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## Changing Family Structure and Social Security Reform

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## I. Introduction

Dramatic changes have occurred in family patterns and in the role of women in the workplace during the last 30 years or so. More and more women have entered the paid labor force. Fewer people marry, they marry later, they divorce more often and sooner, and they remarry less often. Increasingly, many more are not marrying at all. Unmarried opposite-sex couple households have grown greatly; and cohabiting adults of the same sex have increased their ranks. Some of the changes in family patterns have been more pronounced among blacks and Hispanics than among whites.

Since Social Security provides income not only to retired and disabled workers but also to their eligible dependents and survivors, changing familial relationships will affect the scope and value of Social Security protection. But the effect on the role of Social Security of changing family structure has not been generally recognized. If Social Security reform does not include altering its benefit provisions in light of changing family structure, then Social Security will become a less effective income protection mechanism than originally planned.

The purpose of this paper is to identify the changes in the structure and composition of families and to discuss the implications of those changes for Social Security protection. The central question is, "Who will receive less protection or no protection if Social Security's benefit provisions are not changed, while family patterns have changed?" The policy challenge is how best to modify the relevant provisions.

Because older women constitute one of the most financially vulnerable groups of people, how widows and divorcées fare under Social Security has become a major issue, with older women in poverty as the predominant concern. A related concern is two-earner couples versus one-earner couples when their Social Security benefits are calculated.

The paper will review a number of policy proposals for addressing these issues, offer several caveats that need to be taken in policy development, and suggest a two-tier system for Social Security.

Section II summarizes important changes in family patterns in the last three decades or so. Section III points out the implications of family pattern changes for the availability of Social Security benefits. Section IV is concerned with changing family structure among racial and ethnic minorities. Section V deals with the issue of poverty among older women. Section VI briefly analyzes several policy proposals; Section VII highlights cohabitation. Section VIII discusses the role of minimum benefits. Section IX offers some caveats for policy development. Section X proposes a two-tier Social Security system. Section XI offers some concluding remarks.

## II. Changing Family Structure

During the early decades of Social Security, the traditional family consisted of a working husband with a wife who did not work outside the home and their children. Most people married, and did so at younger ages than in recent decades; they had more children, and most marriages lasted a lifetime.

Dramatic changes in social conventions have occurred during the last three decades. Summarized below are some important trends:

- Labor force participation rates among women have grown substantially. Among the 25–34 age group, the rate in 1999 was 76.4%, up from 45% in 1970. For those age 35–44, 1999's rate of 77.2% contrasted with 51.1% in 1970. Even for the age group 45–54, traditionally with the highest rate, 1999's rate of 76.7% was still considerably higher than 1970's rate of 54.4% (U.S. Census Bureau 2000).
- The median age at first marriage was 25.1 years for women and 26.8 years for men in 2000, more than four years later than in 1970, 20.9 and 23.2, respectively (Fields and Casper 2001).
- In 2000, only 56% of the adult population (defined as age 15 and over) were married, down from 65.4% in 1970 (Fields and Casper 2001).
- Families have become smaller. The average household size is 2.62 in 2000, down from 3.14 in 1970 (U.S. Department of Commerce 2001).
- Reflecting delayed marriage and later childbearing, in 2000, slightly less than 46% of the married couples have children under 18 living with them, down from 57% in 1970 (Fields and Casper 2001).

- Not only have people been marrying later, but more marriages have dissolved. In 1999, 9.9% of adults (19 million) were currently divorced, up from 3% (4.3 million) of adults who were currently divorced in 1970 (U.S. Census Bureau 2000).
- People have also been divorcing sooner and remarrying less. Based on a 1995 national survey, one in three marriages ended in 10 years; one in five divorced in five years; 43% of first marriages ended in separation or divorce within 15 years. The remarriage rate after first divorce and the remarriage rate after redi­orce have both declined (National Center for Health Statistics 2001).
- The number of unmarried adults has more than doubled—from 38 million in 1970 to 87 million in 1998 (U.S. Census Bureau 2000).
- The number of never-married adults has also more than doubled—from 21.4 million (16% of all adults) in 1970 to 47.6 million (24% of all adults) in 1999 (Fields and Casper 2001).
- Related to the never-married status, unmarried-couple households of opposite sex have increased more than seven times—from 523,000 in 1970 to 4 million in 1996 (Casper and Cohen 2000). In addition, there are approximately 1.2 million same-sex unmarried couples in 2000 (Gates 2001).

