

Marital and Parental Status According to Age

ROBERT J. MYERS and EUGENE A. RASOR *

SINCE THE 1939 AMENDMENTS to the Social Security Act extended the scope of the old-age insurance system by introducing benefits for certain dependents and survivors of insured workers, information on the marital and parental characteristics of the insured population is of significance to the operation of the program. Analyses have been made of the family characteristics of beneficiaries during the first year that monthly benefits have been payable.¹ The claims data yield results that are applicable to a select group—insured workers who have retired at age 65 or over or have died—and they are somewhat limited with respect to volume and ages represented for estimating characteristics of all workers covered by the program. For this purpose a more extensive tabulation must be used as a basis for analysis.

The 1930 census contains valuable information on marital status but not on parental status with regard to children under 18. The census concept of the economic family differs materially from that of the bio-legal family, on which the Social Security Board has based a Study of Family Composition in the United States.² In this study the definition of family was so formulated as to make it possible to identify, within a household, the members of the family whose relationship to the head, by blood or law (including some foster children), constitutes a legal claim on him for support. Since the amendments to the act were based somewhat on this concept of the bio-legal family, the data from the family composition study on marital and parental distributions, by age and sex, are valuable to a consideration of beneficiaries under the old-age and survivors insurance program. The major portion of the study was concerned with persons living in urban areas; this discussion, therefore, has not considered the small amount of rural data.

The extent to which data on married persons in the family composition study correspond to similar distributions for the total United States

may be seen from table 1. The study was made in the winter of 1935-36, while the census relates to 1930; this difference in time may affect the comparison to some extent. The intervening 5-year period was typified by depression years during which marriage rates were low. Disregarding the secular trend of marriage rates, which was slightly upward from 1900 to 1930 for all

Table 1.—Percent of married persons in each age group and sex, according to the Study of Family Composition in the United States¹ and the 1930 census

Age group	Men			Women		
	Family composition study	1930 census		Family composition study	1930 census	
		Total	Urban		Total	Urban
15-19.....	1	2	1	7	13	10
20-24.....	22	28	20	41	52	47
25-29.....	50	61	59	66	74	71
30-34.....	76	76	75	74	82	79
35-39.....	82	81	80	76	82	79
40-44.....	84	82	82	75	81	77
45-49.....	84	82	82	72	78	74
50-54.....	83	81	81	66	72	68
55-59.....	81	80	79	60	66	61
60-64.....	78	76	76	50	57	51
65-69.....	73	72	71	40	47	41
70-74.....	65	65	64	20	35	30

¹ Based on data for urban areas recorded in the National Health Survey, 1935-36.

age groups under 50, it would be expected that the proportion of married persons in 1935 would be less than in 1930 because of the smaller number of marriages during the period. This situation would particularly affect the proportion of young married persons, since this group is made up chiefly of those recently wed.

Except for the younger age groups, the proportion of married men in the family composition study tends to be slightly higher than the census figures. On the other hand, the proportion of women who are married is lower at all ages in the family composition study than in the census, with, as would be expected, less difference for the urban census figures. In general, except for men under 25 and women under 35, the family composition data on marital status seem to be fairly representative of the urban portion of the population. The lack of agreement for the younger ages is probably caused principally by the difference in marriage rates for the two periods rather

*Office of the Actuary.

¹ See the Bulletin for December 1940, pp. 64-68; January 1941, pp. 68-73; and April 1941, pp. 88-90.

