

# SOCIAL SECURITY WORKS FOR AMERICAN SAMOA



Our *Social Security, Medicare and Medicaid Work 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 each program'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 these programs into a particular state, including its congressional districts and counties. Reports are available online for all 50 states, Washington D.C., 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.

## ACKNOWLEDGMENTS

Like our Social Security, Medicare and Medicaid systems, this report is the product of the foresight and hard work of many people. Social Security Works partnered closely with the Alliance for Retired Americans, who is coordinating the release of this report across the country, with assistance from People Demanding Action.

Many people shared in writing, designing and producing this, our sixth set of state reports. We are especially grateful to Benjamin Veghte, Ph.D., Director of Policy and Research at Social Security Works (SSW), the lead researcher, whose commitment to excellence drove the project to its successful conclusion. Likewise, the outstanding contributions of Stephanie Connolly, SSW's Policy and Research Associate, including drafting the appendices and compiling and verifying data, were crucial to its completion. Michael Phelan, SSW's Deputy Director, managed the actual production of the report. We thank Josh Goldberg, policy and research intern, for producing the figures and proofreading the entire report. We also thank Linda Benesch, Communications Associate, for proofreading 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 Deepika Mehta.

Social Security Works also benefited from the work and commitment of several people who provided original research and analysis for this report. We would like to thank Dr. Roberto Gallardo of the Mississippi State University Extension Service for sharing with us his categorization of metropolitan and non-metropolitan counties in each state. Arloc Sherman, Danilo Trisi and Kate Kemmerer of the Center on Budget and Policy Priorities generously shared with us unpublished calculations on the number of seniors in various demographic groups lifted out of poverty by Social Security in 2013. We thank Christian Wolfe at the Center for Medicare and Medicaid Services' (CMS) Office of the Actuary for county-level Medicaid enrollment data.

We also thank several Medicare and Medicaid experts for their thoughtful review of this report. Juliette Cubanski, Julia Paradise and Shannon Griffen of the Kaiser Family Foundation, David Lipschutz of the Center for Medicare Advocacy, Stacy Sanders of the Medicare Rights Center, and Christian Wolfe of CMS, all provided helpful feedback on early drafts. Any remaining 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 80th anniversary year, and Medicare and Medicaid in their 50th anniversary years. Please contact our Communications Director, Lacy Crawford ([lcrawford@socialsecurityworks.org](mailto:lcrawford@socialsecurityworks.org)), if you have questions about the report.

Nancy Altman  
President, Social Security Works  
Chair, Strengthen Social Security Coalition  
Co-author with Eric R. Kingson of [Social Security Works! Why Social Security Isn't Going Broke and How Expanding It Will Help Us All](#) (New Press, 2015) (<http://amzn.to/1uBmbce>), and author of [Agrarian Justice: With a new Foreword, "Social Security, Thomas Paine, and the Spirit of America"](#) (Amazon, May 2015) ([amzn.to/1K4LujF](http://amzn.to/1K4LujF))

Alex Lawson  
Executive Director, Social Security Works



The Alliance for Retired Americans is a grassroots organization representing more than 4 million retirees and seniors nationwide. Headquartered in Washington, DC, the Alliance's mission is to advance public policy that protects the health and economic security of older Americans by teaching seniors how to make a difference through activism. Learn more about The Alliance and its work at [www.retiredamericans.org](http://www.retiredamericans.org).



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

# INTRODUCTION AND 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, the foundation, of a structure to be maintained and built upon by and for future generations. Social Security could not protect all Americans against every risk, but, as the President said, it could lessen the consequences of lost earnings in old age for workers and their families.

Since then, we have built our Social Security structure carefully and deliberately, first adding life insurance for survivors in 1939—initially for widows and dependent children, but eventually extended to widowers as well. Disability Insurance benefits were added in 1956. Important inflation protection—the automatic cost of living adjustment—was added in 1972, designed to maintain the purchasing power of benefits no matter how long someone lives. We built, maintained and strengthened our Social Security system for a reason—to enable working men and women to protect themselves and their families. We built it because we, as a nation, value hard work, personal responsibility, human dignity and caring for our parents, our children, our spouses, our neighbors and ourselves.

This report reveals the success of this institution for American Samoa and the nation. The numbers tell part of the story—how many people receive benefits in American Samoa; how many dollars flow into these jurisdictions in a year; the types of benefits and the types of people who receive those benefits. Perhaps more importantly, the report presents the stories of hard-working American Samoa residents and their families whose lives have been made immeasurably better 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 they or another family member have earned.

Think, too, of how this institution, like the nation’s highway system, is part of a rich legacy of those who came before, a legacy that keeps working in good times and bad. Throughout the difficult years of the Great Recession and its aftermath, Social Security has been even more vital than before for American Samoa residents, and the lifeblood of many small businesses, hospitals, nursing homes and home caregivers. Virtually all of the jobs Social Security supports stay in America.

# SOCIAL SECURITY WORKS

As we celebrate the 80<sup>th</sup> anniversary of the enactment of Social Security, it is time to recall the contributions our Social Security system has made to American economic security. For 80 years, 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.

