
Demographic and Economic Characteristics of Nonbeneficiary Widows: An Overview

by Tim Sass*

This article is the first in a series of reports on young survivors. It analyzes the characteristics of widows under age 60 without dependent children—women who thus were ineligible for monthly social security benefits—after 1 year of widowhood. The data source is a Social Security Administration mail survey of 3,000 women widowed in 1977. The women were found to have a higher average age and somewhat less education than women under age 60 in the general population. Three-fourths had received a lump sum from a life insurance policy. Their income was generally low: An overall annual median of \$6,144 was found. One-fourth of the total sample and almost half of those not working had incomes below the poverty level. Poverty was associated with labor-force status rather than with age, and earnings were by far the most important source of income. Work before the death of the husband was strongly associated with current employment: The median duration of such experience was 7.6 years for those who were not employed and 17.2 years for those who were working. Pension benefits based on the work of the late husband ranked far behind earnings as an “income source” but increased in significance with the age of the widow.

In recent years, many ideas have been proposed to change the social security benefit structure for widows. One type of suggestion has been to extend survivor benefits to certain widows not now covered under the program. Another would delay receipt of such benefits. The implications of such suggestions have not been explored.

To receive survivor benefits under current law, widows must be aged 60 or older, aged 50 or older and disabled, or have children under age 18 in their care. Otherwise, it is presumed that they are able to provide for themselves.

In 1978, approximately 1.4 million widows in the United States were nonbeneficiaries.¹ Because these women do not receive monthly benefits, however, they have not been surveyed and very little is known about them. The research reported on in this article is a first step in analyzing new data on these widows. Its purpose is to give a brief description of recently widowed women who do not receive survivor

benefits: Who they are, how they fare economically, and how typical they are of women in the general population. A more in-depth analysis dealing with the determinants of economic position and the future plans of these nonbeneficiary widows is planned and will be covered in a later article.

These two articles represent only the first part of a study project undertaken by the Social Security Administration to look at the situation of widows in the “blackout period,” when they are not eligible for benefits. The second segment deals with widows facing termination of the mother’s benefits and entry into the blackout period because their youngest child is nearing age 18. It will be based mainly on direct interview data from the 1978 Survey of Survivor Families With Children. The third part of the study will consider older widows as they leave the blackout period and begin to receive benefits at age 60. It will be based primarily on data from a survey of newly entitled persons scheduled to be initiated in 1981.

The Data

Except where noted, the data appearing here are from the 1978 Study of Widows Without Benefits, conducted by the

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¹Based on data from the March 1978 Current Population Survey of the Bureau of the Census. The figure includes all widows aged 16–59 with no children under age 18.

Office of Research and Statistics of the Social Security Administration.² The base for the sample was constructed by selecting all women under age 60 who were awarded a lump-sum death or "funeral" benefit³ in either November 1976, December 1976, or January 1977 but were not awarded a regular monthly survivor benefit at that time. The selection criteria thus omit widows of workers not covered under the social security program, women who reached age 60 between the death of the husband and the time of the survey, and those few widows who had not applied for the death benefit within a year of the husband's death.⁴

The survey instrument was a self-administered mail questionnaire sent out in April 1978, a little more than 1 year after the husband's death. By means of mail and telephone follow-ups, an overall weighted response rate of 75.6 percent was obtained that produced a total of 2,980 sample cases.⁵

It is important to note that the survey provides data dealing only with the first year of adjustment to widowhood for these widows. Furthermore, the study does not represent the entire population of nonbeneficiary widows at any given time. The widows in the study do represent a major flow into the total stock of all such widows, however.

Age and Race

Demographically, nonbeneficiary widows are a special group for several reasons. First, these women were under age 60 when their husbands died. Because men and women tend to choose mates of about the same age, the relatively young age of the women means that, on the average, their husbands died younger than other men in the population. Second, they were primarily middle-aged women who had either already raised their families or never had children. Evidence of these basic demographic characteristics can be found in table 1. More than half the women surveyed were aged 54-59. This clustering results from the no-children-under-age-18 criterion and the fact that mortality increases with age.

In addition to this unusual age composition, the racial distribution of the survey population also diverges considerably from that of women in general because it contains a lower proportion of black women. About 90 percent of the widows studied were white, 8 percent were black, and 2 percent belonged to other minority groups. In contrast, 86 percent of all women were white, 12 percent were black, and

Table 1.—Age group: Percentage distribution of nonbeneficiary widows under age 60, by race, 1978

Age ¹	Race			
	Total	White	Black	Other
Total number reporting (in sample)	2,980	2,678	217	65
Total percent	100	100	100	100
18-45	11	11	15	23
46-47	4	4	4	2
48-49	7	7	12	9
50-51	11	11	12	9
52-53	14	14	15	18
54-55	17	17	16	18
56-57	18	19	16	14
58-59	16	17	12	6
Median age	55.2	55.3	54.1	53.8
Mean age	52.8	52.9	51.7	49.9

¹ Computed by year of birth only. Persons aged 50-51 were born in 1927 and 1926, and their ages range from 50 years and 3 months to 52 years and 3 months—here and in succeeding tables—because the survey for nonbeneficiary widows was taken in April 1978.

2 percent belonged to other minorities.⁶ The difference in the distributions results from two facts of demography. First, mortality rates for black men and women are higher than they are for whites. The age distribution of the black women in the sample indicates, for example, that they were widowed at a younger age than their white counterparts. Second, black women are likely to have more children over a longer period of time than are whites. In this respect, data from the companion study mentioned earlier⁷ show that blacks were overrepresented among widows with children under age 18: 72 percent of the members of this group were white, 24 percent were black, and 4 percent were members of other minorities.

The relatively small number of nonwhite women in the sample precluded analysis of these questions. Furthermore, policy changes, such as an extension of the benefit structure, could be based on age, but not on race. For these reasons, the remainder of this article concentrates on age differences among the nonbeneficiary widows, and all the characteristics discussed are distributed by age.

