

# SENIORS AND VETERANS EMERGENCY (SAVE) BENEFITS ACT

## IMPACT IN TEXAS' 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 Texas, approximately 4.3 million residents – 16% of the state's population – would get an increase as a result of this bill.<sup>iii</sup> These include:*
  - 323,000 children;
  - 1,438,000 women over the age of 65; and
  - 574,000 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 Texas about 390,000 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 Texas, the SAVE Benefits Act would lift about 75,000 people out of poverty.*
- **The SAVE Benefits Act would pump about \$41 billion into the U.S. economy.<sup>vii</sup> In Texas, the economic benefit would be about \$2.5 billion.**
- **This modest pay raise for America's seniors will make a big difference for those living on the edge in Texas.** *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 Texas' Congressional Districts (1/4)</b>										
	State Total	Congressional District								
		1	2	3	4	5	6	7	8	9
<b>Estimated economic impact of SAVE Benefits Act*</b>	<b>\$2.5 billion</b>	\$91 million	\$55 million	\$51 million	\$95 million	\$79 million	\$64 million	\$50 million	\$74 million	\$59 million
<b>Number of residents in state/ congressional district</b>	<b>26,049,971</b>	707,759	730,716	744,450	708,532	718,316	727,566	728,070	742,426	719,126
<b>Number of residents receiving Social Security benefits</b>	<b>3,842,249</b>	142,817	86,799	83,052	149,523	123,146	101,804	78,456	118,297	81,303
<b>Percent of residents receiving Social Security benefits</b>	<b>14.7%</b>	<b>20.2%</b>	<b>11.9%</b>	<b>11.2%</b>	<b>21.1%</b>	<b>17.1%</b>	<b>14.0%</b>	<b>10.8%</b>	<b>15.9%</b>	<b>11.3%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>	<b>1,932,852</b>									
<b>Retired worker beneficiaries</b>	<b>2,424,311</b>	89,041	58,755	58,957	95,683	78,797	66,044	54,339	78,033	48,308
<b>Disabled worker beneficiaries</b>	<b>574,012</b>	22,665	9,543	7,999	24,636	20,468	15,207	6,887	15,619	14,521
<b>Widow(er)s receiving benefits</b>	<b>319,026</b>	12,576	6,451	5,576	11,800	9,548	7,119	6,481	9,882	5,782
<b>Spouses receiving benefits</b>	<b>204,481</b>	6,838	5,321	4,774	5,901	4,642	4,353	5,579	6,090	3,742
<b>Children receiving benefits</b>	<b>320,419</b>	11,697	6,729	5,746	11,503	9,691	9,081	5,170	8,673	8,950
<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, "Texas," <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 Texas' Congressional Districts (2/4)</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>	\$63 million	\$85 million	\$70 million	\$78 million	\$78 million	\$69 million	\$71 million	\$69 million	\$65 million	\$76 million
<b>Number of residents in state/ congressional district</b>	726,353	718,152	723,781	700,518	709,301	724,868	720,643	717,600	727,976	710,487
<b>Number of residents receiving Social Security benefits</b>	101,562	136,415	110,552	125,192	121,140	100,068	107,063	106,689	90,766	119,396
<b>Percent of residents receiving Social Security benefits</b>	<b>14.0%</b>	<b>19.0%</b>	<b>15.3%</b>	<b>17.9%</b>	<b>17.1%</b>	<b>13.8%</b>	<b>14.9%</b>	<b>14.9%</b>	<b>12.5%</b>	<b>16.8%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	68,074	89,357	73,528	80,577	74,055	58,629	61,521	67,197	51,234	74,573
<b>Disabled worker beneficiaries</b>	12,464	18,017	15,201	18,270	19,513	15,247	16,950	16,945	18,523	17,532
<b>Widow(er)s receiving benefits</b>	7,837	12,474	9,004	11,518	11,349	9,197	10,587	8,538	7,788	11,368
<b>Spouses receiving benefits</b>	5,041	7,292	5,046	6,293	6,092	7,167	8,410	4,727	3,514	6,264
<b>Children receiving benefits</b>	8,146	9,275	7,773	8,534	10,131	9,828	9,595	9,282	9,707	9,659
<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, "Texas," <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 Texas' Congressional Districts (3/4)