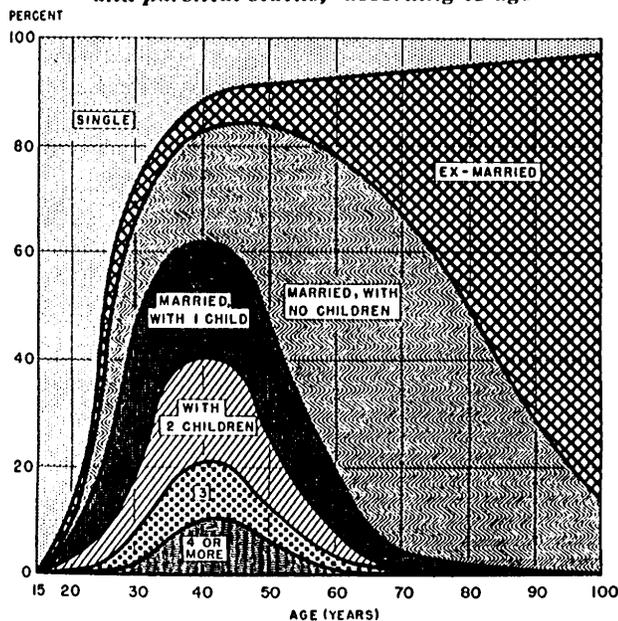
² Based on data recorded in the National Health Survey, 1935-36. For analyses of data from this study, see Sanders, Barkev S., "Family Composition in the United States," *Social Security Bulletin*, Vol. 2, No. 4 (April 1939), pp. 9-13, and subsequent issues of the Bulletin.

than by any basic invalidating factors. Slight differences in definitions of "married" and "separated" as between the two sets of data also account for some discrepancies.

Percentage distributions of family composition study data by marital and parental status are presented in charts 1 and 2, graphically graduated from quinquennial data. Marital status is shown in three classifications—the married, the single, and the widowed, divorced, and separated (i. e., the ex-married). Parental status is indicated by the division of the married group and of the ex-married women into those with certain numbers of children under 18 years of age and those with no children under 18.

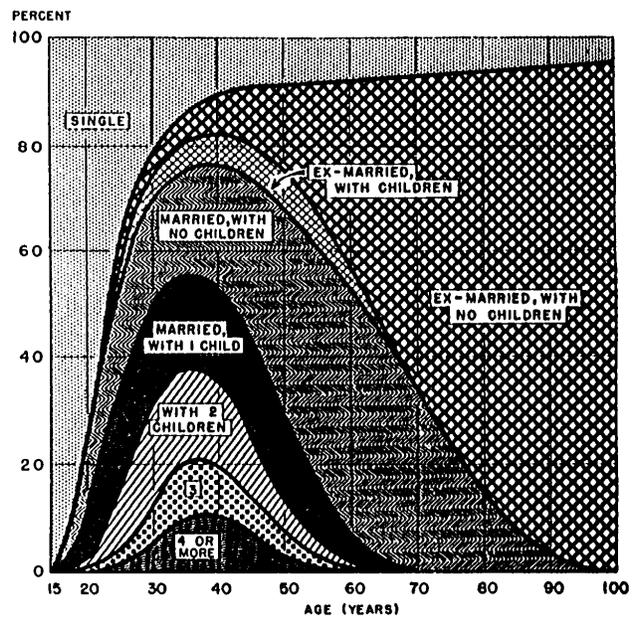
Only a negligible proportion of men under 20 are married, but the proportion rises rapidly until age 30, when almost three-fourths are married; at age 45 a maximum of about 85 percent is attained. Thereafter, there is a gradual decrease to about 75 percent at age 65, followed by a rapid decrease. The downward trend after age 45 is caused principally by mortality, since many men shift from the married to the ex-married group because of the death of their wives. The combined curve for all who are or have been married follows closely the married curve at the younger ages,

Chart 1.—Percentage distribution of men by marital and parental status,¹ according to age



¹ Based on urban data from the Study of Family Composition in the United States "Ex-married" denotes widowed, divorced, or separated; "children" refers to children in the household under age 18.

