

# Clearinghouse REVIEW

July–August 2009  
Volume 43, Numbers 3–4

Journal of  
Poverty Law  
and Policy



## Postforeclosure EVICTIONS

Equity as Defense in Foreclosures

Court-Fee Waivers

ADA Amendments Act of 2008

Advocacy and Networking Online

Help for Foster Youths

Asset Building and Domestic  
Violence Survivors

Women Who Are Poor  
in Retirement

Expanding Health Care Access



Sargent Shriver National Center on Poverty Law

# work, pensions, social security, savings and investments, supplemental security income



## WHY WOMEN ARE POOR IN RETIREMENT Sources of Support and Income in Retirement

By Cindy Hounsell

**Cindy Hounsell**  
President

Women's Institute for a  
Secure Retirement  
1146 19th St. NW Suite 700  
Washington, D.C. 20036  
202.393.5452  
info@wiserwomen.org

In the 1970s the portion of people who were over 65 and poor was about one in four.<sup>1</sup> Today that portion has dropped to fewer than one in ten.<sup>2</sup> For older women, especially older single women and older minority women, however, the decline in poverty has not been nearly as positive as the overall numbers would imply.

For all working-age women (18 to 64), the poverty rate is 12.6 percent; for working-age single women, by contrast, the poverty rate is almost double—22.8 percent.<sup>3</sup> For working-age black and Hispanic women, the poverty rates are also close to twice that of all working women (23 percent and 20.9 percent, respectively), and these poverty rates continue into retirement age.<sup>4</sup>

For those 65 or older, being determined to be “poor” by the Census Bureau is harder because the Census Bureau uses two “poverty thresholds”: one for those who are 65 or older and the other for those who are 64 and younger.<sup>5</sup> In 2008 the poverty threshold for one person under 65 was \$11,201 but was \$10,326 for one person older than 65.<sup>6</sup> For all women 65 and older, the poverty rate, 12 percent, remains close to the same as that of all working women.<sup>7</sup> However, for older single women in general, that rate is close to double—20.4 percent; for single older Hispanic women, it is double that, 40.2 percent, and, for single older black women, the rate is 40 percent.<sup>8</sup>

<sup>1</sup>U.S. Census Bureau, Current Population Survey, 1960 to 2008 Annual and Social Economic Supplements fig.4: Poverty Rates by Age: 1959 to 2007, [www.census.gov/hhes/www/poverty/poverty07/pov07fig04.pdf](http://www.census.gov/hhes/www/poverty/poverty07/pov07fig04.pdf).

<sup>2</sup>U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic (ASEC) Supplement tbl.POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2007; Below 100% of Poverty—All Races, [www.census.gov/macro/032008/pov/new01\\_100\\_01.htm](http://www.census.gov/macro/032008/pov/new01_100_01.htm).

<sup>3</sup>*Id.*

<sup>4</sup>U.S. Census Bureau, *supra* note 2, tbl.POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2007; Below 100% of Poverty—Black Alone, [www.census.gov/hhes/www/macro/032008/pov/new01\\_100\\_06.htm](http://www.census.gov/hhes/www/macro/032008/pov/new01_100_06.htm); *id.*, tbl. POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2007; Below 100% of Poverty—Hispanic Origin, [www.census.gov/hhes/www/macro/032008/pov/new01\\_100\\_09.htm](http://www.census.gov/hhes/www/macro/032008/pov/new01_100_09.htm).

<sup>5</sup>See U.S. Census Bureau, Poverty Thresholds for 2008 by Size of Family and Number of Related Children Under 18 Years (last modified Feb. 2, 2009), [www.census.gov/hhes/www/poverty/threshld/thresh08.html](http://www.census.gov/hhes/www/poverty/threshld/thresh08.html) (table).

<sup>6</sup>*Id.*

<sup>7</sup>U.S. Census Bureau, *supra* note 2.

<sup>8</sup>*Id.*

**Percent of Single Older Women Who Are Poor and Near Poor**

Age	Below 100% of Federal Poverty Level (Threshold \$9,669)	Below 150% of Federal Poverty Level (Threshold \$14,504)	Below 200% of Federal Poverty Level (Threshold \$19,338)
65+	19.1	45.9	61.5
65–74	18.4	38.6	53.4
75+	19.5	47.1	66.5

The poverty thresholds shown in this table are for 2007 and were calculated in 2008. Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement tbl.POV01 (2008).

**I. Why Women Are More Likely than Men to End Up Poor in Retirement**

A number of reasons explain why many women become poor in retirement. Chief among them are women’s diverse work patterns and family caregiving responsibilities that cause them to move in and out of the paid labor force or to take part-time jobs. Generally this means that women earn less over a lifetime than men. Earning less not only means that they receive lower social security benefits but also that they are less likely to have retirement plans or savings. And women often lose out on the retirement benefits earned during their marriage when they are divorced. Moreover, women at 65 are expected to live another twenty years—three years longer than men.<sup>9</sup> This means that the money they have must last longer.

This situation is unlikely to change any time soon. The number of older women who are single is increasing and will continue to increase as baby-boomer women (those born between 1946 and 1964) reach retirement age. In 2008, for every

hundred 65-year-old women, there were seventy-two men; and for those who reach 85, the number of men per hundred women dropped to forty-seven.<sup>10</sup> For women, the descriptors “old,” “single,” and “poor” go together (see table).<sup>11</sup>

**II. Components of Women’s Poverty in Retirement**

All the evidence points to: what happens when you are young matters when you are old. Earnings, education, part-time and short-term work, caregiving, long-term care, widowhood, and divorce are all elements that have an impact on whether a woman will be secure or poor when she reaches retirement.

**A. Earnings**

Today 56 percent of working women earn less than \$30,000 a year, and only 7 percent earn more than \$75,000; by contrast, 39 percent of men earn less than \$30,000, and 18 percent earn more than \$75,000.<sup>12</sup> Women, on average, are paid seventy-eight cents for every dollar a man makes.<sup>13</sup> For those 65 and older, the

<sup>9</sup>CENTERS FOR DISEASE CONTROL AND PREVENTION & NATIONAL CENTER FOR HEALTH STATISTICS, U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, HEALTH, UNITED STATES, 2008, WITH SPECIAL FEATURE ON THE HEALTH OF YOUNG ADULTS 203 tbl.26: Life Expectancy at Birth, at 65 Years of Age, and at 75 Years of Age, by Race and Sex: United States, Selected Years 1900–2005 (2009), www.cdc.gov/nchs/data/hs/hs08.pdf#026.

<sup>10</sup>U.S. Census Bureau, *Older Americans Month: May 2008*, FACTS FOR FEATURES, March 3, 2008, at 4, www.census.gov/Press-Release/www/releases/archives/cb08ff-06.pdf.

