

# Fact Sheet



IWPR #D474

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## The Economic Security of Older Women and Men in Ohio

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

- Almost 9 in 10 men and women aged 65 or older receive Social Security benefits (Table 2).
- Social Security is the largest source of income for older women (49 percent of income; Figure 3).

### **Fewer women than men have pension income.**

- Only 1 in 3 women in Ohio receives income from pensions, compared with more than half of men, 56 percent (Table 2).
- For those who have pensions, the typical woman receives only half as much as the typical man (\$5,403 vs. \$10,521; Table 2). Comparing all women and men (those with and without pensions) women's pension income is only less than two-fifths of men's (Figure 3).

### **The majority of Ohio's senior women live alone.**

- 59 percent are not currently married; they are widowed, divorced or never married.
- 58 percent of older white women (387,400) and 71 percent of older African American women (46,100) are not married (Table 1).

### **Many seniors in Ohio continue to work for pay.**

- 14 percent of older women (103,500) and 21 percent of older men (128,700) in Ohio work for pay (Table 2).
- Older men outearn older women almost two to one (\$18,486 for men and \$10,784 for women annually).

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

- More older women (14,900) than older men (9,400) report that they receive Supplemental Security Income (SSI) government assistance.
- Older women are one-third more likely than older men to receive Supplemental Security Income (SSI) government assistance (2.0 percent vs. 1.5 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.**

- Over 1 in 5 older African American women in Ohio is poor (21 percent), compared with 1 in 25 white men (4 percent), as shown in Table 1 and Figure 2.
- Only 35 percent of African American women, compared with 68 percent of white men, have income from assets, and among those who have asset income, the typical African American woman receives two-fifths the amount the typical white man receives (\$438 per year vs. \$1,051 per year; Table 2).

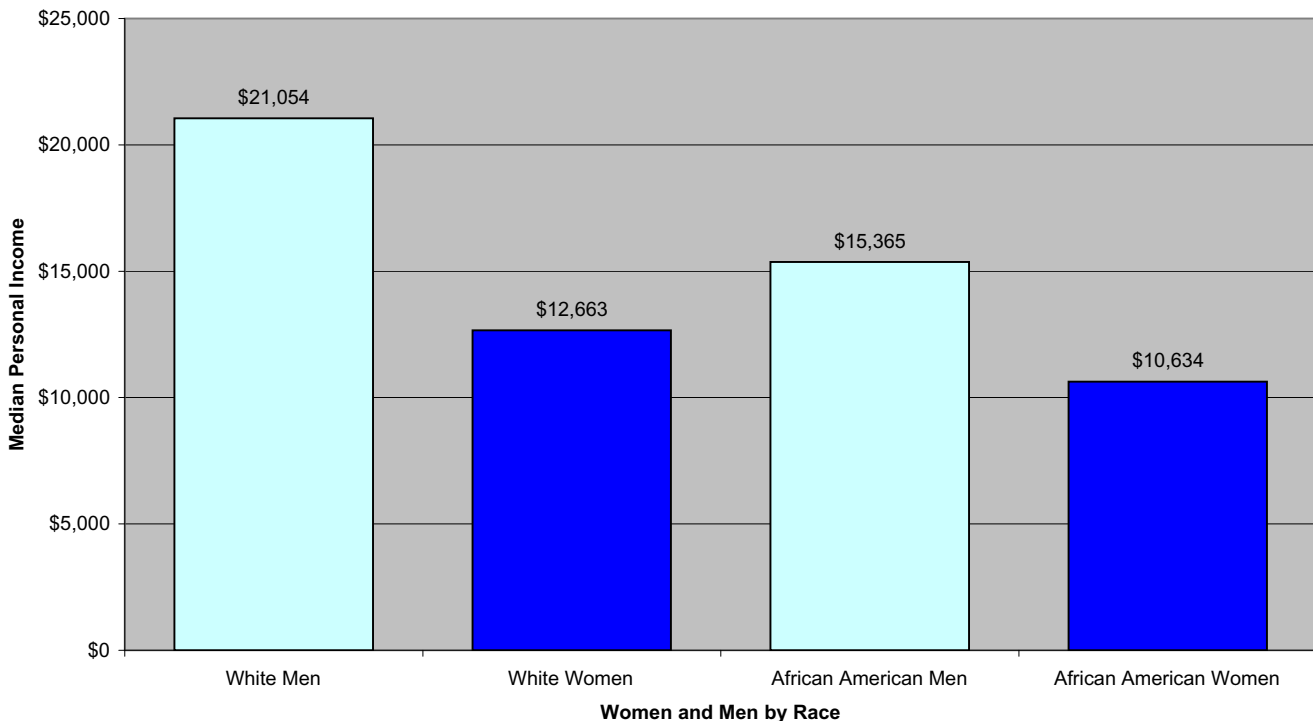
**Table 1. Characteristics of Older Women and Men by Race/Ethnicity  
(Aged 65 and Older) : Ohio vs. United States**