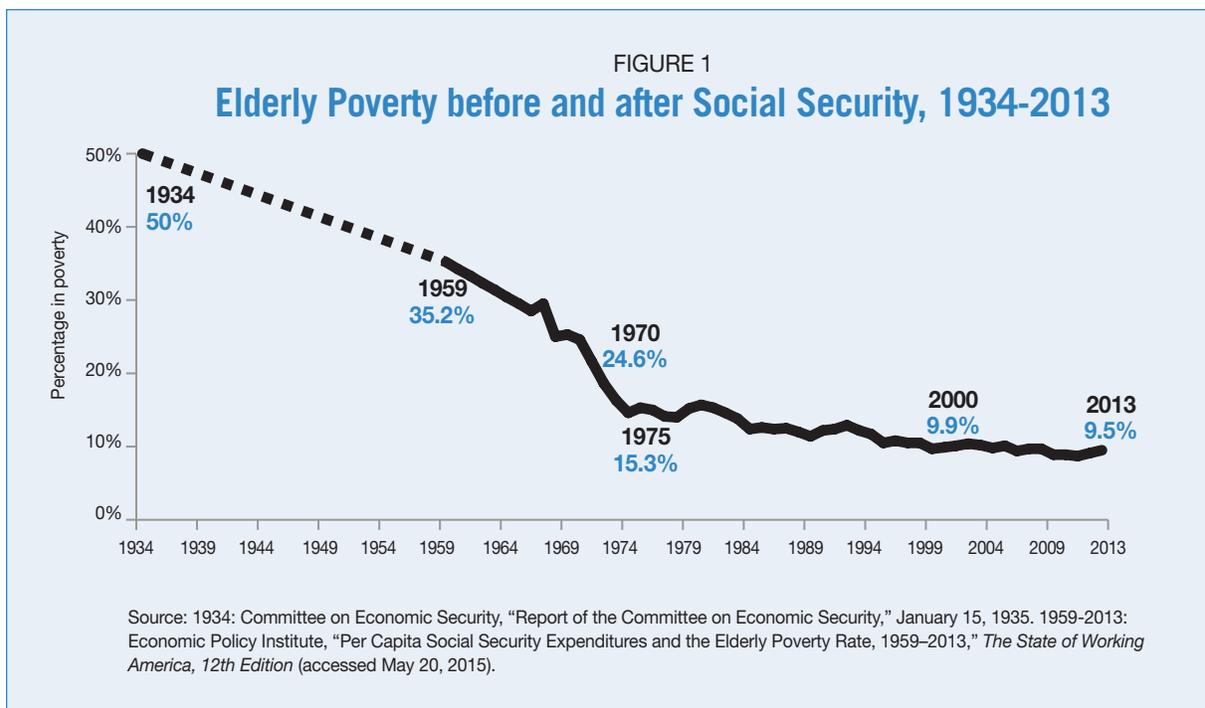
## Social Security Made Dignified Retirement Possible for the Broad Middle Class

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.<sup>1</sup> These seniors had to rely on family, friends and private charity for support—or literally, go to the poor house. In addition to short-term measures designed to address the immediate crisis, F.D.R. introduced Social Security old-age insurance in 1935 to ensure that both current and future generations of Americans would 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].

And poverty among seniors continued to fall throughout the rest of the 20<sup>th</sup> century—to 25 percent by 1970 and about 10 percent in 2000, where it has hovered ever since, as measured by the official federal poverty line.<sup>2</sup> Research suggests that the entire decline in elderly poverty between 1967 and 2000 can be attributed to the maturation and expansion of the Social Security program.<sup>3</sup>

Social Security provided \$848 billion in benefits in 2014 to 59 million beneficiaries—nearly 1 in 5 (18.3 percent) Americans.<sup>4</sup> It is important to recognize that Social Security is more than a retirement program for seniors. Nearly 17 million people under age 65 received Social Security benefits in 2014—about 2 in 7 (28.7 percent) beneficiaries.<sup>5</sup>



In fact, Social Security is the nation's largest and, despite its modest benefits, most generous children's program. The vast majority of America's children are protected against financial destitution in the event of the death, disability, or old age of workers on whose support they depend. As a consequence of Social Security's protections, there were an estimated 8.5 million children under age 18 receiving Social Security benefits in 2014, 11.6 percent of all children.<sup>6</sup> These included an estimated 3.2 million children who received Social Security benefits directly, and an additional 5.3 million children who lived in households where all or part of the income of the household came from Social Security. In addition to these children under age 18, there were 140,000 student children aged 18-19, as well as 1.0 million disabled adult children in 2014.<sup>7</sup>

Social Security benefits are modest: the average annual Social Security benefit for all beneficiaries was \$14,375 in 2014, and \$15,943 for retired workers.<sup>8</sup> Despite their modest size, Social Security's benefits are vital for the vast majority of beneficiaries, young and old alike. Almost two-thirds (64.6 percent) of elderly beneficiaries relied on Social Security for half or more of their income in 2012.<sup>9</sup> The program lifted 22.1 million Americans out of poverty in 2013, including 1.2 million children.<sup>10</sup>

### **Social Security Provides Critical Protection against Lost Wages Due to Disability**

Social Security Disability Insurance (DI) provides insurance against a risk faced by all Americans: the experience of a life-changing disability that renders one unable to support oneself through work. When workers who have paid into Social Security become incapable of substantial work, as defined by the program's strict eligibility criteria, they can expect to have, as a result of their work and Social Security contributions, a portion of their wages replaced by DI. For these disabled workers and their families, Social Security is a lifeline. Social Security's DI benefits provide 75 percent of the income or more for nearly 6 in 10 non-institutionalized beneficiaries.<sup>11</sup> Nonetheless, 1 in 5 DI beneficiaries remains in poverty.<sup>12</sup>

### **GUS, Wisconsin**

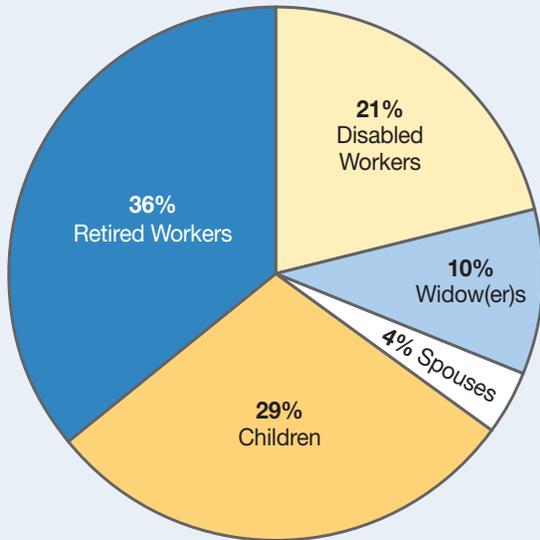
*Gus was a "tunnel rat" in Vietnam—one of the volunteer Army infantrymen who specialized in entering the web of narrow tunnels created by the VietCong. The tunnel rats would kill enemy soldiers hiding there and plant explosives to destroy these underground avenues of guerilla warfare.*

