

# Survivor-Only Beneficiaries in 2050

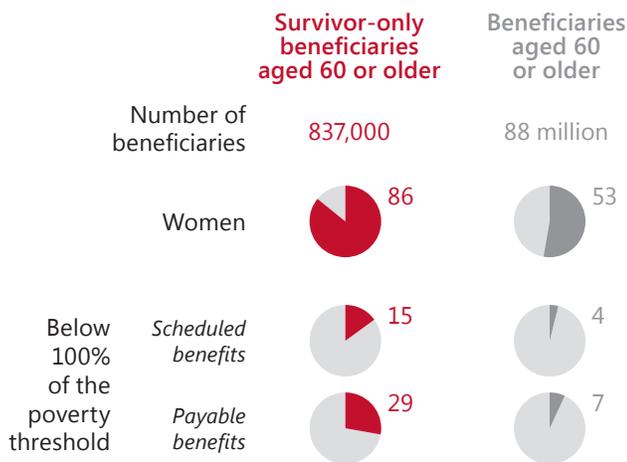
**DEFINITION:** Survivor-only beneficiaries are individuals aged 60 or older who have not worked enough to qualify for Social Security retirement benefits on their own earnings records, but receive full or reduced survivor benefits solely based on the deceased spouse's earnings record.<sup>a</sup>

**In 2050, we project that:**

- 86 percent of survivor-only beneficiaries aged 60 or older will be women.
- The poverty rate will be much higher for survivor-only beneficiaries compared with all beneficiaries aged 60 or older.
- More than half of survivor-only beneficiaries will be aged 80 or older, making them among the oldest old of all beneficiaries.
- Survivor-only beneficiaries will be disproportionately in low-earning households.

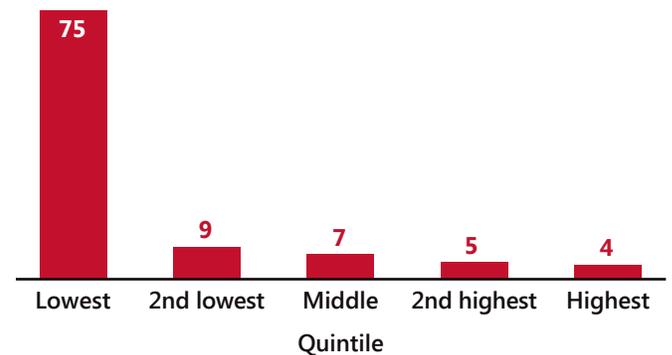
## Population Characteristics

Percentage with characteristic



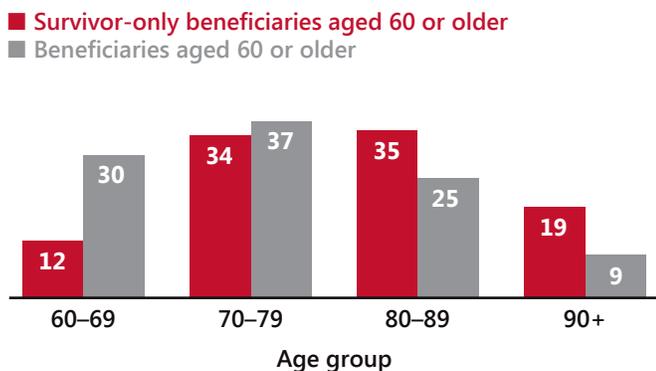
## Lifetime Shared Earnings

Percentage of survivor-only beneficiaries aged 60 or older in quintile



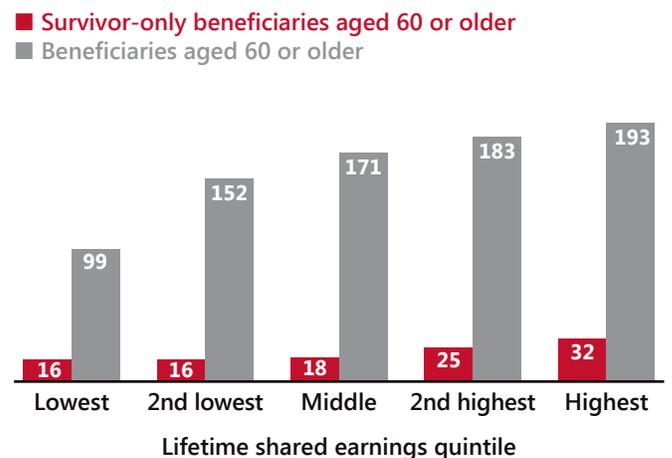
## Age Group

Percent of beneficiaries in group



## Median Credits Earned

Number



a. To be fully insured for Social Security retirement benefits on their own earnings record, a worker must have 10 years (or 40 credits) of earnings. While reduced survivor benefits can be claimed starting at age 60, the earliest workers can claim a retired worker benefit is age 62.

SOURCE: Modeling Income in the Near Term, Version 7 (MINT7) microsimulation model using 2012 Trustees Report intermediate assumptions.

