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Francis G. Caro

University of Massachusetts Boston, frank.caro@umb.edu

Yung-Ping Chen

University of Massachusetts Boston, ypchen@comcast.net

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Implications of Changing Social Norms for Social Security Benefits:
Results of Pilot Research

Francis G. Caro, Ph.D. & Yung-Ping Chen, Ph.D.

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Gerontology Institute
University of Massachusetts Boston
100 Morrissey Blvd.
Boston, MA 02125-3393
ph. 617-287-7327
fax 617-287-7080
frank.caro@umb.edu

Abstract

Problem. The U.S. Social Security program is designed to protect the American family structure that existed when the program was introduced in the 1930s. Both family structure and social norms regarding family life have changed substantially in the interim. Major changes in family structure invite proposals to modify Social Security benefits to accommodate contemporary conditions. To remain politically viable, the program must make adjustments to reflect contemporary public opinion regarding family life. We asked to what extent contemporary public opinion is supportive of the current benefit structure and the extent to which public opinion points to possible changes in benefits?

Methods. We explored the feasibility of using factorial survey designs to determine public opinion about Social Security benefits. In this method, respondents are asked to make judgments about vignettes that describe specific situations. Specific vignettes are generated randomly from a vignette structure that includes both a set of dimensions and specific conditions within each dimension. Each respondent is asked to judge a set of vignettes. Through multivariate statistical analysis, the effects of vignette structure on judgments are determined. The project was concerned with the feasibility of applying this method in studying the normative underpinnings of Social Security benefits. Results of two pilot studies are reported. One study was concerned with survivor benefits; the second was concerned with pensions at normal retirement age. Respondents were undergraduate students.

Findings. Overall, the research showed that the factorial survey is a promising method of measuring public opinion regarding Social Security benefits. In the study of survivor benefits, the research found public support, for example, for current policy regarding the presence of

minor children in the home for the eligibility of surviving widows or widowers for benefits. However, respondents were less likely to recommend benefits for surviving spouses with undesirable social characteristics. Under current policy, the “worthiness” of survivors is not taken into consideration in determination of benefits. In the study of retirement benefits, the findings show support for the policy of basing pensions heavily on numbers of years of contributions to the system. However, the findings point to possible reform by showing support for providing Social Security credits to full-time unpaid providers of elder care. Further research with more representative samples is needed both to determine whether the current findings can be generalized and to examine other issues concerning Social Security benefits.

Background

Changing Family Structure

During the early decades of Social Security, the traditional family consisted of a working husband with a wife who did not work outside the home, and children. Most people married; they did so at younger ages than in more recent decades; they had more children; and most marriages lasted a lifetime.

Dramatic changes in social conventions have occurred during the last 30 years or more.

Summarized below are some important trends:

- Labor force participation rates among women have grown substantially. Among the 25-34 age group, the rate in 1999 was 76.4 percent, up from 45 percent in 1970. For those age 35-44, 1999’s rate of 77.2 percent contrasted with 51.1 percent in 1970. Even for the age group 45-54, traditionally with the highest rate, 1999’s rate of 76.7 percent was still considerably higher than 1970’s rate of 54.4 percent (U.S. Census Bureau, 2000).
- The median age at first marriage was 25.1 years for women and 26.8 years for men in 2000, more than 4 years later than in 1970, when median ages were 20.9 and 23.2, respectively (Fields & Casper, 2001).

- In 2000, only 56% of the adult population (defined as age 15 and over) were married, down from 65.4% in 1970 (Fields & Casper, 2001).
- Families have become smaller. The average household size was 2.62 in 2000, down from 3.14 in 1970 (U.S. Department of Commerce, 2001).
- Reflecting delayed marriage and later child-bearing, now, slightly less than 46% of the married couples have children under 18 living with them, down from 57% in 1970 (Fields & Casper, 2001).
- Not only have people been marrying later, more marriages have dissolved. In 1999, 9.9% of adults (19 million) were currently divorced, up from 3% (4.3 million) of adults who were currently divorced in 1970 (U.S. Census Bureau, 2000).
- People have also been divorcing sooner and remarrying less. Based on a 1995 national survey, one in three marriages ended in 10 years; one in five divorced in 5 years; 43% of first marriages ended in separation or divorce within 15 years. The remarriage rate after first divorce and the remarriage rate after redi-orce have both declined (National Center for Health Statistics, 2001).
- The number of unmarried adults had more than doubled—from 38 million in 1970 to 87 million in 1998 (U.S. Census Bureau, 2000).
- The number of never-married adults had also more than doubled—from 21.4 million (16% of all adults) in 1970 to 47.6 million (24% of all adults) in 1999 (Fields & Casper, 2001).
- Related to the never-married status, unmarried-couple households of opposite sex have increased more than 7 times—from 523,000 in 1970 to 4 million in 1996 (Casper & Cohen, 2000). In addition, there were approximately 1.2 million same-sex unmarried couples in 2000 (Gates, 2001).