Education

Except for the youngest nonbeneficiary widows (those aged 18-43), the amount of education received by these women did not differ much according to age. About 55-60 percent of those aged 44 and over had at least a high school education (table 2). For the youngest widows the proportion exceeded 70 percent. Another educational difference

² The Institute for Survey Research at Temple University was the data collection agency.

³ Upon the death of a covered worker, the survivors receive a one-time cash benefit of approximately \$255.

⁴ Virtually all widows apply for the death benefit within 12 months even though legally they may wait up to 24 months to do so. Even when the widow does not know about the death benefit, the funeral director often applies for it on her behalf.

⁵ For further details on the survey and its procedures, see the technical note to this article.

⁶ Bureau of the Census, "Estimates of the Population of the United States and Components of Change: 1940 to 1978," *Current Population Reports* (Series P-25, No. 802), May 1979.

⁷ *Preliminary Findings From the 1978 Survey of Survivor Families With Children* has been scheduled for publication by the Office of Research and Statistics as a Research and Statistics Note.

Table 2.—Highest level of education: Percentage distribution of nonbeneficiary widows under age 60, 1978, and of all women under age 60, 1977¹

Highest level of education	Age					
	Total	18-43	44-47	48-51	52-55	56-59
	Nonbeneficiary widows					
Total number reporting . . .	2,947	281	182	544	929	1,011
Total percent	100	100	100	100	100	100
Less than high school graduate	40	30	42	45	38	42
Grade 8 or less	17	10	16	17	17	19
Grades 9-11	23	20	27	28	22	23
High school graduate or more	60	70	58	55	62	58
High school graduate	39	35	41	40	42	36
Some college	21	35	17	15	19	22
1-3 years ²	14	21	9	11	13	14
4 years or more	7	14	8	4	6	8
	All women ³					
Total number (in thousands)	60,055	41,180	4,674	4,883	4,871	4,448
Total percent	100	100	100	100	100	100
Less than high school graduate	26	21	32	35	35	41
Grade 8 or less	10	6	14	16	18	23
Grades 9-11	16	16	18	18	17	18
High school graduate or more	74	79	68	65	65	59
High school graduate	45	46	46	44	45	41
Some college	29	33	23	21	20	18
1-3 years	17	19	12	11	11	10
4 years or more	12	14	11	10	9	8

¹ For all women, actual age at time of survey.

² Includes those receiving 2-year college degrees.

³ Data from Bureau of the Census, "Educational Attainment in the United States," *Current Population Reports* (Series P-20, No. 314), March 1977 and 1976.

between the younger and older widows is the proportion going on to college. Half the widows aged 18-43 who graduated from high school had some college training. The corresponding proportion for the widows aged 44 and older was somewhat lower—about 27-37 percent. Both differences reflect the trend in recent years for women to get more education.

When the education of nonbeneficiary widows is compared with that of all women, some interesting differences appear. In general, the nonbeneficiary widows had less education, though the differences narrowed in the older age groups. The widows aged 18-51 had significantly less education than did all women of the same age. The proportion of widows who had not graduated from high school was 30 percent of those aged 18-43, 42 percent of those aged 44-47, and 45 percent of those aged 48-51. As table 2 shows, the corresponding proportions for all women were 21 percent, 32 percent, and 35 percent—a difference of 9 or 10 percentage points in each age category. The fact that the intra-age category weighting of the sample is biased toward the upper

end of the 18-43 age category may account for some of the differences observed in that age group, however. In contrast to the nonbeneficiary widows aged 18-51, those aged 52-59 had about the same proportion of high school nongraduates as did all women. Moreover, it appears that, regardless of age category, a greater proportion of the widows than of women in general were high school dropouts. Twenty-three percent of the widows did not finish high school, compared with 16 percent of all women.

A possible explanation for the differences between nonbeneficiary widows and all women with respect to educational attainment lies in the demographic differences discussed earlier. The husbands of the nonbeneficiary widows on the average had higher mortality rates than did other men. Mortality, socioeconomic status, and education are interrelated: Women with relatively less education tend to marry men with less education who, in turn, tend to have lower incomes and a shorter life expectancy. Consequently, the educational level was lower for widowed women under age 52 than for women of the same age in the general population.

Health and Health Insurance

The health of the nonbeneficiary widows worsened at the later ages. The women's own evaluation of their health, although not entirely reliable, indicates a steady downward trend with advancing age. Seventy-eight percent of the widows aged 18-43 reported excellent or good health, compared with 59 percent of those aged 48-51 and with 54 percent of those aged 56-59 (table 3). Similarly, the proportion of widows reporting a health condition limiting the kind or amount of work they could perform increased at the later ages.

Although health problems were reported by the widows as being more prevalent at the later ages, it appears that the treatment of these maladies kept pace with their increased quantity and severity. The proportion of widows reporting major health problems that required treatment but were left untreated was relatively constant at around 23 percent for all of the widows aged 44 and over. The proportion was only somewhat lower—about 19 percent—for those aged 18-43.

The extent of health insurance coverage was also explored in the survey, though not the quality of such coverage. About 82 percent of the widows aged 18-43 had some coverage; the proportion reached almost 90 percent for those aged 52-55 and 56-59. The extent of health insurance coverage was thus greater in the older age groups, where it was more likely to have been purchased directly by the widow.

The source of the health insurance protection also differed somewhat according to age. Thirty-eight percent of the widows aged 18-43 obtained their coverage through their own work, compared with 25-30 percent of the older widows, who relied more heavily on coverage purchased directly. About 25-32 percent of the widows aged 44 and

Table 3.—Health status and insurance coverage: Percentage distribution of nonbeneficiary widows under age 60, by age, 1978

Health status and insurance coverage	Age					
	Total	18-43	44-47	48-51	52-55	56-59
Personal health evaluation compared with others of the same age						
Total number reporting . . .	2,928	283	179	542	923	1,001
Total percent	100	100	100	100	100	100
Excellent	20	35	21	20	18	16
Good	39	43	40	39	40	38
Fair	29	14	27	29	31	31
Poor	12	8	12	12	11	14
With health condition limiting kind or amount of work						
Total number reporting . . .	2,847	278	173	530	896	970
Total percent	100	100	100	100	100	100
Yes	34	18	32	33	35	40
No	66	82	68	67	65	60
With major health problem needing treatment and not being treated						
Total number reporting . . .	2,849	281	174	535	887	972
Total percent	100	100	100	100	100	100
Yes	23	19	24	22	22	24
No	77	81	76	78	78	76
With health insurance coverage						
Total number reporting . . .	2,951	281	181	548	928	1,013
Total percent	100	100	100	100	100	100
No coverage	13	18	16	14	10	12
Some coverage	87	82	84	86	90	88
Widow's job only	30	38	31	33	32	25
Husband's job only	12	7	4	11	11	16
Self-insured only	29	22	26	25	29	32
Other source only	6	4	4	8	7	6
More than one source	10	11	19	10	11	8

over but only 22 percent of the younger widows obtained coverage in this way. These differences may be explained by the fact that a greater proportion of the younger women were employed.

