



# Fact Sheet

IWPR #D489

March 2010

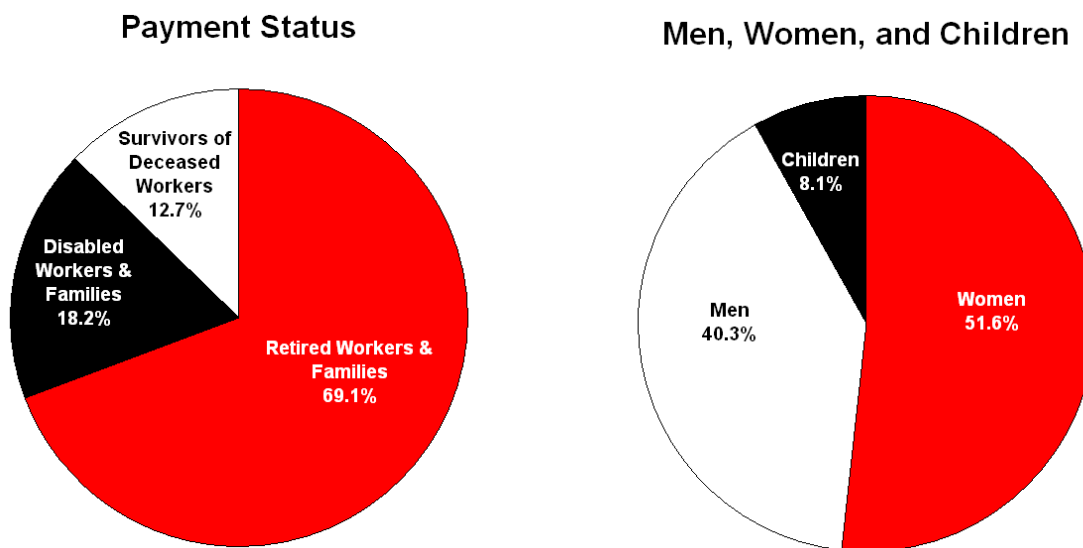
## Who Are Social Security Beneficiaries?

Social Security – formally called Old-Age, Survivors, and Disability Insurance (OASDI) – is a social insurance program that provides benefits to workers and their families upon retirement, disability, or death. Workers earn eligibility for benefits by contributing to the system through payroll taxes. At the end of 2008, Social Security provided monthly benefits to 50.9 million beneficiaries, including both workers and their family members, totaling \$615.4 billion.

### Types of Beneficiaries

- The majority of Social Security beneficiaries are retired workers and their family members (about 35.2 million), accounting for 69 percent of all beneficiaries as of December 2008. Disabled workers and their families (9.3 million) and survivors of deceased workers (6.5 million) together make up 31 percent of all beneficiaries.
- Of all beneficiaries, 8 percent are children, 40 percent are adult males, and 52 percent are adult females.

