

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

A. BENEFICIARIES IN CURRENT-PAYMENT STATUS, December 31, 2025

Type of benefit	Number of beneficiaries [In thousands]	Monthly rate ^a [In millions]	Average monthly amount ^a
Total	70,451	\$135,481	b/
Retired workers and their family members, total	56,441	113,822	b/
Retired workers	53,625	111,073	\$2,071
Spouses	2,082	2,048	984
Children	735	702	955
Survivors of deceased workers, total	5,846	9,477	b/
Children	2,036	2,390	1,174
Widowed mothers and fathers with child beneficiaries in their care	99	135	1,369
Aged widow(er)s, and aged parents	3,521	6,764	1,921
Disabled widow(er)s	191	187	982
Disabled workers and their family members, total	8,164	12,182	b/
Disabled workers	7,126	11,638	1,633
Spouses	89	41	462
Children	948	503	530

^a Benefit amounts represent the monthly amount due to beneficiaries in current payment status for December 31, 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, December 31, 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	8,537	\$13,168
Children (OASDI)	3,719	3,594
Student children	92	100
Disabled children aged 18 and over	1,220	1,343
Children under age 18	2,408	2,152
Survivor children and widowed mothers and fathers	2,135	2,525
Beneficiaries aged 62 and over (OASDI)	62,001	124,598
Beneficiaries aged 65 and over (OASDI)	57,311	117,370

^a See footnote "a" in Table A.

C. AVERAGE MONTHLY FAMILY BENEFITS IN CURRENT-PAYMENT STATUS, December 31, 2025

Selected family ^a group	Number of families [In thousands]	Average family benefit ^b	Average number of beneficiaries per family
Retired worker alone	50,997	\$2,065	1.000
Retired worker and spouse, aged 62 and over	1,965	3,220	2.000
Disabled worker, spouse under normal retirement age, and 1 or more children	18	2,941	3.841
Widowed parent and 2 children	30	3,857	3.000
Children of deceased worker ^c	1,355	1,521	1.316
Aged widow(er) alone	3,346	1,919	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 186 million people will work in OASDI-covered employment in 2026.

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 December 31, 2025, we estimate that about 87 percent of the population aged 65 and over were receiving benefits, and that increases to about 93 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 2025 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 2025 can count on monthly cash benefits if they suffer a severe and prolonged disability.

E. OPERATIONS OF OASI AND DI TRUST FUNDS, Combined, In 2025

[In billions]

	Calendar year	Fiscal year
Income	\$1,449.3	\$1,438.2
Net payroll tax contributions	1,322.6	1,308.1
Transfers from General Revenue	a/	0.2
Taxation of benefits	57.8	59.7
Interest and other income	68.9	70.0
Costs	1,609.5	1,581.8
Total benefit payments	1,596.5	1,568.5
OASI	1,438.5	1,411.2
DI	158.0	157.4
Railroad Retirement transfer	6.0	6.0
Administrative expenditures	7.0	7.2
Total reserves, end of period	2,561.3	2,616.6

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

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

Social Security Administration
February 9, 2026