*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."*

Through their hard work and Social Security contributions, nearly all American workers earn Social Security's retirement, disability and survivorship protections for themselves and their families. Social Security is the primary disability and life insurance protection for most American Samoa workers. A 30 year old worker with a spouse and two young children, earning \$30,000-\$35,000, receives Social Security insurance protections equivalent to disability and life insurance protections worth about \$631,000 and \$612,000, respectively.<sup>13</sup> Today, 212 million working Americans have earned Social Security's protections for themselves and their families.<sup>14</sup>

FIGURE 2  
**American Samoa's Social Security Beneficiaries, 2014**



Source: Social Security Administration, 2015

### Social Security Works for American Samoa's Seniors<sup>21</sup>

- Social Security provided benefits to 2,223 of American Samoa's retired workers in 2014, one-third (36 percent) of beneficiaries [Figure 2].<sup>22</sup>
- The typical benefit received by a retired worker in American Samoa was \$9,551 in 2014.<sup>23</sup>

### Social Security Works for American Samoa's Women

- Social Security provided benefits to 2,257 American Samoa women in 2014, 1 in 12 (8.3 percent) American Samoa women.<sup>24</sup>
- Social Security provided benefits to 262 American Samoa spouses in 2014, 1 in 24 (4.2 percent) beneficiaries [Figure 2].<sup>25</sup>

### Social Security Works for American Samoa's Widow(er)s

- Social Security provided survivors benefits to 598 American Samoa widow(er)s in 2014, 1 in 10 (9.7 percent) American Samoa beneficiaries [Figure 2].<sup>26</sup>
- The typical benefit received by a widow(er) in American Samoa was \$8,333 in 2014.<sup>27</sup>

There is a significant chance that a worker will need Social Security's disability and/or survivor protections before he or she retires. Nationwide, just over 1 in 4 people who turned 20 in 2013 are projected to become severely disabled during their working years.<sup>15</sup> And 1 in 8 of today's 20-year olds are projected to die before reaching retirement age.<sup>16</sup> Taken together, this means that roughly 1 in 3 young adults entering the workforce today will die or become disabled before reaching the full retirement age.<sup>17</sup> Social Security provides peace of mind throughout the life span, insuring families against lost wages due to old age, disability or death.

### Social Security Works for American Samoa's Residents and Economy

- Social Security provided benefits to 6,169 American Samoa residents in 2014, around 1 in 9 (11.3 percent) residents.<sup>18</sup>
- American Samoa residents received Social Security benefits totaling \$55 million in 2014.<sup>19</sup>
- The average Social Security benefit in American Samoa was \$8,916 in 2014.<sup>20</sup>



## Social Security Works for American Samoa's Workers with Disabilities<sup>28</sup>

- Social Security provided disability benefits to 1,318 American Samoa workers in 2014, 1 in 5 (21.4 percent) American Samoa beneficiaries [Figure 2].<sup>29</sup>
- The typical benefit received by a disabled worker beneficiary in American Samoa was \$9,852 in 2014.<sup>30</sup>

## Social Security Works for American Samoa's Children

- Social Security is the primary life and disability insurance protection for 98 percent of American Samoa's 17,307 children.<sup>31</sup>
- Social Security provided benefits to 1,768 American Samoa children in 2014, 2 in 7 (28.7 percent) American Samoa beneficiaries [Figure 2].<sup>32</sup>

## Social Security Works for Immigrants

- Social Security is critical for immigrants, of whom 7 in 10 (71.5 percent) are Latino or Asian American in 2013.<sup>33</sup>
- 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 \$47,753 in 2013, 10.8 percent lower than the median for native-born Americans, which was \$52,910.<sup>34</sup>
- 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.<sup>35</sup> Nearly 6 in 10 (55.7 percent) immigrant workers aged 58 or older work in physically demanding jobs or difficult conditions, compared with 4 in 10 (43.8 percent) native-born workers.<sup>36</sup>
- An analysis by the Office of the Chief Actuary of the Social Security Administration shows that providing a path to citizenship for the country's 11 million unauthorized immigrants would net Social Security \$284 billion by 2024, and extend Social Security's full solvency by two years.<sup>37</sup>

## 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."*

## Social Security Works for Same-Sex Couples and Their Families

Social Security has generally looked to state law to determine who is married. Until recently, however, the federal Defense of Marriage Act and state restrictions on the right of same-sex couples to marry prevented same-sex couples and their families from obtaining all of the Social Security protections provided to different-sex married couples and their families. With the Supreme Court's historic rulings in *U.S. v. Windsor* (June 26, 2013) striking down the Defense of Marriage Act, and in *Obergefell v. Hodges* (June 26, 2015), affirming the constitutional right of same-sex couples to marry in all states, federal marriage benefits and protections are now available to all same-sex couples, regardless of state of residence.

