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# Knowledge of Social Security: Survivor Families With Young Children

by Julian Abbott\*

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This article addresses how well informed survivor family heads are regarding Social Security program provisions that are specifically relevant to them and to their families. Based on responses to 10 questions on benefit provisions, the evaluation finds that among three groups of beneficiaries—widowers, current widows, and remarried widows—widowers were least well informed. Overall, about 23 percent of all widows (compared with only 6 percent of the widowers) were able to correctly respond to 8 or more of the 10 questions. The strongest of the three subject areas of program knowledge—child's benefits, spouse's benefits, and work and earnings provisions—was the child's benefits area. The relative differences between widows and widowers in their knowledge in this area were not as large as in the other two areas. The article concludes that the heads of most survivor beneficiary units were aware of the program provisions they need to know to participate effectively in the program, indicating that this population is well served by the agency information system.

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Since the beginning of the Social Security program, the Social Security Administration (SSA) has paid monthly cash benefits to survivor families with children.<sup>1</sup> Along with its concern for the economic welfare of these families, SSA has been concerned with beneficiaries' knowledge of the program provisions that affect them.

Social Security offices conduct information programs to keep the public informed of its rights and obligations under Social Security. These offices provide publications and make available manuals of instruction, and answer questions about coverage, amount of benefits, and so forth. Social Security beneficiaries sometimes receive additional information on changes in the law and other matters along with their benefit checks. The cost of printed informational material in fiscal year 1982, including material directed to beneficiaries, was \$4.6 million.

Social Security personnel also make presentations before civic, labor, management, and other groups.

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<sup>1</sup> Benefits for widowed mothers caring for eligible children and benefits for surviving children under age 18 were included in the 1939 legislation; these benefits were first payable for January 1940. Father's benefits for widowers with entitled children in their care were first payable for March 1975 by Supreme Court decision.

Television, radio, and other audiovisual formats have been used to spread information. The total cost of providing program information through the variety of media cited amounted to \$7.2 million in fiscal year 1982.<sup>2</sup>

A recent nationwide study of public attitudes toward Social Security found that most Americans have a good general working knowledge of the Social Security program, although many do not know specific details.<sup>3</sup> Some have misconceptions about how the system works, who is eligible, and how benefit amounts are determined. Based on the survey, a large proportion of the public was aware that Social Security provides nonretirement benefits. Forty-four percent of all respondents and half of those not retired were even able to name some form of survivors benefits. Further, it was found that when persons were provided with a statement about the existence of survivors benefits, 87 percent correctly agreed with the statement.

The Social Security Administration itself periodically undertakes studies to assess the quality and effectiveness

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<sup>2</sup> Office of Information, Office of Governmental Affairs, Social Security Administration.

<sup>3</sup> Peter D. Hart Research Associates, Inc., **A Nationwide Survey of Attitudes Toward Social Security** (a report prepared for the National Commission on Social Security), Washington, D.C., 1979.

of its public information program. This article provides an analysis of how informed a specific beneficiary group is in terms of the program provisions that are directly relevant to them. The article focuses on Social Security beneficiaries who are widows and widowers with minor children in their care and discusses their knowledge of the provisions that affect them and the minor children. All families in this study were entitled to Social Security benefits at the time they were interviewed, although some surviving spouses may not have been entitled to or receiving benefits on their own behalf (for example, remarried widows do not receive mother's benefits). The surviving parent, whether or not a beneficiary, is usually the payee for the children and he or she has the responsibility to notify SSA when specified events affecting these benefits occur (for example, if the child works or marries).

This article examines the answers provided by these surviving parents to questions on benefit eligibility and on events that would cause the withholding of benefits or termination of entitlement for themselves or their children. For each question, the respondent was instructed to answer yes, no, or not sure. Both incorrect and not sure answers are taken as a lack of knowledge. The questions asked and the answers provided are shown in the Appendix. The article examines the overall level of knowledge of the surviving spouses as well as their knowledge in specific subject areas about provisions relevant to survivor beneficiaries.

An informed public makes an essential contribution to the efficient administration of the Social Security program. This study shows how well the present system of informing the beneficiaries of the survivors program is working. Insights into the relative level of program knowledge that different types of survivor families have, and, more specifically, whether these persons have a high awareness and understanding, or working knowledge, of the particular provisions that are relevant to their beneficiary status are provided in the analysis of the responses to the various program questions in the survey.

## Source of Data

Data for this article are from SSA's 1978 Survey of Survivor Families With Children.<sup>4</sup> During the spring of 1978, 5,752 families were interviewed; they represented 910,000 survivor families with children under age 18 who received benefits in December 1977. Current widows headed 66 percent (605,000) of these families; 20 percent (183,000) were families of remarried widows; and 13 percent (122,000) were headed by widowers.

<sup>4</sup> See Robert I. K. Hastings and Philip B. Springer, **Preliminary Findings From the 1978 Survey of Survivor Families With Children** (Research and Statistics Note No. 12), Office of Research and Statistics, Office of Policy, Social Security Administration, 1980.

Families in which no parent was present or in which the worker had died within 12 months were excluded. Because these data represent beneficiaries, the analysis is limited to participants in the survivors program and does not deal with potential beneficiaries.

Respondents' knowledge is examined in relation to selected demographic and economic characteristics. Responses to the 10 questions measure overall program knowledge and answers in specific areas are examined. Comparisons are made among the three types of survivor units—families of current widows, remarried widows, and widowers. Responses to some questions are examined in relation to selected characteristics of the survivor family. The same characteristics, of course, are not relevant to all questions and some characteristics may have differing effects. A characteristic such as "duration of time since death of the spouse" can have a negative effect on the recall of provisions related to benefit entitlement if a long period has elapsed since the spouse's death and the receipt of survivor benefits. The same variable, however, may produce a positive effect because the surviving spouse has had a longer time in beneficiary status to learn the relevant program provisions.

