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Income Security and the Elderly: Securing Gains Made in the War on Poverty
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Chairman Nelson, Ranking Member Collins, and members of the Committee, thank you for giving me the opportunity to testify today on behalf of the National Women's Law Center and for focusing attention on poverty and economic insecurity among the elderly. This issue is too often overlooked, because elderly poverty has been dramatically reduced over the last 50 years,[1] thanks to improvements in public programs that support older Americans. But, elderly poverty remains a challenge today. And trends in the labor market, marriage and family life, and retirement policies mean that future retirees are also economically vulnerable.[2]

Nearly four million Americans 65 and older are poor, with women and people of color at the highest risk of poverty.[3] Those statistics are under the official poverty measure; when a more comprehensive and updated measure of poverty is used, the number of poor older Americans increases to over 6.4 million.[4]

These statistics are grim, but they don't convey what living in poverty means for the individuals behind the numbers: buying the cheapest food available and skipping meals altogether. Cutting pills in half. Suffering the pain of an abscessed tooth because going to the dentist is out of the question. Shivering in winter and sweltering in summer to keep down utility bills, assuming utilities are still connected.

Public and private programs provide critically needed help to millions of vulnerable seniors. But for some, the help falls short of their needs or they fall through the cracks altogether.

My testimony will present key statistics about poverty among older Americans; examine the anti-poverty impact of various public programs—what they are accomplishing and where they are falling short; review trends affecting the economic security of future retirees; and offer recommendations of ways this Congress can continue the work of reducing poverty among older Americans.

Elderly poverty is much higher under an updated measure of poverty

First, a few key facts. Under the official poverty measure used by the Census Bureau, more than 3.9 million older Americans—9.1 percent of all older Americans—were living in poverty in 2012, defined as an income below $11,011 for an individual.[5] Two out of three poor elders were women; the official poverty rate for all women 65 and older was 11.0 percent, compared to 6.6 percent for older men.[6] Some groups of elders are especially vulnerable, as Table 1, appended to this testimony, shows: about one in five women living alone (19 percent), African American women (21 percent), Hispanic women (22 percent), and Hispanic men (19 percent) were poor, and more than one in four older Native American women (27 percent) were poor. Three out of ten poor elders – nearly 1.2 million – live in deep poverty, with incomes less than 50 percent of the poverty line.[7] And, although poverty stabilized for most demographic groups between 2011 and 2012, the number of seniors living in deep poverty increased significantly, by 25 percent.[8]

The official poverty measure, developed in the 1960s, understates the challenges that older Americans face. The basic measure of need it uses is woefully out of date, does not take account of geographic differences, and assumes that elders need less income than younger Americans.[9] It fails to take account of significant expenditures, including out-of-pocket medical expenses, taxes, and work-related expenses such as transportation and child care that affect the amount of income people have available to meet basic needs.[10] On the other side of the equation, the official poverty measure does not count as "income" non-cash benefits such as Supplemental Nutrition Assistance Program (SNAP) benefits (formerly Food Stamps) and housing subsidies, or after-tax income such as the Earned Income Tax Credit, although it does count cash benefits such as income from Social Security, Supplemental Security Income (SSI), and unemployment insurance (UI).[11]

The Supplemental Poverty Measure (SPM) developed by the Census Bureau addresses these issues, and paints a different – and bleaker – picture of poverty among older Americans. The poverty rate for people 65 and older jumps from 9.1 percent under the official measure to 14.8 percent under the SPM – an increase of 63 percent.[12] In contrast, the poverty rate for the total population is only slightly higher under the SPM: 15.1 percent under the official poverty measure v. 16.0 percent under the SPM.[13]

The rates of elderly poverty vary among the states, as Table 2, appended to this testimony, shows. For example, Florida's official poverty rate for older Americans is 9 percent, the same as the national average, but under the SPM, elderly poverty is 17 percent: two percentage points higher than the national average. Maine's elderly poverty rate is 8 percent under the official measure, and 12 percent under the SPM, both below the national average.

