

**SOCIAL
SECURITY
WORKS
FOR
PENNSYLVANIA**

2019 Report



socialsecurityworks.org

Our *Social Security Works for America* series of reports is written for public officials, members of the press, advocates and other concerned citizens. In addition to providing information about Social Security's history, character and vitality, as well as relating compelling, real-life stories, every report includes statistics about the number of people who receive benefits, the types of benefits they receive, and the total amount of funds flowing from Social Security into each state, including its congressional districts. Reports are available online for all 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Northern Mariana Islands and the U.S. Virgin Islands. A national report, "[Social Security Works for the United States](#)," is also available.

Please note that a short fact sheet summarizing the data in this report can be found at the end of the report, directly following the endnotes.

For Social Security data at the congressional district and county levels, please see "Appendix 1: Social Security Works for Pennsylvania's Congressional Districts" and "Appendix 2: Social Security Works for Pennsylvania's Counties" toward the back of the report, just before the endnotes.



The mission of Social Security Works is to protect and improve the economic status of all Americans, especially 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.

[**www.socialsecurityworks.org**](http://www.socialsecurityworks.org)



The Strengthen Social Security Coalition is made up of more than 350 national and state organizations, representing more than 50 million Americans. The Coalition is united around core principles, which include that Social Security benefits should be expanded, and the belief that our nation's Social Security, Medicare and Medicaid systems are fundamental to the well-being of America's families and to the type of nation we are and want to be...

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

Suggested Reading

The Truth about Social Security: The Founders' Words Refute Revisionist History, Zombie Lies, and Common Misunderstandings by Nancy Altman (Strong Arm Press, 2018) ([amzn.to/2P6Qmuj](https://www.amazon.com/dp/B075LQZ8J1))

Social Security Works! Why Social Security Isn't Going Broke and How Expanding It Will Help Us All by Nancy Altman and Eric Kingson (New Press, 2015) ([amzn.to/1uBmbce](https://www.amazon.com/dp/B01LWUJ1F1))

Agrarian Justice: With a new Foreword, "Social Security, Thomas Paine, and the Spirit of America" (Amazon, May 2015) ([amzn.to/1K4LujF](https://www.amazon.com/dp/B01LWUJ1F1))

Acknowledgements

Like our Social Security system, this report would not have been possible without the foresight and hard work of a number of people.

Many people shared in the writing, design and production of our seventh set of state reports. We are especially grateful to Alex Abbott, Policy & Research Specialist at Social Security Works (SSW), the lead researcher, who verified all the data for this report. Jasmine Jefferson, SSW's Legislative Director, managed the project, and provided vital assistance in drafting the report and appendices. Linda Benesch, SSW's Communications Director, helped author the report text. Michael Phelan, SSW's Deputy Director, managed the production of the report.

Very importantly, we want to thank Gus, Suzie, Ruby and Mike for sharing their stories and views about the importance of Social Security to their lives. Graphic design was provided by SSW Digital Associate, Paige Kelly. We thank Grace Youn, All Means All intern, for collecting much of the data for this report.

Social Security Works also benefited from the work and commitment of others who provided research and analysis for this report. The Center on Budget and Policy Priorities generously shared with us calculations on the number of seniors in various demographic groups lifted out of poverty by Social Security in 2016 and 2017, from CBPP's 2018 report, "Social Security Lifts More Americans Above Poverty Than Any Other Program."

Any errors, and all interpretations of the data, are our own.

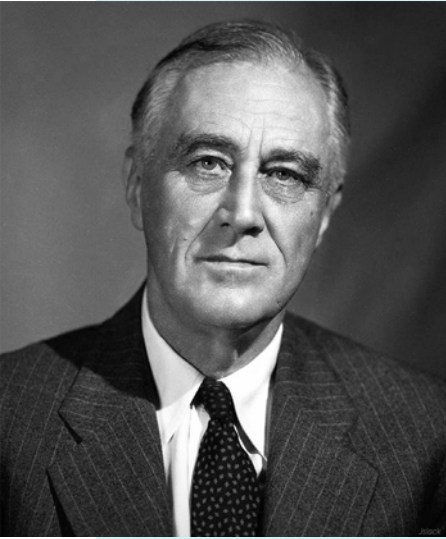
We hope the report is useful to you as you work to strengthen Social Security in its 84th anniversary year. Please contact our Communications Director, Linda Benesch (lbenesch@socialsecurityworks.org), if you have questions about the report.

Eric R. Kingson
Chair
Social Security Works Board of Directors

Nancy Altman
President
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Alex Lawson
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Introduction & Summary



“We can never insure one-hundred percent of the population against one-hundred percent of the hazards and vicissitudes of life. But we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age. This law, too, represents a cornerstone in a structure which is being built but is by no means complete. It is a structure intended to lessen the force of possible future depressions. It will act as a protection to future Administrations against the necessity of going deeply into debt to furnish relief to the needy. The law will flatten out the peaks and valleys of deflation and of inflation. It is, in short, a law that will take care of human needs and at the same time provide for the United States an economic structure of vastly greater soundness.”

—Franklin D. Roosevelt, August 14, 1935

In 1935, when President Franklin D. Roosevelt signed the Social Security Act into law, he called it a cornerstone of a structure to be maintained and built upon by and for future generations.

Since then, we have expanded Social Security carefully and deliberately. Life insurance for survivors was added in 1939—initially for widows and dependent children, but later extended to widowers as well. Disability Insurance benefits were added in 1956. The automatic cost-of-living adjustment, added in 1972, was created to ensure that benefits retained their purchasing power over many years. We built, maintained and strengthened Social Security for a reason: to enable working men and women to protect themselves and their families, and because we, as a nation, value hard work, human dignity and caring for our parents, our children, our spouses, our neighbors and ourselves.

This report highlights the success of Social Security in Pennsylvania and the nation. The numbers tell part of the story—how many people receive benefits in Pennsylvania and in its congressional districts and counties; how many dollars flow into these jurisdictions in a year; the types of benefits paid and the wide range of people who receive them. Alongside these numbers, this report presents the stories of hard-

working families whose lives have been made more secure by the protections they have earned.

As you read through this report, we urge you to think of the people you know: Family members who live in dignity in old age because they can count on a Social Security check, each and every month—checks that they or another family member have earned. Workers who are able to support themselves and their families after a severe and work-ending disability. Widowed spouses and children who can remain financially stable after a worker’s untimely death.

With millions of beneficiaries spending their monthly benefits on food and other necessities, think about how Social Security is the lifeblood of many small businesses and local economies, always present and always supporting jobs that stay in America.

Think, too, of how Social Security, like the nation’s highway system, is part of a rich legacy of those who came before.

Social Security Works

As we celebrate the 84th anniversary of the enactment of Social Security—and the 63rd anniversary of the addition of its vital disability protections—it is time to recall the contributions that our Social Security system has made to American economic security. For eight decades, even as our nation has endured wars, political crises, and severe economic recessions, Social Security has never missed a payment. It has paid every dollar of earned benefits, on time and in full.

Before the creation of Social Security, poverty among older Americans was pervasive. In 1934, President Roosevelt’s Committee on Economic

Security estimated that “at least one-half” of all Americans aged 65 and older were poor,¹ and relied on family, friends and private charity for support—if that was available to them. Those who had no other option went, literally, to the poor house. In addition to short-term measures designed to address the immediate crisis of the Great Depression, F.D.R. championed Social Security old-age insurance in 1935 to ensure that current and future generations of Americans could enjoy a measure of security in their later years. By 1959, when the Census first began to officially count the poor, poverty among older Americans had declined to 35 percent [Figure 1].