### **III. Implications of Changing Family Structure for Social Security Benefits**

Social Security provides income not only to retired and disabled workers but also to their eligible dependents and survivors (auxiliary beneficiaries). For example, for a couple both age 27 and both working at average wages, with two small children, Social Security provides life insurance protection estimated at more than \$300,000. The long-term trends summarized in Section II hold policy implications that are of crucial importance, first with regard to the changing nature of what constitutes adequate protection and, second, because of their foreseeable effect on underwriting requirements.

Changing familial relationships therefore will affect the scope and value of Social Security protection. The family structure changes enumerated earlier have already begun to be reflected in the numbers of new awards for auxiliary beneficiaries in recent years. For example, the proportions of new auxiliary beneficiaries in the total number of new beneficiaries have declined. In 1970, 54.3% of new awards went to dependents and survivors. That percentage has steadily declined, to 40.4% in 1997 (see Table 1).

Several reasons may account for these declines. For example, fewer wife or husband beneficiaries may have resulted from more women receiving benefits as retired workers rather than as wives. The 1981 Social Security Amendments, which eliminated benefits to in-school children above age 18, would be a major reason for fewer child beneficiaries. Improved mortality may have reduced the number of survivors.

Nonetheless, if not legally married, one will not have an eligible spouse or leave an eligible widow or widower despite a long-term marriage-like relationship. Unless the marriage has lasted for at least 10 years, no one will be eligible for a spousal or survivor benefit when divorced, except if it was one of the common-law marriages recognized by some of the states.

Because of the large increase in the percentage of never-married adults noted earlier, many women will not benefit from Social Security's antipoverty effect because they will not be eligible for spousal and survivor benefits. Increases in short-term marriages will result in many divorced persons ineligible for spousal or survivor benefits. In addition, cohabitation of adults of the

opposite sex or of the same sex will remove many from becoming otherwise eligible beneficiaries for spousal or survivor benefits.

Social Security must adapt to changing family patterns, or else it will leave behind more and more vulnerable groups of people. Future relative declines in auxiliary beneficiaries will be much greater because family pattern changes will affect Social Security reciprocity with a time lag of decades before changes in family structure result in eligibility or ineligibility for Social Security benefits. The new awards for dependents and survivors are estimated to decline to 35.7% in 2010—from, as pointed out above, 54.3% in 1970 and 40.4% in 1997 (Table 1).

#### **IV. Changing Family Structure Among Minorities**

Furthermore, problems caused by ineligibility and lower Social Security benefits, noted above, impact blacks and Hispanics more severely because some of the changes in family patterns have been more pronounced among these minorities than among whites.

Compared to whites, these minorities have much lower percentages of married persons, much higher percentages of never-married persons, much greater poverty rates, and much larger percentages of their children living with single mothers (respective percentages for such black, Hispanic, and white children were 51%, 27%, and 18% in 1998).

An example is the declining percentages of married adults (1970–99): Whereas the drop was 15% for whites, it was 36% for blacks and 18% for Hispanics. More specifically, the trends for whites, blacks, and Hispanics from 1970 to 1999 (U.S. Census Bureau 2000) are:

- 15% drop among whites, from 73% to 62%
- 36% drop among blacks, from 64% to 41%
- 18% drop among Hispanics, from 72% to 59%.

Another example is the increase in never-married persons (1970–99): a 31% increase among whites, compared to an 86% increase among blacks and 53% among Hispanics. More specifically, the trends for whites, blacks, and Hispanics from 1970 to 1999 (U.S. Census Bureau 2000) are:

- 31% increase (from 16% to 21%) for Whites
- 86% increase (from 21% to 39%) for Blacks
- 53% increase (from 19% to 29%) for Hispanics.

These trends have resulted in relatively fewer Social Security beneficiaries as dependents and survivors for blacks and Hispanics, compared to whites. The racial/ethnicity dimension is therefore highly significant.

For example, according to calculations based on the latest available statistics, among blacks, although about 62% of new awards were for dependents and survivors in 1970 and 1980, that proportion declined to about 52% in 1990 and 44% in 2000 (Social Security Administration 2002).

## **V. Older Women in Poverty**

Beyond the divorced and never-marrieds who are ineligible for these benefits, the problem of lower benefits arises for some beneficiaries, notably widows and widowers. Under current law, a surviving elderly spouse may receive his or her own “retired worker benefit” or a “survivor benefit” based on a deceased spouse’s earnings, whichever is higher but not both. Suppose the husband’s retired worker benefit is \$1,000/month. If his wife has not worked at all or if her own earnings entitle her to a retired worker benefit of less than \$500, then she receives a spousal benefit of \$500, half her husband’s benefit. Together they receive \$1,500. When he dies, she receives \$1,000, two-thirds their combined benefit.

