

# Social Security Works for CALIFORNIA



Report prepared by Social Security Works and Strengthen Social Security

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## Acknowledgements

Social Security Works is grateful to the following for producing this report: Daniel Marans, a recent graduate of the Johns Hopkins University and a National Academy of Social Insurance Washington Intern, was the lead researcher whose commitment and excellence drove the project to its successful conclusion; and Frank Clemente, Alex Lawson and Judy Rein at Social Security Works. Kelly Olsen provided editorial support. Arloc Sherman, Senior Researcher, and Paul N. Van de Water, Senior Fellow, at the Center on Budget and Policy Priorities were very generous in providing advice and access to updated poverty data analyzed by the Center. Kirby G. Posey and David Getz, Survey Statisticians with the Income Statistics branch of the United States Census Bureau, generously provided data on the importance of Social Security as a source of income to household units. Alice Wade, Deputy Chief Actuary of the Social Security Administration, with the help of Virginia Reno, Vice President for Income Security at the National Academy of Social Insurance, graciously provided data on the value of Social Security's survivors and disability insurance. Graphic design was provided by Daniel Redding and Rachel Horlick of Magnetic State.



The mission of Social Security Works is to protect and improve the economic status of disadvantaged and at-risk populations, and, in so doing, to promote social justice for current and future generations of children as well as young, middle-aged and older adults. Social Security Works is a project of the Tides Advocacy Fund with generous support from The Atlantic Philanthropies.

[www.socialsecurity-works.org](http://www.socialsecurity-works.org)



The Strengthen Social Security Campaign is made up of more than 60 national organizations and many state organizations, representing more than 30 million Americans. The Campaign is united around core principles, which include that Social Security benefits should not be cut and, instead, should be increased for those who are most disadvantaged.

[www.strengthensocialsecurity.org](http://www.strengthensocialsecurity.org)

The data presented in this report speak volumes about the importance of Social Security to families, communities and state and local economies. We hope the report is useful to you as you work to strengthen Social Security in this 75th anniversary year. Please contact the Social Security Works Communications Director, Alex Lawson, if you have questions about this report: [alex.lawson@socialsecurity-works.org](mailto:alex.lawson@socialsecurity-works.org).

Nancy Altman and Eric Kingson  
Co-Directors, Social Security Works

# Social Security Works for California

**D**ebate rages in Washington about how to reduce our nation's growing federal deficit, and pundits and politicians alike propose cutting Social Security.

It doesn't seem to matter that Social Security has not caused the federal deficit, and the program has a \$2.5 trillion surplus today, which is projected to grow to \$4.2 trillion by 2025.<sup>1</sup> Nor does it seem to matter that the housing equity and retirement savings of many Americans collapsed during the nation's Great Recession. Cutting Social Security's protections – especially for middle-aged and young workers – will undermine Social Security as a financial foundation, and often a financial lifeline.

Social Security is paid for through dedicated taxes contributed by workers and their employers. That is why Social Security is a promise, a bond between generations that belongs to the people who have worked hard all their lives and to their families.

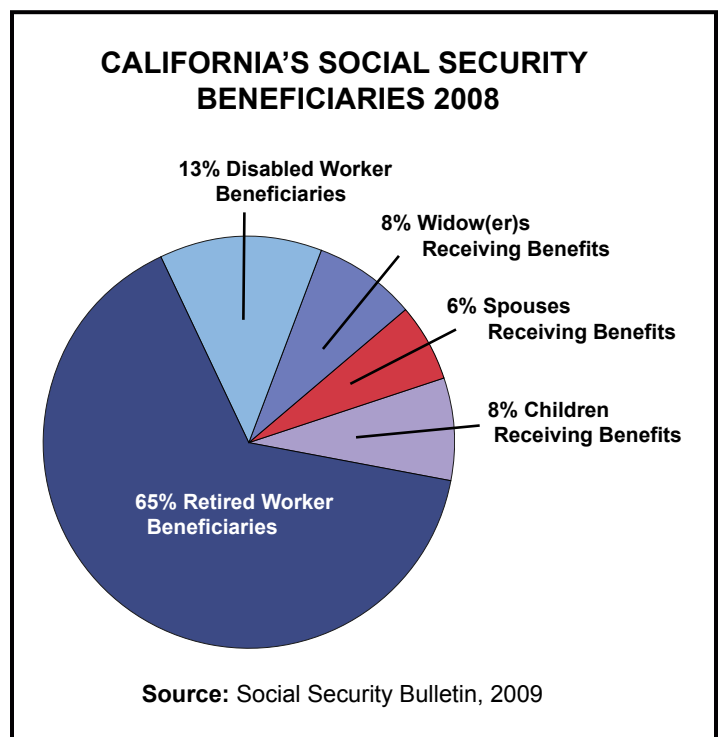
Social Security is family insurance protection against lost wages due to old age, disability, or death. The importance of Social Security's earned protections cannot be overstated:

- 53 million beneficiaries – around one in four households—receive Social Security.<sup>2</sup>
- 1 out of 3 Social Security beneficiaries is not a senior citizen.<sup>3</sup>
- Almost two out of three seniors rely on Social Security for half or more of their income.<sup>4</sup>
- The average Social Security benefit is less than \$13,000 a year (\$14,000 for retirees).<sup>5</sup>
- Social Security is the nation's largest disability

program, without which more than half of disabled workers would have incomes below the poverty line.<sup>6</sup>

- Nearly 9 percent of all U.S. children – about 6.5 million – receive Social Security or live in households where all or part of the income of the household comes from Social Security.<sup>7</sup> Consequently, Social Security is the nation's largest and, despite its modest benefits, most generous children's program.

Clearly Social Security works for the nation and for the residents of every state and congressional district too. Social Security's average benefit is very modest, which is why America cannot afford to cut it. Instead, Congress should work hard to strengthen Social Security.





## Social Security Works for California's Economy

- Social Security provides benefits to 4,678,500 people, 1 out of 8 residents (12.7 percent).<sup>8</sup>
- Social Security lifts out of poverty a total of 1,653,000 California residents.<sup>9</sup>
- California residents receive Social Security benefits totaling over \$59.4 billion per year, an amount equivalent to 3.2 percent of the state's annual GDP (the total value of all goods and services produced).<sup>10</sup>

## Social Security Works for California's Retired Workers

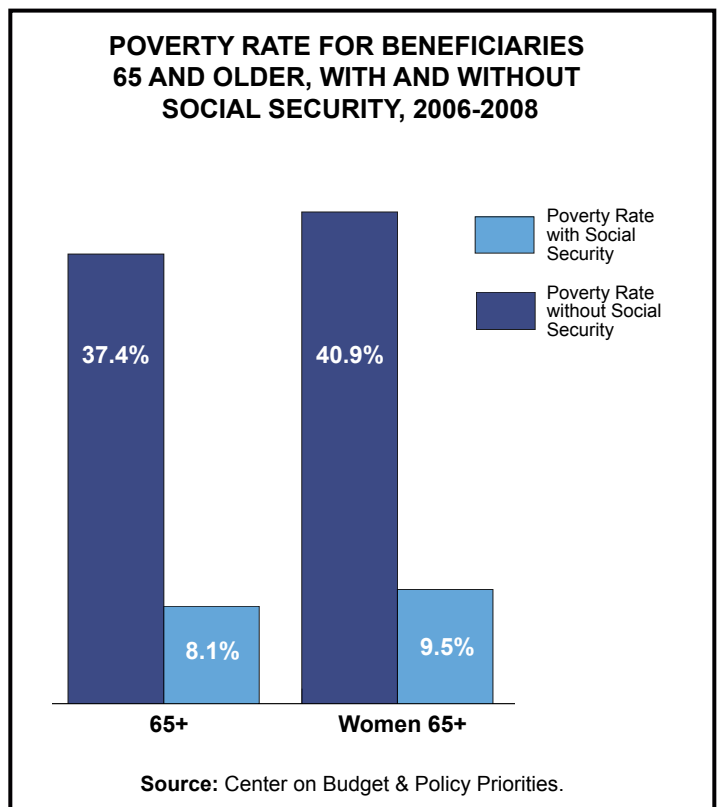
- Social Security provides benefits to 3,050,400 retired workers, 1 out of 12 residents (8.3 percent) and two-thirds (65.2 percent) of all beneficiaries.<sup>11</sup>
- The median benefit received by a retired worker in California is about \$13,700 annually.<sup>12</sup>
- Social Security lifts out of poverty 1,148,000 California residents aged 65 and older. Without Social Security, the elderly poverty rate would increase from 1 out of 12 (8.1 percent) to nearly 4 out of 10 (37.4 percent) residents.<sup>13</sup>