Social Norms

Social norms, that is, public sentiments regarding right and wrong, provide a context for public policy (Stone, 1997). Because social norms provide a basis for interpreting social conditions, social norms play a role in the identification of problems that we seek to address through social policy. Social norms also provide the underpinnings for the interpretations of equity and rights that we employ in considering policy options. Among the tests of new policy proposals is their consistency with prevailing social norms (Kingdon, 1995). Policy proposals that conflict with major social norms are not likely to gain acceptance.

Major shifts in social norms may necessitate important modifications in established policies. In the long run, programs must continue to reflect prevailing social norms if they are to retain public support.

The Social Security program in the United States was designed to protect working families. The program’s benefit structure reflects family structure and social norms concerning families in the 1930s. Because family structure in the United States has changed in major ways since the Social Security system was introduced, the link between program benefits and current social norms needs reexamination. The following are among the major changes in social structure and social norms that may affect public perception of the role of social insurance:

Social Structure	Social Norms
Across all socioeconomic groups, most women with minor children are now gainfully employed.	Able-bodied women are now expected to work outside the home regardless of their child-rearing responsibilities.
Domestic relationships have become more fluid; We now have greater numbers of single-parent families, serial marriages, domestic partner relationships, and children being raised by grandparents.	Public acceptance of domestic relationships other than the nuclear, two-parent family has increased. Public acceptance of serial relationships may have increased. Increased importance may be attached to individual rights with less attached to individual responsibility to family.
The disparity in wealth between the rich and the poor has increased in magnitude.	Societal commitments to disadvantaged groups may be eroding.
Racial and ethnic diversity in the United States is increasing.	Societal commitments to safety net programs for members of disadvantaged minority groups may be diminishing.
Longevity is increasing.	Sympathy for the elderly may be increasing – at the expense of midlife issues.

Each of these changes may have major implications for federal social insurance programs that are designed to help elders and their families:

1. If two-earner households are now the norm, social insurance to provide income protection for widows and orphans may be perceived to be less important than when a single-earner household was the norm.
2. More fluid domestic relationships offer a variety of possible normative interpretations. One possibility is a greater emphasis on individualism, implying that the major role of social insurance is protection of individuals. Another interpretation is that social networks are as important as ever but are simply more diverse. The implication is that social insurance should support a greater variety of social networks. Among the possibilities is that wage earners might have some choice in specifying their social network and allocating protection across a variety of potential beneficiaries.
3. The greater disparity between the rich and the poor and the greater racial and ethnic diversity may make it more difficult to sustain the consensus and social solidarity required for a social insurance system that protects all wage earners.
4. Increased longevity may reduce public concern about the risk of death during normal working years. Consequently, the public may be satisfied with a Social Security system that is limited to providing income protection to the adult disabled and elderly.
5. The fact that both men and women now tend to have work histories that make them eligible for benefits in their own right has generated important questions about appropriate pension and widows benefits that were at best theoretical issues when most families had only one wage earner. Particularly significant is the unresolved questions whether benefits should simply reflect combined earnings of spouses or whether an upward adjustment of benefits should be made for partners who have differential earning histories.

Implications for Social Protection

Changing marital patterns have implications for eligibility for benefits. Fewer people marry; they marry later; they divorce more often and sooner; and some never remarry. Increasingly, many people are not marrying, and unmarried-couple households have multiplied. As a result of these changes in marital patterns, increasing numbers of people do not qualify for spousal or survivor benefits. Divorced people who were not married for at least 10 years or people not legally married are ineligible for benefits as spouses, ex-spouses, or survivors. Even for those who are legally married, the problem of lower benefits arises for some widows and widowers. Under current law, a surviving elderly spouse may receive his or her own "retired worker" benefit or a "survivor benefit," based on the deceased spouse's earnings, whichever is higher. Suppose the husband's retired worker benefit is \$1,000 a month. If his wife has not worked at all or if her earnings entitle her to a retired worker benefit of less than \$500, then she receives a spousal benefit of \$500, half her husband's. Together they receive \$1,500. When he dies, she receives \$1,000, two-thirds their combined benefit.

In fact, a survivor may get only half, instead of two-thirds, of their combined benefit if husband and wife are each entitled to the same retired worker benefit, say \$750. Between them, they receive \$1,500, the same total as for the couple above. When he dies, her benefit stays at \$750, only half their combined total. As two-earner families become more prevalent and their respective earnings approximate each other's, it is becoming more common that the survivor gets less than two-thirds of the combined benefit.

These reduced benefits may drive some widows and widowers into poverty, since the official poverty threshold for one elderly person is nearly 80% of that for an elderly two-person household. Together with ineligibility, lowered benefits for survivors may help explain why the

poverty rate among non-married older women (widowed, divorced, and never married) is about 20%, four times the rate for older married women.