## Characteristics of Beneficiary Families

An overview of the characteristics of the survivor beneficiary families is provided in table 1. Two-thirds of survivor families were headed by current widows; only 13 percent were headed by widowers. About 75 percent of the families were headed by persons under age 50; only 2 percent were headed by persons aged 60 or older. Remarried widows (with a median age of 39) were younger than both current widows and widowers (with median ages of 46 and 47, respectively).

Seventy-seven percent of the survivor families were white, 19 percent black, and 4 percent of other races. Compared with white women, a disproportionate number of black women head survivor beneficiary families: 24 percent of the current widows heading survivor families are black, whereas only about 12 percent of a comparable age group of women in the U.S. population are black.<sup>5</sup> This overrepresentation of black women is due in part to the greater likelihood of death among young black men than among young white men. Also, the distribution among the types of survivor beneficiary units is different for blacks and whites. As shown below, 84 percent of the black surviving spouses are widows, compared with 62 percent of the white surviving spouses. From the point of view of widows remarrying, then, about 1 in 4 of the white survivor units were families of remarried widows, compared with 1 in 12 of

<sup>5</sup> Bureau of the Census, "The Social and Economic Status of the Black Population," **Current Population Reports** (Series P-23, No. 80), 1979, table 119.

**Table 1.**—Selected characteristics, by type of family head: Percentage distribution of survivor families with children under age 18 receiving Social Security benefits, January 1978

Selected characteristics	Total	Family head		
		Widower	Remarried widow	Current widow
Total number . . . . .	910,000	122,000	183,000	605,000
Total percent . . . . .	100	100	100	100
Current age of surviving spouse:				
29 or younger . . . . .	8	4	12	8
30-39 . . . . .	28	22	43	24
40-49 . . . . .	37	38	34	38
50-54 . . . . .	16	20	7	18
55-59 . . . . .	9	12	2	10
60 or older . . . . .	2	5	(1)	2
Median age . . . . .	44	47	39	46
Race:				
White . . . . .	77	84	89	72
Black . . . . .	19	12	8	24
Other . . . . .	4	4	3	4
Number of children under age 18 living in household in 1977:				
1 . . . . .	44	46	31	48
2 . . . . .	28	25	30	28
3 . . . . .	15	16	21	13
4 or more . . . . .	13	13	18	12
Social Security benefits:				
Less than \$2,000 . . . . .	8	29	9	4
\$2,000-\$2,999 . . . . .	18	36	21	14
\$3,000-\$4,999 . . . . .	25	26	25	26
\$5,000-\$7,999 . . . . .	35	7	33	41
\$8,000-\$9,999 . . . . .	11	1	10	14
\$10,000 or more . . . . .	1	(1)	2	1
Median benefit . . . . .	\$4,820	\$2,394	\$4,451	\$5,479

<sup>1</sup> Less than 0.5 percent.

owers and remarried widows do not receive benefits for themselves: widowers generally do not receive a father's benefit because of the extent of their work and earnings, and remarried widows are not eligible for mother's benefits.

## Knowledge of Survivors Program Provisions

An overall knowledge rating was assigned to the surviving spouses based on their responses to the 10 questions on program knowledge in the survey. Those with 3 or fewer correct answers were designated as "poorly informed," those with 4-7 correct answers were "fairly well informed," and those having 8-10 correct answers were "well informed." In this section, the knowledge rating of survivor families is examined in relation to selected characteristics, including education of surviving spouse, family income, and other factors. This analysis is followed by an assessment of the level of knowledge of program provisions related to child's benefits, spouse's benefits, and work and earnings provisions.

## Overall Knowledge of Program Provisions

Both current and remarried widows were considerably better informed than widowers, as is shown in table 2. The proportion of poorly informed widowers was more than twice as large as that of the widows, and the proportion of well informed widowers was only one-fourth that of the widows. About 5 percent of the widows, compared with 1 percent of the widowers, answered 9 or 10 questions correctly. This difference between widows and widowers is not surprising considering that the main contact of widowers with the Social Security program is as payees for their minor children, whereas most widows are themselves also beneficiaries.

**Table 2.**—Level of knowledge, by type of family head: Percentage distribution of survivor families with children under age 18 receiving Social Security benefits, January 1978

Level of knowledge <sup>1</sup>	Total	Family head		
		Widower	Remarried widow	Current widow
Total number . . . . .	910,000	122,000	183,000	605,000
Total percent . . . . .	100	100	100	100
Poorly informed . . . . .	8	17	4	8
Fairly well informed . . . . .	71	76	73	69
Well informed . . . . .	21	6	23	23
More than half correct . . . . .	66	39	72	70
9 or 10 correct . . . . .	5	1	5	6

<sup>1</sup> The number of correct answers determines the level of knowledge:  
 0-3 correct = poorly informed  
 4-7 correct = fairly well informed  
 8-10 correct = well informed.

the blacks: widows who are black are much less likely to remarry than widows who are white.

Family head	Black	White
Total number (in thousands) . . . . .	176	698
Total percent . . . . .	100	100
Widower . . . . .	8	14
Remarried widow . . . . .	8	23
Current widow . . . . .	84	62

Almost half of the households headed by widowers or unmarried widows had only one child under age 18, compared with about one-third of the remarried widows. Remarried widows were much more likely to have four or more of these young children at home.