	Congressional District									
	20	21	22	23	24	25	26	27	28	29
<b>Estimated economic impact of SAVE Benefits Act*</b>	\$71 million	\$79 million	\$53 million	\$75 million	\$51 million	\$73 million	\$52 million	\$86 million	\$71 million	\$52 million
<b>Number of residents in state/ congressional district</b>	730,585	733,852	753,155	717,171	730,210	726,962	745,740	707,737	724,133	716,620
<b>Number of residents receiving Social Security benefits</b>	107,160	128,520	84,483	116,998	83,058	117,251	84,379	133,420	105,027	74,036
<b>Percent of residents receiving Social Security benefits</b>	<b>14.7%</b>	<b>17.5%</b>	<b>11.2%</b>	<b>16.3%</b>	<b>11.4%</b>	<b>16.1%</b>	<b>11.3%</b>	<b>18.9%</b>	<b>14.5%</b>	<b>10.3%</b>
<b>Social Security beneficiaries</b>										
<b>Women beneficiaries</b>										
<b>Retired worker beneficiaries</b>	62,057	91,430	56,346	68,777	58,811	78,228	58,044	81,728	60,315	41,431
<b>Disabled worker beneficiaries</b>	20,092	13,867	9,040	18,013	8,980	15,443	9,667	20,855	16,290	12,412
<b>Widow(er)s receiving benefits</b>	8,562	9,578	6,565	10,448	5,890	8,652	5,841	12,742	9,619	7,232
<b>Spouses receiving benefits</b>	5,578	6,600	5,351	8,825	4,246	5,712	3,767	7,139	7,817	5,507
<b>Children receiving benefits</b>	10,871	7,045	7,181	10,935	5,131	9,216	7,060	10,956	10,986	7,454
<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, "Texas," <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.									

<b>Importance of SAVE Benefits Act to Texas' Congressional Districts (4/4)</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>Estimated economic impact of SAVE Benefits Act*</b>	\$72 million	\$67 million	\$60 million	\$56 million	\$77 million	\$69 million	\$84 million
<b>Number of residents in state/ congressional district</b>	723,640	742,564	721,770	709,378	712,561	736,986	710,267
<b>Number of residents receiving Social Security benefits</b>	99,527	106,692	93,854	79,093	111,171	101,026	132,514
<b>Percent of residents receiving Social Security benefits</b>	<b>13.8%</b>	<b>14.4%</b>	<b>13.0%</b>	<b>11.1%</b>	<b>15.6%</b>	<b>13.7%</b>	<b>18.7%</b>
<b>Social Security beneficiaries</b>							
<b>Women beneficiaries</b>							
<b>Retired worker beneficiaries</b>	58,221	68,949	65,018	45,272	65,354	56,257	81,371
<b>Disabled worker beneficiaries</b>	21,954	15,908	10,961	16,007	16,420	21,821	20,075
<b>Widow(er)s receiving benefits</b>	6,677	7,778	6,771	6,142	10,835	7,831	12,988
<b>Spouses receiving benefits</b>	2,930	4,836	5,290	3,752	7,968	4,129	7,948
<b>Children receiving benefits</b>	9,745	9,221	5,814	7,920	10,594	10,988	10,132
<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.</p> <p>SSA, "Texas," <i>Congressional Statistics</i>, December 2014, 2015.</p> <p>SSA, <i>Annual Statistical Supplement, 2015</i>, "Table 5.J5.1: Number by state or other area and sex, December 2014," 2015.</p> <p>*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>						

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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.