In fact, a survivor may do worse than that—getting only half, instead of two-thirds, their combined benefit if husband and wife are each entitled to the same retired worker benefit, say, \$750. Between them they receive \$1,500, the same total as for the above couple. When he dies, her benefit stays at \$750, only half of their combined total. As two-earner families become more prevalent and as their respective earnings approximate each other’s, it is becoming more

common that the survivor gets less than two-thirds of the combined benefits of the couple.

The anomalies with the survivor benefit follow from the treatment of two-earner families, and particularly those in which two earners have a more even division of earnings between them. Couples whose earnings are more evenly divided would fare worse than another couple whose respective earnings are more uneven. Two examples, quoted below, may suffice (Urban Institute 2000):

*“Two Couples: Same Earnings, Different Benefits.* The Greens and the Whites each earn twice the average wage. But, while Tom Green is the sole breadwinner, Ted and Becky White each earn the same amount. When Tom Green retires in 2032, the couple receives a Social Security benefit of \$37,769—Tom’s retired worker benefit of \$25,179 plus Beth Green’s spousal benefit of half that amount, \$12,590. When Ted and Becky White retire in 2032, each spouse gets a retired worker benefit of \$17,358, a family total of only \$34,716. That is \$3,053 less than Tom and Beth’s benefit.”

“Tom Green dies. Beth Green moves up from a spousal benefit to a survivor benefit and receives \$25,179. But, when Ted White dies, Becky White continues to get only her retired worker benefit of \$17,358. Taking into account life expectancy, Tom and Beth can anticipate lifetime benefits of \$549,694, while Ted and Becky are likely to receive \$100,103 less—only \$449,561.”

*“Secondary Workers Versus Primary Workers.* Jorge Rodriguez earns \$40,000 a year, entitling him to a retired worker’s benefit of \$14,758 when he retires in 2000. His wife, Inez, earns \$15,000 a year, which yields a retired worker’s benefit of \$7,967. Granted, that’s more than the spousal benefit of \$7,379—but not much more, only \$588 a year. In fact, if instead of Inez working at all, Jorge earned that \$15,000 on top of his current salary, he would be entitled to \$17,008 a year at retirement and Inez would get \$8,504 in spousal benefits. Thus, if Jorge earns the additional \$15,000, their total benefit would be \$2,787 higher than if Inez earned the \$15,000. When either Jorge or Inez dies, the survivor gets \$2,250 more if Jorge, rather than Inez, had earned the extra \$15,000.”



The reduced benefits received by widows and widowers may drive some of them into poverty, since the official poverty threshold for one elderly person is almost 80% of that for an elderly two-person household. Together with ineligibility, lowered benefits for survivors may help explain (among other reasons) why the poverty rate among nonmarried older women (widowed, divorced, and never married) is now about 20%, four times the rate for older married women, as shown below for 1999.

Changing family patterns may also adversely affect child benefits. Owing mainly to births to unmarried mothers and high divorce rates, 24% of children now live with mothers only. Because women generally earn less than men, child benefits will be lower when they are based on mothers' earnings rather than fathers', unless paternity is established (Administration on Aging 2001).

How women fare under Social Security has become a major issue, with women in poverty as the predominant concern. The poverty rate for women 65 and over was 11.8% in 1999, and the differing rates according to marital status were (Anzick and Weaver 2000):

Married	4.3%
Widowed	15.9%
Divorced	20.4%
Never married	18.9%.

What does the future hold? One projection being carried out for the Social Security Administration shows that Social Security in the next 20 years would not reduce poverty rates among older people as much as it did in the past (Smith and Toder 1999).

As large proportions of women in successive cohorts have entered the paid labor force, the percentage of women receiving benefits based solely on their own earnings records is expected to rise from 37% today to 60% in 2060 (Smith and Toder 1999). However, because this means that 40% of women will continue to receive benefits based on their husbands' earnings, spousal and survivor benefits will remain a matter of substantial importance. Therefore, who will receive such benefits and at what levels should properly be a concern to policymakers.

## VI. Some Proposals

Several ideas have been suggested to deal with the problem:

- Raise the survivor benefit and lower the spousal benefit (e.g., Iams and Sandell 1998; Smeeding 1999)
- Lower the length-of-marriage requirement (e.g., Smeeding 1999)
- Implement earnings sharing.

*Raise the survivor benefit and lower the spousal benefit.* Over the years, there have been proposals for Social Security to offer a better survivor benefit by reducing the spousal benefit and raising the survivor benefit. For example, lowering the spousal benefit to 33% from the present 50% of the higher earner's benefit, and raising the benefit to the surviving spouses to 75% of the combined benefit of the couple before death occurred.