Figure 1

ELDERLY POVERTY BEFORE AND AFTER SOCIAL SECURITY IN THE UNITED STATES, 1935–2013



Source: 1934: Committee on Economic Security, “Report of the Committee on Economic Security,” January 15, 1935. 1959–2013: Economic Policy Institute, “Per Capita Social Security Expenditures and the Elderly Poverty Rate, 1959–2013,” *The State of Working America, 12th Edition* (accessed May 20, 2015).

Poverty among seniors continued to fall over the course of the 20th century—to 25 percent in 1970, then to about 10 percent in 2000, where it has remained since.² Research suggests that much of the decline in elderly poverty between 1967 and 2000 can be attributed to expansions in our Social Security system.³

In 2018, Social Security paid \$989 billion in benefits to nearly 63 million beneficiaries—about 1 in 5 (20.4 percent) Americans and 1 in 3 (31.2 percent) households.⁴ These benefits extend beyond Social Security’s original retirement protections for seniors; today, they include disability and survivors’ protections as well. Over 16 million people under age 65 currently receive Social Security benefits—over 1 in 4 (26.0 percent) beneficiaries.⁵

In addition to being a vital source of retirement protection for seniors, Social Security is the nation’s largest and most generous children’s program. Virtually all American children are insured in the event of the death, disability, or old age of the workers whose wages support them. In 2013, an estimated 8.5 million children under age 18 either directly or indirectly received support from Social Security, 11.6 percent of the nation’s children. These included an estimated 3.2 million children who received Social Security benefits directly, as well as 5.3 million children living in a household with family members who receive benefits.⁶ Social Security’s child protections extend beyond children under 18; in 2017, 125,000 students ages 18-19 received

benefits, as well as 1.1 million disabled adult children.⁷

Social Security benefits are modest. The average annual benefit for all beneficiaries was \$15,456 in 2017, and \$16,850 for retired workers—just barely enough to keep an individual out of poverty.⁸ Despite their modesty, Social Security’s benefits are vital for the vast majority of those who receive them, young and old alike. Among elderly beneficiaries, 48% of married couples and 69% of unmarried persons relied on Social Security for at least half of their income in 2018.⁹ And Social Security benefits lifted 22.1 million Americans out of poverty in 2017, including 1.1 million children.¹⁰

Social Security Provides Crucial Insurance Protections against Disability and Death

Since 1956, Social Security Disability Insurance (SSDI) has provided vital protections against a risk that all Americans face: the experience of a life-altering disability that makes any kind of substantial work impossible. When workers who have paid into Social Security are no longer able to support themselves through work, as defined by the program’s strict eligibility criteria, they can expect to have a portion of their wages replaced by SSDI. For these workers with disabilities and their families, Social Security is a lifeline. Nearly 6 in 10 non-institutionalized SSDI beneficiaries rely on Social Security benefits for 75 percent or more of their incomes.¹¹ Yet, even with Social Security’s vital protections, nearly 1 in 5 SSDI beneficiaries remains in poverty.¹²

Through their hard work and Social Security contributions, nearly all working Americans earn Social Security’s retirement, disability and survivors’ protections for themselves and their families. Indeed, Social Security is the primary disability and life insurance protection for most Pennsylvania workers. In 2018, only three-fifths (60 percent) of all private workers in the United States had access to employer-sponsored life insurance, and only 34 percent had access to long-term disability insurance.¹³



In contrast, virtually all workers are insured for Social Security’s disability and survivors’ benefits. These protections are significant: A 30-year-old worker with a spouse and two young children, earning \$30,000-\$35,000, has earned Social Security benefits equivalent to over \$703,000 in disability insurance protections and over \$674,000 in life insurance protections.¹⁴ Today, more than 224 million working Americans have earned full Social Security protection for themselves and their families.¹⁵

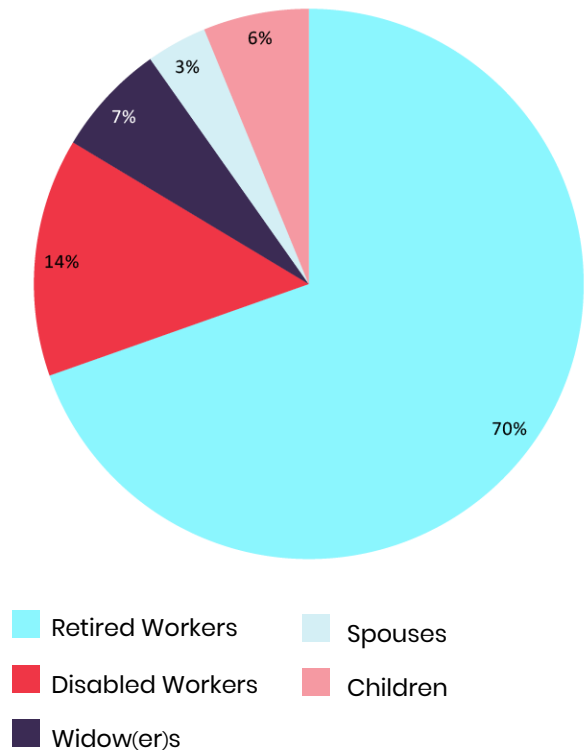
No one expects to experience a life-altering disability or die during their working years. Yet the chances that working Americans will need Social Security’s disability and/or survivor protections before reaching retirement are significant. Nationwide, an estimated 1 in 3 young adults entering the workforce today will die or become disabled before reaching their full retirement age. Over 1 in 4 will experience a severe and work-ending disability, and 1 in 16 will die.¹⁶ Social Security provides peace of mind at every age, insuring workers and their families against lost wages due to old age, disability or death.

Social Security Works for Pennsylvania’s Residents and Economy [Figure 2]

- Social Security provided benefits to 2,795,950 Pennsylvanians in 2017, around 1 in 5 (21.8 percent) residents.¹⁷
- Pennsylvanians received Social Security benefits totaling \$44.3 billion in 2017, an amount equivalent to 6.2 percent of the state’s total personal income.¹⁸
- The average Social Security benefit in Pennsylvania was \$15,844 in 2017.¹⁹
- Social Security lifted 950,511 Pennsylvanians out of poverty in 2017.²⁰

Figure 2

PENNSYLVANIA’S SOCIAL SECURITY BENEFICIARIES, 2018



Source: Social Security Administration, 2019

Social Security Works for Pennsylvania’s Seniors²¹

- Social Security provided benefits to 1,922,759 of Pennsylvania’s retired workers in 2017, 2 in 3 (68.8 percent) beneficiaries [Figure 2].²²
- The typical benefit received by a retired worker in Pennsylvania was \$17,436 in 2017.²³
- Social Security lifted 676,000 Pennsylvanians aged 65 or older out of poverty in 2017.²⁴
- Without Social Security, the elderly poverty rate in Pennsylvania would have increased from 1 in 12 (8.6 percent) to 3 in 8 (38.4 percent) [Figure 3].²⁵

Social Security Works for Pennsylvania's Women

- Social Security provided benefits to 1,466,250 Pennsylvania women in 2017, 1 in 5 (22.4 percent) Pennsylvania women.²⁶
- Social Security provided benefits to 101,782 Pennsylvania spouses in 2017, 1 in 26 (3.6 percent) beneficiaries [Figure 2].²⁷
- Social Security lifted 391,000 Pennsylvania women aged 65 or older out of poverty in 2017.²⁸
- Without Social Security, the poverty rate of elderly women would have increased from 1 in 9 (10.7 percent) to 2 in 5 (42.3 percent) [Figure 3].²⁹

