

## REDUCING POVERTY FOR LATINO SENIORS: A WAY TO IMPROVE SOCIAL SECURITY BENEFITS FOR LATINOS AND OTHER LOW-WAGE WORKERS?

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### INTRODUCTION

For Latinos,† the Social Security program is effective; 55% of Hispanic beneficiaries would have incomes below the poverty line without Social Security.<sup>1</sup> At the same time, despite the receipt of Social Security benefits, 15.6% of Hispanics age 65 and older remained below the poverty line.<sup>2</sup> In addition, the most recent data show that in 2004, 26.7% of Latino Social Security beneficiaries were below 125% of the poverty line.<sup>3</sup> The importance of Social Security to Latinos cannot be ignored: in 2004, 43% of older Hispanics who received Social Security relied on it as their sole source of income.<sup>4</sup> The National Council of La Raza’s (NCLR) 2005 report, *The Social Security Program and Reform: A Latino Perspective*,‡ highlighted the importance of improving adequacy of Social

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† The terms “Latino” and “Hispanic” are used interchangeably by the U.S. Census Bureau and throughout this document to identify persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, and Spanish descent; they may be of any race.

‡ For questions and information dealing specifically with NCLR’s view on Social Security reform and privatization, please see this report. This issue brief does not deal with questions of Social Security reform and privatization.

Security benefits, ensuring solvency of the system, and adding additional measures to bring about greater Hispanic financial security during retirement.

Social insurance is also inflation-protected which makes this benefit all the more valuable to keep workers and their families out of poverty, especially given the recent economic downturn. Policy experts and lawmakers seeking ways to bring about more adequate retirement income levels should consider the Social Security Special Minimum Benefit (SMB). The SMB is a provision within the Social Security Act that provides protection for long-term, low-wage earners who otherwise would receive a lower benefit. There appears to be a consensus across the political and ideological spectrum in support of assisting low-income workers in developing greater retirement security and providing more adequate Social Security benefits. The SMB offers one such option.

The SMB provides another way to improve equity within the Social Security system for Hispanics. Hispanic workers are a larger proportion of taxpayers paying into the Social Security system, at the same time solvency projections demonstrate that future Hispanic seniors will not receive as much as current seniors from the Social Security retirement benefit. Enhancing the adequacy of the Social

Security benefit through the SMB may offset this effect.

As the SMB is expected to phase out in 2013, policy changes should be made to strengthen the benefit. Efforts should also be made to increase the adequacy of the SMB because the additional benefit it currently provides is relatively small. However, future beneficiaries may not have the assistance of this provision. This issue brief provides background on the SMB, pending legislation and White House initiatives for reforming a minimum benefit, and the issues and challenges Latinos face for benefit adequacy within the Social Security system. This brief concludes with recommendations for policy changes to strengthen the SMB and to increase benefit adequacy for Hispanic and other low-wage workers.

## BACKGROUND

Following the creation of the Social Security program in 1935, a provision to establish a “Minimum Benefit” was enacted in 1939. This initial Minimum Benefit provision aimed to provide more socially adequate benefit payments to all Social Security recipients. This provision established for all eligible Social Security beneficiaries a monthly benefit of \$10 (incidentally, the same as the lowest amount payable under the old law); this amount was

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\* The covered workforce refers to workers whose earnings that have been subject to Social Security tax, through which employment Social Security taxes are paid and credits toward the Social Security benefit rights are earned. (Geoffrey Kollmann. *Social Security: Summary of Major Changes in the Cash Benefits Program*. Washington, DC: Congressional Research Service, May 18, 2000. Available at <http://usinfo.state.gov/usa/infousa/society/socwelf/ss2000.htm>.) Available at <http://usinfo.state.gov/usa/infousa/society/socwelf/ss2000.htm>.)

subsequently increased to \$20 in 1950 and to \$40 in 1961.<sup>5</sup> However, in 1972, attention was turned toward those workers who, despite their steady attachment to the “covered”\* workforce, still had low lifetime earnings and lower benefits under the standard Social Security benefit formula. That year, the “Special Minimum Benefit,” was enacted, and in contrast to the earlier minimum benefit provision, it would provide from that point forward a more adequate benefit to long-term, low-wage workers and their dependents, which would be based on the workers’ years of covered earnings.<sup>6</sup>

**CURRENT LAW**

Under current law, the SMB is based primarily on two factors – the annual earnings threshold and the number of years of coverage (YOC). An individual must meet the earnings threshold to qualify for one YOC; the threshold for 2007 was \$10,890.<sup>7</sup> This amount is raised annually with real-wage growth. In addition, an individual must accumulate at least 11 YOCs to be eligible to receive the minimum amount payable through the SMB; 30 YOCs are required to receive the maximum amount. The SMB primary insurance amount (PIA) is based on the number of years in the workforce (or YOCs) and not average earnings, which is in contrast to how standard Social Security benefit amounts are calculated.

