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Leora Friedberg and Anthony Webb

MRDRC WP 2023-484

UM22-11

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Leora Friedberg
University of Virginia

Anthony Webb
New School for Social Research

November 2023

Michigan Retirement and Disability Research Center, University of Michigan, P.O. Box 1248. Ann Arbor, MI 48104, mrdrc.isr.umich.edu, (734) 615-0422

Acknowledgements

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium through the University of Michigan Retirement and Disability Research Center Award RDR18000002-04. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the federal government. Neither the United States government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States government or any agency thereof.

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Abstract

Survivor benefits insure spouses with low lifetime earnings, following the death of a higher-earning spouse. We focus on three factors that influence the availability and magnitude of survivor benefits and differ for women by race and ethnicity: trends in marriage; earnings and employment differences between spouses; and claiming ages. First, we find that the broad retreat from marriage masks important changes in nonmarital states. Less-educated white women experienced greater declines in marriage rates, yet less-educated Black women experienced greater declines in divorce after marriages long enough to entitle them to survivor benefits and greater increases in nonmarriage. Second, Black women who are married have substantially longer work histories and slightly higher lifetime earnings than married white women, whereas their husbands are heavily disadvantaged in both length of employment and relative earnings, compared to white men. Third, the husbands of Black women claim retired-worker benefits earlier than the husbands of white or Hispanic women, though this is partly offset by claiming more Social Security Disability Insurance, which protects survivor benefits; and Black women claim survivor benefits earlier than white or Hispanic women. Each of these factors reduces survivor benefits for Black women. Combining them together, we find that the hypothetical increase in poverty for white women in old age, had they not been married, would be considerably greater than the hypothetical decline in poverty for Black women, had they been married to an available husband and then widowed. Thus, Black women experience substantial disadvantages in their access to survivor benefits.

Citation

Friedberg, Leora, and Anthony Webb. 2023. “What Is the Effect of Racial Disparities on Entitlement to Social Security Survivor Benefit and Widow Poverty?” Ann Arbor, MI. University of Michigan Retirement and Disability Research Center (MRDRC) Working Paper; MRDRC WP 2023-484. https://mrdrc.isr.umich.edu/publications/papers/pdf/wp484.pdf

Authors’ acknowledgements

We have benefited from outstanding research assistance by Madison Perry, who began this project, and KC Pringle, who worked tirelessly to finish it, and helpful comments from Irena Dushi.

1. Introduction

Many factors have contributed to increasing inequality in recent years. They include growing divergence in labor market earnings and employment; declines in marriage rates, which have been greater at lower income levels; and increasing disparity in lifespans, which are correlated with income. Many disparities are offset by the Social Security system, in keeping with its social insurance and redistribution functions. In some cases, however, Social Security may not offset some sources of rising inequality and may even, unintentionally, exacerbate some. For example, Social Security redistributes from high to low lifetime earners, but the higher incidence of nonemployment among low earners offsets some of this redistribution (Liebman 2002). Also, while Social Security offers longevity insurance to guarantee a minimum level of consumption for those who live unexpectedly long, beneficiaries with higher lifetime earnings have systematically longer lifespans and, consequently, get higher lifetime benefits than beneficiaries with lower lifetime earnings, a difference exacerbated by increasingly delayed claiming by those who both live long and have higher earnings (Dushi et al. 2022).

Survivors benefits, our focus in this paper, insure spouses with low lifetime earnings following the death of a higher-earning spouse. They redistribute income from households in which spouses have similar lifetime earnings to those in which one spouse, usually the wife, has lower earnings, reducing widow poverty (Engelhardt and Gruber 2006). With lower-earning men failing to experience the same gains in life expectancy as higher-earning men, survivors benefits may become increasingly

important for their spouses. Yet, rising inequality in marriage outcomes may put these advantages out of reach for some women.[1]

We study how, relative to white women, Black and Hispanic women's access to survivors benefits, has been affected by the retreat from marriage.[2] We focus on three factors that influence the availability and magnitude of survivors benefits and differ for women by race: trends in marriage, divorce, and nonmarriage; earnings and employment differences between spouses; and claiming ages. After considering each factor separately, we calculate how, taken together, they affect poverty of women by race in old age.

First, we consider up-to-date evidence about how declining marriage rates have affected women in retirement. With marriage rates declining among all socioeconomic groups, the transmission of this trend through Social Security depends on more specifically on changes in divorce and nonmarriage. This is because women who were in marriages of at least 10 years retain eligibility for survivors benefits based on the earnings of their former spouse, along with spousal benefits if they do not remarry before age 60 (or before age 50 if disabled).

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[1] The existence of Social Security spousal benefits confers an even higher return to Social Security for some single-earner married couples, relative to singles and dual-earner couples. We do not study this aspect of redistribution, which, like survivor benefits, is also likely to disadvantage Black couples (who are more likely to have similar earnings and thus similar benefits) and Black women overall (who are less likely to be married).

[2] The survivors benefit is paid to both different-sex and same-sex survivors of either gender. Yet, the great majority of recipients are women who were married to men, reflecting gender differences in earnings and mortality, age differences between husbands and wives, and the quite recent recognition of same-sex marriage following *U.S. v. Windsor* in 2013.

Second, we analyze how the work histories of women who are married, along with the work histories of their husbands, affect survivors benefit entitlement by race. Black men have become particularly disadvantaged in the labor market, while Black women continue to experience gains in education and earnings. Married women gain the most from survivors benefits when their average lifetime earnings are low relative to their husbands. At the extreme, if the retreat from marriage has been most pronounced among women with otherwise poor marriage options, it may have had little effect on widow poverty, particularly as it has been accompanied by convergence in lifetime earnings between men and women.

Third, we consider the role of claiming ages in affecting survivors benefits of widows. By design, the survivors benefit is based on the deceased spouse's retired-worker benefit *after* adjustment for early or late claiming by the deceased spouse — but not by early or late claiming by the survivor of their prior retired-worker benefit (Dushi et al. 2022). Thus, early claiming by a husband of retired-worker benefits and early widowhood (which usually leads to early claiming of survivors benefits) both reduce survivors benefits per dollar of their deceased spouse's PIA.

It is difficult to analyze the interaction of marriage, earnings, and claiming ages by race using conventional survey data alone. Even a rich survey like the Health and Retirement Study (HRS) has incomplete data on earnings histories and benefit claiming. On the other hand, administrative data from the U.S. Social Security Administration (SSA) does not report race or even comprehensive information on marital histories. Therefore, we use HRS data linked with SSA records, which document full earnings histories and, critically, helps us determine eligibility for different benefit types. We treat

educational attainment as a proxy for socioeconomic status, as women in the least educated groups are likely to experience the most need in old age. We note two limitations of this data. The use of the merged HRS-SSA data restricts the sample size available for this analysis considerably.[3] Also, some consequences of the factors that we examine are likely to impact cohorts that have yet to reach the ages we are able to study in this paper.