Social Security Works for Pennsylvania's Widow(er)s

- Social Security provided survivors benefits to 192,678 Pennsylvania widow(er)s in 2017, 1 in 15 (6.9 percent) Pennsylvania beneficiaries [Figure 2].³⁰
- The typical benefit received by a widow(er) in Pennsylvania was \$16,956 in 2017.³¹

Social Security Works for Pennsylvania's Workers with Disabilities³²

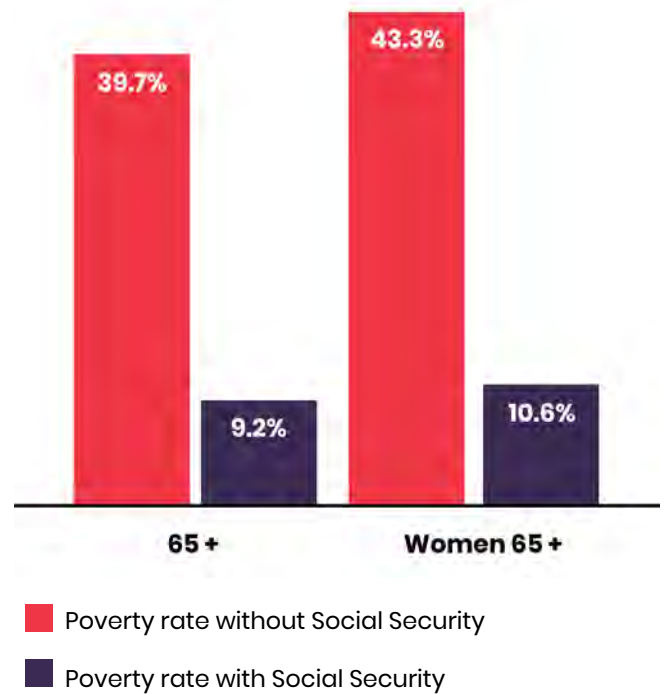
- Social Security provided disability benefits to 400,818 Pennsylvania workers in 2017, 1 in 7 (14.3 percent) Pennsylvania beneficiaries [Figure 2].³³
- The typical benefit received by a disabled worker beneficiary in Pennsylvania was \$13,308 in 2017.³⁴

Social Security Works for Pennsylvania's Children

- Social Security is the primary life and disability insurance protection for 98 percent

Figure 3

POVERTY RATE FOR BENEFICIARIES 65 AND OLDER WITH AND WITHOUT SOCIAL SECURITY, 2016-2017



Source: Center on Budget and Policy Priorities, 2018

of Pennsylvania's 2,648,911 children.³⁵

- Social Security provided benefits to 177,913 Pennsylvania children in 2017, 1 in 15 (6.4 percent) Pennsylvania beneficiaries [Figure 2].³⁶
- Social Security is the most important source of income for the 185,005 children living in Pennsylvania's grandfamilies, which are households headed by a grandparent or other relative.³⁷

Social Security Works for Pennsylvania's African Americans

- In Pennsylvania, Social Security provided benefits to 3 in 10 (30.2 percent) African American households in 2017, 151,296

households.³⁸

- Nationwide, Social Security lifted 1,500,000 African Americans aged 65 or older out of poverty in 2017.³⁹ Without Social Security, the poverty rate among African American seniors would have increased from 1 in 5 (19.0 percent) to half (51.7 percent).⁴⁰
- Nationwide, Social Security provided nearly three-quarters (70.2 percent) of the income of African American elderly couples and unmarried individuals receiving benefits, on average, in 2014. Social Security made up 90 percent of the total income for nearly half (45.2 percent) of these African American elderly households.⁴¹
- African Americans were 12.6 percent of the population in 2011, but represented 19 percent of disabled worker beneficiaries.⁴²



Social Security Works for Pennsylvania's Latinos

- In Pennsylvania, Social Security provided benefits to 2 in 11 (18.2 percent) Latino households in 2017, 48,211 households.⁴³
- Nationwide, Social Security lifted 1,250,000 Latinos aged 65 or older out of poverty in 2017.⁴⁴ Without Social Security, the poverty rate among Latino seniors would have increased from 1 in 6 (17.0 percent) to half (46.1 percent).⁴⁵
- Nationwide, Social Security provided three-quarters (74.2 percent) of the total income of Latino elderly couples and unmarried individuals receiving benefits, on average, in 2014. Social Security was 90 percent of the income for more than half (52.2 percent) of these Latino elderly households.⁴⁶
- The Social Security Administration estimates that Latinos receive a higher rate of return on their Social Security contributions than the overall population – the highest of any group. That's because they tend to have lower lifetime income, longer life expectancy, higher incidence of disability, and larger families.⁴⁷

Social Security Works for Pennsylvania's American Indians and Alaska Natives

- In Pennsylvania, Social Security provided benefits to 1 in 3 (32.4 percent) American Indian and Alaska Native households in 2017, 10,720 households.⁴⁸
- Nationwide, Social Security provided 90 percent of the income for 1 in 8 (12 percent) elderly American Indian and Alaska Native married couples, and half (50 percent) of elderly unmarried persons in 2011.⁴⁹
- Since Social Security has a higher income replacement rate for workers with lower earnings, Social Security replaces a larger share of pre-retirement earnings for American Indians and Alaska Natives than for the overall population. The median earnings of working-age American Indians and Alaska Natives is about \$40,000, compared to \$46,000 for all working-age people. Social Security provides average benefits of about \$14,546 and \$12,207 annually for American Indian and Alaska Native men and women aged 65 or older, respectively.⁵⁰

Social Security Works for Pennsylvania's Asian Americans, Hawaiian Natives and Pacific Islanders

- In Pennsylvania, Social Security provided benefits to 1 in 7 (14.1 percent) Asian American, Hawaiian Native and Pacific Islander households in 2017, 19,914 households.⁵¹
- Nationwide, Social Security provided, on average, two-thirds (65.5 percent) of the total income for Asian American households with beneficiaries aged 65 or older in 2014. In 2016, Social Security was 90 percent of the income for 26 percent of elderly married couples and 50 percent of elderly unmarried persons among elderly Asian Americans.⁵²
- 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 2011, 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.⁵³

Social Security Works for Immigrants

- Social Security is critical for immigrants, of whom 7 in 10 (71.4 percent) are Latino or Asian American in 2017.⁵⁴
- New immigrants tend to have lower career earnings, so Social Security is likely to be a larger source of retirement income for them. Nationwide, the median household income of foreign-born residents was \$56,743 in 2017, 6.7 percent lower than the median for native-born Americans, which was \$60,786.⁵⁵
- Social Security is a lifeline for older workers who have serious health problems, difficult jobs or major work disabilities, among whom immigrants are disproportionately

represented.⁵⁶ Nearly half (46.6 percent) of immigrant workers aged 58 or older work in physically demanding jobs or difficult conditions, compared with nearly one-third (32.7 percent) of native-born workers.⁵⁷

- The 2019 Social Security Trustees Report notes that an increase in the “average annual total net immigration by 100,000 persons improves the long-range actuarial balance by about 0.07 percent of taxable payroll.” If immigration were doubled, Social Security would gain around \$5 trillion over the next 75 years.⁵⁸

Social Security Works for Same-Sex Couples and Their Families

Since the U.S. Supreme Court affirmed the constitutional right of same-sex couples to marry (*Obergefell v. Hodges* in 2015), married same-sex couples and their families in every state have been able to claim the same spousal, survivor, and dependent child benefits guaranteed to all other married couples and their families.⁵⁹ Social Security's crucial protections benefit thousands of Americans, including:

