
Social Security (OASDI)

Employment and Earnings

Workers in OASDI covered employment, 2005	159.7 million
Average earnings, 2005	\$35,337
Earnings required in 2006 for—	
1 quarter of coverage	\$970
Maximum of 4 quarters of coverage	\$3,880
Earnings test exempt amounts for 2006	
Under full retirement age for entire year	\$12,480
For months before reaching full retirement age in 2006	\$33,240
Beginning with month of reaching full retirement age in 2006	Test eliminated

Program Data

Cost-of-living adjustment for December 2005	4.1 percent
Average monthly benefit, December 2005	
Retired workers	\$1,002
Widows and widowers, nondisabled	\$967
Disabled workers	\$938
Number of beneficiaries, December 2005	
Old-Age, Survivors, and Disability Insurance	48.4 million
Old-Age Insurance	
Total	33.5 million
Retired workers	30.5 million
Survivors Insurance	
Total	6.7 million
Widows and widowers, nondisabled	4.4 million
Disability Insurance	
Total	8.3 million
Disabled workers	6.5 million
Benefit payments, 2005	
Old-Age, Survivors, and Disability Insurance	\$520.7 billion
Old-Age and Survivors Insurance	\$435.4 billion
Disability Insurance	\$85.4 billion
Administrative expenses, 2005	
Old-Age and Survivors Insurance	
Amount	\$3.0 billion
As a percentage of total benefits paid	0.7 percent
Disability Insurance	
Amount	\$2.3 billion
As a percentage of total benefits paid	2.7 percent

Program Trends

- About 48.4 million persons received Social Security benefits for December 2005, an increase of 738,500 (1.5 percent) since December 2004. Sixty-nine percent were retired workers and their spouses and children, 14 percent were survivors of deceased workers, and 17 percent were disabled workers and their spouses and children.
- Seventy-three percent of the 30.5 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (75 percent) than men (70 percent) received reduced benefits.
- The number of beneficiaries aged 65 or older rose from 32.7 million in 2000 to 34.0 million in 2005 (4 percent). Beneficiaries aged 85 or older increased at a greater rate during the 5-year period (11.3 percent) from 4,034,000 in 2000 to 4,490,000 in 2005. In 2005, 42,700 centenarians were receiving Social Security.
- More than 19 million women aged 65 or older received benefits for December 2005. About 7.7 million (39.2 percent) were entitled solely to a retired-worker benefit, and 5.8 million (29.6 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit. About 6.1 million (31.2 percent) were receiving wife's or widow's benefits only.
- More than 3 million children under age 18 received benefits, including 1,331,500 children of deceased workers, 1,516,300 children of disabled workers, and 281,600 children of retired workers.
- About 7.5 million persons received benefits based on disability—6,519,000 disabled workers, 768,500 disabled adult children, and 213,000 disabled widows and widowers. In addition, 153,800 spouses and 1,564,300 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2005, including the 4.1 percent cost-of-living adjustment, were \$1,002 for retired workers, \$938 for disabled workers, and \$967 for nondisabled widows and widowers. Among retired workers, benefits averaged \$1,130 for men and \$867 for women. For disabled workers, average benefits were \$1,050 for men and \$806 for women.
- Average monthly family benefits for December 2005 were \$1,826 for a widowed mother or father and children; \$1,587 for a disabled worker, wife, and children; and \$2,017 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2005 were \$520.7 billion. Payments from the OASI trust fund were \$435.4 billion—an increase of 4.9 percent from the \$415 billion paid in 2004.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 9.1 percent from \$78.2 billion in 2004 to \$85.4 billion in 2005.
- OASDI benefit awards in calendar year 2005 totaled 4,672,200, including 2,000,200 to retired workers, 452,700 to their spouses and children and 870,100 to survivors of insured workers. Benefits were awarded to 829,700 disabled workers and to 519,500 of their spouses and children.

Supplemental Security Income

Annual Payment Adjustments

Monthly federal benefit rate, effective January 2006	
Individual living in his or her own household	\$603
Couple with both members eligible	\$904
Cost-of-living adjustment	4.1 percent

Program Data

Total	
Benefits paid in 2005	\$38.1 billion
Number of recipients, December 2005	7.3 million
Average benefit, December 2005	\$439.78
Federally administered payments	
Benefits paid in 2005	\$37.2 billion
Number of recipients, December 2005	7.1 million
Average benefit, December 2005	\$439.09
Federal SSI payments	
Benefits paid in 2005	\$33.1 billion
Number of recipients, December 2005	6.8 million
Average benefit, December 2005	\$406.50
Federally administered state supplementation	
Benefits paid in 2005	\$4.2 billion
Number of recipients, December 2005	^a 2.2 million
Average benefit, December 2005	\$156.30
State-administered supplementation	
Benefits paid in 2005	\$0.9 billion
Number of recipients, December 2005	^b 0.6 million
Average benefit, December 2005	\$126.53

a. Includes 1.9 million persons receiving federal SSI and state supplementation and 0.3 million persons receiving state supplementation only.

b. Includes 147,669 persons receiving state supplementation only.