## Social Security Works for California Women

- Social Security provides benefits to more than 2,379,900 residents, 1 out of every 8 women (13 percent).<sup>14</sup>
- Social Security provides benefits to 267,600 spouses, most of whom are women.<sup>15</sup>
- Women make up 55.7 percent of beneficiaries aged 65 and older in California.<sup>16</sup>
- Social Security lifts out of poverty 708,000 California women aged 65 and older. Without Social Security, the poverty rate of elderly women would increase from about 1 out of 10 (9.5 percent) to 4 out of 10 (40.9 percent) residents.<sup>17</sup>

## Social Security Works for California Workers with Disabilities<sup>18</sup>

- Social Security provides disability benefits for 617,800 workers, more than 1 out of 8 (13.2 percent) of all beneficiaries.<sup>19</sup>
- The median benefit received by a disabled worker in California is about \$12,000 annually.<sup>20</sup>



## Social Security Works for California Widow(er)s

- Social Security provides survivors' benefits to more than 385,500 California widow(er)s, 8.2 percent of all beneficiaries.<sup>21</sup>
- The median benefit received by a widow(er) in California is about \$13,700 annually.<sup>22</sup>

## Social Security Works for California Children<sup>23</sup>

- Social Security is the major life and disability insurance protection for more than 95 percent of California's 9,362,700 children.<sup>24</sup>
- Social Security provides benefits to about 357,200 children, 7.6 percent of all beneficiaries.<sup>25</sup>
- Social Security is the most important source of income for the 953,600 children living in California's grandfamilies, which are households headed by a grandparent or other relative.<sup>26</sup>

## Social Security Works for California Latinos

- In California, Social Security provides benefits to nearly 1 out of 6 (15.8 percent) Latino households, 515,200 households.<sup>27</sup>
- Nationwide, Social Security provides three-quarters (75.4 percent) of the total income for Latino households with beneficiaries aged 65 and older, on average. Social Security is 100 percent of the income for more than 4 out of 10 (44.2 percent) of these Latino elderly households.<sup>28</sup>
- Nationwide, without Social Security, the elderly Latino poverty rate would increase from roughly 1 out of 6 (17.9 percent) to half (50.7 percent).<sup>29</sup>
- Studies estimate that Latinos receive a rate of return on their Social Security contributions that is 35 to 60 percent higher than the overall population, more than any other group. That's because they tend to have lower lifetime income, longer life expectancies, higher incidence of disability and larger families.<sup>30</sup>
- Social Security has a higher income replacement rate for lower-income earners. The median earn-

ings of working-age Latinos were about \$30,000, compared to \$40,000 for all working-age people. Social Security provides average benefits of about \$12,200 and \$9,500 annually for Latinos and Latinas aged 65 and older, respectively.<sup>31</sup>

## Social Security Works for California African Americans

- In California, Social Security provides benefits to 317,700 African Americans, 1 out of 8 (12.2 percent) of all African American residents.<sup>32</sup>
- Nationwide, Social Security provides nearly three-quarters (72.4 percent) of the income for African American households with beneficiaries aged 65 and older, on average. Social Security is 100 percent of the total income for 4 out of 10 (39.5 percent) of these African American elderly households.<sup>33</sup>
- Nationwide, 3 out of 10 (31.2 percent) of all African American beneficiaries receive disability benefits; for white beneficiaries it is about half of that number (15.2 percent).<sup>34</sup>



