

The Basic Statistics on Social Security and Women

Social Security Administration

General Information

- Women reaching age 65 in 2008 are expected to live, on average, an additional 20 years compared with 17.7 years for men.
- Women represent 57 percent of all Social Security beneficiaries age 62 and older and approximately 69 percent of beneficiaries age 85 and older.
- In 2008, the average annual Social Security income received by women 65 years and older was \$11,377, compared to \$14,822 for men.
- In 2008, for unmarried women including widows age 65 and older, Social Security comprises 50 percent of their total income.
- In contrast, Social Security benefits comprise only 38 percent of unmarried elderly men's income and only 31 percent of elderly couples' income.
- In 2008, 46 percent of all elderly unmarried females receiving Social Security benefits relied on Social Security for 90 percent or more of their income.
- In 2006, only 23 percent of unmarried women aged 65 or older were receiving their own private pensions (either as a retired worker or survivor), compared to 30 percent of unmarried men.

[Source: Social Security is Important to Women Fact Sheet, February 2013](#)

American Society on Aging

Women of Color and Social Security

- Census figures indicate that people of color will make up about 42 percent of the elderly population by 2050; they are likely to be the majority of older adults by the year 2070.
- A considerable component of the minority population is Latinas, who are likely to be low-income life earners and live longer than a many populations of elderly women. They also are much more likely to live below the poverty line and depend upon Social Security as their sole source of income.

[Source: America is Not Ready for the Latino Age Wave by Maya Rockey Moore Aging Today, Jan-Feb 2011](#)

Women's Institute for a Secure Retirement

Why is Social Security Important to Hispanic Women?

- Hispanic women have a longer life expectancy when compared to that of all women; Hispanic women who are at age 65 in 2010 can expect to live on average to be 89, compared to age 85 for all women.
- In 2008, Hispanic women who qualified for Social Security received an average annual retired work benefit of \$9,536.
- 38 percent of older married Hispanic couples and 62 percent of older unmarried individuals relied on Social Security benefits for 90 percent or more of their total income in 2008.
- Despite the current benefits from Social Security 22 percent of elderly Latinas live in poverty.

[Source: Hispanics and Social Security Fact Sheet](#)

American Society on Aging

- A majority of the audited Area Agencies on Aging (AAAs) proved to be unable to serve Spanish-speaking clients upon first contact. Only 13% had representatives who were proficient in Spanish. The remaining AAAs referred callers to another agency or office that they thought might be able to serve as a translator.
- More than half of the AAAs did not have Spanish hardcopies of their resources or Spanish translations on their websites.
- Nine of the 24 agencies also were unaware whether they could provide any Spanish resources in hardcopy form, and 25% were unsure whether the resources were available on their website.

[Source: America is Not Ready for the Latino Age Wave by Maya Rockey Moore Aging Today, Jan-Feb 2011.](#)

Women's Institute for a Secure Retirement

African American Women and Retirement Income: Statistics

- By the year 2050, experts are projecting that there will be at least five times more minority women and men aged 65 and older.
- Black women earn an average of \$471,000 less than the average white man over a 35-year career. As low-income workers, they are less likely to have access to employee benefits.
- Minority women are less likely to work in jobs covered by pensions. Eighty percent of African American women received none of their income from private pensions or annuities in 2008.
- The poverty rate for single African American women over age 65 is 32.5 percent, for single Hispanic women, 43.7 percent, while for white women, it is only 15.3 percent.
- The average Social Security retired worker benefit received by black women is only \$997 monthly or \$11,964 annually—well below the poverty threshold.

- Almost half of all single older women receive less than \$750 a year in asset income.

[Source: Single Older African American Women and Poverty Fact Sheet](#)

National Gay and Lesbian Task Force

Lesbians and Social Security

- We estimate that between now and the height of the aging boom, there will be approximately nearly 2 million to as many as 7 million LGBT elders in the United States.
- No matter how long they have been partnered or married, same-sex couples are denied this support. Spousal disability benefits and veteran's benefits also are not available to same-sex partners.
- Social Security discrimination costs LGBT older adults an estimated \$124 million a year in lost benefits.

[Source: Outing Age 2010: Public Policy Issues Affecting Lesbian, Gay, Bisexual and Transgender \(LGBT\) Elders, November 23, 2009](#)

Various Sources

Marriage and Social Security

- Women must be married for 10 years in order to gain their spouse's Social Security benefits. These benefits often end up being greater than their own benefits.
- A full 80 percent of widows living in poverty were not poor when their husbands were alive.

[Source: Retirement and Social Security Challenges for Women, May 2009](#)

- 6.5 million children younger than 18 receive Social Security benefits as dependents of deceased, disabled, or retired workers.

[Source: OWL Social Security Matters: 10 Things You Need To Know About Social Security Fact Sheet](#)

- Social Security kept 1.3 million children from falling into poverty in 2005.
- Social Security is a critical source of support for African American children, more than a fifth of whom receive benefits.

[Source: Generations United: Children and Families Have Stake in Social Security Fact Sheet, April 2010](#)

Older Women's League – OWL

Low Income Women and Social Security

- The majority of low-income women are likely to be minority women, mainly African American and Hispanic women. African American women are paid 68 cents and Latinas only 59 cents on a man's dollar.
- Without Social Security, more than half of elderly women would be living in poverty. However, even with Social Security, older women are nearly twice as likely as older men to be poor.
- The poverty rate for all elderly women is 12.5 percent. However, for widows (18.6 percent), divorced (22 percent) and never married (20 percent) it is much higher.
- Older women of color are the poorest in retirement: 27.4% of African American and 21.7% of Hispanic women living alone are below the poverty line.

[Source: OWL Older Women and Poverty Fact Sheet](#)

Kaiser Family Foundation

Medicare and Women

- More than half (56%) of all Medicare beneficiaries are women; among the oldest old (ages 85 and older), 70% are women.
- Women live longer than men on average, and older women are more likely than men to be widowed (46% vs. 14%) and live alone (39% vs. 19%). As a result, women represent three quarters (77%) of Medicare beneficiaries living in nursing homes, assisted living and other long-term care facilities.
- In 2007, the median annual household income for women ages 65 and older was \$23,400, substantially lower than \$38,222 for older men.
- More women Medicare beneficiaries than men on Medicare are living in poverty or near-poverty.
- Women are more likely than men to report having three or more chronic conditions.

[Source: Kaiser Family Foundation Fact Sheet on Medicare's Role for Women: Women's Health Policy Facts, June 2009](#)

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