

Women Beneficiaries Aged 62 or Older, 1960-88

by Barbara A. Lingg*

The increasing labor-force participation of women has resulted in more women becoming entitled to Social Security benefits based on their own earnings record. However, the proportion receiving benefits based on their husband's earnings has not declined.

Social Security pays benefits both to workers and to spouses of workers. Women who have worked are eligible for benefits based on both their own earnings and on their husband's earnings if their own retired-worker benefit is smaller than the benefit they would receive as a spouse. Such women are called dually entitled; that is, they receive a full benefit based on their own earnings plus a partial benefit based on their husband's earnings. The amount of that partial benefit is the difference between their own retired-worker benefit and the amount to which they are entitled as a wife or widow. They do not receive both benefits in full.

From 1960 to 1988, the proportion of women with dual entitlement rose from 5 percent to 22 percent. In December 1988, benefits for dually entitled women averaged \$475 of which 60 percent was the worker's benefit and 40 percent the spousal benefit. During the same period, the proportion of women entitled to benefits based solely on their own earnings record remained about the same. Social Security benefits are based on the worker's primary insurance amount (PIA), which is related to earnings in covered employment averaged over a working lifetime. In 1988, PIA's averaged \$426 for women retired workers (including dually entitled women) and \$655 for men. About 40 percent of the women, but only 10 percent of the men, had PIA's of less than \$350.

*Division of Statistics Analysis, Office of Research and Statistics, Office of Policy, Social Security Administration.

During the past six decades, women have represented an increasing percentage of the Nation's workforce. In 1930, 10 million women workers accounted for 22 percent of the total workforce. Thirty years later, 23 million women workers accounted for one-third of the labor force. In 1988, the 55 million women in the labor force comprised 45 percent of the total workforce (table 1). This article briefly describes the effects of increased labor-force participation and of changes in the Social Security program on the types of benefits received by women aged 62 or older. Benefit data have been derived from the Social Security Administration's (SSA's) principal administrative beneficiary data file, the Master Beneficiary Record.

Benefit Entitlement

In 1988, 19.4 million women aged 62 or older received Social Security benefits. They were generally entitled to benefits in one of three ways:

- Solely as retired or disabled workers whose entitlement is based on their own earnings record. Their worker's benefit usually exceeds any amount to which they may be entitled on their husband's earnings record if they are or were married.

- Solely as wives or widows whose entitlement is based on their husband's earnings record. These women usually have not had enough covered employment to qualify for benefits as workers.¹
- Dually entitled on the basis of their own earnings and those of their spouse. Because the amount of their worker's benefit is less than their benefit as a wife or widow, they receive the worker's benefit plus the difference between that amount and the benefit they would receive as a wife or widow. They can not receive both the full worker's benefit and the full wife's benefit or widow's benefit.

Women entitled to benefits solely as workers and those dually entitled are tabulated as workers in SSA benefit statistics; those entitled to benefits only as wives or widows are counted as wives or widows. In 1988, 11.6 million women aged 62 or older were entitled as workers. Of this group, 7.3 million were entitled to benefits based only on their own earnings record and 4.3 million were dually entitled. About 7.8 million were entitled to benefits solely as wives or widows (table 2).² Chart 1

¹ In certain cases, persons insured as workers who are also eligible for a wife's or widow's benefit are not required to apply for the worker benefit.

illustrates the trends in entitlement basis for 1960-88. Although the rules for benefit entitlement apply equally to men and women, relatively few men become entitled to spousal benefits because they generally have higher lifetime average earnings and more time in covered employment. In 1988, less than 200,000 of the 12.9 million male beneficiaries aged 62 or older were entitled to benefits only as husbands or widowers or dually entitled.

Insured Status

To be eligible for a retired-worker benefit, a person must be fully insured—that is, have the number of quarters of coverage required under the Social Security program. One quarter of coverage is needed for each year after 1950 (or the year of attainment of age 21, if later) and before the year of attainment of age 62 or onset of disability. A 62-year-old woman in 1988 needed 37 quarters of coverage; in 1965 she

² An additional 51,000 women aged 62 or older received benefits other than as workers, wives, or widows. About 31,000 received benefits as disabled adult children of deceased or retired workers and 7,000 as surviving parents of workers. In addition, 13,000 women who attained age 72 before 1970, and who do not qualify for a regular Social Security benefit, received "special age-72" benefits financed mainly from general revenues.