Married same-sex couples and their families in every state will now be able to claim the same spousal, survivor, and young dependent benefits guaranteed to all other married couples and their families.<sup>38</sup> Social Security's crucial protections will potentially benefit thousands of Americans, including:

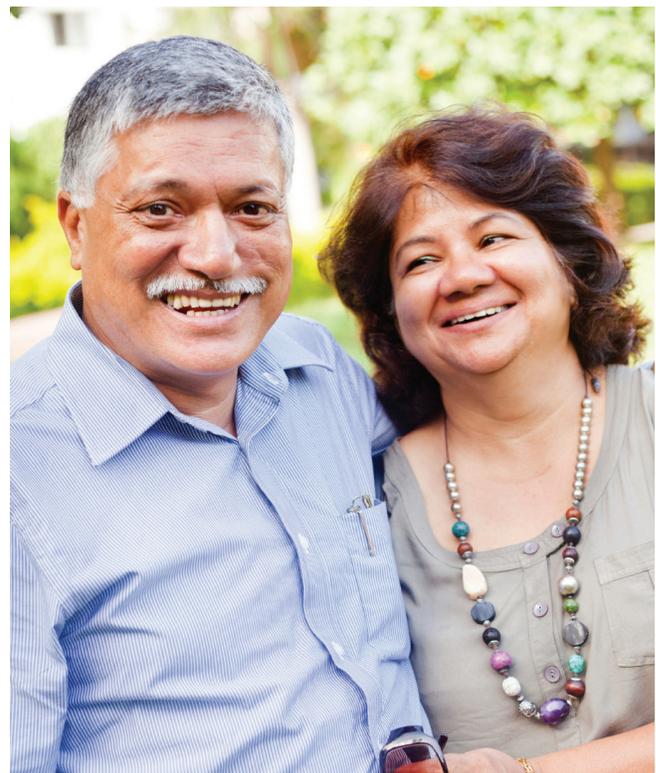
- the 390,000 same-sex couples who are currently married under state law;<sup>39</sup>
- the estimated 70,000 same-sex couples in the 13 states that did not previously recognize or allow same-sex marriage who are expected to marry in the next three years;<sup>40</sup>
- the estimated 210,000 children being raised by same-sex couples.<sup>41</sup>

## Social Security is Fiscally Responsible and Affordable

A public trust, Social Security is the nation's most conservatively financed and carefully monitored institution. Social Security does not, and, by law, cannot add a penny to the federal debt.<sup>42</sup> While the federal budget has run a deficit in every year but five over the last half century, Social Security is not allowed to pay benefits unless it has the funds to cover every penny of the cost; it simply does not have borrowing authority.<sup>43</sup> This is why Social Security has nothing to do with reducing the federal budget deficit, and should not be part of any deficit reduction legislation considered by our nation's leaders.

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 shortfall.<sup>44</sup> The 2015 report, signed by Social Security's trustees—the secretaries of the Treasury, Health and Human Services and Labor, the Commissioner of Social Security and two Public Trustees appointed by the President—projects that Social Security can pay all benefits in full and on time for 19 years.<sup>45</sup> After that, if Congress were not to act, it could still pay 79 cents of every dollar of earned benefits.<sup>46</sup>

Social Security's projected shortfall is incredibly modest as a share of the economy. Even with the retirement of the baby boomers, Social Security's costs are projected to go from their current level of 5.0 percent of gross domestic product (GDP) to 6.1 percent in 2037, after which they are projected to fall and then rise again gradually to 6.2 percent in 2090.<sup>47</sup> The cost of bringing Social Security into actuarial balance is equal to roughly 1 percent of GDP.<sup>48</sup> This increase in Social Security spending is smaller than the increase in spending on public education that occurred when the boomers were children.<sup>49</sup>



## Rising Inequality Calls for Scrapping Cap, Expanding Benefits

While incomes at the top—from wages and investments—have skyrocketed in recent decades, the wages of the typical worker have stagnated: the median male worker earned roughly the same amount, adjusted for inflation, in 2010 as his predecessor in 1964.<sup>50</sup> As a result, whereas from 1948-79 two-thirds of income growth went to the bottom 90 percent, from 1979-2012 *all* income growth has gone to the top 10 percent.<sup>51</sup> In other words, since

### 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.*

1979, the bottom 90 percent of households have, as a whole, seen their income decline in real terms.

While the lowest 94 percent of earners make Social Security contributions on all of their wages, millionaires and billionaires contribute on only the first \$118,500 of their earned income in 2015.<sup>52</sup> And their investment income is completely outside the Social Security system. The fact that virtually all aggregate income growth has been occurring above the Social Security tax cap has hurt Social Security's finances, and is projected to harm them even more in the coming decades.<sup>53</sup>

We should not only scrap the cap, i.e. remove the limit on wages subject to Social Security contributions, but also incorporate high earners' investment income into Social Security. This would ensure that high earners contribute to Social Security on all their income at the same rate as average workers. And it would eliminate all of Social Security's projected 75-year funding gap, while providing enough revenue to expand benefits.<sup>54</sup> In addition or alternatively, dedicating revenue from the federal estate tax, our most progressive tax, to our Social Security system would also reduce income and wealth inequality while providing sufficient revenue to expand Social Security. It is important to recognize that the idea of a system of old age and disability pensions, financed from an estate tax, was proposed by one of our nation's Founding Fathers, Thomas Paine, over two centuries ago.<sup>55</sup>

### Social Security Must Not be Held Hostage to the Need for Fund Rebalancing by 2016

Though Social Security is a single program, its benefits are paid from two separate trust funds—the Old Age and Survivors Trust Fund (OASDI) and the Disability Insurance (DI) Trust Fund. From time to time, the funds need to be rebalanced. This requires Congressional legislation. For long-anticipated, well-understood reasons, Social Security's actuaries project that a rebalancing between the two trust funds will have to be enacted before the end of 2016, to allow DI benefits to continue to be paid in full and on time.<sup>56</sup> Several major demographic shifts between 1980 and 2010 increased the size of the disability

## **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.*

beneficiary population considerably. During that period, the working-age population increased by nearly half, resulting in more covered workers who might become eligible for DI. The Baby Boomers aged into their disability-prone years and this, together with lower birth rates in the generations that followed, shifted the population's age distribution, increasing the prevalence of disability. Finally, the growing number of women in the workforce since 1970 has resulted in a significant increase (from 50 to 68 percent) in the number of women insured for disability benefits.<sup>57</sup> The weak labor market and falling interest rates of the Great Recession compounded these strains on the system's finances, primarily by lowering the revenues coming into the system, as well as by reducing the interest earned on the DI Trust Fund's reserves. All of these trends which have hurt the disability fund's solvency are now projected to level off.<sup>58</sup>

There is a simple way to extend DI solvency to 2034—by rebalancing the share of payroll contributions going into the Social Security retirement and disability trust funds, as Congress has done 11 times, in both directions, in the past.<sup>59</sup> This would guarantee workers' full suite of Social Security protections without affecting the system's overall solvency. Moreover, by scrapping the cap and incorporating high earners' investment income into Social Security, the solvency of both the DI and OASI funds could be extended to nearly the end of the century.<sup>60</sup>

# CONCLUSION

We built our Social Security system because it is the most efficient, secure, universal and fair way for Americans to achieve income security in retirement and disability.