The median Social Security benefit received by these survivor families in 1977 was \$4,820. The group medians ranged from \$2,394 for families of widowers to \$5,479 for families of current widows. Since the benefit amount is based on the deceased worker's previous earnings, the difference in medians reflects the usually higher earnings of men than of women. Also, most wid-

A positive relationship between educational level and knowledge of survivor benefit provisions is suggested in table 3. This relationship is more evident for the current widows than for the other family groups. Among the current widows, about 30 percent with 12 years of schooling completed were well informed, compared with 19 percent who had finished 9–11 years, and 14 percent who had completed 8 or fewer years. Those with 1 year or more of college, however, did not score any higher than those who completed exactly 12 years of schooling.

The median 1977 income for families of current widows (\$10,772) was about half that for widowers (\$21,140) and remarried widows (\$20,103). The positive association between knowledge of program provisions and family income, as expected, is shown in table 4. The table provides a measure of knowledge for the widower, remarried widow, and current widow families by family income, surviving spouse's earnings, and level of Social Security benefit. The proportion of well informed current widows in the highest family income category

**Table 3.**—Level of knowledge, by years of schooling completed and type of family head: Percentage distribution of survivor families with children under age 18 receiving Social Security benefits, January 1978

Level of knowledge <sup>1</sup>	Total	Years of schooling completed			
		8 or fewer years	9–11 years	12 years	13 or more years
Widower					
Total number . . . . .	122,000	18,000	24,000	39,000	40,000
Percent of total . . . . .	100	15	20	32	33
Total percent . . . . .	100	100	100	100	100
Poorly informed . . . . .	17	21	24	13	16
Fairly well informed . . . . .	76	71	69	82	77
Well informed . . . . .	6	8	6	5	7
More than half correct . . . . .	39	39	32	40	42
Remarried widow					
Total number . . . . .	183,000	22,000	49,000	73,000	37,000
Percent of total . . . . .	100	12	27	40	21
Total percent . . . . .	100	100	100	100	100
Poorly informed . . . . .	4	6	4	4	3
Fairly well informed . . . . .	73	76	80	70	69
Well informed . . . . .	23	18	16	26	27
More than half correct . . . . .	72	63	73	73	76
Current widow					
Total number . . . . .	605,000	113,000	174,000	200,000	116,000
Percent of total . . . . .	100	19	29	33	19
Total percent . . . . .	100	100	100	100	100
Poorly informed . . . . .	8	15	9	5	5
Fairly well informed . . . . .	69	72	71	65	68
Well informed . . . . .	23	14	19	30	27
More than half correct . . . . .	70	56	66	78	74

<sup>1</sup> See table 2, footnote 1.

was three times as large as that in the lowest category, and one and a half times larger than that in the middle-income group. Although weaker than for current widows, a positive association between program knowledge and family income seems to be evident for remarried widows and widowers.

It was expected that the relationship between program knowledge and surviving spouse's earnings would be similar to that between knowledge and family income. Table 4, however, does not indicate a correlation between the level of earnings and the overall level of knowledge of surviving spouses.

A positive association also existed between the level of knowledge and the amount of Social Security benefits received by survivor families. This is most clearly evident among current widows. The proportion of well informed widows in the highest benefit category (\$7,000 and above) was twice as large as that in the lowest category (less than \$3,000). Further, among the women, 69 percent of the remarried widows and 57 percent of the current widows in the low benefit category answered more than half the questions correctly, compared with about 78 percent of those in the highest benefit category. The amount of benefits received had no apparent effect on widowers.

It was expected that recency of work experience would be positively related to program knowledge for all surviving spouses, but such a relationship was not evident for remarried widows and widowers. Among current widows, however, those who worked during the last 2 years were more likely to be well informed than those with less recent or no work experience. Among those with the most recent work experience, 26 percent answered at least 8 of the 10 questions correctly, compared with 19 percent of those who last worked during 1970–76 and 16 percent of those who never worked. Three out of four of the widows with recent work experience knew the answers to more than half of all the questions.

Surviving spouses were asked whether or not, before the death of their spouses, they thought that Social Security would pay benefits to them or their children. About two-fifths of remarried and current widows reported that they expected to receive benefits for themselves or their children (table 5). Surviving husbands were far less likely than surviving wives to have any expectations of receiving survivor benefits, and whether or not they did had no effect on their knowledge rating. More than one-third of the surviving spouses stated that they had not given any thought to this situation before the death of their spouse. There was a positive relationship between the expectation of receiving benefits and the knowledge of survivor-benefit provisions for both groups of widows under the program. Approximately 29 percent of all widows who expected to receive survivor benefits were rated as well informed, compared with

**Table 4.—Level of knowledge, by type of family head, income level, and source of income: Percentage distribution of survivor families with children under age 18 receiving Social Security benefits, January 1978**

Level of knowledge <sup>1</sup>	Family head and income level								
	Widower			Remarried widow			Current widow		
	Low	Middle	High	Low	Middle	High	Low	Middle	High
	Total family income <sup>2</sup>								
Total number .....	3,000	16,000	100,000	4,000	28,000	143,000	60,000	285,000	245,000
Total percent .....	(3)	100	100	(3)	100	100	100	100	100
Poorly informed .....	...	21	15	...	7	3	18	9	4
Fairly well informed .....	...	73	78	...	73	73	72	71	66
Well informed .....	...	6	7	...	19	24	10	20	30
More than half correct .....	...	34	41	...	62	75	50	68	76
	Surviving spouse's earnings <sup>4</sup>								
Total number .....	5,000	20,000	85,000	35,000	47,000	19,000	152,000	144,000	59,000
Total percent .....	(3)	100	100	100	100	100	100	100	100
Poorly informed .....	...	20	15	4	3	7	6	7	5
Fairly well informed .....	...	73	78	76	73	64	68	66	69
Well informed .....	...	8	6	21	23	29	26	26	26
More than half correct .....	...	37	40	71	73	75	74	74	73
	Family Social Security benefits <sup>5</sup>								
Total number .....	79,000	40,000	2,000	55,000	86,000	41,000	106,000	318,000	181,000
Total percent .....	100	100	(3)	100	100	100	100	100	100
Poorly informed .....	18	16	...	5	5	2	14	8	4
Fairly well informed .....	76	78	...	76	72	72	71	69	66
Well informed .....	6	7	...	18	24	26	15	22	29
More than half correct .....	38	42	...	69	72	79	57	52	78

<sup>1</sup> See table 2, footnote 1.

