

HD
7123
.A393
no.43

ORS WORKING PAPER SERIES

Number 43

RETIREMENT-AGE COUPLES BY TYPE OF WIFE'S SOCIAL SECURITY
BENEFIT

Christine Irick*

Program Analysis Staff

June 1990

Social Security Administration
Office of Policy
Office of Research and Statistics

*Program Analysis Staff, Social Security Administration,
4301 Connecticut Avenue, N.W., Washington, D.C. 20008.

Retirement-Age Couples by Type of Wife's Social Security Benefit

Introduction

This study examines the work history and economic circumstances of wives soon after receiving social security retirement benefits. Findings are based on a nationally representative sample of married women, aged 62 or over, who received their first benefit either as retired workers or as spouses of retired workers between mid-1980 and mid-1981. The data were collected in the Social Security Administration's (SSA's) 1982 New Beneficiary Survey (NBS).1/ This cross-sectional survey linked data from SSA's administrative records with data from personal interviews with the women and their husbands.

The type of social security benefit received by wives is a major factor in the economic status of retired couples. The amount of most husbands' social security benefits generally reflects their own past covered earnings. However, wives' benefits are more complicated because they may receive retired-worker benefits based on their own covered earnings or spousal benefits based on their husbands' covered earnings or a combination of the two kinds of benefits.2/

In early social security legislation, provisions for spousal benefits were motivated by concerns regarding the adequacy of benefits.^{3/} Because a couple's needs were obviously greater than the needs of a single worker, spousal benefits were provided on the assumption that they would go to traditional one-worker married couples in which the wife did not qualify for her own social security benefit or couples in which the wife's earnings were very low.

As the labor force participation of married women increased and more women qualified for social security benefits based on their own earnings, a number of questions were raised about the need for spousal benefits and thus about the equity of the current benefit structure. For example, it has been suggested that many wives receiving spousal benefits may have had little economic need to work outside the home; that many of them may have had extensive careers in employment not covered by social security; and that many may have worked only part-time during most of their careers in relatively well-paying jobs. To shed light on these questions, the work histories and economic resources of both the husbands and wives are examined. Some possible reasons for wives not earning their own social security benefits will also be discussed.

Classifying Beneficiary Types

A wife may be eligible to receive a spousal benefit, but only after her insured husband claims social security retirement benefits. The monthly spouse benefit amount equals one-half of

her husband's primary insurance amount (PIA), actuarially reduced by 25/36 of 1 percent for each month she claims benefits before age 65. For example, she receives 37.5 percent of the husband's PIA at age 62. Wives who are entitled to their own retirement benefits cannot receive both the full amount of the spousal benefit and their retired-worker benefit. However, wives who would receive larger monthly amounts as spouses than as workers receive supplements equal to the amount that their spousal benefit would exceed their worker benefit. Such a wife is referred to as dually entitled.^{4/} A wife whose retired-worker benefit is as large as or larger than her spousal benefit receives only the retired-worker benefit.

The type of benefit that the wife gets affects both the amount of her benefit and the couple's return on social security taxes paid over the years. Couples who receive the retired-worker and spousal benefits receive a greater return on social security taxes paid than similar couples in which the wife receives a retired-worker benefit. For example, with the same total covered earnings the combined retired-worker benefits of a two-earner couple are less than the combined retired-worker and spousal benefits of a one-earner couple.

At the time of the survey, approximately 553,000 married women who received their first benefits between mid-1980 and mid-1981 were still in current-pay status: 35 percent of them received spouse benefits only, 22 percent were dually entitled, and 43 percent received retired-worker benefits only. These newly entitled beneficiary women and their husbands are the

subject of this study. Although wives are conventionally classified three ways (as retired-worker, spouse, or dually-entitled), the women are divided into five categories in this study to permit more precise analysis of spouse beneficiaries.

While both the retired-worker and dually-entitled wives and their husbands are considered two-earner couples, they are analyzed separately because (as noted earlier) the dually-entitled wives receive supplements to their workers' benefits. Some of the retired-worker wives may also eventually receive supplements. Unlike the spouse beneficiary wives, who cannot receive benefits until their husbands began to do so, wives with sufficient quarters of coverage 5/ can start to collect benefits regardless of what their husbands do. However, they cannot receive dual supplements until their husbands claim benefits. Some of the husbands of the women who received retired-worker benefits (about 87,000) were not receiving social security benefits in 1982. As the husbands who were not receiving benefits retire, some of their wives will become dually entitled; others, especially those with moderate to high covered earnings, will continue to receive retired-worker benefits.

The social security earnings records of the husbands who were not yet beneficiaries but who had covered employment were reviewed to identify potential dual entitlement of their wives. Based on the couples' covered earnings, the wives' chances of becoming dually entitled upon their husbands' retirement were estimated.6/ Approximately 36,000 of the non-beneficiary husbands had past earnings that would probably entitle their

wives to dual supplements after the husbands claim benefits. This would increase the incidence of dually-entitled wives to 28 percent and reduce the percentage of those receiving retired-worker benefits only to 37 percent.

In much of the analysis, the wives who will probably become dually entitled when their husbands begin to collect benefits are grouped with the dually entitled. However, because the amount of income available to couples in retirement could be skewed by including the non-retirement income of husbands who are still fully employed, all couples in which the husbands were not receiving benefits are excluded from the analysis focusing on total retirement income.

In general, couples in which the wives receive spouse benefits only are considered traditional one-earner married couples. However, in terms of work history, the spouse beneficiaries in this study (192,300) were not a homogeneous group. Some of the women had obviously spent many years in career employment while others had not worked at all. To allow separate analysis, the wives who received spouse benefits only are disaggregated into three categories based on their employment background.^{7/} As no well-established terminology exists for distinguishing between these spouse beneficiaries, the three categories are assigned labels which will be used throughout the paper. The five categories of wives used in this study, shown in table 1, are defined as follows:

(1) Retired Workers--This category includes 204,900 women who, in 1982, were receiving and are expected to continue to receive retired-worker benefits only. They will be referred to as retired workers throughout the paper. One-fourth (51,100) of the husbands were not receiving social security benefits in 1982. Thus, only 153,800 couples (those in which both the husband and wife were receiving benefits) are used in analyzing the couples' total income in retirement.

(2) Dually-Entitled--This category includes 155,900 women: 120,000 of whom were dually entitled in 1982, and 35,900, who received retired-worker benefits only in 1982 but are expected to become dually entitled as their husbands claim benefits. Only couples in which the wives were already dually entitled in 1982 (120,000) are used for analysis of the couples' total income in retirement.

(3) Spousal Workers--About 16 percent (31,500) of the spouse-only beneficiaries had worked 8 full years or longer, sufficient time for women in this age group to have earned their own retirement benefits by the early 1980's. Thus, they may have spent part of their careers in noncovered employment. The longest job for about one-half (49 percent) of them had been in Federal, State or local government employment, or in nonprofit, charitable or tax exempt organizations. Another 22 percent had been self-employed on their longest job.