Table 1.—Number of women aged 16 or older and number and percent of those in the labor force, 1930–88

[Numbers in millions]

Year ¹	Total number ²	In labor force		
		Number	As percent of—	
			All women	Total labor force
1930 ³	44.1	10.4	24	22
1940	47.7	13.8	29	25
1950	54.3	18.4	34	30
1960	61.6	23.2	38	33
1970	72.8	31.5	43	38
1980	88.4	45.5	52	43
1988	96.8	54.7	57	45
Percentage increase, 1930–88	120	426	...	...

¹ For 1930, data are for April; for 1940, data are for March; for 1950–88, data are annual averages.

² Civilian noninstitutionalized population.

³ Aged 14 or older.

Source: Bureau of Labor Statistics, Department of Labor, **Employment and Earnings**, January 1989, pages 160–161, and Women's Bureau, Department of Labor, **1975 Handbook on Women Workers** (Bulletin No. 297), 1975, page 11.

would have needed only 14 quarters.³

Beginning with 1978, quarters of coverage are credited based on annual earnings. The amount of earnings required for a quarter is adjusted annually, based on increases in average wages. In 1988, a worker acquired one quarter of coverage for each \$470 of covered earnings. Before 1978, a wage worker was credited with one quarter if \$50 of covered wages was paid in a calendar quarter. Quarters of coverage acquired at any time after 1936 count toward insured status.

In addition to fully insured status, other requirements must be met for

³ The quarters-of-coverage requirement was higher for men who attained age 62 before 1975.

Table 2.—Women beneficiaries aged 62 or older: Number and percentage distribution by type of entitlement, with benefits in current-payment status, 1960–88 ¹

Type of benefit	1960	1965	1970	1975	1980	1985	1988
Total number (in thousands)	6,619	9,143	11,374	14,010	16,350	18,412	19,365
Entitled as worker ²	2,866	4,327	5,753	7,586	9,304	10,805	11,556
Worker only	2,566	3,719	4,791	5,930	6,713	7,099	7,290
Dually entitled	300	608	962	1,656	2,591	3,706	4,266
Wife's benefit	159	283	388	617	1,016	1,594	1,855
Widow's benefit	141	325	574	1,039	1,575	2,112	2,411
Entitled as auxiliary only ³	3,753	4,816	5,621	6,424	7,046	7,607	7,809
Wife's benefit	2,174	2,475	2,546	2,745	2,884	3,018	3,044
Widow's benefit ⁴	1,546	2,308	3,048	3,659	4,148	4,580	4,757
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Entitled as worker ²	43.3	47.3	50.6	54.1	56.9	58.7	59.7
Worker only	38.8	40.7	42.1	42.3	41.1	38.6	37.6
Dually entitled	4.5	6.6	8.5	11.8	15.8	20.1	22.0
Wife's benefit	2.4	3.1	3.4	4.4	6.2	8.7	9.6
Widow's benefit	2.1	3.6	5.0	7.4	9.6	11.5	12.5
Entitled as auxiliary only ³	56.7	52.7	49.4	45.9	43.1	41.3	40.3
Wife's benefit	32.8	27.1	22.4	19.6	17.6	16.4	15.7
Widow's benefit ⁴	23.4	25.2	26.8	26.1	25.4	24.9	24.6

¹ Includes special age-72 beneficiaries and adults receiving benefits because of childhood disability.

² Includes disabled workers.

³ Includes parents.

⁴ Includes mothers and disabled workers.

an individual to be eligible for disabled-worker benefits. The insured status requirements for retired- and disabled-worker benefits are highlighted in the accompanying box.

The increasing participation of women in the labor force has resulted in a substantial increase in the number of women who acquire fully insured status. From 1960 to 1989, the number of women of all ages who were fully insured increased from 27.5 million to 74.1 million—an increase of 170 percent, compared with an increase of 69 percent for men (table 3). In 1989, 75 percent of the female population was fully insured, compared with 68 percent in 1979.

