



Retirement and Disability  
Research Center  
UNIVERSITY OF WISCONSIN-MADISON

# Under-Claiming of Survivors' Benefits Among Non-Elderly Adults

Carly Urban, Montana State University  
J. Michael Collins, University of Wisconsin-Madison

## **Acknowledgments**

*The research reported herein was derived in whole or in part from research activities performed pursuant to a grant from the US Social Security Administration (SSA) funded as part of the Retirement and Disability Research Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process, or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation, or favoring by the United States Government or any agency thereof.*

## Abstract

The survivor's portion of Old-Age and Survivors Insurance (OASI) has not been widely studied, but it may play an important role in supporting the economic stability of widow/widower households, especially those with children. A caregiver of a deceased insured worker's child under age 16 (or age 19 if disabled) is eligible for monthly benefits regardless of their age. Understanding patterns in Survivor Insurance (SI) claims may be especially important when considering factors that contribute to inequality by race, income, and other factors for families facing the financial shock of a deceased spouse. Yet, we find some gaps in people receiving support after losing a spouse. For example, Black widows/widowers who have children and have income under \$25,000 are as much as 8.5 percentage points less likely to have Social Security income than similar White people. We also find large gaps by gender and age as well as education and employment status. These findings suggest that there may be barriers that result in differing support from SI.

Keywords: Survivors Insurance, Social Security OASI

## Introduction

There are at least 15 million surviving widows and widowers in the United States (Li 2018). Especially with high death rates since 2020, there are more households impacted by the death of a family member, including among working-age populations (see Figure 1). The original Social Security Act of 1935 was expanded in 1939 to provide benefits to survivors of deceased workers. Survivors Insurance (SI) is paid to a spouse (or former spouse if the marriage lasted at least 10 years) of a deceased insured worker, as well as any dependent children under age 18.<sup>1</sup> The largest group of SI beneficiaries are nondisabled surviving spouses, who can receive benefits until death on their deceased spouse's social security benefits. Surviving spouses of insured workers can claim benefits at age 60, or even age 50 if disabled, earlier than the 62 years of age required for retirement benefits.

Prior to age 60, widows and widowers can claim SI if they have children.<sup>2</sup> A surviving spouse who is caring for the deceased worker's children (under age 16) can claim SI at any age, as well as any unmarried children (under age 18) of the deceased worker. However, widows and widowers who are working may not claim SI, even if they are illegible, due to the retirement earnings test. SSA reduces benefits by \$1 for every \$2 of earnings from work above the annual earnings threshold (\$22,320 in 2024) for beneficiaries who are not yet at the normal retirement age, which is 67 years of age for people born in 1960 or after (Fadlon, Ramnath, and Tong 2019; Schobel 2023). The monthly benefit amount is 75 percent of the worker's primary insurance amount (PIA).

SI claims did not spike as death rates increased during the COVID-19 pandemic (see Figure 2). While many surviving spouses may not claim SI for themselves before age 60 due to the earnings test, low-income surviving spouses and any surviving children, who are unlikely to have any earned income, should generally be eligible for SI. Yet we observe just 1.2 million children of deceased workers receiving SI in 2021 and just 224,000 widowed mothers and fathers receiving SI benefits—even though more than 700,000 people aged 18–59 die each year. There was no shift in who claimed SI coming from the COVID-19 pandemic (see Figure 3). In fact, the number of

---

<sup>1</sup> Age 19 if a full-time high school student or a child with disability could receive benefits as long as they are disabled, an important provision for parents of special-needs children.

<sup>2</sup> Parents aged 62 or older who were financially dependent on a deceased insured worker could also claim, but this is a rare event.

widowed mothers and fathers receiving SI has been declining for the last decade from 154,000 in 2012 to 114,000 in 2021.

Compared to other income supports, Social Security SI benefits are quite large, especially for lower-income survivors with young children (Li 2018). Understanding who receives SI can help to inform the design of the program as well as people's motivations to claim. One possible reason that eligible beneficiaries do not claim benefit payments is a lack of information or misunderstanding of benefit rules for SI (Perez-Arce 2021; Collins et al, 2016; Lusardi 2010). Given differential death rates by race and income, the failure to claim SI could be an important program to better understand income and wealth inequality.

Understanding SI take-up can inform outreach policies on how to reach potential beneficiaries who could achieve improved financial well-being after losing a spouse. This paper estimates SI receipt using the American Community Survey (ACS) 2019 and 2021 surveys. We estimate SI claiming among widows/widowers aged 20–59 earning under \$25,000 per year with dependent children under 16. We find relatively high rates of people we define to be likely eligible actually claim SI, and non-claiming follows explainable patterns given program rules. Younger people, Black individuals, and men are less likely to have any income from SSA, although they may be likely to be eligible for SI. Women who lose a spouse have income from SSA at two to three times the rate of similarly eligible men. While we cannot observe worker's Social Security credits and thus eligibility, it appears at least some low-income people who are likely to be eligible are not receiving SI. Low-income workers with dependent children who lose a spouse may benefit from more information about SI as well as targeted assistance to navigate program processes.