When looking at deep poverty, the SPM and official poverty rates tell an even more dramatic story. The percentage of seniors in deep poverty is substantially higher under the SPM than under the official poverty measure: 4.7 percent v. 2.7 percent, an increase of 74 percent.[14] In contrast, for the total population, the deep poverty rate is lower under the SPM (5.2 percent) than under the official measure (6.7 percent).[15]

The main reason that the rates of poverty and deep poverty among seniors are so much higher under the Supplemental Poverty Measure is that it takes account of out-of-pocket medical costs.[16] Out-of-pocket medical expenses consume 14 percent of the budgets of Medicare households – nearly three times the share of health spending of non-Medicare households.[17] The higher burden of health care costs is the result of both higher health care spending and lower incomes. Half of Medicare beneficiaries have incomes of less than $23,500 per person, and one-quarter of less than $14,400[18] – so after paying for health care, they have little left to pay for food, housing, utilities, and other basics.

Public programs have dramatically reduced poverty among older Americans—but still fall short

Poverty among older Americans, under either measure, would be unimaginably worse without our nation's social insurance and safety net programs, several of which are described below.

Our Social Security system is the foundation of retirement security for most older Americans. It provides at least 50 percent of the income of over half of older couples and three out of four nonmarried elders, and is virtually the only source of income for 22 percent of couples and 45 percent of nonmarried elders.[19] It is also our nation's largest and most successful anti-poverty program, lifting 15.3 million older Americans above the official poverty line in 2012.[20] Without Social Security, nearly half of all women 65 and older and four in ten men 65 and older would be poor.[21] And nearly four in ten women 65 and older and nearly three in ten men 65 and older would be deeply poor,[22] with an income of less than $460 per month for an elderly individual who lives alone.[23] More detailed information about the impact of Social Security in lifting older men and women out of poverty by race and ethnicity is provided in Table 1, appended to this testimony.

Congress has made significant improvements in Social Security over the years – expanding coverage, adding disability benefits, creating and expanding eligibility for divorced spouses, making cost-of-living adjustments automatic, increasing benefits for widowed spouses.[24] These improvements have made Social Security a more effective income security program: indeed, a careful study found that all of the reduction in elderly poverty between 1967 and 2000 can be attributed to improvements in Social Security benefits, not to workers' labor market experience.[25]

Yet despite Social Security, elderly poverty and economic insecurity remain serious problems. Benefits are modest: the average Social Security benefit for women 65 and older is about $13,100 per year, compared to about $17,200 for men 65 and older.[26] Some poor elders are not eligible for Social Security benefits – and some receive benefits that are too low to lift them out of poverty. About 40 percent of female retirees receive worker benefits that would not provide a poverty-level income, compared to less than 20 percent of male retirees.[27]

Social Security benefits are proportional to lifetime earnings. As a result, even though the formula is progressive – giving low-income workers benefits that represent a higher percentage of their preretirement earnings – benefits will be low for workers with low lifetime earnings. This includes many women, whose wages still are lower than men's and who still are more likely to work part time or take time out of the workforce for caregiving.

Social Security has some features designed to improve benefits for women and other low earners, but they need to be updated. For example, Social Security has an alternative benefit formula, the Special Minimum Benefit (SMB), which was intended to "provide long-term workers with an income that would free them from dependency on welfare."[28] But shortcomings in the design of the current SMB, which was indexed to prices rather than wages, have made it virtually meaningless: fewer than 64,000 people – a little over one-tenth of one percent of all beneficiaries[29] – receive benefits under the SMB, and it will soon disappear altogether.

Social Security does not provide credit for caregiving work, as the pension systems of most other developed countries do.[30] The only way Social Security recognizes caregiving is indirectly, through spousal benefits. But many caregivers do not qualify for spousal benefits.[31] And the structure of the benefit for surviving spouses leaves many widows vulnerable. A surviving spouse is eligible for a benefit worth up to 100 percent of the worker's benefit, assuming both claim benefits at their full retirement age. But this produces a drop in household Social Security benefits at widowhood of 33 percent to 50 percent. The drop is steepest for couples with equal earnings, and survivor benefits are further reduced if either claimed benefits before full retirement age.[32] Although the cost of maintaining a household declines when there is only one person to support, based on the Census Bureau's poverty thresholds, a one-person elderly household needs 79 percent of the income of a two-person household to maintain the same standard of living.