This proposal raises a number of questions.<sup>1</sup> Would a cut in the spousal benefit drive into poverty those couples living not far above the poverty line? What about couples who are already poor when they retire?

Moreover, what is meant by a spousal benefit? Under Social Security, a woman can receive benefits based, in essence, on the larger of the two, her own earnings record or her husband's earnings record. Today, more than one in four (26% of all female beneficiaries) receive their own retired worker benefit plus an amount that raises it to what they would be entitled to as spouses. In this case, to what part of her benefit does a spousal benefit reduction apply?

This proposal has been suggested on the supposition that, with more and more married women staying in the labor force longer and earning higher pay, they would be receiving Social Security benefits on their own earnings records (Butrica and Iams 2000). However, as pointed out earlier, in 2060, some 60 years from now, an estimated 40% of the women receiving spousal and survivor benefits will still be receiving benefits based on their husband's earnings. To reduce the spousal benefit from 50% to 33% (the most commonly suggested reduction) would impose a financial cost that may not be easily dismissed or ignored. Another study (Levine, Mitchell, and Phillips 2000) has also pointed out that many more married women would qualify for retired worker's benefits

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<sup>1</sup> I have benefited from discussion and personal correspondence with Sara Rix.

because of longer work histories, but many of them still would receive higher benefits in spousal benefits.

Finally, what of the divorced women who receive a spousal benefit based on their former husband's earnings records? They will receive higher benefits only when their former spouses have died.

*Lower the length-of-marriage requirement.* Another suggestion to deal with the divorced spouse's benefit problem is to lower the number of years of marriage required for a spousal or survivor benefit. Now the requirement is at least 10 years (since the 1977 law). The requirement was 20 years when the benefit was first instituted under the 1965 law.

Lowering the required length of marriage to five or seven years has been proposed. However, this begs the question of what the spousal or survivor benefit was intended for. If it was designed to protect a marriage partner for the sake of the family over the long term, then it may be questionable to lower it further.

At the practical level, unless the current law provision allowing several exspouses (wives) to receive benefits based on one exspouse (husband) is changed, lowering the length-of-marriage requirement would increase the likelihood of the number of multiple recipients of benefits as exspouses.

*Implement earnings sharing.* Another suggestion is to implement earnings sharing. This would combine a couple's earnings and divide the earnings credits evenly between them while married, and each half would be portable upon divorce. This idea has been discussed for nearly a quarter of a century (see, e.g., U.S. Department of Health, Education, and Welfare 1979; Congressional Budget Office 1986; Fierst and Campbell 1988; U.S. General Accounting Office 1996). The major stumbling block has been the added cost to Social Security.

## **VII. Cohabitation**

The preceding proposals have been suggested to deal with auxiliary benefits originating from marriages. What about cohabitation, which introduces a broader set of circumstances?

Many long-term relationships exist between unmarried partners of the opposite sex. These relationships have grown sevenfold since 1970. Recognition of common-law marriage may ameliorate the situation, but only 11 states and the District of Columbia now (July 2001) recognize such marriages, down from 21 states in 1991 (Social Security Administration 2001). Then there is the situation of cohabiting individuals of the same sex.

Some state and local governmental units and some business firms have recognized domestic partners in granting coverage for health insurance, for example. Some state and local government pension plans allow their participants to designate beneficiaries as they choose.<sup>2</sup> These practices are possibilities. It is also possible to deal with cohabiting situations by means of individual accounts.

## VIII. Minimum Benefits

Among the suggestions for ameliorating poverty is one that calls for the establishment of a minimum benefit. One of the plans proposed in the last advisory body (Advisory Council on Social Security 1996) as well as several bills introduced in Congress would create a new system of minimum Social Security benefits. For example, an individual who has worked for 40 years and thus is qualified for 40 years of coverage will be guaranteed a Social Security benefit equal to 100% of the poverty income level. This minimum benefit would apply to retired workers with at least 20 years of coverage, but the minimum benefit for them would equal only 60% of the poverty level of income. Those who have worked between 20 and 40 years of coverage would receive prorated minimum benefits, based on their number of quarters of coverage. Widows or widowers would be covered by the minimum benefit guarantee based on their spouse's earnings records.

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<sup>2</sup> On August 15, 2001, Acting Governor Jane M. Swift of Massachusetts announced that she is extending some domestic partnership benefits to gays and lesbians among the state's 70,000 employees. The benefits, now available to a small number of gays in senior management, would include paid leave for workers to care for a same-sex partner who is ill, bereavement leave if a partner dies, and paid time for a court appearance or counseling if they are victims of domestic violence by a same-sex partner. However, health insurance benefits are not included. These benefits will be extended during labor negotiations with public employee unions as the contracts come up for renewal over the next two years. This initiative extends a 1992 executive order by Governor William Weld, which offered bereavement and sick leave to gay and lesbian managers. The state of Vermont sanctioned same-sex unions last year. Recently, the Netherlands and Germany have passed similar legislation.