## Prior Studies

There are relatively few studies of SSA's SI program, and most prior work is on widows' claiming of retired workers' records, not on the use of SI prior to age 60. We found no other studies estimating SI claiming rates among younger surviving workers.

Many prior studies show that widowhood or widower-hood are large financial shocks for households. Zick and Holden (2000) show that the death of a spouse has a significant impact on the surviving spouse's income and wealth. As a result, the surviving spouse tends to increase workforce participation if they are not disabled and can work (Fadlon, Ramnath, and Tong 2019). Of course, surviving spouses can also re-marry, and prior work suggests the rules in social

---

insurance programs may discourage re-marriage if the result is a loss in survivors' benefits (Persson 2020).

Li (2018) has one of the few studies that include beneficiaries under age 60, including benefits for surviving children. This is largely a structural analysis, however, and does not address claiming behavior. This work highlights the heterogeneity that may exist among survivors. When someone dies from a dual-earner households with similar earnings, the effects are different from when a higher earner or lower earner passes away. This study also shows that a parent's ability to work after a spouse's death is limited due to the cost care and time demands of caregiving. Fadlon and Nielsen (2021), using Danish data, show that surviving parents only modestly increase labor supply after the death of a spouse.

More broadly, many studies show that SI has important benefits for widows and widowers (most studies focus on widows in dual-sex couples, who are most common at older ages, since women tend to outlive men). For example, Diebold, Moulton, and Scott (2017) show that SSA OASI benefits help widows avoid poverty at older ages using the Health and Retirement Study. The authors estimate that widows make up a large share of elderly people below the poverty line. Weaver (2010) shows that 1972 Social Security rule changes that increased benefit amounts reduced the poverty rate of widows by one third.

## Claiming SI

There are a number of studies on claiming benefits more generally, such as the Earned Income Tax Credit and food assistance (SNAP) (Wilson 2022; Ko and Moffitt 2024; Gray 2019). Across studies, there is always a subset of people who are eligible for a benefit, but do not claim. While this could be due to a lack of information, it could also be a rational response if the expected value of the benefits is low and the process to apply for and maintain a benefit is relatively high. Paperwork, income certification, and other reporting could present an administrative burden such that even people who would be better off being enrolled in a program do not take part.

SI has additional features that may discourage some people from applying. Someone who loses a spouse before age 50 may not want to claim SI due to worries about losing the benefit if they remarry. Others may be concerned about the widow(er)'s limit provision, where SI benefits are reduced if their deceased spouse claimed early retirement benefits (Weaver 2001). But the primary factor is the retirement earnings test, which reduces benefits as earned income exceeds

certain thresholds (Weaver 2010). In 2019 earning more than \$17,640 would result in survivors benefit reductions for widows/widowers who have not yet reached their full retirement age, and \$18,960 in 2021. For this reason, we focus on widow/widower households who have dependent children and have less than \$25,000 in earned income, making this population likely to be eligible for SI.<sup>3</sup>

Social Security does not notify surviving spouses or children about their eligibility for benefits. If the deceased or surviving spouses already claimed retirement benefits, the Social Security Administration will automatically recalculate benefits and provide a notification of the changes in eligibility rules and benefits. The awareness of SI among spouses and children is likely to be quite low. Perez-Arce and colleagues (2021) found that the majority of study participants had a low knowledge of SI, especially those people under age 40.

## Methodology

We ask two main questions: 1) Is there systematic under-claiming for Social Security Survivors' benefits? and 2) Are there differences in take-up rates across targeted populations? To answer these two questions, we use two approaches. First, we compare the sample of potential beneficiaries from the American Community Survey (ACS) 2019 and 2021 surveys based on their observable characteristics to the full sample of administrative data from the Social Security Administration on the number of recipients of survivors' benefits. We generate an estimate of the number of individuals who are likely eligible for survivors' benefits based on the ACS data. We create a sample using the following restrictions to generate our "likely eligible sample." We keep a sample of those individuals who:

- Are under 60 years of age, and
- Have lost a spouse (defined by being widowed in the last year or listing present marital status as widowed), and
- Have children under 16 years of age or a disabled dependent, and
- Have annual earnings under \$25,000.

---

<sup>3</sup> The so-called SI "special rule" allows SSA to pay benefits to a spouse caring for deceased worker's children if deceased worker had 6 credits (about 1.5 years of employment) in the 3 years before the death.

We then compare this to the population of survivor beneficiaries in SSA reports using specific age bands by gender. Creating bands by age and gender takes into account the fact that younger people we deem “likely eligible” in the ACS are less likely to meet the requirement that the deceased spouse have six credits of work within the three years prior to death.

