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.

- 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.

- 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

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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)
  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 $293.1 million
  
- Disability and survivors benefits
  
- 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