Household Composition

Most nonbeneficiary widows (about 70 percent) were living alone (table 4). The proportion of those who did so shows a slight upward trend in the older age groups. Sixty-three percent of the widows aged 18-43 lived alone, compared with approximately 70 percent of those aged 48 and over.

For those widows who did not live alone, some differences appeared in their relationship to the persons with whom they lived, depending on their age. Fourteen percent of the widows aged 18-43 lived with parents or in-laws, but only

Table 4.—Household composition: Percentage distribution of nonbeneficiary widows under age 60, and percent with specified living arrangements, by age, 1978¹

Household composition	Age					
	Total	18-43	44-47	48-51	52-55	56-59
Number in household						
Total number reporting . . .	2,745	243	169	518	863	952
Total percent	100	100	100	100	100	100
Widow lives alone	70	63	64	70	71	72
1	17	16	20	15	17	17
2	7	12	6	8	6	6
3	3	4	4	4	3	3
4 or more	4	6	6	4	3	3
Percent living with—						
Parents or parents-in-law	8	14	10	5	7	7
Children under 18 ²	6	12	5	7	4	4
Other relatives ³	18	12	23	19	18	18
Friends	2	7	1	2	2	1
Roomers or boarders	1	4	1	1	1	1

¹ Represents those who have not remarried; 3 percent or approximately 99 of the widows in the survey remarried.

² Not widow's own children.

³ Includes children over age 18.

about half that proportion of the older widows did. Conversely, relatively more of the older widows had relatives other than parents or in-laws in the household. Less than 2 percent of the nonbeneficiary widows had roomers or boarders in the household.

Labor-Force Participation

Overall, the unemployment rates for the widows in the study were somewhat higher than those of other women. Seven percent of the widows said they were looking for work, compared with 4 percent of all women aged 45-54 and 3 percent of those aged 55-64 in 1978⁸ (table 5). A large proportion (25 percent) of the recent nonbeneficiary widows, however, were out of the labor force and neither retired nor disabled. It is important to remember, though, that these widows were still in a period of transition and some may enter or return to the labor force in the future. As one might expect, the proportion of those with jobs was lower for older widows, and the proportion out of the labor force was higher. Furthermore, of those currently employed, about 20 percent returned to the labor force or entered it for the first time since the death of the husband.

When the labor-force experience of those currently employed is compared with that of those not working, some striking differences appear. The median number of years of work for the nonemployed was only 7.6, compared with 17.2 for the employed widows. In addition, more than a third of the nonworking widows either had never held a paying job or had not worked in the preceding 20 years. The

⁸ Bureau of Labor Statistics, *Employment and Earnings*, January 1979.

Table 5.—Current status and past experience in labor force; Percentage distribution of nonbeneficiary widows under age 60, by current labor-force status and age, 1978

Labor-force experience	Age					
	Total	18-43	44-47	48-51	52-55	56-59
All widows						
Current labor force status						
Total number reporting . . .	2,951	280	182	547	930	1,012
Total percent	100	100	100	100	100	100
Employed	63	70	79	68	66	54
Hours per week:						
2-20	5	4	7	4	6	5
21-34	8	6	5	9	8	8
35-39	12	12	11	12	13	11
40 or more	39	48	56	42	40	30
Looking for work	7	10	4	9	8	6
Retired or disabled	4	2	1	2	5	6
Other	25	19	16	22	21	34
Currently working						
Years worked before husband's death						
Total number reporting . . .	1,770	188	139	344	582	517
Total percent	100	100	100	100	100	100
Never worked	2	3	4	2	2	2
1-5	12	26	10	12	11	8
6-10	13	29	18	12	12	9
11-15	16	17	23	17	13	15
16-20	15	12	11	18	16	15
21-25	16	11	17	15	17	17
26-30	12	3	13	14	12	12
31-35	9	(¹)	2	8	12	11
36 or more	5	(¹)	1	1	5	10
Median years	17.2	8.7	13.8	16.8	18.9	20.0
Percent who started working since husband died ²	20	17	13	19	24	18
Not working						
Years worked before husband's death						
Total number reporting . . .	996	80	336	169	286	425
Total percent	100	100	100	100	100	100
Never worked	12	15	....	8	9	15
1-5	28	41	....	26	29	27
6-10	19	21	....	21	15	20
11-15	13	6	....	15	14	13
16-20	11	12	....	9	14	10
21-25	7	4	....	10	8	6
26-30	4	(¹)	....	8	5	3
31-35	3	(¹)	....	2	4	4
36 or more	2	(¹)	....	1	2	3
Median years	7.6	4.2	....	8.9	8.8	7.1
Years since last worked						
Total number reporting . . .	1,019	81	335	173	296	434
Total percent	100	100	....	100	100	100
2 or less	25	58	....	30	25	16
3-8	24	18	....	27	27	21
9-19	16	9	....	17	15	18
20 or more	24	2	....	20	24	30
Never worked	11	12	....	6	10	14

¹ Less than 0.5 percent.

² Represents those who were not working at time of husband's death.