## Social Security Works for California Asian Americans and Pacific Islanders

- In California, Social Security provides benefits to 1 out of 6 (16.4 percent) Asian American and Pacific Islander households, more than 275,700 households.<sup>35</sup>
- Nationwide, Social Security provides two-thirds (68.9 percent) of the total income for Asian American households with beneficiaries aged 65 and older, on average. Social Security is 100 percent of the income for 3 out of 10 (29.3 percent) of these Asian American elderly households.<sup>36</sup>
- Nationwide, Asian Americans and Pacific Islanders receive a high rate of return from Social Security because of their long life expectancies. An Asian American or Pacific Islander man aged 65 in 2010, can expect to live until age 85, compared to age 82 for all men. An Asian American or Pacific Islander woman of the same age can expect to live until age 88, compared to age 85 for all women.<sup>37</sup>

## Social Security Works for California's Working Families

- Through their hard work and payroll tax contributions, nearly all California workers earn Social Security's retirement, disability and survivorship protections for themselves and their families.
- Social Security is the most valuable disability and life insurance protection for most California workers. Nationwide, an estimated 3 out of 10 working-aged men and 1 out of 4 working-aged women will become severely disabled before reaching retirement age. An estimated 1 out of 11 working-aged men and 1 out of 17 working-aged women will die before reaching retirement age.<sup>38</sup>
- A 30-year-old worker who earns about \$30,000 and who has a spouse and two young children, receives Social Security insurance protection equivalent to private disability and life insurance policies worth \$465,000 and \$476,000, respectively.<sup>39</sup>

## Social Security Works for California's Congressional Districts

CONGRESSIONAL DISTRICTS										
	State Total	1	2	3	4	5	6	7	8	9
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	\$1,491M	\$1,705M	\$1,494M	\$1,877M	\$1,032M	\$1,478M	\$1,092M	\$1,055M	\$990M
<b>Number of residents in state/ congressional district</b>	<b>36,756,666</b>	684,162	702,298	780,203	749,330	667,968	640,382	644,677	649,740	613,649
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	120,022	141,666	115,213	143,311	88,742	106,130	86,212	85,808	77,500
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	17.5%	20.2%	14.8%	19.1%	13.3%	16.6%	13.4%	13.2%	12.6%
<b>Social Security beneficiaries</b>										
<i><b>Women beneficiaries</b></i>	<b>2,379,908</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i><b>Retired worker beneficiaries</b></i>	<b>3,050,367</b>	74,624	85,382	74,787	97,435	50,145	73,862	52,990	57,733	49,297
<i><b>Disabled worker beneficiaries</b></i>	<b>617,803</b>	20,359	25,718	16,499	19,252	18,507	12,255	14,619	14,340	12,511
<i><b>Widow(er)s receiving benefits</b></i>	<b>385,537</b>	10,082	11,912	9,392	10,696	7,281	8,735	6,808	5,584	6,025
<i><b>Spouses receiving benefits</b></i>	<b>267,571</b>	5,781	7,324	5,672	7,090	3,608	5,224	4,027	3,772	3,333
<i><b>Children receiving benefits</b></i>	<b>357,239</b>	9,176	11,330	8,863	8,838	9,201	6,054	7,768	4,379	6,334

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

**Sources and Explanatory Note**

\*The annual benefits for the Congressional districts were calculated by taking the monthly benefits and multiplying by 12. The state annual benefits number is the sum of the congressional district numbers.

