## Employment and Earnings

Workers in OASDI covered employment, 2015: 168.9 million

Average earnings, 2015: $45,908

Earnings required in 2016 for—
- 1 quarter of coverage: $1,260
- Maximum of 4 quarters of coverage: $5,040

Earnings test exempt amounts for 2016:
- Under full retirement age for entire year: $15,720
- For months before reaching full retirement age in 2016: $41,880
- Beginning with month of reaching full retirement age in 2016: Test eliminated

## Program Data

Cost-of-living adjustment for December 2015: 0.0 percent

Average monthly benefit, December 2015:
- Retired workers: $1,342
- Widows and widowers, nondisabled: $1,286
- Disabled workers: $1,166

Number of beneficiaries, December 2015:
- Old-Age, Survivors, and Disability Insurance: 60.0 million
  - Old-Age Insurance: 43.1 million
    - Total: 43.1 million
    - Retired workers: 40.1 million
  - Survivors Insurance: 6.1 million
    - Total: 6.1 million
    - Widows and widowers, nondisabled: 3.8 million
  - Disability Insurance: 10.8 million
    - Total: 10.8 million
    - Disabled workers: 8.9 million

Benefit payments, 2015:
- Old-Age, Survivors, and Disability Insurance: $886.3 billion
- Old-Age and Survivors Insurance: $742.9 billion
- Disability Insurance: $143.4 billion

Administrative expenses, 2015:
- Old-Age and Survivors Insurance:
  - Amount: $3.4 billion
  - As a percentage of total benefits paid: 0.4 percent
- Disability Insurance:
  - Amount: $2.8 billion
  - As a percentage of total benefits paid: 1.9 percent
Program Trends

- About 60.0 million persons received Social Security benefits for December 2015, an increase of 956,277 (1.6 percent) since December 2014. Seventy-two percent were retired workers and their spouses and children, 10 percent were survivors of deceased workers, and 18 percent were disabled workers and their spouses and children.

- Seventy-one percent of the 40.1 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (74.1 percent) than men (68.8 percent) received reduced benefits.

- The number of beneficiaries aged 65 or older rose from about 37.2 million in 2010 to about 43.2 million in 2015 (16.0 percent). The number of beneficiaries aged 85 or older increased by about 8.0 percent during the 5-year period, from about 5.2 million in 2010 to about 5.7 million in 2015. In 2015, about 61,000 centenarians were Social Security beneficiaries.

- About 24.0 million women aged 65 or older received benefits for December 2015. About 12.1 million (50.2 percent) were entitled solely to a retired-worker benefit. About 6.6 million (27.4 percent) were dually entitled to a retired-worker benefit and a wife’s or widow’s benefit, and about 5.4 million (22.4 percent) were receiving wife’s or widow’s benefits only.

- Almost 3.1 million children under age 18 received benefits, including 1,185,282 children of deceased workers, 1,579,890 children of disabled workers, and 330,546 children of retired workers.

- About 10.2 million persons received benefits based on disability—8,909,430 disabled workers, 1,068,443 disabled adult children, and 259,331 disabled widows and widowers. In addition, 141,760 spouses and 1,633,870 minor and student children of disabled workers received benefits.

- Average monthly benefits for December 2015, including the 0.0 percent cost-of-living adjustment, were $1,342 for retired workers, $1,166 for disabled workers, and $1,286 for nondisabled widows and widowers. Among retired workers, monthly benefits averaged $1,500 for men and $1,182 for women. For disabled workers, average monthly benefits were $1,289 for men and $1,036 for women.

- Average monthly family benefits for December 2015 were $2,347 for a widowed mother or father and children; $2,015 for a disabled worker, wife, and children; and $2,778 for a retired worker, wife, and children.

- Total OASDI benefit payments for calendar year 2015 were $886.3 billion. Payments from the OASI trust fund were $742.9 billion—an increase of 5.1 percent from the $706.8 billion paid in 2014.

- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 1.2 percent from $141.7 billion in 2014 to $143.4 billion in 2015.

- OASDI benefit awards in calendar year 2015 totaled 5,440,023, including 2,838,988 to retired workers, 561,564 to their spouses and children, and 887,303 to survivors of insured workers. Benefits were awarded to 741,478 disabled workers and to 410,690 of their spouses and children.
Annual Payment Adjustments

Monthly federal benefit rate, effective January 2016

- Individual living in his or her own household $733
- Couple with both members eligible $1,100

Cost-of-living adjustment 0.0 percent

Program Data

Federally administered payments

- Benefits paid in 2015 $55.0 billion
- Number of recipients, December 2015 8.3 million
- Average benefit, December 2015 $541.28

Federal SSI payments

- Benefits paid in 2015 $52.3 billion
- Number of recipients, December 2015 8.1 million
- Average benefit, December 2015 $525.72

Federally administered state supplementation

- Benefits paid in 2015 $2.6 billion
- Number of recipients, December 2015 a 1.5 million
- Average benefit, December 2015 $141.80

a. Includes almost 1.4 million persons receiving federal SSI and state supplementation and almost 0.2 million persons receiving state supplementation only.