The preceding demonstrates the necessity of updating family benefit rules (Chen, 2002).

Factorial Survey Method

The factorial survey design developed by sociologist Peter Rossi represents a particularly useful approach to the study of link between social norms and social policy (Rossi & Nock, 1982). In making judgments about the situations that they encounter in their lives, people are often forced to call into play a number of social norms or values. People often make decisions without making a conscious reference to underlying principles. The factorial survey method acknowledges this common approach to decision making. The method elicits summary judgments about carefully constructed vignettes. By relating vignette structure to judgments made by respondents, the method provides a basis for determining the principles that, in fact, underlie judgments.

The factorial survey design combines survey research with a factorial experimental design. Respondents are asked to make holistic judgments about a series of carefully structured vignettes. The vignettes are drawn from a structure that includes a number of dimensions. A number of levels are specified for each dimension. Individual vignettes are created by randomly selecting one of the levels from each of the dimensions. The number of possible vignettes is a combined product of the number of levels. If, for example, the vignette structure includes five dimensions with four, two, six, five, and four levels respectively, the number of unique vignettes that can be generated is $4 * 2 * 6 * 5 * 4 = 960$. Each respondent is asked to rate a limited number of vignettes – in some studies two or three; in other studies the number is a good deal higher. For analytic purposes, it is the number of times that each level appears in a vignette that is important. Since the vignette is the primary unit of analysis, a sample of vignette judgments

can be generated that is ten times the number of respondents when each respondent is asked to judge ten vignettes.

Research Objectives and Survey Administration

The aim of the research reported here is to determine the feasibility of using the factorial survey method to examine the normative underpinnings of Social Security benefits. More specifically, the pilot research sought to determine the feasibility of constructing vignettes that described situations that reflect issues in the benefit structure, the willingness of representatives of the general public to respond to vignettes, and the extent to which the method would yield plausible results.

Two pilot studies are reported here. The first pilot was concerned with benefits for survivors of covered workers who die before reaching retirement age. The second pilot was concerned with benefits for those who reach normal retirement age. In both cases, vignette surveys were administered to undergraduate students enrolled at the University of Massachusetts Boston. (See sample vignettes in the appendix.) The surveys were administered in regular classes in Economics, Sociology, and Gerontology. The use of a convenience sample limits the potential for generalizing findings. However, the convenience samples were adequate for testing the method.

The survey was administered on a group basis to students during regular class sessions. Prior to administration of the questionnaires, students were given general information about the Social Security program and instructions for completing the questionnaires. Students completed the questionnaires in class. Usually, students were able to complete the questionnaires in ten to twenty minutes.

The vignette structure included the variables shown in Figure 1:

Figure 1. Survivor Benefit Study

Dimensions	Levels	Rationale
Gender	Male Female	The public may not be equally sympathetic to male and female survivors; the system makes no distinction between male and female survivors.
Years contributed to system	11 levels ranging from 5 years to 15 years	Length of participation in the system may affect public support for coverage; alternate view may be that coverage at time of death should assure full protection of beneficiaries. For those not covered at the time of death, the system currently requires coverage in 6 of the last 13 quarters.
Age of survivor	20 levels ranging from 30 years to 60 years of age	The question of interest here is whether respondents would be sympathetic to survivors who have not reached “normal” retirement age. With no children at home, survivors who are not disabled are eligible for partial benefits at age 60.
Minor child	None or one	The question is whether the presence of minor children living at home (and the ages of minor children) affect sympathy. Current policy is that survivors get benefits when a child is under 16 (or disabled before age 22)
Age of child	18 categories ranging from 2 years to 34 years of age	
Survivor employed	4 categories: full-time; part-time; full-time homemaker; not working but looking for work (for analysis full-time and part-time employed were combined)	The question is whether employment status of survivors affects sympathy. Those not working might be judged to have greater need. However, the public might be more sympathetic to those who work. Employment status does not currently affect eligibility.
Years survivor contributed	11 categories ranging from 5 years to 15 years	The public may be more sympathetic to survivors who have contributed themselves for longer periods. The system is based on the work history of the deceased. The work history of the survivor is irrelevant.

Dimensions	Levels	Rationale
Personal characteristics of survivors	<p>Favorable Characteristics</p> <ul style="list-style-type: none"> •volunteers 15 hours a week for a public school. •shops twice a week for a homebound neighbor. •teaches as a volunteer in a Sunday school program. •is the organizer of a community vegetable garden <p>Unfavorable Characteristics</p> <ul style="list-style-type: none"> •smokes two packages of cigarettes every day. •owes \$1,500 for parking violations. •has been convicted twice in the past five years for driving while intoxicated •is suspected by police of being a drug dealer. <p>Blank</p>	Personal characteristics of survivors do not affect their eligibility; however, the public may be more or less sympathetic depending on whether survivors have favorable or unfavorable characteristics.
Survivor income	14 categories ranging from \$5,000 to \$200,000	At present, income of survivors does not affect eligibility. However, the public may believe that those with higher incomes have less need for benefits.
Gender of survivor	Male Female	The public may have differential sympathy for survivors based solely upon their gender
Relationships	Married; Domestic Partners	The public may view surviving spouses differently from survivors in domestic partnership relationships. Current policy limits survivor benefits to spouses.

