Social Security and Medicare provide income and health security to older Americans aged 65 and older. Growing debt burdens, dwindling pensions, and increasing health care costs make these programs more important than ever. Here’s what they do for Michigan.

Social Security in Michigan

**Older Michiganders count on Social Security benefits earned through a lifetime of work**
- A total of 95 percent, or 1,373,208, of older Michigan residents received Social Security in 2012. The average annual benefit was $16,000.
- Social Security accounted for 56 percent of the typical older Michigander’s family income.
- Low- and middle-income older adults in Michigan are even more reliant on Social Security’s earned benefit, typically receiving 78 percent of their family income from Social Security.

**Social Security keeps middle-income older Michiganders from falling into poverty**
- Census data show about 7 percent, or 98,845, of older Michiganders living in poverty.
- Without Social Security income, an additional 40 percent of older Michiganders, or 529,251 people, would fall into poverty.

**Social Security plays an important role in Michigan’s economy**
- Social Security provided $29.9 billion in benefits to all Michiganders and $21.6 billion in benefits to Michiganders aged 65 and older in 2012.

Medicare in Michigan

**Medicare provides guaranteed health coverage, but out-of-pocket costs are high**
- On average, Michigan’s Medicare beneficiaries spent an estimated $5,154 on out-of-pocket health care costs in 2012.
- In 2012, older Michigan adults enrolled in Medicare spent, on average, an estimated 17 percent of their income on out-of-pocket health care costs.

**Medicare provides peace of mind for older Michiganders**
- Nearly 98 percent of older Michiganders were enrolled in Medicare in 2011.

**Medicare plays an important role in Michigan’s economy**
- The Medicare program spent an estimated $15.1 billion on health care services for 1,417,578 older Michiganders in 2012.