

Fact Sheet**Social Security Keeps Americans of All Ages out of Poverty: State-Level Estimates, 2011–2013**

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Social Security keeps both old and young Americans out of poverty, providing critical income support to those who need it the most. For older Americans and their families, the Social Security program provides a guaranteed lifetime stream of retirement income that keeps pace with inflation. The program also provides vital income to younger workers and their families if they can no longer work due to a disability, as well as critical financial support to their families should they die.

Social Security Kept over 22 Million Americans out of Poverty

In 2013, Social Security kept over 22 million Americans of all ages out of poverty, including 1 million children under age 18 and over 6 million people between the ages of 18 and 64 (table 1)—more than many other government programs combined.¹ Social Security had an even greater impact on older Americans (ages 65 and older), keeping almost 15 million people in this age group out of poverty in 2013.

Social Security Is Vital to the Retirement Security of Older Americans

Nearly 9 out of 10 (86 percent) older Americans (ages 65 and older) lived in a family that received Social Security benefits in 2013. Among all older Americans, Social Security kept 1 in 3 (33 percent) out of poverty (table 1). Even after accounting for Social Security income, more than 9 percent of older Americans remained in poverty.

As individuals become older, they are more likely to either lose a spouse (which reduces the income going to the family) or outlive some forms of retirement income. This makes Social Security income even more vital to their retirement security, and the program's impact

Social Security benefits are a lifeline for many Americans, keeping them and their families out of poverty. In 2013, Social Security kept over 22 million Americans out of poverty, including over a million children (under age 18), over 6 million adults (between the ages of 18 and 64), and nearly 15 million people ages 65 and older.



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on poverty rates increases as people age. Social Security kept 12 percent of people between ages 62 (the earliest age of eligibility for retirement benefits) and 64 out of poverty (table 2). The percentage kept out of poverty rose to 22 percent for people ages 65 to 69, 33 percent for people ages 70 to 74, and nearly 42 percent for people ages 75 and older.

Broad Differences by State and Age

Across the states, between 26 percent (Alaska) and 47 percent (Arkansas) of older Americans were kept out of poverty because of Social Security income (table 3). In addition to Arkansas, North Carolina (44 percent), Kentucky (43 percent), and Indiana (42 percent) had the greatest shares of older Americans lifted out of poverty.

Despite the support that Social Security provides many older Americans, significant poverty levels remain in some states. South Carolina (14 percent), Louisiana (12 percent), and North Carolina (12 percent) had the highest senior poverty rates even though Social Security kept between 36 and 44 percent of older Americans in each of these states out of poverty (table 4).

Because younger Americans are less likely to live in a family that receives Social Security benefits, the program has a smaller impact on their poverty rates. Without Social Security benefits, the increase in poverty rates for working-age adults (ages 18 to 64) would range between a minimum of 12 percent in Colorado to a maximum of 32 percent in Alabama.

Social Security reduces poverty rates for children who receive benefits themselves (because a parent qualifies for benefits) and for those who live in a household where someone receives them. Without Social Security benefits, the increase in poverty rates for children would range from a minimum of 4 percent in Colorado and Connecticut to a maximum of 12 percent in Hawaii.

Social Security Keeps More Older Women out of Poverty than Men

In general, Social Security raised a greater percentage of older women (35 percent) than older men (31 percent) out of poverty. However, a larger share of older women remained in poverty: 12 percent of women compared with 7 percent of men (table 5). Across the states, Social Security kept between 27 percent (Hawaii) and 47 percent (Arkansas) of older women above the poverty threshold. The range is even wider for older men—between 23 percent (Alaska) and 46 percent (Arkansas). Despite the importance of Social Security income to older Americans, almost 18 percent of women and 13 percent of men remained in poverty in the District of Columbia. The state with the highest poverty rate was South Carolina, which had the highest poverty rates for both men (12 percent) and women (16 percent).

Technical Note

The U.S. Census Bureau's Current Population Survey, the survey data used to produce these estimates, is not designed to be representative at the state level. As a result, the sample size for an individual state for 1 year may be too small to yield a precise estimate for the subpopulation of the different age categories. To remedy this problem, this Fact Sheet provides estimates based on the average of 3 years of data (2011–2013). The Census Bureau's federal poverty thresholds are based on the number of people in the family and the age of the head of the household. For reference, the poverty threshold for a single person 65 years of age and older was \$10,788 in 2011, \$11,011 in 2012, and \$11,173 in 2013.