<sup>2</sup> Income levels for total family income are:

Low = Less than \$5,000

Middle = \$5,000-\$11,999

High = \$12,000 or more.

<sup>3</sup> Not shown; fewer than 50 sample (8,000 weighted) cases.

<sup>4</sup> Income levels for surviving spouse's earnings are:

Low = \$3,000 or less

Middle = \$3,001-\$9,999

High = \$10,000 or more.

<sup>5</sup> Income levels for family Social Security benefits are:

Low = Less than \$3,000

Middle = \$3,000-\$6,999

High = \$7,000 or more.

17 percent of those who did not expect benefits and 20 percent of those who had not thought about it.

Examination showed an inverse association between the proportion of well informed current widows and the number of children under age 18 in the household. There are several possible reasons for this. Parents in the smaller households tended to have more education than those with larger families. Although, when controlling for years of school completed by the surviving spouse, there was no difference in level of knowledge by number of children under age 18. Smaller households meant older children and more entitlement experience. And level of program knowledge was higher when the age of the youngest child was higher.

With respect to other characteristics examined, the length of time that the survivor family received benefits and the spouse's age had no effect on his or her overall level of knowledge of the survivor program. The former, however, did have a noticeable effect on some of the specific questions that were asked in the 1978 Survey of Survivor Families With Children.

### Knowledge of Child's Benefits Provisions

As payees for their children, there is a definite need for surviving spouses to have a good knowledge of the provisions that affect child's benefits. This knowledge was obviously present. Four of the 10 questions on program provisions dealt with the impact on the child's benefits of his or her age, becoming disabled, and marrying, and the impact of the parent remarrying. Except for the question regarding child's disability benefits, more than three-fourths of the widowers answered each question on child's benefits correctly (see the Appendix). Nine of 10 of all surviving spouses knew the age at which the child's benefits would normally end. There was a very high awareness as well among the surviving spouses as to how the marriage of the child or the remarriage of the surviving spouse would affect the child's benefits. About 85 percent of all widows and 77 percent of the widowers knew that marriage of the child would terminate the child's benefits. Moreover, based on their experience, 97 percent of the remarried widows knew that their own remarriage would not end their

**Table 5.**—Level of knowledge, by expectation of receiving benefits and type of family head: Percentage distribution of survivor families with children under age 18 receiving Social Security benefits, January 1978

Level of knowledge <sup>1</sup>	Expectation of receiving benefits		
	Yes	No	Didn't think about it
	Total		
Total number .....	334,000	236,000	337,000
Percent of total .....	37	26	37
Total percent .....	100	100	100
Poorly informed .....	5	12	10
Fairly well informed .....	67	75	72
Well informed .....	28	14	19
	Widowers		
Total number .....	16,000	69,000	36,000
Percent of total .....	13	57	30
Total percent .....	100	100	100
Poorly informed .....	15	17	18
Fairly well informed .....	79	77	74
Well informed .....	6	6	8
	Remarried widows		
Total number .....	66,000	42,000	75,000
Percent of total .....	36	23	41
Total percent .....	100	100	100
Poorly informed .....	3	6	4
Fairly well informed .....	67	76	78
Well informed .....	30	18	18
	Current widows		
Total number .....	252,000	126,000	226,000
Percent of total .....	42	21	37
Total percent .....	100	100	100
Poorly informed .....	5	10	10
Fairly well informed .....	66	73	69
Well informed .....	29	17	20

<sup>1</sup> See table 2, footnote 1.

child's benefits. On the question of a child's disability benefits, about 60 percent of the widowers and 70 percent of all widows knew that the child would continue to receive benefits beyond age 18 as a disabled adult child.

Although widowers had a lower overall level of knowledge of the survivors program provisions, the difference between widowers' and widows' knowledge of child's benefits provisions was relatively small. (The level of knowledge in any one subject area and the overall level of knowledge are not directly comparable though, because of the small number of questions in each subject area.) As the figures below show, 38 percent of the widowers knew the correct answers to all four questions on child's benefits provisions, compared with 54 percent of the remarried widows and 50 percent of the current widows. Only a very small percentage of

all surviving spouses answered only one or none of the questions correctly.

Correct answers	Total	Widower	Remarried widow	Current widow
Total percent	100	100	100	100
None .....	1	2	(1)	1
1 .....	3	5	1	4
2 .....	12	16	9	12
3 .....	34	39	36	32
4 .....	49	38	54	50

<sup>1</sup> Less than 0.5 percent.

### Knowledge of Spouse's Benefits Provisions

All surviving spouses need some knowledge of spouse's benefits provisions, although current widows are the group most likely to be receiving survivor's benefits themselves and are therefore the group most at risk with respect to these provisions. Two of the four questions in this area dealt with how the child's age and the spouse's remarriage affect the mother's or father's benefits. The other questions concerned the eligibility age for aged widow(er)'s benefits and the existence of a monthly maximum family Social Security benefit.

