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# How the Social Security Administration Supports Women Ages 65 and Older

The Social Security Administration (SSA) has supported economic security for older Americans for nearly 90 years. Social Security remains committed to supporting older Americans as they age. This factsheet highlights recent improvements in the Supplemental Security Income (SSI) program and how SSA serves older women.

## Historical Background

Since its creation in 1935, Social Security has played a crucial role in reducing poverty among older Americans. Over several decades, SSA has updated programs to meet the changing needs of beneficiaries and the unique economic challenges of women.

Women have traditionally faced and continue to face barriers like wage gaps, lower lifetime earnings, and occupational segregation all impacting their economic security. SSA programs help address these challenges by providing a reliable income source and ensuring a basic standard of living.

## SSA's Support for Older Women

### 1. Social Security Retirement and Survivors Benefits

Social Security benefits serve as a primary income source for many older women. In 2022, SSA provided benefits to over 34 million women, with an average monthly benefit of \$1,563. Survivors benefits also play a critical role for widows. More than 3.6 million women received surviving spouse benefits in 2022, averaging \$1,658 per month.

**Social Security benefits provide an important base of economic support for women, especially women of color. According to our current published data:**

- Over 346,000 Black women received an average monthly survivors benefits of \$1,353.

- Over 319,000 women reported a race other than White or Black, which includes Asian Americans, Native Hawaiians and Pacific Islanders, American Indians and Alaska Natives, and beneficiaries of Hispanic origin. Their average monthly survivors benefit was \$1,238.
- Most women receiving survivors benefits are age 60 or older. However, over 100,000 women younger than 60 received survivors benefits in 2022 because they were caring for children. Their average monthly benefit amount was \$1,245.

Social Security benefits help bridge the income gap many older women experience due to lower lifetime earnings and longer lifespans.

### 2. Supplemental Security Income (SSI) Improvements

The SSI program guarantees a minimum monthly payment for people with limited income and resources who are aged, blind, or have disabilities. In July 2024, SSA provided monthly Federal SSI payments to approximately 7.3 million people. Of those, 2.4 million are age 65 and older and about 64% (or 1.5 million) are women.

Recent regulatory changes, effective September 30, 2024, remove several barriers to accessing SSI payments. These changes will increase how many people are eligible for SSI, may increase SSI payments for many recipients, and reduce reporting burdens.

- **Food Assistance Exclusion:** SSA will no longer count food assistance from friends, family, or community resources when determining SSI eligibility and payment amount.
- **Expanded Rental Subsidy:** SSA will apply the rental subsidy policy exception nationwide, which may increase the benefit amount some people are eligible to receive and allow more people to qualify for critical SSI payments.
- **Public Assistance Household Definition:** SSA will include households receiving Supplemental Nutrition Assistance Program (SNAP) payments in the definition of a public assistance household.

**These updates are expected to increase Federal SSI payments for around 100,000 women age 65 and older.**

### 3. Reducing Overpayments and Underpayments

SSA has simplified policies and procedures and automated processes to reduce overpayments and underpayments.

Beneficiaries must repay overpayments, which could cause financial hardship, particularly for older women. SSA typically withholds an amount from their monthly benefit until repayment is complete. To lessen the financial burden of overpayments, SSA announced four policy changes, including reducing the withholding amount from 100% to 10% and sent communications about waiver eligibility.

Underpayments can also cause hardship for women while they wait for payments owed to them. To reduce underpayments and improve payment accuracy, SSA is revising policies and using new tools to monitor underpayments. These improvements will help more than 9,000 women age 65 and older who are owed benefits.

### 4. Expanding Access for People with Limited English Proficiency

SSA has taken important steps to increase access to information for people with no or limited understanding of English. Using its Language Access Plan as a guide, SSA has translated more materials into more languages, improved access to interpreter services for people who call and visit an office, and developed a Limited English Proficiency Toolkit for advocates.

### 5. Increasing Demographic Data Collection

SSA has increased the voluntary collection of race and ethnicity data, which will improve the agency's ability to identify and monitor programs and services. The goal is to address service inequities, including variability in participation and benefit levels by race and ethnicity.

### Impact and Future Outlook

SSA's programs consistently support older women, helping to reduce poverty and improve financial stability. The agency continues to address economic disparities through targeted program improvements and research initiatives. For example, the **Prevailing Over Women's Economic Roadblocks (POWER)** project focuses on identifying and exploring options to address barriers to promote the financial advancement of women.

SSA remains dedicated to supporting older women through our comprehensive benefits and by making recent regulatory updates. SSA's efforts to adapt to beneficiaries' evolving needs highlight its commitment to providing financial security and reducing poverty.

### Learn More

Social Security programs and benefits help support women and their families. Our online booklet, *What Every Woman Should Know*, at [www.ssa.gov/pubs/EN-05-10127.pdf](http://www.ssa.gov/pubs/EN-05-10127.pdf) provides information about how life events can affect a woman's Social Security benefits. These events may include marriage, death of a spouse, divorce, self-employment, and other life or career changes.

For more information on SSA's support for older women and recent program updates, please visit the Social Security for Women webpage at [www.ssa.gov/people/women](http://www.ssa.gov/people/women), the Advancing Equity at SSA webpage at <https://www.ssa.gov/equity/>, and the SSA Social Media Hub at <https://www.ssa.gov/social media/>.



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