<sup>11</sup>“Single” in the context of this article comprises never married, widowed, divorced, and separated women.

<sup>12</sup>U.S. Census Bureau, Current Population Survey Annual Social and Economic (ASEC) Supplement tbl.PINC-10: Wage and Salary Workers—People 15 Years Old and Over, by Total Wage and Salary Income in 2007, Work Experience in 2007, Race, Hispanic Origin, and Sex (last modified Aug. 26, 2008), http://pubdb3.census.gov/macro/032008/perinc/new10\_003.htm.

<sup>13</sup>National Organization for Women, Women Deserve Equal Pay: Facts About Pay Equity (n.d.), www.now.org/issues/economic/factsheet.html.

income gap between women and men is even larger—older men’s median annual income (\$23,500) is almost twice that of older women (\$13,603).<sup>14</sup>

Why do women earn less? Part of the wage gap between the sexes is the result of differences in education, experience, or time spent out of the paid workforce; but a significant part cannot be explained by any of these factors and may simply be the result of wage discrimination.<sup>15</sup> Working women pay a steep price for unequal pay. The typical working woman with a college degree makes about \$500,000 less in wages over her lifetime than an equivalent male—an amount that could be a comfortable retirement nest egg.<sup>16</sup>

## B. Education

The number of women who have completed a college education has grown significantly—between 1991–1992 and 2004–2005, the number and portion of degrees awarded to women increased at all levels.<sup>17</sup> However, for many college-educated and professional women, pay has not kept up with pay for men in the same professions. One study shows that one year after college graduation women earn 80 percent of what their male counterparts earn, and

ten years after graduation women fall even further behind, earning only 69 percent of what men earn.<sup>18</sup>

At every age and education level and across occupations, women earn less than their male counterparts.<sup>19</sup> According to the Bureau of Labor Statistics, “[a]mong the major occupational groups, persons employed full-time in management, professional, and related occupations had the highest median weekly earnings—\$1,258 for men and \$907 for women.”<sup>20</sup>

## C. Part-Time and Short-Term Work

A record sixty-eight million women were employed in 2008—of whom 75 percent worked full-time and 25 percent part-time.<sup>21</sup> While full-time women were as likely as full-time men to participate in a retirement plan, the participation rate among all working women was lower—43 percent of women versus 47 percent of men.<sup>22</sup>

## D. Caregiving

Women are the primary caregivers in our society—nearly three-quarters of caregivers for older people are women.<sup>23</sup> The typical caregiver is a woman who is in her

<sup>14</sup>U.S. Census Bureau, *supra* note 12, tbl.PINC-08: Source of Income in 2007—People 15 Years Old and Over, by Income of Specified Type in 2007, Age, Race, Hispanic Origin, and Sex (last rev. Aug. 26, 2008), [http://pubdb3.census.gov/macro/032008/perinc/new08\\_000.htm](http://pubdb3.census.gov/macro/032008/perinc/new08_000.htm).

<sup>15</sup>U.S. GENERAL ACCOUNTING OFFICE, GAO-04-35, WOMEN’S EARNINGS: WORK PATTERNS PARTIALLY EXPLAIN DIFFERENCE BETWEEN MEN’S AND WOMEN’S EARNINGS 18–19 (2003), [www.gao.gov/new.items/d0435.pdf](http://www.gao.gov/new.items/d0435.pdf) (App. 1: Briefing Slides Nos. 15 & 16).

<sup>16</sup>Heidi Hartmann et al., *Memo to John Roberts: The Gender Wage Gap Is Real*, FACT SHEET (Institute for Women’s Policy Research, Washington, D.C.), Sept. 2005, at 2, [www.iwpr.org/pdf/c362.pdf](http://www.iwpr.org/pdf/c362.pdf).

<sup>17</sup>National Center for Education Statistics, U.S. Department of Education, Projections of Education Statistics to 2016 § 4: Degrees Conferred: Degrees, by Level of Degree and Sex of Recipient (Dec. 2007), <http://nces.ed.gov/programs/projections/projections2016/sec4b.asp>.

<sup>18</sup>Judy Goldberg Dey & Catherine Hill, AAUW [American Association of University Women] Educational Foundation, *Beyond the Pay Gap 2* (2007), [www.aauw.org/research/behindPayGap.cfm](http://www.aauw.org/research/behindPayGap.cfm).

<sup>19</sup>Press Release, Bureau of Labor Statistics, U.S. Department of Labor, Usual Weekly Earnings of Wage and Salary Workers: First Quarter 2009, at 1 (April 16, 2009), [www.bls.gov/news.release/wkyeng.htm](http://www.bls.gov/news.release/wkyeng.htm).

<sup>20</sup>*Id.*

<sup>21</sup>Women’s Bureau, U.S. Department of Labor, Quick Stats on Women Workers: 2008 (n.d.), [www.dol.gov/wb/stats/main.htm](http://www.dol.gov/wb/stats/main.htm).

<sup>22</sup>Patrick Purcell, Congressional Research Service, Pension Sponsorship and Participation: Summary of Recent Trends 9 (2008), [http://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1548&context=key\\_workplace](http://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=1548&context=key_workplace).

<sup>23</sup>Laurie Young & Sandra Newman, Family Caregiver Alliance, National Center on Caregiving, *Caregiving and Retirement Planning: What Happens to Family Caregivers Who Leave the Work Force* 4 (2003), [www.caregiver.org/caregiver/jsp/content/pdfs/op\\_2003\\_retirement\\_planning.pdf](http://www.caregiver.org/caregiver/jsp/content/pdfs/op_2003_retirement_planning.pdf).

middle 40s to middle 50s and employed and who works as a caregiver more than twenty hours each week.<sup>24</sup>

Caregiving reduces paid work hours for middle-aged women by close to 41 percent.<sup>25</sup> Part-time employment means not only lower wages but also fewer opportunities for promotion and a lower likelihood of accruing and receiving benefits such as pensions and health and disability insurance.<sup>26</sup> Caregivers often give, in addition to their time, their own assets to pay for care.<sup>27</sup> As a result of time and money spent on caregiving, women often begin retirement with less money than men, and the consequences are serious.