Among persons under age 65 who were insured for disabled-worker benefits, the number of women increased almost 300 percent, from 13.1 million to 50.8 million from 1960 to 1989. During the same period, the number of insured men increased from 33.2 million to 64.6 million—an increase of 94 percent. The large increase in the number of disability insured women indicates that not only are more women working, but more have a recent attachment to the paid workforce.

Beneficiary Experience

Overall, the number of women aged 62 or older receiving benefits rose from 6.6 million in 1960 to 19.4 million in 1988. The combination of the increasing participation of women in the workforce and changes in the Social Security program has resulted in differences in the types of benefit entitlement. In 1960, 57 percent of women aged 62 or older were entitled solely as wives or widows and 43 percent as retired or disabled workers. In 1988, 40 percent of these women were entitled solely as wives or widows

Monthly Social Security benefits can be paid to:

A retired worker aged 62 or older.

A disabled worker under age 65.

A worker disabled before age 31 who does not have sufficient quarters of coverage to meet the above requirement. (Special insured status may apply to a worker who becomes disabled after age 31, provided the individual had a period of disability prior to age 31.)

If the worker:

Is fully insured.

Would have been fully insured had he or she attained age 62 in the month the disability began and (except in the case of a person disabled because of blindness) has 20 quarters of coverage out of 40 calendar quarters ending with the quarter in which the disability began.

Has quarters of coverage in one-half of the quarters elapsing in the period after attaining age 21 and up to and including the quarter of becoming disabled, but no fewer than 6 or, if disabled in a quarter before attaining age 24, he or she has 6 quarters of coverage in the 12 calendar-quarter period immediately before he or she became disabled.

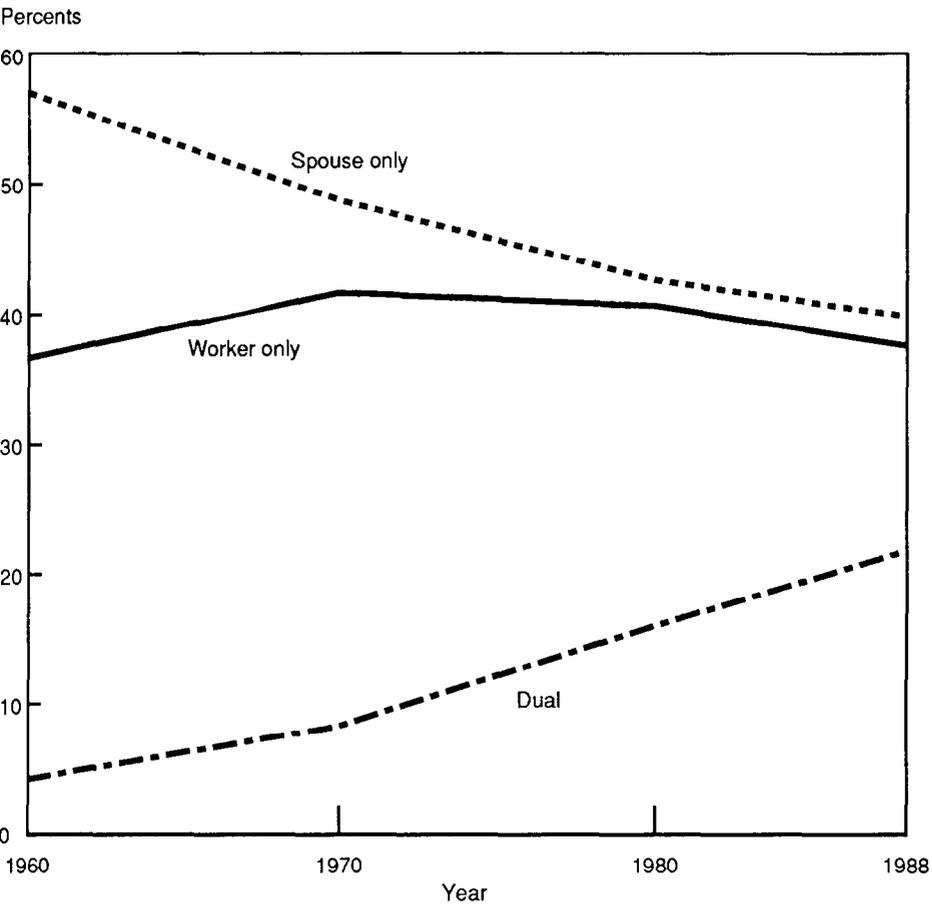
Source: **Social Security Handbook 1988**, Tenth Edition, Washington, DC, U.S. Government Printing Office, 1988, pages 31–33.

and 60 percent were entitled as workers (table 2).

