

Social Security: Vital to Texas Women and Families

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

- About 1 in 8 residents – about 3,320,800 people – receives disability, survivor, and/or retirement benefits from Social Security.
- 89 percent of residents 65 and older receive Social Security benefits.
- About 303,100 children receive Social Security benefits because of the loss of a parent's income due to death, disability or retirement.
- About 634,100 disabled workers and their family members receive Social Security benefits.
- About 324,900 widowed spouses receive Social Security survivor's benefits. (Nationally, women represent virtually all (99 percent) of spouses receiving survivor benefits.)

Texas 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 \$11,400 per year, compared to about \$15,500 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 \$16,800 per year – and Social Security represents 66 percent of that amount. Median income for comparable men is \$24,700 – and Social Security represents 53 percent of that amount.

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

- Social Security lifted 1,281,000 residents out of poverty, including 102,000 children.
- Social Security dramatically reduced poverty rates for women 65 and older: from 48 to 15 percent for all women 65 and older, and from 68 to 23 percent for older women living alone.
- Social Security also reduced poverty rates for minority women 65 and older: from 60 to 25 percent for older African-American women and from 59 to 27 for older Hispanic women.

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).