Social Security is especially important for women ages 65 and older because they are less likely than are older men to have family income (including their own income) from pensions, savings, or other sources. Moreover, three key features of the Social Security program—progressivity of the benefit formula, guaranteed benefits for life, and inflation-adjusted benefits—are particularly beneficial for women.

Key Features of Social Security

The progressivity of the Social Security benefit formula—which ensures that benefits replace a higher share of career average earnings for low earners than for higher earners—is important to women because they are more likely to be lower lifetime earners than men.

In 2012, for example, women’s earnings for full-time work in all occupations were 81 percent of men’s earnings. Women are also more likely to work part time and to have gaps in their employment. All those factors result in lower lifetime earnings for women. While the dollar amount of Social Security benefits increases with lifetime earnings, the progressivity of the benefit formula helps protect workers with low average career earnings that result from low wages or limited work histories, or both.

Because women tend to live longer than men, two additional features of Social Security are particularly important to women: benefits are guaranteed for life and are adjusted to keep pace with inflation. Other sources of retirement income, such as pensions, are rarely indexed to inflation, and older women may outlive other financial assets.

Millions of Women Benefit from Social Security

In 2015, 19.4 million women received retired worker benefits, 2.3 million received spousal benefits, and 4.1 million received survivor benefits.

In general, women who have worked for at least 10 years in employment that is subject to Social Security payroll taxes are eligible for Social Security retirement benefits based on their own work records. The Social Security Administration calculates retirement benefits based on a
person’s average lifetime earnings. A full, unreduced benefit is available at full retirement age (FRA), which is currently age 66 but increases to age 67 for people born in 1960 or later. The earliest age a person can claim retirement benefits is 62. A person who delays claiming benefits after FRA may earn delayed retirement credits, which increase benefits for each month up until age 70.

A married woman may be eligible to receive spousal benefits based on her husband’s earnings record. The wife of a covered worker who claims at her full retirement age can receive a benefit equal to 50 percent of her husband’s full retirement benefit; a wife who claims earlier (as early as age 62) receives reduced benefits. Generally, divorced women who were married for at least 10 years and have not remarried also can receive spousal benefits.

A widow is eligible for survivor benefits based on her husband’s earnings, provided he has met the eligibility requirements. A widow can receive a benefit up to 100 percent of her husband’s full retirement benefit if she claims at her full retirement age. Widows can claim a reduced survivor benefit as early as age 60. Divorced women who were married at least 10 years and have not remarried before age 60 can also receive survivor benefits.

**Some Women Are Dually Entitled**

Women who can claim a retirement benefit based on their own earnings and a spousal or survivor benefit based on their husband’s earnings are referred to as “dually entitled.” Dually entitled married and divorced women will not receive the total of both benefits; effectively, they receive the higher benefit amount.

Dually entitled married women will, if they file for benefits, be deemed to have filed for both the spousal and retired worker benefit. Delayed retirement credits may be added to a woman’s own retired worker benefit after FRA, but are not added to spousal or survivor benefits.

As women’s labor force participation rates and lifetime earnings have increased, more and more older women are receiving retirement benefits based on their own work histories. The share of older women beneficiaries who are dually entitled—eligible for both a benefit based on their own work history and a spousal or survivor benefit—increased from 5 percent in 1960 to 26 percent in 2014 (see figure 1). The share of women beneficiaries receiving only a spousal or widow benefit has decreased over this same period, from 57 percent to 23 percent.

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**FIGURE 1**

**Women Age 62 or over Receiving Social Security Benefits, by Type of Benefit, 1960–2014**


Note: Worker-only beneficiaries include both retired and disabled workers. Dually entitled beneficiaries are entitled to both a worker benefit and a spousal or survivor benefit. Survivors include a small number of parent beneficiaries.
This trend toward fewer women receiving only spousal or survivor benefits and more receiving some or all of their benefits based on their own earnings record is expected to continue as women born in later years—the trailing baby boomers (1956–1965) and generation Xers (1966–1975)—reach retirement age. Women in these later cohorts have higher average labor force participation rates and earnings more comparable to men’s. However, since men’s earnings still remain higher than women’s, women are expected to continue receiving survivor benefits.

Social Security Is an Important Source of Family Retirement Income for Older Women

Older women are slightly more likely than are older men to have family income (including their own income) from Social Security, but they are slightly less likely than are men to live in a family that receives income from pensions, retirement savings, or assets (see figure 2). In 2014, about 20 percent of women beneficiaries received a Social Security spousal or survivor benefit only, compared with about 1 percent of male beneficiaries. On an individual basis (that is, without considering family income sources), the same fraction of older women as older men—82 percent—received Social Security benefits. By contrast, 30 percent of older women received income from pensions and retirement savings, compared with 43 percent of older men. The average Social Security benefit for men is about 30 percent higher than that for women ($17,911 versus $13,824 annually).