- The 486,000 same-sex couples who are currently married under state law,⁶⁰
- The estimated 210,000 children being reared by same-sex couples.⁶¹

Social Security's Services to Pennsylvanians are Under Threat

Social Security is the nation's most efficiently managed retirement, disability, and life-insurance system, with administrative expenses accounting for less than one penny of every dollar spent.⁶² As the population ages, the demand on its services continues to grow. Yet, over the past eight years, the Social Security Administration's (SSA's) operating budget has shrunk by 9 percent (after adjusting for inflation), due to Congressional budget cuts, while the agency's workloads have risen to record highs. Since 2000, SSA has consolidated or closed nearly 125 field offices. From September 2010 to March 2018, SSA has

lost 12 percent of its staff.⁶³ All Pennsylvania residents and Social Security beneficiaries utilize and benefit from SSA's services, many at critical moments in their lives when dependable and easily accessible in-person service is especially important. SSA's budget cuts, which have already resulted in office closings, reduced hours at remaining offices, and staff reductions, are greatly harmful to Social Security beneficiaries nationwide and in Pennsylvania.

- From FY 2011 to FY 2018, 6 field offices in Pennsylvania have been closed.⁶⁴
- From FY 2011 to June 30th, 2016, SSA has lost 1,737 employees in Pennsylvania.⁶⁵

Not only are these budget cuts harmful to Pennsylvania residents and Social Security beneficiaries who depend on SSA's many in-person services, they are unnecessary and wrong. Unlike most government programs, Social Security is entirely self-funded, and contributes nothing to the federal debt. Its administrative expenses, which are modest by any standard, are paid directly by its dedicated revenues, primarily Social Security contributions paid by workers and matched by their employers.

Congress does not appropriate money for Social Security. It simply limits how much of Social Security's surplus SSA may spend. Those Congressionally-imposed limitations do nothing to reduce the federal debt and only hamper SSA's ability to meet its growing workload and provide the services all Pennsylvania beneficiaries deserve—and have paid for. Instead of continuing to reduce SSA's operating budget, lawmakers should ensure that Pennsylvania residents and Social Security beneficiaries have access to conveniently located and adequately staffed field offices. This will ensure that they can continue to receive SSA's vital services in the world-class manner they have paid for.

Social Security is Fiscally Responsible and Affordable

Social Security is the nation's most conservatively financed and carefully monitored public

SUSIE, NORTH DAKOTA

Susie worked with her husband in their family shoe store for more than 22 years.

"That's how we made our living," she says. "We made about \$100,000 a year during good years. It wasn't all profit, we also had expenses but we got by." And even though her husband passed away 19 years ago, she's reminded of their sacrifices and successes when she receives her earned Social Security and Medicare.

She began work as a waitress at 14 years old in tiny Reeder, North Dakota. From there she maintained a series of jobs including later on, at her own shoe store. Today, she receives about \$700 a month from Social Security along with support from Medicare. Even in Dickinson, the money doesn't go far. "I'm on both Medicare and Social Security, and together they pay less than I earned when I worked," Susie says.

At 68 years old, Susie has the benefit of hindsight when she surveys her life and the lives of other seniors. When asked how she feels about some who say seniors could afford to get by on \$50 less each month if Social Security were cut, she has a stark reminder for younger generations: "Yes, \$50 is a big deal! That means that I will have to drastically cut my food budget. It's already being cut as we speak. I don't even do entertainment out of the house anymore, because I can't afford it. My way of living has been reduced dramatically."

institution. By law, Social Security does not, and cannot, add a penny to the federal debt.⁶⁶ While the federal budget has run a deficit in every year but five over the last half century, Social Security has no borrowing authority and is not allowed to pay benefits without sufficient

funds.⁶⁷ Consequently, Social Security is entirely separate from federal budget deficits, and should not be part of any deficit reduction legislation considered by our nation's leaders.

Indeed, it is only because Social Security is required to project its finances 75 years into the future—an extremely long projection period by virtually any measure—that we even know about its modest long-term projected shortfall.⁶⁸ These long-range projections are reported annually by Social Security's team of actuaries and signed by its trustees—the secretaries of the Treasury, Health and Human Services, and Labor, the Commissioner of Social Security, and two Public Trustees nominated by the President and confirmed by the Senate. The 2019 report projects that Social Security can pay all benefits in full and on time for 16 years.⁶⁹ After that, even without Congressional action, it could still pay 80 cents of every dollar of earned benefits.⁷⁰

Social Security's projected shortfall is incredibly modest as a share of our nation's economy. Even with the retirement of the baby boomers, Social Security's costs are projected to go from their current level of 4.9 percent of gross domestic product (GDP) to just 5.9 percent in 2040, after which they are projected to fall and then rise again gradually to 6 percent in 2070.⁷¹ The cost of bringing Social Security into actuarial balance is equal to roughly 1.0 percent of GDP.⁷² This increase in Social Security spending is significantly less, as a percentage of GDP, than the increase in spending on public education that occurred when the boomers were children.⁷³

Middle-Aged and Young Workers Face A Looming Retirement Income Crisis

Americans face a growing retirement income crisis. Stagnating wages, growing inequality, disappearance of traditional employer-sponsored pensions, and a failing 401(k) retirement system make it more and more difficult for working persons to adequately prepare for retirement. The typical household nearing retirement

GUS, WISCONSIN

Gus was a “tunnel rat” in Vietnam—one of the volunteer Army infantrymen who specialized in entering the web of narrow tunnels created by the VietCong. The tunnel rats would kill enemy soldiers hiding there and plant explosives to destroy these underground avenues of guerilla warfare.

For his service in this capacity he was awarded the Silver Star, the third highest decoration for valor given by the Army. Sixteen days after he was mustered out of the Army, he returned to his home in Wisconsin—and was in a serious car crash, sustaining a high-level spinal cord injury.

Because his injury was sustained outside military service, he was not eligible for service-connected disability compensation and had to turn to Social Security Disability Insurance. “To put it quite simply,” he says, “SSDI was a life saver.”

has only \$17,000 in retirement savings!⁷⁴ Social Security's modest benefits are the most important, and in some cases, the only source of income for many retirees. Under current conditions, it is estimated that half (50 percent) of today's working Americans will be unable to maintain their standard of living in retirement – 48 percent of White households, 54 percent of Black households and 61 percent of Hispanic households. When anticipated health and long-term care costs are taken into account, roughly two-thirds of working-age households are at risk.⁷⁵

This risk is likely to grow, given the demographic trends in the workforce today. By 2060, the nation's demographics are projected to be majority-minority, with over half (56 percent) of Americans identifying as Hispanic and/or non-

White.⁷⁶ Although this diversity is a testament to our nation's ongoing progress, these trends indicate that the retirement income crisis could be even greater for future generations. Black and Hispanic households have lower incomes and significantly lower savings than White, non-Hispanic households. And these households rely even more on their Social Security benefits in retirement—Social Security benefits represent 90 percent or more of the incomes of over 2 in 5 (45.2 percent) Black beneficiaries, and over half (52.2 percent) of Hispanic beneficiaries ages 65 and older.⁷⁷

Many young workers are burdened by student debt. Today's youngest workers, Generation Z, are the most highly educated in our history.⁷⁸ But while the importance of attaining a college degree has grown, the cost of doing so has more than doubled,⁷⁹ leaving workers with student loan debt that follows many into retirement.⁸⁰

Today, Social Security prevents millions of Americans from falling into poverty. It provides a basic foundation for retirement security that protects millions more – low-, middle- and even higher-income -- from experiencing dramatic declines in their standard of living during their retirement. Even so, many retirees remain at economic risk and more than half of all working Americans are barreling towards a personal

MIKE, OHIO

Mike was a small business owner. He had his own home construction business. While on vacation in the Bahamas, he suffered a massive stroke. He was only 60 years old. Although he did receive some initial medical attention in the Bahamas, his family, through the help of friends, was able to charter a plane to bring him back to the States for treatment.

