

Social Security Works for Montana’s Residents and Economy

- Social Security provided benefits to 253,030 Montanans in 2022, around 2 in 9 (22.5 percent) residents.¹
- Montanans received Social Security benefits totaling \$4.5 billion in 2022, an amount equivalent to 6.6 percent of the state’s total personal income.²
- The average Social Security benefit in Montana was \$17,939 in 2022.³

Social Security Works for Montana’s Seniors

- Social Security provided benefits to 196,144 of Montana’s retired workers in 2022, 3 in 4 (77.5 percent) beneficiaries.⁴
- The typical benefit received by a retired worker in Montana was \$20,160 in 2022.⁵
- Social Security lifted 66,000 Montanans aged 65 and older out of poverty in 2022.⁶
- Without Social Security, the elderly poverty rate in Montana would have increased from 1 in 10 (10.3 percent) to 2 in 5 (40.1 percent).⁷

¹ Total beneficiaries from SSA, *Annual Statistical Supplement, 2023*, “Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022,” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>. State population data from U.S. Census Bureau, “Annual Estimates of the Resident Population for the United States, Regions, States, District of Columbia and Puerto Rico: April 1, 2020 to July 1, 2023,” using the 2022 Population Estimate number to match the most recently available statistics for the number of Social Security beneficiaries in Montana in 2022. <https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-total.html>

² Total annual benefits from SSA, *Annual Statistical Supplement, 2023*, “Table 5.J1—Estimated total annual benefits paid, by type of benefit: By state or other area, 2022 (in millions of dollars),” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>. Benefits’ equivalent percentage of total personal income calculated using state figures from Bureau of Economic Analysis, *Regional Economic Accounts*, Personal Income by State, “Table 3. Personal Income by State and Region: Level and Percent Change From Preceding Period,” using the overall 2022 figure to match the most recently available statistics for the amount of total annual benefits paid to Montanans in 2022. <https://www.bea.gov/data/income-saving/personal-income-by-state>.

³ Average benefit found by dividing total spending by total beneficiaries. Total annual benefits from Social Security Administration (SSA), *Annual Statistical Supplement, 2023*, “Table 5.J1—Estimated total annual benefits paid, by type of benefit: By state or other area, 2022 (in millions of dollars),” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>. Total beneficiaries from SSA, *ibid.*, “Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022,” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

⁴ SSA, *ibid.*, “Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022,” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

⁵ For the purposes of this analysis, “typical” is used to describe the “median” benefit. Monthly median benefit multiplied by 12 to calculate annual figure. SSA, *ibid.*, “Table 5.J6—Percentage distribution of retired-worker beneficiaries by monthly benefit, and average and median benefit: By state or other area, December 2022,” completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

⁶ Kathleen Romig, “Social Security Lifts More People Above the Poverty Line Than Any Other Program,” Center on Budget and Policy Priorities, updated January 31, 2024. <https://www.cbpp.org/research/social-security/social-security-lifts-more-people-above-the-poverty-line-than-any-other>

⁷ Kathleen Romig, “Social Security Lifts More People Above the Poverty Line Than Any Other Program,” Center on Budget and Policy Priorities, updated January 31, 2024. <https://www.cbpp.org/research/social-security/social-security-lifts-more-people-above-the-poverty-line-than-any-other>

Social Security Works for Montana's Women

- Social Security provided benefits to 126,538 Montana women in 2022, 3 in 10 (28.8 percent) Montana women.⁸
- Social Security provided benefits to 6,342 Montana spouses in 2022, 1 in 40 (2.5 percent) beneficiaries.⁹

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

- Social Security provided survivors benefits to 13,495 Montana widow(er)s in 2022, 1 in 20 (5.3 percent) Montana beneficiaries.¹⁰
- The typical benefit received by a widow(er) in Montana was \$20,531 in 2022.¹¹

Social Security Works for Montana's Workers with Disabilities

- Social Security provided disability benefits to 23,922 Montana workers in 2022, 1 in 11 (9.5 percent) Montana beneficiaries.¹²
- The typical benefit received by a disabled worker beneficiary in Montana was \$15,432 in 2022.¹³

⁸ SSA, *ibid.*, "Table 5.J5.1—Number of adult beneficiaries by sex, and child beneficiaries: By state or other area, December 2022," completed November 2023.

<https://www.ssa.gov/policy/docs/statcomps/supplement/>. Percentage of women receiving benefits calculated from U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex: April 1, 2020 to July 1, 2022 (SC-EST2022-AGESEX)," released June 2023, using the 2022 figure for "women, 18 years and over" to match the most recently available statistics for the number of female adult beneficiaries by sex in Montana.

<https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-detail.html>.

⁹ Total spouses receiving benefits calculated by adding number of spouses of retired workers to number of spouses of disabled workers. SSA, *ibid.*, "Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022," completed November 2023.

<https://www.ssa.gov/policy/docs/statcomps/supplement/>.

¹⁰ SSA, *ibid.*, "Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022," completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

¹¹ Monthly median benefit multiplied by 12 to calculate annual figure. SSA, *ibid.*, "Table 5.J9—Percentage distribution of nondisabled widow(er) beneficiaries by monthly benefit, and average and median benefit: By state or other area, December 2022," completed November 2023.

<https://www.ssa.gov/policy/docs/statcomps/supplement/>.

¹² SSA, *ibid.*, "Table 5.J2—Number of beneficiaries, by type of benefit: By state or other area, December 2022," completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

¹³ Monthly median benefit multiplied by 12 to calculate annual figure. SSA, *ibid.*, "Table 5.J8—Percentage distribution of disabled-worker beneficiaries by monthly benefit, and average and median benefit: By state or other area, December 2022," completed November 2023.

<https://www.ssa.gov/policy/docs/statcomps/supplement/>.

Social Security Works for Montana's Children

- Social Security is the primary life and disability insurance protection for 98 percent of Montana's 233,753 children.¹⁴
- Social Security provided benefits to 13,127 Montana children in 2022, 1 in 20 (5.2 percent) Montana beneficiaries.¹⁵

Social Security Works for Montana's American Indians

- In Montana, Social Security provided benefits to 3 in 11 (27.2 percent) American Indian households in 2022, 8,174 households.¹⁶
- 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 than for the overall population. In 2021, the median earnings of working-age American Indians were about \$40,200, compared to \$54,000 for all working-age people. Social Security provides average benefits of about \$14,733 and \$12,456 annually for American Indian men and women aged 65 and older, respectively.¹⁷

¹⁴ Population under age 18 data from: U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex: April 1, 2020 to July 1, 2022 (SC-EST2022-AGESEX)," released June 2023, using the "under 18 years, for both sexes, in 2022" data from the downloadable chart for Montana. <https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-detail.html>.

Data on percentage of children insured from SSA, *Parents and Guardians*, accessed March 14, 2024. <https://www.ssa.gov/people/parents/>.

¹⁵ SSA, *Annual Statistical Supplement, 2023*, "Table 5.J10—Number of child beneficiaries, by type of benefit and basis of entitlement: By state or other area, December 2022," completed November 2023. <https://www.ssa.gov/policy/docs/statcomps/supplement/>.

¹⁶ The term "households" as it is used here refers to households reporting income in the past 12 months. Households receiving Social Security benefits are those households listed as receiving "Social Security income." U.S. Census Bureau, *2022 American Community Survey 1-Year Estimates*, "Selected Population Profile in the United States," released September 14, 2022. <https://data.census.gov/>.

¹⁷ SSA, *Social Security Is Important to American Indians and Alaska Natives*, August 2023. <https://www.ssa.gov/news/press/factsheets/amerindian-alt.pdf>.