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Targeting Social Security and Supplemental Security Income benefits to frail elderly women

- 1 WHEREAS Social Security comprises 90 percent of income for 37 percent of older women;
- 2 WHEREAS almost 75 percent of impoverished older persons are women;
- 3 WHEREAS 19 percent of women who live alone are impoverished;
- 4 WHEREAS persons who are 85 years old or older have significantly lower incomes than people aged 65-74;
- 5 WHEREAS in 1989, 60 percent of older black and Hispanic women who lived alone had incomes below the poverty level;
- 6 WHEREAS studies show that the rate of impoverishment of older women will continue to increase for the next 20 years unless changes in policy are made;
- 7 WHEREAS many people do not understand eligibility requirements, Social Security benefits, or how to apply for them; and
- 8 WHEREAS the Supplemental Security Income (SSI) program is a cornerstone program in fighting poverty among older people;

THEREFORE, BE IT RESOLVED by the 1995 White House Conference on Aging to support policies that:

- 9 Amend the Social Security Act so that an individual's cash benefit level will not drop below the poverty level upon reaching age 80;
- 10 Direct the Social Security Administration to publish and distribute current information sources, including A Guide to Social Security for Women, in languages that make it accessible to diverse populations and designed for all ages;
- 11 Direct the Social Security Administration to undertake an aggressive education and outreach effort to inform women of their rights and responsibilities regarding Social Security;
- 12 Raise the SSI benefit level to 120 percent of poverty;
- 13 Amend the Social Security Act to credit a worker's record with a base amount for each year the worker had a child under age 7 living with him/her or the worker was caring for a severely disabled spouse, parent, or close family member, and the worker had no or minimal covered earnings.