TABLE 1
The Effect of Social Security (SS) Income on Poverty Status, by Age, 2013

	Total		Under 18		18-64		65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Above Poverty	245,537,000	78.3	57,793,000	78.0	162,178,000	83.2	25,566,000	57.4
SS Keeps out of Poverty	22,110,000	7.1	1,174,000	1.6	6,226,000	3.2	14,711,000	33.1
Below Poverty	45,748,000	14.6	15,089,000	20.4	26,429,000	13.6	4,231,000	9.5
TOTAL	313,395,000	100.0	74,055,000	100.0	194,833,000	100.0	44,508,000	100.0

Source: AARP Public Policy Institute estimates from the March 2014 Current Population Survey, U.S. Bureau of the Census.

Note: Numbers are rounded to the nearest thousand.

TABLE 2
The Effect of Social Security (SS) Family Income on Poverty Status for People Ages 62 and Older, 2013

	62-64		65-69		70-74		75+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Above Poverty	8,430,000	77.4	10,355,000	69.4	6,327,000	58.5	8,884,000	47.3
SS Keeps out of Poverty	1,345,000	12.4	3,332,000	22.3	3,592,000	33.2	7,786,000	41.5
Below Poverty	1,113,000	10.2	1,243,000	8.3	892,000	8.3	2,095,000	11.2
TOTAL	10,888,000	100.0	14,931,000	100.0	10,811,000	100.0	18,766,000	100.0

Source: AARP Public Policy Institute estimates from the March 2014 Current Population Survey, U.S. Bureau of the Census.

Note: Numbers are rounded to the nearest thousand.

TABLE 3

Number and Percentage of People Not in Poverty because of Social Security Income, by State: Averages for 2011-2013

State	Total		Under 18		18-64		65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Alabama	495,000	10.4	24,000	2.1	202,000	6.8	268,000	40.4
Alaska	29,000	4.1	NA	NA	10,000	2.1	17,000	25.7
Arizona	429,000	6.5	NA	NA	101,000	2.5	312,000	33.3
Arkansas	329,000	11.3	14,000	2.0	94,000	5.4	221,000	46.6
California	1,904,000	5.0	115,000	1.2	556,000	2.3	1,233,000	27.3
Colorado	253,000	4.9	8,000	0.6	50,000	1.5	195,000	31.0
Connecticut	212,000	6.0	5,000	0.6	53,000	2.4	154,000	30.6
Delaware	73,000	8.1	3,000	1.4	17,000	3.1	54,000	36.3
District of Columbia	23,000	3.7	NA	NA	7,000	1.5	16,000	20.3
Florida	1,718,000	9.0	56,000	1.4	414,000	3.5	1,248,000	37.1
Georgia	627,000	6.5	34,000	1.3	176,000	2.9	417,000	36.2
Hawaii	86,000	6.3	7,000	2.3	23,000	2.8	55,000	26.5
Idaho	108,000	6.8	4,000	0.9	21,000	2.3	83,000	37.3
Illinois	792,000	6.2	30,000	1.0	203,000	2.5	560,000	32.9
Indiana	559,000	8.8	34,000	2.1	140,000	3.6	385,000	41.6
Iowa	228,000	7.5	8,000	1.2	48,000	2.5	171,000	41.0
Kansas	193,000	6.8	13,000	1.8	49,000	2.8	132,000	32.7
Kentucky	412,000	9.5	27,000	2.7	137,000	5.0	247,000	42.5
Louisiana	349,000	7.8	NA	NA	107,000	3.9	220,000	35.5
Maine	104,000	7.9	4,000	1.4	28,000	3.3	73,000	34.5
Maryland	319,000	5.4	17,000	1.3	84,000	2.3	218,000	27.3
Massachusetts	465,000	7.1	NA	NA	120,000	2.9	324,000	34.4
Michigan	861,000	8.8	53,000	2.3	287,000	4.7	521,000	35.7
Minnesota	336,000	6.3	16,000	1.2	61,000	1.8	258,000	36.0
Mississippi	297,000	10.2	27,000	3.5	107,000	6.1	163,000	41.0
Missouri	570,000	9.6	29,000	2.1	185,000	5.1	355,000	39.1
Montana	90,000	9.0	NA	NA	24,000	4.0	59,000	34.7
Nebraska	101,000	5.5	NA	NA	18,000	1.6	81,000	31.8
Nevada	191,000	7.0	10,000	1.5	49,000	2.9	132,000	35.7
New Hampshire	90,000	6.9	3,000	1.2	20,000	2.3	67,000	35.4
New Jersey	521,000	6.0	27,000	1.3	137,000	2.5	357,000	29.0
New Mexico	155,000	7.5	11,000	2.3	46,000	3.7	98,000	29.9
New York	1,278,000	6.6	56,000	1.3	315,000	2.6	906,000	32.6
North Carolina	884,000	9.2	36,000	1.6	232,000	4.0	616,000	43.6
North Dakota	38,000	5.5	NA	NA	9,000	1.9	29,000	33.5
Ohio	919,000	8.1	48,000	1.8	207,000	3.0	664,000	37.3