Changing work patterns among women are reflected in the types of benefits they receive by different age groups in 1988. Because fewer women were working in the earlier years of the Social Security program, older women were more likely to receive benefits as the wives or widows of workers—45 percent of those aged 85 or older, compared with 39 percent of those aged 65-69 (table 4).

Wife's and widow's benefits are important for many women even though they have enough covered employment to become entitled to benefits on their own earnings records. The proportion of all women beneficiaries aged 62 or older who were dually entitled increased substantially, from 5 percent in 1960, to 16 percent in 1980, and to 22 percent in 1988 (table 2).

Chart 1.—Trends in entitlement basis for women aged 62 or older, 1960-88



Earnings and Primary Insurance Amount

Social Security benefits are based on the worker's primary insurance amount (PIA), which is related to earnings in covered employment averaged over a working lifetime. The full PIA is payable to a retired worker who becomes entitled to benefits at age 65 or to a disabled worker at any age who has never received a reduced retirement benefit.

Lower earnings and years spent out of the workforce or in noncovered employment resulted in low PIA's for many women. In 1988, about 40 percent of all women retired workers, but only about 10 percent of all men, had PIA's of less than \$350 (table 5). About two-thirds

of dually entitled women compared with about one-fourth of women entitled as workers only had PIA's of less than \$350. The PIA's for women averaged \$426, 65 percent of the \$655 average for men (table 6).

The ratio of average PIA's for women to those of men has declined steadily since 1975. This change was accompanied by a small decrease in the proportion of women solely entitled as workers, from 42 percent in 1975 to 38 percent in 1988 (table 2). The decline may be related to two factors in the PIA calculation: The rise in the maximum amount of earnings creditable for Social Security purposes and the lengthening of the computation period.

The increase in the amount of earnings creditable—from \$14,100 in 1975 to \$45,000 in 1988—has enabled many men to include more of their earnings in the benefit calculation. In 1975, 76 percent of male workers had earnings below the maximum creditable amount. This percentage increased to 90 by 1987. The increase in the maximum has not had the same effect for women.

Individuals who become eligible for benefits in 1975 received a specified minimum PIA. That minimum was eliminated for most beneficiaries who became eligible after 1981. Among retired workers in 1988, about 7 percent of the women, but only 1 percent of the men, had PIA's of less than \$200 (table 5). Most of them would have had higher PIA's if the minimum had not been eliminated.

The computation period is the number of years over which earnings are averaged, generally the number of years after 1950, or age 21 if later, up to the attainment of age 62, less 5 years. If a person does not have earnings in this number of years because of time spent out of the paid workforce, zero earnings are included in the computation to make up the required number of years. The computation period is 32 years for women who attained age 62 in 1988, compared with 19 years for those who attained age 62 in 1975. Women who became eligible for benefits in the earlier years of the program were less affected by the presence of zero years because they could exclude a higher portion of their total work history from the benefit computation.

Table 3.—Estimated number and percentage distribution of workers, by sex and insured status, 1960–89

[Numbers in thousands]