His stroke left him paralyzed on his right side and with aphasia, which means he could understand, but not speak. While most SSDI cases take a couple of years to get approval, Mike's case was so compelling, he was approved immediately. In the seven years since his accident, Mike has managed to go through his IRA, which he used to pay for unexpected medical expenses. If he did not have SSDI and now his Social Security retirement benefit, his family does not know what he would have done.

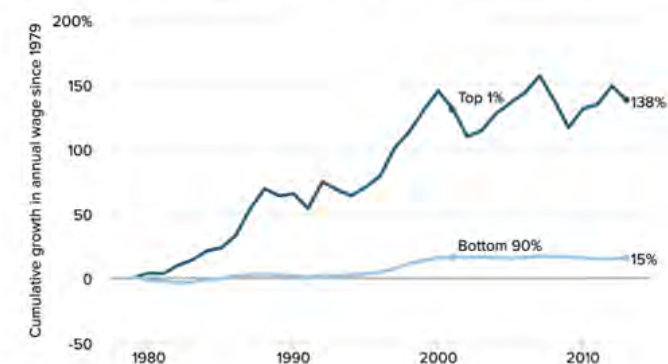
retirement income crisis.

To keep pace with growing costs, Social Security benefits are adjusted to keep pace with inflation, but these adjustments do not take into account the high health care costs faced by seniors and people with disabilities. As a result, average out-of-pocket health care spending for Medicare beneficiaries is projected to rise as a share of the average Social Security check, all the way from 41 percent in 2013 to 50 percent in 2030.⁸¹ This means that Social Security benefits are failing to meet the needs of those who rely on them most—and for many, they are actually eroding in value.

That's why, as important as Social Security's modest protections are today, they will become even more vital in the years to come. That's why benefits must be expanded for all current and future beneficiaries.

When it comes to the pace of annual pay increases, the top 1% wage grew 138% since 1979, while wages for the bottom 90% grew 15%

Cumulative change in real annual wages, by wage group, 1979–2013



Source: EPI analysis of data from Kopczuk, Saez, and Song (2010) and Social Security Administration wage statistics

Reproduced from Figure F in *Raising America's Pay: Why It's Our Central Economic Policy Challenge*

Rising Inequality Calls for Expanding Benefits and Requiring Wealthiest to Pay Their Fair Share

Social Security has been critical to the creation of a thriving middle class. That landmark achievement is now jeopardized by growing income and wealth inequality. While incomes from earnings and investments at the top have skyrocketed in recent decades, average wages have stagnated: today's real average wage has only about the same purchasing power it did four decades ago.⁸²

Social Security's benefit formula is progressive, providing larger payments to those who earn and contribute more, but replacing a higher percentage of wages for those with lower earnings. As the wealthiest nation in the world at the wealthiest moment in our history, we can well afford to expand Social Security.

While 94 percent of covered workers make Social Security contributions on all of their wages, millionaires and billionaires contribute on only the first \$132,900 of their earned income in 2019.⁸³ Furthermore, their unearned income— income from investments—is not subject to Social Security contributions. The fact that virtually all aggregate income growth has occurred above the Social Security tax cap has hurt Social Security's finances, and is projected to harm them even more in the coming decades.⁸⁴

In addition to eliminating the cap on wages subject to Social Security contributions, we should also incorporate high earners' investment income into Social Security, as we already do with Medicare. We should also consider introducing new dedicated sources of progressive revenue, given the upward redistribution of income and wealth over the last few decades.

For example, dedicating revenue from our most progressive tax—the federal estate tax—to our Social Security system would help to reduce income and wealth inequality while providing revenue to expand benefits. This is not a novel proposal; indeed, the idea of a system of social

RUBY, ARIZONA

I was born when Franklin Delano Roosevelt was elected into office in 1932, and three short years later he signed Social Security into law. I am retired now, so Social Security affects my life that way, but it also affected my life, and my children's lives, through survivors' benefits because we received benefits after their father died prematurely. It was a hunting accident. A guy across the hill from him shot, and my husband was hit, so I was left with the five kids.

It was such a shock that I didn't really know what I was going to do. It was really difficult. I got to the point where for three months, I could barely do anything and I finally had to go to the doctor. I could barely put one foot in front of me to physically walk to the doctor's office.

I don't know what I would have done without Social Security. When I went to work, I only earned one dollar thirty cents an hour. It was tough but it was workable. Without Social Security I don't know how it would have been.

insurance benefits financed by a tax on inherited wealth was proposed over two centuries ago by one of our nation's Founding Fathers, Thomas Paine.⁸⁵

These improvements would ensure that high earners make contributions on all of their incomes, as the vast majority of Americans already do, and require them to pay their fair share. These reforms would eliminate Social Security's projected shortfall entirely, while providing enough revenue to expand benefits as well.⁸⁶

Social Security is the strongest and most important resource Americans have against challenges to their economic security resulting

from retirement, disability, or death. To ensure that it can continue to meet these challenges in the 21st century and beyond, its benefits must be expanded. When it comes to Social Security, we should not be asking ourselves if we can afford to increase our economic security in the 21st century. Rather, we should be asking how we can afford to do otherwise.



Conclusion: Social Security Protections Should Be Expanded, Not Cut

We built our Social Security system because it is the fairest, most efficient, universal, and secure way for Americans to maintain their standards of living when wages are lost due to death, disability, or old age.

Without Social Security, the retirement security crisis facing today's workers would be even worse. Social Security is the foundation of financial stability in times of lost wages, and it works extremely well. No one is invulnerable to the risks of becoming disabled, dying young, or experiencing poor health in old age. Social Security protects all Americans from these risks. It will be even more important to future generations of retirees—today's middle-aged and younger workers.

Like our highway system, Social Security holds our nation together. It is fundamental to our family and community life. It supports our national and local economies. Social Security builds on, reinforces, and reflects what is best about our nation—commitment to hard work; taking responsibility to care for our parents, children, other family, neighbors and selves; promoting the dignity of all persons throughout

their lives; and sharing the burdens and bounty of our great nation.

We are much wealthier as a nation than we were when Social Security was first built, and in the years when its protections were extended and improved. Now it is our turn to maintain and improve it for ourselves and for those who follow. To build our own legacy for our nation's children and grandchildren so that when they become workers, they will have the economic security that Social Security provides.

The solution is clear – it is time to expand on what works. We must expand Social Security in order to improve economic security for all Americans in an era of stagnating wages and growing inequality.

At base, this is about what kind of nation we want to live in and leave for the generations to come. Today's workers have a stake in preserving and expanding Social Security for themselves, their families, and their children and grandchildren. And politicians have the opportunity to maintain, improve and pass on Social Security's vital benefits for future generations, just as our previous leaders and legislators have done for us.



