Social Security, Poverty and Old Age

Women are nearly 60 percent of all Social Security beneficiaries 65 and older, including retirees, the disabled, and the survivors of deceased workers. Women are 72 percent of beneficiaries over 85.

- 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.

For many elderly women, Social Security is ALL they have.

- Nonmarried (widowed, divorced, or never married) women are the most reliant on Social Security. About one in three nonmarried women aged 65 and older have no other source of income. As women age, Social Security plays an even more important role.

Social Security keeps women and men out of poverty.

- For more than 25 years, Social Security has been the main source of income for older Americans. In 2002, two-thirds of beneficiaries drew more than half of their total income from Social Security – and about half of those people relied on the program almost exclusively.
- Social Security lifted nearly 7 million older women and 4.7 million older men out of poverty in 2000.
- Today, about 20% of nonmarried women 65 and older and 5% of married elderly women live below the poverty line.
- Over half of all women age 65 and older and more than two-thirds of nonmarried elderly women would live below the poverty line without Social Security.
- Without Social Security 40% of elderly men would live below the poverty line*.

* Please note that those considered "poor" live in families with incomes below the federal poverty threshold for their family type (based on family size and number of children in the family). However, this measurement fails to adequately capture who is “poor”, as many families whose income is above the poverty line still cannot afford to pay for their basic household needs.