### E. Long-Term Care

While being a caregiver, women also need care. By the time a woman reaches 75, the chances that she is living with a spouse will have dropped below one in three.<sup>28</sup> At any age over 65, women are more likely than men to need assistance with daily living.<sup>29</sup> Even with only a modest need for assistance at home with personal care, such as a visit from a home health aide three times a week, based on 2008

average costs a woman would have to pay about \$18,000 a year for those services.<sup>30</sup>

### F. Widowhood

Women are far more likely than men to be widowed.<sup>31</sup> If a woman lives to be 65, she can expect to live until 84.2—about three more years than a 65-year-old man can expect to live.<sup>32</sup>

With the death of a spouse, women often experience a precipitous decline in income—traditional pension benefits are typically reduced, and social security income is cut from a couple's 150 percent benefit to 100 percent of the highest worker's benefit.<sup>33</sup> For example:

Marion and her husband had no retirement benefits but were receiving both his social security benefit of \$1,078 and her social security benefit of \$539 (50 percent of his amount) for a total of \$1,617 per month. When Marion was widowed at 67, the benefit was reduced to 100 percent of his benefit amount for a total monthly benefit of \$1,078.<sup>34</sup>

<sup>24</sup>*Id.*

<sup>25</sup>Mary Jo Gibson & Ari N. Houser, *Valuing the Invaluable: A New Look at the Economic Value of Family Caregiving*, IN BRIEF No. 142 (AARP Public Policy Institute, Washington, D.C.), June 2007, at 4, [www.aarp.org/research/housing-mobility/caregiving/inb142\\_caregiving.html](http://www.aarp.org/research/housing-mobility/caregiving/inb142_caregiving.html).

<sup>26</sup>Young & Newman, *supra* note 23, at 2–3.

<sup>27</sup>Gibson & Houser, *supra* note 25, at 4.

<sup>28</sup>Victor W. Marshall, *Aging in an Aging Society: Brief Demographic Overview*, PowerPoint Presentation for Age in America Symposium (Jan. 31, 2008) (Slide 14, Marital Status of the Population 65 and Over by Age and Sex, 2003).

<sup>29</sup>Ari N. Houser, *Women and Long-Term Care*, FACT SHEET No. 77R (AARP Public Policy Institute, Washington, D.C.), April 2007, [www.aarp.org/research/longtermcare/trends/fs77r\\_ltc.html](http://www.aarp.org/research/longtermcare/trends/fs77r_ltc.html).

<sup>30</sup>U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information (last modified April 13, 2009), [www.longtermcare.gov/LTC/Main\\_Site/Paying\\_LTC/Costs\\_Of\\_Care/Costs\\_Of\\_Care.aspx](http://www.longtermcare.gov/LTC/Main_Site/Paying_LTC/Costs_Of_Care/Costs_Of_Care.aspx).

<sup>31</sup>WAN HE ET AL., U.S. CENSUS BUREAU, CURRENT POPULATION REPORTS: SPECIAL STUDIES, P23-209, 65+ IN THE UNITED STATES: 2005, at 23 (2005), [www.census.gov/prod/2006pubs/p23-209.pdf](http://www.census.gov/prod/2006pubs/p23-209.pdf).

<sup>32</sup>CENTERS FOR DISEASE CONTROL AND PREVENTION & NATIONAL CENTER FOR HEALTH STATISTICS, *supra* note 9; Nadia Karamcheva & Alicia H. Munnell, Center for Retirement Research at Boston College, No. 7-9, *Why Are Widows So Poor?* 2 (2007), [www.globalaging.org/pension/us/socialsec/2007/widowspoor.pdf](http://www.globalaging.org/pension/us/socialsec/2007/widowspoor.pdf).

<sup>33</sup>Karamcheva & Munnell, *supra* note 32, at 2; Social Security Administration, *Online Social Security Handbook: Your Basic Guide to the Social Security Programs* § 407 (last rev. March 2001), [www.ssa.gov/OP\\_Home/handbook/handbook.04/handbook-0407.html](http://www.ssa.gov/OP_Home/handbook/handbook.04/handbook-0407.html) [hereinafter *Online Social Security Handbook*] (“Amount of Widow(er)s Insurance Benefit”).

<sup>34</sup>The dollar amounts used in this example are available in Office of Retirement and Disability Policy, Social Security Administration, *Annual Statistical Supplement, 2008* (n.d.), [www.ssa.gov/policy/docs/statcomps/supplement/2008/5h.html](http://www.ssa.gov/policy/docs/statcomps/supplement/2008/5h.html) (“Old-Age, Survivors, and Disability Insurance: Benefits in Current-Payment Status: Beneficiary Families,” tbls.5.H1–5.H4).

## G. Divorce

That divorce can have an immediate adverse impact on a family's economic status is well known: divorce reduces wealth levels by nearly \$60,000 for the typical married woman.<sup>35</sup> But not well known is that divorce can negatively affect a woman's retirement income, too. Retirement funds are often a married couple's biggest assets—even low- and moderate-income couples may have participated at some point in a retirement plan.<sup>36</sup> However, women often do not consider retirement benefits during a divorce, or their family-law attorney may not have the retirement expertise or may not understand how critical a woman's share of the retirement benefits is.<sup>37</sup>

Not considering retirement benefits is a mistake that can have a long-term effect. Under community-property or marital-property laws of most states, a retirement benefit earned during a marriage is the property of both spouses; however, state laws do not automatically require that pension assets be divided at divorce.<sup>38</sup> What is needed to get a share of a spouse's retirement benefits is a "qualified domestic relations order"—a QDRO for short.<sup>39</sup> This document is a court order that should be written by an attorney with expertise in pension law as it pertains to divorce. Many women make the

mistake of waiting until their ex-spouse retires before they ask about receiving part of the retirement income, and most often that is too late.<sup>40</sup>

## III. The Old Three-Legged Stool: Three Sources of Income in Retirement

Retirement income used to depend on what was called the three-legged stool—social security, pensions, and savings.<sup>41</sup> However, since the advent of defined-contribution plans—which are employee-directed plans that do not guarantee a specific benefit amount at retirement—pensions and savings for many workers have merged into one self-directed plan, leaving social security as the only stable leg on the three-legged stool of retirement income.<sup>42</sup> The traditional three "legs" of the stool are changing, and many older women are finding that they need to add one or two more legs to the old stool—work or poverty programs or both are their answers to "retirement security."

### A. Social Security: First Leg

Social security provides at least one-half of the income of more than two-thirds of people over 65.<sup>43</sup> For older women, social security is a lifeline—more than 90 percent of older women receive social security benefits, and almost one-half of unmarried women receiving social security

<sup>35</sup>Richard W. Johnson et al., *When the Nest Egg Cracks: Financial Consequences of Health Problems, Marital Status Changes, and Job Layoffs at Older Ages 17* (2006), [www.urban.org/retirement\\_policy/url.cfm?ID=411265](http://www.urban.org/retirement_policy/url.cfm?ID=411265).

<sup>36</sup>Anne E. Moss & Kathy Stokes Murray, *Women's Institute for a Secure Retirement, Divorce and Retirement: How to Take Control of Retirement Benefits 1* (2009), [www.wiserwomen.org/pdf\\_files/wiserBroDivorce.pdf](http://www.wiserwomen.org/pdf_files/wiserBroDivorce.pdf).

