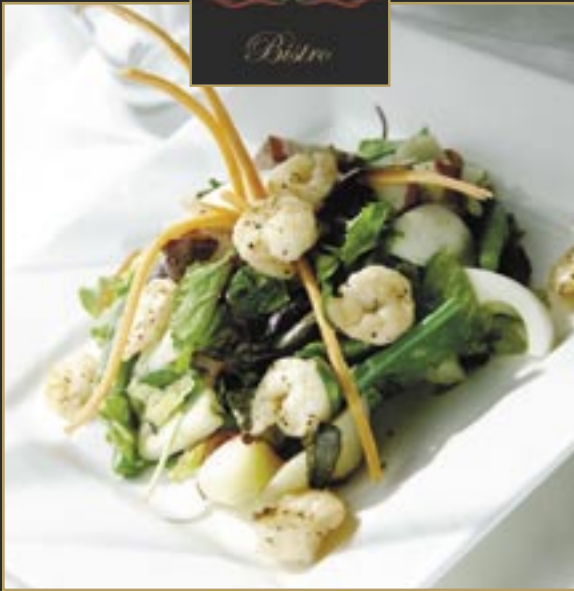


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Women must focus on retirement income

By Martina J. Segeth-Grodkiewicz, State Farm® agent

Whether they are the breadwinner in their household or not, preparing for retirement should be extremely important to women. One item of planning that must be considered is the financial situation of the surviving spouse and what can be done to prepare for a potential shortfall.

Women survive their spouses more often than men. The Administration on Aging estimates that seven of 10 women will outlive their husbands,[1] highlighting the need for retirement planning even more.

Unfortunately, women are often at a disadvantage when it comes to resources available for retirement. The average woman spends nearly 15 years away from the workforce, while the average man will be away for 1.6 years. This translates into lower benefits from company pensions, 401(k) plans and Social Security.

Various estimates indicate expenses after the death of a husband will be 80 percent of what they had been when he was alive. Unfortunately, a widow's income may likely be much less than that. Of all elderly persons with income below the poverty level, over 70 percent are women.[2] More than half were much better off financially before their husbands died.

Less time in the workforce may also mean fewer women qualify for health benefits. This can put an even greater burden on their retirement income.

It is imperative for women to start saving now for their retirement, which can be accomplished through several savings vehicles. It is equally important to protect your nest egg through adequate life insurance coverage and insurance options should your health care needs change. Adequate planning for retirement and surviving a spouse can be a deciding factor in living comfortably.

Taking the time to examine the household finances and planning carefully will help to ensure there are adequate means of support for either spouse during the golden years. Talk to a qualified individual about your retirement needs to prepare for and enjoy a comfortable retirement.

[1] 'Older Women,' Administration On Aging, 2000, p.1 [2] Ibid. p. 1



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