Our analysis confirms many but not all of our hypotheses. While Black women are historically less likely to be married, the retreat from marriage has affected almost all groups of women (with the notable exception of a slight increase in marriage rates among Black women who have completed college). The overriding trend, however, is that marriage is increasingly correlated with socioeconomic rather than racial status, with the greatest decline in marriage rates occurring for the least-educated white women. Nevertheless, the decline in marriage masks other changes in nonmarital states. Less-educated white women have experienced relatively greater declines in marriage rates, yet less educated Black women have experienced greater declines in divorce after at least 10 years of marriage and greater increases in nonmarriage. Thus, those Black women who are most likely to be in need lost more ground in accessing survivors benefits than white and Hispanic women did.

Next, among Black women who are married, earnings and employment differences by gender also reduce the gains from survivors benefits upon the death of a husband. Black women have substantially longer work histories and slightly higher

[3] As we describe later, the HRS oversamples Black and Hispanic individuals. Nevertheless, there are other limitations to the HRS, especially with considerable numbers refusing consent to fully match their information to SSA records.

lifetime earnings than white women, while Hispanic women have shorter employment histories and lower lifetime pay than both. Unlike Black women, their husbands are heavily disadvantaged in the labor force on both dimensions compared to the husbands of white women, which is consistent with evidence in Wilson and Rodgers (2016). The husbands of Hispanic women have even lower lifetime earnings, probably reflecting their immigration and uneven documentation status. The upshot is that, compared to white or Hispanic women, Black women who are married are substantially more likely to have retired-worker benefits that are close to or even exceed the value of their spouses' — possibly in response to their spouses experiencing poorer labor market outcomes — reducing any gain from survivors benefits in the event of their spouses' death.

Lastly, we consider the role of claiming ages in affecting widows' benefit levels. The husbands of Black women claim retired-worker benefits earlier than the husbands of white or Hispanic women, which disadvantages their future widows in the event that they die first. Moreover, Black women claim survivors benefits earlier than white or Hispanic women, further reducing the expected present value of their lifetime survivors benefits. One important factor partly offsets those patterns: The husbands of Black women are more likely to claim Social Security Disability Insurance (SSDI), as we demonstrate later, and this later delivers full retired-worker benefits to them and protects widowed Black women from the impact of early claiming.

We conclude our analysis by combining these factors together to consider their overall impact on poverty of women in old age. The context for this exercise is critical: White women older than 80 are substantially more likely to receive survivors benefits than Black or Hispanic women; and, among women receiving survivors benefits who are

in or near poverty, the contribution of survivors benefits to household income is lower for Black women than for white women. To understand this further, we undertake two counterfactual exercises. First, we analyze what would happen if older, unmarried Black women instead were widowed, having been married at similar rates as white women, but to unmarried men (with their observed earnings histories, benefits, and claiming ages) similar to those whom Black women in our sample actually married. We find that their hypothetical poverty rates (using the somewhat generous threshold of 200% of the federal poverty line to evaluate poverty) would indeed be somewhat lower. Yet, if white women who are married or widowed were instead not married, at similar rates as Black women, their hypothetical poverty rates would be considerably higher. This substantially greater change for white women were their nonmarriage rates similar to Black women suggests that 1) survivors benefits conferred from the pool of available Black men fall short in their impact on Black women compared to white women, and 2) Black women's other income sources also fall short, so that the survivors benefit is insufficient to lift them out of poverty.

2. Social Security survivors benefits

In this section, we discuss the ways in which Social Security eligibility and claiming rules can affect the benefits that widows receive if they survive their spouse. Various trends that have affected white, Black, and Hispanic women differently may interact with these rules to influence access to and the magnitude of survivors benefits.

2.1 Benefit structure

The United States Social Security system provides three types of retirement benefits:

1) a retired-worker benefit, based on an individual's lifetime earnings;
2) a spousal benefit payable to spouses of retired workers, if that benefit exceeds the spouse's own retired-worker benefit; and
3) a survivors benefit payable to surviving spouses of retired workers, if that benefit exceeds the surviving spouse's own retired-worker benefit.

Because of these rules, marriage cannot make a lower-earning spouse (usually women, in the cohorts that we study) worse off, and often makes them better off. Among women who are married, most in the cohorts that we study earned somewhat, but often not substantially, less than their husbands over their lifetime, are younger than their husbands, and have longer life expectancy. Therefore, they can expect to 1) outlive their husband, 2) receive a retired-worker benefit based on their own earnings for as long as their husband is alive, and 3) receive a survivors benefit after the death of their husband. This reflects age, longevity, and lifetime earnings differences between spouses in recent cohorts, along with program rules.

Wives are likely to outlive their husbands because of both age differences of spouses and longevity differences between men and women. The average age difference of spouses in Dushi et al.'s (Forthcoming) study of spousal and survivors benefits is about three years, while the average years of widowhood is almost five years for wives in the most advantaged group considered in that paper (those with husbands in the highest earnings quartile who claim at age 66) and reaches almost eight years for

wives in the least advantaged group (those with husbands in the lowest earnings quartile who claim at age 62).

Wives in the cohorts that we study are likely to qualify for a retired-worker benefit, rather than a spousal benefit, when they first claim, assuming they are not yet widows. This is because their average lifetime earnings are lower, but not much lower, than their husbands' earnings, reflecting trends in increased labor supply and wages among women (Karamcheva et al. 2015). The spousal benefit is at most (depending on spousal claiming age) 50% of the higher-earner's retired-worker benefit if he were to claim at his Full Retirement Age; it only exceeds the lower earner's retired-worker benefit if lifetime earnings are quite disparate. This most commonly occurs when the lower earner has a substantially shorter work history. Because retired-worker benefits are a function of average lifetime earnings, many years of nonemployment will lower the average, since it is computed over the highest 35 earning years. Yet, even if average lifetime earnings of the lower earner are only, say, 50% of the higher earner's, the lower earner will still get higher benefits claiming as a retired worker than claiming as a spouse. This is because a progressive formula transforms average lifetime earnings into the annual retired-worker benefit entitlement, so the resulting retired-worker benefit for the spouse exceeds 50% of the higher earner's benefit. The lower-earning spouse must earn substantially less than 50% of average lifetime earnings of the higher-earning spouse to get spousal benefits.

