

Statement of Pat Freeman  
New Jersey Older Women's League

At the

Social Security Forum

Sponsored by Representative Rush Holt

January 25, 2005

The Older Women's League (OWL) is a national organization which addresses issues of concern to midlife and older women. Since its beginning OWL has had Social Security on its agenda. Any reduction in Social Security benefits disproportionately affect women. Women's earnings are lower than men's. Because of child rearing and care giving responsibilities, women have fewer years in the work force. Women are three times more likely to lose a spouse than men; more than half of elderly widows now living in poverty were not poor before the death of their husbands. Spouses must spend down assets when their partners are institutionalized; although they can keep their home, most can't afford the upkeep without income from assets. Since women live longer than men, they are in need of long term care, most often provided by family members, usually daughters.