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Declining Eligibility for Social Security Spouse and Widow Benefits in the United States?

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Currently, two thirds of older women receive Social Security spouse and widow benefits, which are distributed on the basis of marital rather than employment status. But marriage rates are down, particularly among Black women. This study used June 1985, 1990, and 1995 Current Population Survey data to trace trends in marriage for women from five birth cohorts and to predict marital patterns for the latter three cohorts. The authors found that the proportion of women who will reach age 62 without 10-year marriages, and thus be ineligible for spouse and widow benefits, is increasing modestly for Whites and Hispanics but dramatically for African Americans. When women who were born in the 1960s reach age 62, 82% of Whites, 85% of Hispanics, and just 50% of Blacks will be eligible. The authors discuss alternative mechanisms for distributing benefits.

Keywords: *Social Security; women; race*

Social Security is the largest source of old-age income in the United States, and about 97% of the elderly receive benefits. Eligibility for Social Security is based either on contributions from earnings or on marital

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status. Nearly all men receive benefits on the basis of their contributions, but most older women actually receive noncontributory Social Security spouse or widow benefits. Even though many are eligible for retired-worker benefits, 64% of women aged 62 and older receive spouse or widow benefits because those benefits are bigger than the benefits they would have received on the basis of their own work records (Social Security Administration 2002). Thus, for nearly two thirds of older women, marital status is more important than employment status in shaping old-age financial security. But marriage rates are down, particularly among African Americans. In this article, we explore the implications of linking benefits to marital status for future cohorts, given the unprecedented retreat from marriage.

Marriage and Social Security Benefits

When Social Security was first created, there were no provisions based on marital status. But because it was thought that married men would not be able to support wives on the meager early benefits, the 1939 amendments created noncontributory spouse and widow benefits. Spouse and widow benefits were granted to women who were currently married and who were not already eligible for larger benefits on the basis of their own employment records. The size of a spouse or widow benefit was, and continues to be, unrelated to the employment history of the recipient; rather, it is determined by the earnings history of the retired worker on whom the benefit is based. Even though they had not contributed, wives received what was called a spousal allowance equal to 50% of the benefit their husbands were receiving (Berkowitz 2002; Harrington Meyer 1996; Social Security Administration 2002). Widows received a benefit equal to 75%, later raised to 100%, of the benefit their husbands were receiving prior to their deaths.

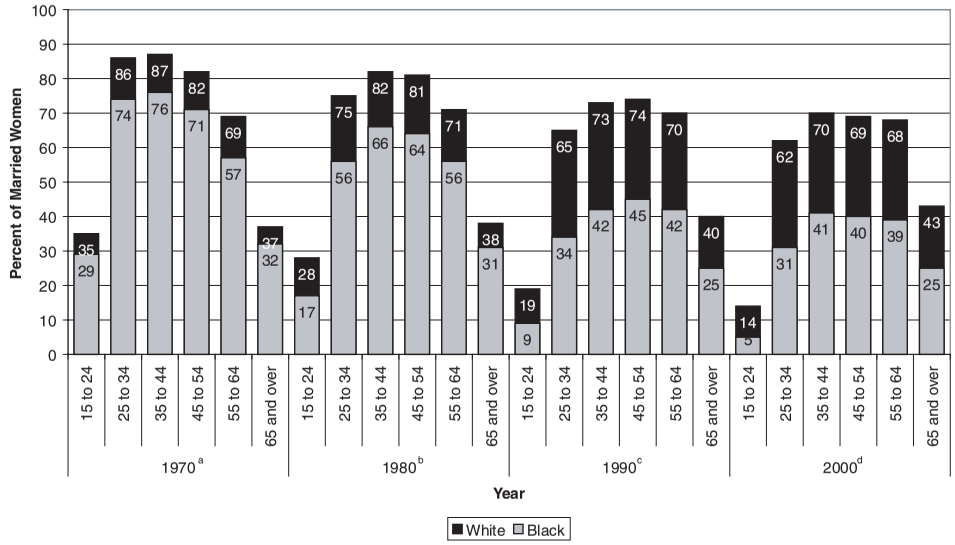
At the time when these benefits were created, the traditional breadwinner model was the norm. Roughly 85% of married women were in single-earner marriages, and there were only minor race differences in marriage rates (Berkowitz 2002). But since the 1960s, the frequency and length of marriages has dropped notably. Many demographers suggest that marriage will remain nearly universal for Whites and Hispanics but much less so for Blacks. For example, Goldstein and Kenney (2001) projected that among women born between 1960 and 1964, 93% of Whites but only 64% of Blacks will ever marry. Moreover, marriages are shorter than they used to be. Divorce rates rose steadily through the 1960s and 1970s and then stabilized in the mid-1980s (Goldstein 1999; Ruggles 1997). Since 1988, the