Yet, it is also likely the case, because their lifetime earnings are likely to be lower, that wives shift from a retired-worker to a survivors benefit if their husband dies first. The survivors benefit equals their husband's retired-worker benefit (subject to

adjustments based on survivors benefit claiming age), which exceeds their own in most cases. Individuals who are currently married are eligible for survivors benefits, as are divorced spouses whose marriage lasted at least 10 years. However, a surviving spouse who remarries prior to age 60 (50 if disabled) forfeits rights to survivors benefits from that previous marriage.

2.2 Benefit claiming

Retired-worker benefits may be claimed at any age from 62 to 70 and are subject to actuarial adjustment if claimed at later ages. The Full Retirement Age, when someone receives 100% of their Primary Insurance Amount, is set at 67 for workers born 1960 or later.

Surviving spouses who do not remarry before the age of 60 become eligible for a survivors benefit at 60.[4] A surviving spouse who claims at or after their Full Retirement Age receives the larger of 100% of the deceased spouse's retired worker benefit (which is most often larger) or 82.5% of his Primary Insurance Amount (PIA). Thus, the age at which the deceased spouse claims their retired worker benefit can affect the amount of the survivors benefit.

When survivors benefits are claimed prior to the survivor's FRA, benefits are subject to an actuarial reduction of as much as 28.5% at age 60. Surviving spouses claiming at these earlier ages receive the lesser of (1) their actuarially reduced survivors

[4] Surviving spouses are entitled to survivors benefit from age 50 if they are disabled and the disability started within seven years of the death of the other spouse and at any age if they have not remarried and are caring for a child who is under 16 or disabled. Our analysis focuses mainly on surviving spouses age 60 and older.

benefit or (2) the greater of their spouse's retired-worker benefit and 82.5% of the spouse's PIA (Weaver 2001).

2.3 Potential sources of differential outcomes by race

The Social Security program does not discriminate on the basis of race or gender. Yet, the program may inadvertently disadvantage Blacks and other minorities in the following ways. First, holding labor market earnings and claiming ages constant, marriage can never reduce Social Security benefits and will typically increase them. Yet, the retreat from marriage has gone further and faster among Black women than among white women, and also among those with lower levels of educational attainment. Both unconditionally and conditioning on educational attainment, marriage rates are lower among Black than among white women, including for our HRS sample.

Second, the lower marriage rates among Black women may reflect less favorable marriage options, so Black women may have higher lifetime earnings relative to their husbands than white women and therefore receive a smaller (or no) increase in benefits on the death of their husbands. An alternative hypothesis that we will explore is that, with nonmarriage rates higher among Black than among white women, those Black women who marry may have husbands with considerably higher relative lifetime earnings, in which case Black women will receive more substantial increases in benefits on the death of their husbands.

Third, there is a well-documented mortality gap between Black and white individuals and a less well-documented mortality gap between married and single men (Dushi et al. 2022). If, as is plausible, a substantial mortality gap exists between

married men who are Black versus white, then the spouses of Black men will more likely be widowed at younger ages and be penalized for early claiming of survivor benefit.[5]

Fourth, Social Security retired worker benefit claiming ages have increased subsequent to the 1933-34 birth cohort and have increased more and fastest among higher earners (Dushi, Friedberg, and Webb 2021). Given Black workers' lower earnings, it is possible that Black men claim retired-worker benefits at younger ages than white men, leaving their spouses more likely to suffer consequent reductions in survivor benefits. Offsetting this, Black men are more likely than white men to claim Social Security Disability Insurance (SSDI). SSDI recipients are automatically transferred to retired worker benefit at their Full Retirement Age and their spouses thus avoid the penalty for their husband's early claiming of retired-worker benefits. Fifth, if Black men have a wider distribution of death ages than white men, their spouses may, on average, spend more years in widowhood.

The situation for Hispanic women is somewhat different. A major caveat is that many have reduced eligibility for Social Security benefits by virtue of their undocumented status or recent arrival in the United States, or reduced eligibility for survivor benefits by virtue of their spouses' undocumented statuses. Hispanic workers are also experience disadvantages because of lower earnings, which is partially offset by the redistribution implicit in Social Security to those with low lifetime earnings. In other ways, Hispanic women more resemble white women. Marriage rates are similar

[5] The characteristics of mixed-race households may well differ from those of households in which both spouses are of the same race/ethnicity. Although the interracial marriage rate is increasing across birth cohorts, there are too few mixed-race households in our sample to yield statistically valid statements. We focus on Black and Hispanic women, regardless of the race/ethnicity of their spouse.

among Hispanic and white women, while mortality rates among Hispanic adults are lower than among white adults (Shor et al. 2017), so perhaps Hispanic women are not at elevated risk of early widowhood.

2.4 Relevant literature

We contribute to several relevant literatures. First, an extensive literature documents the decline in the share of Black women potentially eligible for survivor benefit. Second, a smaller literature documents socioeconomic disparities in claiming ages. Third, an additional literature investigates socioeconomic disparities in mortality rates.

Previous studies (Tamborini et al. 2009; Harrington Meyer et al. 2005, Iams and Tamborini 2012) have documented how racial disparities in marriage result in smaller shares of Black women being eligible for survivor benefits, and while the share of women eligible for spouse and survivor benefits overall has declined, it has declined more for women of color. Tamborini et al. (2009) used Survey of Income and Program participation data to determine potential eligibility of women ages 40 to 69 for Social Security spousal and survivors benefits. The authors determined potential eligibility on the basis of marital status and did not investigate whether there were also trends in relative earnings of husbands and wives that might also erode the value of these benefits. Harrington Meyer et al. (2005) conducted a similar analysis using data from the 1985, 1990, and 1995 Current Population Study.

Several papers investigate the relationship between claiming age and socoioeconomic status (Coile et al. 2002; Hurd, Smith and Zissimopoulos 2004; Sass et al. 2013; Armour and Knapp 2021; Dushi et al. 2021). Those papers focus exclusively

on retired-worker benefit claiming-age decisions, which is correlated with retirement. We are not aware of any similar research into the survivor benefit claiming decision. In many cases, widowhood occurs after the widow has attained her Full Retirement Age. Delayed claiming after that age does not increase the survivor benefit, and as claiming immediately on the death of the husband will be optimal, claiming age patterns may be determined solely by mortality.

Mortality rates vary with socioeconomic status — including both race/ethnicity and educational attainment (Brown et al. 2002) — and also vary with Social Security claiming age (Dushi et al. 2021) and marital status (Dushi et al. 2022). In work that is underway, we investigate whether there are racial and ethnic disparities in the relationships between mortality and claiming ages and marital status. Racial and educational mortality differentials affect the rates of return earned on Social Security contributions and offset the progressivity of the Social Security benefit formula (Liebman 2002, and Coronado et al. 2011).