(4) Marginal Workers--Fifty-six percent (108,000) of the spouse beneficiaries had marginal or missing work records. Thus, marginal workers are primarily a residual category left in the

study for inclusiveness, so that all wives are represented. This category comprises three difficult-to-characterize subgroups, as follows: (1) about 33,000 of the women had worked since 1950 but worked less than 8 years; (2) another 62,000 had not worked since 1950 8/; and (3) the remaining 13,000 either declined to respond to the work history questionnaire or had missing data in the relevant work history section. Because of the uncertainty surrounding this group, they are discussed relatively briefly in the remainder of this paper.

(5) Never Worked--The remaining 27 percent (52,800) of the wives who received spouse benefits reported that they had never worked for pay.

Work History of the Couples

In general, the level of social security retirement benefits reflect past work history. In this section, some characteristics of the work history of both husbands and wives are examined. It is implicitly assumed that the husbands and wives in this study were couples during most of their working careers. Over 80 percent of the couples had been married only once, and most had been in their current marriage for more than 30 years: 75 percent of the retired workers; 85 percent of the dually entitled; 87 percent of the spousal workers; 94 percent of the never worked; and 95 percent of the marginal workers.

Wives' Work Experience

Many of the wives in this study had been out of the labor market for several years. At one extreme (including the wives who had not worked since 1950) at least five years had passed between last working and first receiving benefits for over 80 percent of the marginal workers (table 2). Even the members of this group who had worked since 1950 were least likely to have been working within five years of their first benefit. The retired-worker wives were most likely to work until near receipt of their first benefit: 42 percent received their first payment within a year after leaving their last job, compared with 0-21 percent of the other wives.

Historically most workers have spent the greater part of their worklives with one job or one employer. Among all retired workers in the NBS, over 80 percent of the men and nearly one-half of the women had spent at least 15 years on their longest job. Theoretically, the longer an employee stays with one job or one company, the more valuable his or her services become. Wages or salaries typically increase, and there are usually improvements in employee benefits, such as long-term disability and pension coverage. Because they play such an important role in the typical work experience, data collected in the NBS on the longest held jobs were used as the best available focus for the work history analysis.^{9/} However, because data about their longest job were available for only the 30 percent of marginal workers who explicitly reported work since 1950, the following work history sections do not discuss them.

Labor Force Participation--The majority of the women worked full-time (35 hours or more per week) and year-round (50 or more weeks per year) on their longest job (table 3). Among the three categories, the retired workers were most likely to have worked full-time year-round: 71 percent compared with 54-55 percent of the spousal workers and dually-entitled wives, respectively. The dually-entitled wives were most likely to have worked part-time (less than 35 hours per week). However, almost two-thirds of the dually entitled who were part-time workers worked year-round. The spousal workers were more likely than either the dually entitled or retired workers to work part-year, whether they worked full-time or part-time. This is probably due to the large proportion of former teachers among this group.

Rate of Pay--Though they were least likely to work year-round, the spousal workers were most likely to have had annual earnings above \$20,000 (in 1982 dollars) on their longest job: 22 percent compared with 14 percent of the retired workers and 8 percent of the dually-entitled wives (table 3). Sixty-four percent of the dually-entitled wives had annual earnings below \$10,000, compared to 40 and 49 percent of the retired and spousal workers.

The average annual earnings on their longest job for spousal and retired workers were nearly identical: \$12,267 and \$12,532 respectively. The fact that dually-entitled wives were more likely to have worked part-time is probably part of the reason for their lower average earnings of \$9,284.

Class of Worker--While the majority of retired-worker and dually-entitled wives worked as wage and salary workers in private industry on their longest job (72 percent and 67 percent, respectively), only 30 percent of the spousal workers did so (table 4). The spousal workers were likely to have worked in government positions on their longest job, and more likely than the other wives to have been self-employed. Forty-five percent worked in Federal, State, or local government jobs, compared with 15 percent of the retired workers and 13 percent of the dually entitled. Twenty-two percent were self-employed on their longest job, compared to 5 percent of the retired workers and 13 percent of the dually entitled.

Occupation--Most of the women worked on their longest jobs in clerical or administrative support occupations, or in sales, services, and blue-collar occupations (table 4). Eighty-nine percent of the dually-entitled wives, 82 percent of the retired workers, and 68 percent of the spousal workers worked in such occupations. Spousal workers were disproportionately represented in the teacher and private household service occupations, both of which tended in the past not to be covered by social security. Seventeen percent of the spousal workers were teachers compared with 3-4 percent of the dually entitled and retired workers, and 7 percent were private household workers compared with 2-3 percent of the retired workers and dually entitled.

Husbands' Work Experience

In discussing their longest jobs, husbands are classified according to which of the five groups their wives fall in.

Labor Force Participation--Husbands in all groups were about equally likely to have worked full-time on their longest job (table 5). Husbands in every category worked full-time year-round more often than their wives. Only 3-5 percent of the husbands reported working part-time year-round compared with 13-22 percent of the wives.

Rate of Pay--Husbands had substantially higher earnings than their wives. On the other hand, more than one-half of the husbands of never-worked wives and husbands of retired workers earned less than \$20,000 annually on their longest job (table 5); and slightly more than one-fifth of the husbands of the never-worked wives earned less than \$10,000.

Like their wives, husbands of both spousal workers and retired workers had nearly identical average annual earnings on their longest job: \$22,663 and \$22,569 respectively, 1.8 times the average earnings of their wives. This suggests that if the earnings of the spousal workers had been covered by social security, many may have qualified for a higher retired worker's benefit rather than a dual benefit. Wives with lifetime average covered earnings that are roughly one-half or more that of the lifetime average covered earnings of their husbands receive workers benefits that are usually higher than 50 percent of husband's PIA (the amount ordinarily received by dually-entitled and spouse only wives). As one would expect, the earnings of husbands of dually-entitled wives are usually more than double the earnings of their wives--in this study the annual average

earnings on their longest job of \$25,920 was 2.8 times that of their wives.

The husbands of women who had never worked had the lowest average annual earnings: \$21,324. Husbands of dually-entitled wives have historically been considered high earners, but it was husbands of marginal workers who had the highest average earnings on their longest job: \$28,184.10/

Class of Worker--Husbands of both dually-entitled and marginal workers were more likely than the other husbands to have worked as wage and salary workers in private industry on their longest job: 70 and 62 percent respectively compared with 45-58 percent of the other husbands (table 6). Thirty-two percent of both the husbands of wives who had never worked and of spousal workers were self-employed, compared to 20-25 percent of the other husbands.