At beginning of year	Number of workers				Percentage increase from 1960			
	Fully insured ¹			Disability insured ²	Fully insured ¹			Disability insured ²
	Total	Under age 65	Aged 65 or older	Under age 65	Total	Under age 65	Aged 65 or older	Under age 65
Total								
1960	76,720	68,250	8,470	46,360	...	...	...	...
1965	92,800	81,950	10,850	53,320	21	20	28	15
1970	105,360	92,410	12,950	72,360	37	35	53	56
1975	119,797	104,319	15,478	83,274	56	53	83	80
1980	136,980	118,636	18,344	97,984	79	74	117	111
1985	148,183	127,048	21,135	106,698	93	86	150	130
1989	157,376	134,068	23,308	115,339	105	96	175	149
Men								
1960	49,240	43,350	5,890	33,240	...	...	...	...
1965	55,660	48,740	6,920	38,090	13	12	17	15
1970	61,740	54,070	7,670	48,900	25	25	30	47
1975	68,083	59,440	8,643	53,583	38	37	47	61
1980	75,426	65,660	9,766	59,302	53	51	66	78
1985	79,672	68,914	10,758	61,726	62	59	83	86
1989	83,238	71,589	11,649	64,568	69	65	98	94
Women								
1960	27,480	24,900	2,580	13,120	...	...	...	...
1965	37,140	33,210	3,930	15,230	35	33	52	16
1970	43,620	38,340	5,280	23,460	59	54	105	79
1975	51,714	44,879	6,835	29,691	88	80	165	126
1980	61,554	52,976	8,578	38,682	124	113	232	195
1985	68,511	58,134	10,377	44,972	149	133	302	243
1989	74,138	62,479	11,659	50,771	170	151	352	287

¹ Includes transitionally insured persons.

² All workers insured for disability are also fully insured. Data excludes persons aged 65 or older and, before 1966, persons aged 62-64 entitled to retirement benefits.

Benefit Levels

Monthly benefits payable to retired workers are based on the primary insurance amount, but they are determined by other factors. The PIA's for workers who retire before age 65 are reduced by 5/9 of 1 percent for each month of entitlement before age 65 (with a maximum reduction of 20 percent at age 62, the earliest month of entitlement). Benefits are increased by delayed retirement credits for workers age 65 to age 70 who did not apply for benefits or had benefits withheld due to the earnings test. The benefit is increased by a specified percentage for each month a person did not receive a benefit.

For dually entitled beneficiaries, the monthly benefit is also affected by the amount of the spousal benefit. Wives of retired and disabled workers can receive up to 50 percent of the husband's PIA. Widows can receive up to 100 percent, plus any amount the deceased worker had been receiving as a result of delayed retirement credits. The monthly amount payable to dually entitled retired workers usually includes any additional benefit payable as a spouse or survivor.

In 1988, monthly benefits payable to all women retired workers averaged \$462—\$36 higher than the average PIA of \$426 (table 7).

Among women receiving reduced benefits, monthly benefits averaged \$414—\$23 higher than the average PIA of \$391.

For many women retired workers, the additional amount payable as a wife or widow beneficiary represented a substantial portion of their total benefit. The average combined benefit payable to all dually entitled women was \$475. Of this amount, the retired-worker benefit accounted for \$286, or 60 percent of their monthly benefit amount (table 8). For dually entitled women with benefits of \$700 or more, the retired-worker portion

Table 4.—Types of benefits received by women aged 65 or older: Number and percentage distribution by age, with benefits in current-payment status, at end of 1988

[Based on 1-percent sample]

Type of benefit	Total	65-69	70-74	75-79	80-84	85 or older
Total number (in thousands)	16,949	4,897	4,318	3,414	2,359	1,960
Entitled as retired worker	10,175	2,966	2,680	2,069	1,387	1,073
Worker only	6,442	1,815	1,689	1,266	839	833
Dually entitled	3,733	1,151	991	803	548	240
Wife's benefit	1,500	778	431	202	72	17
Widow's benefit	2,233	373	559	601	476	223
Entitled as auxiliary only	6,774	1,931	1,638	1,345	972	887
Wife's benefit	2,535	1,010	753	459	225	87
Widow's benefit	4,239	921	885	886	747	800
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Entitled as retired worker	60.0	60.6	62.1	60.6	58.8	54.7
Worker only	38.0	37.1	39.1	37.1	35.6	42.5
Dually entitled	22.0	23.5	23.0	23.5	23.2	12.2
Wife's benefit	8.9	15.9	10.0	5.9	3.1	.9
Widow's benefit	13.2	7.6	12.9	17.6	20.2	11.4
Entitled as auxiliary only	40.0	39.4	37.9	39.4	41.2	45.3
Wife's benefit	15.0	20.6	17.4	13.4	9.5	4.4
Widow's benefit	25.0	18.8	20.5	26.0	31.7	40.8

averaged less than half of the total benefit.