3. Data

We use rich longitudinal data from the Health and Retirement Study (HRS), linked to administrative data from the U.S. Social Security Administration (SSA) on lifetime earnings and benefit claiming ages. It is difficult to analyze the interaction of marriage, earnings, and claiming ages by race and ethnicity using conventional survey data alone. Even a richly detailed survey such as the Health and Retirement Study (HRS) has incomplete earnings histories, limited information on eligibility for different types of benefits, and misreporting of benefit type and age when claimed. On the other hand, SSA administrative data do not include information on race or even

comprehensive information on marital histories.[6] Combining these two sources allows us to surmount these difficulties.

The primary limitation of the HRS is its relatively small sample size, with further reductions arising because we must make additional sample restrictions.[7] These restrictions arise because women in some HRS cohorts are not observed at particular ages, and because some important data is missing for parts of the sample. While small numbers of individuals failed to respond to questions about race and educational attainment, somewhat greater numbers did not report complete marital histories, which is important for understanding eligibility for survivor benefits based on a previous marriage. Moreover, considerable numbers refused consent to the HRS to match their information to full SSA records, which is necessary for most of our analysis, and when we focus on married couples, we need consent of both spouses. In the early years of the HRS, consent for merging of records was retrospective, so that we would know, for example, the claiming age of an individual who consented at age 64 if they had claimed

[6] SSA administrative data alone, while massive in size, is inadequate in other dimensions. Not only is race unobserved, but marital status is as well until or unless a claim is made as a spouse or survivor. The HRS has the advantage over the CPS (used in Meyer et al. 2006) of more detailed information on previous marriages and length of the current marriage. Its advantage over the SIPP (used in Tamborini et al. 2009 and Iams and Tamborini 2012) is that individuals are tracked for many years, revealing more widowhood and poverty experiences; they are matched accurately to administrative data on their earnings and claiming history; and questions have not changed over time. The SIPP link to administrative data is based on synthetic matching, and the match may not include all the variables that we focus on.

[7] The original HRS comprised individuals ages 51 to 61 in 1992 and their spouses of any age. Starting in 1998, a new cohort of 51 to 56 year olds joined every six years. The panel is reinterviewed every two years. The most recent data we can use is 2016 because by 2018, those age 51 in 2016 are now 53 years old.

prior to age 64, but not if they had delayed claiming past age 64. In more recent years, consent was both retrospective and prospective, and we use only respondents who gave this latter type of consent.[8]

As a result, even with oversamples of Black and Hispanic individuals, their numbers in the HRS are relatively small. The only analysis we conduct over time, therefore, is of overall trends in marriage by race and ethnicity. We conduct our additional cross-sectional analysis for women who were born between 1931 and 1948 and thus attained age 70 between 2001 and 2018, the most recent year for which we possess administrative data. We choose this age range because, for earlier cohorts, claiming-age and mortality trends were quite different (Dushi et al. 2022), while for later cohorts we observe incomplete claiming. In sum, while we begin with a sample of 23,681 women observed in the HRS between 1992 and 2016, we often focus on 3,198 women who were born between 1931 and 1948; who report information on race, Hispanic status, educational attainment, and marital histories;[9] who did not die or exit the survey before age 55; and who give prospective consent and were merged with both earnings and benefits data from SSA. This is a group for whom we can observe marital status at age 55 and subsequent outcomes, including claiming age, widowhood

[8] Participants who grant consent to the HRS to obtain administrative data are a select group that may not be representative of the population. We choose not to reweight by HRS sample weights, however, as these weights are only effective in cross-section.

[9] It is particularly important for us to know about previous marriages that may entitle an individual to spousal or survivors benefits. For the purposes of applying the 10-year rule to see whether the most recent marriage entitles a woman to spousal and survivors benefits, we need to know the date of the divorce. However, HRS participants who are living with a partner and who report a previous marriage are only asked when the marriage "ended." We assume this is the date of the divorce but cannot rule out the possibility that the participant reports the date of separation.

at relatively young ages, and poverty status. For some of our analysis, we focus further on those with husbands who also give prospective consent to merge HRS and SSA data, so that we can observe earnings and claiming for both spouses.

We focus on women in our analysis of survivor benefits. Social Security is gender-neutral, and men are also eligible for a survivor benefit. We do not study men who are widowers though, as few men claim survivor benefits, reflecting disparities in lifetime earnings between husbands and wives and the relatively higher mortality of men relative to women. While spouse and survivor benefits are now available to same-sex couples following the *U.S. v. Windsor* decision in 2013, and access to such benefits may have induced some marriages (Friedberg and Isaac forthcoming), we do not study the extremely small number of same-sex couples in the HRS. We categorize women based on their self-reported race and ethnicity as Black, non-Black Hispanic, or other (which we term "white" in this paper but which includes Asian and Native American women, of whom there are too few to analyze separately). We do not distinguish the race of the man to whom each is married, to avoid either a proliferation of cross-race marriage categories or a reduction of sample sizes. In any case, the rate of interracial marriage in the HRS is extremely low, as Table 1 demonstrates. We focus on educational attainment as a measure of socioeconomic status, which captures the importance of the survivor benefit to well-being in old age. We categorize educational attainment based on whether women have not completed high school, have a high school degree and possibly attended college, or have completed college.

4. Results

We study the retreat from marriage and its interaction with additional factors that influence the degree to which Black women gain from survivor benefits. We focus on three factors that differ for women by race: marriage trends, earnings and benefit differences between spouses, and claiming-age differences. Then, we discuss the prevalence of poverty of widows by race and analyze the combined effect of those factors.

4.1 Trends in marriage over time

Table 2-A reports, by education and race/ethnicity, the shares of women ages 51 to 61 in 1992 and in 2016 who were married, partnered, separated or divorced, or widowed. We subdivide those who were separated or divorced according to whether the length of marriage was more or less than 10 years.[10] Here, we use the full sample available from the HRS without conditioning on matches to administrative data (though still eliminating those who do not report race or Hispanic status, educational attainment, or a sufficient marital history), with a resulting sample 6,726.[11] Yet, even with this sample size, some categories are suppressed (as indicated by an entry of -) because of small cell sizes in our use of the merged data.

[10] Some of those who were separated with less than 10 years marriage may attain 10 years prior to obtaining a divorce and thus be potentially eligible for survivors benefit, but this is difficult to account for.

[11] If we restrict the sample to women who give prospective consent for the match, we find very similar trends, which gives us confidence that selection into having matched data does not bias the analysis substantially.