In cases in which vignettes included information about children who were living at home, respondents were asked simply whether children should receive benefits.

Respondents were also asked to provide data on five personal characteristics: date of birth, gender, employment status, current contributions to the Social Security, and receipt of Social Security benefits.

Survivor Benefit Study

Vignette surveys were administered to 284 students who were each asked to rate 10 vignettes. Respondent characteristics are reported in Table 1. Respondents were older than typical college students, with a mean age of 23.4 years. Eighty one percent were employed and 65% reported that they were paying into the Social Security system. The vast major of respondents rated all ten vignettes. A total of 2,837 ratings were made that could be used to analyze the recommended survivor benefits.

Findings

To examine the predictors of survivor benefits, we ran a series of ordered logistic regression models. The standard errors were adjusted for clustering on respondents because respondents rated multiple vignettes. The results are summarized in Table 2. In the first model, we included only three independent variables: the number of years the deceased contributed to the program, the age of the survivor, and the presence of a minor child. The number of years the deceased contributed to the program and the presence of a minor child were both significantly and positively associated with recommended survivor benefits. In the second model, we included all of the dimensions that were included in the vignettes. In this model, the number of years the deceased contributed and the presence of a minor child remained significant and four additional variables were also significant in a negative direction. Social Security benefits were **less** often recommended when the survivor described in the vignette had a higher income, was a widower, was the partner in a same sex marriage, and had an undesirable personal characteristic. Undesirable personal characteristics were: heavy smoker,

nonpayment of fines for parking violations, suspected drug dealer, and recent convictions for driving while intoxicated. Having desirable personal characteristics such as volunteering did not increase the likelihood that benefits were recommended. When respondent characteristics were added to the model, one additional variable was significant. Respondents who were contributing themselves to the Social Security system were more likely to recommend benefits. Overall, the amount of variance explained by the models was modest. The strongest model accounted for 9% of the variance.

The second focus of the analysis was on recommended benefits for surviving children. In instances in which there was a surviving child, respondents were asked whether or not the child should receive benefits. In this instance, respondents were asked simply to judge whether or not the surviving child should receive benefits (no distinction was made between full and partial benefits.) Findings are reported in Table 3. Again, respondents discriminated in their judgments. Overall, respondents recommended that 80.4% of surviving children described in vignettes should receive benefits.

Once again we ran three regression models. We employed logistical regression with clustering on respondents to adjust the standard errors to take into account the fact that respondents rated multiple vignettes. In this instance, survivor benefits were more likely to be recommended when the surviving parent was younger and when the surviving child was a minor. The number of years the deceased contributed to the program was significant at the 10 percent level. Income was also related to recommended survivor benefits for children; survivor benefits for children were more likely to be recommended in lower income households. None of the respondent characteristics was associated with recommended benefits. The first model accounted for 22% of the variance. The expanded models increased the variance explained only slightly.

Discussion

The findings were consistent with some but not all of the principles on which the benefit structure is based. The findings are consistent, for example, with current policy that adult survivors without minor children at home become eligible for retirement benefits. Similarly, the findings are

consistent with current policy that adult survivors with minor children and the minor children are eligible for benefits. Similarly, respondents agree with current policy that the employment status of survivors should not affect eligibility. Further, the relative lack of sympathy for domestic partners compared to spouses is also consistent with current policy.

On several dimensions, respondents' opinions are inconsistent with current policy. Most notable is the opinion of respondents that higher income survivors should not be eligible for benefits. The manner in which survivor income influenced judgments about survivor benefits can be seen more clearly by examining the bivariate relationship between survivor income and recommended benefits (Table 4). When survivors had incomes less than \$20,000, respondents recommended benefits in 93% of the vignettes. When survivors had income between \$100,000 and \$200,000, respondents recommended benefits in only 63% of the vignettes. At present, survivor income does not affect eligibility; however, the amount of survivor benefits is reduced for those who earned more than \$11,520 in 2003. In this study, the tendency for respondents to be influenced by income in recommending survivor benefits became apparent only when incomes were well above the present threshold.

Also notable is the tendency of respondents to penalize survivors who have negative personal characteristics. The bivariate relationship between worthiness of the surviving spouse and recommended benefits is shown in Table 5. Those with negative personal characteristics such as smoking heavily or having many unpaid parking violations were approximately 6% less likely than other individuals described to be recommended for benefits. Personal traits (either positive or negative) are not currently a factor in eligibility for benefits. The tendency of respondents to be more sympathetic to widows than widowers is also inconsistent with current policy, which is gender neutral.

