



Divorce and Women's Social Security Retirement Benefits

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Young and mid-adult women who divorced in 1971–1976 were more likely to claim Social Security retirement benefits based on their own earnings history than continuously married women

Nearly 60 percent of the women who divorced initially claimed as retired worker-only beneficiaries, meaning they did not receive benefits based on a current or past spouse's earnings record. In contrast, 43 percent of continuously married women initially claimed as retired worker-only beneficiaries.

Divorced women also had higher individual benefits

The average initial Social Security retirement benefit for divorced women was \$875, compared to \$756 for continuously married women. Average initial benefits were highest among divorced women who never remarried (\$911). In addition, divorced women were less likely to claim Social Security retirement benefits at age 62, which is important because early claiming can reduce monthly benefits.

Continuously married women had higher initial household benefits

When combined with the average benefit of the husband, continuously married women had average household benefits of approximately \$2,231 per month, which is higher than the individual benefits of divorced women who never remarried (\$911) and divorced women who remarried (\$2,068).

Claiming Age, Initial Benefit Type, and Initial Mean Benefit Estimates for Female Beneficiaries in Sample Through 2008, by Marital Group

Characteristic	Continuously married	Divorced in 1971–1976		
		All	Never remarried	Remarried
Percentage who...				
Claimed at 62	66.2	52.2*	44.5**	55.6
Claimed at 65 or older	15.1	27.8**	34.3**	25.0
Type of benefit at initial claiming (%)				
Retired worker only	42.9	59.6*	63.3**	57.9
Dually entitled	33.4	29.8	23.3	32.8
Spouse or widow only	23.7	10.5*	13.3**	9.3**
Mean initial benefit (\$)	\$756	\$875**	\$911*	\$858*
N	929	148	45	103

NOTE: Estimates with asterisks differ significantly from continuously married: * = $p < .05$ level, ** = $p < .01$.

SOURCE: Adapted from Couch, Kenneth A., Christopher R. Tamborini, Gayle L. Reznik, and John W. Phillips 2013. "Divorce, Women's Earnings, and Retirement over the Life Course." In *Lifecycle Events and Their Consequences: Job Loss, Family Change, and Declines in Health* (Eds. K. Couch, M. Daly, and J. Zissimopoulos), 133–157. Stanford, CA: Stanford University Press.

NOTES: All content is simplified for presentation. Please see source material for full details and caveats.

The findings and conclusions presented in this summary are those of the authors and do not necessarily represent the views of the agency.

Background

- The effects of divorce on women's long-term earnings patterns¹ and auxiliary benefits eligibility often affects their Social Security retirement benefits.
- Comparing Social Security retirement benefits among women who divorced in the early to mid-1970s and women who remained married provides insight into how divorce can affect women's retirement benefits.

Key Terms

- *Auxiliary benefits* are benefits based on another wage-earner's Social Security record.
- *Individual benefits* are retired-worker, spousal, survivor, or some combination of these benefits.
- *Young and mid-adults* are women in the study's sample who were aged 29–37 in 1971.

¹ Couch et al. 2013. See also Tamborini, Christopher R., Howard M. Iams, and Gayle L. Reznik, 2012. "Women's Earnings Before and After Marital Dissolution: Evidence from Longitudinal Earnings Records Matched to Survey Data." *Journal of Family and Economic Issues*, 33(1): 69–82.