³ Percentages not computed; fewer than 50 respondents.

trends in work experience according to age also differed. The median number of years worked increased with age for those currently employed, as one would expect. In contrast,

Table 6.—Current labor-force status of divorced and separated women: Percentage distribution of women under age 60, by age, 1978¹

Current labor-force status	Age					
	Total	18-43	44-47	48-51	52-55	56-59
Total number (in thousands)	2,830	1,345	273	407	402	404
Total percent	100	100	100	100	100	100
Employed	74	78	73	73	69	64
Hours per week:						
20 or less	4	3	2	5	4	4
21-34	8	8	12	7	11	5
35-39	9	9	8	10	7	9
40 or more	54	58	52	52	47	46
Looking for work	2	2	(²)	1	1	(²)
Retired or disabled	2	1	4	4	3	4
Other out of labor force	22	19	23	22	27	31

¹ Represents only women without children under age 18.

² Less than 0.5 percent.

Source: Bureau of the Census, March 1978 Current Population Survey.

for those not working, work experience was relatively constant for all age groups except for the very youngest widows.

Some marked differences between the current labor-force status of nonbeneficiary widows and that of divorced and separated women were also evident. Though the members of both groups were once married and no longer had a husband present, their labor-force status generally was quite different.⁹ As table 6 shows, a higher proportion of divorced and separated women than of nonbeneficiary widows were employed (74 percent, compared with 63 percent) and a lower proportion were looking for work (2 percent, compared with 7 percent). When these comparisons are analyzed, however, it should be remembered that the nonbeneficiary widows had been without their husbands for only 1 year and consequently were still in a period of transition. Nothing was known about how long the divorced and separated women had been without mates.

Occupation

Little difference was apparent in the occupational distribution of nonbeneficiary widows in the various age groups. This finding is not surprising because the trend in occupations for women as a whole has remained fairly stationary over the years. Some small differences do exist, however. Nonbeneficiary widows aged 47 and under had a lower proportion of operatives (10-11 percent) than did those aged 48 and over (15-18 percent) (table 7). A somewhat higher proportion of younger than older widows held professional and technical jobs. A slightly lower proportion of young widows were in service jobs.

⁹ For a more detailed comparison of widows with divorced and separated women, see Lucy B. Mallan, "Young Widows and Their Children: A Comparative Report," *Social Security Bulletin*, May 1975.

Table 7.—Occupational group: Percentage distribution of nonbeneficiary widows under age 60, by age, 1978

Occupation ¹	Nonbeneficiary widows aged—						All women ² (in thousands)
	Total	18-43	44-47	48-51	52-55	56-59	
Total number reporting	1,849	194	141	363	608	543	³ 38,882
Total percent	100	100	100	100	100	100	100
Professional and technical	12	16	14	9	10	12	16
Managers and administrators	9	9	8	10	10	9	6
Sales	7	8	8	5	6	8	7
Clerical	32	35	35	30	33	32	35
Craftsmen	4	4	3	4	4	3	2
Operatives	15	11	10	19	16	15	12
Service	16	13	21	17	16	16	18
Private household	3	4	1	4	3	4	3
Other ⁴	2	1	1	2	2	1	3

¹ Categories based on Bureau of the Census, Index of Industries and Occupations, 1970.

² Data from Bureau of the Census, "Population Profile of the United States, 1978,"

Current Population Reports (Series P-20, No. 336).

³ Represents those aged 16 and over currently employed.

⁴ Represents laborers, farmers and farm managers, and farm laborers.

When the occupational distribution of nonbeneficiary widows was compared with that of all women in the population, little difference was found. The widows were concentrated in the same few types of jobs as were the other women. By far the largest category for both groups was clerical work. About a third of the widows (33 percent) and a nearly equal proportion of all women (35 percent) fell into this category. Approximately half the women in both groups were either clerical or service workers.

The proportion for nonbeneficiary widows differed perceptibly from that for all women in only two job classifications. The proportion of all women with professional or technical jobs (16 percent) was much greater than that of nonbeneficiary widows in those occupations (10 percent). This variation may be caused by the fact that, though opportunities for women in these fields have increased in recent years, the widows are, on the average, much older and hence would not be expected to share fully in this fairly new trend. Thus, as noted earlier, the proportion of widows in professional and technical occupations tends to be higher in the youngest age groups. The other category with a noticeable difference is the operatives classification. Sixteen percent of the widows but only 12 percent of all women were operatives. Again, the cause seems to be related to the older average age of the widows. About 11 percent of the younger widows (those aged 18-43) were operatives, virtually the same proportion as that for all employed women in the population.

Life Insurance

More than three-fourths of the widows received a lump-sum life insurance payment (table 8). Age slightly increased the probability of receiving such a payment but reduced the amount received. (A small proportion of the widows received some income from insurance that was not a lump sum but regular payments.)

The lump-sum amounts varied widely. Among those

who reported the amount, the median was \$10,710. About one-sixth of the group received less than \$4,000, and an almost identical proportion received \$25,000 or more.

How the widows used these funds is not clear from the survey data. Some doubtless acquired financial or nonfinancial assets. Others probably had expenses that used up these "nesteggs" in the first year. This speculation accords with findings from a study conducted by the life insurance industry, which found that "over 9 in every 10 of the widows (91 percent) had received proceeds from some form of life insurance but that often the amounts received were small. . . . Three out of every 4 widows (83 percent of those whose

Table 8.—Lump-sum life insurance payments: Percentage distribution of nonbeneficiary widows under age 60, by amount received and age, 1978

Lump-sum payments	Age					
	Total	18-43	44-47	48-51	52-55	56-59
Total number reporting ...	2,901	276	180	536	913	996
Total percent	100	100	100	100	100	100
Received regular insurance payment, not lump-sum ...	3	3	1	3	3	3
No insurance	20	33	25	20	19	17
Received lump-sum payment ...	77	64	74	77	78	80
Total percent	100	100	100	100	100	100
\$1-3,999	17	10	18	16	18	19
4,000-7,999	15	13	11	18	15	14
8,000-11,999	16	18	15	16	16	15
12,000-14,999	5	3	4	5	6	5
15,000-19,999	8	10	10	9	8	8
20,000-24,999	7	12	6	8	6	7
25,000-29,999	3	4	2	4	4	3
30,000-39,999	6	7	8	5	6	6
40,000-49,999	3	2	4	3	3	3
50,000 or more	5	10	9	5	5	4
Amount not reported	14	11	14	13	13	16
Median amount ¹	\$10,710	\$15,690	\$11,000	\$10,610	\$10,640	\$10,580

¹ For those reporting amount.

husbands had been insured) applied life insurance benefits to the payment of final expenses. For 24 percent of the widows, these expenses consumed all of the life insurance benefits received."¹⁰

Income

Nonbeneficiary widows were a disadvantaged lot from the standpoint of income received in the first year of widowhood. Twenty-seven percent of those in the survey had incomes below the poverty line in 1977 (table 9). Even more startling, 18 percent reported incomes under \$2,000, less than two-thirds of the poverty level. The median income was \$6,144. These income levels were about the same for all women in the group, regardless of age.