Respondent judgments with respect to benefits for surviving children raise fewer questions about the fit between public opinion and current benefits. Children are more likely to be recommended for benefits when they are minors. In the current study, nearly 90% of surviving children who were described as 16 years of age or younger were recommended for benefits (Table 6). When surviving

children were described as 18 or 19 years of age, 67% were recommended for benefits. When surviving children were described as 21 years of age and older, only 32% were recommended for benefits. Current policy makes benefits available to children who are under 18 years of age. In addition, those who are under 19 years of age are eligible if they are attending elementary or secondary schools. In addition, those who become disabled before age 22 are eligible. (The vignettes did not specify whether or not children were in school; disability was not addressed in the vignettes.)

The tendency of survey respondents to recommend benefits for children more often when parents are younger is not consistent with current policy. When families include minor children, the age of the parent does not affect eligibility of either the child or the parent for benefits. The tendency of respondents to favor surviving children in low-income families is partially consistent with current policy in that benefits are greater for low-income families.

Retirement Benefit Study

The second pilot focused on those seeking benefits as they approached normal retirement age. (See Figure 2.) Of particular interest in this study were questions about how benefits for couples should be determined, how length of participation in the system should influence benefits, how current marital status should influence benefits, and whether greater benefits should be provided to those who have engaged in full-time child care or full-time elder care.

Figure 2. Retirement Benefit Study

Dimensions	Levels	Rationale
Gender	Male Female	The public may not be equally sympathetic to male and female beneficiaries; the system does not differentiate between men and women.
Current marital status	never married; widow; widower; married; divorced	Current benefits for survivors are influenced by relationship to the deceased as determined by marriage.
Years contributed first party	7 categories ranging from 5 years to 40 years	Individuals must contribute 40 quarters (10 years) to be fully eligible for benefits; the system rewards those who contribute to the system for a greater number of years.
Years contributed second party	7 categories ranging from 5 years to 40 years	Same as above
Years of full-time child care	5 categories ranging from 0 (blank) to 20 years	In the United States, full-time unpaid providers of child care do not receive Social Security credits.
Years of full-time elder care	4 categories ranging from 0 (blank) to 10 years	In the United States, full-time unpaid providers of elder care do not receive Security credits.
Previous marriage	3 categories No previous marriage One previous marriage that ended in divorce Blank	Divorced individuals who have not remarried may claim benefits on the basis of the work history of a former spouse. There are no implications for benefits received by the former spouse.
Second previous marriage	2 categories a second previous marriage that ended in divorce blank	Divorced individuals not remarried may claim benefits on the basis of the work history of a former spouse; There are no implications for benefits received by the former spouse.
Length of current marriage	6 categories ranging from 10 years to 40 years	Full access to benefits based on spouses' work history may be affected by length of marriage at the time that benefits are claimed.
Length of previous marriage	4 categories ranging from 5 years to 12 years	Current provisions require 10 years of marriage before divorce if pension is to be based on the work history of a former spouse.
Marital status of former spouse	2 categories remarried not remarried	By remarrying, divorced people lose claims to pension benefits based on work history of former spouse.

We asked respondents to assume that the vignettes describe individuals and couples that are applying for Social Security benefits at age 65. Respondents were to assume that pension benefits are based upon credits that people earn during the course of their lives. The respondents' task was to judge how many credits that the individuals or couples that were described in the vignettes should receive.

Respondents were asked to assume the following:

A person who never married and contributes regularly to the system throughout adult life typically can earn a maximum of 10 credits.

A person who never married and contributed to the system for a minimum number of years can earn a maximum of 5 credits.

Respondents were asked to assign credits as follows:

You can assign an individual either 0, 5, 10, or 15 credits.

0 credits = no benefits

5 credits = minimum benefits

10 credits = normal benefits

15 credits = exceptional benefits

You can assign a couple either, 0, 5, 10, 15, 20, 25, or 30 credits.

When both husband and wife deserve normal benefits, assign 20 credits.

Respondents were given the following instructions concerning childcare and elder care:

You may be asked to judge situations in which an individual whose main activity for a number of years was either caring for children or caring for an older person. You should assume that the care was provided to a relative on an unpaid basis. Assume also that the care demands were so great that the person could not work during the period. Further, assume that the Social Security system has a way of verifying that the care was actually provided.

