

# WOMEN AND AGING FACT SHEET

*Prepared By Beth H. Tracton-Bishop, PhD  
The Hartford Corporate Gerontology Group  
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## Demographics of Older Women

Around the world older women outnumber older men, making aging far more of a female experience. Like women of all ages, older women contribute significantly to society and lead vibrant lives. However, many also disproportionately face challenges in terms of financial security and accessing healthcare.

### The Feminization of Aging:

“Although women make up half of world population, by the end of the next quarter century, they will account for more than half (54 percent) of people ages 60 and older, and 63 percent of very old people (80 and older)”.<sup>1</sup> This phenomenon is referred to the feminization of aging. Based on Census 2000 there were 14.4 million men and 20.6 million women over the age of 65 in the U.S.<sup>2</sup> Women are living healthier and longer than ever before and, on average, longer than men. Among all races, women outnumber men beyond ages 65, 75 and 85 (see table to the right). In general U.S. women who reach age 65 can expect to live on average another 19.8 years and U.S. men at 65 can expect to live another 16.8 years.<sup>3</sup> By 75, life expectancy for women moves to 12.6 and for men it moves to 10.5.<sup>4</sup> Today just over half of older women live in developing countries.<sup>5</sup> It is estimated that by the year 2025 approximately 75% of older women around the globe will live in developing countries.<sup>6</sup> One key commonality among older women around the world is that the majority of older women are more likely to be

Race	Percent of Women Over the Age of 65	Percent of Women Over the Age 75	Percent of Women Over the Age of 85
Non-Hispanic White Alone	58.6	63.2	71.3
Black or African American Alone	61.9	66.3	72.9
American Indian and Alaska Native Alone	57.2	61.5	66.9
Asian Alone	57.5	58.2	60.3
Native Hawaiian or Other Pacific Islander Alone	55.1	58.7	61.9
Some Other Races Alone	58.2	61.1	65.0
Two or More Races	57.9	61.8	66.9
Hispanic of Any Race	58.1	61.5	67.1

Source: Ho, Wen, Monica Songpin, Victoria A. Pellay, and Kimberly A. DeBarros. 2005. 65+ in the United States: 2005 Current Population Reports: Special Studies. U.S. Census Bureau. Page 18.

widowed their male counterparts. In the U.S. women over 75 are three times as likely to be widowed as men.<sup>7</sup> This has been attributed to women’s longer life expectancy and that women often marry men who are older than they are. While marriage rates vary by race, among all racial groups the percentage of older married women is lower than that of older married men.<sup>8</sup> Older women’s increased likelihood of widowhood is often attributed to their longer life expectancy and reduced opportunities to remarry due to fewer potential partners. Women’s longer life expectancy also leads to more than three-fourths of nursing home residents being women.<sup>9</sup> This is attributed to women’s greater likelihood of experiencing multiple chronic illnesses and less likelihood of

being married.<sup>10</sup> Women are also most likely to both be a caregiver and a care recipient in later life. “Somewhere between 1 percent and 33 percent of 45- to 56-year-old women are simultaneously caring for their parents and their children,”<sup>11</sup> and 12 percent of caregivers are over age 65.<sup>12</sup> While care giving may bring women a significant amount of emotional fulfillment, it can take its toll economically as many women move in and out of the workplace to care give to family members.

## Socioeconomics of Older Women

**The Feminization of Poverty:** Today in the U.S. there are 34.9 million women beyond age 55 and of them 10.7 million are in the labor force, which means that they are either currently working or looking for work.<sup>13</sup> Even in later life men out earn women in each age cohort. For women ages 65 to 74 who worked full-time, year round they earned 71 cents for each dollar of men the same age. For women ages 75 to 84 the number increases to 79 cents and for women over the age of 85 the number increases to 83.<sup>14</sup> Similarly, women are the majority of Social Security beneficiaries. Of beneficiaries over the age of 62, women comprise 58 percent of this population and of beneficiaries over the age of 85 women comprise 70 percent of this population.<sup>15</sup> For older women

<b>Median Income by Age and Gender in the U.S. 2004</b>		
	<b>Ages 55 to 64</b>	<b>65 and older</b>
<b>Women</b>	\$20,810	\$12,080
<b>Men</b>	\$39,212	\$21,102

