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Social Security News

Rosie The Riveter: Working Women's Icon

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“Rosie the Riveter” is an American icon representing women working in factories during World War II. These women learned new jobs and filled in for the men who were away at war. They produced much of the armaments and ammunition to supply the war effort.

They also paid FICA on their wages, contributing to the Social Security program. These “Rosies” embodied the “can-do” spirit immortalized in a poster by J. Howard Miller. Both the image and the spirit live on today.

If you asked Rosie about Social Security, she would use her rivet gun to drive home the value of Social Security for women. More Rosies work today, and nearly 60 percent of people receiving benefits are women. Women tend to live longer than men, so Social Security’s inflation-adjusted benefits help protect women. You can outlive your savings and investments, but Social Security is for life. Women provide their own basic level of protection when they work and pay taxes into the Social Security system. Women who have been married and had low earnings or who didn’t work may be covered through their spouses’ work.

Today’s Rosie will turn her “can-do” spirit to learning more about Social Security and what role it will play in her financial plan for the future. She focuses on our pamphlet called What Every Woman Should Know available at www.socialsecurity.gov/pubs/10127.html for a game plan. She rolls up her sleeves and sets up her my Social Security account (www.socialsecurity.gov/myaccount) to review her earnings and estimates. If she finds an incorrect posting, she’ll locate her W-2 form and quickly contact Social Security to correct it because she understands these are the earnings used to figure her benefits.

She dives into understanding benefits at our planner pages at www.socialsecurity.gov/planners. She examines how marriage, divorce, death of a spouse, work and other issues might affect her benefits. She studies our fact sheet When to Start Receiving Retirement Benefits at www.socialsecurity.gov/pubs/ to help her decide when it’s time to lay down the rivet gun. And when the time is right, she will file for retirement benefits online at www.socialsecurity.gov/retire.

Whether it was keeping the war effort production lines humming or discovering what is available to her from Social Security, Rosie symbolizes the motto: “We Can Do It.” Rosie and millions like her rely on the financial protection provided by Social Security in assembling their own financial futures.