

# “A woman’s work is never done.”



THAT’S WHAT MANY WOMEN FIND OUT  
WHEN THEY WANT TO RETIRE.



The number of women over 65 who are still working has increased by more than a third in the past ten years. Why are retirement-age women increasingly chained to their jobs?

Well, women live longer than men, so their retirement savings have to stretch farther. Women earn less – 77¢ for every dollar a man earns – so they save less. And they work fewer years – the average woman spends 11 years out of the workforce caring for children or elderly parents.

How can we help women find a way to retire when they want to? **Allstate has some thoughts:**

**1. MAKE EVERY EARNING YEAR COUNT.**

Right now, only 47% of working women participate in a company retirement plan. American businesses can do much more to help that number grow.

401(k) programs – such as company matches and automatic enrollment – as well as encouraging participation by part-time workers are all proven ways to help build savings.

**2. EDUCATE WITH FINANCIAL SEMINARS.**

Knowledge is power: 53% of women with a retirement plan said they would increase their annual contributions after they attended a financial education seminar at work.

**3. PROMOTE SPOUSAL IRAs.**

Non-working women can invest up to \$5,000 per year to grow tax-deferred in a Spousal IRA, as long as there is a spouse in the workforce.

These ideas can help women work longer not because they have to, but because they want to. **Learn more and join the debate at [www.WSJ.RetirementDebate.com](http://www.WSJ.RetirementDebate.com).**

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