Second, we again use the 2019 and 2021 ACS data to understand who is likely to be eligible for Survivor’s benefits but not applying for benefits. We use the same criteria listed above to proxy eligibility. We then use an ACS question about respondent Social Security income that includes money from Social Security pensions, Survivor’s benefits, and disability insurance (Supplemental Security Income is not specified) or from government Railroad Retirement insurance payments to proxy whether or not they receive Survivors’ benefits. Using our sample of those we expect to be eligible for Survivor’s benefits, we see who is likely to take-up Survivors’ benefits by race, ethnicity, education level, and economic characteristics.<sup>4</sup>

## Findings

Figure 4 shows the fraction of those likely eligible for survivors benefits that claim according to SSA administrative records by year, age bands, and gender. The specific percentages are reported in Table 1, along with the number of beneficiaries and ACS counts.

There are three main takeaways from Figure 4. First, a higher proportion of likely eligible women claim SI than likely eligible men. This could be because the deceased spouses of women are more likely to have the requisite six credits of work within the three years prior to death than men—resulting in our estimates of the likely eligible men being too high. This is particularly true for the age group who is least likely to meet the work credit requirement: those 20–24 years of age. It is possible that the deceased spouses of people in their twenties did not have work history at all, meaning they are ineligible for the SI six credit special rule.

Second, likely eligible women in their late twenties through their early forties are most likely to have SI when compared to younger and older prime-aged women. Over 70 percent of women between 25 and 44 who appear eligible have SI. Of course, it could be that women in their twenties are less likely to have deceased spouses with the requisite work credits, resulting in our

---

<sup>4</sup> The ACS asks separate questions for the amount in dollars for: a. Wages, salary, commissions, bonuses, or tips from all jobs; b. self-employment income; c. interest income; d. Social Security or Railroad Retirement; e. Supplemental Security Income (SSI); f. Any public assistance or welfare payments from the state or local welfare office; retirement, pension, survivors or disability income (*do not include Social Security*); h. Any other sources of income received regularly such as VA payments, unemployment compensation, or child support.

---

overstatement of the likely eligible. However, there is a steady decline in the likely eligible having SI as women age. This could be from challenges in applying or lack of information about the program or some other factor that discourages SI claiming.

Third, we do not see evidence that there is a decline in take up of SI after COVID (2021) compared to before COVID (2019). For men, we actually see an increase in the likely eligible men to the number who have SI in 2021, with only one age group—those 45–49—seeing a decrease. For women, some age groups see a decline in 2021 and others see an increase, though there is no clear pattern. Thus, COVID-related deaths do not appear to be associated with changes in SI use among the potentially eligible.

### Sub-groups

We next seek to understand if there are certain groups of people who are likely eligible for SI but do not have Social Security income. In Table 2, we show results from a regression where the dependent variable equals one if the respondent reports having Social Security income—to include SI, DI, pensions, and Railroad Retirement insurance payments. We do note that while the question does not include SSI or Social Security income for anyone else in the household, it could be that respondents misinterpret the question and report income from SSA that is not attributed to their own claim. Twenty-five percent of our likely eligible sample report having Social Security income in this question. Column (1) includes demographic characteristics; Column (2) adds state fixed effects to this model to account for differences in state-level policy environments; Column (3) adds household characteristics; Column (4) adds economic characteristics. These results are intended to present a descriptive picture and are not to be interpreted as causal estimates; they are useful to understand patterns and relative rates, however. Table 3 shows the basic summary statistics for the two groups: those who receive SSA income and those who do not. Those who report no SSA income are younger, more likely to be Black or Hispanic, less educated and have lower total household income (total income is from all sources; our sample is conditioned on having under \$25,000 in *earned* income).

The estimates in Table 2 suggest that likely eligible men are 5 percentage points less likely to have Social Security income than likely eligible women. This could be because our measure of eligibility may overestimate the eligibility of men more than for women. There are also clear differences in access based on race: Black people likely eligible for SI are between 5 and 8.5



percentage points less likely to have Social Security income than likely eligible White people. We find large gaps in having Social Security income across White and Hispanic respondents, though this difference is no longer statistically different from zero when we control for economic characteristics in Column (4). These findings suggest that there may be barriers to SI benefits for some populations. For example, if information about SI is more prevalent in more resourced communities, this may lead to greater claiming and receipt of benefits. The result may be unequal SI support by race even within lower-income populations.

We also find interesting differences in SI take up based on household characteristics. Those with at least some college education are roughly 7 percentage points more likely to have Social Security income than those who do not have a high school diploma. There is no statistical difference across those who ended their education with a high school diploma and those who did not complete high school. Thus, those who are more educated may have fewer challenges finding out about and accessing SI, conditional on likely being eligible. While all respondents have children, those with children under five are roughly 5 percentage points less likely to have Social Security income. The burdens of caring for a younger child may create a burden in accessing SI, or schools could be a way that parents currently learn about SI. Larger family size is also correlated with lower rates of Social Security income. This could be due to even greater resource constraints that make SI burdensome to receive or substitution from SI to family networks and other informal resources.

Further, two economic characteristics are correlated with rates of Social Security income in the study population of low-income widowed parents. Employed respondents are 14 percentage points less likely to have Social Security income than those respondents who are not working. While we condition on earning less than \$25,000 in the prior year, it could be that those who are working plan to earn more than the full phase out amount. For these people, it may not make sense to apply for SI—the costs of application are more than the small benefit levels. Homeowners are four percentage points more likely to have Social Security income than those who do not own homes. Owned homes could be a signal of economic stability, financial knowledge, being more connected to community networks, and wealth more generally.

