

Fact Sheet

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The Economic Security of Older Women and Men in Illinois

Social Security is a crucial source of income for Illinois's seniors, and especially so for women.

- Almost 9 of 10 men and women aged 65 or older receive Social Security benefits (Table 2).
- For older women, Social Security is the largest source of income (51 percent of income; Figure 3).

Fewer women than men have pension income.

- Less than 1 in 3 women in Illinois receives income from pensions (compared with almost 1 in 2 men).
- For those who have pensions, the typical woman receives only little over half as much as the typical man (\$5,723 vs. \$10,282; Table 2). Comparing all women and men (those with and without pensions) women's pension income is only little over two-fifths of men's (Figure 3).

The majority of Illinois's senior women live alone.

- 60 percent are not currently married; they are widowed, divorced or never married.
- 58 percent of older white women (425,800), 74 percent of older African American women (76,900), and 68 percent of older Hispanic women (27,700) are not married (Table 1).

Many seniors in Illinois continue to work for pay.

- 15 percent of older women (132,100) and 24 percent of older men (155,800) in Illinois work for pay (Table 2).
- Older men outearn older women more than two to one (\$23,100 for men and \$10,500 for women annually).

Women are more likely than men to be poor or disabled.

- More older women (20,800) than older men (6,400) report that they receive Supplemental Security Income (SSI) government assistance.
- Older women are more than twice as likely as older men to receive Supplemental Security Income (SSI) government assistance (2.3 percent vs. 1.0 percent; Table 2).

Older African American and Hispanic women are the most likely to be poor and the least likely to have income from assets such as savings accounts or stocks and bonds.

- Close to 1 in 4 African American women (24 percent) and more than 1 in 5 Hispanic women (21 percent) in Illinois are poor, compared with only 1 in 30 white men (3 percent), as shown in Table 1 and Figure 2.
- Only 25 percent of African American women and 29 percent of Hispanic women, compared with 71 percent of white men, have income from assets, and among those who have asset income, the typical African American woman receives less than one-quarter and the typical Hispanic woman receives one-half the amount the typical white man receives (\$307 and \$675 vs. \$1,352 per year; Table 2).

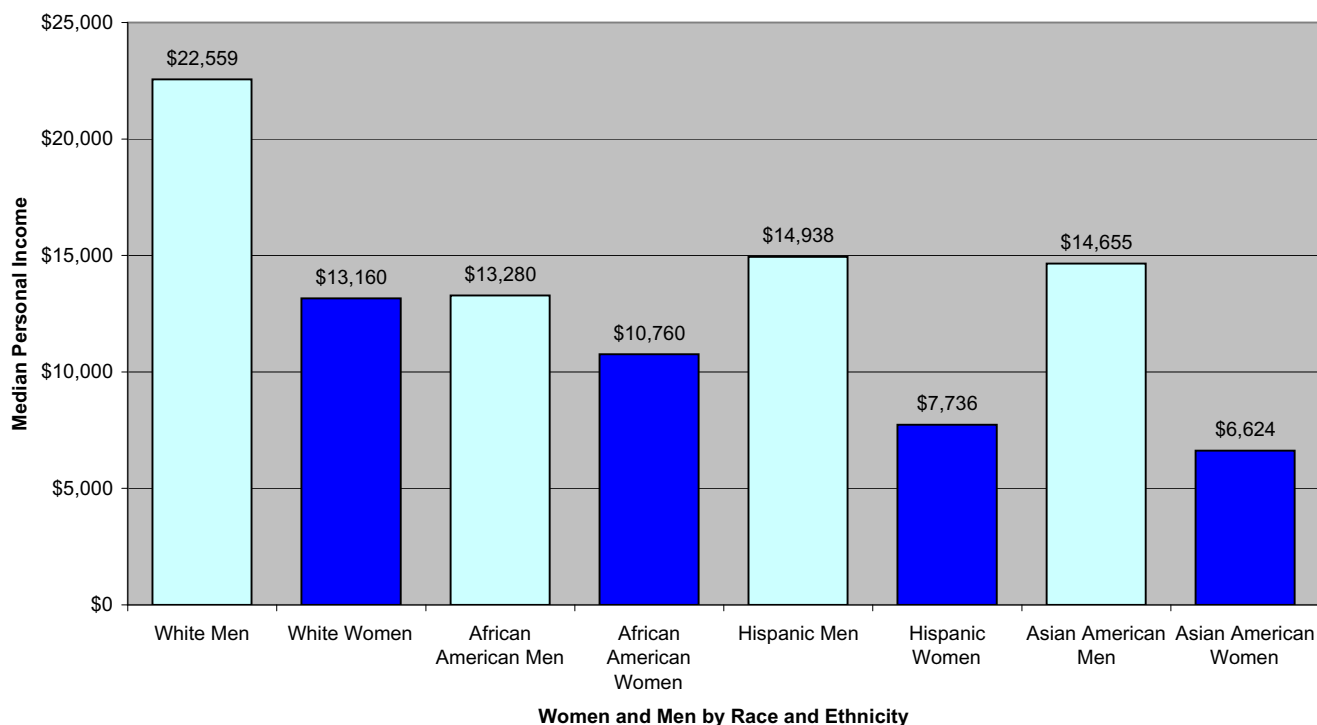
**Table 1. Characteristics of Older Women and Men by Race/Ethnicity
(Aged 65 and Older) : Illinois vs. United States**