Appendix

Appendix 1: Social Security Works for Pennsylvania's Congressional Districts*

		Congressional Districts					
	State Total**	1	2	3	4	5	6
Total annual benefits (\$ in millions)	\$47,217M	\$2,859M	\$1,627M	\$1,905M	\$2,754M	\$2,368M	\$2,480M
Number of residents in state/congressional district	12,805,537	728,366	726,135	691,184	729,945	696,063	728,576
Number of residents receiving Social Security benefits	2,825,178	151,432	115,445	124,686	142,893	134,158	135,139
Percent of residents receiving Social Security benefits	22.1%	20.8%	15.9%	18.0%	19.6%	19.3%	18.5%
Social Security beneficiaries							
<i>Retired worker beneficiaries</i>	1,966,422	111,646	66,586	80,917	107,153	92,456	97,887
<i>Disabled worker beneficiaries</i>	395,568	17,167	26,097	23,955	14,144	18,397	15,350
<i>Widow(er)s receiving benefits</i>	186,989	8,846	7,942	7,639	8,377	8,969	8,019
<i>Spouses receiving benefits</i>	100,951	5,809	3,441	2,778	5,615	5,038	5,866
<i>Children receiving benefits</i>	175,248	7,964	11,379	9,397	7,604	9,298	8,017

Appendix 1: Social Security Works for Pennsylvania's Congressional Districts*

	Congressional Districts						
	State Total**	7	8	9	10	11	12
Total annual benefits (\$ in millions)	\$47,217M	\$2,749M	\$2,774M	\$2,842M	\$2,628M	\$2,715M	\$2,596M
Number of residents in state/congressional district	12,805,537	725,762	713,998	687,620	694,398	701,056	689,237
Number of residents receiving Social Security benefits	2,825,178	161,213	173,635	173,611	155,716	156,653	164,259
Percent of residents receiving Social Security benefits	22.1%	22.2%	24.3%	25.2%	22.4%	22.3%	23.8%
Social Security beneficiaries							
<i>Retired worker beneficiaries</i>	1,966,422	113,331	117,869	123,796	111,508	114,727	116,573
<i>Disabled worker beneficiaries</i>	395,568	22,515	27,906	24,377	21,192	19,510	21,735
<i>Widow(er)s receiving benefits</i>	186,989	9,715	10,588	10,694	8,889	8,568	10,435
<i>Spouses receiving benefits</i>	100,951	5,289	4,668	4,954	4,621	5,567	5,732
<i>Children receiving benefits</i>	175,248	10,363	12,604	9,790	9,506	8,281	9,784

Appendix 1: Social Security Works for Pennsylvania's Congressional Districts*

	State Total**	Congressional Districts					
		13	14	15	16	17	18
Total annual benefits (\$ in millions)	\$47,217M	\$2,793M	\$3,058M	\$2,849M	\$2,780M	\$2,927M	\$2,514M
Number of residents in state/ congressional district	12,805,537	728,475	687,028	734,824	731,802	697,535	713,533
Number of residents receiving Social Security benefits	2,825,178	178,842	185,015	181,566	173,295	166,203	151,417
Percent of residents receiving Social Security benefits	22.1%	24.6%	26.9%	24.7%	23.7%	23.8%	21.2%
Social Security beneficiaries							
Retired worker beneficiaries	1,966,422	124,743	125,379	122,186	116,915	118,889	103,861
Disabled worker beneficiaries	395,568	24,754	24,806	26,607	25,927	19,011	22,118
Widow(er)s receiving benefits	186,989	12,451	15,721	13,639	12,436	12,577	11,484
Spouses receiving benefits	100,951	6,708	8,663	7,806	6,473	6,773	5,150
Children receiving benefits	175,248	10,186	10,446	11,328	11,544	8,953	8,804

Sources and Explanatory Notes

U.S. Census Bureau, ACS Demographic and Housing Estimates, "2017 American Community Survey 1-Year Estimates," 2018.

SSA, "Pennsylvania," Congressional Statistics, 2018, May 2019.

*This data represents Pennsylvania's previous congressional districts, prior to the 2018 Pennsylvania Supreme Court ruling *League of Women Voters of Pennsylvania v. Commonwealth of Pennsylvania*.

**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.

Appendix 2: Social Security Works for Pennsylvania's Counties

COUNTY	PENNSYLVANIA COUNTY DEMOGRAPHICS, 2017				SOCIAL SECURITY BENEFITS 2017-2018	
	2017 POPULATION	MEDIAN HOUSEHOLD INCOME, 2017	% IN POVERTY, 2017	% POPULATION OVER AGE 65, 2017	ANNUAL TOTAL BENEFITS, 2018	% TOTAL PERSONAL INCOME, 2017
PENNSYLVANIA TOTAL (67 COUNTIES)	12,790,505	\$ 59,165	12.1%	17.1%	\$ 44,835,360,000	6.6%
Adams	101,589	\$ 62,997	7.9%	18.6%	\$ 393,840,000	8.2%
Allegheny	1,229,605	\$ 58,547	10.8%	17.7%	\$ 4,410,948,000	6.2%
Armstrong	66,737	\$ 46,227	12.5%	20.4%	\$ 276,096,000	9.9%
Beaver	168,161	\$ 54,739	10.8%	20.0%	\$ 709,572,000	9.2%
Bedford	48,891	\$ 47,760	12.0%	21.5%	\$ 197,304,000	10.1%
Berks	415,500	\$ 61,022	11.4%	16.3%	\$ 1,416,564,000	7.2%
Blair	124,736	\$ 46,072	13.9%	19.4%	\$ 449,700,000	8.2%
Bradford	61,546	\$ 47,457	12.9%	19.9%	\$ 236,184,000	9.9%
Bucks	626,486	\$ 84,784	6.1%	17.1%	\$ 2,409,540,000	5.5%
Butler	185,984	\$ 68,709	8.2%	17.3%	\$ 706,140,000	6.8%
Cambria	135,871	\$ 46,007	14.1%	20.9%	\$ 566,400,000	10.2%
Cameron	4,754	\$ 41,335	14.4%	24.9%	\$ 24,240,000	11.1%
Carbon	63,987	\$ 51,395	12.3%	19.7%	\$ 266,232,000	8.5%
Centre	160,646	\$ 56,366	15.3%	12.9%	\$ 408,720,000	5.8%
Chester	514,652	\$ 96,803	6.2%	15.0%	\$ 1,678,176,000	4.2%
Clarion	38,747	\$ 45,657	15.4%	18.3%	\$ 148,776,000	9.7%
Clearfield	80,539	\$ 47,818	13.8%	19.2%	\$ 314,928,000	9.4%
Clinton	39,321	\$ 45,036	15.1%	17.6%	\$ 135,900,000	9.1%
Columbia	66,615	\$ 51,302	12.5%	17.9%	\$ 238,152,000	8.9%
Crawford	86,847	\$ 49,044	13.9%	18.9%	\$ 336,396,000	10.1%
Cumberland	245,801	\$ 69,222	7.0%	17.4%	\$ 863,436,000	6.8%
Dauphin	273,329	\$ 61,229	12.0%	15.7%	\$ 900,672,000	6.8%
Delaware	563,384	\$ 73,637	9.5%	15.4%	\$ 1,840,080,000	5.2%
Elk	30,781	\$ 51,711	9.5%	20.7%	\$ 137,340,000	9.7%
Erie	277,794	\$ 50,419	14.9%	16.3%	\$ 973,680,000	8.4%
Fayette	133,160	\$ 42,892	17.2%	19.6%	\$ 552,048,000	10.4%