We finally display a plot of a regression similar to Table 2 but conditioned by year (2019 and 2021) to compare estimates of rates of Social Security income by each year separately in Figure 5. This allows us to visually test if there are different patterns across years, where 2019 was

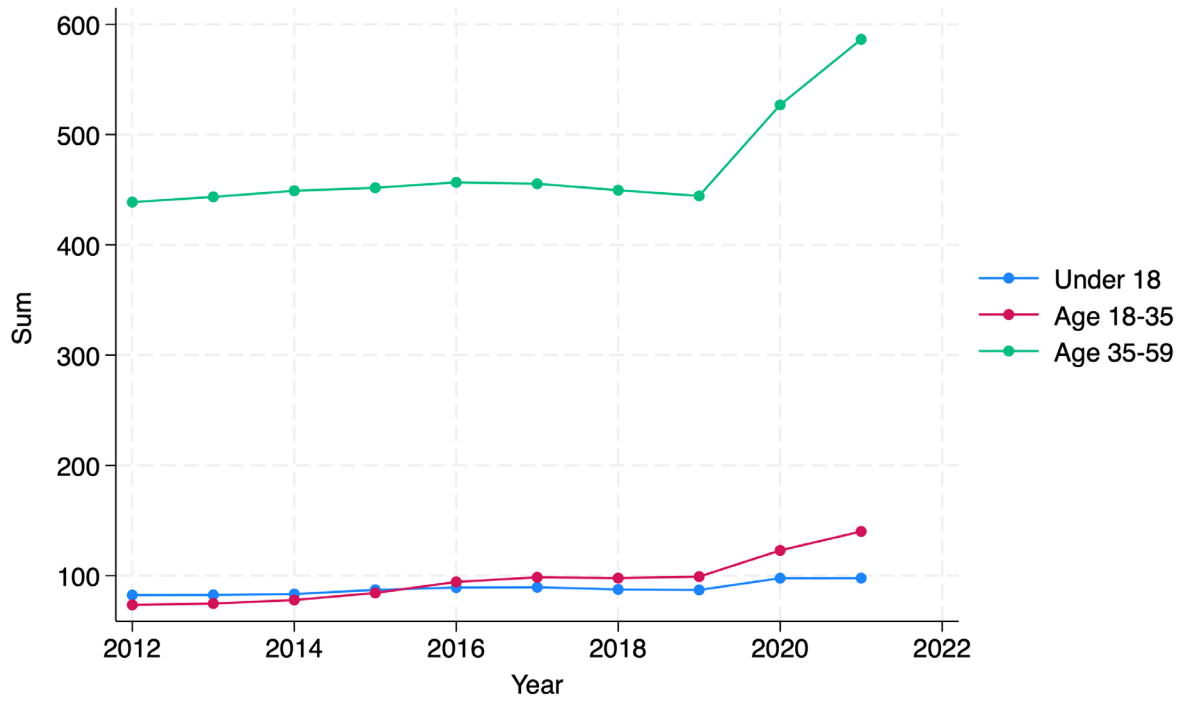
the pre-COVID-19 pandemic. Most of these estimates have wide confidence intervals and are not different from zero, and none are statistically different between 2019 and 2021. There does not appear to be a large shift after the start of the pandemic. We acknowledge that in 2021 low-income families likely benefited from economic supports including expanded benefits like the Child Tax Credit. As these supports shifted in later years, trends in rates of Social Security income among low-income widowed parents could show different patterns.

## **Conclusion**

These estimates rely on rough approximations of SI take-up using general population comparisons and rates of households reporting income from SSA. People reporting on SSA income could include any SSA program, although the ACS question item wording is fairly clear. However, given our sample restrictions, these data offer a general sense of claiming behaviors relative to the population likely to be eligible with dependent children and earned income below the earnings test. The differences by gender, age, education level and race are not all large in magnitude but do suggest that some populations may not be using SI despite being eligible. Future work, including mixed methods and qualitative studies, could benefit from better understanding the context under which people decide not to claim SI, as well as the circumstances when people fail to claim due to administrative burdens or a lack of information.

