

Fact Sheet

IWPR #D473

January 2007

The Economic Security of Older Women and Men in Georgia

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

- More than 8 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 (48 percent of income; Figure 3).

Fewer women than men have pension income.

- Only 1 in 4 older women receives income from pensions (compared with more than 1 in 3 older men).
- For those who have pensions, the typical woman receives only about half as much as the typical man (\$7560 vs. \$14,400; Table 2). Comparing all women and men (those with and without pensions) women's pension income is only about two-fifths of men's (Figure 3).

The majority of Georgia's senior women live alone.

- 57 percent are not currently married; they are widowed, divorced or never married.
- 51 percent of older white women (167,500) and 82 percent of older African American women (60,400) are not married (Table 1).

Many seniors in Georgia continue to work for pay.

- 13 percent of older women (53,400) and 23 percent of older men (81,900) in Georgia work for pay (Table 2).
- Comparing all older women and men (those working and not working) women's earnings are less than half of men's (\$3503 per year vs. \$7667 per year; Figure 3).

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

- More older women (20,600) than older men (6,000) report that they receive Supplemental Security Income (SSI) government assistance.
- Older women are almost three times as likely as older men to receive Supplemental Security Income (SSI) government assistance (4.9 percent vs. 1.7 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.

- Almost 1 in 3 African American women (31 percent) in Georgia is poor, compared with 1 in 25 white men (4 percent), as shown in Table 1 and Figure 2.
- Only 22 percent of African American women, compared with 55 percent of white men, have income from assets, and among those who have asset income, the typical African American woman receives about 12 percent of the amount the typical white man receives (\$219 per year vs. \$1,872 per year; Table 2).

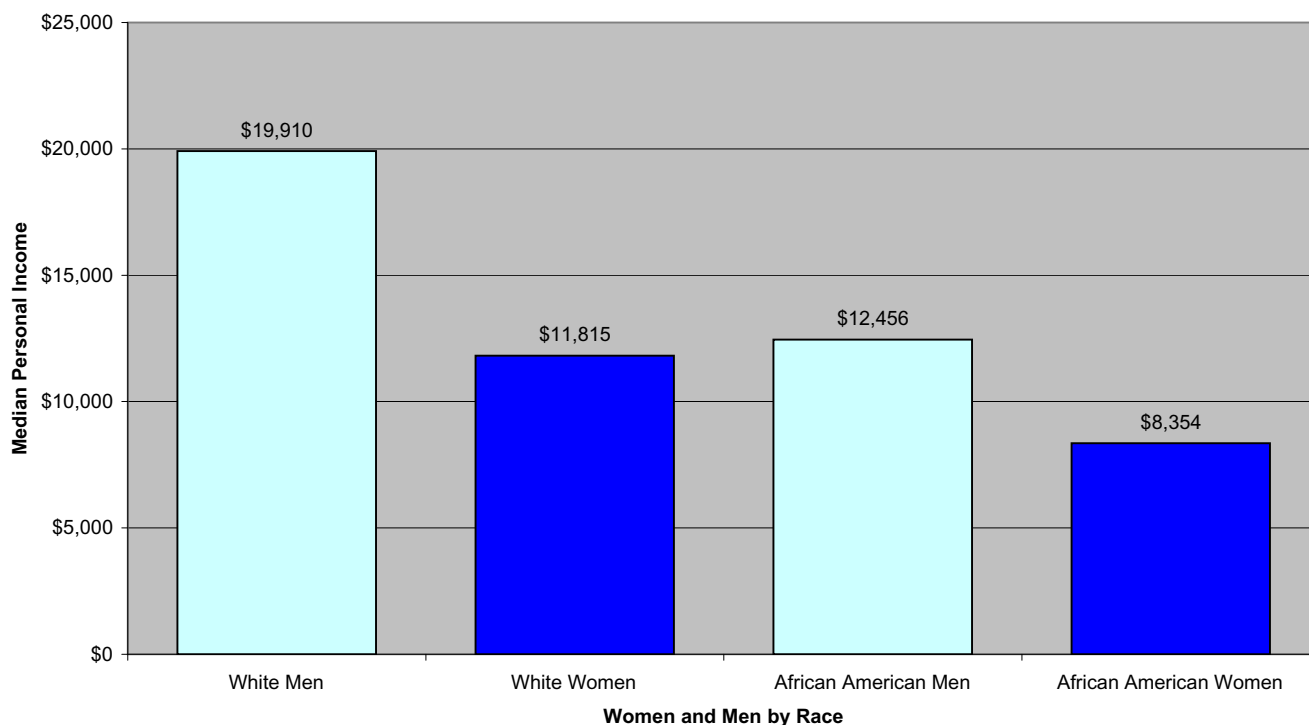
**Table 1. Characteristics of Older Women and Men by Race/Ethnicity
(Aged 65 and Older) : Georgia vs. United States**