The table shows that Black women continue to have lower marriage rates and hence less access to spousal or survivors benefits. In 2016, the share currently married was 66.4% for white women (who, as noted earlier, we term white but also includes women who are Asian or of another race), 35.9% for Black women, and 57.1% for Hispanic women. The decline in marriage, though, has been greatest among white women, with a drop of about 12 percentage points since 1992, compared to about 5 percentage points for Black and Hispanic women.

For white and Black women, women with higher levels of educational attainment are much more likely to be married, with the marriage rates of the higher educated groups in 2016 exceeding marriage rates of the lower educated groups by at least 20 percentage points, though this difference for Hispanic women is less than 5 percentage points. The most notable change in marriage rates, in fact, is by education, and the steepest drop for any single group was for white women without a high school degree, whose marriage rate dropped from 77.7% to 46.9% between 1992 and 2016. In comparison, the marriage rate for Black women without a high school degree dropped from 35.9% to 24.3%, while for Black women with a college degree it in fact rose, from 32.8% to 44.8%. Educational attainment is an important proxy for socioeconomic status, and those with low levels of educational attainment are likely to be heavily reliant on Social Security benefits. While the retreat from marriage has affected almost all groups of women, the upshot is that marriage is increasingly correlated with socioeconomic rather than racial status.

However, the way that the retreat from marriage has impacted black women's access to survivors benefits is not apparent from marriage rates, but from other

nonmarriage states. From this perspective, Table 2-B shows, more subtly, that nonmarriage and short marriage is more prevalent among Black women, while among white women, even the least educated, declines in marriage have been associated in part with increases in divorce following “long-enough” marriages, of at least 10 years — enough years to leave one eligible to claim survivors benefits upon the death of one’s former spouse. In 2016, the share of women who were married, widowed, or divorced following a marriage of at least 10 years was 82.7% for white women (a decline of almost 12 percentage points from 1992), 59.1% for black women (a decline of just over 20 percentage points), and 76.8% for Hispanic women (a decline of 9 percentage points).

Therefore, the retreat from marriage has disproportionately reduced access to spouse and survivors benefits for black women, who have more substantial nonmarriage and short marriage rates than white women and Hispanic women.

4.2 Relative earnings within couples

We now consider how the work and earnings histories of husbands and wives differ by race in ways that affect benefit entitlement. Married women benefit the most from survivors benefits when their average lifetime earnings are low relative to their husbands’ earnings. At the extreme, married women who have higher lifetime earnings than their husbands will not get a survivors benefit (in fact, their husbands will if their wives predecease them). And, because relative lifetime earnings as computed for the purpose of determining Social Security benefits depend on the average of the highest 35 years of wage-indexed earnings, what matters is both the amount of work (as reflected in years worked) and annual earnings.

We find that relative earnings and employment within couples differ considerably when comparing married women who are white, Black, or Hispanic. Table 3 begins by showing the quantity of work, as measured by quarters of covered employment. Eligibility for retired-worker benefits is earned after 40 calendar quarters of work (or 10 years), and while most husbands pass this threshold, failure to do so is more common among Black and Hispanic men compared to white men. Moreover, employment of less than 140 calendar quarters of work (or 35 years) reduces retired-worker and any dependent benefits, and Black and Hispanic men are far less likely to reach this threshold (at 64% and 51%, respectively) than white men (at 85%). This pattern for Hispanic men probably reflects immigration and uneven documentation status.

Employment outcomes differ markedly when considering wives, compared to their husbands. Black women who are married are *more* likely to reach the 140-quarter threshold than white or Hispanic women are. Forty-four percent of Black women who are married reach 140 quarters of work, compared to 36% for white women and 26% for Hispanic women. Therefore, in terms of employment over their lifetimes, Black married men work considerably less and Black married women work considerably more, while Hispanic married men and women both work less in covered employment, than white married men and women.

Survivors benefit entitlement depends on relative lifetime earnings and not just employment. Table 4 shows similar patterns as with employment for men and women by race and Hispanic status. Husbands of white women have mean AIME of $49,938 (with the Average Indexed Monthly Earnings a function of their 35 highest-earning years), which is higher than husbands of Black men, at $37,076, which is in turn higher

than husbands of Hispanic men, at $33,022. These differences get compressed by the progressive benefit formula. The result is that husbands of white women have a mean PIA of $16,900 (with the Primary Insurance Amount reflecting their retired-worker benefit entitlement, before adjustment for claiming age), compared to only $14,089 for husbands of Black women and $14,103 for husbands of Hispanic women.

When considering women who are married, white women have a mean AIME of $19,402, far below the average for their husbands. Black women have a slightly higher AIME than white women, at $20,709, which is closer to the average for their husbands. Hispanic women have a lower AIME than both, at $14,139. The resulting values of mean PIA are similarly quite low for white and Black women who are married and lower for Hispanic women. Lastly, when taken together, we find that the ratio of husband's to wife's PIA favors survivors benefit entitlement for married women who are white or Hispanic, rather than Black. Among married Black women, 23.2% have a PIA that exceeds their husband's, and so, assuming claiming at FRA, will not receive survivors benefits even if (as is statistically likely), their husband predeceases them. This share is 16.1% for white women and 17.3% for Hispanic women. White women are more likely to have a ratio of PIAs that is below 50%, compared to Black and Hispanic women, entitling them to not just survivors but also spousal benefits based on their husband's earnings.

Therefore, among Black women who are married, earnings and labor force attachment differences by gender reduce the potential gains from survivors benefits upon the death of a husband. Black women have substantially longer work histories, giving them slightly higher average lifetime earnings than white women, whereas the

husbands of Black women are heavily disadvantaged across both dimensions compared to white men. The upshot is that Black women are substantially more likely to have retired-worker benefits that are close to or even exceed the value of their spouses' than do white women, reducing reliance on survivors benefits in the event of their spouses' death. And while Hispanic men and women who are married both earn less than white men and women who are married, their relative lifetime earnings within the household are quite similar.

4.3 Claiming ages and their impact on survivors benefits

Next, we consider the role of claiming ages in affecting survivors benefits of widows. By design, the survivors benefit is based on the deceased spouse's retired-worker benefit *after* adjustment for their early or late claiming — but not by early or late claiming by their spouse of their prior retired-worker benefit (Dushi et al. 2022). The deceased spouses of Black widows may be more likely than those of white widows to claim retired-worker benefits early, and Black widows may experience widowhood at younger ages than their white counterparts, which would result in lower survivors benefits for Black widows, per dollar of their deceased spouse's PIA, than their white counterparts.