Findings

We administered the questionnaire to 124 undergraduate respondents in Economics, Sociology, and

Gerontology classes at the University of Massachusetts Boston in the spring of 2002. Respondents were older in this study with a mean age of 31.9 (Table 1). The higher age reflects the fact that one of the classes to which the survey was administered consisted largely of students who were 60 years of age and older. Most respondents were employed and were contributing to the Social Security system. Nearly two thirds of the respondents were women. Once again, the vast majority of respondents rated all ten vignettes. The respondents took advantage of the range of scoring possibilities. When married couples were described in vignettes, the mean number of credits recommended was 18.4 with a standard deviation of 7.1. The findings are consistent with the guidelines in the instructions that suggested that when both husband and wife deserve normal credits, they should be assigned 20 credits. For those who never married, the mean number of credits recommended was 10.7 with a standard deviation of 5.5. Again, the findings are consistent with the guidelines in the instructions that suggested that when a single individual deserves normal credits, 10 credits should be assigned.

For the multivariate analysis of recommended retirement benefits we used ordinary least squares regression with robust standard errors to adjust for the respondent ratings of multiple vignettes. We ran regressions separately for each of seven groups: never married, married couples, divorced males, divorced females, widows, widowers, and previous wives. The samples ranged in size from 477 (married couples) to 97 for widows. The findings are summarized in Table 7.

The results were sensible for each of the models tested. The various models explained between 9% and 28% of the variance

Respondents were heavily influenced by the work histories of the individuals described in the vignettes. However, respondents also took into account the work histories of spouses and former spouses. In general, the longer the work history of individuals alone or couples together, the greater the number of credits that was recommended. The same principle also applied in the case of widows and widowers. In other words, widows received credit for both their own work histories and those of their deceased husbands. However, consistent with current policy, divorced women without a work history received credits based

upon the work histories of their former husbands.

In some of the models, credit was given for full-time elder care – the never married, married couples, divorced men, and divorced women all were recommended to receive credits for elder care. Respondents were less often persuaded that retirement credits should be provided for full-time childcare. Only in the case of the never married did respondents clearly recommend retirement credits for childcare.

Length of current or most recent marriage was a predictor of retirement credits in only one case (and a marginal case at that). Length of marriage was positively associated with recommended pension credits for widows.

For women whose first marriage had ended in divorce and who had no work history of their own, length of marriage was positively associated with recommended retirement credits. Among these women, remarriage did not affect recommended benefits. (This finding is contrary to current policy which cuts off claims to pensions based on a first husband's income when divorced women remarry.)

Among those in the vignettes who never married, gender of the person described did not affect recommended benefits. This finding is inconsistent with the finding of the previous pilot study in which respondents were more sympathetic to surviving widows than widowers when beneficiaries died at an early age.

Respondent characteristics had little effect on recommended benefits. Male respondents recommended more retirement credits for widows and previous wives than did female respondents. Older respondents recommended marginally more credits for first wives who did not remarry than did younger respondents. Older respondents also tended marginally to recommend fewer benefits for widowers than did younger respondents. Recipients of Social Security pensions recommended greater benefits for widowers and previous wives than did other respondents..

Two themes are of particular interest for policy:

- Respondents gave a great deal of weight to the number of years that individuals contributed to the system. However, some credit was also given to women on the basis of former husbands' contributions

among widows and divorcees with no earning history.

- Respondents showed interest in providing extra credits for those who engaged in full-time elder care. Support for extra credits for those who provided full-time childcare was less clear. For those who never married, full-time childcare was significantly associated with greater Social Security credit recommendations. There was also evidence of a possible relationship between full-time childcare and Social Security credits for married couples and widowers.

Concluding Discussion

The pilot studies achieved their major objectives. We were able to develop vignette structures that enabled us to explore issues concerning the normative underpinnings for both survivor benefits and pensions. Using S Plus software, we were able to generate complex vignettes. (No previous published study has used S Plus to generate vignettes for factorial surveys.) We were able to administer the questionnaires successfully to undergraduate students in classroom settings who had minimal prior knowledge of the Social Security program. (In some cases, the administration of the questionnaires stimulated some useful discussion with students about changing family structure, changing social norms, Social Security benefits, and survey methods.) Substantively, the results were interesting. To some extent, respondents' opinions affirm the principles upon which current benefits are based. However, to some extent, respondents' opinions also challenge the current benefit structure. We cannot draw substantive generalizations from the pilot data because of the use of college students as respondents. Nevertheless, we are intrigued by the fact that respondent characteristics made very little difference in the opinions that we elicited.

The pilot study encourages us to go further with this approach. We need to replicate the studies reported here with more representative samples to determine whether the findings can be generalized. We also have reason to modify the vignette structure to examine more specific issues concerning Social Security benefits. In reality, the benefit structure is highly complex. Research that examines thoroughly the normative underpinnings for some very specific benefits may be very useful.