Supplemental Security Income (SSI) was created in 1972 to provide a federal base of income support to low-income elders and people with disabilities. SSI is making a difference: in 2012, it lifted nearly 317,000 seniors out of poverty and nearly 450,000 out of deep poverty.[33] Because women are a large majority of the elderly poor, SSI is particularly important to women – over two-thirds of SSI beneficiaries aged 65 and older are women.[34]

But when we see that millions of seniors are left to live in poverty, we know that SSI is not meeting the need. Even for those who receive SSI benefits, payments are not enough to lift an elderly person out of poverty: the maximum federal SSI benefit is $721 per month for an individual, or $8,657 a year.[35] And SSI failed to respond to the recent increase in deep poverty among seniors. Between 2011 and 2012, the number of Americans 65 and older in deep poverty rose by 235,000;[36] however, the number of SSI recipients 65 and older increased by fewer than 23,000.[37] When the growth in the number of elders in deep poverty is more than ten times the growth in the number of elders receiving SSI, we know our safety net for poor elders is failing.

SSI has changed little since it was enacted over 40 years ago. For example, when President Nixon signed the program into law in 1972, SSI beneficiaries were permitted to retain $20 per month in "unearned income," including Social Security benefits, and $65 per month in earned income, before their SSI benefits would be reduced dollar for dollar.[38] Those amounts have not been changed in over 40 years; if they had kept pace with inflation, the $20 general income disregard would be over $110 per month and the earned income disregard would be over $357 per month today.[39] Since a majority of SSI beneficiaries aged 65 and older (56.4 percent) also have earned modest Social Security benefits,[40] allowing them to retain more of their Social Security benefits would boost the incomes of many vulnerable seniors.[41]

Congress has not changed the resource limits that determine eligibility for SSI in 30 years. An elderly individual can have no more than $2,000 in available assets; an elderly couple, no more than $3,000. This means that to get help from SSI, applicants must be completely destitute, unable to keep a meaningful reserve to deal with emergencies. Moreover, savings held in an IRA or other qualified retirement plan count toward these limits, penalizing low-income individuals who have struggled to save for retirement. [42]

There are other barriers to accessing SSI assistance. About one of three elderly SSI applicants has a primary language other than English and they are more likely to be living with a disability than their contemporaries.[43] Complex and harsh program rules add to the challenges faced by applicants, beneficiaries, and the Social Security Administration, which administers the program. For example, if a family member or friend provides food or other in-kind support to an SSI beneficiary, cash benefits are subject to reduction.[44] Inadequate funding for the Social Security Administration has limited its outreach and education efforts about SSI, and its ability to handle SSI appeals in a timely way.[45]

The Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps, helps low-income individuals and families put food on the table. Seniors represent a substantial share of the SNAP caseload: for example, in Florida, over one-third of households receiving SNAP benefits include someone age 60 and older,[46] and in Maine, over one-quarter.[47] SNAP is another important anti-poverty program; if SNAP benefits were included as income in the official poverty measure, the program would be credited with lifting 335,000 seniors above the poverty line in 2012 along with 1.6 million children,[48] and with lifting more than 72,000 seniors out of deep poverty – 71 percent of whom were women.[49] Participation in food assistance programs creates positive health impacts for seniors, which in turn helps save on health care costs and improves their quality of life.[50] But only about one-third of eligible seniors receives SNAP assistance, far lower than the participation rates for eligible children (86 percent) and eligible individuals overall (67 percent).[51] And for those receiving SNAP assistance, benefits average less than $1.40 per meal; they were reduced when Congress ended the increase in SNAP benefits provided by the American Recovery and Reinvestment Act of 2009 in November 2013.[52]

