JOINT ECONOMIC COMMITTEE
Congresswoman **Carolyn B. Maloney**, Chair

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Social Security Provides Economic Security to Women

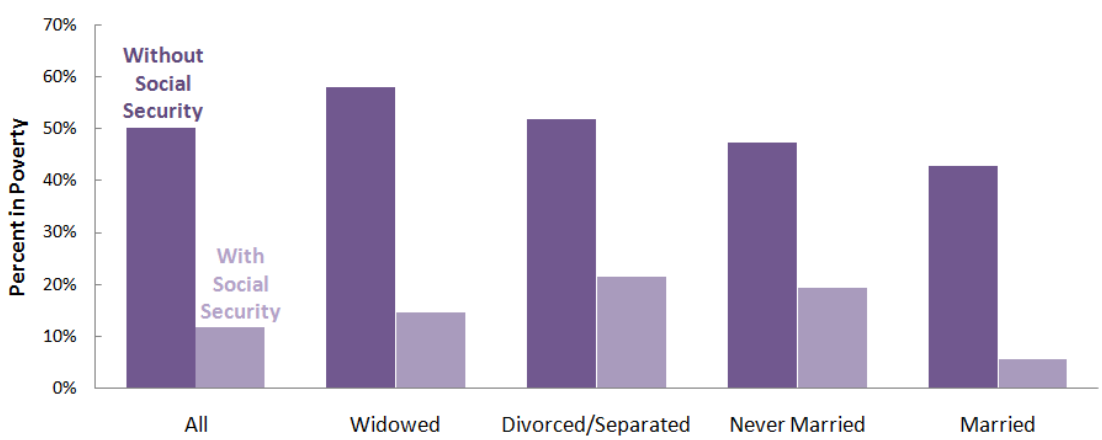
Across the United States, Social Security plays an important role in retirement security—especially for women. Women 65 and over make up nearly 10 percent of the adult U.S. population. In Florida, older women make up 12.4 percent of the adult population, compared to 5.3 percent of the adult population in Alaska. The vast majority of these women receive Social Security. In 2009, over 20 million women aged 65 and older received Social Security benefits, either from retirement benefits, survivors' insurance or disability insurance (see table).

Women are less likely than men to have income outside of Social Security to rely on in retirement,[1] with Social Security accounting for two-thirds of all income for women aged 65 and over.[2] A woman who reaches age 65 can expect to live an additional 20 years.[3] For these women, Social Security is an essential source of income post-retirement, providing a life-long stream of income that is protected against inflation.

Social Security benefits, while modest, are a substantial source of income for older Americans, providing annual benefits of roughly $12,000 for women 65 and over. These benefits are especially critical in reducing poverty among older women. Without Social Security benefits, over half of women 65 and over would be living in poverty. With Social Security, the poverty rate for older women falls to 12 percent. Among widows, the impact of Social Security is particularly striking – 58 percent of widows would be living in poverty if not for Social Security (see figure below).

As policymakers debate future changes to Social Security, they must be mindful of the important role Social Security plays providing economic security and peace of mind to millions of American women.

Social Security Benefits Reduce the Poverty Rate for Older Women, Especially Widows
Percent of Women 65 and Older Living Below the Poverty Threshold, by Marital Status, 2009



Source: JEC Majority Staff calculations based on data from the Current Population Survey, March 2010.

[1] Social Security Administration, *Social Security is Important to Women*, June 2010. http://www.ssa.gov/pressoffice/factsheets/women.htm
[2] JEC Majority Staff calculation based on data from March 2010 Current Population Survey.
[3] Center for Disease Control, *Health, United States, 2009.* Table 24. http://www.cdc.gov/nchs/data/hus/hus09.pdf

Across the Country, Over 20 Million Older Women Rely on Social Security Benefits

	Women Aged 65 and Older As Percent of Adult Population	Number of Women Aged 65 and Older Receiving Social Security Benefits	Average Monthly Benefit of Women Aged 65 and Older Receiving Benefits
United States	**9.8%**	**20,274,175**	**$1,009**
Alabama	10.6%	350,580	$958
Alaska	5.3%	24,098	$947
Arizona	9.8%	400,721	$1,019
Arkansas	10.8%	219,997	$938
California	8.6%	1,936,591	$1,004
Colorado	7.9%	263,989	$973
Connecticut	10.5%	265,555	$1,112
Delaware	10.6%	66,016	$1,067
District of Columbia	8.7%	30,326	$945
Florida	12.4%	1,500,784	$1,002
Georgia	8.2%	529,712	$982
Hawaii	10.6%	93,812	$1,030
Idaho	8.9%	97,543	$957
Illinois	9.6%	824,600	$1,043
Indiana	10.0%	457,588	$1,050
Iowa	11.2%	246,714	$990
Kansas	10.0%	197,775	$1,028
Kentucky	10.0%	301,065	$930
Louisiana	9.6%	279,676	$891
Maine	11.1%	109,827	$926
Maryland	9.3%	346,725	$1,043
Massachusetts	10.2%	461,518	$1,022
Michigan	10.1%	731,503	$1,066
Minnesota	9.5%	355,993	$1,002
Mississippi	10.2%	204,285	$931
Missouri	10.4%	439,305	$987
Montana	10.2%	72,086	$946
Nebraska	10.3%	129,945	$983
Nevada	8.4%	145,052	$1,017
New Hampshire	9.7%	94,663	$1,038
New Jersey	10.3%	623,706	$1,126
New Mexico	9.9%	128,844	$924
New York	10.2%	1,322,678	$1,075
North Carolina	9.7%	650,506	$1,000
North Dakota	10.8%	51,301	$910
Ohio	10.6%	841,981	$987
Oklahoma	10.3%	263,810	$969
Oregon	9.7%	273,355	$1,011
Pennsylvania	11.6%	1,059,007	$1,031
Rhode Island	10.9%	83,099	$1,027
South Carolina	10.3%	330,669	$990
South Dakota	10.8%	63,335	$912
Tennessee	10.0%	452,099	$980
Texas	8.1%	1,263,999	$952
Utah	7.2%	121,702	$977
Vermont	10.1%	48,016	$1,000
Virginia	9.1%	496,283	$1,000
Washington	8.8%	412,776	$1,036
West Virginia	11.5%	154,221	$954
Wisconsin	10.0%	420,371	$1,024
Wyoming	8.8%	34,373	$980

Sources: JEC Majority Staff calculations based on data from U.S. Census Bureau, American Community Survey, 2009; and Social Security Administration, Office of Research, Statistics, and Policy Analysis, OASDI Beneficiaries by State and County, 2009, Tables 2 and 3.

Prepared by the Joint Economic Committee Majority Staff