Older minority women also are more likely to include Social Security as a source of family income but are less likely to receive family income from pensions and retirement savings or assets than men of the same race or ethnicity. However, minority women are less likely than white women to have any of the three major sources of retirement income (see figure 3).

Among minority women, Hispanic (74 percent) and Asian (69 percent) women are the least likely to live in a family that receives Social Security income. The higher shares of immigrants and naturalized citizens in these populations—52 percent of all older Hispanic women and 80 percent of all older Asian women were either naturalized citizens or immigrants in 2014—account in part for their lower receipt of benefits.

Immigrants may not be eligible to receive benefits, and naturalized citizens may not have enough years of work in the United States when they retire to be eligible for Social Security benefits. In contrast to the Hispanic and Asian populations, only 6 percent of older white women and 9 percent of older African American women were naturalized citizens or immigrants in 2014.

Never-married older women are least likely to have any family income from Social Security. Only
Social Security Keeps Older Women out of Poverty

Social Security plays a key role in keeping older women out of poverty. In 2014, family income from Social Security kept 34 percent of older women out of poverty, compared with 29 percent of older men. Older women are still more likely to face poverty, even with the boost that Social Security income provides. Twelve percent of older women lived in poverty in 2014, compared with 7 percent of older men (see table 1).

Social Security keeps fewer minority women out of poverty than white women. Older Hispanic and Asian women are the least likely to be kept out of poverty because of family income from Social Security (see table 2), despite having lower overall poverty rates than African Americans do. This is in part because a larger share of Asian and Hispanic women are foreign born, which can affect eligibility for Social Security benefits or the level of benefits.

Almost One-Quarter of Older Women Rely on Social Security for Nearly All of Their Family Income

Older women count on Social Security for a larger share of their retirement income than do older men. In 2014, 23.9 percent of older women relied on Social Security for 90 percent or more of their family income, compared to 18.5 percent of older men (see figure 5).

Widowed older women have the highest rates of reliance on Social Security—almost a third of them rely on Social Security for 90 percent or more of their family income. Reliance rates for divorced older women are also high: one-quarter of them depend on Social Security for almost all of their family income (see figure 6).

71 percent of never-married women received family income from Social Security in 2014, compared with 88 percent of married women and 89 percent of widowed women (see figure 4).

Figure 3
Percentage of Women Age 65 and Over with Any Family Income from Pensions, Assets, or Social Security, by Race and Ethnicity, 2014


Note: Family income includes income from all family members, including those in related subfamilies. Pensions and retirement savings include retirement, disability, and survivor pensions from government, military, railroad, union, and private employers; and payments from IRAs, 401(k)s, Keoghs, paid-up insurance policies, and annuities.
Social Security kept 34 percent of widowed women and 26 percent of married women out of poverty (see figure 7). Poverty rates also are lowest and rates of receipt of Social Security income highest for married and widowed women. This illustrates the success of Social Security’s survivor and spousal benefits in bolstering the retirement income of married and widowed women.

**Reform Proposals Could Benefit Women**

Some researchers have proposed expanding Social Security benefits in ways that would benefit women. For example, expanding the minimum benefit for workers with long careers and low lifetime earnings could help ensure that workers receive a minimum level of income. This proposal could be effective at targeting never-married and divorced women with low lifetime earnings, but with many years of covered employment.

Caregiving credits are often proposed as another way to raise benefits for women. Such credits can be structured many different ways. In general, the proposals would credit—for purposes of Social Security—time spent not working for pay while providing unpaid caregiving for a child or an older family member. Caregiving credits would benefit more women than men because women are more likely to spend time out of the labor force as caregivers.

Other proposals target married and divorced women. Some proposals would base survivor benefits on the couple’s combined earnings, rather than on the earnings of the deceased spouse as under current law. This proposal would increase survivor benefits for women who have had paid employment, but who would otherwise experience a large drop in income after the death of their spouse. Decreasing the number of years of marriage required for divorced spouses to be eligible for spousal benefits may be a way to target the higher poverty rates of divorced women, who are less likely
to have any Social Security income than married and widowed women do.

Although Social Security benefits provide women with critical retirement income, further reforms could do even more to reduce pockets of poverty among older women. Older minority women, never-married women, and divorced women are more likely to be in poverty and are less likely to receive Social Security.

However, any enhancements to the program would have costs and would need to be considered carefully in the context of the program’s long-term solvency.

