HOW DO WOMEN'S WORK AND LIFE EXPERIENCES AFFECT THEIR RETIREMENT SECURITY?

**EARNINGS GAP**

The earnings gap between men and women has a compounding effect on women’s ability to save and build wealth over a lifetime.

**LOST WAGES AND BENEFITS**

Women are more likely to face career interruptions and/or reduce work hours, take time off, quit their jobs, or turn down a promotion to care for a family member.

**LOWER ACCESS TO 401(K)**

Although women are more likely than men to be working for employers that offer retirement plans, women are less likely to be eligible for those plans.

**IMPACT OF DIVORCE**

- Fall in total household income for women after a divorce or separation near or in retirement: 41%
- Fall in total household income for men after a divorce or separation near or in retirement: 23%

**RELIANCE ON SOCIAL SECURITY**

Percent of elderly unmarried women who rely on Social Security for 90% or more of income. Women 65 and over – particularly nonmarried, divorced, and widowed women – are more likely to live in poverty than their male counterparts.