There is no accurate number available for

the percentage of Latino beneficiaries and what amount Latino beneficiaries receive from the SMB. However, the relevant figures would take into account how many individuals receive the benefit and what the benefit levels are in a given year. As of December 2004, there were 113,207 SMB beneficiaries and under the SMB PIA calculations, total benefit payment to SMB beneficiaries was \$911.7 million.\*\* In terms of payout for 2007, an individual with 11 YOCs is eligible to receive a minimum monthly SMB PIA of \$34.90. With 30 YOCs one is eligible to receive a maximum monthly SMB PIA of \$1,083 (see Table 1). In 2000, special minimum beneficiaries received an average monthly benefit of \$510, or \$6,120 per year; this was approximately \$2,000 less than the poverty threshold for an aged individual that year (\$8,259).<sup>9</sup>

Under current law, the SMB will phase out in

TABLE 1  
Special Minimum Benefits Primary Insurance Amount and Maximum Family Benefit, December 2007†

NUMBER OF YEARS OF COVERAGE	PRIMARY INSURANCE AMOUNT	MAXIMUM FAMILY BENEFIT
11	\$34.90	\$53.10
20	\$359.90	\$540.70
25	\$540.70	\$811.70
30	\$721.40	\$1,083

Source: Social Security Administration, *Special Minimum Benefits Primary Insurance Amount and Maximum Family Benefit*, Effective for December 2007. Available at <http://www.ssa.gov/cgi-bin/smt.cgi>.

\* As of December 2004, the amount that would be spent on the regular Social Security PIA would be \$704.9 million if the SMB PIA did not apply. The total annual amount spent on the SMB PIA is higher than that of the regular Social Security PIA. This is because the SMB PIA is an increased benefit above what would be received under the regular Social Security PIA calculation, which results in increased government expenditures.

† These payment amounts are effective for benefits received in 2008.

2013. Without any legislative change, phase-out will occur because standard Social Security benefits are rising faster and will be higher than the SMB at that point.<sup>10</sup> This is because the value of the regular PIA formula which is indexed to wages has increased faster than the value of the SMB PIA which is indexed to inflation.<sup>11</sup> The SMB amount is only paid if it is higher than benefits under the regular PIA. For example, in 2001, the difference between the SMB PIA and the Social Security PIA, for the average SMB recipient, was \$53.80.<sup>12</sup> In 2007, the SMB PIA was only \$24.60 higher than the regular Social Security PIA. By 2010, SMB beneficiaries will receive a benefit that is only \$12.80 higher than their regular Social Security benefit, and this number is projected to continue decreasing into 2013 where these benefits will no longer be available because the standard formula will provide the higher benefit.<sup>13</sup>

As time progresses, the number of eligible SMB beneficiaries will continue to decline. Even though the SMB is phasing out because the regular Social Security PIA is catching up, poverty remains a real issue for many Social Security beneficiaries. Despite the improved benefit that the SMB provides, the number of beneficiaries that qualify under the SMB's formula is decreasing. In 1973, the number of Social Security beneficiaries entitled to a benefit based on the SMB formula was 204,392, approximately 0.7% of all Social Security beneficiaries. By 2001, that number decreased to 134,430, approximately 0.3% of all Social Security beneficiaries.<sup>14</sup> Perhaps even more markedly, the SMB does not

raise beneficiaries above the poverty level, and as noted, its effectiveness in terms of poverty reduction is decreasing. In 2001, the maximum payable SMB provided benefits that were equal to 85% of the poverty level; this is an 11 percentage points decrease since the provision's inception in 1972 where the benefit provided was 96% of the poverty level.<sup>15</sup> Clearly, an improved and strengthened SMB is needed to help lift lifetime low-wage workers out of poverty.

To address retirement insecurity, lawmakers and policy experts have proposed various modifications to the SMB as part of Social Security reform legislation. It appears at first blush, that these plans do take into account the current SMB that is in Social Security's structure. However, these measures are placed in the context of more fundamental changes (such as privatization) to the Social Security system which disrupt equity. In addition, these proposals can seem to have little cost because of the design features that are in place. The modifications below should be evaluated in light of the impact on Latinos and other low-wage workers and are a starting point for looking at ways that the current SMB could be enhanced and improved within the Social Security system (see "Pending Legislation and White House initiatives" on page 5).