**FIGURE 5**
Social Security as a Share of Older Americans’ Family Income, by Gender, 2014

<table>
<thead>
<tr>
<th>Percentage of Gender</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50%</td>
<td>22.6%</td>
<td>9.2%</td>
</tr>
<tr>
<td>50%-89.9%</td>
<td>59.0%</td>
<td>9.3%</td>
</tr>
<tr>
<td>90%-99.9%</td>
<td>24.3%</td>
<td>11.0%</td>
</tr>
<tr>
<td>100%</td>
<td>51.8%</td>
<td>12.9%</td>
</tr>
</tbody>
</table>


Note: Family income includes income from all family members, including those in related subfamilies. People with zero or negative family income, negative family earnings, or negative family asset income are excluded. Older people include beneficiaries and nonbeneficiaries ages 65 and older.
FIGURE 6
Social Security as a Share of Older Women’s Family Income, by Marital Status, 2014


Note: Family income includes income from all family members, including those in related subfamilies. People with zero or negative family income, negative family earnings, or negative family asset income are excluded. Older people include beneficiaries and nonbeneficiaries ages 65 and older.

TABLE 1
Social Security Keeps Older Americans out of Poverty, by Gender, 2014

<table>
<thead>
<tr>
<th>Gender</th>
<th>Above Poverty without Social Security Income</th>
<th>Below Poverty</th>
<th>Above Poverty because of Social Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>58.5%</td>
<td>10.0%</td>
<td>31.5%</td>
</tr>
<tr>
<td>Male</td>
<td>63.7%</td>
<td>7.4%</td>
<td>28.9%</td>
</tr>
<tr>
<td>Female</td>
<td>54.4%</td>
<td>12.1%</td>
<td>33.6%</td>
</tr>
</tbody>
</table>


Note: Family income includes income from all family members, including those in related subfamilies. People with zero family income, negative family income, negative family earnings, or negative family asset income are excluded. Older people include beneficiaries and nonbeneficiaries ages 65 and older.
TABLE 2
Social Security Keeps Older Americans out of Poverty, by Gender, Race, and Ethnicity, 2014

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Gender</th>
<th>Above Poverty without Social Security Income</th>
<th>Below Poverty</th>
<th>Above Poverty because of Social Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>Male</td>
<td>52.6%</td>
<td>16.2%</td>
<td>31.2%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>47.0%</td>
<td>21.1%</td>
<td>31.9%</td>
</tr>
<tr>
<td>Asian</td>
<td>Male</td>
<td>68.2%</td>
<td>12.6%</td>
<td>19.1%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>64.3%</td>
<td>16.1%</td>
<td>19.6%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>Male</td>
<td>54.8%</td>
<td>16.2%</td>
<td>29.1%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>52.2%</td>
<td>19.6%</td>
<td>28.3%</td>
</tr>
<tr>
<td>White</td>
<td>Male</td>
<td>65.6%</td>
<td>5.3%</td>
<td>29.2%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>54.9%</td>
<td>9.9%</td>
<td>35.1%</td>
</tr>
</tbody>
</table>


Note: Family income includes income from all family members, including those in related subfamilies. People with zero family income, negative family income, negative family earnings, or negative family asset income are excluded. Older people include beneficiaries and nonbeneficiaries ages 65 and older.

FIGURE 7
Social Security Is Vital to Poor and Low-Income Older Women, 2014


Note: Family income includes income from all family members, including those in related subfamilies. People with zero family income, negative family income, negative family earnings, or negative family asset income are excluded. Older people include beneficiaries and nonbeneficiaries ages 65 and older.
1 This is an update of Social Security: A Key Retirement Resource for Women, Fact Sheet 305, using 2014 administrative and survey data.


3 Social Security Administration, “Number of Social Security Recipients, December 2015,” https://www.socialsecurity.gov/policy/docs/statcomps/supplement/2015/5a.html#table5.a1 and http://www.ssa.gov/cgi-bin/currentpay.cgi. A dually entitled worker is entitled to benefits based on his or her own work record and also based on a spouse’s work record as a retired or disabled worker.

4 To be eligible for retired worker benefits, a worker must have paid Social Security taxes on wage or salary earnings for at least 40 quarters (10 years). A worker may earn a maximum of four quarters of coverage per calendar year. In 2016, a worker earns one quarter of coverage for each $1,260 of covered earnings, up to a maximum of 40 quarters of coverage ($5,040 in covered earnings) per calendar year. Fewer quarters of coverage may be required for Social Security disability benefits.

5 Reduced retirement benefits may be claimed as early as age 62.

6 Delayed retirement credits refer to the increase in Social Security benefits that can be earned up until age 70 by delaying retirement past the full retirement age.

7 Spouses caring for a child under 16 years old or a disabled child can receive full spousal benefits regardless of age.

8 Disabled widows can receive survivor benefits as early as age 50. Widows caring for a child who is under age 16 or disabled may receive full survivor benefits at any age. Surviving children may receive benefits through age 17 (or through age 18 if the child is still in primary or secondary school).


12 Immigrants must be legally present, be legally authorized to work in the United States, and have a Social Security number in order to have quarters of earnings in covered employed reported to the Social Security Administration.


14 If one sums the two right columns in table 2, 53 percent of older African American women would be in poverty without Social Security income, compared with 36 percent, 48 percent, and 45 percent of Asian, Hispanic, and white women, respectively.