<sup>37</sup>For information on the twelve worst mistakes lawyers make in preparing pension orders, see *Women's Institute for a Secure Retirement, Wiser Special Report: Divorce, a Time for Caution* (n.d.), [http://wiserwomen.org/portal/index.php?option=com\\_content&task=view&id=83&Itemid=0](http://wiserwomen.org/portal/index.php?option=com_content&task=view&id=83&Itemid=0).

<sup>38</sup>*Id.* at 2.

<sup>39</sup>I.R.C. § 414(p).

<sup>40</sup>For further information and a divorce and retirement income guide written for women considering or about to divorce, see Moss & Murray, *supra* note 36.

<sup>41</sup>See Larry DeWitt, *Social Security Administration, Agency History: Research Notes and Special Studies by the Historian's Office, Research Note No. 1: Origins of the Three-Legged Stool Metaphor for Social Security* (1996), [www.ssa.gov/history/stool.html](http://www.ssa.gov/history/stool.html).

<sup>42</sup>In a defined-contribution plan, the employee or the employer (or both) contribute to the employee's individual account, sometimes at a set rate. These contributions generally are invested on employees' behalf. Employees ultimately receive the balance in their account, based on contributions plus or minus investment gains or losses. The value of the account fluctuates with changes in the value of the investments. Examples of defined-contribution plans are 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.

<sup>43</sup>Social Security Administration, *Pub. No. 13-11785, Fast Facts and Figures About Social Security, 2007* (2007), [www.socialsecurity.gov/policy/docs/chartbooks/fast\\_facts/2007/fast\\_facts07.pdf](http://www.socialsecurity.gov/policy/docs/chartbooks/fast_facts/2007/fast_facts07.pdf) ("Did You Know That?").

rely on it for 90 percent or more of their income.<sup>44</sup>

Even though social security is strictly “gender neutral,” that is, workers with the same number of years of work and the same record of earnings receive the same benefits, the work lives of women and men are significantly different.<sup>45</sup> Fewer years of work and lower earnings for women mean that their social security benefits are generally lower than men’s.<sup>46</sup> The average annual social security income received by retired women (62 and older) in 2007 was \$11,220; for men the same age, \$14,580.<sup>47</sup> For minority women, the benefit amounts were even lower. Average annual benefits were \$10,560 for black women, \$9,444 for Hispanic women, and \$11,364 for white women.<sup>48</sup>

While women on average receive lower social security benefits than men, women live longer, and so women depend more on social security for income protection. Women represent close to 69 percent of beneficiaries 85 and older.<sup>49</sup> Single wom-

en (including widows) are among the most dependent on social security.<sup>50</sup>

An older woman (50 if a disabled widow, 60 if a widow, and 62 if a worker or spouse or both) may be entitled to receive social security benefits based on her own work record, her spouse’s or ex-spouse’s work record, and her deceased spouse’s or deceased ex-spouse’s work record.<sup>51</sup> A married woman is generally eligible to receive 50 percent of the benefit amount that her husband receives if she has been married for at least ten years and is at least 62.<sup>52</sup> If a married woman is also eligible for retirement benefits on her own work record, social security always pays that amount first; but if the benefit based on her spouse’s record is a higher amount, she gets a combination of benefits that equals the higher amount of the two.<sup>53</sup> If a woman is divorced after at least ten years of marriage, she may collect retirement benefits on her former spouse’s social security record if she is at least 62 and her former spouse is entitled to or receiving benefits.<sup>54</sup> A widow or divorced widow generally may receive 100 percent

<sup>44</sup>Press Office, Social Security Administration, Fact Sheet: Social Security Is Important to Women (Oct. 2008), [www.ssa.gov/pressoffice/factsheets/women.htm](http://www.ssa.gov/pressoffice/factsheets/women.htm).

<sup>45</sup>*Id.*

<sup>46</sup>*Id.*

<sup>47</sup>Office of Retirement and Disability Policy, *supra* note 34, tbl.5.A.1.1: Number and Average Monthly Benefit for Retired Workers, by Sex, Age, and Race, December 2007, [www.ssa.gov/policy/docs/statcomps/supplement/2008/5a.html#table5.a1.1](http://www.ssa.gov/policy/docs/statcomps/supplement/2008/5a.html#table5.a1.1); Social Security Administration, Fact Sheet: Social Security Is Important to Hispanics (n.d.), [www.ssa.gov/pressoffice/factsheets/hispanics-alt.pdf](http://www.ssa.gov/pressoffice/factsheets/hispanics-alt.pdf).

<sup>48</sup>Office of Retirement and Disability Policy, *supra* note 34 (tbl.5.A.1.1); Press Office, Social Security Administration, *supra* note 44.

<sup>49</sup>Press Office, Social Security Administration, *supra* note 44.

<sup>50</sup>*Id.*

<sup>51</sup>If she is eligible to receive benefits based on her own work record, should she retire, become disabled, or die, her eligible family members may receive benefits based on her work (see Online Social Security Handbook, *supra* note 33, ch. 3: Cash Retirement and Auxiliary Benefits; Special Age 72 Payments (last modified April 1, 2009), [www.ssa.gov/OP\\_Home/handbook/handbook.03/handbook-toc03.html](http://www.ssa.gov/OP_Home/handbook/handbook.03/handbook-toc03.html); *id.*, ch. 4: Survivors Benefits, [www.ssa.gov/OP\\_Home/handbook/handbook.04/handbook-toc04.html](http://www.ssa.gov/OP_Home/handbook/handbook.04/handbook-toc04.html)).

<sup>52</sup>*Id.*, § 320: Spouse’s Insurance Benefit, [www.ssa.gov/OP\\_Home/handbook/handbook.03/handbook-0320.html](http://www.ssa.gov/OP_Home/handbook/handbook.03/handbook-0320.html).

<sup>53</sup>Oscar Garcia, *Questions and Answers About Social Security and Medicare*, SENIOR JOURNAL (Social Security Administration, San Antonio, Tex.), April 28, 2009, <http://seniorjournal.com/SocialSecurityQ-A-2009.htm> (“My wife doesn’t have enough work to qualify for Social Security or Medicare. Can she qualify on my record?”). For more information on social security spouse and worker benefit calculations, see Online Social Security Handbook, *supra* note 33, § 320.1: Spouse’s Insurance Benefit (last modified Feb. 4, 2008), [www.ssa.gov/OP\\_Home/handbook/handbook.03/handbook-0320.html](http://www.ssa.gov/OP_Home/handbook/handbook.03/handbook-0320.html); Social Security Administration, Social Security Online, [www.ssa.gov/](http://www.ssa.gov/) [hereinafter Social Security Online] (go to “Questions” section; click on “benefits”; see Nos. 1, 6, 13).

