

Social Security: North Dakota Quick Facts



North Dakota's aged population is expanding.

In 2003, North Dakota's population was about 634,000, with 15% being age 65 and older (94,000 residents).¹ In 2015, the 65+ population will make up 20% of the state's population, and in 2020, it will be 23%.²

North Dakota is one of the poorest U.S. states.

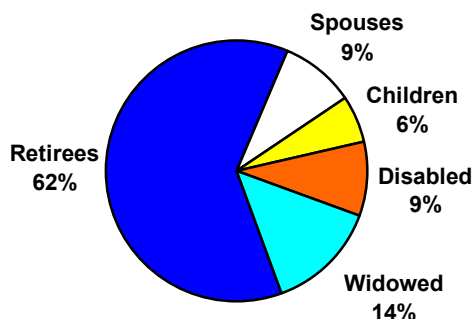
The average personal income in North Dakota was \$28,521 in 2003, giving it one of the lowest per capita incomes in the country (35th).³

One in five North Dakota residents receives Social Security.

The Social Security program not only provides monthly benefits to retired workers, but also to families when the worker retires, dies, or becomes disabled. In 2003, over 47 million Americans received Social Security benefits; of these, 114,047 live in North Dakota.⁴

In 2003, one in five North Dakota residents received Social Security. While 62% of beneficiaries are retirees, 38% are not: 15,451 are widows and widowers; 10,050 are disabled workers; 10,205 are wives and husbands; and 7,217 are children.⁴

North Dakota Social Security Beneficiaries



Social Security pumps over \$1 billion into North Dakota's economy.

In 2003, North Dakota residents received \$1 billion from Social Security.⁵ The average yearly Social Security benefit for a North Dakota retiree in 2003 was \$10,322—or about \$860 a month.⁴

Nearly all North Dakota residents age 65 or older receive Social Security.

Nationally, almost 16% of all people receive Social Security benefits; in North Dakota, 18% of residents do. However, older people are more likely to receive the benefit, with 91% of those over age 65 receiving it nationwide, and 94% of older North Dakotans receiving it.¹

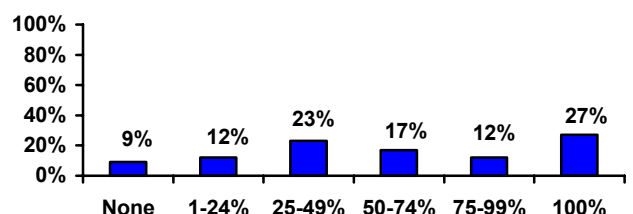
Social Security lifts over half of retirees from poverty.

Nearly half (47%) of the nation's older population would be living in poverty if they were not receiving Social Security. In North Dakota, the rate is even higher: 56% of state's 65+ population (39,000 people) would have incomes below the poverty line if they did not have Social Security.⁶

Social Security is the only source of income for almost three in ten North Dakotans age 65+.

Social Security makes up at least half of the income for over half of North Dakotans age 65 and older. Just over a quarter of older North Dakotans rely on Social Security as their only source of income.⁷

Income Percentage from Social Security for North Dakotans 65+



End Notes

¹ OASDI Beneficiaries by State and County, 2003.
Social Security Administration:
http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2003/table1.html

² North Dakota Population Projections 2005 to 2020,
North Dakota State Data Center:
<http://www.ndsu.edu/sdc/publications/reports/ProjectionsReport2002updated.pdf>

³ Bureau of Economic Analysis, US Dept. of Commerce:
<http://www.bea.gov/bea/regional/bearfacts/statebf.cfm>

⁴ OASDI Beneficiaries by State and County, 2003.
Social Security Administration:
http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2003/nd.html

⁵ OASDI Current-Pay Benefits: Geographic Data Table
5J1 2003. Social Security Administration:
<http://www.ssa.gov/policy/docs/statcomps/supplement/2004/5j.pdf>

⁶ Sherman, A. and Shapiro, I. (2005) *Social Security Lifts 13 Million Seniors Above the Poverty Line: A State by State Analysis*. Center on Budget and Policy Priorities: www.cbpp.org/2-24-05socsec.htm

⁷ AARP analysis using data from U.S. Census Bureau:
2000