Furthermore, policy experts should be mindful of the correlation between the Social Security program and the Supplemental Security Income (SSI) program. Changes to the minimum benefit can influence the income eligibility status for SSI.

**ISSUES**

There are barriers that currently prevent Latinos from accessing the SMB. Specifically:

- **The targeted worker category is too narrow.**

In theory, any worker who fits the general criteria of enough YOCs and who meets the earnings threshold requirements would be entitled to the SMB. When taking into consideration the dual requirements of low wages and steady workforce attachment to access the benefit, it is no surprise many low-income retirees/seniors do not qualify. To be eligible for the SMB, one must have a sound and consistent Social Security-covered work history and one must also have low lifetime earnings. This mix of qualifications rarely occurs among those for which this policy was designed – long-term, low-wage earners. Various labor force issues, such as recurring periods of unemployment, may cause some low-wage workers to have relatively inconsistent covered work histories. In addition, workers in low-wage jobs do not have the same level of security as most workers with higher wages. Some low-wage jobs are either not covered by the Social Security system or subject to underreporting of earnings.

Latinos may have lower Social Security benefits and lower benefit receipt in part because of a lack of consistent Social Security-covered employment. According to the Bureau of Labor Statistics, 24.5% of employed Hispanics ages 40 to 44 had been with their current employer for ten years or more, compared to 32.2% of Whites and 29.6% of Blacks.<sup>16</sup> As retirement approaches, these percentages increase somewhat but the numbers for Latino workers still remain proportionately lower. Among workers 55 to 59, 40.4% of Latinos, 50.3% of Whites, and 50.1% of Blacks had worked for their current employer ten years or more (see table below).

- **Earnings threshold requirement is too rigid.**

Due to the earnings threshold requirement, concentration in low-wage jobs could present another barrier to accessing the SMB for Latino workers. Latinos tend to be highly concentrated in areas of the labor market that may not be covered under the Social Security system or may be subject to the underreporting of Social Security taxes. In addition, embedded in the SMB criteria are “cliffs” in which falling short of the threshold by a single dollar disqualifies

TABLE 2 Job Tenure with Current Employer for Employed Workers Ages 55 to 59 by Race/Ethnicity, January 2006 by Percent Distribution

Race	6 months or less	7-12 months	13-23 months	2 years	3 years	4 years	5 years	6 years	7-9 years	10-14 years	15-19 years	20-24 years	25+ years
White	7.4	4.2	3.8	2.5	6.7	5.8	6.6	4.0	8.6	12.6	12.1	7.6	18.0
Black	6.2	4.6	3.7	2.2	5.3	5.9	7.6	3.3	11.1	12.2	10.4	10.0	17.5
Hispanic	11.7	3.5	2.9	1.9	8.4	10.8	11.5	3.9	4.8	11.6	10.1	9.3	9.4

Source: Unpublished data from the Bureau of Labor Statistics, Current Population Survey, Table 1A. *Tenure with current employer of wage and salary workers by age, sex, race, Hispanic or Latino ethnicity, and usual full-or part-time status, January 2006.*

## PENDING LEGISLATION AND WHITE HOUSE INITIATIVES\*

### “President George W. Bush’s Commission to Strengthen Social Security” (CSSS)†

The commission devised three models for Social Security reform, two of which (models 2 and 3) contained minimum benefit provisions. Model 2‡ would establish an inflation-indexed minimum benefit payable to 30-year minimum wage workers at 120% of the poverty line. This percentage increase is reduced for workers with fewer than 30 years of work, and there is no enhancement for workers with 20 or fewer years of Social Security-covered employment. Model 3 establishes a minimum benefit payable to 30-year minimum wage workers at 100% of the poverty line (111% for a 40-year worker). The benefit is indexed to wage growth. In Model 2, the inflation indexing provides that benefits rise in conjunction with inflation (increase in prices) as opposed to the growth in wages under Model 3. Similar to Model 2, Model 3 provides no percentage increase for workers with 20 or fewer years of employment. Therefore, under these two models, to gain access to a minimum benefit of at least 100% of the poverty line, one must have a minimum of 30 years of covered earnings.