Table 5-A shows claiming ages of men married to white, Black, and Hispanic women. We find that the husbands of Black women have bimodal claiming ages, with more claiming than husbands of white women at both age 62 (46.4% for husbands of Black women versus 45.6% for husbands of white women) and age 65 (32.1% and 27.9%, respectively). Meanwhile, husbands of Hispanic women have a slightly lower rate of claiming at age 62 (at 43.7%) than both. This bimodal pattern for claiming ages

of husbands of Black women is partially explained by both earlier claiming of retired-worker benefits and also a higher rate of SSDI claims. Because recipients of SSDI are automatically switched to retired-worker benefits at their Full Retirement Age (which is 65 for those born in 1937 or earlier), their spouses are insulated from the impact of their early withdrawal from the labor force.[12] When looking specifically at claiming ages of non-SSDI recipient husbands in Table 5-B, we see that 50.9% of husbands of white women claim at 62, compared to 59.8% of husbands of Black women and 50.0% of husbands of Hispanic women.

Thus, early claiming of retired-worker benefits by husbands of Black women disadvantages their future widows in the event that they die first, with the important exception of husbands of Black women who claim Social Security Disability Insurance (SSDI).

We next examine claiming ages for survivors benefits among women who are married. Once a spouse has died, survivors benefits may be claimed beginning at age 60 or at a younger age if they are caring for the deceased's child; benefits claimed before the surviving spouse's Full Retirement Age, however, will be lower for one's remaining lifetime.[13] In Table 6, we show that, among women eligible for a survivors

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[12] We confirm in SSA statistics that Black men experience higher rates of Disability Insurance receipt than men of other races. For example, based on SSA estimates in 2022, 8.7% of male disabled-worker beneficiaries were Black, compared to 4.8% of male retired-worker beneficiaries (based on authors' calculations from U.S. Social Security Administration (2023), Tables 5.A1.1 Expanded and Table 5.A1.2 Expanded).

[13] The early claiming age for retired-worker benefits is higher, at age 62, than for survivor benefits. Notably, however, the worker's future survivor benefit from their spouse, if they receive it, would not be affected by the actuarial reduction factor on their retired-worker benefits, so we do not focus on those claiming ages here.

benefit if their spouse should die, 8.4% of white women claim at ages 60 to 61 (resulting in heavily reduced lifetime benefits), compared to 12.5% of Black women and 7.7% of Hispanic women.[14] Thus, Black women who become widows claim benefits earlier than white women, further reducing the expected present value of their lifetime benefits.

4.4 Poverty and the role of survivors benefits

Table 7 shows the share of women by age group receiving survivors benefits in 2016. While the share receiving survivors benefits between ages 70 to 80 is quite similar for white and Black women, at 38% to 39%, the share receiving survivors benefits who are older than 80 is higher for white women, at 66%, than for Black women, at 57%. This confirms that white women are more likely to receive survivors benefits, both because they are more likely to be married or divorced following a long marriage and because their lifetime earnings are substantially lower than their husbands' on average.

Table 8 displays poverty rates of women receiving survivors benefits in 2016. We actually focus here on "near poverty," where we define poverty as having household income in excess of 200% of the federal poverty line. The near-poverty threshold for a household with one member was $23,760 in 2016. Among those receiving survivors benefits, poverty rates were relatively high overall, at 38% for white women, 59% for Black women, and 63% for Hispanic women. Unsurprisingly, since educational attainment is a strong correlate of socioeconomic status, poverty rates are much higher

[14] We define this sample of women who are eligible for survivor benefits as those women who are married at age 55; who are divorced at age 55 following a marriage of at least 10 years; or who are observed to claim a survivor benefit before age 70.

within each of these categories for women with low levels of educational attainment, reaching 57% and 80% for white and Black women who did not complete high school.

We can observe benefits for this group of women receiving survivors benefits, including what their benefits would be, whether as retired-worker beneficiaries or SSDI recipients, if they had not been married. In Table 9, The average retiree/SSDI benefit for this group, if they were not widows, is $11,750 for white women and $10,125 for Black women (there were too few Hispanic women available to report for these purposes).[15] The average gain in benefits that they receive as survivors is $7,002 for white women and $5,973 for Black women. Therefore, Black women get a smaller bump from survivors benefits, reflecting greater equality in lifetime earnings and earlier claiming ages by husbands.

Next, we combine together the full range of factors that differentiate access to survivors benefits for white, Black, and Hispanic women in the HRS, and we calculate their impact on poverty. To do this, we undertake some counterfactual exercises. In our first counterfactual exercise, we consider what would happen if Black women who are unmarried in old age were married at similar rates as white women and then widowed, with their putative husbands drawn from the pool of unmarried Black men in the HRS.[16] In our second counterfactual exercise, we undertake a similar analysis in

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[15] The averages for this narrowly defined sample are a little higher than the PIA averages for a broader sample that we reported earlier.

[16] To do this, we compute the probability, in the married sample of Black women, of a woman in a particular education and ten-year age group being married to a man in a particular educational and ten-year age group. We then partition the sample of unmarried men and women into the same groups and, for each woman, draw at random a probability of being partnered. For those whose probability exceeds the average in the sample, we then draw a

reverse for white women, by assuming that their nonmarriage rates in old age are the same as Black women.[17]

The results of this analysis appear in Table 10. Supposing unmarried Black women had the same marriage rates as white women and were then widowed, the poverty rates of the affected women would decline substantially, given the infusion of survivors benefits. The average poverty rate would decline from 62% to 39%, a decline of 23 percentage points. In comparison, when white women have the same nonmarriage rates as Black women, their poverty rate increases from 13% to 47%, an increase of 34 percentage points. This is a substantially greater change, and among women who have not completed high school, the amount lost for white women is well in excess of the amount gained by Black women. This analysis suggests that 1) survivors benefits from the pool of available Black men fall short in their impact on Black women compared to the gains that white women experience from marriage and widowhood, and 2) the paucity of Black women's other income sources are such that the survivors benefit is insufficient on its own to lift them out of near poverty.

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partner from among the available men with characteristics based on the probabilities that we calculated. We use the lifetime earnings and benefit claiming ages of that putative couple to compute the level of benefits that the woman would get if the putative husband were dead.

[17] This is a simpler exercise. We compute the probability, in the sample of all Black women, of nonmarriage in each educational and 10-year age group. We then partition the sample of married white women into the same groups and draw at random women who will be "unpartnered," based on the probabilities that we calculated. We use the lifetime earnings and benefit claiming age of that woman to compute the level of benefits that she would get if she had never been married.

7. Discussion

A reasonable rule-of-thumb is that a surviving spouse requires 59% of the income of a couple to maintain living standards, which would result from a 41% reduction in retirement income.[18] Yet, a single-earner couple experiences a reduction in benefits of 33% upon the death of the higher-earning spouse (assuming that all retired-worker, spousal, and survivors benefits are claimed at or after the respective spouse's Full Retirement Age). In comparison, a couple experiences a 50% reduction if the spouses have similar lifetime earnings experiences (or, alternatively, if the wife has a higher PIA than the husband, who dies first).

