



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.

- The Social Security system is progressive in that lower-wage earners receive a higher percentage benefit relative to earnings than higher-wage earners do. Women who are low-wage workers receive higher benefits in relation to past earnings than do high-wage earners.
 - In [2022](#), the median earnings of women aged 15–64 who worked full-time for 50 weeks or more, were \$50,000, compared to \$60,000 for men.
- In [2022](#), the average annual Social Security income received by women 65 years and older was \$14,824 compared to \$18,910 for men. Social Security provides dependent benefits to spouses, divorced spouses, widows with or without young children.
- With longer life expectancies than men, 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 2023 are expected to live, on average, an additional 21.1 years compared with 18.0 years for men.
 - [At the end of 2022](#), women represented 55.2 percent of all Social Security beneficiaries age 60 and older and approximately 63 percent of beneficiaries age 85 and older.
- In 2023, women generally receive lower pension benefits due to their [relatively lower earnings](#) and a [higher share of part-time](#) workers are women (63 percent).

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