

Social Security benefits are a key income source for older Americans. For many, these benefits are the only source of retirement income guaranteed for life. These benefits provide seniors with the foundation of income and security that they need in retirement, having contributed to the program for years while working. In today's challenging economy—including rising health care costs and reductions

in retirement saving—Social Security is more vital than ever. The following table shows the importance of Social Security to older Americans, by state and nationally. The first column shows the percentage of older Americans who rely on Social Security for 90 percent, or more, of their family's income. The second column shows the average Social Security benefit amount for seniors in that state.

Table 1

People Aged 65 and Older Who Rely on Social Security for 90% of Family Income (in 2013) and Average Monthly Benefit (December, 2014) by State

State	90% or More of Family Income	
	Percent	Average Benefit Amount
Alabama	29	\$1,286
Alaska	17	\$1,260
Arizona	27	\$1,344
Arkansas	34	\$1,248
California	19	\$1,285
Colorado	23	\$1,307
Connecticut	19	\$1,447
Delaware	22	\$1,414
District of Columbia	18	\$1,228
Florida	27	\$1,309
Georgia	29	\$1,304
Hawaii	16	\$1,303
Idaho	24	\$1,284
Illinois	22	\$1,348
Indiana	26	\$1,380
Iowa	24	\$1,314
Kansas	22	\$1,355
Kentucky	27	\$1,243
Louisiana	29	\$1,212
Maine	23	\$1,227
Maryland	20	\$1,372
Massachusetts	23	\$1,339
Michigan	19	\$1,404
Minnesota	22	\$1,351
Mississippi	29	\$1,239
Missouri	22	\$1,301
Montana	23	\$1,250
Nebraska	18	\$1,307
Nevada	25	\$1,313

State	90% or More of Family Income	
	Percent	Average Benefit Amount
New Hampshire	22	\$1,394
New Jersey	20	\$1,452
New Mexico	25	\$1,227
New York	22	\$1,365
North Carolina	31	\$1,320
North Dakota	23	\$1,229
Ohio	23	\$1,300
Oklahoma	24	\$1,277
Oregon	23	\$1,323
Pennsylvania	24	\$1,357
Rhode Island	22	\$1,341
South Carolina	27	\$1,326
South Dakota	22	\$1,234
Tennessee	30	\$1,304
Texas	24	\$1,271
Utah	22	\$1,332
Vermont	23	\$1,320
Virginia	20	\$1,336
Washington	19	\$1,371
West Virginia	29	\$1,273
Wisconsin	22	\$1,355
Wyoming	18	\$1,329
U.S. Total	23	\$1,308

Source: AARP Public Policy Institute estimates from the March 2012–2014 Current Population Survey, U.S. Bureau of the Census and The Social Security Administration.

Note: The U.S. total is for 2013 only and, therefore, is not equal to the average of the states. Also, note that the population in the 2nd column (average benefit amount) is different than the population in the 1st column (90% reliance).