


Fast Facts & Figures About Social Security



DID YOU KNOW THAT...

- ✓ SSA paid benefits to more than 50 million people in 2001
 - ✓ Social Security benefits were awarded to over 4 million people
 - ✓ Social Security provided at least half the income for 64% of aged persons
 - ✓ Women accounted for 57% of adult Social Security beneficiaries
 - ✓ The average age of Disability Insurance beneficiaries has fallen from just over 57 in 1960 to 50.9
 - ✓ Disability was the reason for paying 80% of SSI beneficiaries
- 



Fast Facts & Figures About Social Security

Social Security Administration
Office of Policy
Office of Research, Evaluation, and Statistics

PREFACE

The Social Security program, from its beginning to the present, has been the subject of serious discussion and sometimes vigorous debate. Today, as we consider the future direction of Social Security, we need to base the discussion on information that is factual, informative, and easy to comprehend.

Fast Facts & Figures answers the most frequently asked questions about the programs SSA administers. It highlights basic program data for the Social Security (retirement, survivors, and disability) and Supplemental Security Income programs. Most of the data come from the *Annual Statistical Supplement to the Social Security Bulletin*, which contains more than 250 detailed tables. The information on the income of the aged is from the biennial data series *Income of the Population 55 or Older*. Information from this data series that appears in *Fast Facts & Figures* is updated annually.

The faces that emerge from these facts and figures illustrate the importance of Social Security for our oldest and our youngest citizens. In all, more than 50 million people receive some type of benefit or assistance.

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This chartbook and the more detailed information contained in the *Supplement* and *Income of the Population 55 or Older* are available on our Web site at www.ssa.gov/policy. For additional copies, please telephone 202-358-6274 or e-mail ores.publications@ssa.gov.

Susan Grad
Acting Associate Commissioner
for Research, Evaluation, and Statistics

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ABBREVIATIONS

AIME	Average Indexed Monthly Earnings
DI	Disability Insurance
HI	Hospital Insurance
OASDI	Old-Age, Survivors, and Disability Insurance
OASI	Old-Age and Survivors Insurance
PIA	Primary Insurance Amount
SSA	Social Security Administration
SSI	Supplemental Security Income

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GENERAL INFORMATION, 2002

Cost-of-living adjustment

2.6%

Tax rates (in percent)

	Employer and employee, each	Self-employed
Total	7.65	15.30
OASI	5.30	10.60
DI	0.90	1.80
HI	1.45	2.90

Average wage index (in dollars)

2000	32,155
2001 (estimated)	33,897
2002 (estimated)	34,943

Maximum earnings subject to Social Security taxes (in dollars)

OASDI	84,900
HI	No limit

Taxes payable (in dollars)

	OASI	DI	HI
Average earner	1,852	314	507
Maximum earner	4,500	764	No limit
Self-employed maximum earner	8,999	1,528	No limit

Quarters of coverage (work credits)

\$870 in earnings equals 1 quarter of coverage (that is, 1 credit)

\$3,480 is the maximum earnings needed for 4 quarters of coverage (4 credits) in a given year

Retirement earnings test (in dollars)

	Annually	Monthly
Ages 62–64 (\$1 for \$2 withholding rate)	11,280	940
Calendar year attaining retirement age (\$1 for \$3 withholding rate) ^a	30,000	2,500
After calendar year attaining retirement age or older	No limit	No limit

a. Test no longer applies beginning in the month in which retirement age is reached.

GENERAL INFORMATION, 2002

Age for full retirement benefit

Applicable to workers who

were born in year—	Full benefit at age—
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943–54	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Benefit formula bend points (for workers who in 2002 attain age 62, become disabled, or die before age 62)

Primary insurance amount equals

- 90% of the first \$592 of AIME, plus
- 32% of AIME over \$592 through \$3,567, plus
- 15% of AIME over \$3,567

Maximum family benefit equals

- 150% of the first \$756 of PIA, plus
- 272% of PIA over \$756 through \$1,092, plus
- 134% of PIA over \$1,092 through \$1,424, plus
- 175% of PIA over \$1,424

Disability thresholds

Substantial gainful activity

- \$780 per month for nonblind persons
- \$1,300 per month for blind persons

Trial work period

- \$560 per month

OASDI administrative expenses

Costs were 0.7% of contributions in calendar year 2001.

SOURCE: 2002 Trustees' Report.