ILLINOIS						
	White	African American	Hispanic	Asian American	All ¹	Total Population ²
WOMEN						
Racial composition	82.2	11.7	3.5	2.1	100.0	905,048
Percent married	42.0	26.3	32.1	33.2	39.7	359,304
Percent living in poverty	7.9	24.1	20.6	18.6	10.5	95,030
Median personal income ³	\$13,160	\$10,760	\$7,736	\$6,624	\$12,350	
(Sample size)	(1213)	(324)	(106)	(47)	(1,703)	
MEN						
Racial composition	84.5	10.1	3.1	2.1	100.0	640,994
Percent married	75.6	57.4	87.7	79.3	74.3	476,259
Percent living in poverty	3.4	15.3	12.6	9.6	5.0	32,050
Median personal income	\$22,559	\$13,280	\$14,938	\$14,655	\$20,981	
(Sample size)	(841)	(192)	(68)	(35)	(1,139)	
UNITED STATES						
	White	African American	Hispanic	Asian American	All	Total Population
WOMEN						
Racial composition	81.5	8.7	5.9	2.9	100.0	20,062,666
Percent married	44.7	26.3	39.6	48.1	42.8	8,586,821
Percent living in poverty	10.0	27.2	22.3	11.8	12.3	2,467,708
Median personal income	\$12,407	\$9,350	\$7,703	\$8,604	\$11,671	
MEN						
Racial composition	82.5	7.5	6.0	3.1	100.0	15,146,792
Percent married	75.4	59.0	70.3	78.9	73.8	11,178,333
Percent living in poverty	5.3	17.3	17.6	11.4	7.3	1,105,716
Median personal income	\$21,958	\$13,860	\$12,000	\$14,046	\$20,420	

Source: IWPR calculations based on the Census Bureau’s March Current Population Survey, 2002-2005.

Notes: ¹Statistics for “All” include Native Americans, others, and those with two or more races. ²“Total Population” refers to population estimates for the population aged 65 and older calculated by IWPR using DataFerrett at the Census Bureau website based on the 2005 March Current Population Survey. ³Income data are for calendar years 2001-2004 in 2004 constant dollars.