Some seniors are continuing to work, or trying to, to increase their economic security. In the wake of the Great Recession, while overall labor force participation declined from 66 percent in 2008 to just over 63 percent in 2013, labor force participation for people 65 and older increased from less than17 percent in 2008 to nearly 19 percent in 2013: the highest it has been in over 50 years.[53] But their efforts have met with mixed success. The median earnings for working women 65 and older dropped by over $1,900 between 2011 and 2012, to $17,738.[54] While unemployment rates are lower for seniors than for young workers, when older workers lose their jobs, they have the longest spells of unemployment. In 2013, jobless workers 65 and older were unemployed for an average of nearly 47 weeks, and jobless workers ages 55 to 64 for nearly 50 weeks, compared to an average for all jobless workers of 36.5 weeks.[55] This means that emergency unemployment benefits for long-term jobless workers - those unemployed for more than 26 weeks - are especially important to unemployed older workers. Unemployment insurance (UI) benefits lifted nearly 65,000 seniors out of poverty in 2012, 80 percent of whom are women.[56] But UI lifted 8,500 fewer seniors out of poverty in 2012 than in 2011.[57] And the effectiveness of UI as an antipoverty measure has been further reduced; Congress reduced emergency UI benefits during 2013, so that the maximum in most states was 40 to 63 weeks of benefits – and eliminated them altogether at the end of 2013.[58]

In addition to the basic income support provided by Social Security, SSI, SNAP, and unemployment insurance, the Older Americans Act supports a range of vital services for vulnerable elders in their communities. Meals on wheels, transportation services, in-home support services, and respite care enable more seniors to stay in their homes and live with dignity. However, federal budget cuts are forcing cutbacks in these services, despite the growing need.[59] A survey of Area Agencies on Aging in 2013 found, for example, that over 85 percent reduced the quantity of services offered because of federal funding cuts; specifically, nearly three-quarters reduced nutrition services, including home-delivered meals and congregate meals; half reduced transportation services that enable elders to get to a doctor's appointment or grocery store; and over one-third reduced support for informal caregivers.[60]

Future retirees are at risk of poverty and economic insecurity

Trends in the labor market, public policy, and family life mean that poverty among older Americans will continue to be a serious problem. Wages have been stagnant for most Americans for a decade, and have declined for the lowest-income workers.[61] Looking ahead, nearly half of the jobs projected to be added over the next decade are in low-wage occupations,[62] a part of the labor market also characterized by unstable, part-time and seasonal jobs that offer few benefits.

One of the positive trends in the labor market since the 1960s is the increase in women's earnings—but more recently, those trends have stagnated. Women's labor force participation, which had been increasing for decades, peaked in 1999, leveled off, and then declined in the wake of the recession.[63] The gender wage gap narrowed in the decades after 1963—then progress stopped. [64] The typical woman working full-time, year-round, earns just 77 cents for every dollar earned by her male counterpart, the same as she did a decade ago, and the gap is even larger for women of color.[65]

Pensions that provide lifetime income continue to disappear, and retirement savings plans are not filling the gap, especially for middle- and lower-income workers. Only about half (52 percent) of households age 26-79 in the middle fifth of the income distribution have any savings in retirement accounts, and only 31 percent of households in the second lowest fifth, and 11 percent in the lowest fifth, have any retirement savings.[66] Even for households with savings, amounts are modest; for households age 26-79 in the bottom four-fifths of the income distribution, median amounts range from $8,000 to $36,000.[67] The replacement of defined benefit pensions with defined contribution plans and IRAs does not only affect the retirement security of workers; while defined benefit pensions provide spouses with a right to a survivor annuity under the Retirement Equity Act of 1984, few spousal rights apply to defined contribution plans or IRAs.[68]

Changing patterns of family life will also affect the economic security of older women, as the recent report by the Government Accountability Office explains. Since the 1970s, the percentage of families with children headed by a single mother has increased, and the burden of being both caregiver and breadwinner on a woman's smaller paycheck leaves single mothers with little ability to save for retirement. The percentage of women who are never-married or divorced is increasing, and they have the highest poverty rates by marital status. A smaller share of women in the future, particularly African American women, will be eligible for benefits as a spouse or widow that can boost a woman's low worker benefits. [69]

