorce, and Remarriage*, Cambridge, Mass.: Harvard University Press, 1981; Paul C. Glick and Arthur J. Norton, "Marrying, Divorcing, and Living Together in the U.S. Today," *Population Bulletin*, Vol. 32, No. 5, October 1977; and Norton, Arthur J. and Jeanne E. Moorman, "Current Trends in Marriage and Divorce Among American Women," *Journal of Marriage and the Family*, Vol. 49, No. 1, February 1987, pages 3-14.

⁴Andrew J. Cherlin, *op. cit.*

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¹Both men and women may receive auxiliary spousal benefits but, regardless of eligibility, very few men do so.

²See Barbara Ligg, "Women Social Security Beneficiaries Aged 62 or Older, 1960-85," *Social Security Bulletin*, March 1987, table 3.

Table 1.—Percentage distribution of women, by age, current marital status, and total number of marriages, 1980 and 1985

Current marital status and total number of marriages	Middle age ¹		Late middle age ²		Older age ³	
	1980	1985	1980	1985	1980	1985
Total number (in thousands).....	13,127	13,168	11,639	11,570	11,068	10,950
Current status:						
Never married.....	5.3	5.5	4.4	4.1	4.7	4.3
Ever married.....	76.8	73.1	76.2	72.6	68.4	61.3
Separated.....	4.5	4.0	3.6	3.0	2.3	1.7
Widowed.....	2.1	3.5	6.9	10.1	17.6	25.4
Divorced.....	11.2	13.9	9.0	10.3	7.0	7.4
Total number of marriages:						
None.....	5.3	5.5	4.4	4.1	4.7	4.3
One.....	76.6	73.6	77.5	76.9	76.4	76.7
Two.....	15.2	17.3	15.3	16.1	16.0	15.7
Three or more.....	2.9	3.7	2.8	3.0	2.9	3.4

¹Defined as ages 35-44 in 1980 and ages 40-49 in 1985.

²Defined as ages 45-54 in 1980 and ages 50-59 in 1985.

³Defined as ages 55-64 in 1980 and ages 60-69 in 1985.

Source: Tabulations from the 1980 and 1985 Marital History Supplement to the Current Population Survey.

level.⁶ The growing numbers of women who have ever divorced may affect the type of Social Security benefits they receive in future years.

As part of the process of understanding what role the Social Security program will play as a source of income for women retiring in the future, it is necessary to estimate their potential eligibility for auxiliary benefits. This estimation is based on both their current marital status and the duration of any past marriage. Eligibility for a spouse's benefit is based on a valid current marriage to an entitled worker, regardless of duration; for a widow(er), benefit eligibility usually requires the marriage to have lasted at least 9 months.⁷ For individuals whose marriage ended in divorce, the duration requirement is much more important to eligibility for auxiliary benefits. In these cases, a woman must have been married to the entitled worker for at least 10 years.

The Social Security Administration's files do not contain this type of marital information for potential applicants. However, the Marital History Supplement to the Current Population Survey (CPS), conducted by the Bureau of the Census, has included questions about the marital status and marital duration of past and current marriages for most potential women beneficiaries. The primary purpose of the CPS is to measure levels of employment and unemployment, but for this pur-

pose its survey universe is quite similar to the Social Security covered population. The CPS includes the civilian, noninstitutionalized population of the 50 States and the District of Columbia. On one hand, it excludes certain groups covered by Social Security—for example the military, the institutionalized, and certain U.S. citizens working abroad. On the other hand, it overestimates the Social Security universe because a small minority of the civilian labor force is not covered by Social Security. Nevertheless, the coverage rate is high enough—about 88 percent in 1981⁸—that the CPS survey universe is quite similar to the population of potential beneficiaries. The 1980 and 1985 Marital History Supplements to the CPS consequently provide a base for estimating the potential benefit status of most women.