Program Trends

- In December 2015, 8,309,564 persons received federally administered SSI payments—26,140 fewer than the previous year. Of the total, 2,153,849 (25.9 percent) were aged 65 or older; 4,888,555 (58.8 percent) were blind or disabled aged 18–64; and 1,267,160 (15.2 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 declined by 24,517 (0.5 percent) between December 2014 and December 2015, and the number under age 18 declined by 32,601 (2.5 percent).
- During 2015, 792,725 persons were awarded federally administered payments, a decrease of 12,918 from the previous year. Of the 2015 awards, 514,676 went to blind or disabled recipients aged 18–64, 167,955 to those blind or disabled under age 18, and 110,094 to recipients aged 65 or older.
- Total federally administered SSI payments were $55.0 billion in 2015, up 0.5 percent from 2014. Federal SSI payments in 2015 were $52.3 billion (an increase of 1.5 percent over the previous year). Federally administered state supplementation totaled $2.6 billion.
### Other Social Insurance Programs and Veterans’ Benefits

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total payments, 2014</td>
<td>$34.6 billion</td>
</tr>
<tr>
<td>Average—</td>
<td></td>
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<tr>
<td>Weekly benefit amount (regular programs)</td>
<td>$314.74</td>
</tr>
<tr>
<td>Duration of benefits</td>
<td>16.4 weeks</td>
</tr>
<tr>
<td>Weekly insured unemployment</td>
<td>2.6 million</td>
</tr>
<tr>
<td>Covered employment</td>
<td>134.8 million</td>
</tr>
</tbody>
</table>

#### Workers’ Compensation

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit payments, 2014</td>
<td>$62.3 billion</td>
</tr>
<tr>
<td>Compensation payments</td>
<td>$30.9 billion</td>
</tr>
<tr>
<td>Medical and hospitalization</td>
<td>$31.4 billion</td>
</tr>
<tr>
<td>Benefits paid by—</td>
<td></td>
</tr>
<tr>
<td>Private insurance carriers</td>
<td>$34.4 billion</td>
</tr>
<tr>
<td>State and federal funds</td>
<td>$12.9 billion</td>
</tr>
<tr>
<td>Employers’ self-insurance</td>
<td>$15.1 billion</td>
</tr>
<tr>
<td>Covered workers per month</td>
<td>132.7 million</td>
</tr>
<tr>
<td>Costs as a percentage of covered payroll</td>
<td>1.35 percent</td>
</tr>
</tbody>
</table>

#### Temporary Disability Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average weekly benefit, 2013</td>
<td></td>
</tr>
<tr>
<td>California</td>
<td></td>
</tr>
<tr>
<td>State fund</td>
<td>$466</td>
</tr>
<tr>
<td>Private plans</td>
<td>$1,144</td>
</tr>
</tbody>
</table>

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

#### Black Lung Benefits

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic monthly benefit to miner or widow</td>
<td>$644</td>
</tr>
<tr>
<td>Maximum monthly family benefit</td>
<td>$1,289</td>
</tr>
<tr>
<td>Part B (claims filed on or before December 31, 1973)</td>
<td></td>
</tr>
<tr>
<td>Number of monthly benefits to miners, widows, and dependents, December 2015</td>
<td>12,948</td>
</tr>
<tr>
<td>Total benefits paid, calendar year 2015</td>
<td>$109.0 million</td>
</tr>
<tr>
<td>Part C (claims filed after December 31, 1973)</td>
<td></td>
</tr>
<tr>
<td>Total benefits paid, fiscal year 2015</td>
<td></td>
</tr>
<tr>
<td>Disability and survivors benefits</td>
<td>$168.9 million</td>
</tr>
<tr>
<td>Medical benefits</td>
<td>$25.7 million</td>
</tr>
</tbody>
</table>
Veterans’ Benefits

Number of veterans with disability compensation or pension, 2015
  Service-connected disability 4,169,000
  Nonservice-connected disability 295,000

Monthly payment in 2016 for—
  Service-connected disability
    10 percent disability $133
    Total disability $2,907
  Nonservice-connected disability (maximum payment)
    Without dependent $1,072
    With one dependent and in need of aid and attendance $2,121

Poverty Data

Weighted average poverty thresholds, 2015
  Individual, aged 65 or older $11,367
  Couple, householder aged 65 or older $14,342
  Family of four $24,257

Percentage of population with income below poverty level, 2015
  All ages 13.5 percent
  Children under age 18 living in families 19.2 percent
  Persons aged 65 or older 8.8 percent