The husbands of retired-worker wives were more likely than the other husbands to have worked in the Federal government sector on their longest job: 11 percent in contrast to 1-8 percent of the other husbands. Most Federal civilian jobs were not covered by social security before 1984. Thus some of the retired-worker wives of such husbands may have been ineligible for a dual benefit, not because their own earnings were too high in relation to the earnings of their husbands, but because their husbands' earnings were not covered by social security.

Occupation--Only 17-24 percent of the husbands worked in executive, administrative, managerial, or professional specialities on their longest job (table 6). Husbands of

marginal workers were more likely to have worked in these occupations (24 percent) while husbands of wives who had never worked and husbands of retired workers were least likely to have done so.

Most of the husbands of the women in this study worked in blue-collar occupations. Husbands of wives who had never worked were the most likely to have done so: 65 percent compared to 52-53 percent of the others. Husbands of the dually-entitled wives were somewhat overrepresented in sales: 15 percent compared to 9-10 percent of the other husbands. Both the husbands of spousal workers and never-worked wives were disproportionally represented in the farming category: 14-17 percent compared to 5-9 percent of the other husbands. Thirty-two percent of them were also self-employed on their longest job compared to 20-25 percent of the other husbands. Thus, many of the spousal workers and never-worked wives may have spent years as unpaid family workers, which could account for their receipt of spousal benefits rather than workers' benefits.

Economic Circumstances

Although social security benefits are available to nearly all retired workers and older Americans, social security was never intended to serve as the only source of retirement income. Many workers and their families have access to additional retirement income from the public and private pension systems, and it is

expected that workers and families will accumulate assets during their worklives to provide even more income and security for their retirement years. When health permits, some older persons continue to work either full-time or part-time while collecting retirement benefits because of the pleasure they derive from their work or to supplement their income. The economic resources and retirement income available to the couples in this study are discussed below:

Assets

For married respondents, asset data were collected for couples rather than separately for husbands and wives.

Home Ownership--The major asset for most couples was their home: the median home equity for those already owning or buying their home was \$45,000 (table 7). Eighty-seven percent of the couples either already owned or were buying their home. Approximately 64 percent owned the home outright. For those with a mortgage, the median mortgage debt was approximately \$12,000. Couples in which the wives had never worked were slightly less likely than other couples to own their home: 82 percent compared with 86-89 percent.

Financial Assets--Over 90 percent of the couples reported owning some form of financial asset, most commonly a bank account (table 7). The median value of financial assets for those who had them ranged from \$11,000 for couples in which the wives had never worked to \$19,000 for spousal-worker couples.¹¹/ Couples in which the wives had never worked were least likely to own

stocks and bonds: 17 percent compared with 26-29 percent of the other couples. Couples in which the wives were dually entitled were most likely to have an IRA or Keogh account: 17 percent compared with 5-13 percent of the other couples.

Commercial Assets--Spousal-worker couples were more likely than the other couples to own commercial assets: 29 percent compared to 19-24 percent (table 7). Most couples with commercial assets were about as likely to own their own business, professional practice or farm as to own other real property (rental or vacation home, nonfarm land, commercial or industrial property). However, couples in which the wives had never worked were more likely to report owning property in the former category: 18 percent versus 6 percent. For many of these couples this was probably a farm because 17 percent, a larger percentage than that of other husbands, reported farming as their longest occupation (table 6). The median value of commercial assets for all couples who had any was \$37,000. For those couples with commercial assets in which the wives had never worked the median value was \$60,000. This higher median value is probably due to the large number of farmers in this group whose reported value of commercial assets likely included the value of their homes. It is unlikely that farmers subtracted out the value of their homes when reporting the value of their farms.

Median asset portfolio--After taking the value of home equity and all financial and commercial assets into consideration, the median asset portfolio 12/ of all couples in which the wives had never worked was \$55,000, approximately \$10,000-\$20,000 less

than the median asset portfolio of all the other couples (table 7).

Pensions

Unlike assets, pensions were reported separately for husbands and wives in the NBS.

Wives--Over one-third of the retired-worker wives had their own pensions, the majority of these (59 percent) from a private pension system (table 8). Nearly one-third of the spousal workers also had their own pensions, but almost all (94 percent) were from a public pension system. Only 10 percent of the dually-entitled wives and 6 percent of the marginal workers had pensions. The highest monthly median pension amount (\$609) was received by the spousal workers--many of whose pensions were probably based on noncovered employment and, therefore, intended to replace rather than supplement social security. The lowest median pension amount (\$190) was received by retired-worker wives.

Husbands--Because some of the husbands who were not social security beneficiaries had not retired, table 9 reports pension information only for the husbands who were receiving social security benefits at the time of interview. These husbands were more likely to have pensions than the wives. The husbands of wives who had never worked were least likely to have a pension: 35 percent compared with 44-51 percent of the other husbands. Husbands of spousal workers were slightly more likely to receive a pension and more likely than other husbands to receive a

public pension: 22 percent compared with 10-17 percent. Ten percent of the husbands of spousal workers received a Federal Government pension, and 8 percent received a military pension. The highest monthly median pension amounts were received by husbands of spousal and marginal workers: \$433 and \$432 respectively.

Earnings

Beneficiaries under age 70 are subject to an earnings test which requires partial or complete withholding of social security benefits when earnings exceed specified levels. At the time of interview, the monthly exempt amount was approximately \$550 for beneficiaries aged 65-70 and \$410 for those under 65.^{13/}

Wives--The retired-worker wives were more likely than other wives to supplement retirement income with continued work: 20 percent compared with 5-17 percent of the other wives (table 10). Most of the women were under 65 years of age. Their median monthly earnings (\$280) were well below the exempt amount for beneficiaries under 65 years of age (\$410).

Husbands--About 1 in 5 of the husbands who received social security benefits supplemented retirement income with continued earnings (table 11). Husbands of retired workers were the least likely to continue to work: 16 percent compared with 21-23 percent of the other husbands. However, 36 percent of the beneficiary husbands of retired-worker women were aged 70 or older compared with only 22-23 percent of the other husbands.

Therefore, husbands of retired-worker women may have been less physically able to work. About 73 percent of all husbands who received social security benefits were under age 70. Since the monthly earnings exempt amount was \$550 for beneficiaries aged 65-70 and \$410 for those under 65, the relatively low median (\$351) monthly earnings suggest that most of these men were not affected by the earnings test.

Total Income in Retirement

Average monthly income was calculated based on the total income received from all sources during the three-month period prior to the interview. Because the inclusion of non-retirement income could skew the results, all couples in which the husbands were not receiving social security benefits were excluded.

As shown in table 12, the lowest median monthly income (\$1,054, or about 75 percent of the amount received by the other couples) was received by couples in which the wives had never worked. Nearly half of these couples had less than \$1,000 in monthly income, compared with about a quarter of the other couples. The spousal-worker couples had the highest monthly median and mean income. However, except for the couples in which the wives had never worked, the majority (60 percent or more) had monthly incomes between \$1,000-\$2,999.