### “Bipartisan Retirement Security Act of 2005” (H.R. 440)§

In 2005, Congressmen Jim Kolbe (R-AZ) and Allen Boyd (D-FL) introduced H.R. 440, “Bipartisan Retirement Security Act of 2005,” in the House of Representatives. H.R. 440 proposes a minimum benefit based on a scale of quarters of coverage (QCs) relative to the poverty level. At 20 years (80 QCs), an individual is entitled to a minimum benefit equal to 80% of poverty level and for less than 20 years the percentage of poverty level decreases incrementally reaching 0% of poverty at 40 QCs. Each year worked in excess of 20 years entitles the individual to an additional 2% increase which maxes out at 40 years of work with a benefit of 120% of the poverty level.∞

### “Social Security Solvency and Modernization Act of 2003” (S. 1878)

In 2003, Senator Lindsey Graham (R-SC) proposed S. 1878 which features a sliding-scale minimum benefit that varies based upon the number of years of work. The minimum benefit would be 120% of the single elderly poverty threshold based upon at least 35 years of work. It would be reduced by 1.2% percentage points for each QC less than 140 (35 years). There would be no minimum benefit for workers with ten years or less of work.±

\* The Diamond-Orszag plan, “Saving Social Security: A Balanced Approach,” contains a provision under which a worker with 35 years of Social Security – covered earnings would receive a benefit equivalent to the poverty threshold. For workers with 20 to 35 years of covered earnings, the benefit would be reduced formulaically. The Congressional Budget Office (CBO) in “Long-Term Analysis of the Diamond-Orszag Social Security Plan,” estimates this provision could increase costs up to 0.07% as a share of GDP beginning in 2025 reaching 0.11% in 2105.

† CBO’s “Long-Term Analysis of Plan 2 of the President’s Commission to Strengthen Social Security” estimates that Model 2’s minimum benefit provision increases outlays to the program as a share of GDP by 0.11% in 2025 rising overtime to 0.31% in 2105.

‡ It should also be noted that the “Nonpartisan Social Security Reform Plan” crafted by Maya MacGuineas, Jeffrey Liebman, and Andrew Samrick adopts Model 2 for a minimum benefit provision.

§ The Social Security Administration’s memorandum, “Estimated OASDI Financial Effects of the ‘Bipartisan Retirement Security Act of 2005’ – Information,” notes this provision reduces long-range OASDI actuarial balance by 0.36% of taxable payroll. Moreover, under the Bipartisan Retirement Security Act of 2004, which is substantially similar to this legislation, CBO estimated that the minimum benefit provision would cost approximately \$2.1 billion in 2014, split almost evenly between the OASI and DI program.

∞ Under H.R. 440, the SMB PIA would be calculated based on the regular Social Security formula which computes benefits based on QCs as opposed to YOCs. A QC is the basic unit for determining whether a worker is insured under the Social Security program. The amount of earnings required to gain one QC in 2005 is \$920. (In 2007, one QC was \$1,000.) Up to four QCs can be earned in one year; 40 QCs (or ten years of work) are needed to qualify for Social Security retirement benefits.

± The Social Security Administration’s memorandum, “Estimated OASDI Financial Effects of ‘Social Security Solvency and Modernization Act of 2003’ introduced by Senator Lindsey Graham – INFORMATION” estimates that the effect of this provision after applying a consumer price indexing of the benefit formula factors would be to reduce the long-range OASDI actuarial balance by 0.03% of taxable payroll.

the worker from receiving any credit toward the SMB.<sup>17</sup> This leads to reduced covered lifetime earnings and thus low Social Security benefit receipt levels. Furthermore, data from the U.S. Census Bureau indicate that in 2006, 9.2% of Hispanics were making below \$9,999, compared to 5.9% of non-Hispanic Whites.<sup>18</sup> This amount is below what was needed for a YOC that year, which means one in ten Latino workers would not be on the path to qualifying for this extra benefit.

- **Benefit amount is too low.** According to the Current Population Survey, in 2006, 19.4% of Latinos age 65 and older were living below 100% of poverty in comparison to only 7.0% of non-Hispanic Whites.<sup>19</sup> With nearly three times the poverty rate of Whites, it seems prudent to have a closer tie to the actual poverty threshold to enhance the adequacy of the Social Security benefit for Latinos.
- **Benefit is phasing out.** As noted, the SMB will cease to exist in 2013 because the standard PIA calculation will yield a higher benefit for most workers. This is because the current benefit increases with the growth in wages as opposed to inflation. A rising PIA is good for all beneficiaries but too many remain below the poverty level.

On the whole, the value of the SMB is declining and the current structure of the SMB makes it extremely difficult for Latinos, immigrants in particular, to gain access to the benefit. This can be attributed to the fact that the current SMB law is not designed

to respond to the diverse work and earnings histories of the current U.S. workforce.