Most current widows will experience a period when they are not eligible for benefits—after their youngest child reaches age 18 and before they themselves become age 60. Nevertheless, their response to the question of whether they would continue to receive benefits after the youngest child became age 18 did not show a strong awareness of this provision: more than 40 percent did not know that their benefits would end. Examination indicates that there was a positive relationship between age of the youngest child and the mother's knowledge of this provision: widows whose youngest child was closer to age 18 were more aware of the provision than those with younger children. Also, older widows were more aware of the provision than were younger widows. Awareness of this provision tends to increase as beneficiaries approach the time when it will affect them.

All widows were highly knowledgeable of the remarriage provision: 80 percent of the current widows answered the question correctly. And, as expected, because of their personal experience, virtually all of the remarried widows (about 9 out of 10) knew that remarriage would end their benefits. Most widowed fathers were not receiving benefits for themselves and showed a definite lack of knowledge of this provision: only 38 percent answered the question correctly.

Only a small proportion of all surviving spouses were able to correctly state the specific age of eligibility for aged widow(er)'s benefits. (This was the most often incorrectly answered question.) About 10 percent of the widows and 3 percent of the widowers knew that a non-disabled widow(er) could begin receiving benefits at age 60. The most frequently guessed age was the age of eligibility for retired-worker benefits. Among current

widows, the group most likely to become reentitled to benefits, 44 percent thought that the correct age of eligibility was 62, and 14 percent reported age 65. An examination showed a positive relationship between current age and knowledge of the correct age for receiving widow(er)'s benefits, so that those nearer to the age when they could be affected by the provision were more aware of it. Administrative procedures protect potential beneficiaries by notifying the surviving spouse when benefits are terminated because the youngest child in his or her care has attained age 18: he or she may again become entitled to benefits upon attainment of age 60 (or if disabled, age 50).

The provisions on maximum family benefits were another area of weak knowledge. Only about half of the widowers and less than half the widows knew that a maximum existed. Most of those who did not answer correctly indicated that they were not sure of the answer. It was expected that surviving spouses in families of three or more beneficiaries would be more aware of this provision, since the maximum benefit provision is applicable to such families. Even when the responses were examined in relation to the number of children under age 18 in the family, there was no apparent difference in responses by number of children—even among families of current widows in which there were two or more children.

Overall knowledge of spouse's benefits provisions was lower than knowledge of child's benefits provisions, and widowers' knowledge of spouse's benefits provisions was considerably lower than that of the other surviving spouses. The figures below show that very few of the surviving spouses knew the correct answers to all four spouse's benefits questions, but both remarried widows and current widows were twice as likely as widowers to correctly answer at least three of the four questions. More than half of the widowers answered only one or none of the questions correctly, compared with 29 percent of the remarried widows and 33 percent of the current widows.

Correct answers	Total	Widowers	Remarried widows	Current widows
Total percent	100	100	100	100
None.....	8	17	3	7
1.....	28	36	26	26
2.....	39	34	40	39
3.....	23	12	27	24
4.....	3	1	3	4

### Knowledge of Work and Earnings Provisions

Although the work and earnings provisions are more relevant for the current widows than for the other surviving spouses, the remarried widows and widowers also need this information since these provisions apply to their beneficiary children who work. Only two questions

in the survey dealt with the impact of work and earnings on survivors benefits. Surviving spouses were asked whether or not benefits could be affected by earnings and to indicate the yearly amount a person could earn and still not affect his or her benefits. Although current widows are more likely than widowers to be beneficiaries, they are less likely to work or work enough to be affected by the earnings test. Nonetheless, about 80 percent of these women knew that their earnings could affect their benefits. Although remarried widows do not receive benefits, many of them were likely to have been aware of the earnings test before remarriage. Their responses indicated about the same level of knowledge as the current widows. Widowers generally do not receive father's benefits because of their work and earnings, and they were only half as likely as current and remarried widows to answer this question correctly.

Regarding the question about the earnings level that affects benefits, only a relatively small proportion of surviving spouses (about 30 percent) knew the specific amount of the allowable earnings. Forty percent of the current widows, more than 50 percent of the remarried widows, and almost 60 percent of the widowers reported that they did not know the yearly earnings they were permitted to have without loss of benefits. Among those surviving spouses who knew that earnings can affect the receipt of benefits, 22 percent also knew the specific amount of allowable earnings.

It is reasonable to expect that a beneficiary with current earnings should be aware of the annual earnings test. Recent work experience, however, made little or no difference in overall response to the question of whether work would affect receipt of benefits. Although current widows who had worked within the 2 preceding years were more likely to know the amount of earnings permitted without loss of benefits than were those with less recent or no work experience, the same was not true for remarried widows and widowers. Differences in responses based on earnings level were evident for both the questions of whether earnings could affect benefits and the amount of earnings allowed under the earnings test. Among current widows who worked in either or both 1977 and 1978, those who earned below or slightly above the yearly exempt amount (\$3,000 in 1977 and \$3,240 in 1978) were more aware that earnings could affect their benefits, and they more often knew the correct amount of earnings permitted without loss of benefits than did those with higher earnings.

### Conclusions and Implications

This article evaluates how well informed a specific beneficiary group—widows and widowers with minor children in their care—is with respect to program provisions that affect payment of benefits to them and their families. The evaluation is based on the responses of a

sample of survivor beneficiaries to 10 questions on benefit provisions. The analysis assesses how well informed the three groups of survivor beneficiaries—current widows, remarried widows, and widowers—are overall and how informed they are about specific provisions that may directly affect them.