average ages at first marriage and first divorce have been less than 10 years apart (Schoen and Weinick 1993). In fact, the tendency to divorce now peaks in the 4th year of both first marriages and remarriages (Goldstein 1999). Figures 1 and 2 use U.S. Census Bureau data to trace the decline in marriage by age groups over time for Whites and Blacks. Figure 1 shows a pattern of decline. Among women aged 25 to 34, in 1970, 86% of Whites and 74% of Blacks were married. By 2000, 62% of Whites and only 31% of Blacks were married. Among those aged 35 to 44, in 1970, 87% of Whites and 76% of Blacks were married. By 2000, 70% of Whites and only 41% of Blacks were married. Women aged 35 to 44 are the group most likely to be married, yet even their tendencies are relatively low. Figure 2 shows the marital rate for Blacks as a percentage of that for Whites. During the 1970s, Black women aged 25 and older were between 84% and 87% as likely as Whites to be married; by 2000, they were just 50% to 59% as likely to be married.

Over the decades, Congress changed Social Security rules in ways that kept pace with sociodemographic changes. As divorce became more common, Congress declared that divorcees could receive spouse or widow benefits, but they must have been married for at least 20 years to make claims. In 1950, Congress made the rules gender neutral, and men became eligible for both spouse and widow benefits. Men rarely take these benefits because the benefits they receive as retired workers are nearly always bigger; thus, 97% of spouse and widow beneficiaries are women (Social Security Administration 2002). In 1977, Congress made another key change, dropping the length of the marriage requirement for divorcees to 10 years (Social Security Administration 2002). The eligibility rules have not been changed since, however, leading to a decline in eligibility for these noncontributory benefits. Perhaps most important, the Social Security Administration does not acknowledge nonmarried relationships, which are on the rise, so homosexual and heterosexual cohabitators are not eligible for spouse or widow benefits no matter how long the relationships last.

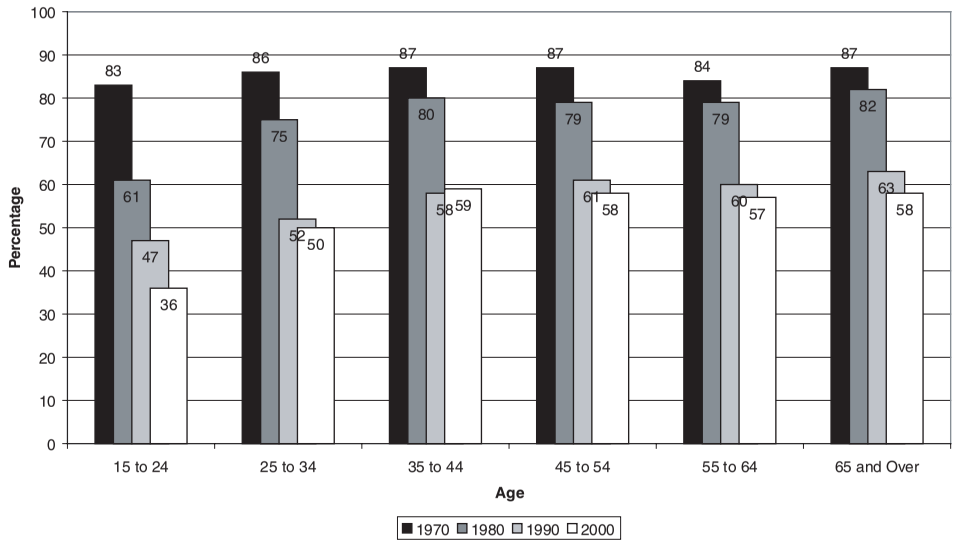
Currently, eligibility for retired-worker benefits is defined by a minimum of 40 quarters of contributions from covered employment. Benefit size is based on earnings over the lifetime. Spouse and widow benefits are based on marital status and equal to 50% and 100%, respectively, of the covered workers' benefits. Those who are married when initiating benefits face no length-of-marriage requirements. Those who are divorced, however, must have had 10-year marriages. If divorcees are remarried at the time of eligibility for benefits, they forfeit claims based on earlier spouses' earnings histories. For retired-worker and spouse beneficiaries, eligibility for reduced benefits begins at age 62, and eligibility for full benefits begins

Figure 1
Percentage of Married Women by Age Among Whites and Blacks, 1970, 1980, 1990, and 2000



a. U.S. Census Bureau (1973).
b. U.S. Census Bureau (1984).
c. U.S. Census Bureau (1992).
d. U.S. Census Bureau (2000).

Figure 2
Percentage of Black Married Women by Age as a Percentage of White Married Women, 1970a, 1980b, 1990c, 2000d



a. U.S. Census Bureau (1973).
b. U.S. Census Bureau (1984).
c. U.S. Census Bureau (1992).
d. U.S. Census Bureau (2000).

between age 65 and age 67 depending on the year of birth (Social Security Administration 2002; U.S. House of Representatives 2000). Those who are widowed receive widow benefits after age 60 as long as they were married to workers who were fully insured at the time of death. If widows remarry, they forfeit claims based on earlier partners, unless they delay remarriage until after age 60. For many older women, the spouse benefit is essentially a rite of passage: All spouse beneficiaries who outlive their spouses eventually become widow beneficiaries and in the process double their benefits (Butrica and Iams 2003; Harrington Meyer 1996).

