



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to Women

Social Security is neutral with respect to gender – individuals with identical earnings histories are treated the same in terms of benefits. This Fact Sheet is provided by the Social Security Administration to highlight how women benefit from the Social Security program and how certain demographic characteristics of women compare with the entire population.

- With longer life expectancies than men, elderly women tend to live more years in retirement and have a greater chance of exhausting other sources of income. They benefit from Social Security's [cost-of-living protections](#) because benefits are annually adjusted for inflation.
 - According to SSA's Office of the Chief Actuary, women reaching age 65 in 2018 are expected to live, on average, an additional 21.4 years compared with 18.9 years for men.
 - Women represent 55.5 percent of all Social Security beneficiaries age 62 and older and approximately 65 percent of beneficiaries age 85 and older.
- The Social Security system is progressive in that lower-wage earners receive a higher percentage benefit than higher-wage earners do. The system returns a greater percentage of pre-retirement earnings to a lower-wage worker than to a higher-wage worker. Women who are low-wage workers receive back more benefits in relation to past earnings than do high-wage earners.
 - In 2017, the median earnings of working-age women who worked full-time, year-round were \$41,002, compared to \$51,840 for men.
- In 2017, the average annual Social Security income received by women 65 years and older was \$14,353, compared to \$18,041 for men. Social Security provides dependent benefits to spouses, divorced spouses, elderly widows, and widows with young children.
- In 2017, for unmarried women – including widows – age 65 and older, Social Security comprises 45 percent of their total income. In contrast, Social Security benefits comprise only 32 percent of unmarried elderly men's income and only 27 percent of elderly couples' income.
- In 2017, 48 percent of all elderly unmarried females receiving Social Security benefits relied on Social Security for 90 percent or more of their income.
- Men and women in today's workforce have comparable participation rates, at almost half (or 49 percent each), in employer-sponsored retirement plans.

- In 2018, women generally receive lower pension benefits due to their relatively lower earnings and the higher share of part-time workers are women (64 percent).

Our website at www.socialsecurity.gov/women contains more information of interest to women.

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This fact sheet is designed to provide general information and does not apply to all individuals within the female population.