Program Trends

- In December 2005, 7,113,879 persons received federally administered SSI payments—126,000 more than the previous year. Of the total, 1,994,511 (28.0 percent) were aged 65 or older; 4,082,870 (57.4 percent) were blind or disabled aged 18–64; and 1,036,498 (14.6 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 rose by 65,800 (1.6 percent) between December 2004 and December 2005, and the number under age 18 increased by 43,400 (4.4 percent).
- During 2005, 845,760 persons were awarded federally administered payments, a decrease of 10,440 from the previous year. Of the 2005 awards, 556,280 went to blind or disabled recipients aged 18–64, 176,870 to those blind or disabled under age 18, and 112,610 to recipients aged 65 or older.
- Total SSI payments were \$37.2 billion in 2005, up 3.2 percent from 2004. Federal SSI payments in 2005 were \$33.1 billion (an increase of 3.7 percent over the previous year). Federally administered state supplementation totaled \$4.2 billion.

Health Care

Medicare

Total benefits paid in calendar year 2005	
Hospital Insurance (Part A)	\$180.0 billion
Supplementary Medical Insurance (Part B)	\$150.3 billion
Number of enrollees in July 2005 (one or both of Parts A and B)	42.5 million
Aged	35.8 million
Disabled	6.7 million
Administrative costs, 2005	
Hospital Insurance	
Amount	\$2.9 billion
As a percentage of total benefits paid	1.6 percent
Supplementary Medical Insurance	
Amount	\$3.2 billion
As a percentage of total benefits paid	2.1 percent

Medicaid

Medical service expenditures in fiscal year 2003	\$233.2 billion
Number of unduplicated recipients, fiscal year 2003	52.0 million
Average 2003 vendor payment per unduplicated recipient	
Persons aged 65 or older	\$13,677
Permanently and totally disabled persons	\$13,303
Dependent children under age 21	\$1,462
Average 2003 vendor payment for medical services	
Nursing facility services	\$23,882
Inpatient general hospital care	\$6,047
Prescribed drugs	\$1,293
Physicians services	\$403

Other Social Insurance Programs and Veterans' Benefits

Unemployment Insurance

Total payments, 2005	\$31.2 billion
Average—	
Weekly benefit amount (regular programs)	\$266.60
Duration of benefits	15.3 weeks
Weekly insured unemployment	2.7 million
Covered employment	129.9 million

Workers' Compensation

Benefit payments, 2004	\$56.0 billion
Compensation payments	\$29.9 billion
Medical and hospitalization	\$26.1 billion
Benefits paid by—	
Private insurance carriers	\$28.3 billion
State and federal funds	\$14.3 billion
Employers' self-insurance	\$13.3 billion
Covered workers per month	125.9 million
Costs as a percentage of covered payroll	1.76 percent

Temporary Disability Insurance

Average weekly benefit, 2003	
California	
State fund	\$313
Private plans	\$529
New York	
Private plans	\$191

NOTE: Programs in effect in California, Hawaii, New Jersey, New York, Rhode Island, Puerto Rico, and the railroad industry.

Black Lung Benefits

Basic benefit to miner or widow	\$562.00
Maximum family benefit	\$1,125.00
Part B (claims filed before July 1, 1973)	
Number of monthly benefits to miners, widows, and dependents, December 2004	52,362
Total benefits paid, calendar year 2004	\$376.4 million
Part C (claims filed July 1, 1973, or later)	
Total benefits paid, fiscal year 2004	
Disability and survivors benefits	\$293.1 million
Medical benefits	\$54 million

Veterans' Benefits

Number of veterans with disability compensation or pension, 2006	
Service-connected disability	2,726,000
Non-service-connected disability	330,000
Monthly payment in 2007 for—	
Service-connected disability	
10 percent disability	\$115
Total disability	\$2,471
Non-service-connected disability (maximum payment)	
Without dependent	\$911
With one dependent and in need of aid and attendance	\$1,801

Poverty Data

Weighted average poverty thresholds, 2005

Individual, aged 65 or older	\$9,367
Couple, householder aged 65 or older	\$11,815
Family of four	\$19,971

Percentage of population with income below poverty level, 2004

All ages	12.7 percent
Children under the age of 18 living in families	17.3 percent
Persons aged 65 or older	9.8 percent