

## Social Security Is a Critical Income Source for Older Americans: State-Level Estimates, 2010–2012

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### More Than 10 Million Older Americans Depend on Social Security for the Majority of Their Income

Social Security benefits are a key income source for older Americans and, for most, the only source of retirement income guaranteed for life and adjusted to keep pace with inflation. In 2012, about 38 million (88%) people aged 65 and older lived in a family that received Social Security. Among all older Americans in 2012, almost half (or 21 million) relied on Social Security for 50% or more of their family income, while nearly one in four (or 10 million) relied on Social Security for 90% or more of their family income. Social Security is such a vital source of income for older Americans that it kept 35% of older Americans (or more than 15 million) out of poverty in 2012.

### Reliance on Social Security Varies by State

The number of older Americans relying on Social Security as a critical source of family income varied significantly across states. Between 36% (Hawaii) and 61% (Arkansas) of older Americans depended on Social Security for at least 50% of their family income (table 1). In addition to Arkansas, Tennessee (61%), South Carolina (59%), West Virginia (57%), and Kentucky (57%) had the highest percentage relying on Social Security as the principle source of their family income. Meanwhile, Tennessee (33%), Mississippi (31%),

Arkansas (31%), Georgia (31%), and Louisiana (30%) had the greatest percentage relying on Social Security for nearly all (90%) of their income.

California and Florida each had around 1.7 million older Americans — more than any other state — relying on Social Security for at least half of their family income, followed by New York, Texas, and Pennsylvania (that each had more than 1 million). Florida and California had the most seniors (more than 800,000) relying on Social Security for nearly all of their family income, followed again by Texas, New York, and Pennsylvania.

### Technical Note

This analysis uses income data from the U.S. Census Bureau's March supplement of the Current Population Survey (CPS). The CPS is not designed to be representative at the state level. As a result, the sample size for an individual state for 1 year may be too small to yield a precise estimate for the subpopulation of those aged 65 and older. To remedy this problem, this Fact Sheet provides estimates based on the average of 3 years of data from 2010 through 2012, as recommended by the U.S. Census Bureau.

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**Table 1**  
**People Aged 65 and Older Rely on Social Security for a Significant Share**  
**of Their Family Income, Average of 2010–2012**

State	50% or More of Family Income		90% or More of Family Income	
	Number of Older Americans	Percent	Number of Older Americans	Percent
Alabama	351,582	55.4	182,232	28.7
Alaska	22,037	37.2	8,639	14.5
Arizona	385,710	45.4	183,415	21.3
Arkansas	267,898	61.4	133,884	30.7
California	1,743,874	40.6	827,998	19.3
Colorado	261,126	44.9	135,694	23.3
Connecticut	205,169	42.3	93,744	19.3
Delaware	66,599	49.4	27,534	20.5
District of Columbia	23,166	30.8	13,829	18.4
Florida	1,688,399	51.6	886,878	27.2
Georgia	521,074	51.7	307,815	30.6
Hawaii	69,982	35.6	29,659	15.1
Idaho	110,171	52.3	49,136	23.2
Illinois	811,063	49.1	385,649	23.4
Indiana	483,495	54.5	218,506	24.5
Iowa	218,197	55.8	89,342	22.7
Kansas	193,717	49.2	80,908	20.5
Kentucky	318,582	57.0	165,887	29.7
Louisiana	274,081	48.2	169,339	29.9
Maine	106,224	51.5	48,697	23.6
Maryland	284,243	39.2	139,029	19.1
Massachusetts	434,549	45.9	210,254	22.2
Michigan	772,577	54.8	292,761	20.9
Minnesota	361,429	51.5	167,496	23.9
Mississippi	215,208	55.2	120,060	30.8
Missouri	450,126	53.7	185,750	22.1
Montana	87,508	52.1	43,719	26.2
Nebraska	107,452	45.9	39,610	16.9
Nevada	156,465	46.6	75,592	22.2
New Hampshire	89,281	50.4	41,777	23.6
New Jersey	508,101	43.1	250,049	21.3
New Mexico	131,900	44.7	71,197	24.1
New York	1,259,021	48.2	605,486	23.2
North Carolina	764,492	58.5	391,654	29.9
North Dakota	39,766	47.7	18,490	22.3
Ohio	864,384	53.2	375,953	23.2

**Table 1 (continued)**

State	50% or More of Family Income		90% or More of Family Income	
	Number of Older Americans	Percent	Number of Older Americans	Percent
Oklahoma	245,330	48.7	117,601	23.4
Oregon	265,211	49.4	106,984	19.8
Pennsylvania	1,081,832	56.3	478,686	24.8
Rhode Island	78,657	50.2	37,080	23.7
South Carolina	373,379	59.1	185,751	29.4
South Dakota	55,617	50.1	22,504	20.2
Tennessee	526,672	60.9	281,089	32.7
Texas	1,171,843	44.6	614,885	23.4
Utah	134,247	48.4	56,250	20.3
Vermont	48,637	54.2	21,660	24.3
Virginia	415,840	42.3	201,341	20.6
Washington	376,580	43.3	153,809	17.7
West Virginia	146,534	57.1	75,062	28.9
Wisconsin	413,612	51.5	176,183	22.0
Wyoming	31,516	46.0	12,312	18.4
<b><i>U.S. Total</i></b>	<b><i>21,040,681</i></b>	<b><i>49.4</i></b>	<b><i>10,064,153</i></b>	<b><i>23.6</i></b>

Source: AARP Public Policy Institute estimates from the March 2011–2013 Current Population Survey, U.S. Bureau of the Census.

Note: The U.S. total is for 2012 and, therefore, is not equal to the sum of the state totals.