

FACT SHEET ON THE OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE PROGRAM

A. BENEFICIARIES IN CURRENT-PAYMENT STATUS, June 30, 2025

Type of benefit	Number of beneficiaries [In thousands]	Monthly rate ^a [In millions]	Average monthly amount ^a
Total	69,802	\$129,876	b/
Retired workers and their family members, total	55,781	108,897	b/
Retired workers	52,999	106,266	\$2,005
Spouses	2,054	1,958	953
Children	728	673	925
Survivors of deceased workers, total	5,842	9,179	b/
Children	2,035	2,316	1,138
Widowed mothers and fathers with child beneficiaries in their care . . .	98	130	1,324
Aged widow(er)s, and aged parents.	3,514	6,548	1,863
Disabled widow(er)s	195	186	954
Disabled workers and their family members, total	8,179	11,800	b/
Disabled workers	7,121	11,265	1,582
Spouses	87	38	444
Children	972	496	510

^a Benefit amounts represent the monthly amount due to beneficiaries in current payment status for June 30, 2025. These amounts exclude any adjustments to benefits for retroactive payments and certain payment withholding that may be attributable to eligibility in prior months. Therefore, these data do not represent total benefits from the trust funds.

^b Because the benefit amounts for workers and for the various types of family members and survivors are based on different proportions of the worker's benefit, average monthly amounts for groups of these different kinds of beneficiaries are not meaningful.

B. SELECTED CATEGORIES OF BENEFICIARIES (INCLUDED ABOVE) IN CURRENT-PAYMENT STATUS, June 30, 2025

Type of benefit	Number of beneficiaries [In thousands]	Monthly rate ^a [In millions]
Disabled beneficiaries (OASDI)—Workers, disabled children aged 18 and over, and disabled widow(er)s	8,522	\$12,739
Children (OASDI)	3,734	3,485
Student children	75	80
Disabled children aged 18 and over	1,206	1,287
Children under age 18	2,454	2,118
Survivor children and widowed mothers and fathers	2,132	2,445
Beneficiaries aged 62 and over (OASDI)	61,241	119,181
Beneficiaries aged 65 and over (OASDI)	56,486	112,054

^a See footnote "a" in Table A.

C. AVERAGE MONTHLY FAMILY BENEFITS IN CURRENT-PAYMENT STATUS, June 30, 2025

Selected family ^a group	Number of families [In thousands]	Average family benefit ^b	Average number of beneficiaries per family
Retired worker alone.	50,404	\$1,999	1.000
Retired worker and spouse, aged 62 and over	1,940	3,124	2.000
Disabled worker, spouse under normal retirement age, and 1 or more children	19	2,838	3.854
Widowed parent and 2 children .	29	3,738	3.000
Children of deceased worker ^c . .	1,352	1,478	1.318
Aged widow(er) alone.	3,340	1,861	1.000

^a A family means beneficiaries entitled on one worker's account.

^b See footnote "a" in Table A.

^c In most cases, the family includes a widowed parent whose benefits are withheld due to earnings.

D. MEASURES OF PROTECTION

1. Coverage

We estimate that about 185 million people will work in OASDI-covered employment in 2025.

We estimate that about 93 percent of workers in paid employment and self-employment are covered under the OASDI program.

2. Benefit receipt among the elderly

As of June 30, 2025, we estimate that about 87 percent of the population aged 65 and over were receiving benefits, and that increases to about 92 percent for those aged 75 and older.

3. Protection for survivors of young workers

We estimate that about 96 percent of persons aged 20-49 who worked in covered employment in 2024 have acquired survivorship protection for children they may have under age 18 (and surviving spouses caring for children under age 16).

4. Disability protection

We estimate that about 90 percent of persons aged 21-64 who worked in covered employment in 2024 can count on monthly cash benefits if they suffer a severe and prolonged disability.

E. OPERATIONS OF OASI AND DI TRUST FUNDS, Combined, In 2024 [In billions]

	Calendar year	Fiscal year
Income	\$1,417.8	\$1,404.4
Net payroll tax contributions	1,293.3	1,283.2
Transfers from General Revenue	0.2	a/
Taxation of benefits	55.1	53.7
Interest and other income	69.1	67.4
Costs	1,484.8	1,460.9
Total benefit payments	1,471.4	1,447.7
OASI	1,316.4	1,293.8
DI	155.0	153.9
Railroad Retirement transfer	5.9	5.9
Administrative expenditures	7.4	7.3
Total reserves, end of period	2,721.5	2,760.2

^a Less than \$50,000,000.

Note: Totals may not equal the sums of rounded components.

Social Security Administration
July 22, 2025