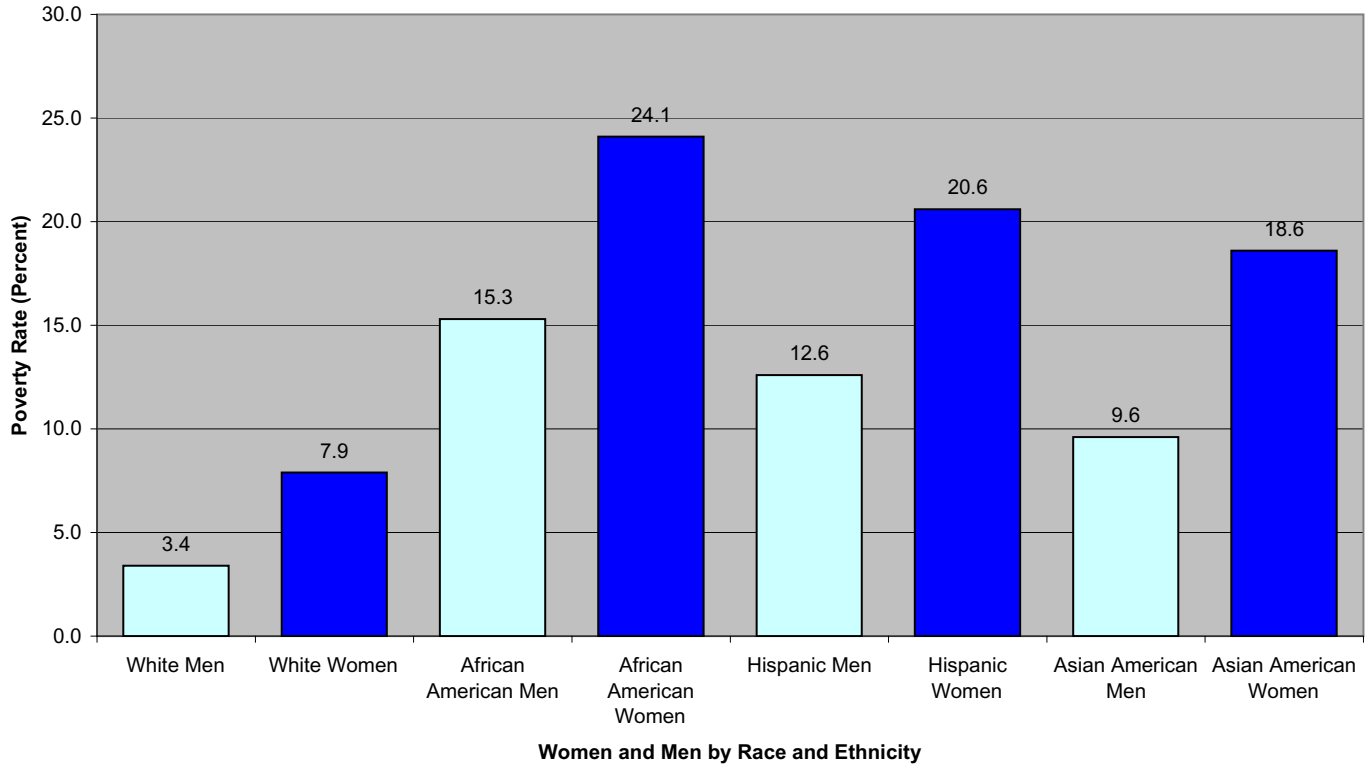
Figure 1. Median Annual Personal Income in Illinois for Older Women and Men by Race and Ethnicity (Aged 65 and Older)



Source: IWPR calculations based on the Census Bureau’s March Current Population Survey, 2002-2005.

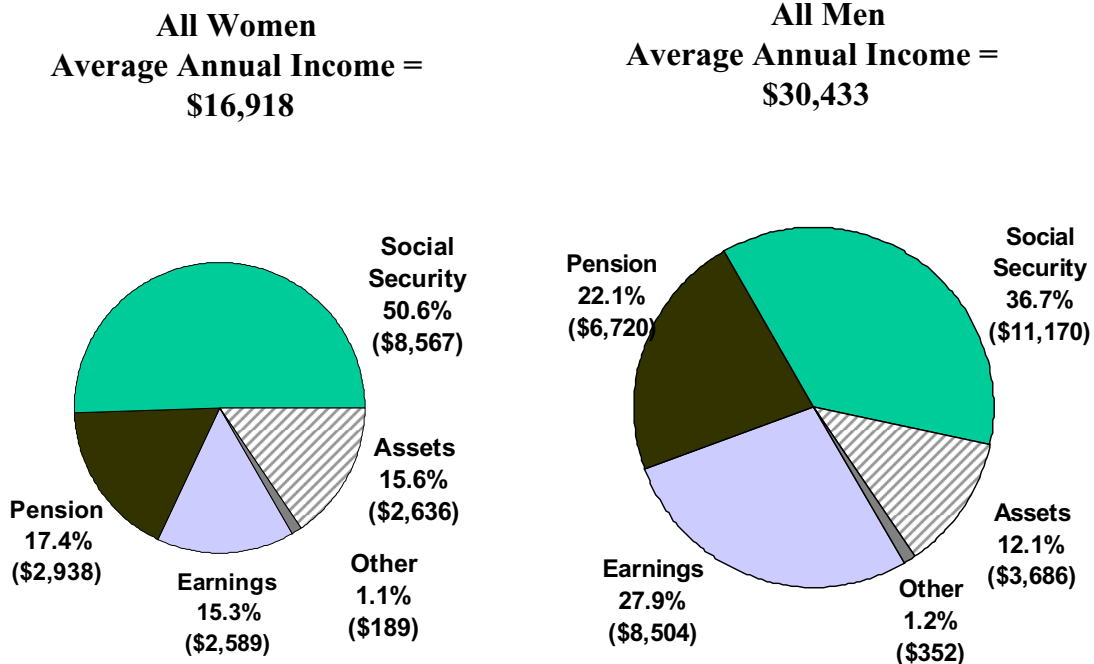
Note: Income data are for calendar years 2001-2004 in 2004 constant dollars.

