

# Improving Economic Security for Older Women



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## Introduction

Women face a variety of unique challenges to their economic security in older age. For example:

- They tend to live longer, meaning their resources must last longer. Women are also more likely to experience a drop in household income due to the death of their spouse — two Social Security checks become one, and income from pensions is often lower for survivors.
- Women typically have lower earnings over their lifetimes and lower retirement benefits. Although the pay gap is improving, women still earn lower wages than men. Women also are more likely to have worked part-time or put their careers on hold to focus on caregiving responsibilities, which lowers earnings and reduces opportunities to contribute to retirement savings.
- Women are more likely to live alone, putting them at significant economic disadvantages compared to two-income households.

These challenges can be even greater for women of color, disabled women, and women from other underserved communities. The good news is that there are programs and resources available across the country to help older women overcome these issues and improve their financial security, including the following, which are funded by the Administration for Community Living.

## Help finding services and resources

ACL's [Eldercare Locator](#) can help you find local services and resources, including various programs funded under the Older Americans Act. These programs work together to help older adults maintain their health, stay active and engaged, and continue living independently in their communities. For example, these programs provide nutritious meals, preventive health services, and legal assistance — all particularly important when finances are stretched.

The Eldercare Locator's information specialists are available Monday-Friday, 8:00 a.m.-9:00 p.m. ET. Call them at 800-677-1116, [start an online chat](#), or [email Eldercare Locator staff](#). You also can browse the website 24/7.

## Planning resources

Approaching and navigating retirement age — whether you plan to retire or not — can raise many questions and concerns. Planning is critical, and it's never too early or too late to start. Learning your options is the best way to begin. To help, ACL and its federal partners have compiled [a series of guides](#) that provide practical, plain-language insights on key issues that can affect economic security, such as health care, Social Security, housing, and more.

In addition, the [National Resource Center on Women & Retirement Planning](#) provides a one-stop gateway to financial information, tools, and resources to help women and their families improve their financial health and avoid financial exploitation. The center offers an online library of financial planning resources that cover a range of topics and circumstances, such as divorce and retirement, caregiving, long-term care, saving and investing, becoming a widow, and more. For example, the library includes:

- [Financial Steps for Caregivers: What You Need to Know About Protecting Your Money and Retirement](#)

- [Five Questions to Ask Your Mother or Grandmother](#)
- [Going It Alone — A Guide for Widows: 5 Steps for Navigating the Financial Challenges](#)

## Help getting your pension benefits

The [Pension Rights Center](#) and [PensionHelp America](#) can help women obtain the retirement benefits they are entitled to, including pension benefits granted in divorce decrees.

The PensionHelp America website hosts [a helpful tool](#) that asks questions to determine how to assist with your situation. It can connect you with counseling projects, government agencies, and legal service providers offering free information and assistance.

## Legal assistance

ACL's [Legal Services for Older Americans Program](#) helps support the economic security of older women in many ways. For example, legal services providers help people:

- Apply for public benefits, including Social Security, Medicaid and Medicare, veteran benefits, and unemployment compensation.
- Appeal denials and reductions in benefits.
- Address various housing issues, such as contesting eviction, enforcing your right to reasonable accommodations in public housing, and negotiating with housing authorities to get appropriate housing.
- Receive care in their homes instead of in long-term care settings like nursing homes.
- Safeguard retirement savings through tools such as powers of attorney.
- Locate lost pensions and secure rights to retirement benefits.

The [Eldercare Locator](#) can connect you to local legal services providers that are available through this program.