Sources and Shares of Retirement Income--The largest single component of retirement income for all couples was social security benefits (table 13). Spousal-worker couples were clearly different from the others, receiving 38 percent of their

retirement income from social security and 27 percent from pensions, their second most important source of income. All the other couples received 50 percent or more of their retirement income from social security. Couples in which the wives had never worked received 19 percent of their income from assets, their second most important source of income, but only 12 percent from pensions. For retired-worker, dually-entitled and marginal-worker couples, pensions and assets vied as the second most important source of income and were about equal in value, ranging from 16 to 19 percent of total income.

Wife's Contribution to Retirement Income--Measuring the contribution to total retirement income made by a working wife is not conceptually clear cut, and the outcome will depend on the income variables used and the judgements and assumptions that are made. Even in States where it would be legally meaningful, it is not possible to accurately partition the asset income of the couples in this study because the survey collected asset income by couple rather than by individual. If only the wives' pensions, earnings and social security benefits are counted, retired-worker wives contributed an average of \$537 per month or 34 percent of total retirement income; spousal workers contributed \$528 per month or 28 percent; and dually-entitled wives contributed \$342 per month or 22 percent. By this standard, nonworking wives also contributed 17 percent of the couple's total retirement income. If the income contribution by the wife is viewed as that deriving from her own outside-the-home work effort, there may be a problem with assigning all or a

proportion of their social security income as an outcome of the work effort for some of the wives. A proportion of the dually-entitled wife's social security benefit and 100 percent of the spouse's benefit are not the result of their own work efforts, but are paid because they were married to men with social security covered earnings.

An alternative plausible definition might assume that asset income is attributable equally to husbands and wives when both work and that wives contribute to retirement income only the social security benefits they would receive based on their own covered earnings.¹⁴/ Using this second standard, retired-worker wives contributed an average of \$679 per month or 43 percent of the couple's total retirement income and spousal workers contributed \$508 per month or 27 percent. Clearly, the remaining wives contributed even less. Regardless of which standard is used, it is apparent that retired-worker wives contribute a greater share of the retirement income than other wives.

Why Spouse Beneficiaries May Not Earn Social Security Credits

A number of reasons are often cited for married women not earning their own social security credits. While comprehensive

data on this subject are not available in the NBS, some possible reasons for the wives in this study are explored below:

Noncovered Employment

Many jobs were not covered by Social Security during the worklives of these women: Most Federal civilian employment; some jobs in nonprofit tax-exempt organizations; and some types of employment in an unincorporated family business. During the period 1960-1980, 30-40 percent of all State and local government employees did not have social security coverage.^{15/}

It is likely that a major reason why the spousal workers did not earn their own social security credits is that many of these women spent their working careers in noncovered employment. Sixty-eight percent worked on their longest job in the classes of employment that are often noncovered, compared with 27 percent of the dually-entitled and retired workers (table 4). Fifteen percent of the spousal workers reported income from a Federal public pension, far more than the 1-2 percent of the other wives (table 8).

It is also possible that a few of the women who appear not to have worked at all may have, in fact, had many years' noncovered experience helping husbands in farming or other businesses which went unreported because they did not view these "all in the family" activities as an occupation or work for pay. Certainly the husbands of these women were particularly likely to have been self-employed. Twenty-nine percent of the husbands of women who had never worked reported self-employment in

unincorporated businesses on their longest job (table 6); and 17 percent reported their occupation in the farming category.

Child Care

Women with the longest careers (the retired workers and spousal workers) had relatively high rates of childlessness--16 and 12 percent respectively (table 14). Conversely, wives who had never worked were the most likely to have had or raised many children. More than 1 in 5 of the never-worked wives had or raised five or more children compared with about 1 in 9 of the other wives.

Most women with more than one child indicated all of their children were born within a 10-year period. The never-worked wives were somewhat more likely than the others, though, to have had births spread over a longer period: 32 percent spread births over more than a decade compared with 18-25 percent of the other wives.

Education

In general the wives were better educated than their husbands (table 15). In every category they were more likely to have attended school at least at the secondary level, though the husbands were sometimes more likely to have reached the college level. Typically, increased amounts of education are likely to increase both women's chances of employment and their rate of pay. In fact, the wives who never worked did have less formal education: 42 percent had not attended at least one year of high school compared with 16-22 percent of the other wives. The spousal workers were especially likely to have attended college.

Work Limitations

Table 16 shows data on never-worked and marginal-worker wives' responses to questions concerning their work limitations at the time of the survey. Work limitations are also shown for the retired workers, who are of comparable age. Because health and age are related, the dually-entitled and spousal workers are not used for comparison. A larger proportion of the dually entitled are younger and a larger proportion of the spousal workers are older than the other three groups of wives.

The marginal workers and never-worked wives were more likely to report that they had health conditions that limited their ability to work for pay: 39 and 43 percent respectively compared with 29 percent of the retired workers. All three groups were about equally likely to report a partial work limitation--13 to 14 percent. However, marginal workers and never-worked wives were more likely to report that they could not work at all, and they also reported limitations of longer duration. For example, 8-10 percent of the never-worked and marginal-worker wives reported being limited 15 years or longer, compared with 2 percent of the retired workers.

Economic Need

It is likely there were some wives, especially among the marginal workers, who felt less economic need to work. Their husbands had the highest average annual earnings on the longest job of any of the husbands (table 5). These couples also had relatively high assets (table 7) and relatively high average and

median total retirement income (table 12) without much apparent contribution by the wives.

Summary of Reasons For Not Earning Credits

It is likely that the major reason for spousal workers not earning credits is that most spent careers in noncovered employment. However, among the variables reviewed above, none stands out as a major reason for the marginal workers and never-worked wives not earning their own credits. It is likely, however, that a combination of factors were responsible: lack of sufficient education for some of the never-worked wives; "never-worked" wives helping in farming or other unincorporated businesses; child care responsibilities among never-worked wives; long-term limitations among both marginal workers and never-worked wives in the ability to work for pay; and less felt economic need among some of the marginal workers.

SUMMARY AND CONCLUSIONS

This article examines and compares the work history and economic circumstances of couples soon after the wives received their first social security retirement benefit. Sixty-five percent of the wives received a benefit based on their own social security covered earnings: 37 percent of these received and were expected to receive only their retired worker's benefit; the other 28 percent received or were projected to also receive a

supplement as a spouse (to be dually entitled) because their worker's benefit was smaller than the benefit they were entitled to as a spouse. The remaining 35 percent received only spouse benefits. The latter group was disaggregated into three categories to allow independent analyses of couples in which the wives had never worked (10 percent), couples in which the wives apparently had careers including a significant amount of noncovered employment (spousal workers, 6 percent), and marginal workers with short-term or missing work records (19 percent).