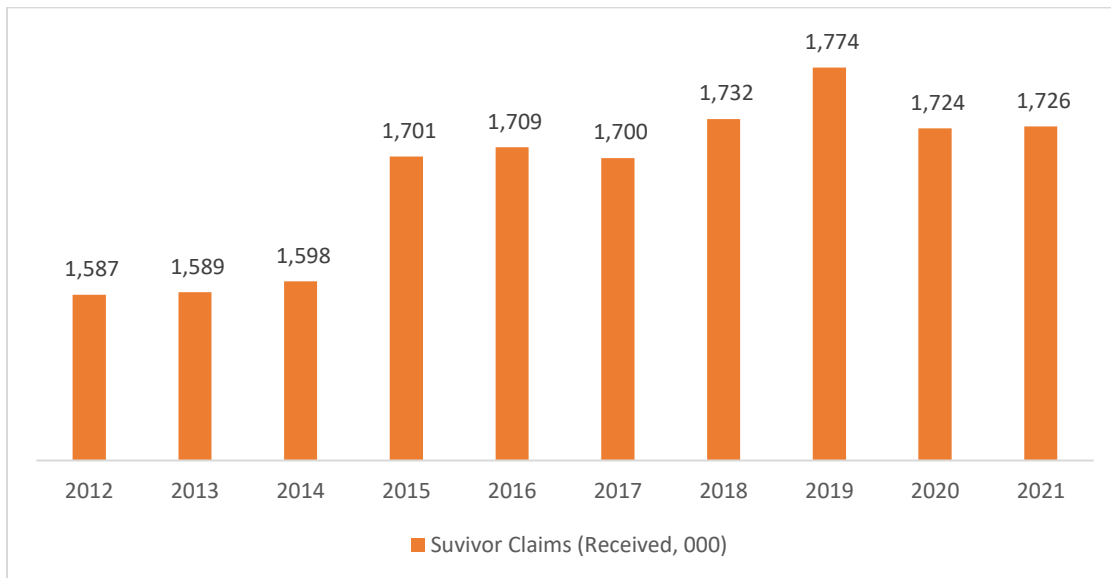
## References

- Diebold, Jeffrey, Jeremy Moulton, and John Scott. 2017. "Early Claiming of Higher-Earning Husbands, the Survivor Benefit, and the Incidence of Poverty among Recent Widows." *Journal of Pension Economics & Finance* 16 (4): 485–508.
- Fadlon, Itzik, and Torben Heien Nielsen. 2021. "Family Labor Supply Responses to Severe Health Shocks: Evidence from Danish Administrative Records." *American Economic Journal: Applied Economics* 13 (3): 1–30.
- Fadlon, Itzik, Shanthi P Ramnath, and Patricia K Tong. 2019. "Market Inefficiency and Household Labor Supply: Evidence from Social Security's Survivors Benefits." National Bureau of Economic Research.
- Gray, Colin. 2019. "Leaving Benefits on the Table: Evidence from SNAP." *Journal of Public Economics* 179:104054.
- Ko, Wonsik, and Robert A Moffitt. 2024. "Take-up of Social Benefits." *Handbook of Labor, Human Resources and Population Economics*, 1–42.
- Li, Yue. 2018. "Economic Analysis of Social Security Survivors Insurance." *International Economic Review* 59 (4): 2043–73.
- Perez-Arce, Francisco, Lila Rabinovich, Anya Samek, and Joanne Yoong. 2021. "The Effect of Informational Prompts about Survivor Benefits for Spouses on Social Security Claim Intentions." *Journal of Pension Economics & Finance* 20 (4): 504–15.
- Persson, Petra. 2020. "Social Insurance and the Marriage Market." *Journal of Political Economy* 128 (1): 252–300.
- Schobel, Bruce D. 2023. "Social Security Survivor Benefits." *Journal of Financial Service Professionals* 77 (2).
- Weaver, David A. 2001. "The Widow (Er)'s Limit Provision of Social Security." *Soc. Sec. Bull.* 64:1.
- . 2010. "Widows and Social Security." *Soc. Sec. Bull.* 70:89.
- Wilson, Riley. 2022. "The Impact of Social Networks on EITC Claiming Behavior." *Review of Economics and Statistics* 104 (5): 929–45.
- Zick, Cathleen D, and Karen Holden. 2000. "An Assessment of the Wealth Holdings of Recent Widows." *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences* 55 (2): S90–97.

**Figure 1 Deaths in the US 2012–22 by Age**

Source: NCHS Data Brief 2023 [https://www.cdc.gov/nchs/products/life\\_tables.htm](https://www.cdc.gov/nchs/products/life_tables.htm)