This study uses the Marital History Supplement to the June 1985 CPS to examine the potential entitlement to auxiliary benefits of women who were defined as middle aged (40-49), older middle aged (50-59), and older (60-69) in 1985. Figures for the same age cohorts, averaging about 5 years younger, are also taken from the 1980 CPS to indicate the pattern of changes for these groups during recent years. These women constitute most of the current and future Social Security female beneficiary population until the year 2010. Younger women are excluded from this study because much of their marital history lies in the future and cannot be used to project eligibility for auxiliary benefits. In addition, the well-known increase in labor-force participation among younger cohorts of women

⁶National Center for Health Statistics, *Annual Summary of Births, Deaths, Marriages, and Divorces: United States 1983*, Vol. 31, No. 13, October 5, 1983; and "Births, Marriages, Divorces, and Deaths in February 1987," *Monthly Vital Statistics Report*, Vol. 36, No. 2, May 20, 1987.

⁷It is possible to receive a widow's benefit regardless of the duration of the marriage under certain conditions, such as being the mother of the deceased worker's child(ren).

⁸William J. Nelson, Jr., "Employment Covered by the Social Security Program, 1935-84," *Social Security Bulletin*, April 1985, pages 33-39.

suggests that their lifetime work experience will be distinctly different from that of women currently in middle and older age. Consequently, auxiliary benefits may not play the central role at retirement age for these young women that they do for women currently in middle and older age.

Marital Status and Duration of Marriage

How many older women are already eligible for an auxiliary spousal benefit based only on their current marital status? Benefits as a wife are potentially available to women who are currently married or separated from a fully insured husband; almost all surviving wives are eligible for a widow's benefit. According to data from the June 1985 Marital History Supplement, most older women were in these categories. In 1985, about 63 percent of women aged 60-69 were currently married or separated; an additional 25 percent were widowed. About 76-77 percent of women in middle age and late middle age (40-49 and 50-59, respectively) were currently married or separated; about 3-10 percent were widowed (table 1).

Currently divorced women are potentially eligible for spousal benefits only if at least one marriage had lasted for at least 10 years. The percent of divorced women in the CPS sample varied inversely with age: Among women aged 60-69, about 7 percent were currently divorced, compared with 14 percent of those aged 40-49. Most of these women met the Social Security duration-of-marriage requirement. Among

older divorced women, only 18 percent had not been in a marriage lasting 10 years, but some of them had been widowed and thus were potentially eligible for an auxiliary benefit. Overall, only 1 percent of older women who had ever married were not potentially eligible for an auxiliary benefit (table 3).

The percentage of divorced women with less than 10 years in any marriage varies inversely with age, ranging from about 18 percent in older age, and about 22 percent in late middle age, to about 33 percent in middle age. These divorced women are only a very modest 2 percent of ever-married women in late middle age and about 5 percent of ever-married women in middle age.

Even these ratios probably overstate the potential numbers of women ineligible for auxiliary benefits. Despite trends in divorce rates during recent decades, few older women (about 7 percent) are currently divorced and still fewer (about 1 percent) receive auxiliary benefits as divorced or surviving divorced wives. In part, the limited percentage of women claiming benefits as a divorced spouse reflects the fact that many divorced women are eligible for higher benefits based on their own earnings in covered employment rather than on the earnings records of their former spouse. Women who have spent only a small portion of their adult life in marriage are likely to have a substantial working career and thus to be unaffected by ineligibility for auxiliary benefits.

In part, the proportion of women claiming benefits is also limited because few of them remain divorced. Although 18 percent of the older women included in the June 1985 Marital History Supplement had ever divorced (table 4), more than two-thirds of them even-

Table 2.—Entitlement to auxiliary and primary benefits based on marital history and insured status

Marital history and insured status	Retired-worker benefits	Spousal benefits ¹
Married or separated:		
Fully insured.....	Earned	Up to 50 percent of spouse's PIA, ²
Not insured.....	None	Up to 50 percent of spouse's PIA
Widowed:		
Fully insured.....	Earned	Up to 100 percent of spouse's PIA, ²
Not insured.....	None	Up to 100 percent of spouse's PIA
Divorced with—		
10 years of marriage:		
Fully insured.....	Earned	If spouse living, benefits for married or separated women apply. If spouse deceased, benefits for widowed women apply.
Not insured.....	None	
Less than 10 years of marriage:		
Fully insured.....	Earned	None
Not insured.....	None	None

¹Dual benefits are paid if auxiliary benefits exceed retired-worker benefits. The two benefit amounts are not combined; the higher benefit amount is paid. The amount in excess of the retired-worker benefit is the auxiliary benefit amount.