The Couples as a Whole

Nearly 90 percent of the women received their first social security benefit before the age of 65. In general, the wives were somewhat better educated than their husbands. However, the husbands had substantially higher average earnings on their longest job--nearly always double and often triple that of the wives.

The major asset for most of the couples was their home. Nearly all the couples owned their own home, and most owned it outright. The most common financial asset was a bank account. About one-fourth of the couples owned stocks or bonds, nearly one-fourth owned commercial property, and 13 percent had an IRA or Keogh account.

Husbands were more likely to have a pension than their wives. Twenty percent of the husbands who received social security benefits and 14 percent of the wives supplemented the couples' retirement income with some earnings. The largest single segment

of income for every retired category was social security benefits though it was significantly less important for spousal-worker couples.

Retired Workers

It is clear that without the wives' income contributions couples in which both received social security benefits would have had the lowest total retirement income. In the subset of couples who were both receiving benefits, the retired-worker wives contributed a larger share (34 to 43 percent) of the couples' total retirement income than did any of the other wives, and they were more likely to continue to work after receipt of social security benefits. Both these wives and their husbands were more likely than the other couples to have worked full-time year-round on their longest job. Still, half the husbands made under \$20,000 (in 1982 dollars) on their longest job.

Since wives are usually younger and tend to outlive their husbands, the economic status of some of the retired-worker wives may be more adversely affected by widowhood than that of the other wives. A widow's benefit, like a wife's benefit, is paid only to the extent that it exceeds the survivor's own benefit as a worker. Although some of the retired-worker wives may receive higher benefits as widows than as workers, their benefit will not double as is generally the case for dually-entitled and spouse-only beneficiaries. While it is not possible to forecast precisely the position these retired-worker women would find themselves in as widows, the results of a study using 1976 data

showed the average benefits for dually-entitled widows were 19 percent higher than the average benefits for widows entitled only on the basis of their own earnings; and the average benefits for widows based only on their late husband's earnings were 4 percent higher than those of the retired-worker widows.16/

Dually Entitled

These wives were the least likely of the working wives to have worked on their longest job in professional specialties or in administrative and executive jobs. They were most likely to have worked in typically lower-paying jobs, such as the food service industry and sales. They were nearly twice as likely as the other wives to have worked part-time year-round.

Dually-entitled wives were most likely to be under age 65 at first benefit receipt. Their husbands were more likely than other husbands to have worked in private industry as wage and salary workers on their longest jobs. While the husbands average annual earnings were not the highest among the husbands, fewer of them had earnings less than \$10,000 annually. Also, while dually-entitled couples' total retirement income was not the highest among the couples who were both receiving benefits, fewer of them had retirement income of less than \$600 per month.

Spousal Workers

It might be argued that spousal benefits cannot always be justified based on need. If so, the couples with spousal-worker wives appear to be the least justifiable group. About one-third

of the spousal workers received their own pensions, probably based on long careers in noncovered employment. The pension amounts received by the spousal workers were double and often triple those of other wives. Such pensions most likely were intended to take the place of both social security and a private pension. These were the best educated of the wives and they were most likely to have worked as teachers, or in administrative, managerial, and executive positions. Their husbands were more likely than other husbands to have a pension and to continue to work after receipt of social security benefits. These couples had the highest average and median total retirement income as well as the highest median asset portfolio of all the couples in the study.

The experience of these spousal workers who were interviewed in the NBS may not be typical of those who retired later in the decade, however. The effects of the governmental pension offset legislation are likely to have limited the number receiving full wives' benefits in later years. As noted earlier, wives receiving governmental pensions now have their monthly spousal benefit offset \$2 for every \$3 of pension funds received.

Marginal Workers

It is likely that some of the marginal-worker wives felt little financial need to work outside the home. Thus, it might also be argued that spousal benefits to some of the marginal-worker wives are not justified based purely on need. The husbands of these women had the highest average annual earnings

on their longest job of all the husbands; and they were at least slightly more likely than other husbands to have worked in professional specialties or in executive, administrative and managerial positions. Without much apparent outside work effort on the wives' part, these couples had the second highest total retirement income as well as the second highest asset portfolio.

Never Worked

However, there still appears to be a group which includes the type of wives to which spousal benefits were apparently being targeted when Congress passed the 1939 Social Security Admendments. About 27 percent of all the spouse only beneficiary wives had apparently never worked. These wives were most likely to have had or raised several children and more likely than the other wives to have had births of children spread over a long period of time. They were also somewhat more likely to report health conditions that limited their ability to work. Their husbands were most likely to have worked in blue-collar occupations or farming on their longest job, and they had the lowest average annual earnings of all the husbands. Over one-fifth had annual earnings on their longest job of under \$10,000 (in 1982 dollars). Both husbands and wives were the least educated, least likely to own their own home, and least likely to have pension income. They had the lowest average and median total retirement income, and the lowest median asset portfolio.

In conclusion, while previous studies have treated spouse beneficiaries as a uniform group, disaggregated studies of this population may be more revealing. By breaking them out into three groups, this paper shows that the impact of spouse benefits varies substantially among different subgroups.

FOOTNOTES

1/ For a description of the New Beneficiary Survey, see Linda Drazga Maxfield "The 1982 New Beneficiary Survey: An Introduction", Social Security Bulletin, November 1983, pages 3-11.

2/ The amount of the spousal benefit is based on the husband's past covered earnings. Wives have been eligible to receive spousal benefits since 1940. In 1950, spousal benefits were also extended to husbands. However very few husbands receive benefits based on their wives' earnings because most receive higher benefits based on their own earnings. The 1977 Amendments (modified in 1983 and 1984) also imposed a pension offset for spouses with governmental pensions. Social security spousal benefits may be partially or totally offset for spouses who receive pensions (periodic payments or lump sums) based on employment in Federal, State or local governments if such employment was not covered by social security on their last day of employment. Because of transitional provisions this offset may not have affected all sample couples equally. The full effects of the legislation is likely to limit the number of wives receiving full wives' benefits in future years.

3/ House Committee on Ways and Means, Report of the Committee on Ways and Means on the Social Security Amendments of 1939, H. Report 728, 76th Cong., 1st Sess., June 2, 1939, p. 11.

4/ In effect, the dually-entitled wife receives approximately the same amount she would have received as a spouse even if she had never worked in covered employment. While her social security credits do not increase the size of her benefit, she has advantages that are not available to the wife who receives only benefits based on her husband's earnings. For example, she may be entitled to disability benefits if disabled; her own children and dependents are insured for dependent and survivor benefits; and she is entitled to her own retirement benefits when she reaches retirement age, whether or not her husband receives benefits or is of retirement age.

5/ Workers need a specific number of required quarters of coverage to become entitled to retired-worker benefits. The specific number of required quarters of coverage varies and is based on the worker's birth-year. The required number of quarters range from a minimum of 6 to a maximum of 40.