OHIO						
	White	African American	Hispanic	Asian American	All <sup>1</sup>	Total Population <sup>2</sup>
<b>WOMEN</b>						
Racial composition	89.6	8.2	1.4	0.4	100.0	744,463
Percent married	42.0	28.7	40.1	n/a <sup>3</sup>	40.9	304,485
Percent living in poverty	8.4	20.5	21.9	n/a	9.6	71,468
Median personal income <sup>4</sup> (Sample N)	\$12,663 (1,139)	\$10,634 (224)	\$8,492 (30)	n/a (8)	\$12,321 (1,411)	
<b>MEN</b>						
Racial composition	90.0	7.9	1.0	0.4	100.0	624,772
Percent married	73.8	61.9	n/a	n/a	73.0	456,084
Percent living in poverty	3.7	20.1	n/a	n/a	5.1	31,863
Median personal income (Sample N)	\$21,054 (851)	\$15,365 (155)	n/a (18)	n/a (6)	\$20,959 (1,042)	
UNITED STATES						
	White	African American	Hispanic	Asian American	All	Total Population
<b>WOMEN</b>						
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 earnings	\$12,407	\$9,350	\$7,703	\$8,604	\$11,671	
<b>MEN</b>						
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 earnings	\$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:** <sup>1</sup>Statistics for “All” include Native Americans, others, and those with two or more races. <sup>2</sup>“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. <sup>3</sup>N/A indicates a sample size smaller than 30. <sup>4</sup>Income data are for calendar years 2001-2004 in 2004 constant dollars.

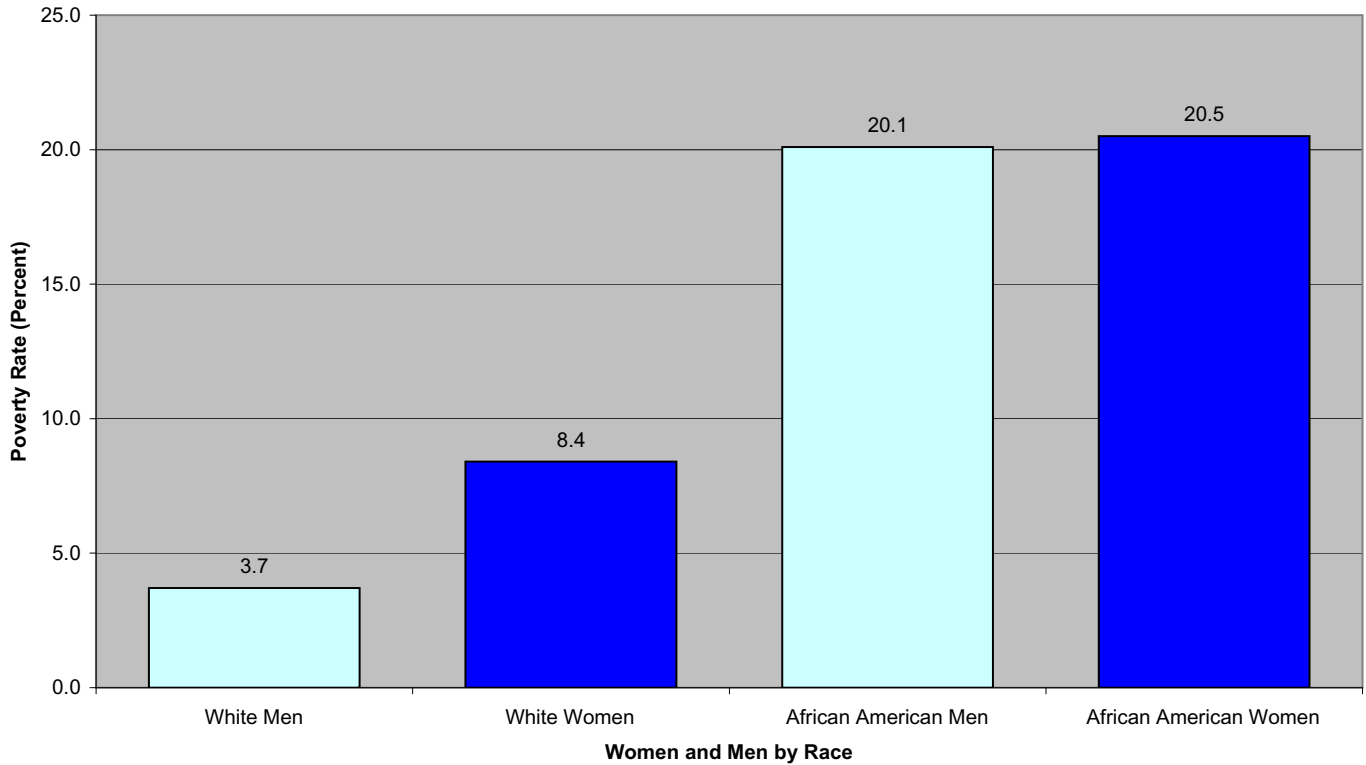
**Figure 1. Median Annual Personal Income in Ohio for Older Women and Men by Race  
(Aged 65 and Older)**