Widows with jobs were clearly much better off. Their median income was \$7,743, and only 16 percent had incomes below the poverty level. The youngest working widows—those aged 18-43—had the lowest median of all those with jobs, a condition that may have resulted from their lack of work experience.

In contrast, the economic outlook of nonbeneficiary widows not working was rather bleak. Nearly half of them were poor; almost a third reported incomes of less than \$2,000. For the group, the median income was less than \$3,500. The widows in the oldest age group, who had a median of \$3,706, were somewhat better off than the other nonworking widows. Their superior position probably resulted from the fact that pensions and other nonearned income were more likely to be available to them.

In general, the nonbeneficiary widows were not much worse off than the divorced and separated women. The median incomes for the two groups under age 60 were \$6,144 and \$6,858, respectively (table 10). The higher employment rates for divorced and separated women can account for this divergence. The income trends according to age appear different for these women. As noted earlier, however, no direct comparison of these data with those for widows can be made. It is not known when the divorces and separations occurred; the widows in the study were only in their first year of widowhood.

Sources of Income

By far the most important source of monthly income for widows was their own earnings. For almost half the widows, earnings made up at least 80 percent of their income (table 11). Although earnings constituted the most important income component in all age groups, the impact was greatest for the younger widows. Sixty-one percent of the widows aged 18-43 received 80 percent or more of their income from earnings, but that source was equally important for only 38 percent of those aged 56-59. This difference

¹⁰ Life Underwriter Training Council and Life Insurance Agency Management Association, *The Widows Study: Adjustment to Widowhood—the First Two Years, 1971*, page 67.

Table 9.—Total money income in 1977, by current work status: Percentage distribution of nonbeneficiary widows under age 60, by age, 1978, and percent below poverty level.¹

Total money income	Age					
	Total	18-43	44-47	48-51	52-55	56-59
All widows						
Total number reporting . . .	2,448	218	148	467	777	838
Total percent	100	100	100	100	100	100
Less than \$2,000	18	19	20	21	18	16
2,000-3,999	16	15	13	15	15	17
4,000-5,999	15	16	14	15	15	16
6,000-7,999	13	12	7	15	14	12
8,000-9,999	11	16	17	11	10	10
10,000-14,999	15	14	20	14	17	14
15,000 or more	12	8	10	9	11	15
Median income ²	\$6,144	\$5,961	\$6,833	\$5,928	\$6,259	\$6,137
Percent below poverty level ³ . . .	26.6	24.6	26.7	29.3	26.1	26.1
Currently working						
Total number reporting . . .	1,595	164	119	323	522	467
Total percent	100	100	100	100	100	100
Less than \$2,000	11	16	17	12	10	8
2,000-3,999	10	10	9	11	11	10
4,000-5,999	16	18	15	16	16	14
6,000-7,999	15	12	7	17	15	16
8,000-9,999	14	18	18	15	12	14
10,000-14,999	20	17	23	18	22	18
15,000 or more	14	8	10	12	13	19
Median income ²	\$7,743	\$7,154	\$8,278	\$7,315	\$7,674	\$8,234
Percent below poverty level ³ . . .	16.4	19.5	21.8	18.5	16.0	12.8
Not working						
Total number reporting . . .	845	53	429	143	255	365
Total percent	100	100	100	100	100	100
Less than \$2,000	31	30	40	32	27	27
2,000-3,999	25	28	23	25	26	26
4,000-5,999	15	11	14	12	17	17
6,000-7,999	9	9	10	11	8	8
8,000-9,999	6	11	4	6	5	5
10,000-14,999	6	4	6	7	7	7
15,000 or more	7	6	4	7	9	9
Median income ²	\$3,467	\$3,590	.....	\$2,805	\$3,421	\$3,706
Percent below poverty level ³ . . .	45.9	40.8	.....	54.0	46.6	43.0

¹ Represents only those who have not remarried.

² Computed by using smaller income categories.

³ Based on weighted average thresholds (\$3,147 in 1977) for 1-person households aged 14-64.

⁴ Percentages not computed; fewer than 50 respondents.

reflects the somewhat lower employment rates of older widows and their greater likelihood of receiving pensions and veterans' benefits.

The mean proportion of monthly income derived from pensions—the second most important income source—was 15 percent. As might be expected, this source was most important for older widows. About 40 percent of those aged 56-59 received some pension benefits based on their hus-

Table 10.—Total money income in 1977 of divorced and separated women: Percentage distribution of women under age 60, by age and percent below poverty level¹

Total money income	Age					
	Total	18-43	44-47	48-51	52-55	56-59
Total number (in thousands)	2,830	1,345	273	407	402	404
Total percent	100	100	100	100	100	100
Less than \$2,000	14	13	17	15	16	16
2,000-3,999	16	12	20	16	20	20
4,000-5,999	14	13	14	15	10	18
6,000-7,999	14	16	17	11	14	12
8,000-9,999	13	15	8	12	11	9
10,000-14,999	19	22	18	19	17	15
15,000 or more	10	9	6	12	12	11
Median income	\$6,858	\$7,481	\$5,859	\$6,882	\$6,546	\$5,615
Percent below poverty level ² . . .	23.3	19.9	28.3	23.8	27.2	26.8

¹ Represents only women without children under age 18.

² See table 9, footnote 3.