<sup>54</sup>Social Security Administration, SSA No. 05-10035, Retirement Benefits (2008), [www.ssa.gov/pubs/10035.html](http://www.ssa.gov/pubs/10035.html) (follow “Family Benefits”; then follow “Benefits for Divorced Spouse”). For additional information, see Online Social Security Handbook, *supra* note 33, § 320.3: What Do You Need to Know About Divorced Spouse’s Benefits? (last rev. Feb. 4, 2008), [www.ssa.gov/OP\\_Home/handbook/handbook.03/handbook-0320.html](http://www.ssa.gov/OP_Home/handbook/handbook.03/handbook-0320.html).

of the deceased spouse's or ex-spouse's benefit.<sup>55</sup> Note that any benefit amount may be reduced depending on whether the beneficiary is of full retirement age when she takes the benefit.<sup>56</sup> Women may receive social Survivors Benefits or disability benefits or both before retirement age.

**Survivors Benefits.** A widow may receive Survivors Benefits based on her spouse's work record to care for her children until they reach 16, when the benefits go directly to the children until they reach 18.<sup>57</sup> Children who are older than 18 and were disabled before they were 22 may continue to receive benefits based on the worker's record.<sup>58</sup> A widow also may receive social security benefits at 50 based on her deceased spouse's work if she is severely disabled.<sup>59</sup>

**Disability Benefits.** A woman worker who becomes severely disabled may receive Social Security Disability Insurance benefits after a six-month waiting period and Medicare benefits after a two-year waiting period as long as she worked and contributed to the program for ten of the last twenty years.<sup>60</sup> Her family members who meet the requirements may receive dependent benefits.<sup>61</sup>

## B. Pensions (Second Leg) and Savings and Investments (Third Leg)

Social security provides a stable base of retirement income, but only a base. It was

not intended to be an individual's sole source of income. What used to be called the second (pensions) and third (savings and investments) legs of the stool can be used as building blocks toward a more secure retirement if they are available and the individual takes advantage of the opportunities. However, pensions and savings and investments are not as easy to separate and define as they once were. And, for many workers particularly women, neither opportunities for participation nor the dollars to contribute are available.

Up to the late 1970s and into the 1980s, if workers had a "pension," it was most likely an employer-provided defined-benefit plan that paid a defined-benefit amount based on an individual worker's age, level of earnings, and years of employment at retirement.<sup>62</sup> This type of plan is the employer's responsibility, and the worker is seldom involved in the day-to-day operation of the plan or investment of the plan's reserves. The employer assumes all the risks. During this time, workers who did not have "pension" plans had to save and invest for retirement on their own or depend on social security benefits.

Today the lines are not as distinct. When a worker talks about having a "pension," it could be a defined-benefit plan, although that type of plan is less and less available. It could be, more likely, a defined-contribution plan where employees and

<sup>55</sup>Online Social Security Handbook, *supra* note 33, § 407.1: How Is the Widow(er)'s Benefit Rate Computed? (last rev. March 2001), [www.ssa.gov/OP\\_Home/handbook/handbook.04/handbook-0407.html](http://www.ssa.gov/OP_Home/handbook/handbook.04/handbook-0407.html).

<sup>56</sup>*Id.* § 407.2: When Is the Benefit Rate Less?

<sup>57</sup>Social Security Online, Widows, Widowers and Other Survivors: Qualify and Apply (last modified April 1, 2009), [www.ssa.gov/ww&os2.htm](http://www.ssa.gov/ww&os2.htm). For more specific information on social security Survivors Benefits for young children, see Online Social Security Handbook, *supra* note 33, § 410: When Is a Surviving Child Entitled to Child's Insurance Benefits? (last rev. March 2001), [www.ssa.gov/OP\\_Home/handbook/handbook.04/handbook-0410.html](http://www.ssa.gov/OP_Home/handbook/handbook.04/handbook-0410.html).

<sup>58</sup>Online Social Security Handbook, *supra* note 33, § 516: What Benefits May a Child Receive Based on Disability? (last rev. Jan. 30, 2006), [www.ssa.gov/OP\\_Home/handbook/handbook.05/handbook-0516.html](http://www.ssa.gov/OP_Home/handbook/handbook.05/handbook-0516.html). For more information, see Social Security Administration, SSA Pub. No. 05-10026, Benefits for Children with Disabilities (Jan. 2009), [www.socialsecurity.gov/pubs/10026.html](http://www.socialsecurity.gov/pubs/10026.html).

<sup>59</sup>Online Social Security Handbook, *supra* note 33, § 513: When Can You Receive Widow(er)'s Benefits Based on Disability? (last rev. Jan. 22, 2008), [www.ssa.gov/OP\\_Home/handbook/handbook.05/handbook-0513.html](http://www.ssa.gov/OP_Home/handbook/handbook.05/handbook-0513.html).

<sup>60</sup>*Id.* § 501: Entitlement to Disabled Worker's Benefits (last rev. Jan. 16, 2004), [www.ssa.gov/OP\\_Home/handbook/handbook.05/handbook-0501.html](http://www.ssa.gov/OP_Home/handbook/handbook.05/handbook-0501.html).

<sup>61</sup>*Id.* § 500: What Are the Types of Disability Protection Under Social Security? (last rev. Jan. 22, 2008), [www.ssa.gov/OP\\_Home/handbook/handbook.05/handbook-0500.html](http://www.ssa.gov/OP_Home/handbook/handbook.05/handbook-0500.html).

<sup>62</sup>The inception of 401(k) plans was in 1978.

sometimes their employers contribute a defined amount into each employee's "account" based on the employee's participation preference, salary, and years of employment. The employee decides within the legal limits how much to save, makes investment choices among those offered, and bears the market risk.

"Pension" also could be interpreted as the individual worker saving and investing for retirement in some kind of tax-preferred account such as an individual retirement account (IRA) or just individual investing with retirement in mind. Workers may have or participate in more than one "pension" or savings plan, and what starts out as one kind of plan may become another (e.g., when a lump sum is rolled into an IRA).

Unfortunately for most women, no matter how pensions and savings and investments are sliced and diced, those second and third legs of the retirement stool do not provide adequate retirement income. Other factors such as job tenure and how they deal with the lump-sum distributions that are a result of moving from job to job affect pensions and savings as well.