²The primary insurance amount (PIA) is the monthly amount payable to a retired worker who begins to receive benefits at age 65 or to a disabled-worker beneficiary who has never received a retired-worker benefit.

Table 3.—Percentage distribution of currently divorced women, by duration of marriage and age, 1985

Marital status ¹ and duration of marriage	Middle aged ²			Late middle age ³			Older age ⁴		
	Total number	Percent of currently divorced	Percent of ever married	Total number	Percent of currently divorced	Percent of ever married	Total number	Percent of currently divorced	Percent of ever married
Total ever married.....	12,443	11,100	10,483
Total currently divorced..	1,827	100.0	14.7	1,194	100.0	10.8	806	100.0	7.7
First marriage.....	1,296	70.9	10.4	827	69.3	7.5	565	70.1	5.4
Previously widowed.....	26	1.4	.2	34	2.8	.3	49	6.1	.5
Previously divorced.....	505	27.6	4.1	333	27.9	3.0	192	23.8	1.8
Less than 10 years in one marriage.....	597	32.7	4.8	265	22.2	2.4	146	18.1	1.4
First marriage.....	352	19.3	2.8	161	13.5	1.5	90	11.2	.9
Previously widowed.....	11	.6	.1	6	.5	.1	8	1.0	.1
Previously divorced.....	234	12.8	1.9	98	8.2	.9	48	6.0	.5
10 years or more in one marriage.....	1,230	67.3	9.9	929	77.8	8.4	660	81.9	6.3
First marriage.....	944	51.7	7.6	666	55.8	6.0	475	58.9	4.5
Previously widowed.....	15	.8	.1	28	2.3	.3	40	5.0	.4
Previously divorced.....	271	14.8	2.2	235	19.7	2.1	145	18.0	1.4

¹ Currently separated women are included with married women. Women who are both previously divorced and widowed are included with previously widowed women.
² Defined as ages 35-44 in 1980 and ages 40-49 in 1985.

³ Defined as ages 45-54 in 1980 and ages 50-59 in 1985.
⁴ Defined as ages 55-64 in 1980 and ages 60-69 in 1985.
 Source: Tabulations from the 1985 Marital History Supplement to the Current Population Survey.

Table 4.—Percentage of women by marital status and age, 1980 and 1985

Marital status	Middle age ¹		Late middle age ²		Older age ³	
	1980	1985	1980	1985	1980	1985
Total number (in thousands).....	13,127	13,168	11,639	11,570	11,068	10,950
Never married.....	5.3	5.5	4.4	4.1	4.7	4.3
Ever married.....	94.7	94.5	95.6	95.9	95.3	95.7
Ever widowed.....	3.8	5.4	9.6	13.5	22.2	30.1
Currently remarried.....	1.5	1.7	2.5	3.2	4.5	4.8
Currently divorced but previously widowed.....	.2	.2	.3	.3	.5	.4
Currently widowed.....	2.1	3.5	6.9	10.1	17.6	25.4
From first marriage.....	1.6	2.9	5.4	8.0	14.2	20.5
From subsequent marriage.....	.5	.6	1.4	2.0	3.5	4.8
Ever divorced.....	25.2	29.1	21.5	22.4	17.8	17.6
Currently remarried.....	13.5	14.6	11.4	10.7	8.4	7.2
Currently widowed but previously divorced.....	.5	.6	1.1	1.4	2.4	3.0
Currently divorced.....	11.2	13.9	9.0	10.3	7.0	7.4
From first marriage.....	8.6	9.8	6.3	7.1	4.5	5.2
From subsequent marriage.....	2.7	4.0	2.6	3.2	2.5	2.2

¹ Defined as ages 35-44 in 1980 and ages 40-49 in 1985.
² Defined as ages 45-54 in 1980 and ages 50-59 in 1985.
³ Defined as ages 55-64 in 1980 and ages 60-69 in 1985.

