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

Employment and Earnings

Workers in OASDI covered employment, 2021 179.3 million
Average earnings, 2021 $56,645

Earnings required in 2022 for—
  1 quarter of coverage $1,510
  Maximum of 4 quarters of coverage $6,040

Earnings test exempt amounts for 2022
  Under full retirement age for entire year $19,560
  For months before reaching full retirement age in 2022 $51,960
  Beginning with month of reaching full retirement age in 2022 Test eliminated

Program Data

Cost-of-living adjustment for December 2021 5.9 percent

Average monthly benefit, December 2021
  Retired workers $1,658
  Widows and widowers, nondisabled $1,555
  Disabled workers $1,358

Number of beneficiaries, December 2021
  Old-Age, Survivors, and Disability Insurance 65.2 million
    Old-Age Insurance
      Total 50.1 million
      Retired workers 47.3 million
    Survivors Insurance
      Total 5.9 million
      Widows and widowers, nondisabled 3.5 million
    Disability Insurance
      Total 9.2 million
      Disabled workers 7.9 million

Benefit payments, 2021
  Old-Age, Survivors, and Disability Insurance $1,133.2 billion
  Old-Age and Survivors Insurance $993.1 billion
  Disability Insurance $140.1 billion

Administrative expenses, 2021
  Old-Age and Survivors Insurance
    Amount $4.0 billion
    As a percentage of total benefits paid 0.4 percent
  Disability Insurance
    Amount $2.5 billion
    As a percentage of total benefits paid 1.8 percent
Program Trends

- About 65.2 million persons received Social Security benefits for December 2021, an increase of 377,371 (0.6 percent) since December 2020. Approximately 77 percent were retired workers and their spouses and children, 9 percent were survivors of deceased workers, and 14 percent were disabled workers and their spouses and children.

- Sixty-five percent of the 47.3 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (67.9 percent) than men (61.9 percent) received reduced benefits.

- The number of beneficiaries aged 65 or older rose from about 44.4 million in 2016 to about 50.7 million in 2021 (14.1 percent). The number of beneficiaries aged 85 or older increased by about 1.1 percent during the 5-year period from about 5.7 million in 2016 to about 5.8 million in 2021. In 2021, about 72,000 centenarians were Social Security beneficiaries.

- About 28.0 million women aged 65 or older received benefits for December 2021. About 16.1 million (57.4 percent) were entitled solely to a retired-worker benefit. About 7.0 million (24.9 percent) were dually entitled to a retired-worker benefit and a wife’s or widow’s benefit, and about 5.0 million (17.7 percent) were receiving wife’s or widow’s benefits only.

- About 2.7 million children under age 18 received benefits, including 1,245,505 children of deceased workers, 1,099,178 children of disabled workers, and 327,091 children of retired workers.

- About 9.2 million persons received benefits based on disability—7,877,129 disabled workers, 1,142,699 disabled adult children, and 224,171 disabled widows and widowers. In addition, 96,063 spouses and 1,130,245 minor and student children of disabled workers received benefits.

- Average monthly benefits for December 2021, including the 5.9 percent cost-of-living adjustment, were $1,658 for retired workers, $1,358 for disabled workers, and $1,555 for nondisabled widows and widowers. Among retired workers, monthly benefits averaged $1,838 for men and $1,484 for women. For disabled workers, average monthly benefits were $1,492 for men and $1,224 for women.

- Average monthly family benefits for December 2021 were $2,803 for a widowed mother or father and children; $2,427 for a disabled worker, wife, and children; and $3,397 for a retired worker, wife, and children.

- Total OASDI benefit payments for calendar year 2021 were $1,133.2 billion. Payments from the OASI trust fund were $993.1 billion—an increase of 4.3 percent from the $952.4 billion paid in 2020.

- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, decreased by 2.4 percent from $143.6 billion in 2020 to $140.1 billion in 2021.

- OASDI benefit awards in calendar year 2021 totaled 5,399,661, including 3,186,183 to retired workers, 454,088 to their spouses and children, and 984,889 to survivors of insured workers. Benefits were awarded to 540,353 disabled workers and to 234,148 of their spouses and children.
**Supplemental Security Income**

### Annual Payment Adjustments

Monthly federal benefit rate, effective January 2022
- Individual living in his or her own household: $841
- Couple with both members eligible: $1,261

Cost-of-living adjustment: 5.9 percent

### Program Data

**Federally administered payments**
- Benefits paid in 2021: $55.5 billion
- Number of recipients, December 2021: 7.7 million
- Average benefit, December 2021: $584.11

**Federal SSI payments**
- Benefits paid in 2021: $53.1 billion
- Number of recipients, December 2021: 7.6 million
- Average benefit, December 2021: $568.13

**Federally administered state supplementation**
- Benefits paid in 2021: $2.4 billion
- Number of recipients, December 2021: a 1.4 million
- Average benefit, December 2021: $145.08

*a. Includes approximately 1.3 million persons receiving federal SSI and state supplementation and 132,128 persons receiving state supplementation only.*

### Program Trends

- In December 2021, 7,695,900 persons received federally administered SSI payments—263,866 fewer than the previous year. Of the total, 2,293,853 (29.8 percent) were aged 65 or older; 4,363,898 (56.7 percent) were blind or disabled aged 18–64; and 1,038,149 (13.5 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 declined by 192,233 (4.2 percent) between December 2020 and December 2021, and the number under age 18 decreased by 70,463 (6.4 percent).
- During 2021, 526,327 persons were awarded federally administered payments, a decrease of 67,762 from the previous year. Of the 2021 awards, 320,468 went to blind or disabled recipients aged 18–64, 110,328 to those blind or disabled under age 18, and 95,531 to recipients aged 65 or older.
- Total federally administered SSI payments were $55.5 billion in 2021, down 1.3 percent from 2020. Federal SSI payments in 2021 were $53.1 billion (a decrease of 1.2 percent over the previous year). Federally administered state supplementation totaled $2.4 billion.

### Poverty Data

Weighted average poverty thresholds, 2021
- Individual, aged 65 or older: $12,996
- Couple, householder aged 65 or older: $16,400
- Family of four: $27,740