GENERAL INFORMATION, 2002

Trust fund operations (in billion of dollars)

Calendar year	Income	Outgo	Fund at end of year
2001 (actual)			
OASI	518.1	377.5	1,071.5
DI	83.9	61.4	141.0
2002 (estimated)			
OASI	537.4	393.7	1,215.3
DI	87.0	71.4	156.5

SOURCE: 2002 Trustees' Report.

Benefit payments as a percentage of gross domestic product

Calendar year	Total	OASI	DI
2000	4.13	3.57	0.56
2001	4.23	3.65	0.58

Workload, fiscal year 2001 (in millions)

OASI claims	3.1
DI claims	1.7
SSI applications	1.7

Supplemental Security Income

Federal payment standard

\$545 individual, \$817 couple

Resource limits

\$2,000 individual, \$3,000 couple

Student exclusion limits

\$5,430

Poverty thresholds (in dollars)

Family unit	1999	2000	2001 (preliminary)
Aged individual	7,990	8,259	8,494
Family of two, aged head	10,075	10,419	10,705
Family of four	17,029	17,603	18,267

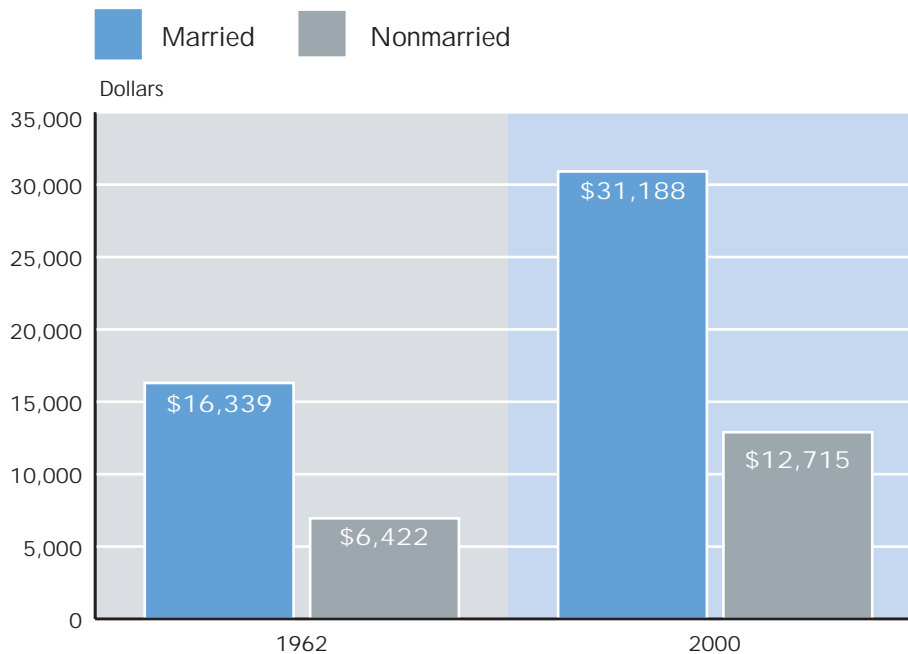
SOURCE: U.S. Census Bureau.

INCOME OF THE AGED POPULATION

Size of Income, 1962 and 2000

Median annual income for both married couples and nonmarried persons (aged 65 or older) has increased markedly since 1962 (the earliest year for which data are available). Even after adjusting for inflation, median income has risen 91% for married couples and 98% for nonmarried persons.

Median income of the aged, by marital status (in 2000 dollars)