GEORGIA						
	White	African American	Hispanic	Asian American	All¹	Total Population²
WOMEN						
Racial composition	75.7	21.6	1.0	1.5	100.0	420,099
Percent married	49.3	18.2	n/a ³	n/a	42.8	179,802
Percent living in poverty	11.2	31.4	n/a	n/a	15.4	64,695
Median personal income ⁴ (Sample size)	\$11,815 (343)	\$8,354 (214)	n/a (9)	n/a (11)	\$10,755 (578)	
MEN						
Racial composition	80.3	16.9	0.9	1.5	100.0	354,656
Percent married	80.0	57.7	n/a	n/a	76.3	270,603
Percent living in poverty	4.2	15.1	n/a	n/a	6.2	21,989
Median personal income (Sample size)	\$19,910 (285)	\$12,456 (127)	n/a (6)	n/a (9)	\$18,079 (429)	
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. ³N/A indicates a sample size smaller than 30. ⁴Income data are for calendar years 2001-2004 in 2004 constant dollars.

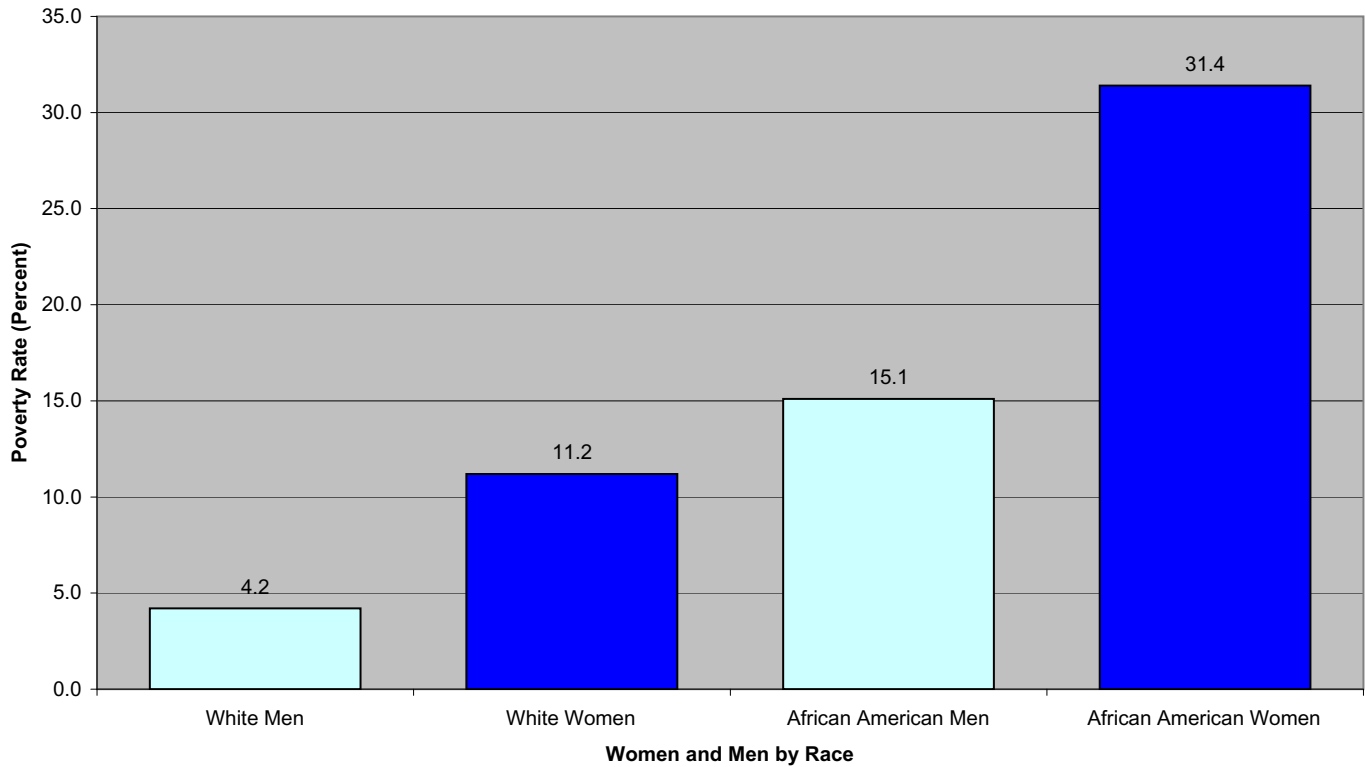
**Figure 1. Median Annual Personal Income in Georgia for Older Women and Men by Race
(Aged 65 and Older)**