As important as these protections are today, the need for them will only increase in the coming years. Income growth is, at best, slow for most of today's workers, and income inequality is higher than it has been in nearly a century. Jobs are less secure, and many workers have sustained substantial losses of home equity and other savings. Furthermore, most employers who historically offered supplements to Social Security have terminated traditional pension plans, replacing them with far more risky and inadequate 401(k)-style savings accounts.

Our nation faces an impending retirement security crisis. Workers today are saving no more at various ages than their counterparts did in 1983, even though they need much more, given that pensions are disappearing, out-of-pocket health-care costs are higher, and many are living longer.<sup>61</sup> The typical household nearing retirement has only \$14,500 in retirement savings.<sup>62</sup> More than half (52 percent) of today's working Americans are not expected to have sufficient resources to maintain their standard of living in old age. The outlook is even more dismal when anticipated health and long-term care costs are counted; then, roughly two-thirds of working-age households are not expected to be able to maintain their living standard in retirement.<sup>63</sup>

Were it not for Social Security, the retirement security crisis awaiting today's workforce would be much worse. This program is a fortress of security and reliability, and it works extremely well. In this uncertain world, where no one is invulnerable to premature death, permanent disability or poor health, Social Security is there to cushion the blow. Its protections should be expanded, not cut.

Social Security, like our highways, is fundamental to our family and community life. In an increasingly uncertain economic environment, it will be even more important to future generations of retirees—today's middle-aged and younger workers.

We are much wealthier as a nation than we were in 1935, 1939, 1956 or 1972, when this structure was built and improved. Now it is our turn to maintain and improve it, as previous generations have done, for ourselves and for those who follow. To build our own legacy for our nation's children and grandchildren so when they become workers, they will have the economic security that Social Security provides.

Maintaining our Social Security system must not be reduced to a matter of simple arithmetic. Any changes we make to this vital program must help advance its mission of providing economic security and dignity to the American people. Reducing expenditures in these programs is not an end in itself; doing so in ways that expose beneficiaries to economic insecurity would solve the arithmetic problem while compromising Social Security's fundamental promise.

The solution is clear—it is time to double down on what works. We must expand Social Security in order to buttress retirement security in an era of wage stagnation and inequality.

At base, this is about what kind of nation we want to live in and leave for those who follow. Today's workers have a stake in preserving this foundational system—for themselves, their families, and their children and grandchildren. And politicians have the opportunity to maintain, improve and pass on this paramount achievement for future generations, just as previous Congresses and presidents have done for us.