TABLE 3 CONTINUED

State	Total		Under 18		18-64		65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Oklahoma	282,000	7.6	NA	NA	85,000	3.7	186,000	35.3
Oregon	320,000	8.2	21,000	2.4	83,000	3.4	216,000	37.0
Pennsylvania	1,057,000	8.3	42,000	1.5	270,000	3.4	746,000	37.6
Rhode Island	81,000	7.8	4,000	1.9	17,000	2.7	60,000	36.5
South Carolina	402,000	8.6	21,000	2.0	131,000	4.5	250,000	35.6
South Dakota	56,000	6.7	4,000	1.8	9,000	1.8	43,000	36.2
Tennessee	590,000	9.2	31,000	2.1	195,000	4.9	363,000	39.0
Texas	1,388,000	5.3	92,000	1.3	404,000	2.5	892,000	31.5
Utah	135,000	4.7	7,000	0.8	29,000	1.8	99,000	34.5
Vermont	49,000	8.0	NA	NA	12,000	3.1	36,000	35.0
Virginia	436,000	5.4	26,000	1.4	126,000	2.5	284,000	26.1
Washington	420,000	6.1	21,000	1.3	115,000	2.7	285,000	31.0
West Virginia	192,000	10.5	8,000	2.2	66,000	5.8	117,000	40.7
Wisconsin	431,000	7.6	21,000	1.6	96,000	2.7	314,000	37.9
Wyoming	31,000	5.4	1,000	0.9	8,000	2.1	22,000	30.0

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

Note: Numbers are rounded to the nearest thousand.

NA: The number of observations in this cell is too small to accurately predict estimates.

TABLE 4
Number and Percentage of People in Poverty, by State: Averages for 2011-2013

State	Total		Under 18		18-64		65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Alabama	772,000	16.2	295,000	25.6	425,000	14.4	52,000	7.7
Alaska	79,000	11.2	32,000	16.8	42,000	9.4	5,000	7.5
Arizona	1,253,000	18.9	443,000	27.0	708,000	17.5	102,000	10.7
Arkansas	547,000	18.7	191,000	26.7	303,000	17.5	52,000	11.1
California	6,072,000	16.0	2,114,000	22.9	3,518,000	14.6	440,000	9.7
Colorado	620,000	12.0	200,000	15.8	371,000	11.4	48,000	7.7
Connecticut	376,000	10.7	116,000	14.5	225,000	10.1	35,000	6.9
Delaware	125,000	13.8	47,000	22.5	67,000	12.3	11,000	7.3
District of Columbia	127,000	19.9	38,000	33.9	76,000	17.1	12,000	15.9
Florida	2,896,000	15.1	871,000	21.6	1,681,000	14.2	345,000	10.3
Georgia	1,712,000	17.6	633,000	25.2	984,000	16.2	96,000	8.3
Hawaii	169,000	12.4	52,000	16.5	100,000	12.0	17,000	8.1
Idaho	228,000	14.4	85,000	19.6	128,000	13.9	15,000	6.6
Illinois	1,717,000	13.5	594,000	19.4	977,000	12.2	147,000	8.7
Indiana	905,000	14.2	346,000	21.6	501,000	13.1	58,000	6.2
Iowa	323,000	10.6	108,000	14.8	189,000	10.0	27,000	6.4
Kansas	399,000	14.1	161,000	22.4	208,000	12.2	30,000	7.4
Kentucky	789,000	18.1	285,000	28.6	447,000	16.2	57,000	9.7
Louisiana	926,000	20.6	339,000	30.1	511,000	18.6	76,000	12.2
Maine	171,000	12.9	50,000	19.3	106,000	12.4	15,000	7.1
Maryland	586,000	9.9	190,000	14.0	333,000	8.9	63,000	8.0
Massachusetts	753,000	11.5	230,000	16.0	449,000	10.7	74,000	7.9
Michigan	1,413,000	14.5	483,000	21.4	825,000	13.6	105,000	7.3
Minnesota	577,000	10.8	186,000	14.4	343,000	10.2	49,000	6.8
Mississippi	603,000	20.7	217,000	28.5	339,000	19.3	47,000	11.8
Missouri	887,000	14.9	319,000	22.6	510,000	14.0	58,000	6.3
Montana	149,000	15.0	51,000	22.3	87,000	14.5	12,000	7.1
Nebraska	209,000	11.3	79,000	17.1	109,000	9.7	21,000	8.0
Nevada	445,000	16.3	157,000	23.5	256,000	15.1	32,000	8.7
New Hampshire	109,000	8.3	33,000	11.9	66,000	7.8	11,000	5.7
New Jersey	936,000	10.7	326,000	16.0	524,000	9.6	86,000	6.9
New Mexico	444,000	21.5	157,000	30.9	251,000	20.4	35,000	10.7
New York	3,104,000	16.0	986,000	23.1	1,804,000	14.6	314,000	11.3
North Carolina	1,649,000	17.2	595,000	25.6	884,000	15.1	170,000	12.0
North Dakota	73,000	10.5	23,000	14.6	43,000	9.7	6,000	7.5
Ohio	1,688,000	14.8	539,000	20.3	1,013,000	14.5	136,000	7.7

