

# SENIORS AND VETERANS EMERGENCY (SAVE) BENEFITS ACT

## IMPACT IN CALIFORNIA'S CONGRESSIONAL DISTRICTS AND NATIONWIDE

America's CEO's got a big raise last year – their pay increased by 3.9%. That's big money – we're talking about a \$635,000 pay raise, on average, for a group of CEOs who already made an average of \$16 million each in pay last year.<sup>i</sup> But millions of Americans who rely on Social Security and critical veterans' benefits are getting the short end of the stick – they won't get any increase in benefits at all in 2016, for only the third time since 1975.

The SAVE Benefits Act makes sure that seniors, veterans, and people with disabilities can make ends meet. It provides them with an emergency payment of approximately \$580 – equal to the same 3.9% increase as CEO's – and fully pays for it by closing one of the many tax loopholes that subsidize giant pay packages for executives.

- **Around 70 million Americans will receive a benefit increase under the SAVE Benefits Act.** That's more than one in five Americans.<sup>ii</sup> *In California, approximately 6.3 million residents – 16% of the state's population – would get an increase as a result of this bill.<sup>iii</sup> These include:*
  - 368,000 children;
  - 2,185,000 women over the age of 65; and
  - 711,000 disabled workers.
  - State and local government retirees who are not covered by Social Security<sup>iv</sup>
- **Over 9 million veterans receiving Social Security benefits would get a benefit increase from the SAVE Benefits Act.** Veterans and their families receiving pension or compensation benefits would also receive a benefit increase.<sup>v</sup> *In California about 360,000 veterans and their family members receive pension or compensation benefits.*
- **Over 1 million people would be lifted out of poverty under the SAVE Benefits Act.** Social Security keeps almost 15 million seniors out of poverty.<sup>vi</sup> *In California, the SAVE Benefits Act would lift about 126,000 people out of poverty.*
- **The SAVE Benefits Act would pump about \$41 billion into the U.S. economy.<sup>vii</sup> In California, the economic benefit would be about \$3.7 billion.**
- **This modest pay raise for America's seniors will make a big difference for those living on the edge in California.** *An extra \$581 would be enough for a senior to:*
  - *Buy almost three months of groceries.<sup>viii</sup>*
  - *Cover the annual average total out-of-pocket spending on prescription drugs by Medicare beneficiaries.<sup>ix</sup>*

<b>Importance of SAVE Benefits Act to California's Congressional Districts (1/6)</b>										
	<b>State Total</b>	<b>Congressional District</b>								
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>
<b>Estimated economic impact of SAVE Benefits Act*</b>	<b>\$3.7 billion</b>	\$114 million	\$91 million	\$77 million	\$97 million	\$84 million	\$81 million	\$78 million	\$80 million	\$76 million
<b>Number of residents in state/ congressional district</b>	<b>38,000,360</b>	703,566	708,526	708,773	706,178	714,706	718,545	717,509	707,601	719,147
<b>Number of residents receiving Social Security benefits</b>	<b>5,538,810</b>	177,834	146,441	118,433	160,319	133,418	108,024	118,310	120,234	110,984
<b>Percent of residents receiving Social Security benefits</b>	<b>14.6%</b>	<b>25.3%</b>	<b>20.7%</b>	<b>16.7%</b>	<b>22.7%</b>	<b>18.7%</b>	<b>15.0%</b>	<b>16.5%</b>	<b>17.0%</b>	<b>15.4%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>	<b>2,808,265</b>									
<b>Retired worker beneficiaries</b>	<b>3,804,073</b>	118,294	104,772	75,777	118,436	93,094	62,712	79,629	76,235	70,758
<b>Disabled worker beneficiaries</b>	<b>709,509</b>	29,661	18,409	19,941	18,331	18,005	23,360	17,691	19,630	18,611
<b>Widow(er)s receiving benefits</b>	<b>376,501</b>	11,640	9,408	8,384	9,551	8,415	6,996	7,886	8,636	7,311
<b>Spouses receiving benefits</b>	<b>286,041</b>	6,753	6,308	5,288	6,173	5,323	3,534	4,787	5,334	4,451
<b>Children receiving benefits</b>	<b>362,686</b>	11,486	7,544	9,043	7,828	8,581	11,422	8,317	10,399	9,853
<b>Sources and explanatory note</b>	<p>U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i>, "2011-2013 American Community Survey 3-Year Estimates," 2014.  SSA, "California," <i>Congressional Statistics</i>, December 2014, 2015.  SSA, <i>Annual Statistical Supplement</i>, 2015, "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015.  *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.</p>									

