Social Security in Rural America

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Social Security and Local Economies

The percentage of total personal income coming from Social Security by county in 2009

Percent of total personal income from Social Security by county

- 1.25% to 6.46% of personal income (first quartile of all counties)
- 6.47% to 8.2% of personal income (second quartile)
- 8.3% to 9.83% of personal income (third quartile)
- 9.84% to 26.05% of personal income (fourth quartile)

Data: Social Security Administration and Bureau for Economic Analysis
Social Security Payments
Percent of Total Income in 2009

Source: Social Security Administration
Percent of Total Population Receiving Social Security in 2009

- U.S.: 16.7%
- Rural Counties: 23.6%
- Small Cities: 21.2%
- Large Cities: 15.6%

Source: Social Security Administration
Average Social Security Payments Per Capita Total Population in 2009

- U.S.: $2,164
- Rural Counties: $2,831
- Small Cities: $2,642
- Large Cities: $2,055

Source: Social Security Administration
Social Security in Urban America

Comparing benefits across states in urban counties

Percent personal income coming from Social Security
(Urban counties only)

- Red: 6.5% to 8.6% of personal income from Social Security
- Pink: 5.5% to 6.4%
- Light blue: 4.5% to 5.3%
- Dark blue: 2.8% to 4.4% (Alaska, 2.8%, not shown)
Social Security in Rural America
Comparing the percentage of total personal income coming from Social Security in rural portions of states

Social Security as a percent of total personal income (rural counties only)
- Blue: 4.2% to 7.8% of total personal income
- Light blue: 8% to 8.9%
- Medium pink: 9.3% to 9.8%
- Dark pink: 10.1% to 12.7%
- White: State with no rural counties
“The seniors who get these payments are primarily going to spend their money locally. And they are a key reason why some communities are still viable.”
Mark Partridge, economist, Ohio State University

“In many rural places, Social Security is a very critical element of the local economy...Cuts would have a bigger negative impact on rural places, absolutely.”
Peter Nelson, geographer, Middlebury College

“We find that Social Security income can be the difference between success and failure for some local businesses.”
Judith Stallman, economist, University of Missouri
Social Security Dependency

Which counties in rural America became more (or less) dependent* on Social Security from 2000 to 2009?

Changes in dependency* on Social Security in rural counties 2000-2009

- **Counties growing more dependent**
- **Counties growing less dependent**

*Dependency is measured by the percent of total county population receiving Social Security payments; the percent of total personal income in a county coming from Social Security; and all Social Security payments divided by all county residents.
Social Security Recipients by Type of Payment, 2009

- Disability: 18.5% (U.S.), 20.8% (Rural Counties), 20% (Small Cities), 18% (Large Cities)
- Survivor Benefit: 12.1% (U.S.), 12.9% (Rural Counties), 12.3% (Small Cities), 12% (Large Cities)
- Retirement: 69.4% (U.S.), 66.3% (Rural Counties), 67.7% (Small Cities), 70% (Large Cities)

Source: Social Security Administration
Working Age, But Disabled

Rural and small town residents are much more likely to receive Social Security disability payments than those living in urban counties.

Counts designated urban, with small cities or rural by OMB.

U.S.: 4.6%
Urban: 4.2%
Small Cities: 6.5%
Rural: 7.6%

Source: Social Security/Census
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Americans Receiving Disability
The percentage of people 15-64 receiving Social Security disability payments varies widely from county to county.

In U.S., 4.6% of those 15 to 64 qualify for Social Security disability payments.

- **High**: 10% to 27.6% of adults (15-64) receiving disability
- **Above Average**: 7.6% to 9.9% receiving disability
- **Moderate**: 4.7% to 7.5%
- **Below Average**: 3.6% to 4.6%
- **Low**: Below 3.5% of adults receiving disability
All the data and charts can be found here:

http://srdec.msstate.edu/socialsecurity/

And: www.dailyyonder.com