Source: Bureau of the Census, March 1978 Current Population Survey.

band's work, compared with only about 14 percent of the widows aged 18-43. About half of those who received pensions derived less than 40 percent of their income from that source.

About 15 percent of the widows received some income from veterans' benefits. Like private pensions, this source was more important for older widows. For approximately 10 percent of the widows aged 56-59, veterans' benefits made up at least 40 percent of their income.

Only 6 percent of the widows mentioned regular receipt of insurance payments at the time of the survey. Of the 6 percent, only about one-third received payments that constituted 40 percent or more of their incomes. The importance of insurance proceeds to nonbeneficiary widows a year after the husband's death cannot be directly deduced from these data, however. As indicated earlier, most received lump-sum payments. These payments would not, of course, have shown up as regular monthly insurance income. As previously discussed, they could nevertheless have been producing income in some other form, although from the amount of interest income reported it appears unlikely.

Though most of the other sources of income supplied a relatively minor share of the widows' incomes in general, they were very important to some widows. Less than 2 percent of the nonbeneficiary widows surveyed were receiving public assistance, for example, yet more than half of those with this source derived 80-100 percent of their regular monthly income from it. The finding that such a small proportion of widows received public assistance while one-fourth had incomes below the poverty line underscores the fact that most women who are not old or caring for young children have few programs for which they can qualify. As with public assistance, only a small minority of the widows

(about 4 percent) received disabled-worker benefits.¹¹ These disabled widows were largely dependent on the benefits they received, however. Approximately 30 percent of those with such benefits depended on them for at least 80 percent of their income.

The other income sources—rental income and work-related benefits—represented a major source of income for only a few of the nonbeneficiary widows. Only about 3 percent of the widows, for example, received regular monthly work-related benefits (workers' compensation or unemployment insurance). Approximately one-third of those with such work-related benefits received 60 percent or more of their monthly income from this source. Although almost 10 percent of the widows surveyed received some rental income, it also represented a relatively small proportion of total income for most recipients.

No explicit category for asset income was included in the question dealing with regular monthly income because it was believed that much asset income would not be received on a monthly basis. Thus, income from assets (such as savings accounts) was calculated over a 6-month period. Many of the responses classified in the "other" category in the monthly question actually reflected asset income, however. To obtain a direct measure of the importance of this source, a "total income last month" figure was constructed with an allowance for double counting (table 12). The rough estimates thus obtained are not exactly comparable with the other monthly income figures, but it is clear that asset income does not constitute a large portion of total income for many nonbeneficiary widows. Less than 11 percent of the widows surveyed had asset income amounting to more than 15 percent of total monthly income.

Interest was by far the most common type of asset income reported. Nearly 40 percent of the widows received some income from this source, but the figure was less than 10 percent from any other asset source. Even though many of these women had some interest income, for half of them it constituted no more than 10 percent of the total. It should also be noted that asset income tended to be a more important source for older widows than for younger ones. The proportion of widows without any asset income was 69 percent for those aged 18-43; it steadily decreased at the older ages to a low of 47 percent for widows aged 56-59.

Summary

The nonebeneficiary widows in this study were found to be a unique group in many respects. On the average, they were much older than women in the total population under age 60; their mean age was 53, and more than one-third of them were over age 55. Because more than 90 percent of the

¹¹ The sample selection criteria excluded surviving spouses awarded monthly benefits and those with disabled-widow benefits. Thus, receipt of disability benefits could only be based on the woman's own earnings or, possibly, on disabled-widow benefits awarded after the survey sample was selected.

widows were white, minority groups were underrepresented. The younger widows (those aged 18-51) had substantially less education than most women in their age range, but the difference was much smaller among older widows (those aged 52-59). As expected, health problems were more prevalent among the older widows. The proportion of those with health insurance also increased with age. The likelihood of untreated major health problems was, however, relatively constant across age groups. About 70 percent of the widows were living alone. Of those who did live with others, the younger widows tended to live with parents or in-laws and the older widows tended to live with other relatives.

The labor-force experience and occupational characteristics of the nonbeneficiary widows were different in some respects from those of other groups of women. Their unemployment rate was somewhat higher than that of all women

in the same age group and proportionately more of the widows were out of the labor force. Within the widowed population, a great disparity was evident between the work experience of the currently employed and those not working. The median number of years of past employment for those currently working was more than twice that of those who were not working. Except for small differences in the proportions of women in professional/technical and operative jobs, the occupational distribution of the widows was virtually the same as that for all women. Like all women, nonbeneficiary widows were highly concentrated in the clerical and service occupations.

Most of the widows received lump-sum life insurance payments. From the standpoint of current income, they nevertheless were an economically disadvantaged group: Their median income in 1977 was only \$6,144 and one-fourth of them were poor. Even worse off were those wid-

Table 11.—Percent of monthly income from selected sources: Percentage distribution of nonbeneficiary widows under age 60, by source of income and age, 1978

Percent of monthly income	Age											
	Total	18-43	44-47	48-51	52-55	56-59	Total	18-43	44-47	48-51	52-55	56-59
	Earnings						Pension benefits from husband's work					
Total number reporting	2,509	243	159	471	802	834	2,509	243	159	471	802	834
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None.....	32	24	21	28	30	40	69	86	82	73	69	59
1-19	1	(1)	(1)	2	1	1	7	3	4	7	7	10
20-39	3	2	2	3	3	4	9	6	6	9	10	10
40-59	7	4	8	6	8	6	5	2	3	4	5	7
60-79	11	10	13	11	12	10	2	(1)	2	2	3	3
80-100	46	61	56	50	46	38	7	3	3	5	7	11
Mean percent	57.4	69.4	69.2	60.8	58.4	48.8	14.6	6.4	7.9	11.5	14.5	20.2
	Veterans benefits						Social security disability benefits					
Total number reporting	2,509	243	159	471	802	834	2,509	243	159	471	802	834
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None.....	85	91	86	85	84	84	96	98	97	95	96	94
1-19	3	1	2	3	3	4	(1)	(1)	(1)	(1)	(1)	(1)
20-39	3	1	3	3	2	3	1	(1)	1	1	1	1
40-59	3	2	4	3	2	3	1	(1)	1	1	1	1
60-79	2	1	2	1	2	2	1	(1)	1	1	1	1
80-100	5	3	2	6	7	4	2	1	1	2	2	2
Mean percent	8.7	5.5	6.6	8.7	10.2	8.5	3.1	1.3	2.1	2.9	3.1	3.8
	Public assistance						Rental income					
Total number reporting	2,509	243	159	471	802	834	2,509	243	159	471	802	834
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None.....	98	98	98	97	99	98	90	95	89	92	89	89
1-19	(1)	(1)	(1)	(1)	(1)	(1)	3	2	4	3	4	3
20-39	(1)	(1)	1	(1)	(1)	(1)	3	2	4	3	4	3
40-59	(1)	(1)	1	(1)	(1)	(1)	1	(1)	1	1	2	1
60-79	(1)	(1)	(1)	(1)	(1)	(1)	1	(1)	1	(1)	1	1
80-100	1	2	(1)	2	(1)	1	2	1	1	1	1	2
Mean percent	1.3	2.2	0.8	2.6	0.7	1.2	3.7	2.0	4.3	2.6	3.7	4.9