Women's increased employment and higher wages have increased their eligibility for retired-worker benefits and raised their retired-worker average monthly benefits. But it is not clear whether these increases will offset possible declines in access to spouse and widow benefits. The Social Security Administration projects that the proportion of women taking retired-worker benefits is expected to rise between 1990 and 2020 from one third to nearly one half (Glasse, Estes, and Smeeding 1999). To the extent that this shift represents increasing retired-worker benefit amounts, it means rising economic security for older women. But to the extent that the shift represents decreasing eligibility for spouse and widow benefits, it means decreasing economic security for older women. Even though women's employment rates have increased, the national average for women's wages remains below 75% that of men, and average earnings for Black and Hispanic women tend to be substantially lower than for White women (Glasse et al. 1999; Munnell 2004; Padavic and Reskin 2002). Moreover, women are about 40% less likely than men to receive private pensions, and when they do, their pensions are only about half those of men (Munnell 2004). Social Security remains the main source of income for older women, so fluctuations in the size of benefits will matter greatly (Glasse et al. 1999; Munnell 2004; Wasow 2004).

The overall economic improvement the elderly experienced in the second half of the 20th century has been substantial, but pockets of poverty persist. Poverty rates for the elderly are at an all time low, just 10%, and well below those for other age groups (Munnell 2004; Quadagno 2001). Yet older unmarried persons, Blacks, and Hispanics all have poverty rates in excess of 20%, and older single Black women have poverty rates near 50%.

In part, persistent economic insecurity among older women is due to a lifelong tendency to take time away from paid work to care for young children or frail older relatives. A Metropolitan Life Insurance Company (1999) study estimated that 33% of women had decreased their hours, 22% had taken leaves of absence, and about 15% had quit or retired early

to care for children or parents. Social Security benefits are based on indexed earnings of the best 35 years of earnings between ages 22 and 62, so women are penalized for these reductions in earnings. The Social Security benefit formula disregards the 5 lowest years of earnings, but those with more than 5 years out of the labor force will have zeros entered into their benefit formulas (Social Security Administration 2002). The Social Security Administration estimates than even among women retiring in 2020, only 30% will have been employed for enough years to eliminate all the zeros from their benefit formulas (Boskin and Puffert 1987; Shaw, Zuckerman, and Hartmann 1998). The remaining 70% will continue to have at least some zeros, and their benefits will be smaller as a result. The impact of these zero- or low-earnings years may become more severe as fewer women rely on spouse and widow benefits.

Future cohorts may be less likely to be eligible for spouse and widow benefits because of the decline in lengthy marriages (Harrington Meyer, Wolf, and Himes 2005; Schoen and Weinick 1993). As fewer women are eligible for spouse or widow benefits, they may rely more heavily on retired-worker benefits. This is problematic to the extent that women's Social Security benefits on the basis of their own work records may be smaller than those they would have received as spouses or, more often, widows (Burkhauser and Duncan 1989). Indeed, those who do not qualify for spouse and widow benefits either because they never married or divorced before meeting the 10-year requirement are most likely to be poor in old age (Butrica and Iams 2000, 2003). It is also problematic to the extent that Black women may be the least likely to be able to make claims as wives or widows but may also continue to have the lowest average worker benefits and private pensions. Thus, the safety net provided by noncontributory benefits may become increasingly irrelevant, and therefore ineffective, for the group that needs it most: unmarried Black women.

In an earlier article (Harrington Meyer et al. 2005), we used Current Population Survey (CPS) data to track the growing race differences in marriages lasting at least 10 years for women born between 1920 and 1970 and followed up to 1995. In this study, we used the same data to formulate projections for what proportion of the women born between 1950 and 1970 will reach age 62 without marriages that qualify them for Social Security spouse and widow benefits. Thus, our research question is located at the intersection of Social Security eligibility rules and sociodemographic trends in marital rates. Compared with earlier cohorts, what proportions of White, Black, and Hispanic women born in the 1940s, 1950s, and 1960s

will enter old age without marriages that qualify them for spouse and widow benefits?