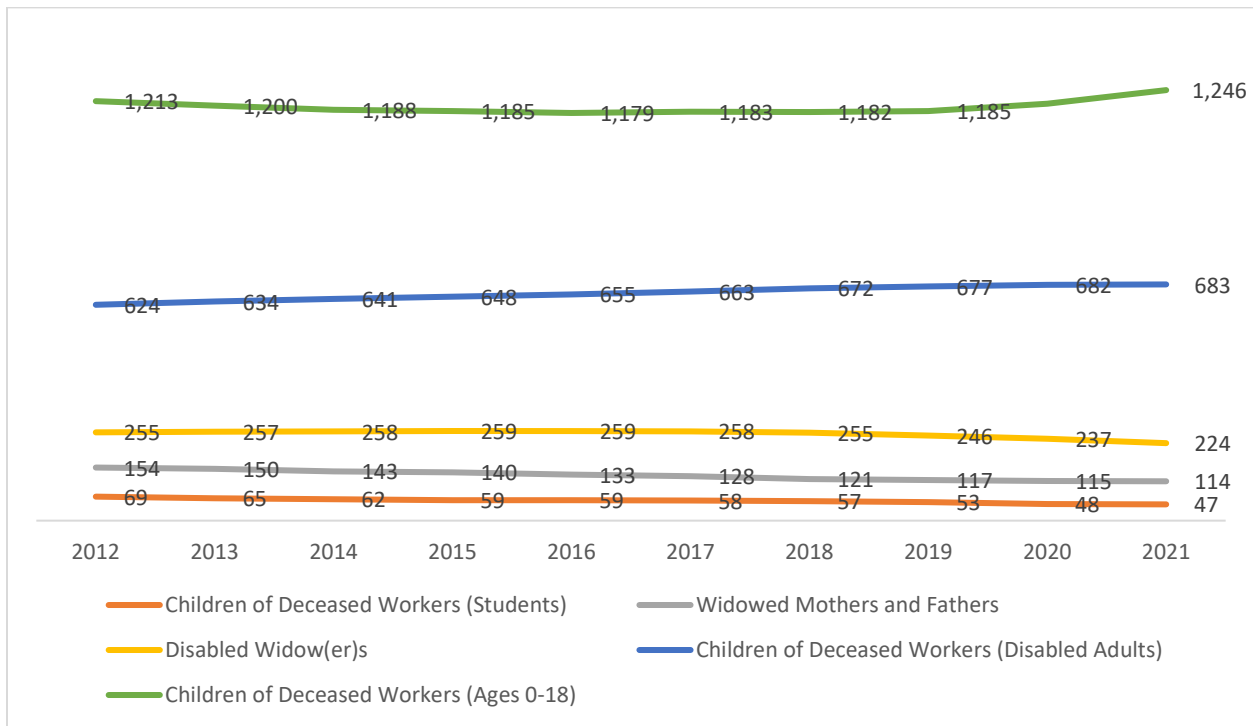
Note: Death rates increased for working age adults during the COVID-19 Pandemic.

**Figure 2 Survivors Claims 2012–21**

Source: SSA <https://www.ssa.gov/policy/statistics.html>

Note: SI Claims did not increase during the COVID-19 Pandemic.

**Figure 3 Survivors Claims 2017–21 by Claim Type**

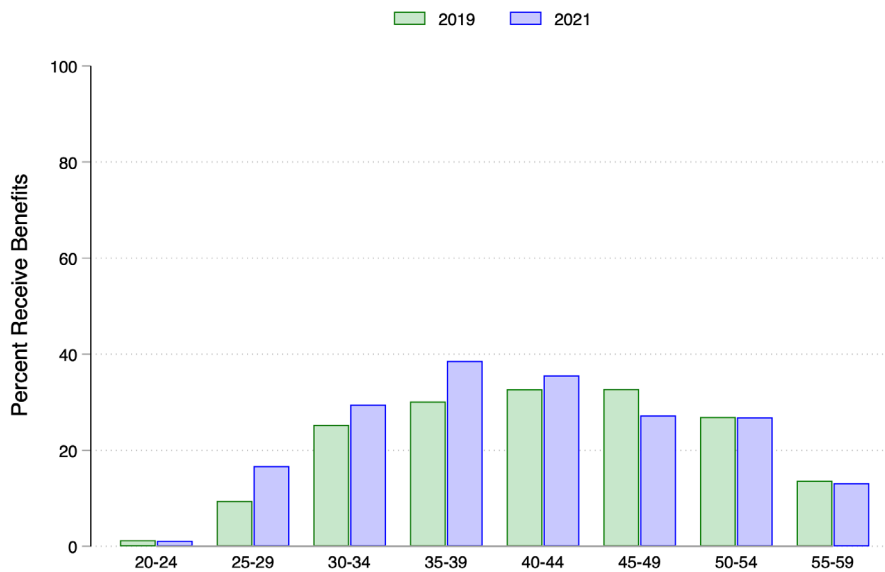


Source: SSA <https://www.ssa.gov/policy/statistics.html>

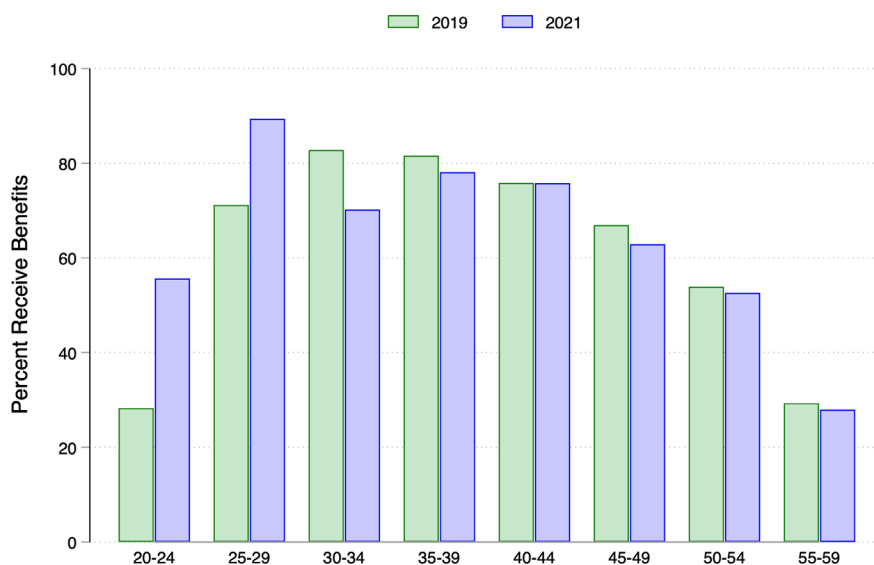
Note: 1.2 million children of deceased workers claimed SI in 2021, compared to 224,000 widowed mothers and fathers.