More than one-half of those dually entitled as wives and about four-fifths of those dually entitled as widows received additional benefits of more than \$100. Also, more than one-third of those dually entitled as widows received an additional monthly amount of at least \$300 (table 9).

Table 5 shows distributions of monthly benefits of dually entitled women when the amount payable as wife or widow is combined with the retired-worker benefit. The PIA's of

dually entitled women were considerably lower than those who were not dually entitled. However, the additional amounts from dual entitlement resulted in similar distributions of monthly benefits for both groups. About one-third of both groups received total monthly benefits of less than \$350, and a little more than one-tenth of both groups received \$700 or more.

Table 5.—Number and percentage distribution of retired-worker beneficiaries with benefits in current-payment status, by primary insurance amount, monthly benefit amount, and sex, at end of 1988

[Based on 1-percent sample]

Amount	Total	Men	Women		
			Total	Dually entitled	Worker-only entitlement
Primary insurance amount					
Total number	23,848,800	12,496,500	11,352,300	4,266,100	7,086,200
Total percent	100.0	100.0	100.0	100.0	100.0
Less than \$100.00 .....	.5	.2	.8	1.5	.4
\$100.00–\$149.90	1.1	.3	1.9	3.7	.9
\$150.00–\$199.90	2.3	.8	4.0	7.5	1.9
\$200.00–\$249.90	8.9	3.3	15.2	26.8	8.1
\$250.00–\$299.90	4.9	2.3	7.7	12.7	4.8
\$300.00–\$349.90	6.9	3.6	10.6	14.6	8.1
\$350.00–\$399.90	6.9	4.0	10.1	10.9	9.6
\$400.00–\$449.90	6.5	4.2	9.1	7.0	10.4
\$450.00–\$499.90	6.0	4.2	8.0	5.0	9.8
\$500.00–\$549.90	6.2	5.3	7.2	4.1	9.2
\$550.00–\$599.90	6.5	6.8	6.2	2.7	8.3
\$600.00–\$649.90	6.9	8.1	5.5	1.7	7.8
\$650.00–\$699.90	7.1	9.6	4.4	.8	6.4
\$700.00–\$749.90	6.6	9.8	3.1	.5	4.7
\$750.00–\$799.90	7.4	12.1	2.1	.2	3.3
\$800.00–\$849.90	6.4	10.9	1.5	1.2	2.3
\$850.00–\$899.90	4.3	7.3	1.0	...	1.6
\$900.00 or more	4.4	7.0	1.5	...	2.3
Monthly benefit amount					
Total number	23,848,800	12,496,500	11,352,300	4,266,100	7,086,200
Total percent	100.0	100.0	100.0	100.0	100.0
Less than \$100.00 .....	.3	.3	.4	.1	.6
\$100.00–\$149.90 .....	.9	.6	1.3	.6	1.7
\$150.00–\$199.90	2.4	1.7	3.2	1.5	4.2
\$200.00–\$249.90	4.8	3.2	6.5	4.3	7.8
\$250.00–\$299.90	6.2	3.5	9.1	11.0	8.0
\$300.00–\$349.90	8.4	4.2	13.1	17.0	10.7
\$350.00–\$399.90	7.3	4.5	10.3	10.0	10.7
\$400.00–\$449.90	6.7	5.1	8.6	6.3	10.0
\$450.00–\$499.90	6.7	5.6	7.9	5.9	9.2
\$500.00–\$549.90	7.9	7.7	8.0	7.7	8.2
\$550.00–\$599.90	9.4	10.1	8.7	10.6	7.5
\$600.00–\$649.90	9.8	12.5	6.8	7.8	6.2
\$650.00–\$699.90	8.7	11.8	5.2	6.2	4.6
\$700.00–\$749.90	5.8	8.0	3.4	3.7	3.1
\$750.00–\$799.90	4.1	5.8	2.2	2.4	2.1
\$800.00–\$849.90	3.2	4.7	1.5	1.6	1.4
\$850.00–\$899.90	2.4	3.4	1.2	1.2	1.2
\$900.00 or more	5.0	7.3	2.5	2.2	2.7

¹ \$800.00 or more.

