More Retirement Stability in an Unstable World: Expanding Qualifying Credit Options for Social Security Benefits

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Benefit changes are well targeted

Percent change in per capita annuity income among people age 62 and older by selected characteristics for 2065

	5th percentile	10th percentile	25th percentile
Women	1.6%	2.0%	0.7%
Men	1.4%	1.4%	0.5%
Less than h.s.	0.0%	3.1%	4.1%
High school	0.5%	2.6%	0.7%
Some college	1.5%	0.6%	0.5%
At least college	1.1%	0.4%	0.2%
White	1.5%	0.8%	0.4%
African-American	0.3%	2.3%	0.5%
Hispanic	0.0%	1.9%	0.8%
Other	4.9%	4.1%	0.8%
Married	3.2%	1.9%	0.7%
Widowed	2.8%	1.6%	0.5%
Divorced	7.8%	4.7%	1.0%
Never married	1.7%	4.6%	1.2%