## 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>
- 2 Virginia P. Reno and Benjamin Veghte, “Economic Status of the Elderly in the United States,” National Academy of Social Insurance, September 2010. <http://www.nasi.org/sites/default/files/research/Economic%20Status%20of%20the%20Elderly%20in%20the%20United%20States.pdf>. Poverty figures in this report are based on the official poverty measure. Since 2010 the Census has also been tracking an updated poverty measure, the Supplemental Poverty Measure (SPM), based on a recommendation from the National Academy of Sciences. The SPM measures poverty in terms of thresholds based on the actual cost of living, which varies by household size and expenses. In large part because of seniors’ high out-of-pocket health care costs, it reports substantially higher poverty levels for seniors than does the official poverty measure. U.S. Census Bureau (Kathleen Short), *The Research Supplemental Poverty Measure: 2011*, November 2012. [https://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short\\_ResearchSPM2011.pdf](https://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2011.pdf)
- 3 Gary V. Engelhardt and Jonathan Gruber, “Social Security and the Evolution of Elderly Poverty,” National Bureau of Economic Research Working Paper No. 10466, May 2004. <http://www.nber.org/papers/w10466>
- 4 Total annual benefits in 2014: \$812,045,000. Social Security Administration (SSA), *Annual Statistical Supplement, 2015*, “Table 5.J1—Estimated total annual benefits paid, by state or other area and program, 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html>. Total beneficiaries as of December 2014: 57,978,610. SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014.” Total U.S. population 2014: 318,857,056. U.S. Census Bureau, “Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Muncipios: April 1, 2010 to July 1, 2014,” *2014 Population Estimates*, 2015. <http://factfinder2.census.gov/>
- 5 Calculated by subtracting number of beneficiaries 65 and older (42,084,088) from total beneficiaries (59,007,158). SSA, *ibid.*, “Table 5.J3—Number and total monthly benefits for beneficiaries aged 65 or older, by state or other area and sex, December 2014.”
- 6 Congressional Research Service (CRS) (Thomas Gabe), “Social Security’s Effect on Child Poverty,” January 23, 2015. <http://www.pennyhill.com/jmsfileseller/docs/RL33289.pdf>
- 7 SSA, *ibid.*, 2015, “Table 5.F4—Number of children and total monthly benefits, by type of benefit, December 1940–2014, selected years,” accessed June 25, 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5f.html#table5.f4> Disabled children may receive benefits indefinitely as long as the disability was incurred before reaching age 22.
- 8 Average benefit found by dividing total spending by total beneficiaries. Total annual benefits from SSA, *ibid.*, “Table 5.J1—Estimated total annual benefits paid, by state or other area and program, 2015 (in millions of dollars),” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html>. Total beneficiaries from SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014.” Average retired worker benefit found by multiplying average monthly retired worker benefit by 12. SSA, *ibid.*, “Table 5.J6—Percentage distribution of monthly benefit for retired workers, by state or other area and monthly benefit, December 2014.”
- 9 SSA, *Income of the Population 55 or Older, 2012*, Table 9.A1, April 2014. [http://www.ssa.gov/policy/docs/statcomps/income\\_pop55/2012/sect09.html](http://www.ssa.gov/policy/docs/statcomps/income_pop55/2012/sect09.html)
- 10 Unpublished tabulations by the Center on Budget and Policy Priorities (CBPP) for Social Security Works of data from the U.S. Census Bureau, Current Population Survey, March 2014.
- 11 SSA (Michelle Stegman Bailey and Jeffrey Hemmeter), “Characteristics of Noninstitutionalized DI and SSI Program Participants, 2010 Update,” Research and Statistics Note Nr. 2014-02, February 2014, Table 2. <http://www.ssa.gov/policy/docs/rsnotes/rsn2014-02.html>
- 12 Stegman and Hemmeter, *ibid.*, Table 5.
- 13 The \$631,000 value of disability benefits includes \$443,000 of Disability Insurance benefits, and \$189,000 of Old-Age and Survivors Insurance benefits once the disabled worker reaches the full retirement age. SSA, “The Present Value of Expected Lifetime Benefits for a Hypothetical Worker Dying or Becoming Disabled at Age 30,” Unpublished Memorandum from Michael Clingman, Kyle Burkhalter, and Chris Chaplain, Actuaries, to Alice H. Wade, Deputy Chief Actuary, November 5, 2014.
- 14 SSA, “Estimated Number of Fully Insured Workers, by Age Group and Sex, on December 31, 1970-2014.” <http://www.ssa.gov/OACT/STATS/table4c2FI.html> (accessed June 21, 2015).
- 15 SSA, “Fact Sheet,” April 2, 2014. <http://www.ssa.gov/pressoffice/factsheets/basicfact-alt.pdf>
- 16 SSA, *ibid.*
- 17 SSA Office of the Chief Actuary (Robert Baldwin and Sharon Chu), “A Death and Disability Life Table for Insured Workers Born in 1985,” Actuarial Note 2005.6, February 2006. <http://www.ssa.gov/oact/NOTES/ran6/an2005-6.pdf>
- 18 Total beneficiaries from SSA, *Annual Statistical Supplement, 2014*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>. Resident population data from U.S. Census Bureau, “International Data Base,” July 2015. <http://www.census.gov/population/international/data/idb/informationGateway.php>
- 19 Total annual benefits from SSA, *Annual Statistical Supplement, 2015*, “Table 5.J1—Estimated total annual benefits paid, by state or other area and program, 2014 (in millions of dollars),” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j1>
- 20 Average benefit found by dividing total spending by total beneficiaries. Total annual benefits from Social Security Administration (SSA), *Annual Statistical Supplement, 2015*, “Table 5.J1—Estimated total annual benefits paid, by state or other area and program, 2014 (in millions of dollars),” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j1>. Total beneficiaries from SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2013,” July 2014. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>
- 21 For the purposes of this report, “seniors” describes individuals aged 65 or older.
- 22 SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>
- 23 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 monthly benefit for retired workers, by state or other area and monthly benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j6>
- 24 SSA, *ibid.*, “Table 5.J5.1—Number, by state or other area, and sex, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j1>. Percentage of women receiving benefits calculated using total female population from U.S. Census Bureau, “Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Muncipios: April 1, 2010 to July 1, 2014,” *2014 Population Estimates*, 2015. <http://factfinder2.census.gov/>
- 25 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, by state or other area, program, and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>

26 SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>

27 Monthly median benefit multiplied by 12 to calculate annual figure. SSA, *ibid.*, “Table 5.J9—Percentage distribution of nondisabled widow(er)s, by state or other area and monthly benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j9>

28 The data here are for disabled workers receiving disability benefits. It does not include those disabled workers and “disabled adult children” who receive old-age (retirement) or survivors benefits. In this report, any use of the term “disabled worker” will refer only to those disabled workers receiving disability benefits.

29 SSA, *ibid.*, “Table 5.J2—Number, by state or other area, program, and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j2>

30 Monthly median benefit multiplied by 12 to calculate annual figure. SSA, *ibid.*, “Table 5.J8—Percentage distribution of disabled workers, by state or other area and monthly benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j8>

31 In this case, “children” refers to individuals under age 18, and includes neither disabled adult children, nor individuals aged 18-19. When discussing Social Security’s insurance protections for children, children under age 18 was considered the most appropriate group to reference in this analysis, since even students aged 18-19 receiving benefits as dependents of a disabled or deceased parent must have qualified for benefits before age 18. While disabled adult children may receive benefits for a severe disability sustained at age 18 or later, it must occur before age 22, meaning that a large proportion of beneficiaries will likely have begun receiving benefits before age 18 as well. Population under age 18: U.S. Census Bureau, “Annual Estimates of the Resident Population for Selected Age Groups by Sex for the United States, States, Counties and Puerto Rico Commonwealth and Municipios: April 1, 2010 to July 1, 2014,” 2014 *Population Estimates*, 2015. <http://factfinder2.census.gov/>. Data on percentage of children insured from SSA, *Survivors Benefits*, July 2013, p. 4. <http://www.ssa.gov/pubs/EN-05-10084.pdf>

32 SSA, *Annual Statistical Supplement, 2015*, “Table 5.J10—Number of children, by state or other area and type of benefit, December 2014,” July 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2015/5j.html#table5.j10>

33 Latino and Asian American status are defined here by self-identification, not nativity, and “immigrants” refers to foreign-born residents of the United States refer to foreign-born Americans. ere by ethnicity, not nativity. e redistributive shifts in income from the bottom . U.S. Census Bureau, *American Community Survey 2011-2013 3-Year Estimates*, “Selected Characteristics of the Native and Foreign-Born Populations,” 2014. <http://factfinder2.census.gov/>. Social Security provided all or nearly all of the income for over half (52.6 percent) of Latino senior households, and more than 4 in 10 (44.4 percent) Asian senior households in 2012, compared with one-third (34.6 percent) of white senior households. SSA, *Income of the Population 55 or Older, 2012*, Table 9.A3, April 2014. [http://www.ssa.gov/policy/docs/statcomps/income\\_pop55/2012/sect09.html#table9.a3](http://www.ssa.gov/policy/docs/statcomps/income_pop55/2012/sect09.html#table9.a3)