**Current Income from Pensions and Annuities.** While pensions provide the largest source of income for women in retirement next to social security, only a small portion of older women actually receive income from pensions or annuities. In 2006 only 28.4 percent of women older than 65 compared with 44.6 percent of men the same age received pensions or annuities.<sup>63</sup> Moreover, women's median annual benefits were signifi-

cantly lower.<sup>64</sup> For those 65 and older, benefits were \$11,142 for women and \$17,200 for men.<sup>65</sup>

**Defined-Contribution Plans.** The most significant change in the pension system during the past several decades is the type of plan that is now available. Around the time that women began entering the paid workforce in large numbers, the trend was away from traditional defined-benefit retirement plans to defined-contribution plans, for which many employees had to contribute directly from their salaries for their retirement savings. This trend put women at a distinct disadvantage because of their lower salaries and work patterns that are different from men's. A 2008 study showed the effect that earnings have on savings; even if a woman is offered a savings plan, she is less likely to contribute to it largely because she earns less.<sup>66</sup> The average balance for women in their 401(k) plans is \$56,320—nearly \$47,000 less than men's.<sup>67</sup>

**Job Tenure.** Most retirement plans require five years on the job to vest or earn the right to a nonforfeitable pension benefit and three years on the job for a 401(k) plan.<sup>68</sup> However, while the median number of years that both men and women who are wage and salary workers 25 and older had been with their current employer was nearly the same—5.2 and 4.9 years, respectively—vesting alone may not be enough to protect a woman worker in retirement.<sup>69</sup> Even though five years of work credit may give a worker the right to receive earned benefits, the benefit amount that five years of contributions

<sup>63</sup>Ken McDonnell, *Retirement Annuity and Employment-Based Pension Income, Among Individuals Age 50 and Over: 2006*, NOTES (Employee Benefit Research Institute, Washington, D.C.), Jan. 2008, figs. 1 & 2, [www.ebri.org/pdf/notespdf/EBRI\\_Notes\\_01a-2008.pdf](http://www.ebri.org/pdf/notespdf/EBRI_Notes_01a-2008.pdf).

<sup>64</sup>*Id.*

<sup>65</sup>*Id.*

<sup>66</sup>Press Release, Hewitt Associates, Hewitt Research Shows Women Much Less Prepared to Retire than Men (July 9, 2008), [www.hewittassociates.com/Intl/NA/en-US/AboutHewitt/Newsroom/PressReleaseDetail.aspx?cid=5346](http://www.hewittassociates.com/Intl/NA/en-US/AboutHewitt/Newsroom/PressReleaseDetail.aspx?cid=5346).

<sup>67</sup>*Id.*

<sup>68</sup>Employee Benefits Security Administration, U.S. Department of Labor, What You Should Know About Your Retirement Plan ch. 2: Earning Retirement Benefits: How Soon Do You Have a Right to Your Accumulated Benefits (2006), [www.dol.gov/ebsa/publications/wyskapr.html](http://www.dol.gov/ebsa/publications/wyskapr.html).

<sup>69</sup>Bureau of Labor Statistics, U.S. Department of Labor, *Table 1: Median Years of Tenure with Current Employer for Employed Wage and Salary Workers by Age and Sex, Selected Years, 1996–2008*, ECONOMIC NEWS RELEASE (Sept. 26, 2008), [www.bls.gov/news.release/tenure.t01.htm](http://www.bls.gov/news.release/tenure.t01.htm).

bring is not a large enough amount on which to live.

**Lump-Sum Distributions.** If a worker is participating in a plan and decides to leave the job, that money—depending on the size of the worker’s account—can be left where it is, rolled to another plan or IRA, or taken as a lump sum. Women move in and out of the labor force more than men and have lower earnings than men, meaning that they have less money to save in an individual account. Generally the smaller the lump-sum amount, the more tempting it is to consume rather than save it. Yet, for women, earning and rolling over 401(k) plan money into an IRA or another tax-qualified savings vehicle when they leave a job is key to their retirement income security.

Receiving benefits in a lump sum and not rolling them over can have serious implications. First, if benefits are cashed out and spent, little or no income remains for retirement. The Employee Benefit Research Institute found that 52.2 percent of lump-sum payment recipients were women and that women used almost one-quarter of their lump sums—whereas men used under one-fifth.<sup>70</sup> Second, taxes must be paid on a lump sum unless it is rolled into an IRA or other eligible savings plan.

#### IV. Two More Legs for the Stool

With pensions and savings merging and social security as the only stable leg remaining on the three-legged stool of retirement income, many older women have needed to add one or two more legs

to the old stool—work or poverty programs or both—for them to gain some semblance of income security.

##### A. Work: Fourth Leg

Working longer increases lifetime earnings, social security benefits, employer-sponsored pension credits, and other savings; it also shortens the period over which retirement savings must be spread.<sup>71</sup> For these reasons, that women are staying in the paid labor force longer than they used to can be interpreted as a positive development. During the past two decades the participation rate of women 55 and older in the workforce increased from 22.3 percent in 1988 to 33.9 percent in 2008.<sup>72</sup> Women 55 and over accounted for 18.2 percent of the total female labor force in 2008.<sup>73</sup> They also made up 46.9 percent of the total labor force 55 and over.<sup>74</sup>

Of course, continuing to work depends on whether individuals can find and retain jobs and whether their health allows them to continue working. Unemployment for all adult women increased from 4.3 percent in March 2008 to 7 percent in March 2009.<sup>75</sup> Although the unemployment rates are currently higher for men—8.8 percent—as the recession catches up with female-dominated jobs, women’s unemployment rates are expected to increase as well.<sup>76</sup>

##### B. Supplemental Security Income: Fifth Leg

The Supplemental Security Income (SSI) program directly deals with poverty. It pays monthly benefits to people who have

<sup>70</sup>Craig Copeland, *Retirement Plan Participation and Retirees’ Perception of Their Standard of Living*, ISSUE BRIEF No. 289 (Employee Benefit Research Institute, Washington, D.C.), Jan. 2006, figs. 7 & 9, [www.ebri.org/pdf/briefspdf/EBRI\\_IB\\_01-20061.pdf](http://www.ebri.org/pdf/briefspdf/EBRI_IB_01-20061.pdf).

<sup>71</sup>Richard W. Johnson, *Should People Work Longer, and Will They?* (2007), [www.urban.org/publications/411584.html](http://www.urban.org/publications/411584.html).

<sup>72</sup>Women’s Bureau, U.S. Department of Labor, *Older Women Workers, Ages 55 and Over*, 2008 (n.d.), [www.dol.gov/wb/factsheets/Qf-olderworkers55-08.htm](http://www.dol.gov/wb/factsheets/Qf-olderworkers55-08.htm) (“Population and Labor Force”).

<sup>73</sup>*Id.*

<sup>74</sup>*Id.*

<sup>75</sup>Bureau of Labor Statistics, U.S. Department of Labor, *Labor Force Statistics from the Current Population Survey: Monthly Data: Characteristics of the Unemployed tbl.D-16: Unemployment Rates by Age, Sex, Race, and Hispanic or Latino Ethnicity* (n.d.), [ftp://ftp.bls.gov/pub/suppl/empst.cpsseed16.txt](http://ftp.bls.gov/pub/suppl/empst.cpsseed16.txt); Press Release, Bureau of Labor Statistics, U.S. Department of Labor, *The Employment Situation: March 2009 tbl.A: Major Indicators of Labor Market Activity, Seasonally Adjusted (April 3, 2009)*, [www.bls.gov/news.release/archives/empst\\_04032009.pdf](http://www.bls.gov/news.release/archives/empst_04032009.pdf).

