

Spousal-Only Beneficiaries in 2050

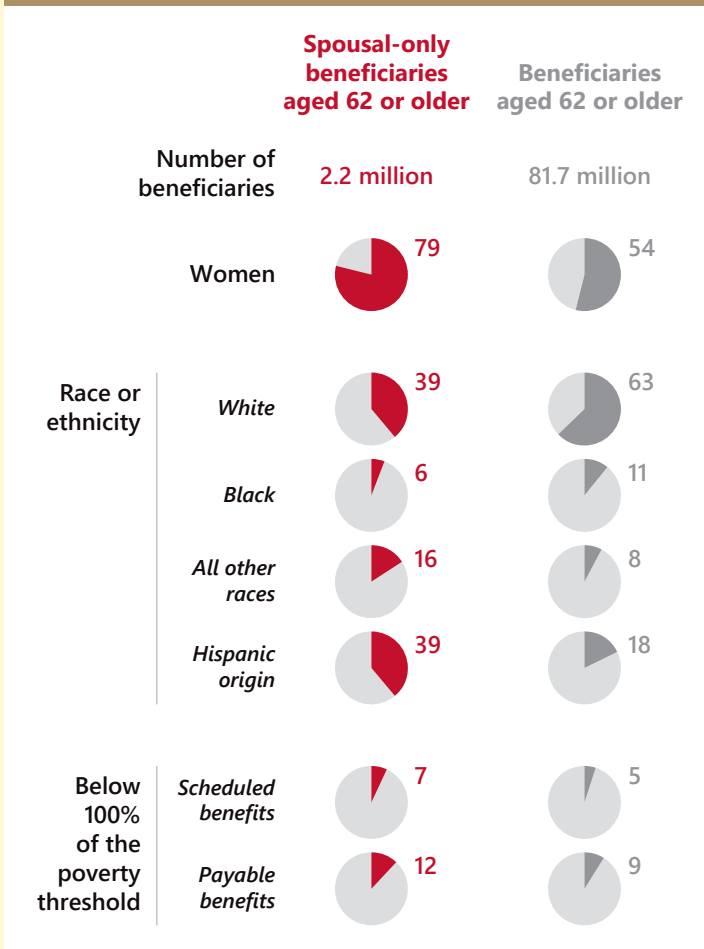
DEFINITION: [Spousal-only beneficiaries](#) are individuals who did not work at all or enough to qualify for Social Security retirement benefits on their own earnings records, but do qualify for one-half of their spouses' monthly benefit.

In 2050, we project that:

- Almost 3 percent of all beneficiaries aged 62 or older will be spousal only and more than three-fourths of spousal-only beneficiaries aged 62 or older will be women.
- The poverty rate will be higher for spousal-only beneficiaries compared with all beneficiaries aged 62 or older.
- Spousal-only beneficiaries will be disproportionately in low-earning households.
- Spousal-only beneficiaries will earn some [credits](#) by 2050, but not enough to qualify for benefits on their own records.^a

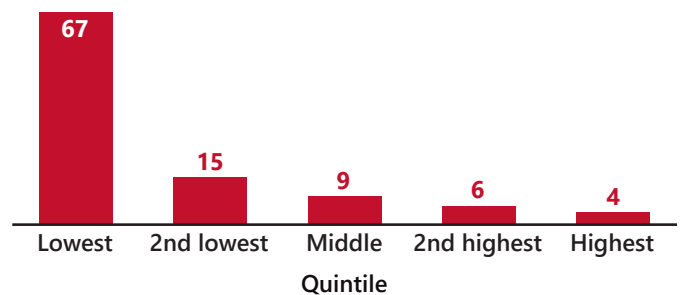
Population Characteristics

Percentage with characteristic



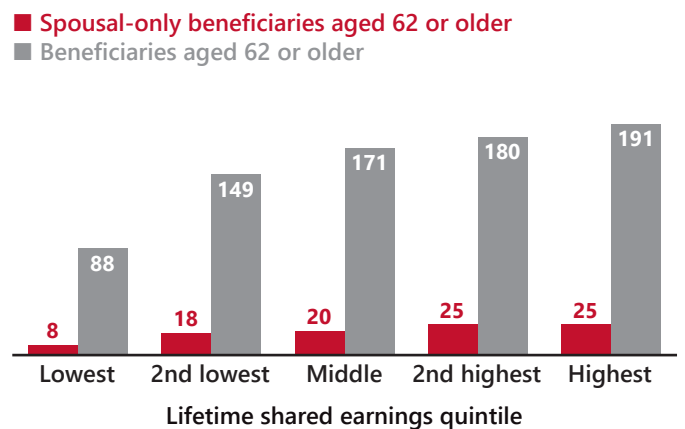
Lifetime Shared Earnings

Percentage of spousal-only beneficiaries aged 62 or older in quintile



Median Credits Earned

Number



a. To be fully insured for Social Security retirement benefits, a worker must have at least 10 years (or 40 credits) of earnings.

SOURCE: [Modeling Income in the Near Term, Version 8 \(MINT8\)](#) microsimulation model using [2023 Trustees Report](#) intermediate assumptions.

