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Social Security: Vital to Arkansas Women and Families

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

- About 1 in 5 residents – about 635,000 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 93 percent of residents 65 and older receive Social Security benefits.
- About 63,800 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 169,000 disabled workers and their family members receive Social Security benefits.
- About 51,900 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

Arkansas 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 $11,300 per year, compared to about $15,000 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 $15,500 per year – and Social Security represents 75 percent of that amount. Median income for comparable men is $15,600 – and Social Security represents 76 percent of that amount.

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

- Social Security lifted 246,000 residents out of poverty, including 11,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 60 to 14 percent for all women 65 and older, and from 74 to 26 percent for older women living alone.

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).