## Social Security Works for California's Congressional Districts

### CONGRESSIONAL DISTRICTS

	State Total	10	11	12	13	14	15	16	17	18	19
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	\$1,379M	\$1,347M	\$1,316M	\$995M	\$1,231M	\$998M	\$852M	\$1,020M	\$1,002M	\$1,423M
<b>Number of residents in state/congressional district</b>	<b>36,756,666</b>	690,552	781,169	654,528	651,220	647,345	663,211	647,165	639,510	696,573	742,825
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	99,710	100,249	94,204	76,597	82,194	72,772	65,937	83,065	90,184	113,814
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	14.4%	12.8%	14.4%	11.8%	12.4%	11.2%	10.2%	13.0%	12.9%	15.3%
<b>Social Security beneficiaries</b>											
<i>Women beneficiaries</i>	<b>2,379,908</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Retired worker beneficiaries</i>	<b>3,050,367</b>	66,698	65,416	69,074	49,863	59,836	50,113	42,868	53,737	50,152	72,253
<i>Disabled worker beneficiaries</i>	<b>617,803</b>	11,593	13,115	8,511	10,544	6,885	7,680	9,239	11,222	17,687	16,224
<i>Widow(er)s receiving benefits</i>	<b>385,537</b>	8,744	7,955	7,280	6,165	6,309	5,625	4,855	7,135	7,911	9,502
<i>Spouses receiving benefits</i>	<b>267,571</b>	6,051	5,240	5,098	4,280	5,549	4,306	4,112	4,812	4,633	5,981
<i>Children receiving benefits</i>	<b>357,239</b>	6,624	8,523	4,241	5,745	3,615	5,048	4,863	6,159	9,801	9,854

**Sources and Explanatory Note**

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

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## Social Security Works for California's Congressional Districts

### CONGRESSIONAL DISTRICTS

	State Total	20	21	22	23	24	25	26	27	28	29
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	\$701M	\$1,124M	\$1,393M	\$1,208M	\$1,374M	\$1,071M	\$1,221M	\$1,022M	\$766M	\$980M
<b>Number of residents in state/congressional district</b>	<b>36,756,666</b>	695,914	751,790	757,628	656,383	671,078	811,432	693,662	672,067	639,415	650,196
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	71,448	97,779	112,147	97,344	100,902	87,021	89,368	78,469	60,723	77,953
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	10.3%	13.0%	14.8%	14.8%	15.0%	10.7%	12.9%	11.7%	9.5%	12.0%
<b>Social Security beneficiaries</b>											
<i>Women beneficiaries</i>	<b>2,379,908</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Retired worker beneficiaries</i>	<b>3,050,367</b>	38,693	60,246	67,879	63,705	69,626	51,532	61,984	52,034	39,661	54,534
<i>Disabled worker beneficiaries</i>	<b>617,803</b>	13,333	14,325	18,374	12,920	10,668	14,039	8,678	9,893	7,895	7,895
<i>Widow(er)s receiving benefits</i>	<b>385,537</b>	6,332	8,427	9,423	7,922	8,430	6,980	7,455	5,950	4,767	5,987
<i>Spouses receiving benefits</i>	<b>267,571</b>	4,032	5,390	5,668	5,735	5,854	4,388	5,416	4,612	4,070	4,927
<i>Children receiving benefits</i>	<b>357,239</b>	9,058	9,391	10,803	7,062	6,324	10,082	5,835	5,980	4,330	4,610

**Sources and Explanatory Note**

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

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## Social Security Works for California's Congressional Districts

### CONGRESSIONAL DISTRICTS

	State Total	30	31	32	33	34	35	36	37	38	39
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	\$1,450M	\$466M	\$797M	\$820M	\$600M	\$750M	\$1,121M	\$731M	\$859M	\$827M
<b>Number of residents in state/ congressional district</b>	<b>36,756,666</b>	656,737	630,241	650,454	642,096	648,888	657,374	658,088	653,454	651,621	660,407
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	95,647	46,917	70,514	70,433	57,518	65,592	81,163	64,476	74,093	68,166
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	14.6%	7.4%	10.8%	11.0%	8.9%	10.0%	12.3%	9.9%	11.4%	10.3%
<b>Social Security beneficiaries</b>											
<i>Women beneficiaries</i>	<b>2,379,908</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Retired worker beneficiaries</i>	<b>3,050,367</b>	69,886	30,416	44,469	46,480	34,448	40,307	57,213	37,734	46,263	43,013
<i>Disabled worker beneficiaries</i>	<b>617,803</b>	7,695	6,514	8,236	10,075	8,423	10,432	7,862	11,423	8,956	8,494
<i>Widow(er)s receiving benefits</i>	<b>385,537</b>	7,804	3,215	6,112	5,207	4,991	5,145	6,704	5,382	6,599	6,042
<i>Spouses receiving benefits</i>	<b>267,571</b>	6,382	3,129	5,265	2,968	4,414	2,908	4,566	3,277	5,902	4,850
<i>Children receiving benefits</i>	<b>357,239</b>	3,880	3,643	6,432	5,703	5,242	6,800	4,818	6,660	6,373	5,767

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

\*The annual benefits for the Congressional districts were calculated by taking the monthly benefits and multiplying by 12. The state annual benefits number is the sum of the congressional district numbers.