As we have shown, Black women who survive their spouses are disproportionately in the latter group, compared to white and Hispanic women, and therefore experience benefit reductions upon the death of their husbands that will not permit them to maintain living standards. Social Security also falls short for Black women who lack access to survivors benefits via their marital histories. In addition, our analysis suggests that at least some of the factors generating these inequities may be getting worse for cohorts who are now nearing retirement.

These concerns can inform possible reforms to Social Security. Social Security spousal and survivors benefits are a marriage bonus that accrues to certain types of married couples — those with unequal earnings — and they have similar effects to the income tax bonus that married couples with unequal earnings enjoy under a

[18] This calculation is based on an equivalence scale of 1.7. Equivalence scales are determined by which computing how much income is needed to maintain the same consumption bundle as family size changes.

progressive, household-based income tax system. The policy dilemma in both cases is similar, as it is not possible to design a Social Security system that is progressive (offering higher benefits net of taxes to low earners) and equitable between both single individuals and married couples and between different types of married couples.

Unlike the treatment of marriage under the tax system, though, which benefits some married couples and penalizes others, Social Security never makes couples worse off and makes many better off, compared to unmarried couples with the same income. And, while Alm and Melnik (2005) argue that an individual rather than household income tax system is likely to be the most equitable, the risk of poverty in old age following the death of a spouse is difficult to address with an individual rather than household-based Social Security system. Absent spousal and survivors benefits, the progressivity of the benefit formula will result in a single-earner married couple receiving smaller benefits than a two-earner couple with the same total income. Spousal and survivors benefits correct this inequity, but at the cost of introducing a new one between married couples versus cohabiting couples and singles. The policy concerns that we highlight result from the interaction of these inequities with recent trends in both marriage (which has become concentrated among higher socioeconomic status households) and lifetime earnings (which have increasingly disadvantaged Black men relative to both white men and Black women). Thus, in evaluating policy reforms, an important consideration is whether Black women who are married experience reductions in their living standards upon the death of their husbands that other women do not, and whether Black women who lack access to survivor benefits via their marital histories receive similar overall benefits from Social Security as other women do.

Other policy instruments besides spousal and survivors benefits are available to satisfy some of the same goals, though. Such benefits are not universal in social security systems and several countries use other instruments to meet other policy objectives (James 2009). Furthermore, survivors benefits are not the only instrument available to target widow poverty, even within the Social Security system. For example, employer defined benefit pension rules require higher earners to sacrifice part of their retired worker benefit in return for a survivors benefit. Other countries offer extra support for individuals whose spouses become disabled or deceased at particularly young ages. The impact of policy alternatives like those have been shown by Favreault and Steuerle (2007), James (2009), and the Congressional Research Service (2021) to help protect the most vulnerable individuals in old age while maintaining equity within the system

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Table 1: Frequency of interracial marriage, women born between 1931 and 1948

Wife's race and ethnicity	Husband's race and ethnicity			
	White	Black	Hispanic non-Black	Other race
White	2592	9	41	29
Black	8	390	-	4
Hispanic non-Black	40	-	261	-
Other race	19	9	4	34

Note: Authors' calculations based on HRS Rand data. Sample consists of women who are married at the age of 55 and their husbands at that time. We define Black as those reporting "Black/African American" as their race; Hispanic, as those reporting Hispanic ethnicity and not reporting Black as their race; white as those reporting "White/Caucasian" as their race and not reporting Hispanic as their ethnicity; and Other as those reporting "Other" as their race and not reporting Hispanic as their ethnicity. " - " indicates a sample size that is too small for disclosure.

Table 2-A: Marital status, women ages 51 to 61 in 1992 and 2016

	White				Black				Hispanic non-Black			
	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All
Marital status (%)	**1992**											
Married	77.7	79.5	74.9	78.4	35.9	46.0	32.8	40.7	63.7	64.7	-	62.3
Partnered	-	1.5	-	1.4	-	-	-	1.5	-	-	-	2.6
Separated or divorced, marriage length < 10	1.9	1.1	1.78	1.3	-	-	-	7.9	9.2	-	-	7.7
Separated or divorced, marriage ≥ 10 years	7.7	8.9	11.7	9.3	31.8	21.9	29.3	25.3	13.6	20.0	-	16.2
Widowed	9.6	6.8	3.9	6.6	15.8	12.8	12.2	13.8	8.8	-	-	7.6
Never married	-	2.1	-	3.0	-	-	-	9.8	-	-	-	3.5
	2016											
Married	46.9	65.3	70.4	66.4	24.3	35.3	44.8	35.9	55.7	57.5	59.3	57.1
Partnered	8.5	4.8	4.2	4.7	8.2	5.6	4.3	5.7	9.9	6.1	7.1	7.5
Separated or divorced, marriage length < 10	3.3	5.3	3.2	4.5	15.6	9.6	10.5	10.5	-	7.6	-	6.7
Separated or divorced, marriage ≥ 10 years	23.1	12.8	9.9	12.1	21.8	16.1	18.6	17.3	17.3	12.2	15.3	14.3
Widowed	9.8	4.2	3.2	4.1	5.5	6.3	4.8	5.9	-	7.2	-	5.4
Never married	7.6	7.6	9.2	8.2	24.6	27.1	17.2	24.8	6.9	9.4	13.5	9.1

Notes: Authors' calculations based on HRS RAND data 1992 and 2016, using HRS sample weights. Sample size is 6,726 observations. Sample consists of women who were between the age of 51 and 61 and had available data on race, education, and marital history in 1992 or in 2016. " - " indicates a sample size that is too small for disclosure.

Table 2-B: Additional details about marital status, women ages 51 to 61 in 1992 and 2016

Marital status (%)	White				Black				Hispanic non-Black			
	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All
Eligible for survivors benefits:	**1992**											
Married, widowed, or separated/divorced after marriage ≥ 10 yrs	94.9	95.3	90.5	94.2	83.5	80.7	74.4	79.8	86.0	84.7	-	86.1
	2016											
	79.7	82.3	83.5	82.7	51.6	57.7	68.1	59.1	73.0	76.8	74.6	76.8
Ineligible for survivors benefits:	**1992**											
Never married, or separated/divorced after marriage < 10 yrs	-	3.3	-	4.3	-	-	-	17.8	-	-	-	11.2
	2016											
	10.9	12.9	12.4	12.7	40.2	36.7	27.6	35.3	6.9	17.0	13.5	15.8

Notes: See Table 2-A notes.

