# Social Security (Old-Age, Survivors, and Disability Insurance)

## **Employment and Earnings**

Workers in OASDI covered employment, 2010	156.7 million
Average earnings, 2010	\$40,410
Earnings required in 2011 for— 1 quarter of coverage Maximum of 4 quarters of coverage	\$1,120 \$4,480
Earnings test exempt amounts for 2011 Under full retirement age for entire year For months before reaching full retirement age in 2011 Beginning with month of reaching full retirement age in 2011	\$14,160 \$37,680 Test eliminated
Program Data	
Cost-of-living adjustment for December 2010	0.0 percent
Average monthly benefit, December 2010 Retired workers Widows and widowers, nondisabled Disabled workers	\$1,176 \$1,134 \$1,068
Number of beneficiaries, December 2010 Old-Age, Survivors, and Disability Insurance Old-Age Insurance Total Retired workers Survivors Insurance Total Widows and widowers, nondisabled Disability Insurance Total Disabled workers	54.0 million 37.5 million 34.6 million 6.4 million 4.0 million 10.2 million 8.2 million
Benefit payments, 2010 Old-Age, Survivors, and Disability Insurance Old-Age and Survivors Insurance Disability Insurance	\$701.6 billion \$577.4 billion \$124.2 billion
Administrative expenses, 2010 Old-Age and Survivors Insurance Amount As a percentage of total benefits paid Disability Insurance Amount As a percentage of total benefits paid	\$3.5 billion 0.6 percent \$3.0 billion 2.4 percent

#### **Program Trends**

- About 54.0 million persons received Social Security benefits for December 2010, an increase of 1,509,149 (2.9 percent) since December 2009. Sixty-nine percent were retired workers and their spouses and children, 12 percent were survivors of deceased workers, and 19 percent were disabled workers and their spouses and children.
- Seventy-four percent of the 34.6 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (76.4 percent) than men (71.4 percent) received reduced benefits.
- The number of beneficiaries aged 65 or older rose from about 34.0 million in 2005 to more than 37.2 million in 2010 (9.4 percent). The number of beneficiaries aged 85 or older increased at a greater rate during the 5-year period (16.7 percent), from fewer than 4.5 million in 2005 to more than 5.2 million in 2010. In 2010, about 51,000 centenarians were receiving Social Security.
- About 21.0 million women aged 65 or older received benefits for December 2010. About 9.3 million (44.0 percent) were entitled solely to a retired-worker benefit. About 6.2 million (29.4 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit, and about 5.6 million (26.7 percent) were receiving wife's or widow's benefits only.
- More than 3.2 million children under age 18 received benefits, including 1,239,083 children of deceased workers, 1,660,196 children of disabled workers, and 309,512 children of retired workers.

- About 9.4 million persons received benefits based on disability—8,203,951 disabled workers, 949,200 disabled adult children, and 244,953 disabled widows and widowers. In addition, 160,300 spouses and 1,722,388 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2010 were \$1,176 for retired workers, \$1,068 for disabled workers, and \$1,134 for nondisabled widows and widowers. Among retired workers, monthly benefits averaged \$1,323 for men and \$1,023 for women. For disabled workers, average monthly benefits were \$1,191 for men and \$931 for women. No cost-of-living adjustment for 2011 went into effect in December 2010.
- Average monthly family benefits for December 2010 were \$2,133 for a widowed mother or father and children; \$1,838 for a disabled worker, wife, and children; and \$2,419 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2010 were \$701.6 billion. Payments from the OASI trust fund were \$577.4 billion—an increase of 3.6 percent from the \$557.2 billion paid in 2009.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 5.0 percent from \$118.3 billion in 2009 to \$124.2 billion in 2010.
- OASDI benefit awards in calendar year 2010 totaled 5,697,011, including 2,634,439 to retired workers, 510,140 to their spouses and children, and 902,437 to survivors of insured workers. Benefits were awarded to 1,026,988 disabled workers and to 623,007 of their spouses and children.

## **Supplemental Security Income**

#### **Annual Payment Adjustments**

Monthly federal benefit rate, effective January 2011 Individual living in his or her own household Couple with both members eligible	\$674 \$1,011
Cost-of-living adjustment	0.0 percent
Program Data	
Federally administered payments Benefits paid in 2010 Number of recipients, December 2010 Average benefit, December 2010	\$48.2 billion 7.9 million \$500.69
Federal SSI payments Benefits paid in 2010 Number of recipients, December 2010 Average benefit, December 2010	\$44.6 billion 7.7 million \$478.73
Federally administered state supplementation Benefits paid in 2010 Number of recipients, December 2010 Average benefit, December 2010	\$3.6 billion ª 2.4 million \$124.29

a. Includes 2.1 million persons receiving federal SSI and state supplementation and 0.3 million persons receiving state supplementation only.

