

# WORKING PAPER

## *Executive Summary*

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## THE EFFECT OF SOCIAL SECURITY ON DIVORCE AND REMARRIAGE BEHAVIOR

BY STACY DICKERT-CONLIN AND CRISTIAN MEGHEA

The 1977 Amendments to the Social Security Act reduced the required duration of a marriage to claim benefits on an ex-spouse's earnings from twenty years to ten years. The change was intended to provide a safety net for the increasing numbers of divorced women entering retirement. The legislation could have had a negative effect, however, if increased divorce rates or lowered remarriage rates among divorced women, a group with a disproportionately high poverty rate. The possible effect of the law change on divorce and remarriage rates is the focus of this paper.

Employing data from the National Vital Statistics System, 1980 Census, and June supplements of the Current Population Survey, we use the 1977 law change to identify the effect of Social Security benefits on divorce behavior and remarriage behavior for women whose marriage duration is around ten years. Following the passage of the law, we find that the divorce rate at nine years of marriage decreased relative to a control group of divorces at seven years of marriage. Specifically, the 1977 law change is correlated with an 8.4 percent decrease in the probability of divorcing in the ninth year of marriage. However, there was no corresponding increase in the divorce rate at ten years of marriage. We also find no evidence that the new claim on future Social Security reduced the probability that divorced women would remarry.

Several possible explanations might explain our finding of little to no response to the law change. Women contemplating divorce may be more concerned with near-term financial matters – such as alimony and child support – and less focused on benefit payments in retirement. In addition, some women may have been unaware of changes in specific Social Security rules (however, we present some evidence that the duration of marriage change received at least some media attention at the time). Finally, many women can expect to receive Social Security benefits on their own work records or receive benefits based on future marriages, and, thus, may be less concerned about potential benefits on the work records of their ex-husbands.

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**CENTER FOR RETIREMENT RESEARCH AT BOSTON COLLEGE**

Fulton Hall 550, 140 Commonwealth Avenue, Chestnut Hill, MA 02467-3808  
phone 617.552.1762 fax 617.552.1750 [crr@bc.edu](mailto:crr@bc.edu) [www.bc.edu/crr](http://www.bc.edu/crr)