

# Survivor-Only Beneficiaries in 2050

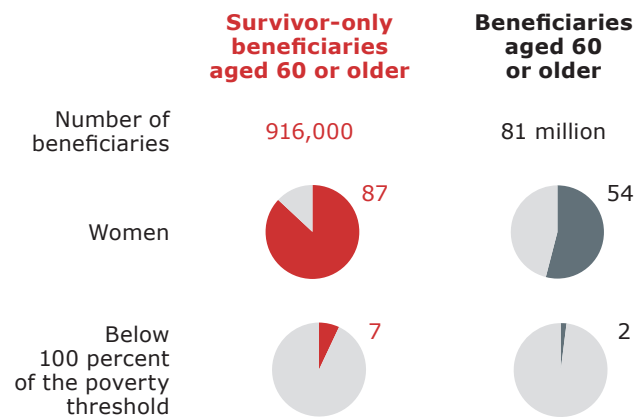
**DEFINITION:** Survivor-only beneficiaries are individuals who did not work enough to qualify for Social Security retirement benefits on their own earnings records, but do qualify for 100 percent of their deceased spouse's monthly benefit at full retirement age or reduced (by up to 28.5 percent) benefits starting at age 60.

**In 2050, we project that:**

- 87 percent of survivor-only beneficiaries aged 60 or older will be women.
- The poverty rate will be higher for survivor-only beneficiaries compared with all beneficiaries aged 60 or older.
- More than half of survivor-only beneficiaries will be aged 80 or older, making them among the oldest old of all beneficiaries.
- Survivor-only beneficiaries will be disproportionately in low-earning households.
- Survivor-only beneficiaries will earn some credits by 2050, but not enough to qualify for benefits on their own records.<sup>a</sup>

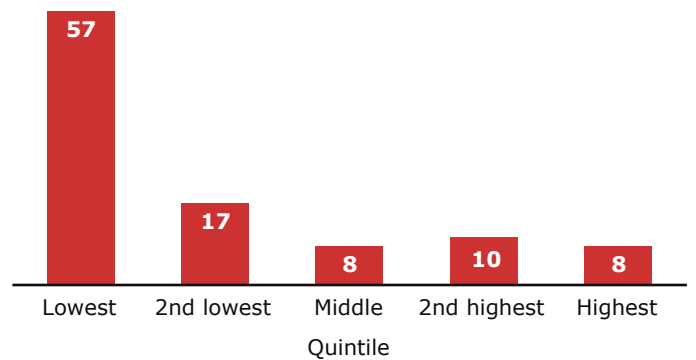
## Population Characteristics

Percentage with characteristic



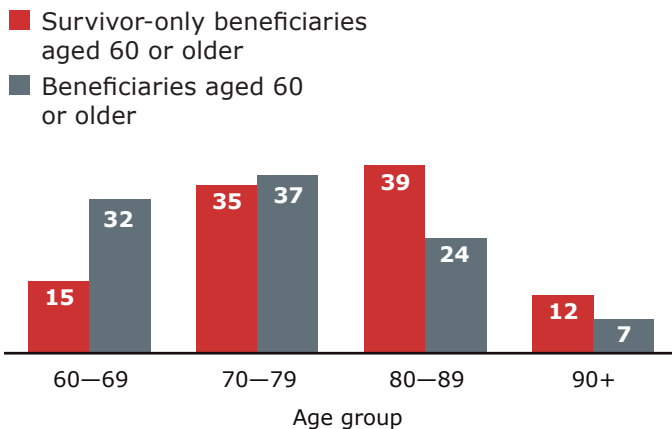
## Lifetime Shared Earnings

Percentage of survivor-only beneficiaries aged 60 or older in quintile



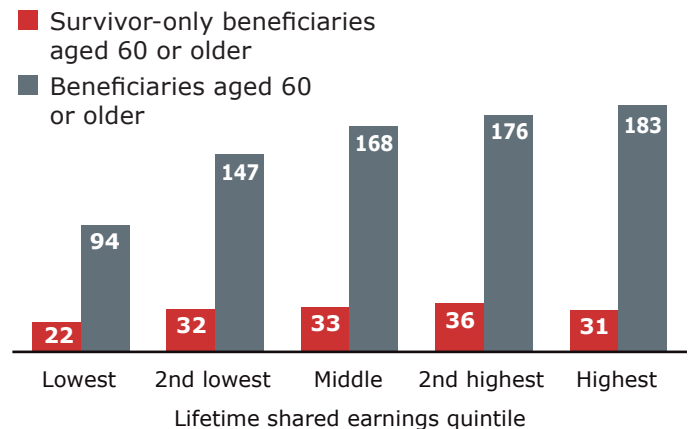
## Age Group

Percent of beneficiaries in group



## Median Credits Earned

Number



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

SOURCE: Modeling Income in the Near Term, Version 6 (MINT6) micro-simulation model using 2011 Trustees Report intermediate assumptions.

