



Social Security: Vital to Maryland Women and Families

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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 872,900 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 86 percent of residents 65 and older receive Social Security benefits.
- About 65,100 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 146,900 disabled workers and their family members receive Social Security benefits.
- About 64,400 widowed spouses receive Social Security survivor's 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 (57 percent of both).
- The average Social Security benefit for women 65 and older is about \$13,400 per year, compared to about \$17,100 for men 65 and older.

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

- Social Security lifted 266,000 residents out of poverty, including 13,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 40 percent to 10 percent for all women 65 and older, and from 59 percent to 18 percent for older women living alone.
- Social Security also reduced the poverty rate for African-American women 65 and older from almost 42 percent to 15 percent.

Sources: Social Security Administration, Annual Statistical Supplement to the Social Security Bulletin, 2012, available at <http://www.ssa.gov/policy/docs/statcomps/supplement/>, and OASDI Beneficiaries by State and County, 2011, available at http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2011/index.html. Calculations of Social Security's impact on poverty based on U.S. Census Bureau, Current Population Survey (CPS), Annual Social and Economic Supplement (2008-2011, averages over 4 years) (using CPS Table Creator, available at <http://www.census.gov/cps/data/cpstablecreator.html>).