<b>Importance of SAVE Benefits Act to California's Congressional Districts (2/6)</b>										
	<b>Congressional District</b>									
	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$74 million	\$79 million	\$74 million	\$72 million	\$69 million	\$60 million	\$66 million	\$53 million	\$64 million	\$61 million
<b>Number of residents in state/ congressional district</b>	715,054	724,286	718,664	721,249	726,322	726,058	716,111	723,289	727,953	719,217
<b>Number of residents receiving Social Security benefits</b>	110,893	121,585	102,619	101,725	110,144	91,950	90,470	80,674	101,916	87,390
<b>Percent of residents receiving Social Security benefits</b>	<b>15.5%</b>	<b>16.8%</b>	<b>14.3%</b>	<b>14.1%</b>	<b>15.2%</b>	<b>12.7%</b>	<b>12.6%</b>	<b>11.2%</b>	<b>14.0%</b>	<b>12.2%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	70,440	86,334	74,045	69,706	83,039	64,752	54,987	58,051	76,834	60,587
<b>Disabled worker beneficiaries</b>	18,801	14,240	14,269	14,844	10,231	11,099	15,805	7,890	7,496	11,021
<b>Widow(er)s receiving benefits</b>	7,718	8,227	5,450	5,971	6,726	5,939	6,793	4,792	6,741	5,250
<b>Spouses receiving benefits</b>	4,782	6,359	4,481	4,324	5,299	4,683	4,295	4,925	6,813	5,028
<b>Children receiving benefits</b>	9,152	6,425	4,374	6,880	4,849	5,477	8,590	5,016	4,032	5,504
<b>Sources and explanatory note</b>	U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i> , "2011-2013 American Community Survey 3-Year Estimates," 2014. SSA, "California," <i>Congressional Statistics</i> , December 2014, 2015. SSA, <i>Annual Statistical Supplement</i> , 2015, "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015. *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.									

<b>Importance of SAVE Benefits Act to California's Congressional Districts (3/6)</b>										
	<b>Congressional District</b>									
	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$65 million	\$52 million	\$71 million	\$73 million	\$79 million	\$63 million	\$70 million	\$74 million	\$71 million	\$55 million
<b>Number of residents in state/ congressional district</b>	718,809	708,384	719,148	716,668	715,038	718,338	710,893	710,145	715,093	699,591
<b>Number of residents receiving Social Security benefits</b>	104,554	76,799	106,474	110,023	128,013	92,817	112,635	108,159	88,190	73,903
<b>Percent of residents receiving Social Security benefits</b>	<b>14.5%</b>	<b>10.8%</b>	<b>14.8%</b>	<b>15.4%</b>	<b>17.9%</b>	<b>12.9%</b>	<b>15.8%</b>	<b>15.2%</b>	<b>12.3%</b>	<b>10.6%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	72,272	46,497	71,359	69,283	91,553	60,642	80,092	80,427	63,992	46,865
<b>Disabled worker beneficiaries</b>	13,407	12,698	13,770	18,330	14,487	13,920	12,488	8,485	10,261	11,484
<b>Widow(er)s receiving benefits</b>	7,041	5,783	7,603	7,966	8,752	6,180	7,619	7,092	5,335	4,800
<b>Spouses receiving benefits</b>	5,163	4,147	4,576	4,544	6,162	4,205	5,931	6,866	4,915	4,804
<b>Children receiving benefits</b>	6,671	7,674	9,166	9,900	7,059	7,870	6,505	5,289	3,687	5,950
<b>Sources and explanatory note</b>	U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i> , "2011-2013 American Community Survey 3-Year Estimates," 2014. SSA, "California," <i>Congressional Statistics</i> , December 2014, 2015. SSA, <i>Annual Statistical Supplement</i> , 2015, "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015. *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.									