Table 1
Respondent Characteristics

Variable	Survivor Benefit Study n=284	Retirement Benefit Study n=124
Male	47%	34%
Employed	81%	72%
Paying into the Social Security system	65%	59%
Receiving a Social Security pension	2%	13%
	Mean (Std. Dev.)	Mean (Std. Dev.)
Age	23.4 (7.8)	31.9 (17.7)

Table 2
Recommended Benefits for Surviving Adults
Ordered logistical regression with standard errors adjusted for clustering on respondent
N = 2739

Predictor	Coefficient Model 1	Coefficient Model 2	Coefficient Model 3
Years deceased contributed	.03**	.03***	.03**
Age of survivor	.00	.01	.03
Minor child	.40***	.33****	.65***
Survivor employed		-.13	-.13
Years survivor Contributed		.02	.02
Survivor income		-.17****	-.17***
Widower		-.23**	-.23**
Same sex couple		-.95****	-.91***
Worthy survivor		.09	.10
Unworthy survivor		-.44****	-.46***
Respondent male			-.02
Respondent age			-.00
Respondent employed			-.09
Respondent paying into Social Security			.47***
Respondent receiving Social Security			.18
Pseudo R ²	.01	.08	.09

* p< .10

** p< .05

*** p< .01

**** p< .001

Table 3
Recommended Child Benefits
Logistical regression with standard errors adjusted for clustering on respondent
N = 1447

Predictor	Coefficient Model 1	Coefficient Model 2	Coefficient Model 3
Years deceased contributed	.04*	.04*	.03
Age of survivor	-.16****	-.11****	-.12***
Minor child	1.29****	1.33****	1.38***
Survivor employed		-.12	-.12
Years survivor Contributed		.03	.02
Survivor income		-.05**	-.06**
Widower		-.12	.11
Worthy survivor		-.24	-.27*
Unworthy survivor		.08	.12
Respondent gender			.03
Respondent age			-.01
Respondent employed			-.13
Respondent paying into Social Security			.03
Respondent receiving Social Security			.28
Pseudo R ²	.22	.23	.24

* p < .10

** p < .05

*** p < .01

**** p < .001

**Table 4: Survivor Income and Recommended Benefits
(Percentages)**

	\$5,000- \$20,000	\$25,000- \$40,000	\$50,000- \$75,000	\$100,000- \$200,000
No benefits	7.0	14.1	23.6	37.3
Benefits	93.0	85.9	76.4	62.7
Total %	100	100	100	100
N	738	857	590	652

**Table 5: Worthiness* and Recommended Benefits
(Percentages)**

	Worthy	Neutral	Unworthy
None	18.4	16.6	24.1
Partial	35.0	36.1	37.5
Full	46.6	47.3	38.4
Total %	100	100	100
N	1380	734	939

***Worthiness descriptors:**

- Volunteers 15 hours a week for a public school.
- Shops twice a week for a homebound neighbor.
- Teaches as a volunteer in a Sunday school program.
- Is the organizer of a community vegetable garden.

Unworthiness descriptors:

- Smokes two packages of cigarettes every day.
- Owes \$1,500 for parking violations.
- Has been convicted twice in the past five years for driving while intoxicated.
- Is suspected by police of being a drug dealer.

**Table 6: Age of Child and Recommended Benefits
(Percentages)**

	2-5	6-11	14-16	18-19	21-34
No benefits	11.9	9.8	11.4	32.7	67.5
Benefits	88.1	90.2	88.6	67.3	32.5
Total %	100	100	100	100	100
N	151	459	245	199	388

**Table 7: Predictors of Recommended Social Security Benefits at Retirement Age by Marital Status
(Regression with robust standard errors)**

Predictors	Never married(1)	Married couples	Divorced male	Divorced female	Widows	Widowers	Previous wives
Years contributed (male)	****	****	****	ns	**	****	**
Years contributed female	--	****	ns	****	**	ns	--
Elder care	***	**	**	**	ns	ns	--
Child care	****	*	ns	ns	ns	* (2)	--
Length of current (most recent) marriage	--	ns	ns	ns	*	ns	ns
Other marriage	--	ns	ns	ns	--	--	--
Length of other marriage	--	--	--	--	--	--	****
Remarried	--	--	--	--	--	--	ns
Vignette describes male	ns	--	--	--	--	--	--
Respondent is male	ns	ns	ns	ns	ns	***	****
Respondent age	ns	ns	ns	ns	ns	* (2)	*
Respondent employed	*	ns	ns	ns	ns	ns	ns
Respondent pays into Social Security system	ns	ns	ns	ns	ns	ns	ns
Respondent receives Social Security pension	ns	ns	ns	ns	ns	***	*
R-squared	.27	.12	.28	.21	.23	.18	.09
Number of observations	244	480	212	211	98	145	395
Number of clusters	109	121	102	102	67	91	122

* < .10

** < .05

*** < .01

**** < .001

-- Variable omitted from model

(1) Includes both men and women

(2) Negative sign

Sample Vignettes: Survivor Benefit Study

Charlotte's husband Andy has recently died.