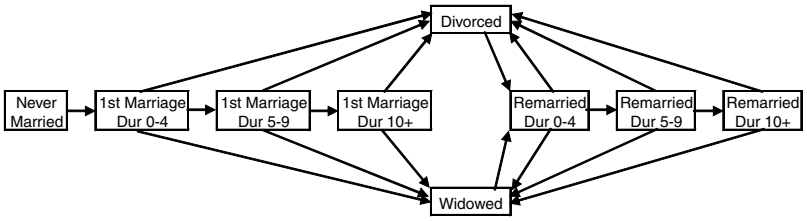
Data and Methods

In contrast to studies that used complicated microsimulation models to explore the impact of changing marital patterns on benefit amounts (cf. Butrica and Iams 2000, 2003), we tracked a single variable: the proportion of each cohort that met the marital requirement for spouse and widow benefits. Our aim was to see how changing marital patterns are reshaping eligibility in a context of unchanging eligibility rules. Our analysis used pooled data on women aged 15 to 64 from the June 1985, 1990, and 1995 CPSs. Sample sizes were 50,115 in 1985, 48,444 in 1990, and 44,944 in 1995. In each year, women were asked a series of marital-history questions. Respondents were asked to specify the months and years in which up to three marriages began and ended, as well as their months and years of birth. We conducted two analyses of these data.

First, we determined the month and year in which a woman first reached the 10th anniversary of a marriage, then computed her age, in years, that month. Within 10-year birth cohorts, we determined the cumulative percentages of women who had had 10th anniversaries at each age. The percentages used CPS sampling weights. We classified the women into five birth cohorts: 1920 to 1929, 1930 to 1939, 1940 to 1949, 1950 to 1959, and 1960 to 1969. We coded as Hispanic every woman who said that she was Hispanic, regardless of what she indicated about race. Therefore, the White and Black categories were non-Hispanic.

Second, we projected women's attainment of 10-year marriages for the cohorts born in the 1940s, 1950s, and 1960s. These projections were based on a discrete-state event-history model of transitions between marital states (Bramlett and Mosher 2001; Martin and Bumpass 1989; Schoen and Weinick 1993). The marital states used in our model are depicted in Figure 3. Although often overlooked in demographic analyses of marriage dynamics, the duration of marriage has been found to be associated with differences in the risk of divorce, independent of age (Goldstein 1999). Moreover, for our purposes, it was particularly important to represent the attainment of the 10th anniversary. Accordingly, we accounted for marital duration in our definition of our state space, recognizing the marital-duration categories of 0 to 4 years, 5 to 9 years, and 10 or more years.

Figure 3
Marital Statuses and Possible Transitions Among Them



Using the CPS data, each month of a woman's life up to the month of the interview can be characterized according to the woman's age at the time, the calendar year, marital status, marital duration, and the occurrence or nonoccurrence of a relevant marital event (e.g., becoming married or divorced). We counted the weighted total number of months of exposure to marital events, as well as the occurrence of those events, classified by age, calendar year, marital status, marital duration, and race (White, Black, and Hispanic). We grouped ages into the 5-year categories 15 to 19, 20 to 24, 25 to 29, 30 to 34, 35 to 39, 40 to 44, and 45 to 49 and a 12-year category for ages 50 to 61. Calendar year was left ungrouped. Using these weighted counts, we computed a set of age-, race-, time-, and duration-specific marital status transition rates (i.e., occurrence and exposure rates) in person-year units. All series began in 1970, except those for the 50-to-61 age group, which began in 1975.

For each marital-transition series, we regressed the natural logarithm of the transition rate on calendar time. Each observation was weighted by the total (weighted) exposure used in computing it (i.e., the denominator of the dependent variable). We used robust standard errors to assess the statistical significance of estimated trend effects. Despite the large samples found in the CPS, several of the age- and time-specific marital-transition cells contain few, or no, sample observations or had event counts equal to zero. In cases of positive exposure but zero occurrences, and therefore a calculated transition rate of zero, we substituted a value 0.00001 to permit the use of the observation and to allow the application of the logarithmic transformation. Generally, the cases with computed rates of zero also received relatively little weight in the regressions. Cases of no recorded exposure arose almost exclusively within the two minority groups we studied. To deal with

this problem, we simply disregarded the race distinction, producing a single regression equation for all racial groups combined.

Because our emphasis was on the consequences of the changing marital patterns rather than the patterns themselves, we do not present our specific regression models. These will be made available on request. The regression results we used to make our projections were, however, generally consistent with the often observed retreat from marriage. There are just a few exceptions. All three racial groups exhibited downward trends in first-marriage rates at young ages, but these were partly offset among Whites and Hispanics by rising first-marriage rates at older ages. Together, these trends are consistent with a delay of first marriage but not necessarily a reduction in the proportion ultimately marrying. In almost all instances, we found significant increases over time in age- and duration-specific divorce rates, especially among White women. We also found some trends toward increasing reluctance among both widows and divorcees to remarry, although there were only 4 such negative trend effects (out of a possible 20) among widows. We found no statistically significant trends in rates of divorce from second or higher order marriages.

We did not use the CPS survey data to derive widowhood rates; widowhood at the ages we studied is sufficiently rare to rule out the use of survey data to derive the requisite transition rates. Instead, we used published age- and year-specific male death rates for Whites and Blacks obtained from National Center for Health Statistics publications. We used the same log-linear regression approach described above to fit trend lines to the age- and race-specific mortality-rate data. Available vital statistics data do not provide data specifically for Hispanics. On the basis of findings reported by Liao et al. (1998), we multiplied the rates for Whites aged 15 to 44 by 1.33 and the rates for Whites aged 45 and older by 0.92 to obtain estimated death rates for Hispanic males. Because women typically marry men slightly older than themselves, the widowhood rate for women in any given age-race group was assumed to be the simple average of the mortality rates of same-race men in that age group plus the next oldest age group.