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

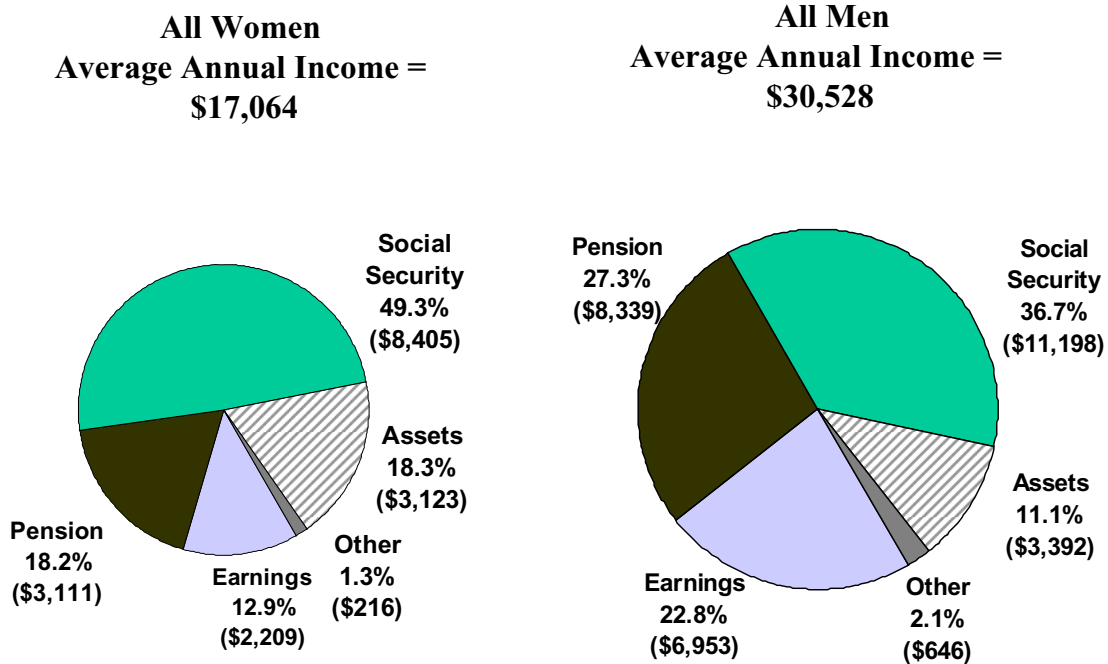
**Note:** Income data are for calendar years 2001-2004 in 2004 constant dollars.

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



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

**Figure 3. Ohio: 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. Ohio: Overview of Retirement Income Security by Race (Aged 65 and older)**

<b>WOMEN</b>			
	<b>White</b>	<b>African American</b>	<b>All<sup>1</sup></b>
Total Population <sup>2</sup>	667,890	64,606	744,463
<b>Social Security</b>			
Percent receiving	90.9	81.5	89.8
Median annual benefit received <sup>3,4</sup>	\$9,199	\$7,961	\$8,959
<b>Pension</b>			
Percent receiving	34.7	32.4	34.3
Median annual pension received	\$5,191	\$10,800	\$5,403
<b>Assets</b>			
Percent receiving	63.2	35.1	60.5
Median annual income received	\$1,038	\$438	\$1,000
<b>Earnings</b>			
Percent employed	13.6	16.6	13.9
Median earnings received	\$11,417	\$10,670	\$10,784
<b>SSI</b>			
Percent receiving	1.6	5.8	2.0
Median benefit received	n/a <sup>5</sup>	n/a	\$2,586
<b>MEN</b>			
	<b>White</b>	<b>African American</b>	<b>All</b>
Total Population <sup>2</sup>	552,920	55,840	624,772
<b>Social Security</b>			
Percent receiving	91.8	83.1	90.8
Median annual benefit received <sup>3,4</sup>	\$12,799	\$10,582	\$12,688
<b>Pension</b>			
Percent receiving	55.8	42.9	54.4
Median annual income received	\$10,512	\$11,081	\$10,521
<b>Assets</b>			
Percent receiving	67.9	36.3	65.1
Median annual income received	\$1,051	\$247	\$1,027
<b>Earnings</b>			
Percent employed	21.3	11.3	20.6
Median earnings received	\$18,000	n/a <sup>5</sup>	\$18,486
<b>SSI</b>			
Percent receiving	1.5	2.3	1.5
Median benefit received	n/a	n/a	n/a

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

**Notes:** <sup>1</sup>Statistics for "All" includes Native Americans, others, and those with two or more races. <sup>2</sup>"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. <sup>3</sup>Benefits, income, and earnings data are for calendar years 2001-2004 in 2004 constant dollars. <sup>4</sup>Median annual amounts are calculated only among people who received income from each source, excluding zero values in the calculation. <sup>5</sup>N/A indicates a sample size smaller than 30.

*This fact sheet is based on research conducted by Sunhwa Lee and was written by Tori Finkle, Heidi Hartmann, Sunhwa Lee and Barbara Gault. IWPR is grateful to the AARP and the Ford Foundation for supporting both the production and dissemination of this research.*

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