Widowers were found to be the least well informed among the three groups. They were twice as likely as current and remarried widows to be rated as poorly informed (defined as answering 3 or fewer of the 10 questions correctly). Overall, about 23 percent of all widows were regarded as well informed (defined as correctly responding to 8 or more of the 10 questions). Only 6 percent of the widowers were well informed. In some cases, varying levels of program knowledge were positively associated with certain characteristics, such as years of schooling completed, family income, Social Security benefits, and recency of work. The earnings of a surviving spouse had no apparent effect on level of knowledge.

The strongest of the three subject areas of program knowledge—child's benefits, spouse's benefits, and work and earnings provisions—was the child's benefits area. Except for the question on disability benefits for a disabled child, there was high, uniform knowledge of child's benefits provisions by all three groups of surviving spouses. Program knowledge was weakest in the work and earnings area, although the lowest proportion of correct answers for an individual question was on the question of age eligibility for aged widow's or widower's benefits in the spouse's benefits area. Even though the knowledge ratings differed for the three groups of surviving spouses in the three subject areas, with both groups of widows being better informed than widowers, the relative differences between widows and widowers in knowledge of child's benefits provisions were not as large as those relating to spouse's benefits or work and earnings provisions.

Experience with program provisions and the need for an awareness of particular provisions appear to be key factors in explaining beneficiary knowledge. For example, virtually all the remarried widows answered correctly that, if a young widow remarried, she would lose her benefit eligibility. The other factor, when looking at specific questions, is that beneficiaries at risk have a high awareness—working knowledge—of the relevant provisions and the consequences of their actions. For example, most current widows knew that their benefits could be affected by the money they received from work. Those who worked recently and whose earnings were close to the yearly exempt amount were more aware of this than were other current widows, and they also more frequently knew the amount of earnings permitted without loss of benefits. In addition, they knew that they would lose mother's benefits if they remarried but that their children's benefits would not be affected.

All the surviving spouses were highly aware that child's benefits would end if the child married.

Based on the survey, this beneficiary population appears to be well served by SSA's public information system. Most surviving spouses heading beneficiary units are aware of the provisions they need to know to participate effectively in the program, although they frequently show little knowledge of provisions that do not affect them. For instance, most widowers, who usually are not receiving benefits themselves because they have earnings above the exempt amount, do not do well in the area of spouse's benefits provisions, but they are knowledgeable about child's benefits provisions. For some of the areas of relative weakness in knowledge identified among beneficiaries, there are administrative procedures to deal with them. For instance, regarding the eligible age for widow's benefits, it is Social Security Administration policy to notify the surviving spouse of the age of eligibility when the youngest child beneficiary attains age 18.<sup>6</sup>

Although only a limited portion of the 1978 Survey of Survivor Families With Children dealt with beneficiary knowledge of program provisions, the survey produced detailed information with which to assess the beneficiary group's working knowledge of relevant provisions. Such assessments are important in appraising how well the information system achieves effective beneficiary participation and effective program administration. In addition, the survey approach supplements other methods of assessment used by SSA, such as evaluating beneficiaries' comprehension of provisions presented in publications directed to the public.

## **Appendix: Program Provisions Questions and Statistical Aspects**

The 10 questions listed below were part of SSA's 1978 Survey of Survivor Families With Children. They deal with provisions related to benefit eligibility and to events that cause withholding of benefits or termination of entitlement to the surviving spouse or minor children of the deceased worker. The questions and responses are grouped in three subject areas: child's benefits, spouse's benefits, and work and earnings provisions. Following the questions and responses, statistical aspects of the survey are discussed.

Table I lists the questions asked and tabulates the responses of the three types of family units—those of widowers, remarried widows, and current widows. For 8 of the 10 questions, the respondent could answer yes, no, or not sure. For the other two questions, the respondents needed to know specific program-related information.

<sup>6</sup> See the discussion of question 5 on page 12 in the Appendix.



**Table I.—Questions on Social Security provisions and responses: Percentage distribution of surviving spouses in families with children under age 18 receiving Social Security benefits, by type of family head, January 1978**

Question and response	Total	Family head		
		Widower	Remarried widow	Current widow
Total number .....	910,000	122,000	183,000	605,000
Total percent .....	100	100	100	100
1. If the child is no longer enrolled in school, would that child's benefits continue past the 18th birthday?				
Yes .....	5	6	5	5
No .....	90	88	92	89
Not sure .....	5	6	4	6
2. If something happened to one of your children while still young, and this child became disabled and couldn't work, could this child keep getting Social Security as an adult?				
Yes .....	67	58	67	69
No .....	3	5	3	2
Not sure .....	30	36	30	29
3. If a child marries before age 20, would his or her benefits continue?				
Yes .....	3	5	4	2
No .....	84	77	86	85
Not sure .....	13	18	10	12
4. If a widow or widower were to remarry, would the children's benefits continue?				
Yes .....	87	85	97	84
No .....	4	5	2	5
Not sure .....	9	10	1	11
5. When the youngest child receiving benefits reaches age 18, could the widow or widower still receive mother's or father's benefits?				
Yes .....	17	16	16	17
No .....	58	54	60	58
Not sure .....	27	30	24	25
6. If a widow remarried while the children were still young, could eligibility for his or her own benefits (as a mother or a father) continue?				
Yes .....	8	25	5	5
No .....	76	38	89	80
Not sure .....	16	37	6	15
7. A widow (widower) can also receive benefits when she (he) reaches a certain age, even if she (he) has no young children. At what age do you think you could first receive the aged widow (widower) benefits?				
Under age 60 .....	2	1	3	3
60 .....	9	3	8	11
61 .....	(1)	(1)	(1)	(1)
62 .....	42	34	42	44
63-64 .....	2	2	3	2
65 .....	15	21	14	14
66 or older .....	(1)	1	(1)	(1)
Don't know .....	28	38	30	25
8. Is there a maximum Social Security will pay to a family, no matter how many family members there are?				
Yes .....	44	50	43	42
No .....	9	9	10	9
Not sure .....	48	40	47	49
9. Can the benefits that a widow or widower receives ever be affected by the money she or he receives from work?				
Yes .....	74	39	78	79
No .....	12	36	10	8
Not sure .....	15	25	12	13
10. What is the maximum yearly amount a person can earn and still not affect their benefits?				
Total number <sup>2</sup> .....	800,000	78,000	165,000	557,000
Total percent .....	100	100	100	100
Less than \$3,000 .....	15	11	18	14
\$3,000-\$3,299 .....	30	20	20	34
\$3,300-\$3,999 .....	6	5	5	7
\$4,000-\$4,999 .....	4	4	4	3
\$5,000 or more .....	2	2	2	1
Don't know .....	44	58	51	40

