Why Social Security and Medicare Are Vital to Older Americans in West Virginia

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 West Virginia.

Social Security in West Virginia

Older West Virginians count on Social Security benefits earned through a lifetime of work
- A total of 92 percent, or 285,570, of older West Virginia residents received Social Security in 2012. The average annual benefit was $14,400.
- Social Security accounted for 60 percent of the typical older West Virginian’s family income.
- Low- and middle-income older adults in West Virginia are even more reliant on Social Security’s earned benefit, typically receiving 87 percent of their family income from Social Security.

Social Security keeps middle-income older West Virginians from falling into poverty
- Census data show about 9 percent, or 24,192, of older West Virginians living in poverty.
- Without Social Security income, an additional 43 percent of older West Virginians, or 113,471 people, would fall into poverty.

Social Security plays an important role in West Virginia’s economy
- Social Security provided $6 billion in benefits to all West Virginians and $4.1 billion in benefits to West Virginians aged 65 and older in 2012.

Medicare in West Virginia

Medicare provides guaranteed health coverage, but out-of-pocket costs are high
- On average, West Virginia’s Medicare beneficiaries spent an estimated $4,416 on out-of-pocket health care costs in 2012.
- In 2012, older West Virginia 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 West Virginians
- Nearly 98 percent of older West Virginians were enrolled in Medicare in 2011.

Medicare plays an important role in West Virginia’s economy
- The Medicare program spent an estimated $2.7 billion on health care services for 299,172 older West Virginians in 2012.