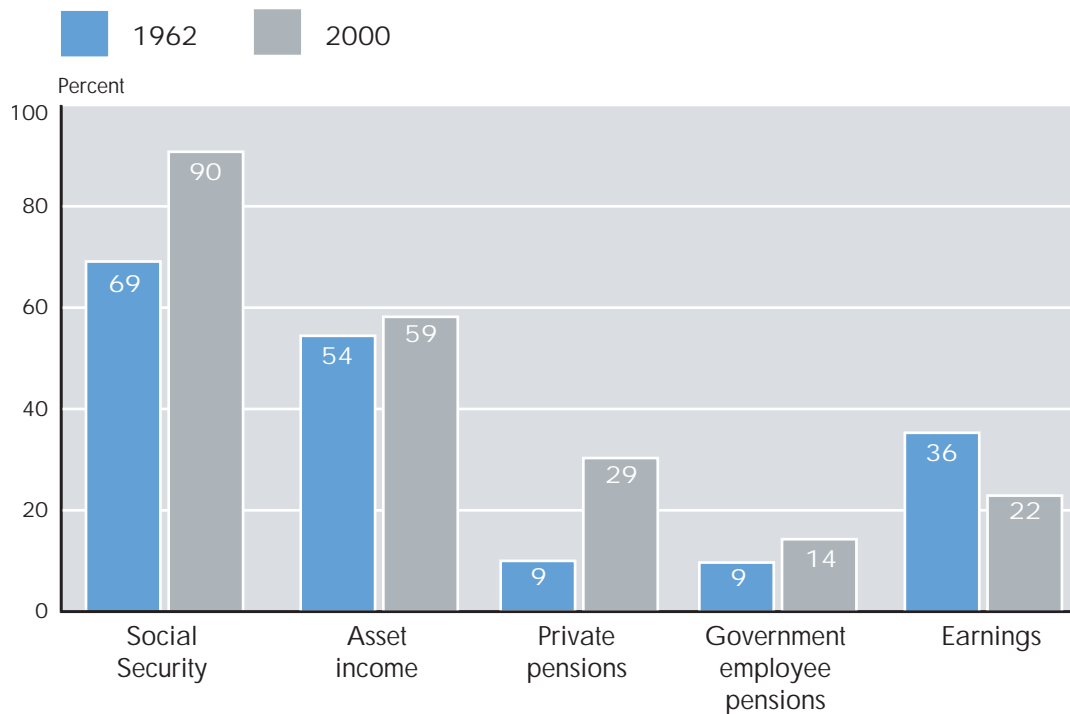


INCOME OF THE AGED POPULATION

Receipt of Income, 1962 and 2000

Social Security benefits—the most common source of income in 1962—are now almost universal. The proportion of the aged population with asset income—the next most common source—has seen a modest increase. Over the 38-year period, receipt of private pensions has tripled, and receipt of government pensions has increased by over 50%. A smaller proportion of couples and nonmarried persons aged 65 or older received earnings in 2000 than in 1962.

Percentage of the aged receiving income, by source

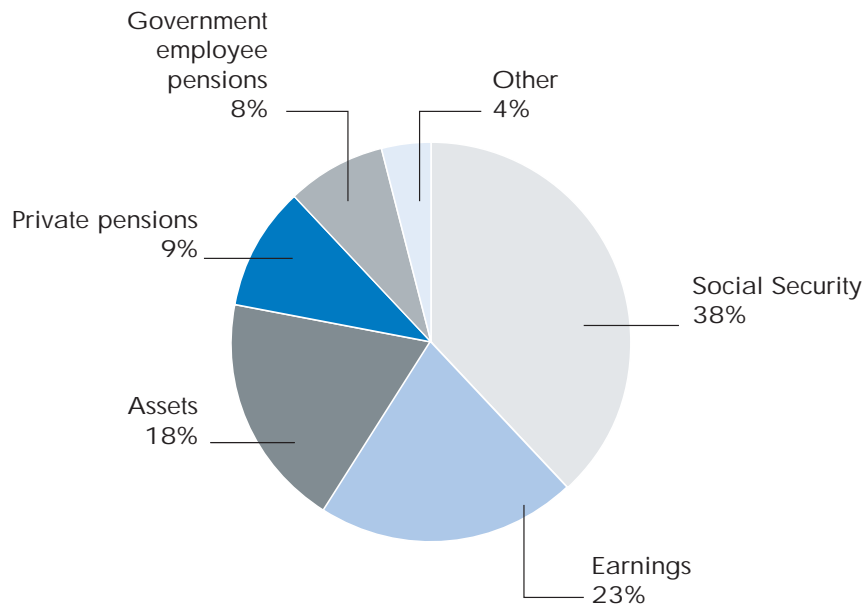


INCOME OF THE AGED POPULATION

Shares of Aggregate Income, 1962 and 2000

In 1962, Social Security, private and government employee pensions, income from assets, and earnings made up only 84% of the total income of the aged, compared with 96% in 2000. Although private pensions still accounted for only a small proportion of total income in 2000, they tripled their share over this period—from 3% to 9%. The share from earnings declined from 28% to 23%.