#### Sources and Explanatory Note

## Social Security Works for California's Congressional Districts

### CONGRESSIONAL DISTRICTS

	State Total	40	41	42	43	44	45	46	47	48	49
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	\$1,112M	\$1,542M	\$1,043M	\$682M	\$1,070M	\$1,816M	\$1,437M	\$528M	\$1,358M	\$1,315M
<b>Number of residents in state/ congressional district</b>	<b>36,756,666</b>	666,278	767,217	678,730	725,003	817,627	847,837	642,079	634,983	705,680	769,642
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	81,882	124,223	74,477	63,453	83,727	139,423	100,507	47,585	91,892	102,822
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	10.7%	18.3%	11.0%	8.8%	10.2%	16.4%	15.7%	7.5%	13.0%	13.4%
<b>Social Security beneficiaries</b>											
<i>Women beneficiaries</i>	<b>2,379,908</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<i>Retired worker beneficiaries</i>	<b>3,050,367</b>	56,693	79,707	52,336	32,763	52,769	96,453	73,105	28,397	67,676	70,454
<i>Disabled worker beneficiaries</i>	<b>617,803</b>	7,968	17,586	6,608	11,443	10,940	15,901	7,786	6,892	5,971	11,044
<i>Widow(er)s receiving benefits</i>	<b>385,537</b>	6,940	10,174	6,093	5,838	7,403	10,430	8,194	3,825	8,154	8,373
<i>Spouses receiving benefits</i>	<b>267,571</b>	5,302	6,287	4,637	3,983	4,880	7,093	6,583	3,696	5,985	5,952
<i>Children receiving benefits</i>	<b>357,239</b>	4,979	10,469	4,803	9,426	7,735	9,546	4,839	4,775	4,106	6,999

**Sources and Explanatory Note**

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

\*The annual benefits for the Congressional districts were calculated by taking the monthly benefits and multiplying by 12. The state annual benefits number is the sum of the congressional district numbers.

## Social Security Works for California's Congressional Districts

CONGRESSIONAL DISTRICTS					
	Total	50	51	52	53
<b>Total annual benefits (\$ in millions)*</b>	<b>\$59,367M</b>	<b>\$1,313M</b>	<b>\$994M</b>	<b>\$1,207M</b>	<b>\$892M</b>
<b>Number of residents in state/ congressional district</b>	<b>36,756,666</b>	<b>722,487</b>	<b>697,563</b>	<b>655,905</b>	<b>632,036</b>
<b>Number of residents receiving Social Security benefits</b>	<b>4,678,517</b>	<b>96,595</b>	<b>95,862</b>	<b>93,163</b>	<b>71,903</b>
<b>Percent of residents receiving Social Security benefits</b>	<b>12.7%</b>	<b>13.4%</b>	<b>13.7%</b>	<b>14.2%</b>	<b>11.4%</b>
<b>Social Security beneficiaries</b>					
<i><b>Women beneficiaries</b></i>	<b>2,379,908</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<i><b>Retired worker beneficiaries</b></i>	<b>3,050,367</b>	<b>68,605</b>	<b>57,487</b>	<b>61,604</b>	<b>45,930</b>
<i><b>Disabled worker beneficiaries</b></i>	<b>617,803</b>	<b>8,344</b>	<b>12,084</b>	<b>11,125</b>	<b>11,221</b>
<i><b>Widow(er)s receiving benefits</b></i>	<b>385,537</b>	<b>8,476</b>	<b>9,965</b>	<b>8,204</b>	<b>6,598</b>
<i><b>Spouses receiving benefits</b></i>	<b>267,571</b>	<b>6,161</b>	<b>8,143</b>	<b>5,265</b>	<b>3,958</b>
<i><b>Children receiving benefits</b></i>	<b>357,239</b>	<b>5,009</b>	<b>8,183</b>	<b>6,965</b>	<b>4,196</b>

**Sources and Explanatory Note**

"Selected Demographic Characteristics in the United States, 2006-2008: California," in *American Community Survey*, (Washington: US Census Bureau, December 2008). "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).