*Source: U.S. Census Bureau. 2005. Annual Demographic Survey, March Supplement.*  
[http://pubdb3.census.gov/macro/032005/perinc/ne\\_w01\\_010.htm](http://pubdb3.census.gov/macro/032005/perinc/ne_w01_010.htm)

who are Social Security beneficiaries, they are both far more likely to have their benefits based on their husband’s income history and are far more likely to be financially dependent on their Social Security income.<sup>16</sup> According to the Social Security Administration, “In 2004, the average annual Social Security income received by women 65 and older was \$9,408 compared to \$12, 381 for men.”<sup>17</sup> In addition the Social Security Administration states that “In 2004, 46 percent of all elderly unmarried females receiving Social Security benefits relied on Social Security for 90 percent or more of their income.”<sup>18</sup> Older women are also less likely to have income from pensions due to lower earnings across their life course. Although today numbers are coming closer in terms of participation rates in terms of employer sponsored retirement plans, women are more likely to participate in jobs, such as part-time jobs, that do not offer them a retirement plan.<sup>19</sup> Based on the median incomes illustrated in the chart above, on average after the age of 50 women have half as much income as men. This has specific consequences in terms access to resources such as nutrition, housing, healthcare, social activities and other basics necessities which affect older women’s quality of life and longevity. Financial security is a significant concern for females as they age; however, despite gains in lowering the poverty rate for

older adults in general, older women are more likely to live below the poverty or face financial insecurity than older men. This phenomenon is referred to the feminization of poverty. This is attributed in part to a lifetime of lower earnings due to occupational sex segregation, family responsibilities and care giving and income inequities between men and women. <sup>20</sup> Poverty rates vary substantially by gender and race. While only 10% of older white men live below the poverty line, 17% of single, older white women and 40% of single older African American and Latina women live below the poverty line.<sup>21</sup>

**Health and Healthcare:** Financial challenges also impact older women in terms of their access to healthcare. Race, gender, age and financial status together impact an older woman's access to healthcare and other forms of care. Older women are more likely than older men to depend on both Medicare and Medicaid.<sup>22</sup> In general controversial topics in the health care of older women include the medicalization of aging and in particular the medicalization of menopause<sup>23</sup>. Another health concern that arises is about awareness of HIV/AIDS among older women. While some older women have contracted HIV through infected needles; others have contracted HIV through sexual contact. Overall the number of older women who have contracted HIV is on the rise<sup>24</sup>. Reasons for this pattern include the trend that older patients are less accustomed to talking with their healthcare provider about their sexual experiences and older women, in particular are less likely to use precautionary measures as they may be beyond their reproductive years. In addition doctors are less likely to ask older women about sexual experiences, and drug usage as well as being less likely to test older women for HIV. This age bias contributes to rates of HIV infection continuing to grow among older women.

## **Women, Aging, and Activism**

**Many organizations have focused on women's issues and older adults issues as separate issues; however, there are some organizations that advocate for issues related to older women such as:**

- HIV Wisdom for Older Women <http://www.hivwisdom.org/>
- National Program on Women and Aging  
<http://iasp.brandeis.edu/womenandaging/index.html>
- Old Lesbians Organizing for Change <http://www.oloc.org/>
- Older Women's League <http://www.owl-national.org/>
- Supportive Older Women's Network <http://www.sown.org/>
- WISER (Women's Institute for a Secure Retirement)  
<http://www.wiser.heinz.org/>
- Governmental Information Designed Specifically For Women:
  - o Social Security Online for Women <http://www.ssa.gov/women/>
  - o Older Women's Health from the Office of Women's Health  
<http://www.4women.gov/ow/>

## Resources for Further Exploration of Women and Aging

### Journals and Books

One scholarly journal that focuses specifically on topics related to women in later life is the *Journal of Women and Aging*, which is published by Haworth press. In addition the *Journal of Aging Studies* published a special edition on “New Directions in Feminist Gerontology” in 2004 (18:1). For additional information on women and aging from a feminist perspective, check out:

