

Social Security: Vital to Alabama Women and Families

Social Security is a family insurance plan that provides retirement benefits and life and disability insurance to Alabama's working families.

- About 1 in 5 residents – about 1,012,200 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 92 percent of residents 65 and older receive Social Security benefits.
- About 104,100 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 270,700 disabled workers and their family members receive Social Security benefits.
- About 89,800 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

Alabama women depend on modest Social Security benefits to get by.

- Women are a majority of both adult beneficiaries and beneficiaries 65 and older.
- The average Social Security benefit for women 65 and older is about \$11,500 per year, compared to about \$15,600 for men 65 and older.
- Older women rely more on income from Social Security than older men do. Median income for women 65 and older living alone is \$15,800 per year – and Social Security represents 71 percent of that amount. Median income for comparable men is \$18,200 – and Social Security represents 62 percent of that amount.

Social Security is a critical anti-poverty program for Alabama women and families.

- Social Security lifted 471,000 residents out of poverty, including 43,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 51 to 13 percent for all women 65 and older, and from 63 to 24 percent for older women living alone.
- Social Security also reduced the poverty rate for African-American women 65 and older from 69 to 29 percent.

Sources: Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2010, *available at* <http://www.ssa.gov/policy/docs/statcomps/supplement/>, and OASDI Beneficiaries by State and County, 2010, *available at* http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2010/index.html. Calculations of Social Security's share of median income and impact on poverty based on U.S. Census Bureau, Current Population Survey (CPS), Annual Social and Economic Supplement (2007-2010, averages over 3 or 4 years depending on sample size) (using CPS Table Creator II, *available at* http://www.census.gov/hhes/www/cpstc/apm/cpstc_altpov.html).