

## Social Security: Vital to Maryland Women and Families

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

- About 1 in 7 residents – about 826,400 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 86 percent of residents 65 and older receive Social Security benefits.
- About 64,000 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 131,500 disabled workers and their family members receive Social Security benefits.
- About 66,700 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

**Maryland 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 \$12,500 per year, compared to about \$16,100 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 \$20,800 per year – and Social Security represents 57 percent of that amount. Median income for comparable men is \$25,400 – and Social Security represents 49 percent of that amount.

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

- Social Security lifted 240,000 residents out of poverty, including 11,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 39 to 10 percent for all women 65 and older, and from 55 to 17 percent for older women living alone.
- Social Security also reduced the poverty rate for African-American women 65 and older from 40 to 18 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, 2009, *available at* [http://www.ssa.gov/policy/docs/statcomps/oasdi\\_sc/2009/index.html](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](http://www.census.gov/hhes/www/cpstc/apm/cpstc_altpov.html)).