

## Social Security: Vital to Montana Women and Families

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

- About 1 in 5 residents – about 192,700 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 94 percent of residents 65 and older receive Social Security benefits.
- About 13,300 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 31,600 disabled workers and their family members receive Social Security benefits.
- About 15,700 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

**Montana 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 \$15,100 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 \$17,700 per year – and Social Security represents 72 percent of that amount. Median income for comparable men is \$22,800 – and Social Security represents 53 percent of that amount.

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

- Social Security lifted 91,000 residents out of poverty, including 1,000 children.
- Social Security dramatically reduced the poverty rate for women 65 and older from 60 to 6 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, 2010, *available at* [http://www.ssa.gov/policy/docs/statcomps/oasdi\\_sc/2010/index.html](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/cpssc/apm/cpssc\\_alt pov.html](http://www.census.gov/hhes/www/cpssc/apm/cpssc_alt pov.html)).