On the policy front, reductions in Social Security benefits enacted in 1983 and 1993 – primarily the increase in the retirement age which is only partially phased in – will continue to erode the benefits that are the mainstay of most Americans' retirement security. By 2050, benefits will be 24 percent lower than they would have been without these cuts.[70] As for SSI, its financial criteria become more unrealistic every year. And funding for domestic discretionary programs that support a wide range of vital services for the elderly – including housing and energy assistance as well as community-based services – is on track in just a couple of years to reach its lowest share of the economy in over 60 years—even without additional cuts from sequestration.[71]

Ways to reduce poverty and hardship among older Americans

Poverty among older Americans has multiple causes. Some are rooted in disadvantages and disparities early in life, in education, and through the years of work and childrearing. Some are the result of the financial crisis, which impacted the earnings, savings, and assets of multiple generations. Some are associated with the risks of aging: the loss of income from work, high health care costs, widowhood, longevity. Thus, there are many steps that Congress could take to improve economic security for current and future retirees; I'll focus on three that would have an immediate impact on reducing poverty among older Americans.

First, do no harm: protect programs that lift seniors out of poverty and alleviate hardship. Reject cuts to Social Security benefits, such as reductions to the annual cost-of-living adjustment (COLA) that would hit the oldest beneficiaries—mostly women—especially hard,[72] and increases in the retirement age, which are simply across-the-board benefit cuts. Don't shift more Medicare costs to seniors whose modest incomes are already strained by high health care expenses. Restore emergency unemployment insurance benefits for long-term jobless workers, so older workers experiencing long spells of unemployment don't have to exhaust their retirement savings before they reach retirement age. And don't let the burden of deficit reduction continue to fall on vulnerable people. In the budget deal that provided funding for Fiscal Year 2014, Congress restored much of the funding cut by sequestration in FY 2013. But in FY 2015, funding for domestic discretionary programs drops back nearly to the FY 2013 post-sequestration level; in FY 2016, it drops below it.[73] This means more poor seniors losing Meals on Wheels, more poor children losing Head Start – and much more.

Second, improve Social Security. Enhancing Social Security benefits is the most effective strategy for increasing economic security for lower-income Americans, because it is already virtually universal; fully portable; covers part-time and temporary workers and self-employment; provides secure benefits that can't be outlived and are adjusted for inflation; provides life and disability insurance for workers and their families; imposes few responsibilities on employers; and is highly efficient.

There are a number of ways to improve Social Security benefits to further reduce poverty and increase economic security.[74] These include: reforming the Special Minimum Benefit to improve benefits for workers with low lifetime earnings; giving credit for lost or reduced earnings due to caregiving; reforming the benefit for surviving spouses to provide more adequate and equitable benefits for the survivors of low-and moderate-income couples; using the Consumer Price Index for the Elderly, which takes account of elders' higher health care spending, to determine the annual COLA; and adjusting the benefit formula to modestly raise benefits overall.

Third, restore SSI as a meaningful anti-poverty program. Raise outdated asset limits to stop penalizing people who have struggled to save and need a reserve for emergencies. Raise the disregards for general and earned income, to allow low-income beneficiaries to benefit in a meaningful way from Social Security benefits they've earned. It would make a real difference: $20 a month buys 2 ½ days of food for a single elderly person, while $110 buys two weeks' worth of food.[75] Eliminate complex rules that have harsh and unexpected impacts on vulnerable seniors and make the program difficult to administer. And—if Congress does improve Social Security benefits—ensure that SSI recipients benefit from the increase and protect their eligibility for other benefits, such as Medicaid, that are tied to SSI eligibility.

Past Congresses can take credit for the reduction in elderly poverty that has occurred in the past 50 years. This Congress can secure and build on those gains by protecting and strengthening Social Security, SSI, and other programs for vulnerable older Americans.

