

# Fact Sheet

IWPR #D470

November 2006

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

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

- More than 9 of 10 men and women aged 65 or older receive Social Security benefits (Table 2).
- For women, Social Security is the majority of their retirement income (54 percent; see Figure 3).

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

- Only 1 in 3 Pennsylvania women receives income from pensions (compared with 54 percent of men).
- For those who have pensions, the typical woman receives less than half as much as the typical man (\$4,728 vs. \$10,080; see Table 2). Comparing all women and men (those with and without pensions) women's pension income is only about one-third of men's (see Figure 3).

**The majority of Pennsylvania's senior women live alone.**

- 58 percent are not currently married; they are widowed, divorced or never married.
- 57 percent of older white women (563,600) and 77 percent of older African American women (58,700) are not married (see Table 1).

**Many seniors in Pennsylvania continue to work for pay.**

- 12 percent of older women (131,000) and 20 percent of older men (138,400) in Pennsylvania work for pay (Table 2).
- Older men outearn older women (\$16,000 for men and \$10,270 for women annually).

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

- More older women in Pennsylvania (29,000) than older men (12,000) report that they receive Supplemental Security Income (SSI) government assistance.
- Older African American women are six times more likely than white women to receive SSI benefits (10.4 percent vs. 1.7 percent), and older African American men are three times more likely than white men to receive SSI benefits (4.8 percent vs. 1.4 percent; see Table 2).

**Older African American 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.**

- More than 1 in 4 older African American women in Pennsylvania is poor (26 percent), compared with 1 in 25 older white men (4 percent), as shown in Table 1.
- Only 30 percent of African American women, compared with 62 percent of white men, have income from assets, and among those who have asset income, the typical African American woman receives less than half the amount the typical white man receives (\$341 per year vs. \$814 per year; see Table 2)

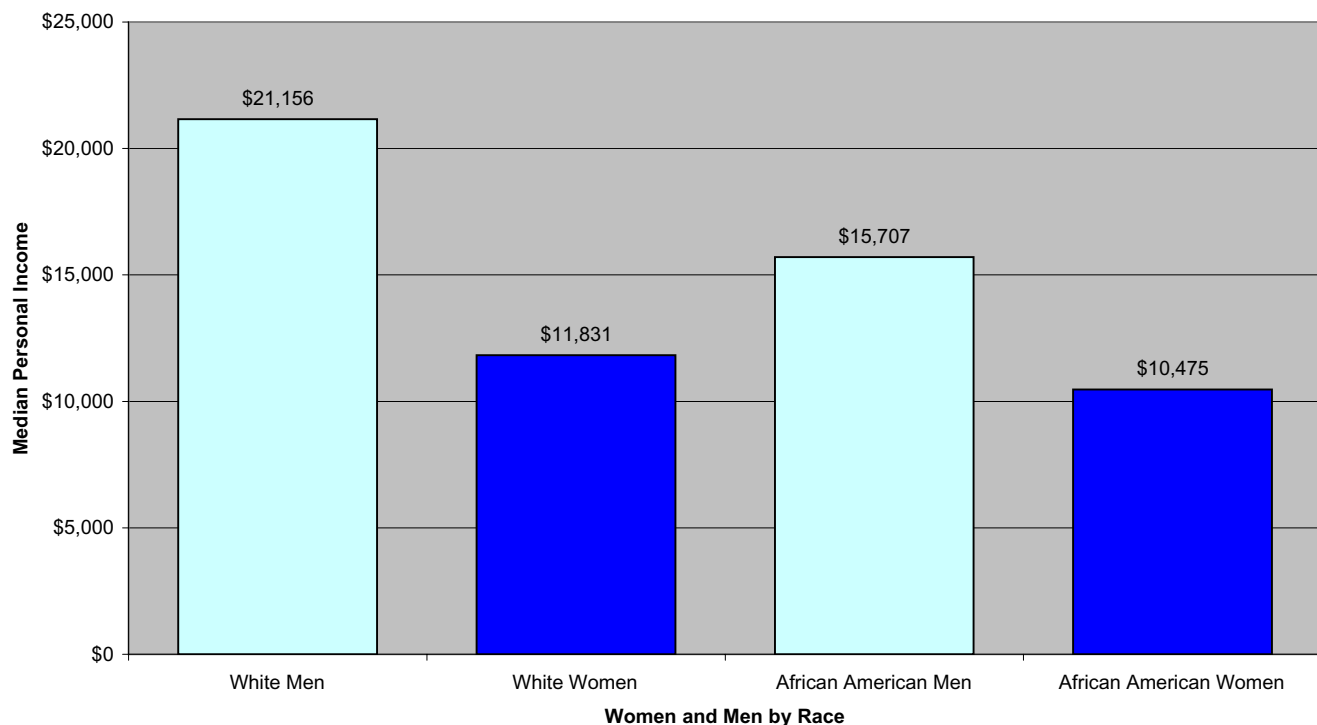
**Table 1. Characteristics of Older Women and Men by Race/Ethnicity (Aged 65 and Older) : Pennsylvania vs. United States**