Appendix 2: Social Security Works for Pennsylvania's Counties

COUNTY	PENNSYLVANIA COUNTY DEMOGRAPHICS, 2017				SOCIAL SECURITY BENEFITS 2017-2018	
	2017 POPULATION	MEDIAN HOUSEHOLD INCOME, 2017	% IN POVERTY, 2017	% POPULATION OVER AGE 65, 2017	ANNUAL TOTAL BENEFITS, 2018	% TOTAL PERSONAL INCOME, 2017
PENNSYLVANIA TOTAL (67 COUNTIES)	12,790,505	\$ 59,165	12.1%	17.1%	\$ 44,835,360,000	6.6%
Forest	7,388	\$ 40,564	13.9%	21.3%	\$ 27,252,000	16.9%
Franklin	153,003	\$ 60,077	9.6%	18.5%	\$ 547,164,000	8.2%
Fulton	14,631	\$ 50,716	12.4%	20.1%	\$ 57,504,000	9.4%
Greene	37,338	\$ 48,590	13.3%	17.4%	\$ 135,612,000	8.8%
Huntingdon	45,686	\$ 49,655	13.2%	19.1%	\$ 167,232,000	10.2%
Indiana	86,551	\$ 46,084	13.6%	17.6%	\$ 312,384,000	9.7%
Jefferson	44,258	\$ 43,911	13.8%	19.7%	\$ 175,836,000	9.6%
Juniata	24,448	\$ 48,334	12.0%	19.1%	\$ 83,916,000	7.9%
Lackawanna	211,960	\$ 49,082	13.7%	18.9%	\$ 806,520,000	8.4%
Lancaster	536,494	\$ 63,402	9.8%	16.7%	\$ 1,855,848,000	7.0%
Lawrence	88,231	\$ 48,666	12.8%	20.7%	\$ 362,664,000	10.0%
Lebanon	137,616	\$ 57,389	10.7%	18.5%	\$ 521,328,000	8.3%
Lehigh	360,774	\$ 60,706	12.3%	15.9%	\$ 1,219,020,000	6.6%
Luzerne	318,222	\$ 50,982	13.3%	19.1%	\$ 1,187,412,000	8.6%
Lycoming	115,398	\$ 50,292	12.1%	17.9%	\$ 430,056,000	9.0%
McKean	42,070	\$ 45,031	15.7%	18.2%	\$ 165,444,000	9.2%
Mercer	113,623	\$ 46,851	11.5%	20.2%	\$ 474,408,000	10.4%
Mifflin	46,452	\$ 50,449	12.5%	20.5%	\$ 179,976,000	10.3%
Monroe	167,306	\$ 61,296	9.1%	15.7%	\$ 582,156,000	8.5%
Montgomery	818,677	\$ 87,338	5.7%	16.7%	\$ 2,937,168,000	4.6%
Montour	18,302	\$ 62,595	9.5%	20.1%	\$ 71,592,000	7.1%
Northampton	300,941	\$ 65,872	9.8%	17.8%	\$ 1,173,792,000	7.6%
Northumberland	93,038	\$ 45,352	13.5%	20.0%	\$ 354,600,000	9.7%
Perry	45,878	\$ 61,225	9.4%	16.9%	\$ 161,748,000	8.3%
Philadelphia	1,569,657	\$ 40,193	24.7%	12.9%	\$ 3,666,120,000	4.2%
Pike	55,687	\$ 67,317	9.0%	20.5%	\$ 252,864,000	10.0%

Appendix 2: Social Security Works for Pennsylvania's Counties

COUNTY	PENNSYLVANIA COUNTY DEMOGRAPHICS, 2017				SOCIAL SECURITY BENEFITS 2017-2018	
	2017 POPULATION	MEDIAN HOUSEHOLD INCOME, 2017	% IN POVERTY, 2017	% POPULATION OVER AGE 65, 2017	ANNUAL TOTAL BENEFITS, 2018	% TOTAL PERSONAL INCOME, 2017
PENNSYLVANIA TOTAL (67 COUNTIES)	12,790,505	\$ 59,165	12.1%	17.1%	\$ 44,835,360,000	6.6%
Potter	17,070	\$ 41,309	16.0%	22.2%	\$ 72,576,000	10.7%
Schuylkill	144,287	\$ 49,360	11.4%	19.4%	\$ 573,960,000	9.8%
Snyder	40,570	\$ 54,336	10.6%	17.3%	\$ 135,720,000	8.4%
Somerset	75,619	\$ 47,950	11.6%	20.9%	\$ 300,840,000	10.1%
Sullivan	6,192	\$ 43,800	13.3%	26.9%	\$ 29,724,000	10.9%
Susquehanna	41,716	\$ 50,612	12.8%	21.4%	\$ 165,684,000	9.6%
Tioga	41,550	\$ 47,500	14.3%	20.2%	\$ 166,812,000	10.2%
Union	45,056	\$ 58,310	9.9%	16.8%	\$ 137,412,000	7.8%
Venango	52,880	\$ 47,593	13.6%	20.4%	\$ 231,948,000	11.1%
Warren	40,345	\$ 49,788	13.3%	21.3%	\$ 172,632,000	10.8%
Washington	207,661	\$ 60,332	9.1%	19.2%	\$ 880,104,000	7.8%
Wayne	51,656	\$ 49,985	11.8%	22.4%	\$ 233,088,000	10.9%
Westmoreland	356,835	\$ 60,308	9.6%	21.1%	\$ 1,552,152,000	8.9%
Wyoming	27,760	\$ 55,820	11.4%	19.1%	\$ 109,500,000	9.3%
York	442,216	\$ 63,493	9.3%	16.3%	\$ 1,572,528,000	7.5%

Appendix 2: Social Security Works for Pennsylvania's Counties

	SOCIAL SECURITY BENEFICIARIES BY CHARACTERISTICS, 2017				
COUNTY	RETIRED WORKERS	DISABLED WORKERS	WIDOW(ER)S	SPOUSES	CHILDREN
PENNSYLVANIA TOTAL (67 COUNTIES)	1,922,760	400,820	192,680	101,780	177,910
Adams	18,365	2,910	1,350	680	1,155
Allegheny	185,800	35,485	20,935	10,185	15,335
Armstrong	11,850	2,755	1,670	990	1,105
Beaver	29,715	6,360	3,795	1,865	2,555
Bedford	9,290	1,890	1,130	655	755
Berks	61,640	12,315	5,000	2,560	5,780
Blair	20,170	5,000	2,385	1,155	2,065
Bradford	10,890	2,260	1,090	630	1,155
Bucks	96,710	15,830	8,130	5,120	7,375
Butler	30,025	5,440	3,455	1,960	2,465
Cambria	24,875	5,955	3,400	1,745	2,660
Cameron	1,125	275	95	35	75
Carbon	11,345	3,000	1,105	480	1,250
Centre	18,285	2,570	1,590	1,055	1,140
Chester	67,095	8,290	5,740	4,340	4,620
Clarion	6,480	1,430	840	550	650
Clearfield	13,990	3,415	1,630	915	1,320
Clinton	6,290	1,400	625	315	570
Columbia	11,150	2,225	1,010	435	875
Crawford	15,090	3,625	1,485	805	1,600
Cumberland	39,240	5,760	3,125	1,765	2,515
Dauphin	39,300	8,955	3,270	1,510	3,815
Delaware	73,695	14,215	7,395	3,930	7,525
Elk	6,110	1,225	575	290	480
Erie	41,785	10,250	4,230	2,150	4,880
Fayette	22,895	6,390	3,740	2,030	2,605
Forest	1,220	315	135	60	95
Franklin	26,010	4,785	2,225	1,250	2,010
Fulton	2,660	625	285	165	260
Greene	5,450	1,515	870	555	580

