PENSION RIGHTS CENTER

Media Contact
Karen Friedman
KFriedman@PensionRights.org
(202) 320-6518

**FOR IMMEDIATE RELEASE**

**Pension Rights Center Participates in Women's Retirement Security Day**

*Washington, DC – July 14, 2026* – Today, the Pension Rights Center joins the American Retirement Association (ARA) and an array of employers, financial professionals, policymakers and community organizations in participating in the first Women's Retirement Security Day.

Women's Retirement Security Day is focusing on the unique challenges women face that can lead to economic insecurity in retirement – and promoting ways of addressing these challenges.

Among these challenges:

- Even with greater participation in the workforce, women earn less than men and often take breaks from paid work for caregiving responsibilities that lead to lower lifetime earnings and lower retirement income balances.
- Women also tend to live longer than men, so their lower retirement savings must last longer.
- Widowhood, divorce and separation can also disproportionately affect women's retirement income.

On the last point, the Pension Rights Center has convened the Initiative on Women and Retirement at Divorce – in conjunction with diverse stakeholders including retiree organizations, women's groups, employers, financial institutions, family law attorneys and judges.

This common ground Initiative is working to ensure that women (and all spouses) going through divorce are informed about what needs to be done to get a share of their spouse's retirement benefits – such as 401(k)-type plans and pension benefits – and to address obstacles they face to help make the process easier for everyone.

The Pension Rights Center and the Initiative just released two updated fact sheets to help women and their lawyers navigate the intricacies of splitting retirement benefits at divorce and explaining how to obtain qualified domestic relations orders (QDROs), the key legal document needed under federal law to divide private pensions and 401(k)s during a divorce.

“Securing retirement benefits at divorce can mean the difference between a financially secure future and just scraping by,” said Karen Friedman, the Executive Director of the Pension Rights Center. “Yet all too many spouses leave retirement benefits on the table during divorce because they don’t know they may be entitled to them. People need to know that retirement benefits – both 401(k)-plan type benefits and pensions – are often the most valuable financial assets in a marriage (other than the family home) and knowing how to retain share of these benefits may be critical to women (and all spouses) in securing their financial future.”

**About the Pension Rights Center**

The PRC is a non-partisan non-profit consumer rights organization founded in 1976 with the mission of protecting and promoting the retirement security of workers, retirees and their families. The PRC also provides direct services to more than 2,000 individuals annually as well as serving as the resource center for six regional pension counseling and information projects covering 31 states that provide free legal assistance and advice to individuals with retirement benefit problems. Learn more: https://pensionrights.org/

###