<b>Importance of SAVE Benefits Act to California's Congressional Districts (4/6)</b>										
	<b>Congressional District</b>									
	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$70 million	\$63 million	\$66 million	\$70 million	\$58 million	\$51 million	\$96 million	\$64 million	\$70 million	\$64 million
<b>Number of residents in state/ congressional district</b>	733,740	724,820	706,556	710,864	705,019	717,977	719,201	723,385	716,482	716,590
<b>Number of residents receiving Social Security benefits</b>	105,713	90,001	97,917	112,388	74,781	74,346	153,722	91,229	105,271	100,191
<b>Percent of residents receiving Social Security benefits</b>	<b>14.4%</b>	<b>12.4%</b>	<b>13.9%</b>	<b>15.8%</b>	<b>10.6%</b>	<b>10.4%</b>	<b>21.4%</b>	<b>12.6%</b>	<b>14.7%</b>	<b>14.0%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	77,479	55,799	65,748	86,299	49,906	45,549	112,061	63,415	72,149	73,899
<b>Disabled worker beneficiaries</b>	10,209	13,925	11,353	6,784	10,116	11,489	17,519	12,176	11,793	8,479
<b>Widow(er)s receiving benefits</b>	7,065	6,696	7,152	7,603	4,978	5,815	9,993	5,778	8,210	6,629
<b>Spouses receiving benefits</b>	6,077	4,381	6,423	7,459	5,173	4,697	6,354	4,045	6,791	6,266
<b>Children receiving benefits</b>	4,883	9,200	7,241	4,243	4,608	6,796	7,795	5,815	6,328	4,918
<b>Sources and explanatory note</b>	U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i> , "2011-2013 American Community Survey 3-Year Estimates," 2014. SSA, "California," <i>Congressional Statistics</i> , December 2014, 2015. SSA, <i>Annual Statistical Supplement</i> , 2015, "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015. *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.									

<b>Importance of SAVE Benefits Act to California's Congressional Districts (5/6)</b>										
	<b>Congressional District</b>									
	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$48 million	\$57 million	\$62 million	\$65 million	\$61 million	\$64 million	\$51 million	\$67 million	\$72 million	\$66 million
<b>Number of residents in state/ congressional district</b>	705,789	724,669	735,611	708,574	709,907	728,185	715,766	718,815	718,189	711,166
<b>Number of residents receiving Social Security benefits</b>	66,856	83,182	98,850	90,944	82,358	102,621	71,575	93,220	116,617	108,174
<b>Percent of residents receiving Social Security benefits</b>	<b>9.5%</b>	<b>11.5%</b>	<b>13.4%</b>	<b>12.8%</b>	<b>11.6%</b>	<b>14.1%</b>	<b>10.0%</b>	<b>13.0%</b>	<b>16.2%</b>	<b>15.2%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	41,250	51,117	68,519	61,355	50,910	78,163	46,214	63,723	87,315	80,244
<b>Disabled worker beneficiaries</b>	9,696	13,032	11,672	12,748	13,022	6,973	9,824	12,579	8,784	9,269
<b>Widow(er)s receiving benefits</b>	5,235	6,158	6,653	5,948	6,196	6,773	4,969	6,441	7,958	7,597
<b>Spouses receiving benefits</b>	5,227	4,559	4,731	4,326	5,182	6,118	4,982	4,879	7,347	5,937
<b>Children receiving benefits</b>	5,448	8,316	7,275	6,567	7,048	4,594	5,586	5,598	5,213	5,127
<b>Sources and explanatory note</b>	U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i> , "2011-2013 American Community Survey 3-Year Estimates," 2014. SSA, "California," <i>Congressional Statistics</i> , December 2014, 2015. SSA, <i>Annual Statistical Supplement, 2015</i> , "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015. *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.									