**Figure 1. Social Security Beneficiaries  
(Total 50.9 million people, December 2008)**

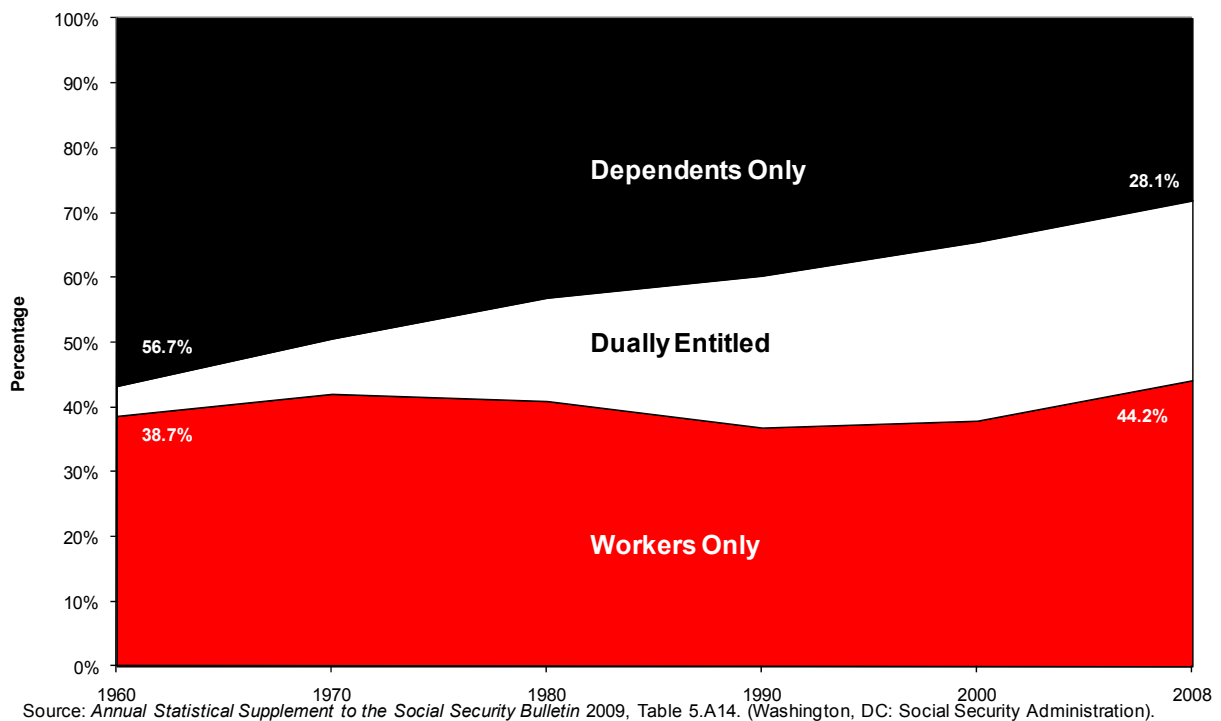


Source: *Annual Statistical Supplement to the Social Security Bulletin 2009*, Tables 5.A1 and 5.A6 (Washington, DC: Social Security Administration).

## Entitlement Status among Women Aged 62 and Older

- Women (as well as men) are eligible for Social Security benefits either as a worker or as a spouse (wife or widow). As women's labor force participation has increased over time, the proportion of women receiving benefits as dependents (on the basis of their husbands' earnings records only) has declined substantially—from 57 percent in 1960 to 28 percent in 2008. The proportion of women who are “dually entitled”—those who are receiving benefits on the basis of both their own earnings record and that of their husbands—has increased dramatically from a mere 5 percent in 1960 to 28 percent in 2008. The remaining group receives benefits based on their own earnings records alone. This share has increased from 39 percent in 1960 to 44 percent in 2008. Please note that nearly three in ten women (28 percent) are still eligible for benefits only as a wife or widow.

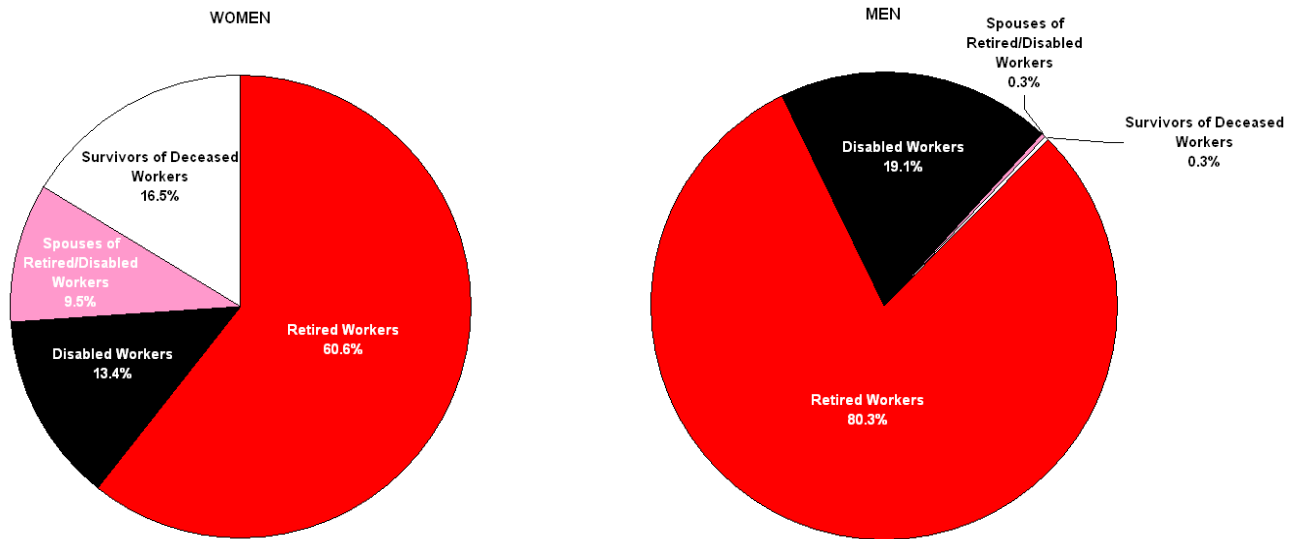
**Figure 2: Women's Entitlement Status, 1960-2008**  
(All Women Aged 62 and Older, December 2008)



## Gender and Types of Beneficiaries

- Among adult beneficiaries (excluding both young and disabled adult children), women are far more likely than men to receive benefits as spouses or widows of retired or disabled workers (10 percent) and survivors of deceased workers, including aged/disabled widows and dependent parents (17 percent).\* Less than 1 percent of men receive benefits as spouses or survivors. About 61 percent of women receive retired-worker benefits and 13 percent receive disabled-worker benefits. Among men, 80 percent receive retired worker benefits and 19 percent receive disabled-worker benefits.