6/ PIA's were established for the husbands based on their covered earnings through December 1982. Wives who are estimated to be eligible for future dual benefits had husbands with sufficient coverage and PIA's large enough in December 1982 to qualify the wives at that time for a dual benefit had the husbands been of retirement age or had they chosen to claim benefits.

7/ The disaggregation into the three groups (spousal workers, marginal workers and never-worked) is based on the wives' responses to questions asked concerning all their jobs that lasted one full year or longer from 1951 to the date of their NBS interview.

8/ The NBS asked respondents in what year they had last worked for pay. Those who gave a date prior to 1951 were not asked any further detailed job questions. Earnings prior to 1951 are used in the formula for determining social security retirement benefits only when their use yields higher benefits.

9/ The longest jobs for the married women and their husbands were selected from those reported as their main jobs since 1951. For any respondent who did not have a job lasting at least one year but performed the same occupation or duties with a succession of short-term employers, the succession of short-term jobs are considered together as a single job. Because the longest jobs could have ended anytime during the 1951-82 period, the annual earnings on these jobs have been indexed to reflect 1982 earning values.

10/ Earnings data were not collected in the NBS for more than half of the marginal-worker wives because they had not worked since 1950. The average annual earnings for those who reported their earnings was \$9,227, less than one third that of the husbands. Thus, even if some of the marginal-worker wives had qualified as retired workers, it is likely that most would have received supplements (dually-entitled benefits).

11/ Financial assets do not include cash on hand because the survey did not ask questions about cash. It was assumed that the number of older people who kept large sums of money "under the mattress" or at home was likely to be small and that those who did were unlikely to tell strangers about it.

12/ Median asset portfolio is defined as the sum of both financial and property assets, including home equity less home mortgage debt. It does not take into account the value of other miscellaneous assets or liabilities.

13/ Strictly speaking, the earnings test is calculated on a monthly basis only in the first year that benefits are received; otherwise the earnings test is based on annual (calendar-year) earnings. However, in order to accommodate the subannual NBS data, this paper uses the monthly thresholds as an approximation.

14/ Perhaps for the purpose at hand the proportion of the wives' social security benefit not based on her own earnings can be viewed as a "marriage bonus." It seems less appropriate to count it as part of the husband's contribution to retirement income since his own benefit was not lowered to allow for the spouse benefit. Further, married workers do not pay social security taxes at higher rates than single workers.

15/ William Nelson, "State and Local Government Employees Covered Under Social Security, 1980," Research and Statistics Note, Report No. 5, December 7, 1983.

16/ Barbara A. Lingg, "Social Security Benefits of Female Retired Workers and Two-Earner Couples", Social Security Bulletin, February 1982, pages 3-24.

TECHNICAL APPENDIX

The husbands and wives in this study were asked in the NBS interview how many hours per week they usually worked and how many weeks per year they worked during their last 12 months on their longest job. They were also asked questions about the type of industry and occupation they worked in and their rate of pay (salary or earnings) just prior to leaving their longest job. The following terms used in the text and tables are more fully explained below:

Labor Force Participation:

Full-time and full year (year-round) = 35 or more hours per week and 50 or more weeks per year.

Full-time and part year = 35 or more hours per week but less than 50 weeks per year.

Part-time and full year (year-round) = Less than 35 hours per week but 50 or more weeks per year.

Part-time and part year = Less than 35 hours per week and less than 50 weeks per year.

Rate of pay (or estimated annual earnings) for husbands and wives on their longest job are their annual earnings for the last year they worked on their longest job. When the last year was prior to 1982, the annual earnings are indexed to 1982 national average earnings.

Occupation: 1980 Census Codes were used.

Executive, administrative, managerial = codes 3 through 37.

Professional speciality = codes 43 through 199.

Teachers = codes 113 through 159.

Other professional = codes 43 through 105 and 163 through 199.

Technicians and related = codes 203 through 235.

Sales = codes 243 through 285.

Administrative support with clerical = codes 303 through 389.

Service = codes 403 through 469.

Private household = codes 403 through 407.

Food = codes 433 through 444.

All other = codes 413 through 427 and 445 through 469.

Blue collar = codes 473 through 889.

Farming-forestry-fishing = codes 473 through 499.

Armed forces = codes 903 through 905.

Childcare: The wives in this study were asked during interview "How many children did you have or raise"? They were specifically requested not to include any foster children for whose care they received pay from a public or private agency. They were also asked the year of birth of at least five of their children, including the youngest and oldest.

Education or Educational Attainment: Both husbands and wives were asked "What is the highest grade of school you have completed"? The educational categories used in the text and in table 15 are defined as follows: (1) Less than high school indicates that the respondent at the most did not attend high school; (2) High school indicates that respondent completed at least one year of high school; and (3) College indicates that the respondent completed at least one year of college.

Table 1. -- Women married and receiving benefits at the time of interview by type of benefit.

(Numbers in thousands)		
Type of benefit	Number	Percent
Total	553.1	100
Retired worker	360.8	65
Retired worker only	204.9	37
Dually-entitled	155.9	28
Current	120.0	22
Future <u>1/</u>	35.9	6
Spouse only	192.3	35
Spousal workers	31.5	6
Marginal workers	108.0	19
Never worked	52.8	10

1/ Estimated

Source: New Beneficiary Survey, October - December 1982.

Table 2. -- Interval between leaving last job and receipt of social security benefit: Married women beneficiaries by beneficiary type.

Type of beneficiary wife <u>1/</u>					

Interval	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked

Number (in thousands)	204.9	155.9	31.5	108.0	52.8
Percent	100	100	100	100	100
Working at benefit receipt	18	14	14	2	0
Less than 1 year	42	18	21	1	0
1 - 4 years	19	16	17	3	0
5 years or more	19	40	48	24	0
Never worked or worked only before 1951	1	9	0	57	100
Job history incomplete	1	4	0	13	0

1/ See text for definition of beneficiary types.

Source: New Beneficiary Survey, October-December 1982.

Table 3. -- Labor force participation and distribution of estimated annual earnings on longest job: Married women beneficiaries by beneficiary type.

Characteristics of wives	Type of beneficiary wife <u>1/</u>		
	Retired workers	Dually entitled	Spousal workers
Number (in thousands)	204.9	155.9	31.5
LABOR FORCE PARTICIPATION:			
Number reporting (in thousands)	198.4	134.2	30.4
Total percent reporting	100	100	100
Full time	80	65	72
Full year	71	55	54
Part year	10	10	18
Part-time	20	35	28
Full year	13	22	13
Part year	6	14	16
DISTRIBUTION OF ESTIMATED ANNUAL EARNINGS:			
Number reporting (in thousands)	201.1	134.9	31.3
Total percent reporting	100	100	100
Under \$10,000	40	64	49
\$10,000 - \$19,999	46	27	29
\$20,000 - \$29,999	11	6	17
\$30,000 or more	3	2	4
\$50,000 or more	<u>2/</u>	<u>2/</u>	1
Under \$20,000	86	91	78
Over \$20,000	14	8	22
Mean	\$12,532	\$9,284	\$12,267
Median	11,566	7,644	9,835

1/ See text for definition of beneficiary types.