Chart 2.—Percentage distribution of women by marital and parental status,¹ according to age



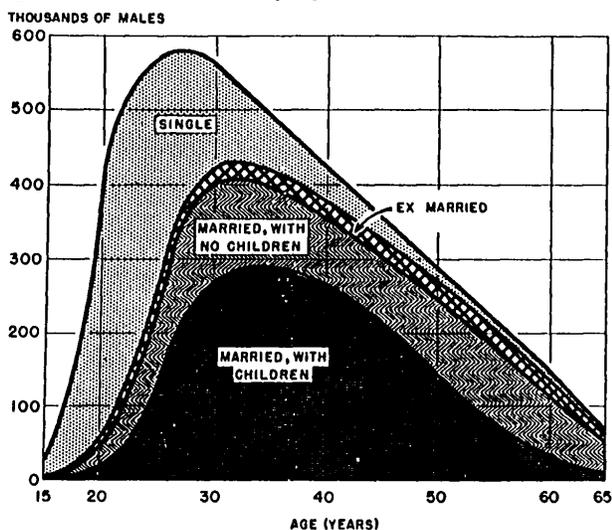
¹ See chart 1, footnote 1.

but after age 45 it continues to increase slowly, until for men at the extreme older ages it indicates that 95 percent of the men had been married at some time during their lives, even though only about 15 percent are now married. Conversely, the proportion of men who are single decreases rapidly from 90 percent at age 20 to about 10 percent at age 45, with a gradual decline thereafter.

The proportion of men who are married and have at least one child under 18 increases rapidly to a maximum of over 60 percent at age 40, and declines rapidly thereafter to a negligible proportion for men aged 75 and over. Only such children are included as were actually unmarried and living with the parent at the time of the survey.² A large proportion of the children shown for men at the older ages are probably stepchildren, adopted, or foster children. If the man was insured, however, such children might be eligible for survivors' benefits under title II, subject to certain minimum requirements as to dates of adoption and remarriage. The proportion of widowed, divorced, and separated men with children is not shown, because the number is insignificant. For married men the proportion with

² Excluded were all children living away from home at school, and all others absent from the household for more than 30 days.

Chart 3.—Estimated distribution of male workers with taxable wages of \$200 or more in 1937, by marital and parental status¹ and by age



¹ Data on marital and parental status for urban areas from the Study of Family Composition in the United States. "Ex-married" denotes widowed, divorced, or separated; "children" refers to children in the household under age 18.

children increases to about 75 percent at age 40, declining rapidly thereafter, until at the older ages very few of the married men have children under 18.

The further subdivision of married men with children indicates that there are slightly more with one child under 18 than with two children. However, at the modal age of 40 there are about as many men with two children as with one. It should be emphasized that this chart does not indicate how many children married men will have, but only the situation at a given moment of time, with respect to unmarried children who are aged less than 18 and are living at home. The area representing three or more children is of the order of that for only one child, which evidences the fact that the "typical American family" is one which averages slightly more than two children per family. The proportion with only one child makes up the major portion of the area at the younger ages of the parent, because the period of marriage on the average is not long enough for more than one child to have been born, whereas at the older ages of the fathers, in most cases, all but the last-born child have attained age 18. The highest proportion of men with at least one child occurs at age 39, while for those with at least two children it occurs at about age 40, this modal

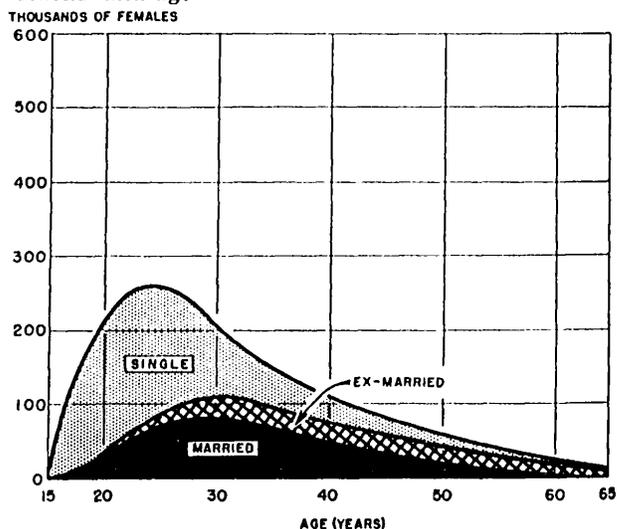
value increasing about one year for each integer of increase in the number of children in the family.