<sup>1</sup> Less than 0.5 percent.

<sup>2</sup> Question 10 excludes those who indicated in question 9 that benefits cannot

be affected by money received from work.

### Questions on Child's Benefits Provisions

1. "If the child is no longer enrolled in school, would that child's benefits continue past the 18th birthday?" According to the laws in effect at the time of the survey, if the child was not disabled, benefits would be paid

after age 18 and up through age 21 only if the child were a full-time student.<sup>7</sup> The correct answer is NO.

<sup>7</sup> Significant changes were made in the student benefit program under the Omnibus Budget Reconciliation Act of 1981 (Public Law 97-35). No benefits to postsecondary students will be paid after April 1985.

2. "If something happened to one of your children while still young, and this child became disabled and couldn't work, could this child keep getting social security as an adult?" The law specifies that benefits for a disabled son or daughter aged 18 or over are payable if the child meets the necessary requirements and was disabled before age 22. Therefore, the correct answer is YES.

3. "If a child marries before age 20, would his or her benefits continue?" The correct answer is NO. The technical provision related to this question states that the marriage of a child beneficiary at any age would cause benefits to cease, except for a disabled child aged 18 or over who married another Social Security beneficiary other than a nondisabled child.

4. "If a widow or widower were to remarry, would the children's benefits continue?" The correct answer is YES.

### Questions on Spouse's Benefits Provisions

5. "When the youngest child receiving benefits reaches age 18, could the widow or widower still receive mother's or father's benefits?" The correct answer is NO. The benefits of current widows will end if the widow is under age 60 when the youngest child reaches age 18. At age 60, she may become eligible for widow's benefits.<sup>8</sup> Remarried widows and most widowers do not receive survivors benefits.

6. "If a widow or widower remarried while the children were still young, could eligibility for his or her own benefits (as a mother or father) continue?" The correct answer is NO. The remarriage of a widow(er) after entitlement to mother's or father's benefits and before the youngest child reaches age 18 will result in the termination of the parent's benefits unless the remarriage was to certain other Social Security beneficiaries.<sup>9</sup>

7. "A widow(er) can receive benefits also when she/he reaches a certain age, even if there are no young children. At what age do you think you could first receive the aged widow(er)'s benefits?" A nondisabled surviving spouse would be eligible for widow(er)'s benefits beginning at age 60.

8. "Is there a maximum Social Security will pay to a family, no matter how many family members there are?" The correct answer is YES. There is a monthly maximum family benefit that can be paid on a worker's

<sup>8</sup> Recent legislation ends entitlement for mother's and father's benefits when the youngest child in the care of a surviving spouse reaches age 16, rather than age 18 as was in effect at the time of the survey. Beginning September 1981, the provision was effective for current beneficiaries at the end of August 1983, but was effective immediately for parents newly entitled (or reentitled) to benefits (Public Law 97-35).

<sup>9</sup> Also, if the subsequent marriage ends, the widow(er) may become entitled or reentitled to mother's (father's) benefits based on the prior deceased spouse's Social Security record.

record. Generally, no more than the established maximum can be paid to a family regardless of the number of beneficiaries entitled on that Social Security record. (The statutory maximum may be exceeded in certain specific instances.)<sup>10</sup>

### Questions on Work and Earnings Provisions

9. "Can the benefits that a widow(er) receives ever be affected by the money he or she receives from work?" The correct answer is YES. Benefits are subject to an annual earnings test under which part or all of the benefit payments are withheld when the earnings of a beneficiary under age 72 exceed the amount specified in the law.<sup>11</sup>

10. "What is the maximum yearly amount a person can earn and still not affect benefits?" Data on this question exclude persons who did not answer the previous question or indicated that work activity did not affect benefits. The exempt amount under the annual earnings test in 1977 was \$3,000 for all workers; beginning January 1978 it was \$3,240 for workers under age 65 (\$4,000 for beneficiaries aged 65-72). The amount has changed each year beginning in 1973.<sup>12</sup> The questions in the survey about money amounts referred to 1977 levels. Since the interview was in 1978 and no reference to the year was made in this question, the interval of \$3,000-\$3,299 encompassing both the 1977 and 1978 amounts was used in this article to give the respondent the benefit of the doubt.

### Statistical Aspects of the Survey

This article is based on data from the 1978 Survey of Survivor Families With Children.<sup>13</sup> The Institute for Survey Research, Temple University, performed the interviews in April-July 1978 under contract with the Social Security Administration. SSA's Office of Research and Statistics designed the survey and performed subsequent data analysis. The public use tape of the survey is available from the National Technical Information Service of the Department of Commerce (Reference No. PB 83-120436).