Table 6.—Retired workers with benefits in current-payment status: Number, average monthly benefit amount, and average primary insurance amount, by sex, 1960–88

At end of year	Number of beneficiaries (in thousands)			Average monthly benefit amount			Average primary insurance amount		
	Total	Men	Women	Total	Men	Women	Total	Men	Women
1960	8,061	5,217	2,845	\$74.00	\$81.90	\$59.70	\$74.50	\$81.90	\$60.90
1965	11,101	6,825	4,276	83.90	92.60	70.10	86.00	94.80	71.80
1970	13,349	7,688	5,661	118.10	130.50	101.20	122.00	135.40	103.60
1975	16,588	9,164	7,424	207.20	227.70	181.80	211.10	237.70	178.30
1980	19,562	10,461	9,101	341.40	380.20	296.80	345.60	398.90	284.30
1985	22,432	11,817	10,615	478.60	538.40	412.10	487.50	578.10	386.70
1986	22,986	12,085	10,901	488.40	549.80	420.50	497.40	592.20	392.30
1987	23,439	12,295	11,145	512.70	577.50	441.20	521.90	623.70	409.50
1988	23,858	12,487	11,371	536.80	604.90	462.00	546.00	654.90	426.40

Table 7.—Number, average primary insurance amount, and average monthly benefit amount for beneficiaries aged 62 or older with benefits in current-payment status, by type of benefit, and sex, at end of 1988¹

Type of benefit and sex	Number	Average	
		Primary insurance amount ²	Monthly benefit
Total	32,268,946	...	...
Men	12,904,248	...	...
Entitled as worker	12,842,132	...	...
Retired	12,486,962	\$654.90	\$604.80
Benefits reduced	7,923,185	626.60	542.40
With delayed retirement credit	106,243	650.60	631.00
Without delayed retirement credit	7,816,942	626.30	541.10
Benefits not reduced	4,563,777	704.00	713.40
With delayed retirement credit	2,488,266	786.40	802.90
Without delayed retirement credit	2,075,511	605.20	606.00
Disabled	355,170	628.90	625.90
Entitled as dependent or survivor ³	62,116	...	...
Husbands ⁴	33,929	395.90	178.50
Widows ⁵	27,751	452.90	369.30
Women	19,364,698	...	...
Entitled as worker	11,556,198	...	...
Retired	11,371,264	426.40	462.00
Benefits reduced	8,235,125	393.50	416.20
With delayed retirement credit	112,700	546.60	569.60
Without delayed retirement credit	8,122,425	391.30	414.00
Benefits not reduced	3,136,139	512.90	582.40
With delayed retirement credit	1,269,260	630.30	654.90
Without delayed retirement credit	1,866,879	433.10	525.40
Disabled	184,934	410.10	408.90
Entitled as dependent or survivor ³	7,808,500	...	...
Wives ⁴	3,044,294	676.50	278.40
Widows ⁵	4,757,497	564.80	493.50

¹ Excludes 14,116 special age-72 beneficiaries of whom 12,934 are women, and 55,538 disabled adult children of whom 31,040 are women.

² Primary insurance amounts for spouses and survivors are those of the worker on whose record they are entitled.

³ Includes parents.

⁴ Includes spouses of retired and disabled workers.

⁵ Includes nondisabled and disabled widow(er)'s and widowed mothers and fathers.