## RECOMMENDATIONS

To reduce poverty among seniors who were often long-term, low-wage workers, and in occupations vulnerable to the underreporting of earnings to the Social Security Administration, Congress should expand and modify the SMB. Policy efforts should be directed toward restructuring the SMB eligibility criteria by making it more inclusive of Hispanic and other low-wage workers' particular occupations and earnings. In addition, to continue to guarantee this benefit to future generations, attempts also must be made to ensure fiscal sustainability and maintain equity. The following are recommendations that will help to produce policy outcomes that are most favorable for persistently long-term, low-wage Latino workers and help to strengthen the Social Security system overall for this group of workers.

NCLR recommends that policymakers consider the following changes to the SMB:

- **Peg the maximum SMB for a 30-year worker to 125% of the poverty line and decrease limits for workers with shorter work histories.** The data indicate that among low-income retired-worker beneficiaries with more than 30 YOCs, nearly one in three (29.2%) were at or below 100% of the

poverty line. In addition, that same year, out of the workers with 30 or fewer YOCs, seven in ten (70.7%) were at or below 100% of poverty.<sup>20</sup> By pegging the maximum SMB to higher than the poverty line, adequacy of the Social Security benefit would be improved for low-wage workers. For workers with fewer than 30 years, a formula could be put into place in which these workers receive a percentage of the poverty threshold. Under this method, the benefit calculation would be based upon YOCs but also would peg the actual benefit closer to the poverty threshold, dropping to no benefit for workers with less than 11 years. This would result in a slight increase across the line but could potentially reduce some poverty among seniors.

- **Index the earnings threshold to what a low-wage worker would presumably earn.** Hispanic workers tend to be concentrated in low-wage occupations. Therefore, indexing the earnings threshold to earn a YOC to a more representative salary for low-wage workers, would broaden the pool of eligible beneficiaries, making it more inclusive, and

help to address some of the adequacy issues inherent in the Social Security program's structure for Latinos and other low-wage workers. This amount would take into account a minimum wage laborer making \$5.85 an hour for an average work week of 35-40 hours.

- **Grant partial YOCs.** A partial YOC would enhance coverage for those with six months of covered work and/or half of the required earnings threshold by providing 0.5 credits (YOCs) as opposed to zero because the requirement for a YOC was not met. Granting partial credit would allow low-wage workers a better opportunity to qualify for the SMB.<sup>21</sup>
- **Index the SMB PIA to wages as opposed to inflation.** Indexing the SMB to wages as opposed to inflation would allow the SMB PIA and the regular Social Security PIA to rise simultaneously, thereby preserving the effectiveness of the benefit and preventing phase-out. At the very least, the SMB should help beneficiaries get closer to the poverty threshold as intended to be at inception.

## CONCLUSION

The Social Security system is complex and care must be taken to ensure that no one group of people is disproportionately affected by any reform. There is a delicate balance between producing policy outcomes that are beneficial to the Latino population and not enabling reforms that disproportionately impact a group of workers. The recommendations given in this report are beneficial to Latinos and to long-term, low-wage workers.

Well-crafted policies must work for all segments of the labor force. Policies that take into consideration the diversity among the work force in terms of work and earnings histories are sorely needed to make the SMB effective for all labor force participants. As the number of Latino taxpayers continues to increase, it becomes evident that Hispanics are major stakeholders in the future of Social Security and, in particular, the SMB.

Saving for retirement is a great challenge to today's workers, especially for those with low incomes. Social insurance

becomes increasingly more important with the current economic hardship facing so many workers and families. It also allows individuals to maintain some security during a time of escalating energy, gas, and food prices. Therefore, it is imperative that the benefits offered through Social Security, and in particular the SMB, are adequate and equitable. Policymakers will either decide to preserve the benefit or permit it to deteriorate. The implications of the latter must be looked at in light of the impact on Hispanic and other low-wage workers who might otherwise depend on the additional benefit the SMB provides. The SMB takes the level of progressivity offered through the regular Social Security system a couple of notches higher, further shielding low-income earners from poverty. Strengthening and improving the benefit by implementing a combination of some or all of the recommendations above would allow Congress to continue to increase adequacy of Social Security benefits for low-wage workers.

## ENDNOTES

1. Social Security Administration, *Income of the Population 55 or Older*, 2000. Washington, DC: U.S. Government Printing Office, 2002. Table 8.3.
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17. "Increasing Social Security Benefits for Women and Men with Long Careers and Low Earnings."
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20. "Social Security's Special Minimum Benefit," Table 6.
21. "Increasing Social Security Benefits for Women and Men with Long Careers and Low Earnings."