<sup>76</sup>Bureau of Labor Statistics, *supra* note 75 (tbl. A).

very low or no income and resources and who are disabled, blind, or 65 or older.<sup>77</sup> SSI benefits are not based on prior work or a family member's prior work. They are based on need and are paid from the general funds of the U.S. Treasury.<sup>78</sup>

A woman may receive both SSI and social security benefits if her social security benefit is below the SSI limit.<sup>79</sup> In 2009 the maximum federal SSI monthly benefit is \$674 for an eligible individual and \$1,011 for an eligible individual with an eligible spouse.<sup>80</sup> In January 2009 there were 7.5 million SSI beneficiaries—2 million of whom were older than 65.<sup>81</sup> Of those recipients over 65, almost 62 percent were women.<sup>82</sup>

## V. Action Steps

Despite the overall decline in poverty rates among older Americans during the past few decades, the likelihood of a woman being poor in retirement increases with age. Older single women and minority women are especially at risk. Women who have consistently stayed in the paid labor force, those who have generous pensions, and those who have not suffered from the financial consequences of health problems, marital status changes, or job layoffs are likely to anticipate a secure old age. However, even some of these women could find themselves at risk of outliving their assets and watching the value of their private pensions and savings decline as a result of divorce, inflation, high medical costs, long life spans, or some combination of these factors. For women with limited work histories—and especially for those who have always lived on the margin economically—the retirement picture looks particularly bleak.

As attorneys, we have an obligation to give people in our communities the best information and to make sure that vulnerable women know where to find help on basic financial skills—creating a budget, using credit wisely, and knowing how to access the best resources in their community.

What follows are some action steps for policymakers and lawmakers, lawyers and advocates, and women who are concerned with retirement security issues.

### A. Steps for Policymakers and Lawmakers

Eliminating the problem of women's poverty in retirement cannot be done quickly or easily. However, policymakers and lawmakers can help women move toward greater retirement security.

Most frequently discussed by academics, advocates, and policymakers are these policy options:

- Provide better public education in financial planning, including planning for contingencies such as death and divorce.
- Extend retirement plan coverage to lower-wage, part-time, and temporary workers.
- Increase the social security minimum benefit.
- Increase Survivors Benefits.
- Improve division of retirement income upon divorce.
- Extend retirement credits to women for caregiving.

<sup>77</sup>Laurel Beedon & Charles Ford, AARP Public Policy Institute, Supplemental Security Income (SSI): Yesterday, Today and Tomorrow 1 (2000), [www.aarp.org/research/assistance/ssi/aresearch-import-321-DD43.html](http://www.aarp.org/research/assistance/ssi/aresearch-import-321-DD43.html).

<sup>78</sup>*Id.*

<sup>79</sup>Social Security Online, *supra* note 53, Find an Answer to Your Question ("Can I Receive Social Security Benefits and SSI [Supplemental Security Income]?", Answer ID 320).

<sup>80</sup>*Id.*, SSI Federal Payment Amounts (last modified Oct. 16, 2008), [www.ssa.gov/OACT/COLA/SSI.html](http://www.ssa.gov/OACT/COLA/SSI.html) ("SSI Amounts for 2009").

<sup>81</sup>Office of Retirement and Disability Policy, Social Security Administration, Monthly Statistical Snapshot, May 2009, tbl.1 (n.d.), [https://www.socialsecurity.gov/policy/docs/quickfacts/stat\\_snapshot/](https://www.socialsecurity.gov/policy/docs/quickfacts/stat_snapshot/).

<sup>82</sup>Office of Retirement and Disability Policy, *supra* note 34, Supplemental Security Income: Recipient Characteristics tbl.7E.2: Percentage Distribution of Federally Administered Awards, by Sex, Age, and Eligibility Category, 2007, [www.ssa.gov/policy/docs/statcomps/supplement/2008/7e.html](http://www.ssa.gov/policy/docs/statcomps/supplement/2008/7e.html).

These are additional options:

- Develop a comprehensive national retirement policy as a basis for both retirement income and social security legislation.
- Help individuals understand the impact of decisions about taking and leaving jobs.
- Help individuals understand retirement risk, that is, the risk of individuals outliving their money due to not saving enough, loss of savings because of a drop in the market, or savings or investments not keeping up with inflation.
- Consider the impact of various forms of insurance on retirement planning.
- Develop a better system of financing and providing long-term care.
- Increase public awareness of the importance of saving.

### B. Steps for Your Clients

As a legal aid attorney, you may not have the opportunity to change national policy; however, you do have the opportunity to change individual lives. Here are four options about which you can tell your clients to make their retirement more secure:

- Get educated—ask for the facts: know your basic legal rights as a worker, as a single person, as a spouse or ex-spouse, or as a widow.
- Check your social security statement every year when you receive it in the mail (about three weeks before your birthday). This statement estimates your future social security benefits. Compare the information on the statement with your W-2 forms and tax returns to verify that it is correct. If there is an error, let the Social Security Administration know right away.
- Try out the new retirement estimator on the Social Security Administration's website ([www.ssa.gov/estimator](http://www.ssa.gov/estimator)).
- Contact the administrator of your retirement plan(s) to find out what ben-

efits you have earned from your current or past employer. Ask your spouse to do the same.

### C. What Women Need to Know if Contemplating Divorce

Helping your divorcing client be financially prepared is one of your most important tasks. Here are six questions that you can have your client ask.

- How can I find a knowledgeable attorney? Ask friends for references and contact the local bar association. (If the client is talking with you, she probably already has an attorney.)
- Will I qualify for a portion of my spouse's social security benefit? If you have been married for at least ten years, you may.<sup>83</sup>
- Will I be eligible for a portion of my spouse's pension income or retirement income or both? Each state has different rules to determine the amount for which you and your spouse are eligible.
- Is my husband allowed to give his non-social security retirement benefits to someone else? Either you or your lawyer must make sure that there are no withdrawals or loans pending divorce.
- Is my spouse allowed to select lifetime benefits under his pension plan in lieu of a joint and survivor annuity? You can prevent your spouse from selecting lifetime benefits in lieu of a joint and survivor annuity by having your attorney write the choice of a joint and survivor annuity into the divorce agreement.
- Does my divorce agreement have a life insurance settlement? Make sure that you and your children are protected.

#### Author's Acknowledgment

*I would like to thank Martha Patzer, communications manager, Women's Institute for a Secure Retirement, for her review and editing assistance.*

### COMMENTS?

We invite you to fill out the comment form at <http://tinyurl.com/JulyAugustSurvey>. Thank you.

—The Editors

<sup>83</sup>See *supra* note 54 and accompanying text.