Table 8.—Number, average combined monthly benefit, average retired-worker benefit, and retired-worker benefit as percent of total combined benefit, at end of 1988

[Based on 1-percent sample]

Total combined monthly benefit	Number of dually entitled women	Average monthly benefit		Retired-worker benefit as percent of combined monthly benefit
		Combined	Retired worker	
Total	4,266,100	\$474.56	\$286.21	60.3
Less than \$100.00	5,500	80.03	72.06	90.0
\$100.00–\$149.90	24,700	128.58	110.92	86.3
\$150.00–\$199.90	64,200	179.40	147.31	82.1
\$200.00–\$249.90	183,400	228.36	178.04	78.0
\$250.00–\$299.90	470,800	278.85	195.14	70.0
\$300.00–\$349.90	727,500	324.08	215.39	66.5
\$350.00–\$399.90	418,000	373.12	242.48	65.0
\$400.00–\$449.90	268,200	424.11	269.04	63.4
\$450.00–\$499.90	251,300	475.30	300.84	63.3
\$500.00–\$549.90	327,100	526.31	318.68	60.5
\$550.00–\$599.90	453,200	576.12	342.19	59.4
\$600.00–\$649.90	332,300	624.30	347.80	55.7
\$650.00–\$699.90	265,400	673.63	356.76	53.0
\$700.00–\$749.90	159,900	723.57	356.78	49.3
\$750.00–\$799.90	101,600	773.50	357.60	46.2
\$800.00–\$849.90	68,900	824.45	358.10	43.4
\$850.00–\$899.90	49,900	875.50	378.80	43.3
\$900.00 or more	94,200	1,030.00	391.40	38.0

Table 9.—Number and percentage distribution of dually entitled women retired workers with benefits in current-payment status, by amount of wife's or widow's benefit, at end of 1988

[Based on 1-percent sample]

Amount of benefit	Total	Dually entitled as—	
		Wives	Widows
Total number	4,266,100	1,854,700	2,411,400
Total percent	100.0	100.0	100.0
Less than \$100.00	32.3	48.8	19.6
\$100.00–\$149.90	15.3	20.3	11.4
\$150.00–\$199.90	13.3	16.0	11.3
\$200.00–\$249.90	9.8	9.1	10.3
\$250.00–\$299.90	7.3	3.5	10.3
\$300.00–\$349.90	5.6	1.2	8.9
\$350.00–\$399.90	5.0	.6	8.5
\$400.00–\$449.90	3.5	1.6	5.9
\$450.00–\$499.90	2.5	...	4.3
\$500.00–\$549.90	1.8	...	3.1
\$550.00–\$599.90	1.2	...	2.1
\$600.00 or more	2.4	...	4.2

¹ \$400.00 or more.

Technical Note

The benefit data presented in this article were derived from the Social Security Administration's Master Beneficiary Record. Data shown in tables 2, 6, and 7 are based on a compilation of all records. Data shown in tables 4, 5, 8, and 9 are based on a 1-percent sample.

Estimates based on sample data may differ from the figures that would have been obtained had all, rather than a specified sample, of the records been used. These differences are termed sampling variability. The standard error is a measure of sampling variability.

About 68 percent of all possible probability samples selected with the same criteria will give estimates within one standard error of the figure obtained from a compilation of all records. Similarly, about 95 percent will give estimates within two standard errors and about 99

percent will give estimates within two and one-half standard errors. Tables I and II provide approximate standard errors of estimates derived from the 1-percent sample.

Table I presents approximate standard errors for the estimated number of beneficiaries. Table II presents approximations of standard errors for the estimated percentage of persons. The standard errors are expressed as percentage points and the bases are shown in terms of inflated data.

Table II.—Approximations of standard errors of estimated percentage of persons from 1-percent sample

Size of base (inflated)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
1,000	4.7	7.3	10.1	14.5	16.8
10,000	1.5	2.3	3.2	4.6	5.3
50,000	.7	1.0	1.4	2.1	2.4
100,000	.5	.7	1.0	1.5	1.7
1,000,000	.1	.2	.3	.5	.5
5,000,000	.1	.1	.1	.2	.2
10,000,000	(¹)	.1	.1	.2	.2
50,000,000	(¹)	(¹)	(¹)	.1	.1

¹ Less than 0.05 percent.

Table I.—Approximations of standard errors of estimated numbers of persons from 1-percent sample

Size of estimate (inflated)	Standard error
1,000	300
2,500	500
5,000	800
7,500	900
10,000	1,100
25,000	1,700
50,000	2,400
75,000	3,000
100,000	3,400
250,000	5,400
500,000	7,800
750,000	9,600
1,000,000	11,100
5,000,000	25,800
10,000,000	36,900
25,000,000	57,700
50,000,000	76,100