Finally, we used microsimulation techniques to project the marital experiences of cohorts that had not yet reached their 62nd birthdays (Wolf 1986). We generated a large (n = 1,000,000) sample of simulated marital histories for each combination of racial group and birth cohort (1945, 1955, and 1965) studied. The simulated histories began at age 15 and ended when a woman (a) reached the 10th anniversary of a marriage, (b) passed her 52nd birthday while unmarried (which ruled out having a 10th anniversary prior to age 62), or (c) reached her 62nd birthday. In the simulation, widowhood rates were equivalent to male mortality rates where observed or to

extrapolated mortality rates based on the regression analysis otherwise. All marital-transition rates represent predicted values from regressions. If significant trend effects were found (as noted above), the predicted rates lay on the fitted regression line; if no significant trends were found, the predicted rates came from an intercept-only regression (they were, in other words, the average over the period from 1970 to 1995). Thus, our analysis adopted a conservative approach, postulating a continuance of trends in only the relatively few instances for which we found significant trend effects.

Results

Figures 4 to 6 are based on CPS data and show the cumulative percentage of each cohort who had at least 10-year marriages by age and by race and ethnicity. We charted not the total number of women who were eligible for spouse and widow benefits in each cohort but the moments at which they first become eligible on the basis of marital status. We underreported eligibility for Social Security benefits in two ways using this method. First, we charted the ages at which women had 10-year marriages. We did this because once there is a 10-year marriage, subsequent divorces do not alter eligibility. However, any women who reached age 52 without 10-year marriages and then married after age 52 and remained married until they began taking benefits would not appear as eligible for Social Security spouse benefits in our figures. Second, widows are eligible at age 60 as long as they were married to workers who were fully insured at the time of their death. Any women with fewer than 10 years of marriage but who were married briefly to fully qualified workers and then never remarried would qualify as widows for Social Security but would not appear as eligible for Social Security in our figures. Conversely, we overreported eligibility for spouse and widow benefits because we assumed that the men to whom women were married were themselves qualified for Social Security retired-worker benefits. In both cases, we believe that these errors affected relatively small groups of women (see Butrica and Iams 2000, 2003 for a discussion of the error related to overreporting). Moreover, we have no reason to believe that the incidence of these factors changed across cohorts. Thus, we believe that our biases were consistent across the five cohorts we analyzed.

Figure 4 shows that among White women born in the 1920s and 1930s, 93% had qualifying marriages by the time they reached retirement age. White women born in the 1940s are slower to qualify on the basis of marriage, and their trajectory levels off, with about 85% having qualifying marriages

Figure 4
Cumulative Percentage of White Women With 10-Year Marriages, by Age and Cohort

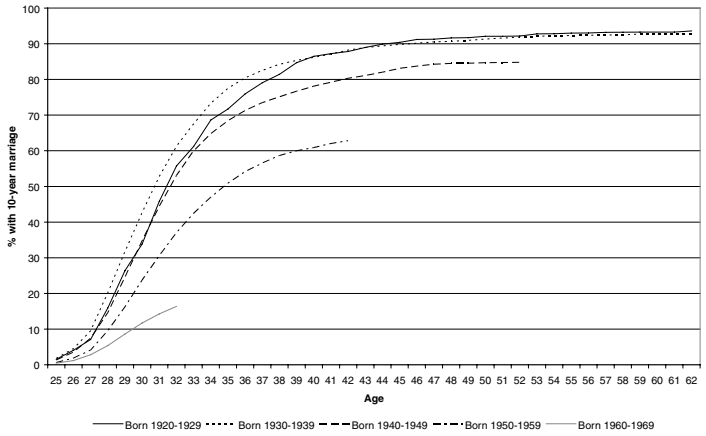


Figure 5
Cumulative Percentage of Black Women With 10-Year Marriages, by Age and Cohort