Source: Tabulations from the 1980 and 1985 Marital History Supplement to the Current Population Survey.

tually remarried. Most remarried women did not subsequently divorce again, leaving only about 7 percent of these older women in currently divorced status. This pattern of widespread remarriage after divorce was repeated among middle-aged women. Thus, many of the currently ineligible divorced women in middle or late middle age can be expected to remarry before retirement age and become eligible for spousal (or widow's) benefits from the remarriage by the time they retire.

Potential eligibility for an auxiliary benefit might be overestimated if it is predicted on the basis of current marital status. Women who are now married might divorce before retirement and then face a 10-year duration test. Even so, the great majority of married women aged 50 or older have been married long enough to qualify for auxiliary benefits (table 5). By the time they reach old age, virtually all of them will

have been married the required 10 years, and indeed most of them also will meet the former, more restrictive 20-year duration-of-marriage requirement.

Under the present Social Security system, or any revision that continues to give credit for long-lasting marriages, spousal benefits will be an important option for many women at least through the year 2010, when the women in these age cohorts will all have reached retirement age. Not only have the vast majority of older women been married, but their marriages have lasted for most of their adult lives. Older women spent more than four-fifths of their adult years in marriage (table 6). More than 9 in 10 older women had already been married at least 20 years at the time of the CPS and more than two-thirds of them had been married 35 years or more. These durations predictably varied by marital status—they were longest among women who were currently married or separated and shortest

Table 5.—Percentage distribution of longest marriage, for ever-married women, by age, 1985

Marital status of ever-married women ¹	Total number (in thousands)	Duration of longest marriage			
		Less than 10 years	10 years or more	Less than 20 years	20 years or more
Late middle age²					
Total	11,100	4.2	95.8	17.8	82.2
Currently married:					
First marriage	7,138	.6	99.4	2.7	97.3
Previously widowed	366	5.9	94.1	45.5	54.5
Previously divorced	1,239	3.0	97.0	44.2	55.8
Currently widowed:					
From first marriage	927	7.1	92.9	25.2	74.8
Previously widowed	70	11.7	88.3	54.1	45.9
Previously divorced	166	11.9	88.1	55.7	44.3
Currently divorced:					
From first marriage	827	19.5	80.5	53.0	47.0
Previously widowed	34	16.7	83.3	60.7	39.3
Previously divorced	333	29.4	70.6	74.2	25.8
Older age³					
Total	10,483	3.2	96.8	11.7	88.3
Currently married:					
First marriage	5,585	.6	99.4	1.7	98.3
Previously widowed	523	.8	99.2	16.9	83.1
Previously divorced	790	2.0	98.0	17.3	82.7
Currently widowed:					
From first marriage	2,246	3.9	96.1	14.6	85.4
Previously widowed	202	5.5	94.5	27.9	72.1
Previously divorced	332	10.6	89.4	41.2	58.8
Currently divorced:					
From first marriage	565	15.9	84.1	42.4	57.6
Previously widowed	49	17.3	82.7	44.0	56.0
Previously divorced	192	24.7	75.3	62.7	37.3

¹ Currently separated women are included with married women. Women who are both previously divorced and widowed are included with previously widowed women.

² Defined as ages 50-59 in 1985.

³ Defined as ages 60-69 in 1985.

Source: Tabulations from the 1985 Marital History Supplement to the Current Population Survey.

Table 6.—Percentage distribution and average duration of all marriages for ever-married women, by age and marital status, 1980 and 1985