The family composition study shows that the average number of children per married male increases up to about age 40 while the average years of dependency (to age 18) of these children decreases. However, in later years both of these averages decrease. Thus, at the time of retirement the dependency problem has been greatly reduced. From charts 1 and 2 it is seen that at age 65 there are only about 9 percent of the males and 2 percent of the females that have children under 18, and the average age of these children is about 14, which leaves but a few years of dependency.

Census data show that the greatest number of births in the year 1935 occurred in the age group 20-25 of the mother and 25-30 of the father. Also, less than 0.05 percent of the births occurred after age 44 of the mother and 6 percent occurred after age 44 of the father. In other words, probably not more than about 5 percent of all children born will be under 18 at the time their fathers reach 65.

In contrast to the trend for married men, the proportion of married women tends to be higher at the younger ages and reaches its maximum at an earlier age; it does not go as high and falls much more rapidly at the older ages. The relative shapes of these two curves suggest that women

Chart 4.—Estimated distribution of female workers with taxable wages of \$200 or more in 1937, by marital status¹ and age



¹ Data on marital status of gainfully occupied women from the 1930 census. "Ex-married" denotes widowed, divorced, or separated.

marry at younger ages than men; also that widowers are more likely to remarry than are widows and probably select younger unmarried women rather than widows near their own age. The curve showing the proportion of women who are or ever were married follows somewhat the same trend as the corresponding curve for men, except that it rises more rapidly in the beginning and does not reach quite as high a level in the end. This fact, as well as the larger area representing widowed, divorced, and separated women, reflects the fact that widows do not remarry as frequently as widowers, the older average age of husbands as compared to wives, and the differential in mortality between men and women, which tends to increase the proportion of widows as compared to widowers.

The curve representing the proportion of women who are married and have children under 18 is similar to the corresponding curve for men, with a maximum of about 55 percent at age 35. This maximum point occurs at a younger age than for men because of the age differential between husbands and wives. Unlike the ex-married men, a significant proportion of the widowed, divorced, and separated women have children under 18, probably because children are usually left in the care of their mother when divorce or separation occurs, and because in event of death of one parent remarriage is far more frequent among widowers with children than among widows with children. Somewhat more than 5 percent of all women between 30 and 55 years of age are in the ex-married category and have children under 18.

The data shown in charts 1 and 2 were applied to data representing roughly the number of persons insured under the old-age and survivors insurance program (charts 3 and 4). For this purpose the 1937 wage-record data was used without revision for wages not reported at time of tabulation and after exclusion of workers with less than \$200 of wage credits. This exclusion eliminates, in a crude fashion, persons without insured status. Since wages earned after age 65 were not then taxed, no data are available for groups beyond that age.

The data from the family composition study are

applicable to this covered population, which is in general urban. The data for males in chart 1 was applied without correction inasmuch as the great majority of men are gainful workers, and family data for the total male population is almost equally applicable to the working male population.

At the younger ages there are large numbers of single men among the estimated insured population (chart 3), but about half of the men between 25 and 50 years of age are married and have children under 18. These figures somewhat underrepresent the number of men upon whose wages monthly benefits could be paid to surviving children, since, under the old-age and survivors insurance program, children supported by the wage earner may be eligible even though they had not been living in the same household with him, whereas in the family composition study such children living away from home were not included. The vast majority of men between the ages of 40 and 65 are married; immediate benefits prior to 65 and deferred benefits beginning at age 65 may be available for the wives of insured workers, in the event of their death.

The data for the estimated insured female population is plotted on the same scale as the data for men, so as to facilitate absolute comparisons (chart 4). About half the female insured population is single—predominantly at ages under 30. Married female workers represent only a small proportion at the younger ages, but beyond age 30 are more than half the total. A division of married female workers into those with children and without children is not shown; monthly survivors' benefits could not be available for the vast majority of such children because they are not payable in general for children whose father is living.

Neither the 1940 census nor the claims data for the first few years of operation will make available data on familial and parental composition comparable to that contained in the family composition study. Pending the availability of several years of claims data, the marital and parental data by age from the family composition study will prove to be a valuable tool for actuarial and statistical purposes.