## Resources

For lawyers and clients, the Women's Institute for a Secure Retirement lists these reliable resources—from government agencies to Administration on Aging pension help centers (giving free individual counseling and assistance to older individuals) to nonprofit organizations:

### GOVERNMENT AGENCIES

#### Administration on Aging

202.619.0724  
www.aoa.gov

#### Centers for Medicare and Medicaid Services

800.Medicare  
www.medicare.gov

#### Pension Benefit Guaranty Corporation

800.400.7242  
202.326.4000  
www.pbgc.gov

#### Securities and Exchange Commission Office of Investor Education and Assistance

202.942.8088  
www.sec.gov

#### Social Security Administration

800.772.1213  
www.ssa.gov

#### U.S. Department of Labor Division of Pensions Through Qualified Domestic Relations Orders

866.275.7922  
www.dol.gov/ebsa/publications/qdros.html

#### U.S. Department of Labor Employee Benefits Security Administration

866.444.EBSA  
www.dol.gov/ebsa

#### U.S. Railroad Retirement Board

877.772.5772  
www.rrb.gov

### PENSION HELP CENTERS

#### Pension Rights Center

202.296.3776  
www.pensionrights.org

#### Mid-America Pension Rights Project

Elder Law of Michigan  
(serving Michigan, Tennessee,  
and parts of Pennsylvania)  
517.485.9164  
866.735.7737  
866.400.9164  
www.mid-americanpensions.org  
www.elderlawofmi.org

#### Mid-Atlantic Pension Rights Project

New York Pension Rights Office  
(serving New York and New Jersey)  
800.355.7714  
www.knowyourpension.org/pensions/  
aopensioncounselingprojects/mid\_atlantic\_  
pension\_rights\_project.aspx

#### New England Pension Assistance Project

Pension Action Center at  
University of Massachusetts Boston  
(serving Connecticut, Maine, Massachusetts,  
New Hampshire, Rhode Island, and Vermont)  
888.425.6067  
617.287.7307  
www.pensionaction.org

#### Ohio Pension Rights Project

Pro Seniors Inc.  
(serving Ohio, Kentucky,  
and parts of Pennsylvania)  
800.488.6070  
513.345.4160  
www.proseniors.org

#### South Central Pension Rights Project

(serving Missouri, Texas, Oklahoma,  
Louisiana, and Arkansas)  
800.443.2528  
www.southcentralpension.org

#### Upper Midwest Pension Rights Project

Minnesota Pension Rights Office  
Minnesota Senior Federation  
(serving Minnesota, Wisconsin, North  
Dakota, and South Dakota)  
866.783.5021  
www.Mnseniors.org

#### Iowa Pension Rights Office

Iowa Legal Aid  
(serving Iowa)  
800.532.1275  
515.282.8161  
www.iowalegalaid.org

#### Western States Pension Assistance Project

California Senior Legal Hotline  
(serving California, Nevada, Arizona, and  
Hawaii)  
800.222.1753  
916.551.2140  
www.seniorlegalhotline.org

### NATIONAL NONPROFIT RESOURCES

#### AARP

888.687.2277  
www.aarp.org

#### American Savings Education Council

202.659.0670  
www.asec.org

#### Benefits Link

407.644.4146  
http://benefitslink.com/index.html

#### Credit Union National Association

800.356.9655  
www.cuna.org

#### National Alliance for Caregiving

www.caregiving.org

#### National Association for Area Agencies on Aging

202.872.0888  
www.n4a.org

#### National Council on the Aging

202.479.1200  
www.ncoa.org

#### National Foundation for Credit Counseling

301.589.5600  
www.nfcc.org

#### Profit Sharing/401(k) Council of America

312.419.1863  
www.401k.org

#### Women's Institute for a Secure Retirement

202.393.5452  
www.wiserwomen.org

### MORE

#### National Pension Lawyers Network

617.287.7324  
www.pensionaction.org/npln.htm

#### Pension Assistance List

American Academy of Actuaries  
202.223.8196  
www.actuary.org/palprogram.asp

#### Arizona

Pima Council on Aging  
520.790.7262  
www.pcoa.org

#### Chicago

Chicago Pension Rights Project  
Legal Assistance Foundation of  
Metropolitan Chicago  
312.347-8358  
www.lafchicago.org/content/view/17/45/

#### Kentucky

Legal Helpline for Older Kentuckians  
800.200.3633  
www.ajfky.org/lhok.html

#### Pennsylvania

SeniorLAW Center  
877.727.7529  
www.seniorlawcenter.org

# Subscribe to CLEARINGHOUSE REVIEW at [www.povertylaw.org](http://www.povertylaw.org)

CLEARINGHOUSE REVIEW: JOURNAL OF POVERTY LAW AND POLICY is the advocate's optimal resource for analyses of legal developments, innovative strategies, and best practices. An annual subscription entitles you to six hard-copy issues of the REVIEW and a user name and password to access our online archive of twenty years of articles. You also have free access to webinars, discussion boards, and readers' conference calls.

## Site Licenses Now Available to Nonprofit Subscribers

For a supplemental fee, nonprofit subscribers to the REVIEW are eligible to purchase a site license to access REVIEW materials at [www.povertylaw.org](http://www.povertylaw.org). A site license enables all staff members at your organization to access our resources without having to log in or remember a password.

Annual Subscription Price:	Onetime Only Offer for Site License Fee:
<input type="checkbox"/> \$250 for nonprofit entities (including law school clinics)	<input type="checkbox"/> \$25 for organizations with 1–25 attorneys and paralegals
<input type="checkbox"/> \$105 for Legal Services Corporation–funded organizations (special discount)	<input type="checkbox"/> \$50 for organizations with 26–50 attorneys and paralegals
	<input type="checkbox"/> \$75 for organizations with 51–99 attorneys and paralegals
	<input type="checkbox"/> \$100 for organizations with 100+ attorneys and paralegals

## Special Subscription Order Form

Name \_\_\_\_\_

Organization \_\_\_\_\_

Street address \_\_\_\_\_ Floor, suite, or unit \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

E-mail \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Number of subscriptions \_\_\_\_\_ x unit cost (see above) = \$ \_\_\_\_\_

Supplemental Site License Fee \$ \_\_\_\_\_

Total cost \$ \_\_\_\_\_

### Payment

My payment is enclosed.  
*Make your check payable to **Sargent Shriver National Center on Poverty Law**.*

Charge my credit card: Visa or Mastercard.

Card No. \_\_\_\_\_ Expiration Date \_\_\_\_\_

Signature \_\_\_\_\_

*We will mail you a receipt.*

Bill me.

### Please mail or fax this form to:

Sargent Shriver National Center on Poverty Law  
50 E. Washington St. Suite 500  
Chicago, IL 60602  
Fax 312.263.3846

CUT HERE