APPENDIX TABLE 1: Poverty and Social Security Among Women and Men 65 and Older, 2012 **March 2014**

	Number in poverty	Official poverty rate	Poverty rate without Social Security	Number in poverty without Social Security	Number lifted out of poverty by Social Security
Older Individuals 65+	3,926,000	9.1%	44.4%	19,207,000	15,281,000
White, non-Hispanic	2,324,000	6.8%	43.6%	14,871,000	12,547,000
Black	708,000	18.2%	50.8%	1,978,000	1,270,000
Hispanic	663,000	20.6%	51.7%	1,662,000	999,000
Asian	205,000	12.3%	32.3%	539,000	334,000
Native American	60,000	21.7%	57.5%	159,000	99,000
Living Alone	2,169,000	16.9%	63.1%	8,111,000	5,942,000
Older Women 65+	2,643,000	11.0%	48.6%	11,648,000	9,005,000
White, non-Hispanic	1,618,000	8.6%	48.1%	9,028,000	7,410,000
Black	480,000	21.2%	54.9%	1,240,000	760,000
Hispanic	400,000	21.8%	52.8%	970,000	570,000
Asian	116,000	12.2%	33.8%	321,000	205,000
Native American	41,000	27.1%	61.2%	93,000	52,000
Living Alone	1,667,000	19.0%	67.2%	5,903,000	4,236,000
Older Men 65+	1,282,000	6.6%	39.2%	7,559,000	6,277,000
White, non-Hispanic	706,000	4.6%	38.0%	5,843,000	5,137,000
Black	228,000	14.0%	45.2%	738,000	510,000
Hispanic	263,000	19.1%	50.3%	692,000	429,000
Asian	89,000	12.3%	30.3%	218,000	129,000
Native American	19,000	15.2%	52.9%	66,000	47,000
Living Alone	502,000	12.3%	54.2%	2,207,000	1,705,000

Source: National Women's Law Center calculations using U.S. Census Bureau Table Creator. Data are Current Population Survey, Annual Social and Economic Supplement 2013.

APPENDIX TABLE 2: Poverty Rates Among People 65 and Older Under Two Measures of Poverty, 2009–2011

March 2014

State	Below 100% of the poverty threshold			Below 200% of the poverty threshold		
	Official poverty measure	Supplemental poverty measure	Percentage point difference	Official poverty measure	Supplemental poverty measure	Percentage point difference
United States	*9%*	*15%*	*6%**	*34%*	*48%*	*14%**
Alaska	10%	15%	5%*	31%	47%	16%*
Alabama	9%	12%	3%	39%	45%	6%
Arkansas	12%	15%	3%	44%	50%	7%
Arizona	9%	15%	6%*	31%	42%	12%*
California	8%	20%	12%*	33%	56%	23%*
Colorado	7%	15%	8%*	28%	42%	15%*
Connecticut	6%	13%	6%*	26%	46%	20%*
District of Columbia	16%	26%	10%*	37%	59%	22%*
Delaware	8%	15%	7%*	29%	46%	17%*
Florida	9%	17%	9%*	33%	51%	18%*
Georgia	12%	18%	6%*	42%	54%	11%*
Hawaii	8%	19%	11%*	30%	55%	25%*
Iowa	6%	8%	2%	33%	41%	8%
Idaho	8%	15%	6%*	32%	43%	11%*
Illinois	8%	15%	7%*	34%	47%	13%*
Indiana	8%	13%	5%*	34%	48%	14%*
Kansas	7%	11%	4%	32%	41%	9%*
Kentucky	9%	12%	3%	41%	48%	7%
Louisiana	15%	19%	4%	45%	52%	6%
Massachusetts	7%	16%	9%*	30%	48%	18%*
Maryland	8%	17%	9%*	27%	48%	21%*
Maine	8%	12%	4%*	36%	47%	12%*
Michigan	7%	12%	4%*	32%	44%	13%*
Minnesota	7%	14%	7%*	31%	44%	13%*
Missouri	7%	11%	4%	35%	43%	8%*
Mississippi	12%	17%	5%*	43%	51%	8%*
Montana	8%	12%	4%*	39%	45%	6%
North Carolina	10%	15%	5%*	39%	47%	8%*
North Dakota	9%	10%	1%	30%	36%	6%
Nebraska	7%	11%	5%*	30%	40%	11%*
New Hampshire	6%	17%	11%*	30%	49%	19%*
New Jersey	8%	17%	9%*	30%	49%	19%*
New Mexico	10%	13%	2%	36%	45%	9%*
Nevada	9%	19%	10%*	30%	49%	19%*
New York	11%	18%	7%*	35%	52%	17%*

