

Social Security Benefits for Aged Women, December 1993*

The *Annual Statistical Supplement* to the *Social Security Bulletin* is the most comprehensive compendia of administrative data on Social Security programs. The program data are often used to study current Social Security issues. The economic status of older women is among the topics being addressed. From the forthcoming *1994 Supplement*, we have highlighted benefit information on older women beneficiaries.

In December 1993, 18.4 million women aged 65 or older received Social Security benefits. Monthly benefits for December totaled \$10.5 billion; the average benefit averaged \$571 (table 1). About 5.1 million women were aged 80 or older.

The average monthly benefit for the 11.3 million women who had enough earnings in covered employment to qualify for retired-worker benefits was \$595. These women consisted of two beneficiary groups: Worker only and dually entitled.

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About 6.5 million were entitled solely as workers. Their benefit usually exceeded any benefits to which they may be entitled on a spouse's earnings record. Monthly benefits for this group averaged \$579.

An additional 4.8 million were dually entitled to a retired-worker benefit and a spousal benefit. These women are entitled to a benefit based on their own earnings, which is less than their benefit would be as a wife or widow. Benefits for this group averaged \$617.

About 7.1 million women were entitled to spousal benefits only. These women usually had not worked long enough in covered employment to qualify for retired-worker benefits. Benefits averaged \$356 for the 2.6 million entitled as wives and \$636 for the 4.5 million entitled as widows.

Both in 1960 and 1993, about three-fifths of retirement age (62 or older) women were entitled to spousal benefits (table 2). In 1960, 57 percent of all women were entitled solely as wives or widows and 5 percent were dually entitled retired workers. In 1993, 39 percent were entitled as wives or widows only, and 25 percent were dually entitled.

Table 1.—Number and average monthly benefit for women aged 65 or older, by age, type of benefit, and dual entitlement status, at end of 1993

[Based on 1-percent sample]

Type of benefit	Total	65-69	70-74	75-79	80-84	85-89	90 or older
Number							
Total ¹	18,408,000	4,916,200	4,688,600	3,711,500	2,667,300	1,568,100	856,300
Entitled as a retired worker.....	11,308,300	3,081,000	2,873,400	2,316,800	1,629,700	931,800	475,600
Worker only.....	6,543,300	1,930,800	1,573,200	1,314,800	908,800	528,100	287,600
Dually entitled.....	4,765,000	1,150,200	1,300,200	1,002,000	720,900	403,700	188,000
Wife's benefit.....	1,914,700	805,300	665,800	294,600	112,400	31,500	5,100
Widow's benefit.....	2,850,300	344,900	634,400	707,400	608,500	372,200	182,900
Entitled as wife or widow only.....	7,099,700	1,835,200	1,815,200	1,394,700	1,037,600	636,300	380,700
Wife's benefit.....	2,600,600	956,100	811,900	496,600	238,300	81,400	16,300
Widow's benefit.....	4,499,100	879,100	1,003,300	898,100	799,300	554,900	364,400
Average monthly benefits							
Total.....	\$571.20	\$511.90	\$549.20	\$616.60	\$625.50	\$618.70	\$581.70
Entitled as a retired worker.....	595.00	527.60	569.80	656.40	657.60	639.00	583.90
Worker only.....	578.80	535.30	551.00	634.30	631.80	610.00	545.30
Dually entitled.....	617.20	514.60	592.60	685.50	690.20	677.10	643.00
Wife's benefit.....	407.80	399.60	405.20	428.50	422.80	422.30	423.90
Widow's benefit.....	757.90	783.20	789.20	792.50	739.70	698.60	649.10
Entitled as wife or widow only.....	533.40	485.50	516.00	550.40	575.00	589.00	578.90
Wife's benefit.....	356.00	343.40	354.00	378.40	366.00	359.00	352.00
Widow's benefit.....	636.00	640.10	647.10	645.50	637.30	622.70	589.00

¹ Excludes parents, special age-72 beneficiaries, and adults receiving benefits because of childhood disability.

Table 2.—Number and percentage distribution of women beneficiaries aged 62 or older, by type of benefit and dual entitlement status, 1960–93¹

Type of benefit	1960	1970	1980	1990	1993
Total.....	6,619	11,374	16,350	19,954	20,647
Entitled as worker ²	2,866	5,753	9,304	12,037	12,656
Worker only.....	2,563	4,786	6,710	7,359	7,479
Dually entitled.....	303	967	2,594	4,678	⁴ 5,177
Wife's benefit.....	159	388	1,016	2,077	2,312
Widow's benefit.....	141	574	1,575	2,600	2,864
Entitled as wife or widow only ³	3,753	5,621	7,046	7,917	7,991
Wife's benefit.....	2,174	2,546	2,884	3,059	3,053
Widow's benefit ⁵	1,546	3,048	4,148	4,853	4,934
	Percentage distribution				
Total.....	100.0	100.0	100.0	100.0	100.0
Entitled as worker ²	43.3	50.6	56.9	60.3	61.3
Worker only.....	38.7	42.1	41.0	36.9	36.2
Dually entitled.....	4.6	8.5	15.9	23.4	⁴ 25.1
Wife's benefit.....	2.4	3.4	6.2	10.4	11.2
Widow's benefit.....	2.1	5.0	9.6	13.0	13.9
Entitled as wife or widow only ³	56.7	49.4	43.1	39.7	38.7
Wife's benefit.....	32.8	22.4	17.6	15.3	14.8
Widow's benefit ⁵	23.4	26.8	25.4	24.3	23.9

¹Excludes special age-72 beneficiaries and adults receiving benefits because of childhood disability.

²Includes disabled workers.

³Includes parents.

⁴Based on 10-percent sample.

⁵Includes mothers.