

The Economic Consequences of Widowhood for Older Minority Women

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Abstract

Purpose: We compare the economic consequences of widowhood for preretirement age and early-retirement age Black, Hispanic, and non-Hispanic White women. **Methods:** We use the 1992 and 2000 waves of the Health and Retirement Study to assess the effects of widowhood on the household incomes and assets of non-Hispanic White, Black, and Hispanic women who were 51 years of age or older at baseline ($N = 4,544$). **Results:** For women of all racial and ethnic groups, marital disruption, including widowhood, results in a substantial decline in household income and assets. Net of demographic controls, the relative loss is far greater for Black and Hispanic widows than for non-Hispanic White widows. **Implications:** The data reveal a substantial widowhood penalty for total household income and net worth for women in each racial and ethnic group. However, the findings suggest that minority widows are at a particularly high risk of poverty in late life, given that they have lower incomes and fewer assets to begin with. Implications of the results for the financial security of women approaching retirement are discussed.

[Assets](#), [Black and Hispanic Women](#), [Health and Retirement Study](#), [Income](#), [Widowhood](#)

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