

# WORKING PAPER

## *Executive Summary*

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### LINKING BENEFITS TO MARITAL STATUS: RACE AND DIMINISHING

#### ACCESS TO SOCIAL SECURITY SPOUSE AND WIDOW BENEFITS

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Social Security retirement benefits have been noted for their capacity to redistribute benefits from higher to lower lifetime earners. However, two-thirds of older women receive spouse and widow benefits and the distributional impact of those benefits has not been well studied. Spouse and widow benefits are distributed on the basis of marital rather than employment status and generally require recipients to be either currently married or to have had a ten-year marriage. The unprecedented retreat from marriage, particularly among black women, means the distributional impact of these benefits changes dramatically for each cohort that enters old age.

This paper uses June 1985, 1990 and 1995 CPS supplement data to trace the decline in marital rates for women for five cohorts. We then use that same data to project what proportion of each cohort will reach age 62 without a qualifying marriage, and thus be ineligible for spouse and widow benefits. Of great interest to us is how these projections differ by race.

Our estimates for white women show a modest decline in eligibility for Social Security spouse and widow benefits for each successive cohort that reaches old age. Among white women born in the 1920s and 1930s, about 94 percent reached age 62 with a ten-year marriage. For those born in the 1940s, that figure will drop to about 88 percent. For those born in the 1950s, that figure will drop to about 85 percent. Finally, among those born in the 1960s, only about 82 percent will reach old age qualified for spouse and widow benefits.

Our estimates for Hispanic women show that while there will be some decline initially, the proportion who will reach old age qualified for spouse and widow benefits will stabilize for the latter three cohorts. Among Hispanic women born in the 1920s, just under 80 percent reached old age qualified for spouse and widow benefits. Among those born in the 1930s, nearly 87 percent reached old age qualified for these non-contributory benefits. Then, among those born in the 1940s, 1950s and 1960s, we expect about 85 percent to be qualified for spouse or widow benefits.

Notably, our estimates for black women show that the proportion who will reach old age qualified for spouse and widow benefits has fallen dramatically and will continue to fall until it reaches just 50 percent. Among those born in the 1920s, nearly 90 percent of black women reached old age qualified for Social Security spouse and widow benefits. Among those born in the 1930s, only about 84 percent were qualified. Our projections for subsequent cohorts show qualifying rates that are dramatically lower. Among those born in the 1940s, about 67 percent will reach old age qualified for spouse or widow benefits. Among those born in the 1950s, just 58 percent. And for those born in the 1960s, we expect only 50 percent of black women to reach old age having had a marriage that qualifies them for spouse or widow benefits.

The growing race gap in marital rates means that older black women will be particularly unlikely to qualify for these benefits. The distributional effects of Social Security spouse and widow benefits are already in opposition to the redistributive efforts of the larger program and will only become more so as the race gap in marriage becomes more evident.

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