TABLE 4 CONTINUED

State	Total		Under 18		18-64		65+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Oklahoma	580,000	15.5	218,000	23.2	324,000	14.3	38,000	7.3
Oregon	563,000	14.5	171,000	19.9	348,000	14.2	44,000	7.3
Pennsylvania	1,668,000	13.1	514,000	19.0	982,000	12.2	173,000	8.7
Rhode Island	141,000	13.6	47,000	21.3	81,000	12.3	13,000	8.2
South Carolina	804,000	17.3	250,000	23.2	457,000	15.9	96,000	13.8
South Dakota	106,000	12.8	37,000	18.1	59,000	11.8	10,000	8.3
Tennessee	1,139,000	17.8	396,000	26.5	633,000	15.9	110,000	11.7
Texas	4,484,000	17.2	1,786,000	25.4	2,375,000	14.7	323,000	11.4
Utah	289,000	10.2	115,000	12.8	152,000	9.1	23,000	7.9
Vermont	66,000	10.6	20,000	16.4	38,000	9.8	7,000	7.1
Virginia	880,000	10.9	281,000	14.8	500,000	9.9	99,000	9.2
Washington	833,000	12.2	282,000	17.4	496,000	11.5	56,000	6.1
West Virginia	317,000	17.4	93,000	24.0	196,000	17.1	28,000	9.6
Wisconsin	680,000	12.0	249,000	18.5	388,000	11.1	43,000	5.1
Wyoming	63,000	10.9	19,000	13.5	39,000	10.7	5,000	6.8

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

Note: Numbers are rounded to the nearest thousand.

TABLE 5

Number and Percentage of Older (65-Plus) People in Poverty and Not in Poverty because of Social Security, by State and Sex: Averages for 2011-2013