#### **Program Trends**

- In December 2010, 7,912,266 persons received federally administered SSI payments—235,580 more than the previous year. Of the total, 2,041,490 (25.8 percent) were aged 65 or older; 4,631,507 (58.5 percent) were blind or disabled aged 18–64; and 1,239,269 (15.7 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 rose by 180,219 (4.0 percent) between December 2009 and December 2010, and the number under age 18 increased by 39,481 (3.3 percent).
- During 2010, 1,042,124 persons were awarded federally administered payments, an increase of 42,584 from the previous year. Of the 2010 awards, 731,265 went to blind or disabled recipients aged 18–64, 204,219 to those blind or disabled under age 18, and 106,640 to recipients aged 65 or older.
- Total federally administered SSI payments were \$48.2 billion in 2010, up 3.2 percent from 2009. Federal SSI payments in 2010 were \$44.6 billion (an increase of 4.6 percent over the previous year). Federally administered state supplementation totaled \$3.6 billion.

## **Health Care**

## Medicare

Total benefits paid in calendar year 2010 Hospital Insurance (Part A) Supplementary Medical Insurance (Part B)	\$244.5 billion \$271.4 billion
Number of enrollees in July 2010 (one or both of Parts A and B) Aged Disabled	47.7 million 39.6 million 8.0 million
Administrative costs, 2010 Hospital Insurance Amount As a percentage of total benefits paid Supplementary Medical Insurance Amount As a percentage of total benefits paid	\$3.5 billion 1.4 percent \$3.5 billion 1.3 percent
Medicaid	
Medical service expenditures in fiscal year 2009	\$320.8 billion
Number of unduplicated recipients, fiscal year 2009	62.5 million
Average 2009 vendor payment per unduplicated recipient Persons aged 65 or older Permanently and totally disabled persons Dependent children under age 21	\$15,169 \$15,454 \$2,004
Average 2009 vendor payment for medical services Nursing facility services Inpatient general hospital care Prescribed drugs Physicians services	\$29,448 \$7,021 \$940 \$498

## **Other Social Insurance Programs and Veterans' Benefits**

## **Unemployment Insurance**

Total payments, 2009	\$79.6 billion
Average— Weekly benefit amount (regular programs) Duration of benefits Weekly insured unemployment	\$309.60 18.8 weeks 5.7 million
Covered employment	126.5 million
Workers' Compensation	
Benefit payments, 2009 Compensation payments Medical and hospitalization	\$58.3 billion \$29.4 billion \$28.9 billion
Benefits paid by— Private insurance carriers State and federal funds Employers' self-insurance	\$30.5 billion \$13.7 billion \$14.2 billion
Covered workers per month	124.9 million
Costs as a percentage of covered payroll	1.30 percent

### **Temporary Disability Insurance**

Average weekly benefit, 2008	
California	
State fund	\$417
Private plans	\$644
New York	
Private plans	\$195

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	\$625
Maximum family benefit	\$1,251
Part B (claims filed before July 1, 1973) Number of monthly benefits to miners, widows, and dependents, December 2010 Total benefits paid, calendar year 2010	25,293 \$208.1 million
Part C (claims filed July 1, 1973, or later) Total benefits paid, fiscal year 2010 Disability and survivors benefits Medical benefits	\$206.3 million \$31.0 million

## Veterans' Benefits

Number of veterans with disability compensation or pension, 2010 Service-connected disability Nonservice-connected disability	3,210,000 314,000
Monthly payment in 2011 for—	
Service-connected disability	
10 percent disability	\$123
Total disability	\$2,673
Nonservice-connected disability (maximum payment)	
Without dependent	\$986
With one dependent and in need of aid and attendance	\$1,950

# **Poverty Data**

Weighted average poverty thresholds, 2010	
Individual, aged 65 or older	\$10,458
Couple, householder aged 65 or older	\$13,194
Family of four	\$22,314
Percentage of population with income below poverty level, 2010	
All ages	15.1 percent
Children under age 18 living in families	21.4 percent
Persons aged 65 or older	9.0 percent