Appendix 2: Social Security Works for Pennsylvania's Counties

COUNTY	SOCIAL SECURITY BENEFICIARIES BY CHARACTERISTICS, 2017				
	RETIRED WORKERS	DISABLED WORKERS	WIDOW(ER)S	SPOUSES	CHILDREN
PENNSYLVANIA TOTAL (67 COUNTIES)	1,922,760	400,820	192,680	101,780	177,910
Huntingdon	7,825	1,615	730	470	810
Indiana	13,440	2,950	1,670	1,115	1,375
Jefferson	7,950	1,825	910	535	760
Juniata	4,040	780	375	230	370
Lackawanna	35,825	8,910	3,420	1,390	4,405
Lancaster	80,700	14,515	6,235	4,190	6,180
Lawrence	15,570	3,705	2,185	1,085	1,560
Lebanon	24,020	4,360	1,860	940	1,680
Lehigh	52,145	11,055	4,740	2,600	5,275
Luzerne	53,805	12,335	5,520	2,280	5,215
Lycoming	19,875	4,005	1,850	855	1,790
McKean	7,255	1,995	770	340	840
Mercer	20,230	4,870	2,580	1,240	2,030
Mifflin	8,310	1,850	860	530	760
Monroe	23,680	6,330	1,950	1,055	2,895
Montgomery	117,995	15,840	9,710	6,400	8,540
Montour	3,375	555	260	160	230
Northampton	50,060	9,375	4,350	2,290	4,345
Northumberland	16,385	3,915	1,755	695	1,620
Perry	7,320	1,590	680	325	655
Philadelphia	156,905	54,870	17,715	6,900	22,730
Pike	10,355	2,315	785	460	1,070
Potter	3,375	735	330	200	295
Schuylkill	25,570	6,270	2,830	1,105	2,530
Snyder	6,365	1,035	605	315	670
Somerset	13,810	2,780	1,760	1,025	1,145
Sullivan	1,455	225	125	60	90
Susquehanna	7,700	1,480	730	380	630
Tioga	7,845	1,560	730	460	675
Union	6,520	935	525	315	420

Appendix 2: Social Security Works for Pennsylvania's Counties

COUNTY	SOCIAL SECURITY BENEFICIARIES BY CHARACTERISTICS, 2017				
	RETIRED WORKERS	DISABLED WORKERS	WIDOW(ER)S	SPOUSES	CHILDREN
PENNSYLVANIA TOTAL (67 COUNTIES)	1,922,760	400,820	192,680	101,780	177,910
Venango	9,890	2,610	1,190	635	1,250
Warren	7,900	1,695	690	350	645
Washington	36,545	7,080	4,690	2,505	2,995
Wayne	10,475	2,015	875	470	845
Westmoreland	66,280	12,195	8,180	4,450	5,030
Wyoming	4,980	990	485	265	470
York	68,440	13,190	5,715	2,980	5,815

Sources

*State totals in this appendix may not equal state figures cited elsewhere in the report, because individual county figures provided by SSA are rounded.

*This data represents Pennsylvania's previous congressional districts, prior to the 2018 Pennsylvania Supreme Court ruling *League of Women Voters of Pennsylvania v. Commonwealth of Pennsylvania*.

2017 Population: U.S. Census Bureau, 2013–2017 American Community Survey 5–Year Estimates, "ACS Demographic and Housing Estimate," 2017. <http://factfinder2.census.gov/>. The total state population given in Appendix 2 may not match the state population in Appendix 1 because it is the sum of the individual county population estimates, which have a higher margin of error than congressional district population estimates.

Total Personal Income, 2017: Bureau of Economic Analysis, Personal Income by County Metro, and Other Areas, Local Personal Income, 2017, Per Capita Personal Income," November 15, 2018. <https://www.bea.gov/data/income-saving/personal-income-county-metro-and-other-areas>

Median Household Income, 2017: US Census Bureau, Small Area Estimates Branch, Small Area Income and Poverty Estimates, 2017, "US and All States and Counties," 2018. <https://www.census.gov/data/datasets/2017/demo/saie/2017-state-and-county.html>

Percentage in Poverty, 2017: US Census Bureau, Small Area Estimates Branch, Small Area Income and Poverty Estimates, 2017, "US and All States and Counties," 2018. <https://www.census.gov/data/datasets/2017/demo/saie/2017-state-and-county.html>

Population over 65, 2017: U.S. Census Bureau, 2013–2017 American Community Survey 5–Year Estimates, "ACS Demographic and Housing Estimate," 2017. <http://factfinder2.census.gov/>

Percent of Population Receiving Benefits, 2017: SSA, OASDI Benefits by State and County, 2017, "Table 4. Number of beneficiaries in current-payment status, by county, type of benefit, and sex of beneficiaries aged 65 or older, December 2017," July 2018. http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/

Annual Total Benefits, 2017: SSA, OASDI Benefits by State and County, 2017, "Table 5. Amount of benefits in current-payment status, by county, type of benefit, and sex of beneficiaries aged 65 or older, December 2017," July 2018. http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/

Social Security Beneficiaries by Characteristic, 2017: SSA, *Ibid*, Table 4.

Endnotes

- 1 The committee described this figure as “a conservative estimate.” Committee on Economic Security, “Report of the Committee on Economic Security,” January 15, 1935. <http://www.ssa.gov/history/reports/ces5.html>
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Key Facts About Social Security in Pennsylvania

Social Security Works for Pennsylvania's Residents and Economy

- Social Security provided benefits to 2,795,950 Pennsylvanians in 2017, 1 in 5 (21.8 percent) residents.
- Pennsylvanians received Social Security benefits totaling \$44.3 billion in 2017, an amount equivalent to 6.2 percent of the state's total personal income.
- The average Social Security benefit in Pennsylvania was \$15,844 in 2017.
- Social Security lifted 950,511 Pennsylvanians out of poverty in 2017.

Social Security Works for Pennsylvania's Seniors

- Social Security provided benefits to 1,922,759 Pennsylvania retired workers in 2017, 2 in 3 (68.8 percent) beneficiaries.
- Social Security lifted 676,000 Pennsylvania residents aged 65 and older out of poverty in 2017. Without Social Security, the elderly poverty rate in Pennsylvania would have increased from 1 in 12 (8.6 percent) to 3 in 8 (38.4 percent).

Social Security Works for Pennsylvania's Workers with Disabilities

- Social Security provided disability benefits to 400,818 workers in 2017, 1 in 7 (14.3 percent) Pennsylvania beneficiaries.

Social Security Works for Pennsylvania's Women

- Social Security provided benefits to 1,466,250 Pennsylvania women in 2017, 1 in 5 (22.4 percent) Pennsylvania women.
- Social Security lifted 391,000 Pennsylvania women aged 65 and older out of poverty in 2017. Without Social Security, the poverty rate of elderly women would have increased from 1 in 9 (10.7 percent) to 2 in 5 (42.3 percent).

Social Security Works for Pennsylvania's Children

- Social Security provided benefits to 177,913 Pennsylvania children in 2017, 1 in 15 (6.4 percent) Pennsylvania beneficiaries.

Social Security Works for Pennsylvania's People of Color

- Social Security provided benefits to 3 in 10 (30.2 percent) African American households in Pennsylvania in 2017, 151,296 households.
- Social Security provided benefits to 2 in 11 (18.2 percent) Latino households in Pennsylvania in 2017, 48,211 households.
- Social Security provided benefits to 1 in 3 (32.4 percent) American Indian and Alaska Native households in Pennsylvania in 2017, 10,720 households.
- Social Security provided benefits to 1 in 7 (14.1 percent) Asian American, Hawaiian Native, and Pacific Islander households in Pennsylvania in 2017, 19,914 households.