- *Age Matters: Re-Aligning Feminist Thinking* by Toni M. Calasanti, Kathleen F. Slevin (2006)
- *Aged by Culture* by Margaret Morganroth Gullette (2004)
- *Fundamentals of Feminist Gerontology* by Dianne J. Garner (1999)
- *Gender, Social Inequalities, and Aging (Gender Lens)* by Toni M. Calasanti, Kathleen F. Slevin (2001)
- *Granny @ Work: Aging and New Technology on the Job in America* by Karen E. Riggs (2003)
- *Handbook on Women and Aging* by Jean M. Coyle, Editor (2001)
- *Health Expectations for Older Women: International Perspectives* by Sarah B. Laditka (2003)
- *Learning to Be Old: Gender, Culture, and Aging* by Margaret Cruikshank (2002)
- *Lives of Lesbian Elders: Looking Back, Looking Forward* by D. Merilee Clunis, et al (2005)
- *Older Widows And The Life Course: Multiple Narratives Of Hidden Lives* by Pat Chambers (2005)
- *Whistling Women: A Study Of The Lives Of Older Lesbians* by Cheryl Claassen (2005)
- *Women Aging: Changing Identities, Challenging Myths* by Miriam Bernard (2001)
- *Women, Feminism and Aging* by Colette V. Browne (1998)

### Videos

- *Bubbeh Lee & Me* This film is a tribute to the filmmaker’s grandmother and highlights the role of intergenerational family ties.
- *Living with Pride: Ruth C. Ellis @ 100* This film documents the life of Ruth C. Ellis, who “was thought to be the oldest ‘out’ African American lesbian”.
- *“Look Us in the Eye: The Old Women’s Project’: A New Video about Ageism and Activism”*
- *Maggie Growls* This film documents the life of Maggie Kuhn founder of the Gray Panthers.
- *Still Doing It: The Intimate Lives of Women Over 65* This film explores women’s sexuality as they age.

# Teaching About Women and Aging

Check out the following articles for more ideas on teaching about women and aging from a feminist perspective:

- “Age Matters in a Feminist Classroom” Elaine Norris (2006) *NWSA Journal* (18:1)
- “Ageism and Feminism: From ‘Et Cetera to Center’” (2006) Toni Calasanti, Kathleen F. Slevin, and Neal King. *NWSA Journal* (18:1)
- “Ageism and Sexism in the Workplace” Rosalind Chait Barrett (2005) *Generations* (29:3)
- “Beyond Ageism: Teaching Feminist Gerontology.” *Radical Teacher* by Margaret Cruikshank (Sep 22, 2006)
- “Focusing on the Next Picture: Feminist Scholarship as a Foundation for Teaching about Ageism in the Academy”. (2006) Barbara Barnett. *NWSA Journal* (18:1)
- “Gender Biases in Gerontological Education: The Status of Older Women.” Judith A. Sugar, Jaime K. Anstee, Stephan Desrochers, Edina E. Jambor (2002) *Gerontology and Geriatrics Education* (22:4)
- **Potential Student Project:** Ask students to read an autobiography of an older woman and write a paper on the individual’s life. In the paper ask the student to make specific reference to the influence of the author’s gender and age as they impact upon her opportunities and constraints.

## References

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- <sup>2</sup>The 65 Years and Older Population: Census 2000 Report. 2001. <http://www.census.gov/prod/2001pubs/c2kbr01-10.pdf>
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- <sup>9</sup>Hooyman, Nancy R. and Kiyak, H. Asuman. 2005. *Social Gerontology: A Multidisciplinary Perspective*. Boston: Allyn & Bacon. Page 398.
- <sup>10</sup>Hooyman, Nancy R. and Kiyak, H. Asuman. 2005. *Social Gerontology: A Multidisciplinary Perspective*. Boston: Allyn & Bacon. Page 398.
- <sup>11</sup>Pierret, Charles R. 2006. The ‘Sandwich Generation’: Women Caring For Parents And Children. *Monthly Labor Review*.
- <sup>12</sup>National Alliance for Caregiving and AARP. Family Caregiving in the U.S.; Findings from a National Survey. Washington, DC: June 1997. as seen in Hooyman, Nancy R. and Kiyak, H. Asuman. 2005. *Social Gerontology: A Multidisciplinary Perspective*. Boston: Allyn & Bacon. Page 356.
- <sup>13</sup>Older Women Workers, ages 55 and over. U.S. Department of Labor Women’s Bureau. <http://www.dol.gov/wb/factsheets/Of-olderworkers55.htm>
- <sup>14</sup>“We the People: Aging in the United States.” 2004. Census 2000 Special Report <http://www.census.gov/prod/2004pubs/censr-19.pdf>
- <sup>15</sup>Social Security Admin. Fact Sheet. 2006. “Social Security is Important to Women”. <https://www.socialsecurity.gov/pressoffice/factsheets/women.htm>
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