34 U.S. Census Bureau, *American Community Survey 2011-2013, 3-Year Estimates*, “Selected Characteristics of the Native and Foreign-Born Populations,” 2014. <http://factfinder2.census.gov/>

35 Six in ten (60 percent) workers who retired earlier than expected in 2014 cited a health problem or disability as the cause. Employee Benefit Research Institute (EBRI), “2015 Retirement Confidence Survey Fact Sheet #2: Changing Expectations about Retirement,” April 21, 2015, p. 2. <http://ebri.org/pdf/surveys/rcs/2015/RCS15.FS-2.Expects.pdf>

36 Center for Economic and Policy Research (CEPR) (Hye Jin Rho), *Hard Work? Patterns in Physically Demanding Labor Among Older Workers*, Table 8, August 2010, p. 14. <http://www.cepr.net/documents/publications/older-workers-2010-08.pdf>

37 SSA, Office of the Chief Actuary, *Estimated Long-Range Financial Effects on Social Security of the “Border Security, Economic Opportunity, and Immigration Modernization Act,” legislation introduced as S. 744 (113th Congress) by Senator Marco Rubio and passed by the Senate on June 27, 2013*, February 2014. [http://ssa.gov/oact/solvency/MRubio\\_20130627.pdf](http://ssa.gov/oact/solvency/MRubio_20130627.pdf)

38 Prior to the Supreme Court’s June 26, 2015 ruling, same-sex couples who were legally married, but living in a state that did not legally recognize gay marriage, could not receive Social Security spousal and dependent child benefits. Following the ruling, on July 9, 2015, the Department of Justice announced that married same-sex couples in every state could begin receiving these and other federal marriage benefits. Department of Justice, “Attorney General Lynch Announces Federal Marriage Benefits Available to Same-Sex Couples Nationwide,” July 9, 2015. <http://www.justice.gov/opa/pr/attorney-general-lynch-announces-federal-marriage-benefits-available-same-sex-couples>

39 Lauren Jow, “UCLA’s Williams Institute research played role in historic same-sex marriage decision,” UCLA Newsroom, June 26, 2015. <http://newsroom.ucla.edu/stories/ucla-s-williams-institute-research-played-role-in-historic-same-sex-marriage-decision>

40 Lauren Jow, *ibid.*

41 Lauren Jow, *ibid.*

42 Social Security does not contribute to the deficit, because benefits can only be paid from revenue collected by the Social Security trust funds—the Old-Age and Survivors Insurance (OASI) trust fund and Disability Insurance (DI) trust fund—which are completely separate from the general budget. Social Security Trustees, *2015 Social Security Trustees Report*, July 2015, Table II.B1. <http://www.ssa.gov/oact/tr/2015/tr2015.pdf>. The trust funds do not have borrowing authority, and therefore cannot deficit-spend. In the event that trust fund revenues fall short of what is needed to pay 100 percent of benefits, then, by law, benefits could not be paid in full and on time. That is why, if Congress does nothing to shore up the program’s finances by 2034, Social Security will only have sufficient revenue to pay about three-quarters of scheduled benefits through 2090. This modest funding shortfall is often cited as evidence that the program is financially unsustainable, or “in deficit.” In fact, it is just the opposite: it attests to Social Security’s self-sustaining funding structure that bars it from deficit-spending or borrowing from the general budget in any way.

43 White House, Office of Management and Budget, *Table 1.1 Summary of Receipts, Outlays and Surpluses or Deficits: 1789-2018*, 2013. <http://www.whitehouse.gov/omb/budget/Historicals>

44 Social Security Works, “Ensuring Social Security Is in Long-Term Actuarial Balance,” July 2015. <http://www.socialsecurityworks.org/ensuring-social-security-is-in-long-term-actuarial-balance/>

45 Social Security Trustees, *2015 Social Security Trustees Report*, July 2015. <http://www.ssa.gov/oact/tr/2015/tr2015.pdf>

46 Social Security Trustees, *ibid.*

47 Social Security Trustees, *ibid.*, “Table II.D5.—OASDI and HI Annual and Summarized Income, Cost, and Balance as a Percentage of GDP, Calendar Years 2015-90.”

48 Social Security Trustees, *ibid.*

49 National Academy of Social Insurance (NASI) (Janice M. Gregory, Thomas N. Bethell, Virginia P. Reno and Benjamin W. Veghte), “Strengthening Social Security for the Long Run,” November 2010, p. 7. [http://www.nasi.org/sites/default/files/research/SS\\_Brief\\_035.pdf](http://www.nasi.org/sites/default/files/research/SS_Brief_035.pdf)

50 Michael Greenstone and Adam Looney, “The Uncomfortable Truth About American Wages,” *The New York Times*, October 22, 2012. [http://economix.blogs.nytimes.com/2012/10/22/the-uncomfortable-truth-about-american-wages/?\\_php=true&\\_type=blogs&r=0](http://economix.blogs.nytimes.com/2012/10/22/the-uncomfortable-truth-about-american-wages/?_php=true&_type=blogs&r=0)

51 Thomas Piketty and Emmanuel Saez, “Income Inequality in the United States, 1913-1998,” Table A3, last modified August 2013. <http://elsa.berkeley.edu/~saez/TabFig2012prel.xls>

52 SSA, *Annual Statistical Supplement, 2013*, “Table 4.B4—Percentage of workers with earnings below annual maximum taxable, by sex, selected years 1937–2012,” April 2015. <http://www.ssa.gov/policy/docs/statcomps/supplement/2014/4b.html#table4.b4>; SSA, “Benefits Planner: Maximum Taxable Earnings (1937–2015).” <http://www.ssa.gov/planners/maxtax.htm> (accessed June 24, 2015)

