



## CSW 68 Gender and Poverty Brief

### Older Women, Widows, and Poverty

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Women enter their older years after a lifetime of gender discrimination and disadvantage. At retirement age, women have fewer resources than men due to the cumulative effects of the gender wage gap, occupational segregation into lower-paying jobs, and years out of the workforce for childcare and eldercare. As the UN recently noted, "old-age poverty has a woman's face" in both developing and developed countries.<sup>1</sup>

- Women are more likely than men to work in the informal sector with low wages and few opportunities for pension savings, resulting in a significant gender pension gap.
- Many countries restrict women's property rights through inheritance laws and customs, diminishing older women's resources.
- Women in rural areas, especially those without kin nearby, are at particular risk for severe poverty.
- Women's longer life expectancy strains their resources, risking depletion of their savings over the course of their elder years.<sup>2</sup>

Widows are particularly vulnerable to poverty. A widow's household income typically drops when her husband dies and many fall into poverty, in both developing and developed countries.

- In many countries, widows lose their family land and other resources due to traditional customs of patrilineal inheritance.<sup>3</sup>
- Widows' children suffer health and educational consequences of their mother's poverty. In Africa, widows' children are less likely to be in school and to drop out earlier than other children.<sup>4</sup>
- Social Security benefits of US widows drop by at least 1/3 at their husband's death<sup>5</sup> and pension benefits often drop substantially as well.

#### Fast Facts

- Of the 258 million widows worldwide, at least 10% live in extreme poverty.<sup>6</sup>
- Poverty varies by ethnic group. In Nigeria, religious background affects widows' land ownership, with Christian widows more likely to be dispossessed of their late husband's property (42-43%) than Muslim widows (23-27%) in both rural and urban settings.<sup>7</sup>
- Marital status has a dramatic effect on the poverty rate of US women aged 65 and up:
  - 4.9% of married older women are poor
  - 16.3% of older widows are poor
  - 18.4% of older divorced women are poor
  - 26.1% of older women who never married are poor.<sup>8</sup>
- Ethnic differences affect how many US women 65 and older are poor, including:
  - 9.1% of white non-Hispanic women
  - 14.9% of Asian women
  - 18.5% of Native women
  - 19.1% of Black women
  - 19.8% of Latina women.<sup>9</sup>

## Recommendations

- 1) Protect women's **inheritance rights**, including land rights after widowhood.<sup>10</sup>
- 2) Provide **educational grants** for widows' children to cover school fees and other costs.<sup>11</sup>
- 3) Ensure **minimum incomes** for older people without means of support through social security systems, as called for by the Madrid International Plan of Action on Ageing 2002.<sup>12</sup>
- 4) Enforce **equal pay** laws, such as the US Equal Pay Act and the Paycheck Fairness Act, to mitigate the gender wage gap and prevent lifetime lost wages.<sup>13</sup>
- 5) Help older women stay in the **workforce** longer to build up social security credits by enforcing age and gender discrimination laws and providing accommodations for health limits.<sup>14</sup>
- 6) Award **social security credit** for time spent out of the workforce in family caregiving and expand social benefits for low-wage and disabled women.<sup>15</sup>

## Resources

Roig, Marta and Daisuke Maruichi 2022. *Old-age poverty has a woman's face*. UN Department of Economic and Social Affairs.

van de Walle, Dominique 2017. *Divorce, Widowhood, and Women's Welfare in Africa*. World Bank Policy Research Talk.

Bleiweiss, Robin, Diana Boesch, and Alexandra Cawthorne Gaines 2020. *The Basic Facts About Women in Poverty*. Center for American Progress Fact Sheet.

Munnell, Alicia H. and Andrew D. Eschtruth 2018. *Modernizing Social Security: Widow Benefits*. Center for Retirement Research at Boston College.

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<sup>1</sup> Roig, Marta and Daisuke Maruichi 2022. *Old-age poverty has a woman's face*. UN Department of Economic and Social Affairs.

<sup>2</sup> Sara Jane Glynn, Sara Jane and Jackie Odum 2014. *Five Reasons Why Social Security Matters for Women's Economic Security*. Center for American Progress.

<sup>3</sup> World Bank 2018. *Invisible and Excluded: The Fate of Widows and Divorcees in Africa*.

<sup>4</sup> van de Walle, Dominique 2017. *Divorce, Widowhood, and Women's Welfare in Africa*. World Bank Policy Research Talk.

<sup>5</sup> National Academy of Social Insurance 2023. *Social Security for Widowed Spouses in Retirement*.

<sup>6</sup> UN Women 2021. *Explainer: What You Should Know About Widowhood*.

<sup>7</sup> van de Walle, Dominique 2017. *Divorce, Widowhood, and Women's Welfare in Africa*.

<sup>8</sup> Social Security 2016. *Marital Status and Poverty*.

<sup>9</sup> Sun, Shengwai 2023. *National Snapshot: Poverty Among Women and Families*. National Women's Law Center.

<sup>10</sup> van de Walle, Dominique 2017. *Divorce, Widowhood, and Women's Welfare in Africa*.

<sup>11</sup> Harma, Risto F. 2016. *World Widows Report*. The Lomba Foundation.

<sup>12</sup> United Nations 2002. *Madrid International Plan of Action on Ageing*, para 53(b).

<sup>13</sup> Institute for Women's Policy Research 2016. *Breadwinner Mothers by Race/Ethnicity and State*

<sup>14</sup> Almeida, Beth, and Sara Estep 2023. *Five Facts on Older Women in the Labor Market*. Center for American Progress.

<sup>15</sup> Bleiweiss, Robin, Diana Boesch, and Alexandra Cawthorne Gaines 2020. *The Basic Facts About Women in Poverty*. Center for American Progress Fact Sheet.