2/ Less than 0.5 percent.

Source: New Beneficiary Survey, October-December 1982.

Table 4. -- Class of worker and occupation on longest job: Married women beneficiaries by beneficiary type.

Characteristics of wives	Type of beneficiary wife <u>1/</u>		
	Retired workers	Dually entitled	Spousal workers
Number (in thousands)	204.9	155.9	31.5
Number reporting (in thousands)	200.8	135.6	31.5
Total percent reporting	100	100	100
CLASS OF WORKER:			

Wage and salary workers:			
Private	72	67	30
Federal Government	2	2	18
State Government	4	2	8
Local Government	9	9	19
Tax-exempt organization	7	7	4
Self-employed:			
Incorporated business	<u>2/</u>	3	2
Not incorporated	5	9	19
Incorporation status unknown	<u>2/</u>	1	1
OCCUPATION:			

Executive, administrative, managerial	8	4	10
Teachers	4	3	17
Other professional	4	3	4
Technicians and related	2	1	2
Sales	11	20	10
Administrative support with clerical	29	28	18
Service	15	23	24
Private household	2	3	7
Food	7	11	6
All other	7	8	10
Blue collar	27	18	16

1/ See text for definition of beneficiary types.

2/ Less than 0.5 percent.

Source: New Beneficiary Survey, October - December 1982.

Table 5.-- Labor force participation and distribution of estimated annual earnings on longest job: Husbands of beneficiaries by type of beneficiary wife.

Characteristics of husbands	Type of beneficiary wife ^{1/}				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	204.9	155.9	31.5	108.0	52.8
LABOR FORCE PARTICIPATION:					
Number reporting (in thousands)	188.6	149.1	29.4	102.2	49.7
Total percent reporting	100	100	100	100	100
Full time	94	93	90	90	92
Full year	87	87	83	83	83
Part year	8	6	7	7	9
Part-time	6	7	10	10	8
Full year	3	4	5	5	4
Part year	2	3	5	6	4
DISTRIBUTION OF ESTIMATED ANNUAL EARNINGS:					
Number reporting (in thousands)	193.1	151.4	30.5	105.3	50.8
Total percent reporting	100	100	100	100	100
Under \$10,000	16	10	19	16	23
\$10,000 - \$19,999	35	30	29	25	30
\$20,000 - \$29,999	27	31	27	27	25
\$30,000 or more	22	29	24	33	22
\$50,000 or more	3	6	5	8	4
\$100,000 or more	<u>2/</u>	1	1	2	1
Under \$20,000	50	39	48	40	51
Under \$30,000	77	70	75	67	76
Mean	\$22,569	\$25,920	\$22,663	\$28,184	\$21,324
Median	19,751	22,384	20,245	23,558	18,709

^{1/} See text for definition of beneficiary types.

^{2/} Less than 0.5 percent.

Source: New Beneficiary Survey, October - December 1982.

Table 6. -- Class of worker and occupation on longest job: Husbands of beneficiaries by type of beneficiary wife.

Characteristics of husbands	Type of beneficiary wife <u>1/</u>				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	204.9	155.9	31.5	108.0	52.8
Number reporting (in thousands)	190.6	149.7	30.2	104.8	50.2
Total percent reporting	100	100	100	100	100
CLASS OF WORKER:					

Wage and salary workers:					
Private	58	70	45	62	56
Federal Government	11	1	8	2	5
State Government	2	2	1	2	1
Local Government	5	2	7	5	3
Armed Forces	2	3	4	3	1
Tax-exempt organization	1	1	2	2	2
Self-employed:					
Incorporated business	3	4	4	4	3
Not incorporated	16	16	28	21	29
Incorporation status unknown	1	<u>2/</u>	<u>2/</u>	<u>2/</u>	<u>2/</u>
OCCUPATION:					

Executive, administrative, managerial	13	15	13	16	13
Professional speciality	6	6	8	8	4
Technicians and related	1	1	2	2	0
Sales	10	15	10	10	9
Administrative support with clerical	9	6	5	4	2
Service	7	3	6	6	6
Blue collar	53	52	52	52	65
Farming-forestry-fishing	7	5	14	9	17
Armed Forces	2	3	4	2	1

1/ See text for definition of beneficiary types.

2/ Less than 0.5 percent.

Source: New Beneficiary Survey, October - December 1982.

Table 7. --- Percent of married couples with assets by type of assets, median value of assets for those with asset type, and type of beneficiary wife.

		Type of beneficiary wife 1/				
Type and median value of assets 2/	Total	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	553.1	204.9	155.9	31.5	108.0	52.8
Total percent	100	100	100	100	100	100
Own home	87	88	89	88	86	82
Mortgage - free	64	63	64	64	65	64
Median home equity	\$45,000	\$45,000	\$45,000	\$50,000	\$50,000	\$40,000
Median mortgage debt	\$12,000	\$12,000	\$13,000	\$ 9,000	\$14,000	\$ 7,000
Any financial asset	92	93	94	88	91	88
Bank or fund account 3/	92	93	93	88	91	88
Stocks or bonds	26	27	26	29	28	17
IRA or Keogh account	13	13	17	5	11	8
Median value of financial assets	\$15,000	\$13,000	\$16,000	\$19,000	\$17,000	\$11,000
Any commercial asset	22	19	21	29	24	23
Owns a business, professional practice, or farm	12	11	10	18	14	18
Owns other real property 4/	12	11	14	14	14	6
Median value of commercial assets	\$37,000	\$30,000	\$30,000	\$35,000	\$50,000	\$60,000
Median asset portfolio 5/	\$65,000	\$64,000	\$65,000	\$74,000	\$69,000	\$55,000

1/ See text for definition of beneficiary types.

2/ Median values rounded to nearest \$1000.

3/ Includes savings, checking, credit union or money market accounts, certificates of deposit or all-savers certificates.

4/ Includes rental or vacation homes, non-farm land, and commercial or industrial property.

5/ Includes the value of financial and commercial assets, home equity less home mortgage debt. Does not include the value of other miscellaneous assets or liabilities.

Source: New Beneficiary Survey, October - December 1982.

Table 8. -- Percent with pension income and median pension amount:
Married women beneficiaries by pension type and beneficiary type.

Type of beneficiary wife 1/

Type of wives' pension	Retired workers	Dually entitled	Spousal workers	Marginal workers
Number (in thousands)	204.9	155.9	31.5	108.0
Total percent	100	100	100	100
Any pension	37	10	31	6
Private pension	22	5	2	3
Public pension	15	5	29	2
Federal Government	2	1	15	<u>2/</u>
State or Local Government	11	3	15	1
Median monthly pension amount	\$190	\$269	\$608	\$374

1/ See text for definition of beneficiary types.