53 Congressional Budget Office, “The 2015 Long-Term Budget Outlook,” June 16, 2015, p. 122. <http://www.cbo.gov/publication/50250>

54 Social Security Works, “High Earners Should Contribute Fair Share to Social Security: Policy Options,” April 6, 2015. [http://www.socialsecurityworks.org/wp-content/uploads/2015/04/High-Earners-Should-Contribute-Fair-Share-to-Social-Security-Policy-Options\\_FINAL.pdf](http://www.socialsecurityworks.org/wp-content/uploads/2015/04/High-Earners-Should-Contribute-Fair-Share-to-Social-Security-Policy-Options_FINAL.pdf)

55 Thomas Paine, *Agrarian Justice: With a new Foreword by Nancy J. Altman*, “Social Security, Thomas Paine, and the Spirit of America”, 2015. <http://amzn.to/1IAjuhT>

56 Social Security Trustees, *2015 Social Security Trustees Report*, July 2015. <http://www.ssa.gov/oact/tr/2015/tr2015.pdf>

57 Stephen C. Goss, “The Financing Challenges Facing the Social Security Disability Insurance Program,” March 14, 2013. [http://www.ssa.gov/oact/testimony/HouseWM\\_20130314.pdf](http://www.ssa.gov/oact/testimony/HouseWM_20130314.pdf)

58 Goss, *ibid.*, p. 10.

59 Social Security Works, “Social Security Awaits Routine Technical Correction,” May 27, 2014. [http://www.socialsecurityworks.org/wp-content/uploads/2014/05/Social-Security-Awaits-Routine-Technical-Correction\\_FINAL-3.pdf](http://www.socialsecurityworks.org/wp-content/uploads/2014/05/Social-Security-Awaits-Routine-Technical-Correction_FINAL-3.pdf). The joint effect of the last two rebalancings in 1983 and 1994 was to shift funds away from the disability to the retirement fund. Kathy Ruffing and Paul N. Van de Water, “Boosting Disability Insurance Share of Social Security Payroll Tax Would Not Harm Retirees,” Center on Budget and Policy Priorities, December 2, 2014. <http://www.cbpp.org/cms/?fa=view&id=4241>

60 Social Security Works, “High Earners Should Contribute Fair Share to Social Security: Policy Options,” April 6, 2015. [http://www.socialsecurityworks.org/wp-content/uploads/2015/04/High-Earners-Should-Contribute-Fair-Share-to-Social-Security-Policy-Options\\_FINAL.pdf](http://www.socialsecurityworks.org/wp-content/uploads/2015/04/High-Earners-Should-Contribute-Fair-Share-to-Social-Security-Policy-Options_FINAL.pdf)

61 Alicia H. Munnell, Wenliang Hou, and Anthony Webb, “NRRRI Update Shows Half Still Falling Short,” *Center for Retirement Research at Boston College*, December 2014. <http://crr.bc.edu/briefs/nri-update-shows-half-still-falling-short/>

62 Nari Rhee and Illana Boivie, “The Continuing Retirement Savings Crisis,” National Institute on Retirement Security, March 2015. [http://www.nirsonline.org/storage/nirs/documents/RSC%202015/final\\_rsc\\_2015.pdf](http://www.nirsonline.org/storage/nirs/documents/RSC%202015/final_rsc_2015.pdf)

63 This is a conservative estimate. The Center for Retirement Research at Boston College estimated that in 2006, just before the Great Recession, 44 percent of working-age households would be at risk of downward social mobility in retirement, but this percentage rose to 61 percent when health care costs were included, and to 64 percent when long term care costs were counted—an additional 21 percent. In its 2010 estimate, which projected that 53 percent of households were at-risk of not being able to maintain their living standards in retirement, the Center did not include an estimate of the additional share of households that would be at risk if health and long-term care costs were taken into account. If this additional share were equivalent to the 21 percent it amounted to in 2006, then more than 7 in 10 households would be at risk after taking into account health and long-term care costs. Alicia Munnell et al., “Health Care Costs Drive Up the National Retirement Risk Index,” no. 8-3, Center for Retirement Research at Boston College, (February 2008). [http://crr.bc.edu/wp-content/uploads/2008/02/ib\\_8-3.pdf](http://crr.bc.edu/wp-content/uploads/2008/02/ib_8-3.pdf); Munnell et al., “The National Retirement Risk Index: An Update,” no. 12-20, Center for Retirement Research at Boston College, October 2012. [http://crr.bc.edu/wp-content/uploads/2012/11/IB\\_12-20-508.pdf](http://crr.bc.edu/wp-content/uploads/2012/11/IB_12-20-508.pdf)

# KEY FACTS ABOUT SOCIAL SECURITY IN AMERICAN SAMOA

## **Social Security Works for American Samoa's Residents and Economy**

- Social Security provided benefits to 6,169 American Samoa residents in 2014, 1 in 9 (11.3 percent) residents.
- American Samoa residents received Social Security benefits totaling \$55 million in 2014.
- The average Social Security benefit in American Samoa was \$8,916 in 2013.

## **Social Security Works for American Samoa's Seniors**

- Social Security provided benefits to 2,223 American Samoa retired workers in 2014, one-third (36 percent) of beneficiaries [Figure 2 in full report].

## **Social Security Works for American Samoa's Workers with Disabilities**

- Social Security provided disability benefits to 1,318 workers in 2014, 1 in 5 (21.4 percent) American Samoa beneficiaries [Figure 2 in full report].

## **Social Security Works for American Samoa's Women**

- Social Security provided benefits to 2,257 American Samoa women in 2014, 1 in 12 (8.3 percent) American Samoa women.

## **Social Security Works for American Samoa's Children**

- Social Security provided benefits to 1,768 American Samoa children in 2014, 2 in 7 (28.7 percent) American Samoa beneficiaries [Figure 2 in full report].