Figure 2. Poverty Rates in Illinois for Older Women and Men by Race and Ethnicity (Aged 65 and Older)



Source: IWPR calculations based on the Census Bureau's March Current Population Survey, 2002-2005.

Figure 3. Illinois: Sources of Income for Women and Men Aged 65+



Source: IWPR calculations based on the March Current Population Survey, 2002-2005.

Note: Benefits, income, and earnings data are for calendar years 2001-2004 in 2004 constant dollars. Percentages are calculated based on average annual incomes for each source including zero values. Average amounts for each source are in parentheses. Average (or mean) amounts are typically higher than median amounts (the amount received by the person in the middle of the income distribution, which are shown elsewhere) because those at the high end of the income distribution often have very high incomes that raise the mean above the median.

Table 2. Illinois: Overview of Retirement Income Security by Race and Ethnicity (Aged 65 and older)

WOMEN					
	White	African American	Hispanic	Asian American¹	All²
Total Population ³	734,195	104,303	40,757	20,083	905,048
Social Security					
Percent receiving	92.1	81.9	64.3	50.2	89.1
Median annual benefit received ^{4,5}	\$9,347	\$9,176	\$9,453	n/a ⁶	\$9,248
Pension					
Percent receiving	31.2	20.9	16.6	17.0	29.2
Median annual pension received	\$5,540	\$7,727	n/a	n/a	\$5,723
Assets					
Percent receiving	65.0	24.8	29.4	39.3	58.5
Median annual income received	\$1,203	\$307	\$675	n/a	\$1,113
Earnings					
Percent employed	14.9	13.9	13.7	13.4	14.6
Median annual earnings received	\$10,270	\$15,000	n/a	n/a	\$10,500
SSI					
Percent receiving	1.5	4.7	10.5	8.0	2.3
Median annual benefit received	n/a	n/a	n/a	n/a	\$3,795
MEN					
	White	African American	Hispanic	Asian American	All
Total Population	546,862	61,249	21,803	9,801	640,994
Social Security					
Percent receiving	90.3	85.8	69.6	57.1	88.4
Median annual benefit received	\$12,842	\$11,138	\$11,760	n/a	\$12,799
Pension					
Percent receiving	50.2	29.5	26.2	12.5	46.5
Median annual pension received	\$10,282	\$9,850	n/a	n/a	\$10,282
Assets					
Percent receiving	71.1	26.1	41.9	54.2	65.3
Median annual income received	\$1,352	\$601	\$555	n/a	\$1,260
Earnings					
Percent employed	25.7	9.6	27.6	30.3	24.3
Median annual earnings received	\$23,100	n/a	n/a	n/a	\$23,100
SSI					
Percent receiving	0.7	3.0	1.6	3.7	1.0
Median annual benefit received	n/a	n/a	n/a	n/a	n/a

Source: IWPR calculations based on the Census Bureau’s March Current Population Survey, 2002-2005

Notes: ¹Sample sizes for Asian American men and women are between 30 and 50. ²Statistics for “All” includes Native Americans, others, and those with two or more races. ³“Total Population” refers to population estimates for the population aged 65 and older calculated by IWPR using DataFerret at the Census Bureau website based on the 2005 March Current Population Survey. ⁴Benefits, income, and earnings data are for calendar years 2001-2004 in 2004 constant dollars. ⁵Median annual amounts are calculated only among people who received income from each source, excluding zero values in the calculation. ⁶N/A indicates a sample size smaller than 30.

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