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

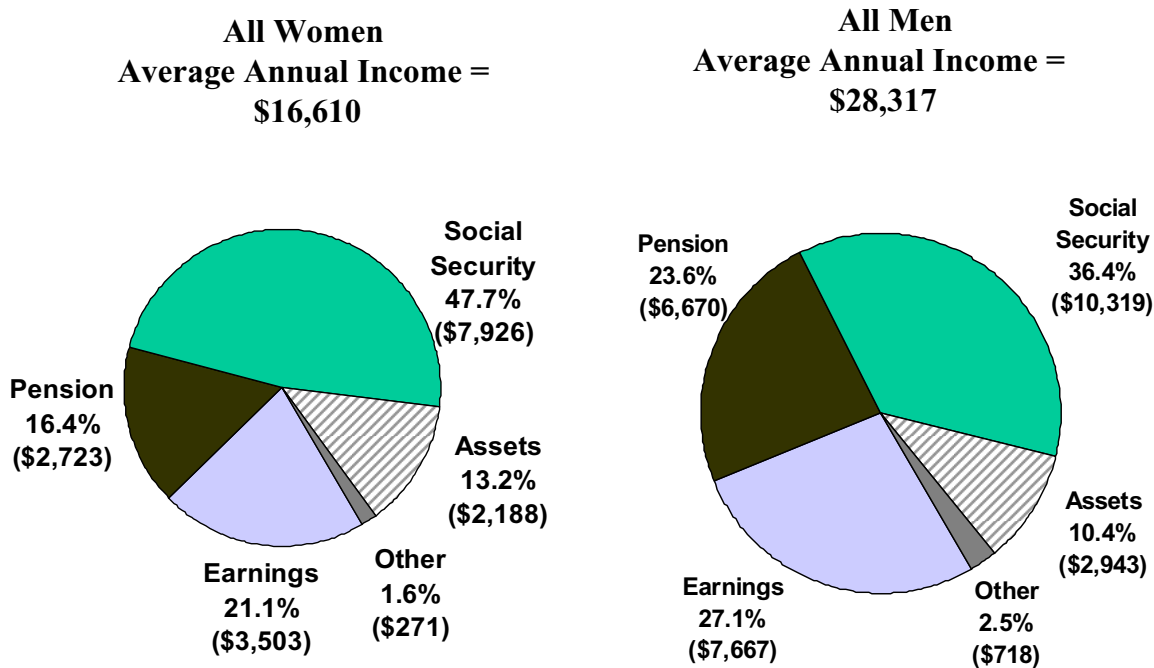
Note: Income data are for calendar years 2001-2004 in 2004 constant dollars.

Figure 2. Poverty Rates in Georgia 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. Georgia: 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. Georgia: Overview of Retirement Income Security by Race (Aged 65 and older)

WOMEN			
	White	African American	All¹
Total Population ²	330,365	73,844	420,099
Social Security			
Percent receiving	87.2	85.5	86.4
Median annual benefit received ^{3,4}	\$8,707	\$7,388	\$8,240
Pension			
Percent receiving	25.7	28.1	25.9
Median annual pension received	\$9,000	\$6,402	\$7,560
Assets			
Percent receiving	52.3	21.6	44.9
Median annual income received	\$1,500	\$219	\$1,306
Earnings			
Percent employed	13.6	8.8	12.7
Median annual earnings received	\$22,680	n/a ⁵	\$22,680
SSI			
Percent receiving	2.5	14.1	4.9
Median annual benefit received	n/a	\$2,561	\$1,972
MEN			
	White	African American	All
Total Population	284,977	58,207	354,656
Social Security			
Percent receiving	87.4	78.3	85.9
Median annual benefit received	\$12,020	\$10,399	\$11,815
Pension			
Percent receiving	39.3	22.6	36.4
Median annual pension received	\$14,774	\$8,400	\$14,400
Assets			
Percent receiving	54.6	26.7	49.1
Median annual income received	\$1,872	\$651	\$1,775
Earnings			
Percent employed	22.9	25.3	23.1
Median annual earnings received	\$22,594	n/a	\$22,000
SSI			
Percent receiving	1.0	5.2	1.7
Median annual benefit received	n/a	n/a	n/a

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

Notes: ¹Statistics for “All” includes 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. ³Benefits, income, and earnings data are for calendar years 2001-2004 in 2004 constant dollars. ⁴Median annual amounts are calculated only among people who received income from each source, excluding zero values in the calculation. ⁵N/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.

For more information on IWPR reports or membership, please call (202) 785-5100, email iwpr@iwpr.org, or visit www.iwpr.org.

The Institute for Women’s Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR’s work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501 (c) (3) tax-exempt organization that also works in affiliation with the women’s studies and public policy programs at The George Washington University.