

Social Security: Vital to Kentucky Women and Families

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

- About 1 in 5 residents – about 871,400 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 92 percent of residents 65 and older receive Social Security benefits.
- About 87,900 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 240,700 disabled workers and their family members receive Social Security benefits.
- About 86,100 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

Kentucky 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 \$11,200 per year, compared to about \$15,100 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 \$16,100 per year – and Social Security represents 73 percent of that amount. Median income for comparable men is \$22,700 – and Social Security represents 58 percent of that amount.

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

- Social Security lifted 424,000 residents out of poverty, including 33,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 59 to 12 percent for all women 65 and older, and from 75 to 22 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, 2009, *available at* http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2009/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).