

Social Security: Vital to Maine Women and Families

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

- About 1 in 4 residents – about 299,900 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 95 percent of residents 65 and older receive Social Security benefits.
- About 24,200 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 69,600 disabled workers and their family members receive Social Security benefits.
- About 22,500 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

Maine 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 \$11,100 per year, compared to about \$14,900 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 \$17,100 per year – and Social Security represents 68 percent of that amount. Median income for comparable men is \$26,100 – and Social Security represents 51 percent of that amount.

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

- Social Security lifted 121,000 residents out of poverty, including 6,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 53 to 11 percent for all women 65 and older, and from 65 to 18 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).