**Figure 3: Adult Beneficiaries by Gender  
(26.1 Million Women and 20.5 Million Men, December 2008)**



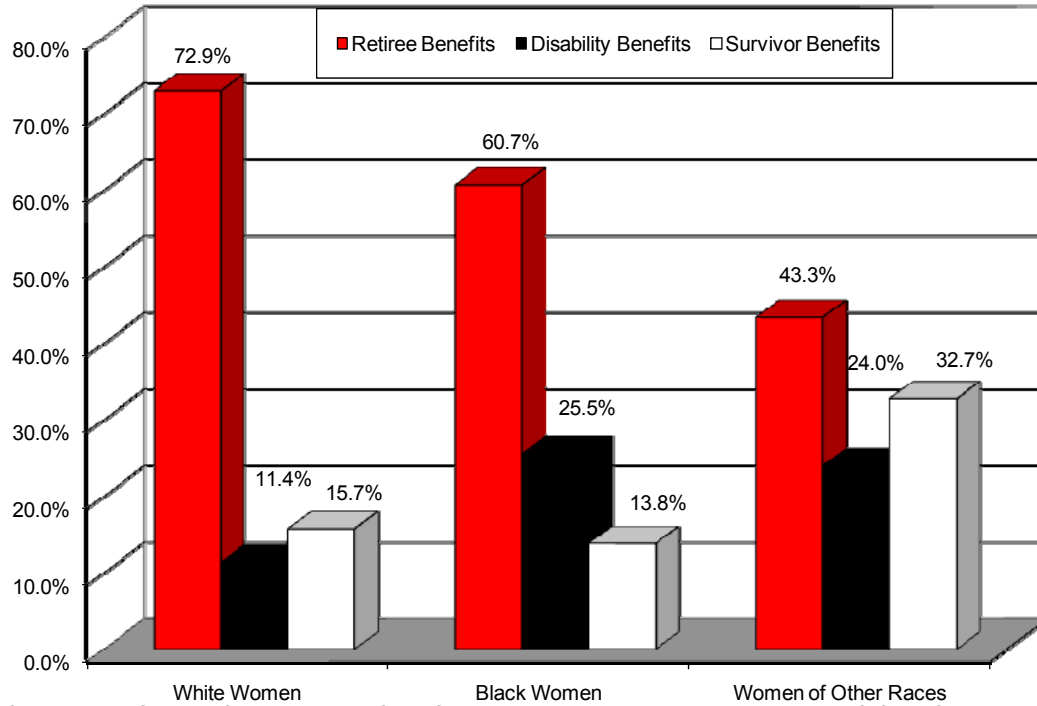
**Source: Annual Statistical Supplement to the Social Security Bulletin 2009, Table 5.A16. (Washington, DC: Social Security Administration).**

\* Women beneficiaries who are classified as spouses or as widows in these data are those who are eligible for benefits only as dependents. According to the Annual Statistical Supplement to the Social Security Bulletin, women who are dually entitled with their own earnings records as well as their husbands' records are classified as retired workers or disabled workers, even though their actual benefits are increased based on their husbands' earnings records – up to 50 percent of the husband's benefit for a spouse and up to 100 percent of the deceased husband's for a widow. Thus, these data underestimate the proportion of women receiving spousal benefits. Among women classified as retired workers, about 6.3 million (28 percent) are dually entitled – those receiving benefits based on both their own and their husband's records.

## Types of Women Beneficiaries by Race

- For women of all race and ethnicity groups, retiree benefits (either as a retired worker or a spouse) are most common among women beneficiaries. Yet, the share of women receiving different types of benefits varies by race. White women are the most likely to receive retiree benefits (73 percent) followed by Black women (61 percent) and women of other races (43 percent). (Other Races include Asian Pacific Islanders, American Indians and Alaska Natives, and a subset of beneficiaries of Hispanic origin; other recipients of Hispanic origin may be included as Whites or Blacks.) The share of those receiving disability benefits (either as a disabled worker or a spouse), on the other hand, is more than twice as great for Black women (26 percent) and women of other races (24 percent) as for White women (11 percent). The share of those receiving survivor benefits is similar for White women (16 percent) and Black women (14 percent), but twice as great among women of other races (33 percent).

**Figure 4: Types of Women Beneficiaries by Race  
(All Adult Women, December 2008)**



Source: Annual Statistical Supplement to the Social Security Bulletin, 2009, Table 5.A7. (Washington, DC: Social Security Administration).

*This Briefing Paper was updated by Ashley English and based on a previous version written by Sunhwa Lee, Ph.D., support for this update was provided by the Ford Foundation and the Rockefeller Foundation.*

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