

# **Social Security: What Every Woman Should Know**

## **Social Security and Women**

Social Security plays an important role in providing economic security for women. Nearly 60 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.

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. And some may choose not to work outside of the home. Whether they work, have worked or have never worked, it is essential that women understand how Social Security can help them and their families.

Women tend to care for many people—spouses, children and parents. And although they have made significant strides, women are more likely to earn less over their lifetimes than men. They are less often covered by private retirement plans and more dependent on Social Security—and for a longer period of time since, on average, women live about five years longer than men.

Social Security offers a basic level of protection to all women covered by this program. When women work, they pay taxes into the Social Security system, providing for their own benefits. In addition, their husbands' earnings can give them Social Security coverage as well. Women who do not work are often covered through their husbands' work and can receive benefits when they retire, become disabled or die.

Over the years, the level of Social Security protection for women has been strengthened. For example, the amount of benefits for a surviving spouse was raised and benefits for disabled spouses also increased. Economic protection for divorced women improved with the removal of the requirement that the divorced wife must be dependent on her husband. Also, the number of years the couple must be married in order for the divorced spouse to qualify for benefits decreased.

Besides understanding the benefits to which they may be entitled, women also need to be aware of other aspects of the Social Security program. They need to know about providing Social Security coverage for anyone they may hire as a household worker or childcare provider. And they need to know some basics like what to do if they change their names.

While Social Security is a vital program, especially for women, it was never intended to cover all of their financial needs. To live comfortably, everyone needs to plan accordingly. Living within one's means and saving for the future are big parts of that plan.

### **Social Security Booklet for Women**

The Social Security Administration has produced a 28-page booklet entitled "[Social Security: What Every Women Should Know](#)" that is available for viewing on the website in topical sections, or can be downloaded as a printable PDF or Audio MP3 from the website. A copy of this publication can also be ordered in alternative media such as Braille, large print, compact disk (CD), and audio cassette tape. Information is presented on a number of topics including:

- If you change your name
- If you are a victim of family violence
- Before you retire
- When you retire
- If you become disabled
- What your Social Security taxes pay for
- If you die
- If you become a widow
- If you are divorced

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