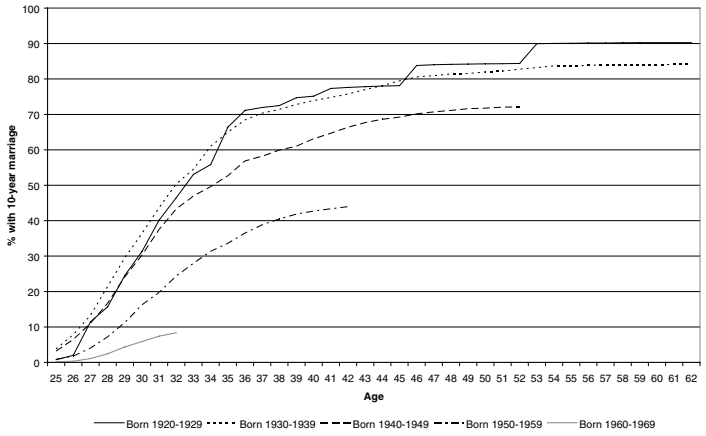
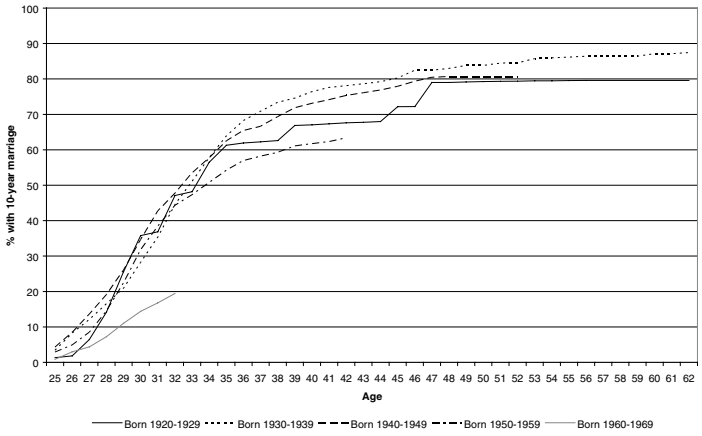


Figure 6
Cumulative Percentage of Hispanic Women With 10-Year Marriages, by Age and Cohort

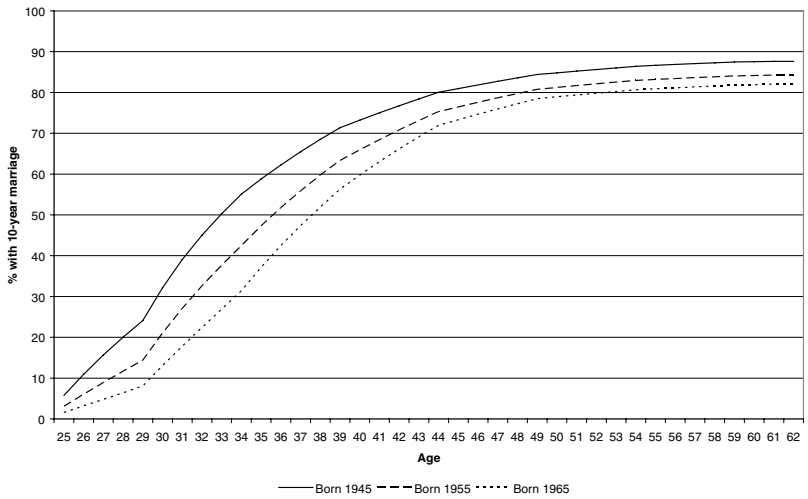


as they approach retirement age. The younger two cohorts are even slower to qualify.

Figure 5 shows that Black women have never been as likely as White women to meet the marital requirement for Social Security spouse and widow benefits. And the gap is growing. Among Black women born in the first two cohorts we analyzed, only 90% and 83%, respectively, reached old age with qualifying marriages. Of Black women born in the 1940s, only 72% have qualifying marriages as they approach retirement age. Among the youngest two cohorts, the proportions with qualifying marriages are notably lower.

Figure 6 shows a very different pattern for Hispanic women than for White and Black women. Among Hispanic women born in the 1920s, 80% had qualifying marriages. Rates for those in next cohort actually went up. Among those born in the 1930s, 88% had qualifying marriages. For subsequent cohorts, rates decrease somewhat but not as dramatically as for the other groups. Among Hispanic women born in the 1940s, 80% have qualifying marriages as they approach retirement age. The pattern for the group born in the 1950s is quite similar to that of the preceding cohorts; only the youngest cohort is substantially slower to report qualifying marriages.

Figure 7
Predicted Percentage of White Women With 10-Year Marriages, by Age and Cohort



In the next section, we project the proportion of women who will have qualifying marriages at retirement for the cohorts born in the 1940s, 1950s, and 1960s. We focus on the impact of race differences in the retreat from marriage. The areas above the lines in Figures 7 to 9 show our estimates of the proportion of each birth cohort who will reach old age without qualifying marriages and thus be unable to claim spouse or widow benefits. The appendix shows the precise percentages of women attaining 10th anniversaries by age, race or ethnicity, and birth cohort.

Figure 7 provides estimates for White women in the latter three cohorts and shows a modest decline in the eligibility for each successive cohort. Figure 4 shows that among White women born in the 1920s and 1930s, about 94% reached age 62 with 10-year marriages. But among latter cohorts, Figure 7 shows that a smaller proportion will reach old age qualified for spouse or widow benefits. Among those born in the 1940s, we estimate that about 88% will reach age 62 with 10-year marriages. Among those born in the 1950s, about 85%, and among those born in the 1960s, about 82% will reach old age with qualifying marriages.

