

Why Social Security matters more for women

When planning for retirement, Social Security isn't just another item on your financial checklist. For women especially, it's often the cornerstone of a secure retirement. The Social Security Administration reports that nearly 55% of Social Security benefit recipients are women, and for many, it's their primary source of retirement income.

Unlike investments that can lose value when the market drops, Social Security provides guaranteed income that adjusts for inflation and generally lasts as long as you live. That reliability makes it valuable for helping to address two major retirement risks: rising costs and the possibility of outliving your savings.

Life expectancy. On average, women live about five years longer than men ([CDC 2023 Life Expectancy measure](#)). That means they rely on Social Security for a longer period, making the decision of when to start benefits especially important.

Taking Social Security early reduces your monthly benefit. You can claim benefits as early as age 62, but every year you wait increases your monthly payments by two-thirds of 1%, or 8% per year, maxing out at age 70. Given women's longer life expectancy, that patience can pay off.

Building your benefit. Your Social Security benefit depends on your 35 highest-earning years. If you have years with zero or very low earnings in that calculation, it can reduce what you receive in retirement. Many women step away from work or reduce their hours to care for family members, and that trend is increasing. A 2025 [University of Kansas](#) analysis found that the share of mothers with children under age 5 leaving the work-force fell more in early 2025 than at any point in the past 40 years. The study also noted that rising

return-to-office policies may continue to impact working mothers.

While staying in the workforce builds a stronger earnings history and better benefits, that isn't realistic for everyone. Those who can't may need to plan and fund alternative sources for retirement income.

Protection for married women. Marriage can provide additional Social Security options. A lower-earning spouse may receive up to 50% of their partner's full retirement-age benefit.

If your spouse dies, you can receive the higher of your own benefit or up to 100% of your deceased spouse's benefit. However, if you remarry before age 60 (age 50 for disabled widows), you lose eligibility for survivor benefits from your late spouse while the new marriage lasts.

Women divorced after at least 10 years of marriage may qualify for benefits based on an ex-spouse's record. If you remarry, you forfeit spousal benefits while the new marriage continues.

A word of wisdom: Report any name changes following marriage or divorce to the Social Security Administration to ensure your earnings and benefits are correctly credited.

Navigate carefully. Given the complexity of Social Security rules, the unique retirement challenges women face and the lasting impact of claiming decisions, working with a qualified financial advisor can be invaluable. An advisor can help you navigate questions about timing, spousal benefits and how Social Security fits into your overall retirement plan.

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