\*The annual benefits for the Congressional districts were calculated by taking the monthly benefits and multiplying by 12. The state annual benefits number is the sum of the congressional district numbers.

## Endnotes

Note: Data cited below is the most recent available as of July, 2010.

- <sup>1</sup> Social Security Trustees. "Table IV.A3" and "Table VI.F8" in *The 2009 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*, (Baltimore: Social Security Administration, 2010).
- <sup>2</sup> "Table 2. Social Security Benefits, June 2010" in *Monthly Statistical Snapshot, June, 2010*, (Baltimore: Social Security Administration, 2010) [hereinafter *Monthly Stat. Snapshot*, 2010]; and Reno, Virginia, "Briefing Paper #287: Building on Social Security's Success," (Washington: Economic Policy Institute, 2007).
- <sup>3</sup> *Monthly Stat. Snapshot*, 2010.
- <sup>4</sup> "Fast Facts and Figures About Social Security, 2009," (Baltimore: Social Security Administration, 2010).
- <sup>5</sup> *Monthly Stat. Snapshot*, 2010.
- <sup>6</sup> Van de Water, Paul N. "Income of Disabled Worker Beneficiaries," (Baltimore: Social Security Administration, 2001).
- <sup>7</sup> Lavery, Joni and Virginia P. Reno. "Children's Stake in Social Security, Social Security Brief No. 27," (Washington: National Academy of Social Insurance, 2008).
- <sup>8</sup> Number of total beneficiaries from "5.J OASDI Current-Pay Benefits: Geographic Data: Table 5.J2—Number, by state or other area, program and type of benefit, December 2008" in *Annual Statistical Supplement to the Social Security Bulletin, 2009*, (Baltimore: Social Security Administration, Feb. 2010) [hereinafter, *Ann. Stat. Supp.*, 2010]. Percentage of state population from "Table 1: Beneficiaries as a percentage of the total resident population and of the population aged 65 or older, by state, December 2008," in *OASDI Beneficiaries by State and County, 2008*, (Baltimore: Social Security Administration, Feb. 2010).
- <sup>9</sup> Sherman, Arloc. "Antipoverty Effects of Social Security by State, 2006-2008," Pre-publication; specially released for Social Security Works, courtesy of Arloc Sherman and Paul Van de Water, (Washington: Center on Budget and Policy Priorities, July 2010).
- <sup>10</sup> Total annual benefits calculated by taking the monthly benefits and multiplying by twelve. "Table 5.J4—Total monthly benefits, by state or other area, program, and type of benefit, December 2008 (in thousands of dollars)," *Ibid.* Percentage calculated using state Gross Domestic Product figures from "Economic Slowdown Widespread Among States in 2008: Advance 2008 and Revised 2005-2007 State-by-State GDP Statistics," in *Bureau of Economic Analysis News Release*, (Washington: United States Department of Commerce, June 2, 2009), [hereinafter state Gross Domestic Product figures].
- <sup>11</sup> Number calculated using data from "Table 5.J2—Number, by state or other area, program and type of benefit, December 2008," in *Ann. Stat. Supp.*, 2010. Percentage calculated using population data from "Selected Demographic Characteristics in the United States, 2008: California," in *American Community Survey*, (Washington: US Census Bureau, 2009) [hereinafter all percentages of state population use *American Community Survey* data].
- <sup>12</sup> "Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2008" in *Ann. Stat. Supp.*, 2010.
- <sup>13</sup> Sherman, *Ibid.*
- <sup>14</sup> "Table 5.J5.1—Number, by state or other area, race, and sex, December 2008," in *Ann. Stat. Supp.*, 2010.
- <sup>15</sup> "California" in *Congressional Statistics, December 2008*, (Baltimore: Social Security Administration, December 2009).
- <sup>16</sup> "Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2008," in *Ann. Stat. Supp.*, 2010.
- <sup>17</sup> Sherman, *Ibid.*
- <sup>18</sup> The number of Social Security disability beneficiaries cited here includes only those disabled workers receiving disability benefits. It does not include those disabled workers and "disabled adult children" who are recipients of Retirement and Survivors benefits. Hereinafter, any use of the term "disabled worker" will refer only to those disabled workers receiving disability benefits.
- <sup>19</sup> "Table 5.J2," *Ibid.*
- <sup>20</sup> "Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2008" in *Ann. Stat. Supp.*, 2010.
- <sup>21</sup> "Table 5.J2," *Ibid.*
- <sup>22</sup> "Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2008," in *Ann. Stat. Supp.*, 2010.
- <sup>23</sup> Unless otherwise specified as children under 18 to the exclusion of all others, the term "children" used in this section is consistent with the Social Security Administration's use of the term to include three groups: "children under age 18;" "students aged 18-19," which refers to children ages 18 and 19 who are matriculated in an institution of secondary education; and "disabled adult children," which refers to those adults who have been disabled since before they reached age 18.
- <sup>24</sup> The term "children," as it is used here, refers exclusively to children under age 18. Percentage data from "Survivors Benefits," (Baltimore: Social Security Administration, 2009).
- <sup>25</sup> "Table 5.J10—Number of children, by state or other area and type of benefit, December 2008," in *Ann. Stat. Supp.*, 2010.
- <sup>26</sup> Generations United. "California Grandfacts," (Washington: Generations United, March 2008).
- <sup>27</sup> The term "households" as it is used here refers to households reporting income in the past 12 months. "California: Selected Population Profile," in *American Community Survey*, (Washington: US Census Bureau, 2009).