2/ Less than 0.5 percent.

Note: Military and Railroad Retirement pensions are not shown separately in the public pension distribution because of the small number of women who received such pensions.

Source: New Beneficiary Survey, October - December 1982.

Table 9. -- Percent with pension income and median pension amount: Husbands of beneficiaries by type of pension and type of beneficiary wife.

Type of husbands' pension	Type of beneficiary wife <u>1/</u>				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	153.8 <u>2/</u>	120.0 <u>2/</u>	31.5	108.0	52.8
Total percent	100	100	100	100	100
Any pension	44	50	51	46	35
Private pension	27	42	29	35	26
Public pension	17	10	22	13	10
Federal Government	7	1	10	3	5
State or Local Government	7	5	5	6	3
Military	2	4	8	4	1
Railroad	2	<u>3/</u>	0	1	<u>3/</u>
Median monthly pension amount	\$341	\$325	\$433	\$432	\$382

1/ See text for definition of beneficiary types.

2/ Excludes husbands who were not receiving social security benefits in 1982.

3/ Less than 0.5 percent.

Note: A small percentage (about two percent) had both public and private pensions.

Source: New Beneficiary Survey, October - December 1982.

Table 10. -- Percent with income from earnings and mean and median earnings amounts: Married women beneficiaries by beneficiary type.

Earnings of wives	Type of beneficiary wife <u>1/</u>				
	Total	Retired workers	Dually entitled	Spousal workers	Marginal workers
Number (in thousands)	553.1 <u>2/</u>	204.9	155.9	31.5	108.0
Total percent	100	100	100	100	100
Percent with earnings	14	20	16	17	5
Mean monthly earnings	\$416	\$379	\$361	\$590	\$413
Median monthly earnings	\$280	\$301	\$240	\$241	\$260

1/ See text for definition of beneficiary types.

2/ Total includes never-worked wives.

Source: New Beneficiary Survey, October - December 1982.

Table 11. -- Percent with income from earnings and mean and median earnings amounts: Husbands of beneficiaries by type of beneficiary wife.

Earnings of husbands	Type of beneficiary wife 1/					
	Total	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	466.0	153.8	120.0	31.5	108.0	52.8
Total percent	100	100	100	100	100	100
Percent with earnings	20	16	22	23	21	21
Mean monthly earnings	\$553	\$460	\$473	\$677	\$604	\$785
Median monthly earnings	\$351	\$306	\$337	\$344	\$409	\$352

1/ See text for definition of beneficiary types.

2/ Excludes husbands who were not receiving social security benefits in 1982.

Source: New Beneficiary Survey, October - December 1982.

Table 12. -- Percentage distribution of average monthly income in retirement and mean and median amounts: Married couple beneficiaries by type of beneficiary wife.

Type of beneficiary wife 1/

Income	Total	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	466.0	153.8	120.0	31.5	108.0	52.8
Percent	100	100	100	100	100	100
Under \$600	7	7	4	9	7	14
\$600-\$999	22	20	21	19	20	32
\$1,000-\$1,999	51	52	56	43	52	37
\$2,000-\$2,999	13	14	13	17	12	10
\$3,000 or more	7	6	6	12	9	7
Mean	\$1,591	\$1,580	\$1,554	\$1,884	\$1,644	\$1,424
Median	\$1,344	\$1,366	\$1,356	\$1,453	\$1,369	\$1,054

1/ See text for definition of beneficiary types.

2/ Excludes couples in which husbands were not receiving social security benefits in 1982.

Source: New Beneficiary Survey, October - December 1982.

Table 13. -- Percentage distribution of shares of average monthly retirement income by source of income: Married couple beneficiaries by type of beneficiary wife.

Source of income	Type of beneficiary wife <u>1/</u>				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	153.8 <u>2/</u>	120.0 <u>2/</u>	31.5	108.0	52.8
Mean monthly income	\$1,580	\$1,554	\$1,884	\$1,644	\$1,424
Total percent	100	100	100	100	100
Social Security	52	55	38	50	54
Husband	29	38	26	34	37
Wife	23	17	12	16	17
Pension	19	16	27	19	12
Husband	13	14	16	17	12
Wife	6	2	11	2	0
Earnings	10	10	13	9	11
Husband	5	7	8	8	11
Wife	5	3	5	1	0
Assets	18	18	21	19	19
Other	1	1	1	3	5

1/ See text for definition of beneficiary types.

2/ Excludes couples in which husbands were not receiving social security benefits in 1982.

Source: New Beneficiary Survey, October - December 1982.

Table 14.--Percent of married women with children by beneficiary type, by number of children ever raised, and number of years between youngest and oldest child of women with more than one child.

Characteristics	Type of beneficiary wife ^{1/}				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	204.9	155.9	31.5	108.0	52.8
Percent	100	100	100	100	100
NUMBER OF CHILDREN EVER RAISED:					
None	16	9	12	6	8
1 - 2	47	50	39	46	38
3 - 4	26	30	37	35	32
5 or more	11	12	12	14	22
NUMBER OF YEARS BETWEEN YOUNGEST AND OLDEST CHILD OF WOMEN WITH MORE THAN ONE CHILD:					
10 years or less	48	52	56	55	46
More than 10 years	18	23	19	25	32

^{1/} See text for definition of beneficiary types.

Source: New Beneficiary Survey, October - December 1982.

Table 15. -- Percentage distribution by educational attainment: Married couples by type of beneficiary wife.

Education	Type of beneficiary wife ^{1/}				
	Retired workers	Dually entitled	Spousal workers	Marginal workers	Never worked
Number (in thousands)	204.9	155.9	31.5	108.0	52.8
Wife:					
Less than high school	20	16	16	22	42
High school	57	64	52	56	49
College	23	20	31	23	9
Husband:					
Less than high school	28	24	28	26	49
High school	48	49	44	46	36
College	21	26	25	28	14

^{1/} See text for definition of beneficiary types.

Source: New Beneficiary Survey, October - December 1982.

Table 16. -- Percent of married women beneficiaries with work limitations by extent of limitation, duration of time limited in work for pay, and beneficiary type.

Characteristics	Type of beneficiary wife <u>1/</u>		
	Retired workers	Marginal workers	Never worked
Total (in thousands)	204.9	108.0	52.8
Percent	100	100	100
Work limitation:			
Work for pay	29	39	43
Cannot work at all	16	26	29
Limited in type or amount of work	13	13	14
Duration of limitation in work for pay:			
Less than 5 years	18	13	15
5 years or more	10	25	26
15 years or more	2	10	8

1/ See text for definition of beneficiary types.

Source: New Beneficiary Survey, October - December 1982.