Why Social Security and Medicare Are Vital to Older Americans in North Dakota

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 North Dakota.

Social Security in North Dakota

Older North Dakotans count on Social Security benefits earned through a lifetime of work
- A total of 92 percent, or 92,648, of older North Dakota residents received Social Security in 2012. The average annual benefit was $13,800.
- Social Security accounted for 50 percent of the typical older North Dakotan’s family income.
- Low- and middle-income older adults in North Dakota are even more reliant on Social Security’s earned benefit, typically receiving 75 percent of their family income from Social Security.

Social Security keeps middle-income older North Dakotans from falling into poverty
- Census data show about 9 percent, or 7,328, of older North Dakotans living in poverty.
- Without Social Security income, an additional 33 percent of older North Dakotans, or 28,140 people, would fall into poverty.

Social Security plays an important role in North Dakota’s economy
- Social Security provided $1.6 billion in benefits to all North Dakotans and $1.3 billion in benefits to North Dakotans aged 65 and older in 2012.

Medicare in North Dakota

Medicare provides guaranteed health coverage, but out-of-pocket costs are high
- On average, North Dakota’s Medicare beneficiaries spent an estimated $3,753 on out-of-pocket health care costs in 2012.
- In 2012, older North Dakota adults enrolled in Medicare spent, on average, an estimated 11 percent of their income on out-of-pocket health care costs.

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

Medicare plays an important role in North Dakota’s economy
- The Medicare program spent an estimated $0.8 billion on health care services for 97,648 older North Dakotans in 2012.