Table 3: Quarters of lifetime covered employment

	Husbands			Wives		
Wife's race	**White**	**Black**	**Hispanic non-Black**	**White**	**Black**	**Hispanic non-Black**
Quarters of coverage						
0 - 39	-	-	-	0.15	0.11	-
40-79	0.04	0.10	-	0.18	0.13	0.15
80-119	0.06	0.05	0.25	0.19	0.24	0.18
120-139	0.05	0.08	-	0.12	0.08	-
140+	0.85	0.64	0.51	0.36	0.44	0.26

Notes: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 793 wives. Sample consists of couples in which the wife was born between 1931 and 1948 and was married at the age of 55; and in which both spouses gave prospective consent for the data match that either had not expired by 2018 or had reached the age of 70 before prospective earnings consent expired. " - " indicates a sample size that is too small for disclosure.

Table 4: Relative Primary insurance amount (PIA) of spouses

	PIA ratio of wife and husband (%)			Average ($)			
Race	**0-50%**	**50-100%**	**100+%**	**Husband's PIA**	**Wife's PIA**	**Husband's AIME**	**Wife's AIME**
White	46.5	36.3	16.1	16,900	9,486	49,938	19,402
Black	36.8	40.0	23.2	14,089	9,675	37,076	20,709
Hispanic non-Black	43.2	35.8	17.3	14,103	7,426	33,022	14,139

Notes: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 1,291 observations. Sample consists of couples in which the wife was born between 1931 and 1948 and was married at the age of 55; and in which both spouses gave prospective consent for the data match that either had not expired by 2018 or had reached the age of 70 before prospective earnings consent expired.

Table 5-A: Retired-worker benefit claiming age of married men

	% claiming at each age				
Wife's race	**62**	**63**	**64**	**65**	**66 - 70**
White	45.6	7.9	11.4	27.9	7.2
Black	46.4	3.6	13.4	32.1	4.5
Hispanic non-Black	43.7	3.9	15.5	30.1	6.8

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 1,376 observations. Sample consists of men in married couples in which the wife was born between 1931 and 1948 and was married at the age of 55; and who was born prior to 1948 and gave his consent for the data match; and who survived to claim retired-worker benefits.

Table 5-B: Retired-worker benefit claiming age of married men who did not claim Social Security Disability Insurance (SSDI)

	% claiming at each age				
Wife's race	**62**	**63**	**64**	**65**	**66 - 70**
White	50.9	-	12.6	21.4	6.3
Black	59.8	-	13.8	19.5	-
Hispanic non-Black	50.0	4.4	-	22.2	-

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 1,189 observations. Sample consists of men in married couples in which the wife was born between 1931 and 1948 and was married at the age of 55; and who was born prior to 1948 and gave his consent for the data match; and who survived to claim retired-worker benefits and did not previously claim SSDI.

Table 6: Survivors benefit claiming age of women, among those eligible for survivors benefit

	% claiming at each age					
Wife's race	<50	50-59	60-61	62-64	65-69	Total < 70
White	2.9	2.5	8.4	13.5	8.1	35.4
Black	4.1	4.7	12.5	11.1	10.5	42.9
Hispanic non-Black	3.6	3.6	7.7	14.0	8.6	37.6

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 2,786 observations. Sample consists of women who were born between 1931 and 1948; and who were married at age 55, were divorced at age 55 following a marriage that lasted at least 10 years, or claimed a widow's benefit prior to age 70.

Table 7: Survivors benefit recipiency rates

	White			**Black**		
	Share receiving survivors benefits at each age					
Educational attainment	**50-70**	**70-80**	**80+**	**50-70**	**70-80**	**80+**
Less than high school	0.20	0.50	0.80	0.14	0.38	0.60
High school or some college	0.17	0.40	0.67	0.09	0.40	0.59
College	0.07	0.30	0.55	0.03	0.32	0.33
Overall	0.14	0.39	0.66	0.09	0.38	0.57

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 4,661 observations. Sample consists of all women 50 and older in 2016 who gave prospective consent for the data match.

Table 8: Share of widows with income at or below 200% of poverty line, 2016

Educational attainment	Race		
	White	Black	Hispanic non-Black
Less than high school	0.57	0.80	0.74
High school or some college	0.40	0.52	0.45
College	0.14	0.16	-
Overall	0.38	0.59	0.63

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 3,010 observations. Sample consists of all women aged 50 and over in 2016 who gave prospective consent for the data match; who are widows; and who have income at or below 200% of the federal poverty line. " - " indicates a sample size that is too small for disclosure.

Table 9: Social Security benefits of widows with income at or below 200% of poverty line, 2016

	White				Black			
Mean benefit ($)	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All
Retired-worker benefit & SSDI, if not a widow	9,589	11,913	12,999	11,750	7,406	11,364	12,790	10,125
Total benefit	17,403	19,162	18,324	18,752	13,848	17,407	16,589	16,099
Gain provided by survivors benefit	7,813	7,249	5,325	7,002	6,442	6,043	3,799	5,973

Note: Authors' calculations based on HRS RAND data matched to U.S. Social Security Administration data. Sample size is 2,772 observations. Sample consists of all women 50 and older in 2016 who gave prospective consent for the data match; who are widows; and who have income at or below 200% of the federal poverty line.

Table 10: Counterfactual exercises to equalize marriage rates across groups

	Less than high school	High school or some college	College	All	Less than high school	High school or some college	College	All
	Unmarried black women							
	Before imputing marriage and widowhood				After imputing marriage and widowhood, to match marriage rates of white women			
Share less than 200% FPL	0.72	0.64	0.00	0.62	0.48	0.39	0	0.39
Mean survivors benefit	0	0	0	0	5592	7921	10203	7725
	Married and widowed white women							
	Before imputing nonmarriage				After imputing nonmarriage, to match nonmarriage rates of Black women			
Share less than 200% FPL	0.24	0.13	0.07	0.13	0.67	0.51	0.29	0.47
Mean survivors benefit	7953	7008	5480	6788	0	0	0	0

Note: Sample is unweighted. In the first panel, the sample begins with unmarried Black women in 2016 who gave prospective consent for the data match; their marriage rates are equalized to those of white women by drawing some randomly to be married to the pool of unmarried men in the 2016 HRS who also gave prospective consent (where the probabilities of being drawn as a spouse depends on the characteristics of Black women who are married); then, they are treated as widows, with a survivors benefit that is computed as a function of their own and their putative spouse's retired-worker benefits. In the second panel, the sample begins with white married or widowed women in 2016 who gave prospective consent, and whose spouses gave prospective; their marriage rates are equalized to those of Black women by drawing some randomly to not be married; then, their benefits in that case depend on their own retired-worker benefits and not their spouse or survivors benefits.