Under this proposal, the full antipoverty impact of the minimum benefit will be felt only by those who have worked for 40 years. What about those with fewer years of work? Because it begins to apply for people with 20 years of work, this minimum benefit provision misses altogether those with less than 20 years of eligible work.

## **IX. Caveats in Policy Development**

In thinking about how to protect at-risk populations, one needs to be mindful of the nature and purpose of the Social Security program. If Social Security is an employment-based income-replacement system financed exclusively or largely by the payroll tax, then there is a limit as to what type of benefit and what levels would be appropriate. It may be that a public assistance program based on general revenue, such as the Supplemental Security Income (SSI) program, would be a better policy instrument.

Another consideration to keep in mind is that there are reasons for the low-income status of many elderly widows, widowers, and divorced persons that lie outside the Social Security system. Analyzing the causes of widow poverty, one study suggests the following rough breakdown of several factors:

Pre-widowhood difference in economic status, 20–26%  
Decline in Social Security benefits at widowhood, 40–50%  
Declines in pension income at widowhood, 15% and  
Declines in income from other assets at widowhood, 10–15%  
(Schoeni 2001).

Is Social Security an appropriate instrument for compensating for the prewidowhood differences in economic status or income declines from other assets at widowhood, or for the deficiencies in employer pension programs? Should we not explore improvements with other policy vehicles?

## **X. A Two-Tier Social Security System<sup>3</sup>**

Allowing a married couple to share their earnings could solve the problem some widows and widowers and divorced persons face. Earnings sharing would credit half the total earnings of the couple to each spouse's earnings records. When one spouse dies, the survivor may inherit all or most of the earnings credits of the deceased. At divorce, each spouse would have separate earnings records, regardless of number of years of marriage.

But earnings sharing would not help the never-married. Nor would it help alleviate poverty generally. So we need a comprehensive reform that includes earnings sharing.

A good method would be to combine earnings sharing with a flat-rate benefit in a two-tier benefit structure. The first tier would provide a flat-rate benefit, payable to eligible persons for age or disability, regardless of earnings. The second tier would be based on earnings—an individual's earnings when single, plus half the couple's combined earnings while married.

The first-tier benefit should be integrated with the SSI program, funded with general revenue, not payroll taxes, because of its income redistributive and antipoverty functions. The second-tier benefit should be financed by payroll taxes because contribution and benefit calculations are both based on earnings.

## **XI. Concluding Remarks**

The effect of demographic change, in the form of population aging, on Social Security is widely discussed. But the effect on Social Security of another demographic development, that of changing family structure, has not been generally recognized. As a result, Social Security reform discussions have been almost exclusively concerned with restoring the system's long-range solvency. However, because of changing family patterns along with the changing role of women in the workforce, the role of Social Security as social protection is liable to diminish if its benefit provisions are not altered to meet modern conditions.

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<sup>3</sup> For an analysis of this type of reform, see U.S. Department of Health, Education, and Welfare (1979).

**Table 1**

**Proportions of New Beneficiaries<sup>a</sup> as Retired Workers, Disabled Workers,  
and Dependents and Survivors,<sup>b</sup> in Selected Years (1970–2010)**

<b>Year<sup>c</sup></b>	<b>Retired Workers</b>	<b>Disabled Workers</b>	<b>Dependents and Survivors</b>	<b>Total</b>
1970	36.2%	9.5%	54.3%	100%
1980	38.3	9.4	52.3	100
1990	44.8	12.6	42.6	100
1997	44.5	15.2	40.4	100
2010	48.8	15.5	35.7	100

- Notes:*     <sup>a</sup> New beneficiaries refer to those awarded benefits in each year.  
              <sup>b</sup> Dependents and survivors include wives/husbands, children, widow(er)s,  
widowed mothers/fathers, and parents.  
              <sup>c</sup> For 1970–97, from actual data; for 2010, based on estimates.

*Sources:* For 1970–97, calculations based on data in Table 6.A (OASDI Benefits Awarded: Summary), *1998 Annual Statistical Supplement to the Social Security Bulletin*, Social Security Administration, SSA Publication No. 13-11700, p. 254. For 2010, calculations based on unpublished estimates supplied by the Office of the Chief Actuary, Social Security Administration, February 1 and February 13, 2002.

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