



Social Security is a critical lifeline for people from all walks of life. Its retirement, survivor and disability programs secure and support the well-being of individual from all age groups, providing benefits that extend to both children and the elderly.

SPOTLIGHT: WOMEN & SOCIAL SECURITY

Many older women enter retirement with fewer economic resources than men. In 2009, **half of older women relied on Social Security for 80% or more of their income.** This exclusive reliance on Social Security is partly due to the fact that only a small percentage of older women receive pension income. Additionally, most do not have significant personal savings due, in part, to the wage gap that persists between the sexes and many have spent time out of the workforce due to family caregiving responsibilities. Further, while some women may enter their retirement years with additional sources of income, longer life expectancies than men put women at greater risk of exhausting these other sources of income. For these reasons and more, Social Security is especially important to women and is the main retirement program for elderly women in the United States.



Did you know?



Women 65 and over make up nearly 10 percent of the adult population in the United States.



Women reaching age 65 in 2008 are expected to live, on average, an additional 20 years compared with 17.7 for men.



In December 2010, the average monthly benefit paid to women as retired workers was \$1,023.

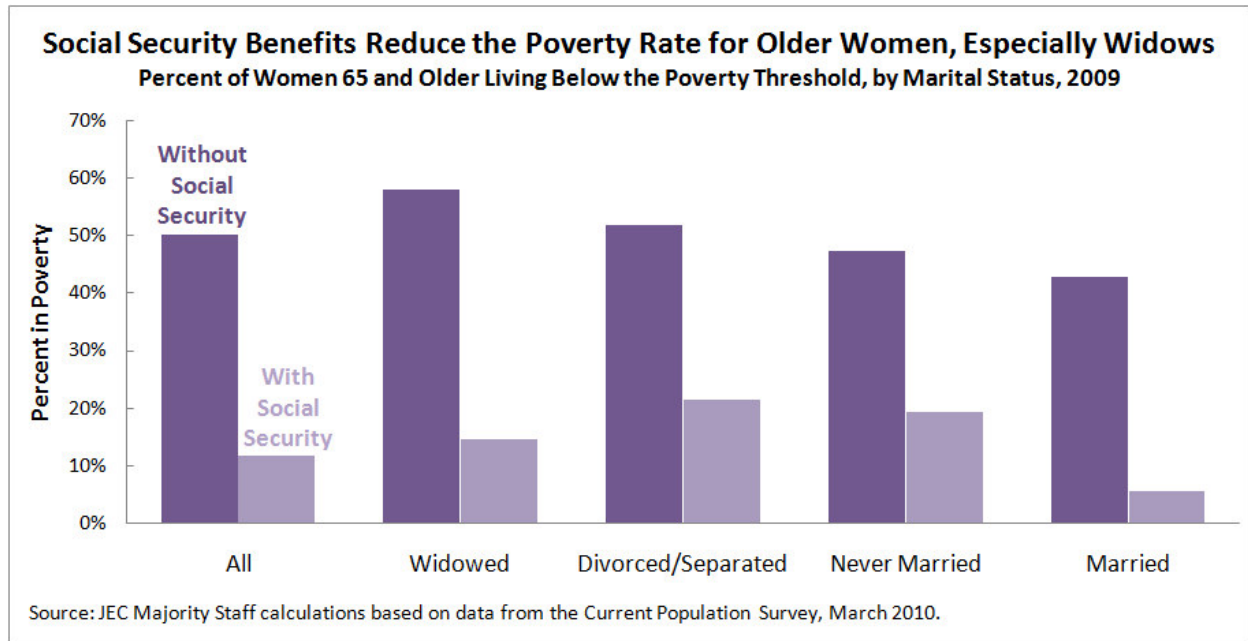


Fifty-seven percent of Social Security recipients age 62 and older are women, a number that rises to 69 percent at age 85 and older.



Social Security Protects Older Women from Poverty

Social Security keeps more than 14 million Americans aged 65 and above out of poverty. *Without* Social Security, over 50 percent of women and 40 percent of men aged 65 and above would live in poverty.



Did you know?



Among women ages 65-74, one-third are lifted above the poverty line by Social Security.



Among widows, the importance of Social Security is alarming: 58 percent of widows would be living in poverty if not for Social Security.



Social Security Provides 90% or more of the total income for:

- 44% of nonmarried women 65 and older;
- 66% of nonmarried Hispanic women 65 and older;
- 74% of nonmarried African American women 65 and older; and
- 35% of all nonmarried men 65 and older.