Ohio	8%	11%	3%*	35%	44%	9%*
Oklahoma	7%	12%	5%*	34%	41%	7%
Oregon	7%	11%	4%*	28%	43%	15%*
Pennsylvania	9%	14%	5%*	35%	46%	12%*
Rhode Island	8%	15%	6%*	36%	52%	16%*
South Carolina	11%	14%	3%	38%	47%	9%*
South Dakota	7%	10%	3%	29%	37%	8%*
Tennessee	11%	16%	5%*	42%	52%	10%*
Texas	11%	17%	6%*	36%	47%	11%*
Utah	7%	11%	4%	28%	43%	15%*
Virginia	9%	13%	4%*	29%	42%	13%*
Vermont	9%	12%	3%	35%	47%	12%*
Washington	7%	11%	5%*	25%	42%	16%*
Wisconsin	5%	11%	6%*	30%	40%	11%*
West Virginia	9%	11%	2%	38%	43%	5%
Wyoming	7%	14%	7%*	33%	46%	13%*

Notes: Data were pooled over three years. * Indicates statistical significance at the 95 percent confidence level.
Source: Kaiser Family Foundation, A State-by-State Snapshot of Poverty Among Seniors: Findings from Analysis of the Supplemental Poverty Measure, Current Population Survey, 2009-2010, and 2011 Annual Social and Economic Supplement.

End Notes

[1] U.S. Census Bureau, *Current Population Survey*, Annual Social and Economic Supplement [hereinafter CPS, ASEC], Table 3; *available at* http://www.census.gov/hhes/www/poverty/data/historical/people.html, (last visited Feb. 14, 2014). In 1959, 35.2 percent of individuals 65 and older were poor; in 2012, 9.1 percent of individuals 65 and older were poor.
[2] U.S. Government Accountability Office, GAO-14-33, *Trends in Marriage and Work Patterns May Increase Economic Vulnerability for Some Retirees* (Jan. 2014) [hereinafter GAO, *Trends in Marriage and Work Patterns*], *available at* http://www.gao.gov/products/GAO-14-33.
[3] Nat'l Women's Law Ctr., *Insecure & Unequal: Poverty Among Women and Families 2000-2012* (Sept. 2013) [hereinafter NWLC, *Insecure & Unequal*], *available at* http://www.nwlc.org/sites/default/files/pdfs/final_2013_nwlc_povertyreport.pdf.
[4] Kathleen Short, U.S. Census Bureau, *The Research Supplemental Poverty Measure: 2012* [hereinafter Short, *The Research supplemental poverty measure*] (Nov. 2013), at 6, *available at* http://www.census.gov/prod/2013pubs/p60-247.pdf.
[5] NWLC, *Insecure & Unequal*, *supra* note 3, at 2.
[6] *Id*. at 5.
[7] NWLC calculations based on U.S. Census Bureau, Current Population Survey, Table Creator (using data from CPS, ASEC, *supra* note 1), http://www.census.gov/cps/data/cpstablecreator.html (last visited Feb. 14, 2014).
[8] NWLC calculations based on CPS, ASEC, *supra* note 1, at Table POV01 (2013), *available at* http://www.census.gov/hhes/www/cpstables/032013/pov/pov01_000.htm (last visited Feb. 14, 2014) and CPS, ASEC 2012, *supra* note 1 at Table POV01 (2012) *available at* http://www.census.gov/hhes/www/cpstables/032012/pov/POV01_000.htm (last visited Feb. 14, 2014)..
[9] Short, *The Research Supplemental Poverty Measure*, *supra* note 3, at 1– 2.
[10] *Id*.
[11] *Id*. at 3.
[12] *Id*. at 6, NWLC calculations based on Table 1.
[13] *Id.* Under the SPM, 18.0 percent of children lived in poverty in 2012, compared to 22.3 percent according to the official poverty rate.
[14] *Id.* at 10, NWLC calculations based on Table 3.