**Figure 4: 2019 and 2021 percent eligible survivor beneficiaries**

Panel A: Percent of Likely Eligible Fathers Receiving Benefits.

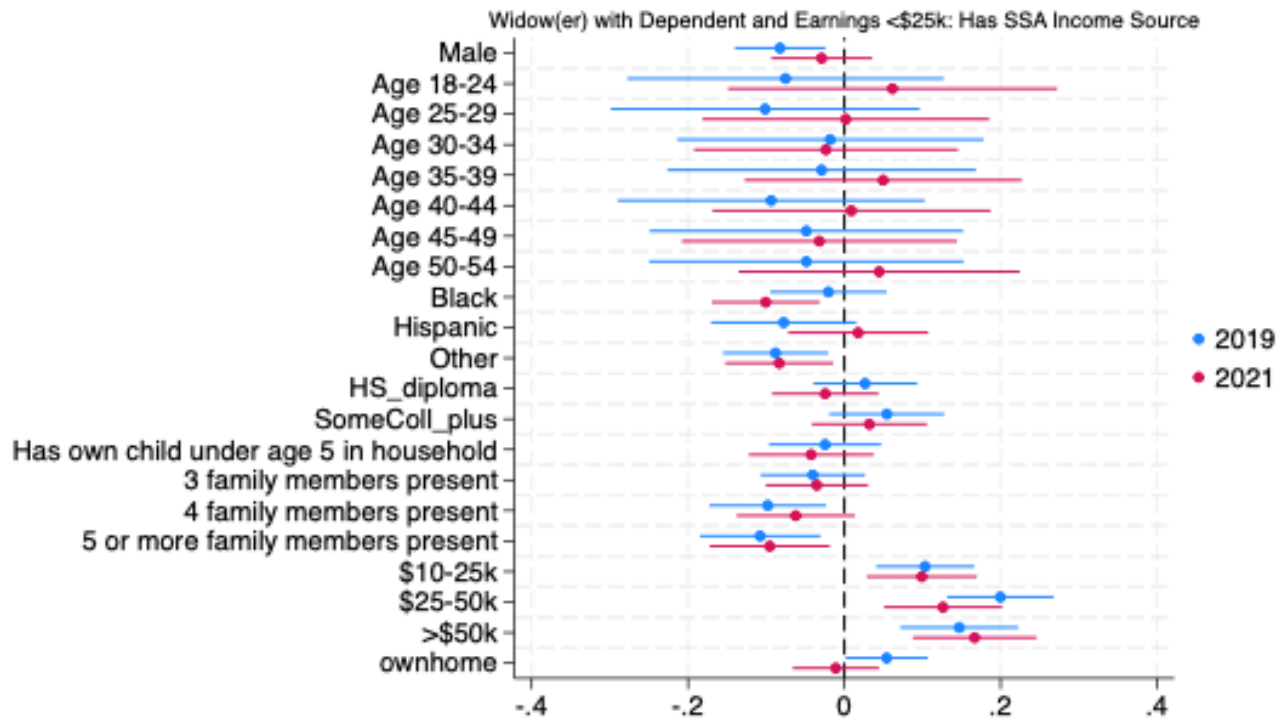


Panel B: Percent of Likely Eligible Mothers Receiving Benefits.



Source: SSA Administrative data on adult survivor benefits and ACS data.

Notes: The female and male ACS counts based on being potentially eligible for survivor benefits based on: those earning under \$25,000 per year, widowed in the last year or whose marital status is listed as widowed, with dependent children under 16 or a disabled child of any age. ACS counts are based on a one in one hundred sample, and hence scaled up in this table. Percent receiving benefits reflects the fraction of recipients divided by the ACS number of eligible individuals.

**Figure 5: 2019 and 2021 Estimates for Having SSA Income**

Source: ACS data 2019 and 2021 Specification as in Table 2 for each survey year separately. Widowed parents with earnings under \$25,000.

Notes: Likely SI receipt is less likely for widowed males in 2019, Blacks in 2021, “other” race in both years, as well as larger families in both years (4 or 5 members or more). Households with total income (including earned income) over \$10,000 are more likely to have SSA income in the ACS in both years. None of the 2019 and 2021 estimates are statistically different from each other.