Pennsylvania						
	White	African American	Hispanic	Asian American	All <sup>1</sup> Total Population <sup>2</sup>	
<b>WOMEN</b>						
Racial composition	91.0	7.4	0.7	0.5	100.0	1,091,224
Percent married	43.4	23.4	n/a <sup>3</sup>	n/a	41.8	456,132
Percent living in poverty	9.8	25.6	n/a	n/a	11.3	123,308
Median personal income <sup>4</sup> (Sample size)	\$11,831 (1,598)	\$10,475 (241)	n/a (26)	n/a (11)	\$11,626 (1,890)	
<b>MEN</b>						
Racial composition	91.8	6.4	0.9	0.6	100.0	685,303
Percent married	76.4	51.2	n/a	n/a	74.6	511,236
Percent living in poverty	4.1	14.4	n/a	n/a	5.0	34,265
Median personal income (Sample size)	\$21,156 (1,137)	\$15,707 (136)	n/a (22)	n/a (13)	\$20,811 (1,316)	
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 income	\$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 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: <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.

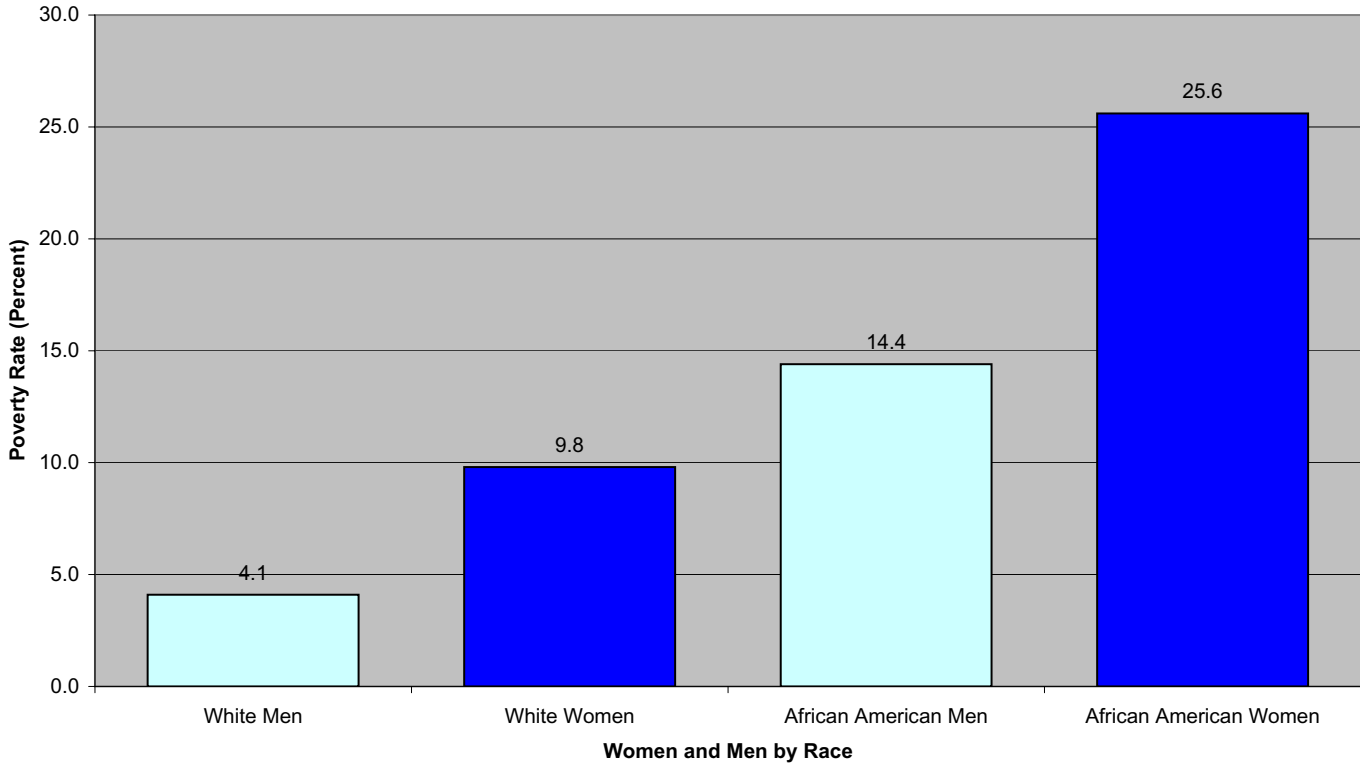
**Figure 1. Median Annual Personal Income in Pennsylvania for Older Women and Men by Race (Aged 65 and Older)**