Figure 8
Predicted Percentage of Black Women With 10-Year Marriages, by Age and Cohort

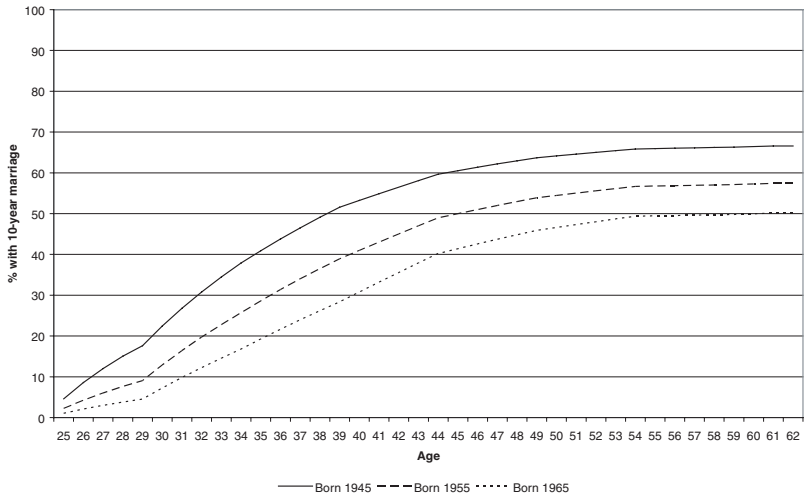
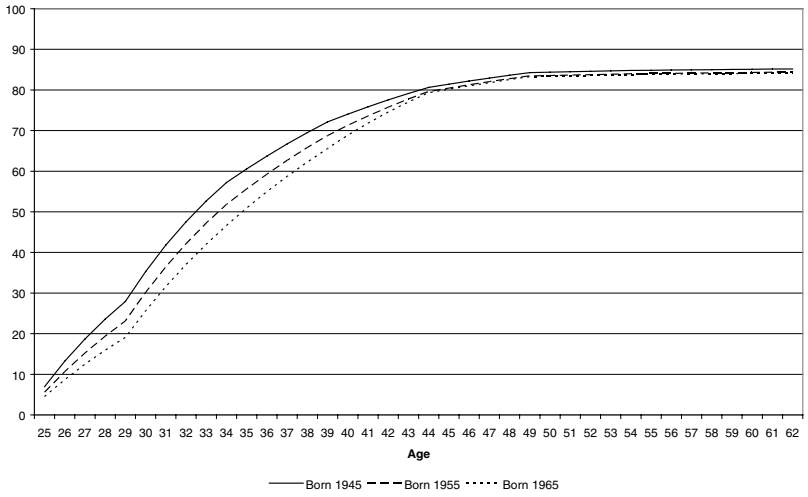


Figure 8 shows that the proportion of Black women in the latter three cohorts who will reach old age with marriages that qualify them for spouse and widow benefits has fallen dramatically and will drop to just 50%. Figure 5 shows that among those born in the 1920s, nearly 90% of Black women reached old age with marriages that qualified them for Social Security spouse and widow benefits. Among those born in the 1930s, about 84% qualified. The projections for subsequent cohorts in Figure 8 are substantially lower. Among those born in the 1940s, about 67% will reach old age with 10-year marriages. Among those born in the 1950s, just 58% will qualify. And for those born in the 1960s, we expect only 50% of Black women to reach old age having had marriages that qualify them for spouse or widow benefits.

Figure 9 shows that although there was some decline for Hispanic women, the proportion who will reach old age with marriages that qualify them for spouse and widow benefits will stabilize for the next three cohorts. Figure 6 shows that among Hispanic women born in the 1920s, just under 80% reached old age with qualifying marriages. Among those born in the 1930s,

Figure 9
Predicted Percentage of Hispanic Women With 10-Year Marriages, by Age and Cohort



nearly 87% reached old age with marriages that qualified them for these noncontributory benefits. In Figure 9, we project that among those born in the 1940s, 1950s, and 1960s, about 85% will qualify.

Discussion and Policy Implications

For the next several decades, Social Security spouse and widow benefits will continue to be an important source of old age income, particularly for White and Hispanic women. But for many Black women, this safety net is becoming increasingly irrelevant. Among Black women born in the 1960s, only half can expect to have had marriages that qualify them for spouse and widow benefits when they reach age 62. Some might suggest that the lack of access to spouse and widow benefits might not be as problematic for Black women because the gender gap in wages is smaller. Indeed, Black women earn 83% of what Black men earn, whereas White women earn just 69% of what White men earn (Padavic and Reskin 2002). But Black women currently have the lowest average working wages and the

lowest average retired-worker benefits (Padavic and Reskin 2002; Social Security Administration 2002). They are also less likely to have private pension incomes, asset incomes, or their own homes (Butrica and Iams 2003). Thus, they are particularly economically vulnerable in old age. Although their retired-worker benefits may increase somewhat for future cohorts, these benefits are not likely to increase enough to become equivalent to those of the men's benefits they might have received as widows.

