Premature Death Among Men = Poverty for Aging Women

The poverty rate of older women is too often a function of their marital status. The 2000 Census offers insight into the problem. In each state, with two exceptions, there are significantly fewer men alive at retirement age than women, meaning that many women enter retirement as widows. For women who marry men approximately their own age, a national average of over 14% may be widows as they retire (age 65-69), including over 15% in Massachusetts, Alabama, Missouri, Rhode Island, many other states, and over 17% in states like New York, Mississippi, and New Jersey.

The gap in life expectancy between males and females is leaving more women in poverty than ever before. The problem is even more striking if you look at the age group 65-74. While males outnumber females at birth 105 to 100, in 2000 there were fewer than 80 men for every 100 women by the time they reach age 65 – 74.

The onset of poverty is most commonly attributed to factors directly related to the death of a spouse including the loss of income (the mean income for women drops from $23,284 to $11,121 after the death of her husband) and other expenses caused by the death. About 12% of elderly women and 7% of elderly men currently fall below the poverty line, with widowed women being 3 to 4 times as likely to live in poverty compared to married women of the same age. This is reflected in the U.S. Administration on Aging finding that over one-half of elderly widows now living in poverty were not poor before the deaths of their husband.

Number of Men per 100 Women at Retirement: 2000 Census

Ages 65-69				Ages 65-69			
State	Male	Female	Males per 100 Females	State	Male	Female	Males per 100 Females
Alabama	76,405	91,563	83.4	Montana	15,810	16,731	94.5
Alaska	6,371	6,255	101.9	Nebraska	27,728	31,663	87.6
Arizona	90,270	98,737	91.4	Nevada	35,889	35,498	101.1
Arkansas	48,740	56,435	86.4	New Hampshire	19,841	21,302	93.1
California	456,776	527,759	86.6	New Jersey	132,558	160,638	82.5
Colorado	57,663	63,559	90.7	New Mexico	30,126	33,101	91.0
Connecticut	54,050	63,506	85.1	New York	296,363	361,237	82.0
Delaware	14,081	15,871	88.7	North Carolina	128,908	153,928	83.7
District of Columbia	8,162	10,363	78.8	North Dakota	10,861	12,281	88.4
Florida	339,444	388,051	87.5	Ohio	183,727	218,941	83.9
Georgia	107,826	128,808	83.7	Oklahoma	59,486	69,270	85.9
Hawaii	19,503	23,344	83.5	Oregon	53,193	59,421	89.5
Idaho	19,462	20,707	94.0	Pennsylvania	218,129	262,527	83.1
Illinois	180,927	216,516	83.6	Rhode Island	16,408	19,615	83.7
Indiana	93,444	110,293	84.7	South Carolina	66,892	78,707	85.0
Iowa	49,643	57,730	86.0	South Dakota	12,625	14,501	87.1
Kansas	41,641	48,444	86.0	Tennessee	93,261	111,310	83.8
Kentucky	66,591	78,080	85.3	Texas	283,517	326,915	86.7
Louisiana	66,652	81,352	81.9	Utah	25,565	28,169	90.8
Maine	23,568	26,532	88.8	Vermont	10,035	11,091	90.5
Maryland	77,449	90,793	85.3	Virginia	106,358	123,195	86.3
Massachusetts	98,882	117,616	84.1	Washington	84,294	91,931	91.7
Michigan	151,136	177,699	85.1	West Virginia	34,552	41,311	83.6
Minnesota	72,707	80,462	90.4	Wisconsin	85,771	96,348	89.0
Mississippi	44,174	54,005	81.8	Wyoming	8,009	8,589	93.2
Missouri	94,889	110,483	85.9	Puerto Rico	60,982	73,299	83.2