- <sup>28</sup> “Table 9.A3 Percentage distribution of beneficiary units, by race, Hispanic origin, and marital status, 2008,” in *Income of the Population 55 or Older, 2008*, (Baltimore: Social Security Administration, 2009).
- <sup>29</sup> Torres-Gil, Fernando et al. “The Importance of Social Security to the Hispanic Community,” (Washington: Center on Budget and Policy Priorities, 2005).
- <sup>30</sup> “Social Security is Important to Hispanics,” (Baltimore: Social Security Administration, 2010).
- <sup>31</sup> “Social Security is Important to Hispanics,” Ibid.
- <sup>32</sup> “5.J OASDI Current-Pay Benefits: Geographic Data: Table 5.J5.1—Number, by state or other area, race, and sex, December 2008,” in *Ann. Stat. Supp.*, 2010.
- <sup>33</sup> “Table 9.A3 Percentage distribution of beneficiary units, by race, Hispanic origin, and marital status, 2008,” in *Income of the Population 55 or Older, 2008*, (Baltimore: Social Security Administration, 2009).
- <sup>34</sup> “Table 5.A1—Number and average monthly benefit, by type of benefit and race, December 2008,” in *Ann. Stat. Supp.*, 2010.
- <sup>35</sup> The term “households” as it is used here refers to households reporting income in the past 12 months. “California: Selected Population Profile,” in *American Community Survey*, (Washington: US Census Bureau, 2009).
- <sup>36</sup> “Table 9.A3 Percentage distribution of beneficiary units, by race, Hispanic origin, and marital status, 2008,” Ibid.
- <sup>37</sup> “Social Security is Important to Asian Americans and Pacific Islanders,” (Baltimore: Social Security Administration, 2010).
- <sup>38</sup> Baldwin, Robert and Sharon Chu. “Actuarial Note 2005.6: A Death and Disability Life Table for Insured Workers Born in 1985,” (Baltimore: Social Security Administration, Feb. 2006). The term “retirement age” refers to the statutory “Retirement Age” at which workers become eligible for full retirement benefits for Social Security.
- <sup>39</sup> Nichols, Orlo R. “The Insurance Value and Potential Survivor and Disability Benefits for an Illustrative Worker.” Memo to Alice Wade, Deputy Chief Actuary. (Baltimore: Social Security Administration, Office of the Chief Actuary, August 2008).