**Table 1 Claim Rate Summary by Age and Gender, 2019 and 2021**

Year	Age Group	Female Beneficiaries	Female ACS Counts	Male Beneficiaries	Male ACS Counts	% Receive Female	% Receive Male
2019	20-24	594	2100	9	700	28.3	1.3
2019	25-29	4058	5700	123	1300	71.2	9.5
2019	30-34	11177	13500	557	2200	82.8	25.3
2019	35-39	18685	22900	1236	4100	81.6	30.1
2019	40-44	20641	27200	1767	5400	75.9	32.7
2019	45-49	20226	30200	1934	5900	67.0	32.8
2019	50-54	15001	27800	1723	6400	54.0	26.9
2019	55-59	9033	30800	1213	8900	29.3	13.6
2021	20-24	501	900	8	700	55.7	1.1
2021	25-29	3666	4100	117	700	89.4	16.7
2021	30-34	10534	15000	501	1700	70.2	29.5
2021	35-39	18128	23200	1158	3000	78.1	38.6
2021	40-44	21072	27800	1744	4900	75.8	35.6
2021	45-49	19064	30300	1827	6700	62.9	27.3
2021	50-54	14787	28100	1690	6300	52.6	26.8
2021	55-59	8531	30500	1144	8700	28.0	13.1

*Source: SSA Administrative data on adult survivor benefits and ACS data.*

Notes: The female and male ACS counts come from a best guess at the number of people potentially eligible for survivor benefits: those earning under \$25,000 per year, widowed in the last year or whose marital status is listed as widowed, with dependent children under 16 or a disabled child of any age. ACS counts are based on a one in one hundred sample, and hence scaled up in this table. Percent receive reflects the fraction of recipients divided by the ACS number of eligible individuals.

**Table 2: Among those eligible for Survivors Insurance, who has Social Security income?**

	(1)	(2)	(3)	(4)
Year=2021	-0.0181 (0.0138)	-0.0163 (0.0124)	-0.0162 (0.0130)	-0.0244* (0.0135)
Male	-0.0476*** (0.0177)	-0.0487*** (0.0171)	-0.0440** (0.0177)	-0.0489*** (0.0171)
25-29	0.0115 (0.0726)	-0.00730 (0.0671)	0.00703 (0.0638)	0.00651 (0.0605)
30-34	-0.0537 (0.0642)	-0.0749 (0.0617)	-0.0778 (0.0659)	-0.0659 (0.0649)
35-39	0.00840 (0.0632)	-0.0115 (0.0587)	-0.0182 (0.0621)	-0.00228 (0.0601)
40-44	0.0165 (0.0628)	-0.00214 (0.0653)	-0.0165 (0.0713)	-0.00192 (0.0685)
45-49	-0.0181 (0.0624)	-0.0381 (0.0638)	-0.0648 (0.0711)	-0.0590 (0.0690)
50-54	0.0254 (0.0629)	0.00685 (0.0677)	-0.0254 (0.0764)	-0.0303 (0.0760)
55-59	0.0476 (0.0626)	0.0264 (0.0591)	-0.00497 (0.0683)	-0.0178 (0.0669)
Black	-0.0847*** (0.0199)	-0.0766*** (0.0178)	-0.0671*** (0.0183)	-0.0529*** (0.0192)
Other Race	-0.0334 (0.0277)	0.000146 (0.0360)	0.00914 (0.0361)	0.0194 (0.0338)
Hispanic	-0.122*** (0.0166)	-0.0948*** (0.0262)	-0.0654** (0.0307)	-0.0424 (0.0275)
HS Diploma			0.0238 (0.0179)	0.0281 (0.0195)
At Least Some College			0.0700*** (0.0234)	0.0748*** (0.0274)
Has Child <5 years old			-0.0403* (0.0216)	-0.0514** (0.0221)
Family Size=3			-0.0366* (0.0218)	-0.0318 (0.0196)
Family Size=4			-0.0772*** (0.0202)	-0.0770*** (0.0211)
Family Size>4			-0.0811*** (0.0159)	-0.0869*** (0.0209)
Employed				-0.145*** (0.0134)
Owns Home				0.0491*** (0.0144)
State Fixed Effects?	No	Yes	Yes	Yes
N	3,877	3,877	3,877	3,877

Source: 2019 and 2021 ACS

Notes: Sample includes individuals under 60 years of age, whose marital status is widowed or who have lost a spouse in the last year, who earn less than \$25,000 annually, and who have a dependent child under 16 or a disabled child. Mean of dependent variable is 0.25.

**Table 3: Summary Statistics by Has Social Security Income**

	SSA Income	No SSA Income
Male	0.147	0.184
20-24	0.026	0.035
25-29	0.073	0.102
30-34	0.136	0.153
35-39	0.194	0.173
40-44	0.173	0.195
45-49	0.184	0.169
50-54	0.206	0.159
Black	0.123	0.168
Hispanic	0.059	0.066
Other race	0.153	0.266
HS diploma	0.386	0.432
Some College	0.476	0.375
Child under age 5	0.118	0.169
Family size	3.3	3.5
All Income	50.0	42.2
Own home	0.626	0.512

*Source: 2019 and 2021 ACS*

Note: Means using household weights. SSA income based on ACS questionnaire (see footnote 4).