Marital status of ever-married women	Number (in thousands)		Percentage distribution		Average number of years married		Percent of years married since age 21	
	1980	1985	1980	1985	1980	1985	1980	1985
Late middle age²								
Total.....	11,130	11,100	100.0	100.0	24.5	28.7	85.9	85.5
Currently married.....	9,287	8,743	83.4	78.8	25.8	30.8	90.5	91.8
First marriage.....	7,659	7,138	68.8	64.3	26.3	31.6	92.4	94.1
Previously widowed.....	296	366	2.7	3.3	23.3	26.8	79.4	78.3
Previously divorced.....	1,332	1,239	12.0	11.2	23.3	27.4	81.6	82.8
Currently widowed.....	798	1,163	7.2	10.5	20.4	23.9	69.0	69.5
From first marriage.....	631	927	5.7	8.4	20.8	24.2	70.3	70.3
Previously widowed.....	38	70	.3	.6	20.0	21.0	66.0	61.8
Previously divorced.....	129	166	1.2	1.5	18.6	23.8	63.4	68.8
Currently divorced.....	1,045	1,194	9.4	10.8	16.5	18.2	58.5	
From first marriage.....	734	827	6.6	7.5	16.7	18.1	59.2	54.2
Previously widowed.....	40	34	.4	.3	16.9	21.1	61.4	62.0
Previously divorced.....	271	333	2.4	.3	15.9	18.3	56.3	54.7
Older age³								
Total.....	10,546	10,483	100.0	100.0	31.9	35.4	83.5	82.0
Currently married.....	7,822	6,898	74.2	65.8	34.2	39.1	89.8	90.9
First marriage.....	6,392	5,585	60.6	53.3	35.0	40.0	91.8	92.9
Previously widowed.....	496	523	4.7	5.0	30.8	35.2	79.7	81.6
Previously divorced.....	934	790	8.9	7.5	31.0	35.5	81.9	82.8
Currently widowed.....	1,952	2,779	18.5	26.5	27.3	30.5	70.1	69.2
From first marriage.....	1,569	2,246	14.9	21.4	27.8	30.9	71.2	70.0
Previously widowed.....	120	202	1.1	1.9	24.1	29.4	61.8	66.8
Previously divorced.....	263	332	2.5	3.2	25.9	28.4	66.8	65.3
Currently divorced.....	773	807	7.3	7.7	20.4	21.3	53.9	50.0
From first marriage.....	499	565	4.7	5.4	20.8	21.1	55.1	49.4
Previously widowed.....	56	49	.5	.5	20.1	27.0	52.3	62.1
Previously divorced.....	218	192	2.1	1.8	19.7	20.5	51.6	48.7

¹ Currently separated women are included with married women. Women who are both previously divorced and widowed are included with previously widowed women.

² Defined as ages 45-54 in 1980 and ages 50-59 in 1985.

³ Defined as ages 55-64 in 1980 and ages 60-69 in 1985.

Source: Tabulations from the 1985 Marital History Supplement to the Current Population Survey.

among currently divorced women. Naturally, the marriage durations of the relatively younger late-middle-aged and middle-aged women were somewhat shorter on average, but they were already substantial.

Based on the experience of the recent past, this stable pattern is likely to continue well into the future. This stability can be clearly seen when the 1980 and 1985 Marital History Supplements are both used to compare the experiences of different age cohorts.

The percentages of women who ever married remained relatively constant at around 95 percent for late middle and older age groups (table 4). The only systematic change as the cohorts aged, not surprisingly, was an increase in widowhood. This status increased in all age groups, but the proportion ever widowed rose markedly with age—from 10 percent to 14 percent of

late-middle-aged women and from 22 percent to 30 percent of older women. Because the majority of widows do not remarry, the proportion of currently widowed women also increased markedly. By comparison, despite historically high divorce rates, the prevalence of divorce remained relatively constant among women in the late middle and older age cohorts. The percent of ever-divorced women increased slightly—from 25 percent to 29 percent—among middle-aged women. About half of them had remarried, so the percentage of both currently remarried and currently divorced women increased.

Summary and Conclusion

Among older beneficiary women, for three out of five the amount of their monthly benefit was determined by

their receipt of an auxiliary benefit as a past or present spouse. Nearly all older women appear to be potentially eligible for an auxiliary benefit on the basis of their current marital status or their marital history. The only significant exceptions were the 4 percent of older women who never married and the 1 percent who were currently divorced after having been married less than 10 years.

Although divorce rates have been rising in the past decades, today few women (only 1 percent) claim benefits as a divorced spouse. In part, this situation may be a result of the fact that many divorced women are en-

titled to a higher retired-worker benefit based on their own earnings than the amount to which they would be entitled as a former spouse. In part, it may result from the fact that few women divorce and remain divorced. At older ages most ever-divorced women had remarried, and very few had divorced from a remarriage. Thus, only about 7 percent of the older women were currently divorced and most of them appear to have potential eligibility for auxiliary benefits. Only about 1 percent of older ever-married women reported both divorcing and failing to meet the 10-year duration requirement.