485

- Charlotte and Andy were married for 25 years.
- Andy contributed to the Social Security program for 13 years.
- They have one child who is 18 years of age.
- Charlotte is 49 years of age.
- Charlotte is employed part-time.
- Charlotte has contributed to the Social Security program for 5 years.
- Charlotte shops twice a week for a homebound neighbor.
- Charlotte has an income from all sources of \$20,000.

Should Charlotte be eligible for Social Security survivor benefits?

- yes, full benefits
 yes, partial benefits
 no

Should Charlotte and Andy's child be eligible for Social Security survivor benefits?

- yes
 no

Thomas's partner Bob has recently died.

486

- Thomas and Bob were together for 10 years.
- Bob contributed to the Social Security program for 11 years.
- They have no children.
- Thomas is 53 years of age.
- Thomas is employed full-time.
- Thomas has contributed to the Social Security program for 7 years.
- Thomas has an income from all sources of \$25,000.

Should Thomas be eligible for Social Security survivor benefits?

- yes, full benefits
 yes, partial benefits
 no

Steven's wife Barbara has recently died.

487

- Steven and Barbara were married for 12 years.
- Barbara contributed to the Social Security program for 12 years.
- They have one child who is 9 years of age.
- Steven is 35 years of age.
- Steven is currently a full-time homemaker.
- Steven has contributed to the Social Security program for 15 years.
- Steven has an income from all sources of \$100,000.

Should Steven be eligible for Social Security survivor benefits?

- yes, full benefits
- yes, partial benefits
- no

Should Steven and Barbara's child be eligible for Social Security survivor benefits?

- yes
- no

Mary's husband David has recently died.

488

- Mary and David were married for 30 years.
- David contributed to the Social Security program for 14 years.
- They have no children.
- Mary is 55 years of age.
- Mary is employed full-time.
- Mary has contributed to the Social Security program for 15 years.
- Mary teaches as a volunteer in a Sunday school program.
- Mary has an income from all sources of \$60,000.

Should Mary be eligible for Social Security survivor benefits?

- yes, full benefits
- yes, partial benefits
- no

Donna's husband William has recently died.

489

- Donna and William were married for 17 years.
- William contributed to the Social Security program for 15 years.
- They have one child who is 14 years of age.
- Donna is 43 years of age.
- Donna is employed full-time.
- Donna has contributed to the Social Security program for 8 years.
- Donna has been convicted twice in the past five years for driving while intoxicated.
- Donna has an income from all sources of \$35,000.

Should Donna be eligible for Social Security survivor benefits?

yes, full benefits

yes, partial benefits

no

Should Donna and William's child be eligible for Social Security survivor benefits?

yes

no

Sample Vignettes: Retirement Benefit Study

- Ned and Ellen are divorced; they were married for 12 years. 931
- Ned had one previous marriage that ended in divorce after 12 years.
- Ellen had no previous marriage.
- Ned's former spouse who never contributed to Social Security program has not remarried and is now 65 years of age.
- Neither Ned nor Ellen has remarried.
- Ned contributed to the Social Security program for 10 years.
- Ellen contributed to the Social Security program for 25 years.
- Ellen also was fully engaged in childcare for 20 years.

- How many Social Security credits should Ned receive when he applies for Social Security retirement benefits at age 65?
_____ credits
- How many Social Security credits should Ellen receive when she applies for Social Security retirement benefits at age 65?
_____ credits
- How many Social Security credits should Ned's former spouse receive on the basis of Ned's contributions?
_____ credits

- Kim is a widow. 932
 - Phil and Kim were married for 12 years.
 - Phil had no previous marriages.
 - Kim had no previous marriage.
 - Phil contributed to the Social Security program for 12 years.
 - Kim contributed to the Social Security program for 8 years.
 - Kim also was fully engaged in care of an older relative for 10 years.
- How many Social Security credits should Kim receive when she applies for Social Security retirement benefits at age 65?
_____ credits

- Phil and Jeanette are divorced; they were married for 20 years. 933
- Phil had no previous marriages.
- Jeanette had no previous marriage.
- Neither Phil nor Jeanette have remarried.
- Phil contributed to the Social Security program for 25 years.
- Jeanette contributed to the Social Security program for 12 years.
- Jeanette also was fully engaged in child care for 10 years.
- Jeanette also was fully engaged in care of an older relative for 5 years.

- How many Social Security credits should Phil receive when he applies for Social Security retirement benefits at age 65?
_____ credits
- How many Social Security credits should Jeanette receive when she applies for Social Security retirement benefits at age 65?
_____ credits

- Steven and Celia have been married for 12 years. 934
- Steven had no previous marriages.
- Celia had no previous marriage.
- Steven contributed to the Social Security program for 40 years.
- Celia contributed to the Social Security program for 12 years.

- How many Social Security credits should Steven and Celia receive when they apply for Social Security retirement benefits at age 65?
_____ credits

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