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

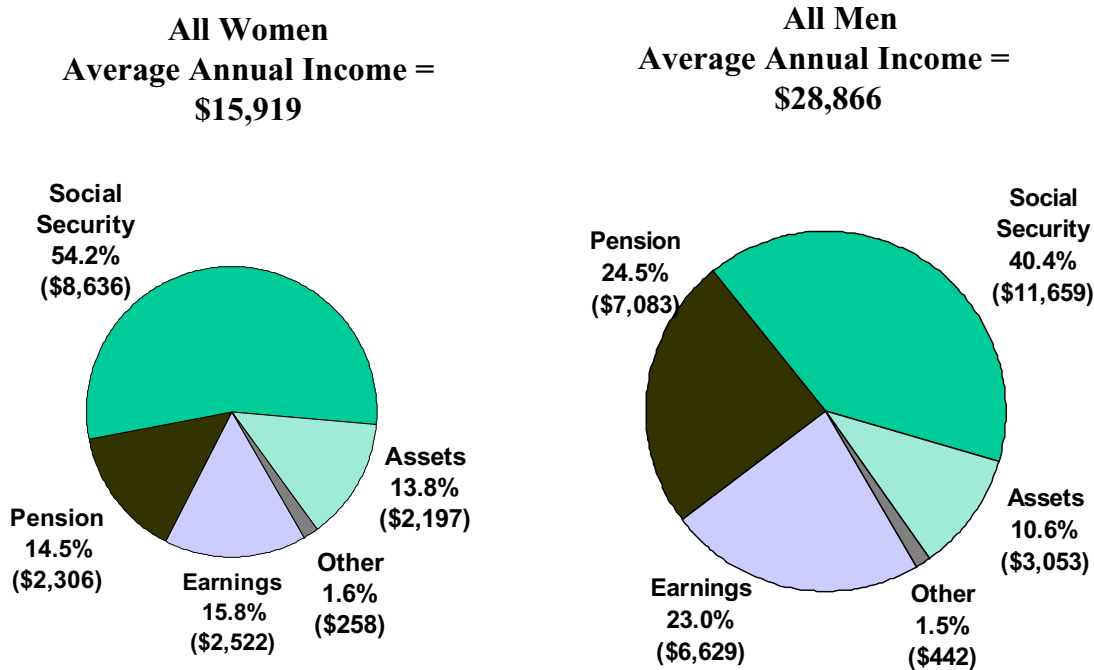
Note: Income data are for calendar years 2001-2004 in 2004 constant dollars.

**Figure 2. Poverty Rates in Pennsylvania 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. Pennsylvania: 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. Pennsylvania: 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>	995,785	76,679	1,091,224
<b>Social Security</b>			
Percent receiving	94.2	84.0	93.1
Median annual benefit received <sup>3,4</sup>	\$8,835	\$8,046	\$8,745
<b>Pension</b>			
Percent receiving	32.1	39.6	32.4
Median annual income received	\$4,596	\$5,518	\$4,728
<b>Assets</b>			
Percent receiving	57.7	30.2	55.2
Median annual income received	\$777	\$341	\$732
<b>Earnings</b>			
Percent employed	12.3	8.0	12.0
Median annual earnings received	\$10,270	n/a <sup>5</sup>	\$10,270
<b>SSI</b>			
Percent receiving	1.7	10.4	2.7
Median annual benefit received	\$2,142	n/a	\$2,520
<b>MEN</b>			
	<b>White</b>	<b>African American</b>	<b>All</b>
Total Population	623,081	45,829	685,303
<b>Social Security</b>			
Percent receiving	93.2	76.1	91.9
Median annual benefit received	\$12,799	\$10,584	\$12,743
<b>Pension</b>			
Percent receiving	54.3	53.0	53.9
Median annual income received	\$10,080	\$11,340	\$10,080
<b>Assets</b>			
Percent receiving	61.8	38.4	60.0
Median annual income received	\$814	\$190	\$749
<b>Earnings</b>			
Percent employed	20.3	17.7	20.2
Median annual earnings received	\$16,000	n/a	\$16,000
<b>SSI</b>			
Percent receiving	1.4	4.8	1.7
Median annual benefit received	n/a	n/a	\$2,958

**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.*

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