The population surveyed consisted of survivor families with children under age 18 who were receiving benefits in December 1977: the population includes families of widowers, remarried widows, and current (or unmarried) widows. About 80,000 families in which neither

<sup>10</sup> Social Security Administration, *Social Security Handbook*, sixth edition, Section 731-732, June 1982.

<sup>11</sup> Age 72 was the age limit beyond which the earnings test no longer applied. Effective in 1983, the limit was lowered to age 70.

<sup>12</sup> The allowable amount of earnings in 1983 was \$6,600 annually for persons aged 65-69, and \$4,920 for persons under age 65. Beginning in 1983 there is no limit on earnings for those aged 70 or older.

<sup>13</sup> Robert I. K. Hastings and Philip B. Springer, *op. cit.*

parent was present were excluded to simplify questionnaire design. Further, since Social Security regulations forbid nonadministrative contact with survivors within 1 year of the worker's death, about 110,000 additional families were excluded. The resultant population consisted of 940,770 families. This total was further reduced to 910,303 when those in Alaska and Hawaii were excluded.

The sampling frame consisted of an area probability design conducted in three stages. First, the 99 primary sampling units (PSU's) in the contractor's national design, including 18 self-representing units, were selected. Next, the choice of ZIP codes within the PSU's was made with probability proportional to size. Finally, cases within the specified ZIP codes were selected systematically from a Social Security list of eligible cases. A sampling rate of 1 in 120 was used to select the sample from which a reserve sample (which was not used) was randomly subselected at the rate of 1 in 27. This yielded a final sampling fraction of 1 in 125.

The estimates of survivor families with children are projected from the sample. The weight for each sample case was the inverse of the probability of selection adjusted by a noninterview factor. The latter was developed using crosstabulations of respondents and non-respondents by race, sex of the deceased, primary insurance amount, and number of children. The average

overall weight was 158, ranging from 145 for surviving black women to 200 for surviving black men. The weighted counts provide estimates of the population of survivor families with minor children in January 1978 (with the stated exclusions).

The estimates are based on a sample and therefore are subject to sampling variability. The standard errors shown in Appendix table II provide a measure of this sampling variability. The standard errors were calculated after the data had been corrected for differential nonresponse.

The interval from one standard error about the estimated percentage to one standard error below contains the average estimate from all possible samples in roughly 68 percent of all samples. This level of confidence increases to 90 percent if the figures in the table are multiplied by 1.6; it goes to 95 percent if multiplied by 2.0; and to 99 percent if multiplied by 2.5.

To derive standard errors that are applicable to a wide variety of items, numerous assumptions and approximations were required. As a result, these standard errors provide an indication of the order of magnitude rather than the precise standard error for any specific item. Population estimates based on fewer than 50 sample cases are considered too unreliable for analysis. Thus, estimates are not shown when the base is less than 8,000 weighted cases.

**Table II.**—Generalized standard errors of estimated percentages, 1978 Survey of Survivor Families With Children

Base of percentage	Sample cases	Estimated percentage										
		98 or 2	95 or 5	90 or 10	85 or 15	80 or 20	75 or 25	70 or 30	65 or 35	60 or 40	55 or 45	50
8,000	50	2.8	4.3	5.9	7.0	7.9	8.5	9.0	9.4	9.7	9.8	9.9
10,000	63	2.5	3.8	5.3	6.3	7.0	7.6	8.1	8.4	8.6	8.8	8.8
15,000	95	2.0	3.1	4.3	5.1	5.7	6.2	6.6	6.8	7.0	7.1	7.2
20,000	127	1.7	2.7	3.7	4.4	5.0	5.4	5.7	5.9	6.1	6.2	6.2
25,000	158	1.6	2.4	3.3	4.0	4.5	4.8	5.1	5.3	5.5	5.5	5.6
50,000	317	1.1	1.7	2.4	2.8	3.1	3.4	3.6	3.8	3.9	3.9	3.9
75,000	475	.9	1.4	1.9	2.3	2.6	2.8	2.9	3.1	3.1	3.2	3.2
100,000	633	.8	1.2	1.7	2.0	2.2	2.4	2.6	2.7	2.7	2.8	2.8
125,000	791	.7	1.1	1.5	1.8	2.0	2.2	2.3	2.4	2.4	2.5	2.5
150,000	949	.6	1.0	1.4	1.6	1.8	2.0	2.1	2.2	2.2	2.3	2.3
200,000	1,266	.5	.9	1.2	1.4	1.6	1.7	1.8	1.9	1.9	2.0	2.0
250,000	1,582	.5	.8	1.1	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.8
300,000	1,899	.4	.7	1.0	1.1	1.3	1.4	1.5	1.5	1.6	1.6	1.6
350,000	2,215	.4	.6	.9	1.1	1.2	1.3	1.4	1.4	1.5	1.5	1.5
400,000	2,532	.4	.6	.8	1.0	1.1	1.2	1.3	1.3	1.4	1.4	1.4
500,000	3,165	.3	.5	.7	.9	1.0	1.1	1.1	1.2	1.2	1.2	1.2
600,000	3,798	.3	.5	.7	.8	.9	1.0	1.0	1.1	1.1	1.1	1.1
700,000	4,430	.3	.5	.6	.8	.8	.9	1.0	1.0	1.0	1.0	1.1
800,000	5,063	.3	.4	.6	.7	.8	.9	.9	.9	1.0	1.0	1.0
900,000	5,696	.3	.4	.6	.7	.7	.8	.9	.9	.9	.9	1.0