Given the growing race gap in eligibility for spouse and widow benefits, why keep these benefits at all? Historically, some policy analysts have suggested that spouse and widow benefits serve as a form of delayed or de facto wages for unpaid domestic labor performed by many women throughout their lives (Flowers 1979; Holden 1979; Myers 1982). However, the eligibility rules are unrelated to the performance of domestic labor. They reward marital status rather than unpaid labor. Eligibility for these benefits is defined entirely by marital status, and the size of a benefit is determined by the size of the husband's wages (Harrington Meyer 1996). Women married to high earners receive much larger benefits than women married to low earners, even though the quantity and difficulty of their unpaid labor may indeed be less.

More recently, some policy analysts have viewed spouse and widow benefits because of insurance principles (Burkhauser and Holden 1982; Harrington Meyer 1996). Married men's benefits do appear to shift to their wives after their death. But in fact, widows are entitled to those benefits in their own names. Unlike some private pensions, spouse and widow benefits are not a private asset that is passed on to survivors. For a man with several qualified wives, the benefit is not divided among them; rather, each woman receives a widow benefit equal to his retired worker benefit.

Perhaps the best justification for Social Security spouse and widow benefits is income adequacy. These noncontributory benefits were added to the program in 1939 on those grounds, and they continue to perform that function well. Two thirds of older women receive the benefits, and for many, the benefits are their single most important source of income. But justifying the benefits on the grounds of adequacy raises the question, Why ensure income adequacy only for those who have met a marital requirement? Why not ensure income adequacy for all?

Most current Social Security reform proposals continue to link benefits to marital status. For example, many proposals emphasize increasing the widow benefit or implementing earnings sharing (cf. Burkhauser and Holden 1982; Burkhauser and Smeeding 1994). Efforts to increase the widow benefit usually involve giving less money to a couple while the husband is alive and then more to the widow once he has died. Earnings sharing credits

each person in a marriage with having earned one half of the annual household income, regardless of who actually earned the income. Such proposals are worth considering, but they are problematic precisely because they are aimed at increasing benefits to women with qualifying marriages. What these proposals fail to take into account is the economic well-being of women without qualifying marriages. Such proposals further entrench marital status as an eligibility requirement, failing to take into account either the retreat from marriage or the growing race gap in marital rates.

Other proposals mimic the European practice of implementing child care or family care credits that allow women to either drop more zero years from their earnings history or actually insert a value in foregone wages into their earnings history (Burkhauser and Holden 1982; Favreault, Sammartino, and Steuerle 2002; Glasse et al. 1999; Herd 2002). The problem with proposals that link economic security to the provision of unpaid labor is that they bolster economic security only for those who have alternate sources of income and are therefore able to stay at home. They provide little economic safety for the growing share of women who perform unpaid care and domestic work outside of marriage, balancing unpaid and paid work simultaneously.

What policy changes would be needed to make noncontributory benefits more responsive to the retreat from marriage? Given that the risk for divorce now peaks in the fourth year of marriages and remarriages, it appears that Congress would need to reduce the length of the marriage requirement to 4 years. And such a step would do nothing to extend benefits to cohabitators or singles. Another option is to eliminate the link between marital status and eligibility for noncontributory benefits. Noncontributory benefits can be linked to other statuses that might have more equitable distributional effects, namely, citizenship or residence. Thus, one alternative mechanism for distributing benefits is to establish a fairly high minimum benefit. Such a model removes the links to marital status or the performance of unpaid domestic labor. Even a modest minimum benefit, Davies and Favreault (2004) and Herd (2002) have shown, is fairly effective at reducing poverty and inequality among low-income beneficiaries. Wasow (2004) proposed a minimum benefit given to households that currently receive 75% or more of their incomes from Social Security and have total incomes below the poverty line. But this sort of poverty-based benefit might be too restrictive. If the minimum were set equal to the federal old-age poverty line, it would be nearly equivalent to the maximum spouse benefit and thereby eliminate the need for such a benefit. A minimum benefit approach would create an income floor that is independent of marital or employment history and reduce inequality in old age.

Appendix

Percentages of Women Attaining Their 10th Anniversaries by Given Age, by Race and Ethnicity and Birth Cohort

	White			Black			Hispanic		
Age	1945	1955	1965	1945	1955	1965	1945	1955	1965
30	24.1	14.4	8.1	17.6	9.1	4.5	27.9	23.1	19.1
35	55.1	42.5	31.4	37.9	25.7	16.8	57.2	51.8	46.6
40	71.4	63.3	56.3	51.6	38.9	28.4	72.1	68.8	65.6
45	80.1	75.3	72.0	59.7	49.0	40.2	80.6	79.6	79.3
50	84.4	80.8	78.5	63.7	53.9	45.9	84.3	83.5	83.3
55	86.4	83.0	80.7	65.8	56.7	49.4	84.8	84.0	83.8
62	87.6	84.3	82.1	66.6	57.4	50.1	85.2	84.4	84.2

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