State	Not in Poverty because of Social Security Family Income				In Poverty			
	Male		Female		Male		Female	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Alabama	108,000	36.8	161,000	43.2	11,000	3.6	41,000	10.9
Alaska	8,000	22.7	10,000	28.9	2,000	5.5	3,000	9.4
Arizona	145,000	32.2	167,000	34.3	45,000	9.8	56,000	11.5
Arkansas	100,000	45.8	121,000	47.1	16,000	7.4	36,000	14.3
California	503,000	24.6	730,000	29.6	159,000	7.8	281,000	11.3
Colorado	73,000	26.2	122,000	34.9	21,000	7.3	28,000	7.9
Connecticut	62,000	28.0	93,000	32.5	13,000	5.7	22,000	7.8
Delaware	23,000	35.0	31,000	37.4	3,000	5.0	7,000	9.2
District of Columbia	5,000	17.8	10,000	21.9	4,000	12.9	8,000	17.8
Florida	545,000	35.9	703,000	38.0	112,000	7.4	232,000	12.6
Georgia	168,000	33.5	249,000	38.3	30,000	5.9	66,000	10.2
Hawaii	25,000	26.1	31,000	26.9	7,000	6.9	10,000	9.1
Idaho	35,000	34.4	48,000	39.8	5,000	5.2	9,000	7.8
Illinois	212,000	29.1	348,000	35.8	54,000	7.5	93,000	9.5
Indiana	150,000	36.1	234,000	46.0	15,000	3.6	43,000	8.4
Iowa	66,000	37.2	105,000	44.0	7,000	3.9	20,000	8.2
Kansas	56,000	29.3	76,000	35.6	10,000	5.3	20,000	9.3
Kentucky	98,000	39.0	149,000	45.2	19,000	7.7	37,000	11.3
Louisiana	80,000	30.9	141,000	38.8	23,000	8.8	53,000	14.6
Maine	32,000	33.0	40,000	35.8	4,000	3.8	11,000	10.0
Maryland	86,000	23.7	132,000	30.4	21,000	5.8	42,000	9.8
Massachusetts	134,000	34.0	190,000	34.8	32,000	6.7	60,000	11.1
Michigan	205,000	31.5	317,000	39.0	28,000	4.4	77,000	9.5
Minnesota	98,000	31.0	160,000	39.9	18,000	5.6	31,000	7.7
Mississippi	62,000	36.6	101,000	44.1	18,000	10.6	29,000	12.6
Missouri	138,000	34.0	217,000	43.1	18,000	4.6	39,000	7.8
Montana	27,000	32.7	32,000	36.6	5,000	5.7	7,000	8.4
Nebraska	31,000	26.7	50,000	36.0	7,000	6.1	14,000	9.7
Nevada	62,000	35.4	71,000	35.8	13,000	7.2	20,000	10.1
New Hampshire	28,000	32.5	39,000	37.8	3,000	3.5	8,000	7.6
New Jersey	125,000	24.7	232,000	32.0	23,000	4.6	62,000	8.6
New Mexico	41,000	26.8	57,000	32.7	11,000	7.5	24,000	13.3
New York	346,000	29.8	561,000	34.6	88,000	7.6	226,000	14.0
North Carolina	264,000	42.3	352,000	44.7	49,000	7.8	120,000	15.2

TABLE 5 CONTINUED

State	Not in Poverty because of Social Security Family Income				In Poverty			
	Male		Female		Male		Female	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North Dakota	10,000	26.7	18,000	39.2	2,000	5.8	4,000	8.8
Ohio	275,000	36.2	389,000	38.1	30,000	4.0	106,000	10.4
Oklahoma	74,000	34.1	112,000	36.2	8,000	3.8	30,000	9.7
Oregon	94,000	34.5	123,000	39.2	15,000	5.2	29,000	9.2
Pennsylvania	303,000	34.0	443,000	40.7	53,000	5.9	119,000	11.0
Rhode Island	22,000	31.2	38,000	40.7	6,000	7.8	8,000	8.5
South Carolina	102,000	32.3	148,000	38.4	36,000	11.6	60,000	15.5
South Dakota	16,000	31.6	27,000	39.7	3,000	5.5	7,000	10.3
Tennessee	157,000	38.1	206,000	39.6	38,000	9.3	71,000	13.7
Texas	373,000	28.9	520,000	33.7	108,000	8.2	216,000	14.0
Utah	41,000	32.1	58,000	36.3	7,000	5.6	16,000	9.7
Vermont	16,000	31.8	21,000	38.0	3,000	6.5	4,000	7.6
Virginia	111,000	23.3	173,000	28.2	25,000	5.3	75,000	12.2
Washington	123,000	27.5	163,000	34.2	14,000	3.2	42,000	8.7
West Virginia	48,000	37.2	69,000	43.7	12,000	9.5	16,000	9.7
Wisconsin	117,000	32.2	196,000	42.5	15,000	4.2	27,000	6.0
Wyoming	9,000	25.0	13,000	34.3	1,000	4.3	4,000	9.1
National	6,032,000	30.5	8,679,000	35.1	1,349,000	6.8	2,882,000	11.6

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

Notes: Numbers are rounded to the nearest thousand. The “National” figures include only the March 2014 Current Population Survey data.

1 U.S. Census Bureau, “A Different Way of Measuring Poverty,” https://www.census.gov/content/dam/Census/newsroom/releases/2014/cb14-188_spm.pdf. Note: The Census Bureau’s infographic uses the Supplemental Poverty Measure, which is different from the Official Poverty Measure that is used in this report. However, a greater percentage of individuals fall into poverty using the Supplemental Poverty Measure than the Official Poverty Measure. Therefore, the findings in “A Different Way of Measuring Poverty” will also apply using the Official Poverty Measure. Alternate source: U.S. Census Bureau, “Income, Poverty, and Health Insurance Coverage: 2009,” http://www.census.gov/newsroom/releases/pdf/09-16-10_slides.pdf

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