

Social Security News

Social Security's Resources For Women

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March is Women's History Month. It's a time when we reflect on the achievements and contributions of our nation's remarkable women. Many of these heroes might be people close to you: mothers and daughters, aunts and grandmothers. Each of them plays a special role in our lives as they provide love and support.

Social Security plays an important role in providing economic security for women. Nearly 55 percent of the people receiving Social Security benefits are women. In the 21st century, more women work, pay Social Security taxes and earn credit toward monthly retirement income than at any other time in our nation's history.

Women face greater economic challenges in retirement. First, women tend to live longer than men. A woman who is 65 years old today can expect to live, on average, until about 87, while a 65-year-old man can expect to live, on average, until about 84. Second, women often have lower lifetime earnings than men. And, third, women may reach retirement with smaller pensions and other assets than men.

Today, women have challenging choices to make. Some may spend their entire adulthood in a career or job outside the home. Some may work for a few years, leave the labor force to raise children and eventually return to work. Others may choose not to work outside the home. Whether they work, have worked or have never worked outside the home, women should understand how Social Security can help them and their families.

If you've worked and paid taxes into the Social Security system for at least 10 years and have earned a minimum of 40 work credits, you may be eligible for your own benefits. Once you reach age 62, you may be eligible for your own Social Security benefit whether you're married or not and whether your spouse collects Social Security or not. If you're eligible and apply for benefits on more than one work record you generally receive the higher benefit amount.

We have specific information for women at www.socialsecurity.gov/people/women that you can easily share with friends and family. Giving this gift of knowledge can change the life of a woman you care about.