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

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

#### Social Security in South Dakota

**Older South Dakotans count on Social Security benefits earned through a lifetime of work**
- A total of 98 percent, or 119,385, of older South Dakota residents received Social Security in 2012. The average annual benefit was $13,900.
- Social Security accounted for 49 percent of the typical older South Dakotan’s family income.
- Low- and middle-income older adults in South Dakota are even more reliant on Social Security’s earned benefit, typically receiving 72 percent of their family income from Social Security.

**Social Security keeps middle-income older South Dakotans from falling into poverty**
- Census data show about 7 percent, or 8,188, of older South Dakotans living in poverty.
- Without Social Security income, an additional 35 percent of older South Dakotans, or 39,680 people, would fall into poverty.

**Social Security plays an important role in South Dakota’s economy**
- Social Security provided $2.1 billion in benefits to all South Dakotans and $1.6 billion in benefits to South Dakotans aged 65 and older in 2012.

#### Medicare in South Dakota

**Medicare provides guaranteed health coverage, but out-of-pocket costs are high**
- On average, South Dakota’s Medicare beneficiaries spent an estimated $4,123 on out-of-pocket health care costs in 2012.
- In 2012, older South Dakota adults enrolled in Medicare spent, on average, an estimated 13 percent of their income on out-of-pocket health care costs.

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

**Medicare plays an important role in South Dakota’s economy**
- The Medicare program spent an estimated $1.1 billion on health care services for 124,294 older South Dakotans in 2012.