## Importance of SAVE Benefits Act to California's Congressional Districts (6/6)

	Congressional District			
	50	11	52	53
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$72 million	\$74 million	\$65 million	\$65 million
<b>Number of residents in state/ congressional district</b>	724,530	726,668	711,274	731,722
<b>Number of residents receiving Social Security benefits</b>	114,460	106,877	102,943	99,644
<b>Percent of residents receiving Social Security benefits</b>	<b>15.8%</b>	<b>14.7%</b>	<b>14.5%</b>	<b>13.6%</b>
<b>Social Security beneficiaries</b>				
<i><b>Women beneficiaries</b></i>				
<i><b>Retired worker beneficiaries</b></i>	81,802	65,548	75,396	68,749
<i><b>Disabled worker beneficiaries</b></i>	12,821	14,993	9,233	12,355
<i><b>Widow(er)s receiving benefits</b></i>	7,900	10,032	7,143	7,574
<i><b>Spouses receiving benefits</b></i>	5,422	8,481	5,771	5,160
<i><b>Children receiving benefits</b></i>	6,515	7,823	5,400	5,806
<b>Sources and explanatory note</b>	U.S. Census Bureau, <i>ACS Demographic and Housing Estimates</i> , "2011-2013 American Community Survey 3-Year Estimates," 2014. SSA, "California," <i>Congressional Statistics</i> , December 2014, 2015. SSA, <i>Annual Statistical Supplement, 2015</i> , "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015. *Calculation by Social Security Works based on Social Security and SSI beneficiaries in each congressional district. This number does not include veterans and may likely understate the full economic impact of the bill.			

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<sup>i</sup> “Top CEOs Make 300 Times More than Typical Workers,” Economic Policy Institute, June 21, 2015. Available at: <http://www.epi.org/publication/top-ceos-make-300-times-more-than-workers-pay-growth-surpasses-market-gains-and-the-rest-of-the-0-1-percent/>

<sup>ii</sup> Beneficiaries include Social Security beneficiaries, SSI beneficiaries, railroad retirement beneficiaries, veterans receiving compensation and pension benefits, and state and local retirees not eligible for Social Security.

<sup>iii</sup> State-level figure combines Social Security beneficiaries and SSI beneficiaries who do not receive Social Security. Figure does not include beneficiaries of the Railroad Retirement program, state and local government retirees who are not covered by Social Security, or veterans (except those receiving Social Security).

<sup>iv</sup> Children: Social Security Administration, Table 5.J10, December 2013

(<https://www.ssa.gov/policy/docs/statcomps/supplement/2014/5j.html#table5.j10>). Women over the age of 65:

(<https://www.ssa.gov/policy/docs/statcomps/supplement/2014/5j.html#table5.j3>). Disabled workers: Social Security Administration, Table 5.J2, December 2013

(<https://www.ssa.gov/policy/docs/statcomps/supplement/2014/5j.html#table5.j2>).

<sup>v</sup> Social Security Administration, “Veteran Beneficiaries, 2014,” Available at:

<https://www.ssa.gov/retirementpolicy/fact-sheets/veteran-beneficiaries.html>. Veterans Administration, *Veterans Benefits Administration Annual Benefits Report Fiscal Year 2014* (<http://www.benefits.va.gov/REPORTS/abr/ABR-IntroAppendix-FY14-10202015.pdf>). Figure includes veterans and their families receiving pension or compensation benefits. Figure does not include veterans receiving a benefit increase through Social Security or recipients of Chapter 18, Title 38 benefits, who would also receive a payment under this bill.

<sup>vi</sup> Paul N. Van De Water, Arloc Sherman, and Kathy Ruffing, *Social Security Keeps 22 Million Americans Out of Poverty: A State-by-State Analysis* (Oct. 25, 2013) (online at <http://www.cbpp.org/research/social-security-keeps-22-million-americans-out-of-poverty-a-state-by-state-analysis>).

<sup>vii</sup> Calculation multiplies average benefit of \$581 by estimated total number of beneficiaries, excluding veterans beneficiaries.

<sup>viii</sup> USDA, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, August 2015,” (September 2015) (online at <http://www.cnpp.usda.gov/sites/default/files/CostofFoodAug2015.pdf>).

<sup>ix</sup> Claire Noel-Miller, Medicare Beneficiaries’ Out of Pocket Spending for Health Care (October 2015) (online at <http://www.aarp.org/content/dam/aarp/ppi/2015/medicare-beneficiaries-out-of-pocket-spending-for-health-care.pdf>). Based on 2011 spending data. Out-of-pocket spending varies according to factors such as age, gender, health status, and whether or not a beneficiary lives in a long-term care facility.