



## Social Security: 2012 Kentucky Quick Facts

### Kentucky's 65+ population is expanding.

In 2010, Kentucky's population was about 4.3 million, with 13% being age 65 and older (581,000 residents).<sup>1</sup> In 2015, the 65+ population will make up 15% of the state's population, and in 2030, it will be 20%.<sup>2,3</sup>

### Kentucky ranks 44<sup>th</sup> in income level among the states.

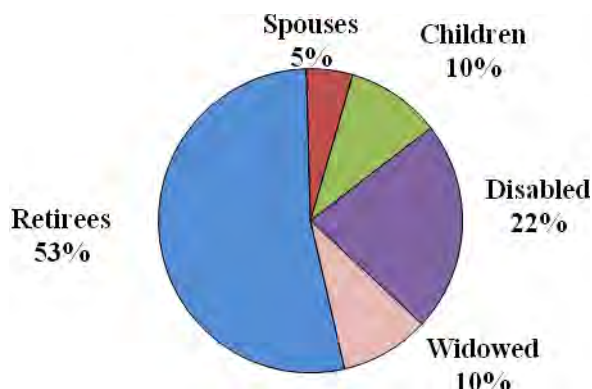
The average personal income in Kentucky was \$33,348 in 2010. Kentucky's per capita income (44<sup>th</sup>) ranks the lowest in the Midwest region.<sup>4</sup>

### One in five Kentucky residents receives Social Security.

The Social Security program not only provides monthly benefits to retired workers, but also to families when the worker retires, dies, or becomes disabled. In 2010, over 54 million Americans received Social Security benefits; of these, 894,473 lived in Kentucky.<sup>5</sup>

In 2010, one in five Kentucky residents received Social Security.<sup>1</sup> While 53% of beneficiaries are retirees, 47% are not: 199,732 are people with disabilities; 85,108 are widows and widowers; 89,947 are children; and 44,005 are spouses.<sup>5</sup>

**Kentucky Social Security Beneficiaries**



### Social Security pumps eleven billion dollars into Kentucky's economy.

In 2010, Kentucky residents received 11.0 billion dollars from Social Security.<sup>6</sup> The average yearly Social Security benefit for a Kentucky retiree in 2010 was \$13,030—or about \$1,086 a month.<sup>7</sup>

### Nearly all Kentucky residents age 65 or older receive Social Security.

Over 17% of all people receive Social Security benefits; in Kentucky, 21% of residents do. However, older people are more likely to receive the benefit, with 92% of those ages 65 and over receiving it nationwide, and 92% also of older Kentucky residents receiving it.<sup>1</sup>

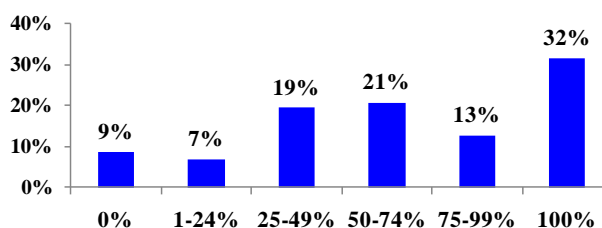
### Social Security lifts more than one-third of retirees from poverty.

In 2009, more than one-third (35%) of the nation's older population would be living in poverty if they were not receiving Social Security. In Kentucky, 43% of state's 65+ population would have incomes below the poverty line if they did not receive Social Security.<sup>8</sup>

### Social Security is the only source of income for almost one-third of Kentucky residents age 65+.

Social Security makes up 50 percent or more of the income for two in three Kentucky residents age 65 and older. Almost one-third of older Kentucky residents rely on Social Security as their only source of income.<sup>9,10</sup>

**Income Percentage from Social Security for Kentucky Residents 65+**



## End Notes

<sup>1</sup> OASDI Beneficiaries by State and County, 2010. Social Security Administration:  
[http://www.ssa.gov/policy/docs/statcomps/oasdi\\_sc/2010/table01.html](http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2010/table01.html)

<sup>2</sup> Projections of the Population, By Age and Sex, of States: 1995 to 2025. United States Census Bureau:  
<http://www.census.gov/population/projections/state/stpjage.txt>

<sup>3</sup> Ranking of States by Projected Percent of Population age 65 and Over: 2000, 2010, and 2030. United States Census Bureau:  
<http://www.census.gov/population/www/projections/projectionsagesex.html>

<sup>4</sup> State Bureau of Economic Analysis Regional Factsheet, 2010. U.S. Dept. of Commerce:  
<http://www.bea.gov/regional/bearfacts/statebf.cfm>

<sup>5</sup> OASDI Beneficiaries by State and County, 2010. Social Security Administration:  
[http://www.ssa.gov/policy/docs/statcomps/oasdi\\_sc/2010/table02.html](http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2010/table02.html)

<sup>6</sup> OASDI Estimated Total Benefits Paid, 2010, Social Security Administration:  
<http://www.ssa.gov/policy/docs/statcomps/supplement/2011/5j.html#table5.j1>

<sup>7</sup> OASDI Number and Total Monthly Benefits for Beneficiaries, age 65 or older, 2010:  
<http://www.ssa.gov/policy/docs/statcomps/supplement/2011/5j.html#table5.j3>

<sup>8</sup> AARP analysis from The March 2009 Annual Social and Economic (ASEC) Supplement from the Current Population Survey (CPS).

<sup>9</sup> AARP analysis using data from the 2009 U.S. Census Bureau American Community Survey.

<sup>10</sup> For a three-year estimate refer to “Social Security is a Critical Income Source for Older Americans: State-Level Estimates, 2007–2009.” AARP Public Policy Institute:  
<http://www.aarp.org/work/social-security/info-09-2011/fs236-ss.html>

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