See footnotes at end of table.

Table 11.—Percent of monthly income from selected sources: Percentage distribution of nonbeneficiary widows under age 60, by source of income and age, 1978—Continued

Percent of monthly income	Age											
	Total	18-43	44-47	48-51	52-55	56-59	Total	18-43	44-47	48-51	52-55	56-59
	Insurance						Own work related benefits ²					
Total number reporting	2,509	243	159	471	802	834	2,509	243	159	471	802	834
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None.....	94	94	95	94	94	92	97	95	98	97	98	96
1-19	3	1	2	4	2	4	(¹)	1	(¹)	(¹)	(¹)	(¹)
20-39	2	2	1	(¹)	2	2	1	(¹)	1	1	1	1
40-59	1	(¹)	1	1	(¹)	1	1	2	1	(¹)	1	1
60-79	(¹)	(¹)	1	(¹)	(¹)	(¹)	(¹)	1	(¹)	(¹)	(¹)	(¹)
80-100	1	1	1	1	1	1	1	(¹)	1	1	1	1
Mean percent	2.2	2.2	2.0	2.1	2.0	2.5	1.7	2.5	1.4	1.8	1.2	1.8
	Gifts						Other					
Total number reporting	2,509	243	159	471	802	834	2,509	243	159	471	802	834
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None.....	94	95	95	94	95	93	91	91	93	91	91	90
1-19	2	1	1	2	1	2	2	2	1	2	2	2
20-39	2	(¹)	2	1	2	2	2	2	2	2	3	2
40-59	1	(¹)	(¹)	2	(¹)	1	2	1	2	2	2	2
60-79	(¹)	(¹)	1	(¹)	(¹)	1	1	(¹)	(¹)	1	1	2
80-100	1	3	1	1	1	1	2	3	1	2	2	2
Mean percent	2.7	3.6	2.6	2.4	2.0	3.2	4.6	4.9	3.2	4.5	4.2	5.2

¹ Less than 0.5 percent.

² Includes unemployment insurance and workers' compensation.

ows who were not working. Their median income was only \$3,467, and nearly half of them had incomes below the poverty line.

Earnings were clearly the most important source of income for the nonbeneficiary widows. Nearly half of them (46 percent) relied on earnings from their jobs for 80 percent or more of their income. For those working, the proportion relying on earnings was 68 percent. Pensions and veterans' benefits also made up a substantial part of the total income of many widows, especially the older ones. Most of the other sources (such as insurance, public assistance, and asset income) played a relatively minor role for most widows, though they were of major importance to a few of these women.

Technical Note

Sampling Procedure

The recipients of lump-sum death benefits under the social security program from November 1976 through January 1977 were selected as an initial population to be sampled. From this population, ineligible cases that included men, women receiving regular monthly survivor benefits, administrators of estates, etc., were removed—leaving a total of 12,533 cases. A systematic sample of 6,026 was then

drawn. Of these, 840 additional ineligible cases were removed, leaving a total of 5,186 cleaned cases. From this a systematic sample of 4,217 was selected, with a reserve of 969. Questionnaires were mailed out in April 1978 to the 4,217 widows in the sample and were followed up by three additional mailings in order to maximize the response. To get more responses, 500 of the reserve cases were chosen and sent questionnaires. This procedure resulted in a total of 4,717 cases in the overall sample. The questionnaire contained some screening questions to verify the record information and to screen out widows over age 59. In all, the original sample of 4,717 included 393 of these ineligible and 2,744 respondents.

Of the 1,580 nonrespondents, 818 were selected for telephone contact. These contacts yielded 236 interviews out of 440 known eligible persons; 33 were known to be ineligible and the eligibility of 345 was unknown. In all, a total of 2,980 completed interviews with eligible persons were obtained.

The methodology of Hansen and Hurwitz¹² was employed to compute an overall weighted response rate. The formula for the completion rate is:

¹² Morris H. Hansen and William N. Hurwitz, "The Problem of Non-Response in Sample Surveys," *Journal of the American Statistical Association*, No. 41 (1946).

Table 12.—Percent of monthly income from assets:¹ Percentage distribution of nonbeneficiary widows under age 60, by source of income and age, 1978

