Widowed Individuals Receiving Social Security Retirement Benefits

Marital status affects economic well-being and can be a factor in some types of Social Security benefits. This fact sheet reports information on all beneficiaries aged 65 or older who are widows or widowers.

- About 10 million widow(er)s aged 65 or older received retirement benefits in 2015. Widowed individuals account for 26 percent of the total beneficiary population aged 65 or older.

- While women account for more than half (56 percent) of the total beneficiary population aged 65 or older, they account for the vast majority (78 percent) of widowed beneficiaries.

- Widowed individuals receiving retirement benefits are older than all retirement beneficiaries. While only about a quarter (26 percent) of all beneficiaries are aged 80 or older, almost half (49 percent) of widowed beneficiaries are aged 80 or older.

- In 2014, the median annual personal income level for widow(er)s aged 65 or older receiving benefits was $20,200, while the mean income level was $28,760.

- The median monthly Social Security benefit for widowed beneficiaries aged 65 or older in 2014 was $1,255, while the mean monthly benefit was $1,275. At the median, Social Security benefits account for about three-quarters of widowed individuals’ personal income.

- Among widowed individuals receiving retirement benefits, 12 percent were in poverty compared with 7 percent of all beneficiaries aged 65 or older.

- About 13 percent of widows were in poverty compared with 7 percent of widowers based on their 2014 income.

- Among widowed individuals receiving retirement benefits, 21 percent were in poverty or near poverty (below 125 percent of the poverty level). About 13 percent of all beneficiaries aged 65 or older were in poverty or near poverty.

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1 Estimates are based on the March 2015 Current Population Survey, which reports 2014 income data and 2015 demographic data.

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