[15] *Id*. Under the SPM 4.7 percent of children lived in deep poverty, compared to 10.3 percent according to the official poverty rate.
[16] NWLC calculations based on *Id.* at 15, Table 5a. Consideration of out-of-pocket medical expenses increases the SPM for persons 65 and older by 6.4 percentage points. The inclusion of non-cash benefits as income in the SPM offsets that increased poverty rate slightly.
[17] Juliette Cubanski, Christina Swoope, Anthony Damico, and Tricia Neuman, Kaiser Family Foundation, *Health Care on a Budget: The Financial Burden of Health Spending by Medicare Households* (Jan. 2014), *available at* http://kff.org/medicare/issue-brief/health-care-on-a-budget-the-financial-burden-of-health-spending-by-medicare-households/.
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[19] U.S. Social Security Admin., Office of Retirement Research and Disability Policy, *Fast Facts and Figures about Social Security: 2013*, "Relative Importance of Social Security, 2011," *available at* http://www.ssa.gov/policy/docs/chartbooks/fast_facts/2013/fast_facts13.html#page5 (last visited Feb. 28, 2014).
[20] NWLC calculations based on U.S. Census Bureau, Current Population Survey, Table Creator (using data from CPS, ASEC, *supra* note 1), http://www.census.gov/cps/data/cpstablecreator.html (last visited Feb. 14, 2014).
[21] *Id*.
[22] *Id*.
[23] CPS, ASEC, *supra* note 1, Table POV35 (2013), *available at* http://www.census.gov/hhes/www/cpstables/032013/pov/toc.htm (last visited Feb. 14, 2014).
[24] *See* Social Security Administration, *Social Security History*, *available at* http://www.ssa.gov/history/.
[25] Gary Engelhardt and Jonathan Gruber, National Bureau of Economic Research, "Social Security and the Evolution of Elderly Poverty," NBER Working Paper 10466 (May 2004), available at http://www.nber.org/aginghealth/summer04/w10466.html.
[26] U.S. Social Security Admin., *Annual Statistical Supplement to the Social Security Bulletin, 2013* (Feb. 2014) [hereinafter SSA, Annual Statistical Supplement], *at* Table 5.A16, *available at* http://www.ssa.gov/policy/docs/statcomps/supplement/2013/5a.html. The average monthly benefit for all female beneficiaries 65 and older was $1,090.82, or about $13,090 per year as of December 2012, compared to $1,431.23 per month, or $17,175 per year for all male beneficiaries 65 and older.
[27] NWLC calculations based on SSA, Annual Statistical Supplement 2013, *supra* note 26], Table 5.B9, *available at* http://www.ssa.gov/policy/docs/statcomps/supplement/2013/5b.html, and Census Bureau official poverty thresholds (about $918 per month in 2012 for a single elderly individual).
[28] *See* Kelly Olsen and Don Hoffmeyer, *Social Security's Special Minimum Benefit*, Social Security Bulletin Vol. 64 (2001-2002), *available at* http://www.ssa.gov/policy/docs/ssb/v64n2/v64n2p1.pdf.
[29] NWLC calculations based on SSA Annual Statistical Supplement, *supra* note 26, at Table 5.A8 (special minimum benefit recipients) and Table 5.A1 (all beneficiaries), *available at* http://www.ssa.gov/policy/docs/statcomps/supplement/2013/5a.html.
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[31] GAO, *Trends in Marriage and Work Patterns, supra* note 2.
[32] *See* Joan Entmacher and Amy Matsui, *Addressing the Challenges Women Face in Retirement: Improving Social Security, Pensions, and SSI*, 46 John Marshall Law Review 749, 757-760 (2013) [hereinafter Entmacher and Matsui, *Addressing the Challenges Women Face in Retirement]*, available at http://repository.jmls.edu/cgi/viewcontent.cgi?article=1216&context=lawreview.
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[40] SSA, *Annual Statistical Supplement 2013*, *supra* note 26, at Table 7.D1, *available at* http://www.ssa.gov/policy/docs/statcomps/supplement/2013/7d.html.
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