Percent of monthly income	Age											
	Total	18-43	44-47	48-51	52-55	56-59	Total	18-43	44-47	48-51	52-55	56-59
	All assets						Annuities					
Total number reporting	2,502	238	153	471	784	856	2,502	238	153	471	784	856
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None	53	69	57	55	53	47	95	98	98	94	94	94
1-5	25	18	25	26	26	26	2	1	1	3	2	3
6-10	8	6	7	6	7	9	1	1	(?)	1	2	1
11-15	4	2	2	4	4	4	1	(?)	(?)	1	1	1
16-20	2	1	3	2	2	3	(?)	(?)	(?)	(?)	(?)	(?)
21-25	1	(?)	2	2	1	2	(?)	(?)	(?)	(?)	(?)	(?)
26-50	1	(?)	1	1	2	1	(?)	(?)	(?)	(?)	(?)	(?)
More than 50	6	4	4	4	5	8	(?)	(?)	(?)	(?)	(?)	(?)
Mean percent	8.4	5.1	6.3	7.1	7.5	11.2	(?)	(?)	(?)	(?)	0.5	0.7
	Trust funds						Interest payments					
Total number reporting	2,502	238	153	471	784	856	2,502	238	153	471	784	856
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None	99	100	98	99	98	99	61	74	61	61	62	56
1-5	(?)	(?)	1	(?)	(?)	1	25	16	24	26	26	26
6-10	(?)	(?)	(?)	(?)	(?)	(?)	5	3	7	4	4	7
11-15	(?)	(?)	(?)	(?)	(?)	(?)	2	1	3	2	1	2
16-20	(?)	(?)	(?)	(?)	(?)	(?)	1	(?)	1	1	1	1
21-25	(?)	(?)	(?)	(?)	(?)	(?)	1	(?)	1	1	(?)	1
26-50	(?)	(?)	(?)	(?)	(?)	(?)	1	1	(?)	1	1	1
More than 50	(?)	(?)	(?)	(?)	(?)	(?)	4	3	3	4	4	6
Mean percent	(?)	(?)	(?)	(?)	(?)	(?)	6.0	4.4	4.8	5.1	5.4	7.6
	Dividends						Other					
Total number reporting	2,502	238	153	471	784	856	2,502	238	153	471	784	856
Total percent	100	100	100	100	100	100	100	100	100	100	100	100
None	91	98	93	92	91	89	95	96	98	96	96	93
1-5	6	2	5	6	7	8	2	1	1	2	2	2
6-10	1	(?)	1	1	1	1	1	1	(?)	1	1	1
11-15	(?)	(?)	(?)	(?)	(?)	(?)	1	1	1	1	1	1
16-20	(?)	(?)	1	(?)	(?)	(?)	(?)	(?)	1	(?)	(?)	(?)
21-25	(?)	(?)	(?)	(?)	(?)	(?)	(?)	(?)	(?)	(?)	(?)	(?)
26-50	(?)	(?)	(?)	1	(?)	1	(?)	(?)	(?)	(?)	(?)	1
More than 50	1	(?)	1	(?)	(?)	1	1	(?)	(?)	(?)	(?)	1
Mean percent	0.8	(?)	0.9	0.6	0.5	1.5	0.9	0.5	(?)	0.7	0.8	1.2

¹ Asset income when reported in "other" category was computed by adding one-sixth of asset income from past 6 months to last month's income with allowance for

double counting in interest and/or dividend categories.

² Less than 0.5 percent.

C = C1 + C2 (NR) where

C = overall completion rate

C1= completion percentage in the early phase for all originally designed respondents (number of interviews/number of eligibles)

C2= completion rate for respondents designed for late phase (number of interviews from nonrespondents/ number of eligibles among nonrespondents)

NR= the proportion of originally designated respondents who were not interviewed in the early phase (1-C1)

All no information/no contacts were considered to be eligible. Under this definition, the overall completion rate becomes:

$$C = [2,744/(4,717-393)] + [236/(818-33)] \times [1-(2,744/(4,717-393))] = .6346 + .3006 (.3654) = 74.4\%$$

When the eligibility rate for respondents was applied for those not responding, a completion rate of 75.57 percent was produced.

Rounding Procedures and Size of Base

All percentages given are rounded to whole numbers. Consequently, the totals do not always sum to 100. Medians and means were calculated from unrounded data. Whenever the base of a distribution was small, the individual percentages as well as medians and means became unreliable. For this reason, distributions involving less than 50 respondents were not reported.

Reliability of Estimates

The sample of 2,980 widows who lost their husbands in the period November 1976–January 1977 represents only a small proportion of all the recently widowed women over the past few years who do not receive social security survivor benefits. All the data on these widows in this article, therefore, represent only estimates of the true (and unknown) population parameters. These data are thus subject to some sampling variability.

A measure of the sampling variability of an estimate is given by the standard error of the estimate. Generally speaking, the chances are about 68 out of 100 that an estimate will differ from the value given by a complete census by less than one standard error. The chances are about 95 out of 100 that the difference will be less than twice the standard error.

Table I gives approximate standard errors for the estimated percentage of individuals with a certain characteristic. Linear interpolation may be used to obtain values not specifically given. To derive standard errors applicable to a wide variety of items, a number of assumptions and approx-

Table I.—Approximate standard errors of estimated percentages

Size of base	Estimated percentage								
	2 or 98	5 or 95	10 or 90	15 or 85	20 or 80	25 or 75	30 or 70	40 or 60	50
100	1.4	2.2	3.0	3.6	4.0	4.3	4.6	4.9	5.0
150	1.1	1.8	2.4	2.9	3.3	3.5	3.7	4.0	4.1
200	1.0	1.5	2.1	2.5	2.8	3.1	3.2	3.5	3.5
250	.9	1.4	1.9	2.3	2.5	2.7	2.9	3.1	3.1
300	.8	1.3	1.7	2.1	2.3	2.5	2.6	2.8	2.9
500	.6	1.0	1.3	1.6	1.8	1.9	2.0	2.2	2.2
750	.5	.8	1.1	1.3	1.5	1.6	1.7	1.8	1.8
1,000	.4	.7	1.0	1.1	1.3	1.4	1.4	1.6	1.6
1,500	.4	.6	.8	.9	1.0	1.1	1.2	1.3	1.3
2,000	.3	.5	.7	.8	.9	1.0	1.0	1.1	1.1
2,500	.3	.4	.6	.7	.8	.9	.9	1.0	1.0
3,000	.3	.4	.6	.6	.7	.8	.8	.9	.9

imations 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.

To make a rough determination of the statistical significance of the difference between two independent percentages, the following procedure may be used. Find estimates of the standard errors of the percentages in question, using table I. Square these standard errors to get variances and add the variances. Take the square root of that sum to get the standard error of the difference. If the absolute difference between the two percentages in question is greater than twice the standard error of the difference, they are said to be significantly different from one another at the 5-percent level.