Aggregate income, by source, 2000

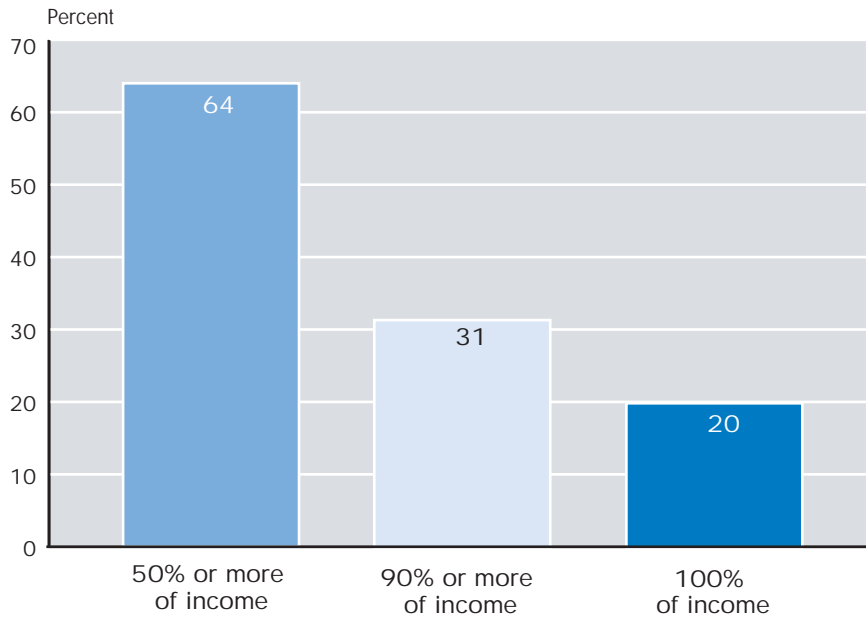


INCOME OF THE AGED POPULATION

Reliance on Social Security, 2000

The OASDI program paid benefits to 90% of persons aged 65 or older. It was the major source of income (providing at least 50% of total income) for 64% of aged beneficiaries (couples or nonmarried persons), and it was the only source of income for 20%.

Percentage of the aged receiving Social Security, by relative importance of benefits to total income

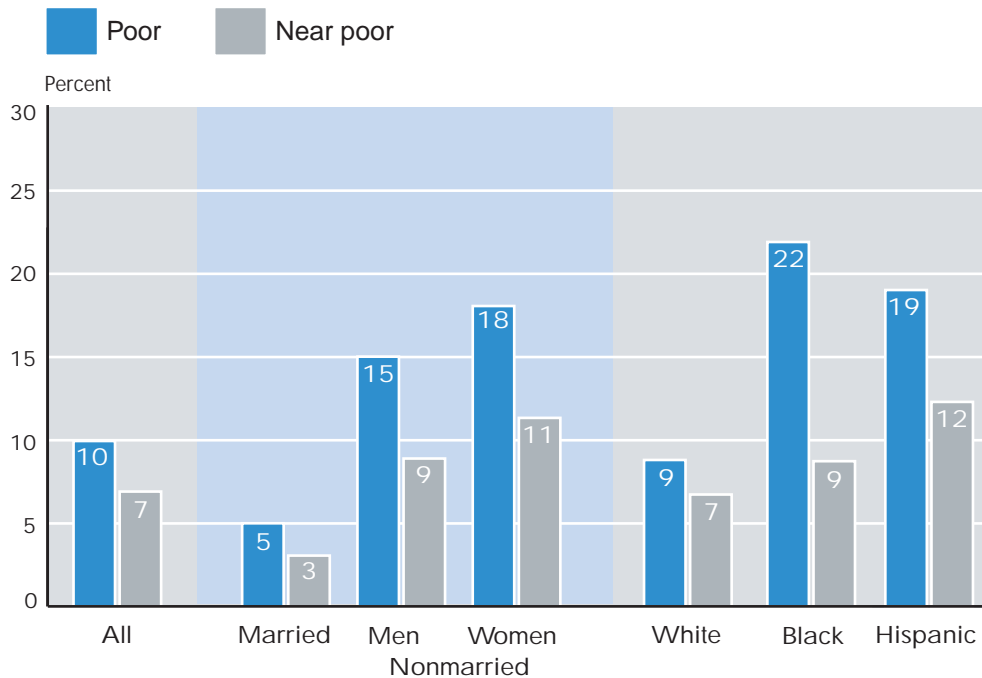


INCOME OF THE AGED POPULATION

Poverty Status Based on Family Income, 2000

The aged poor are those with income below the poverty line. The near poor have income below 125% of the poverty line. Nonmarried persons and minorities have the highest poverty rates, ranging from 15% to 22%. Married persons have the lowest poverty rates, with 5% poor and 3% near poor. Overall, 10% are poor and 7% near poor.

Poverty status, by marital status, sex of nonmarried persons, race, and Hispanic origin

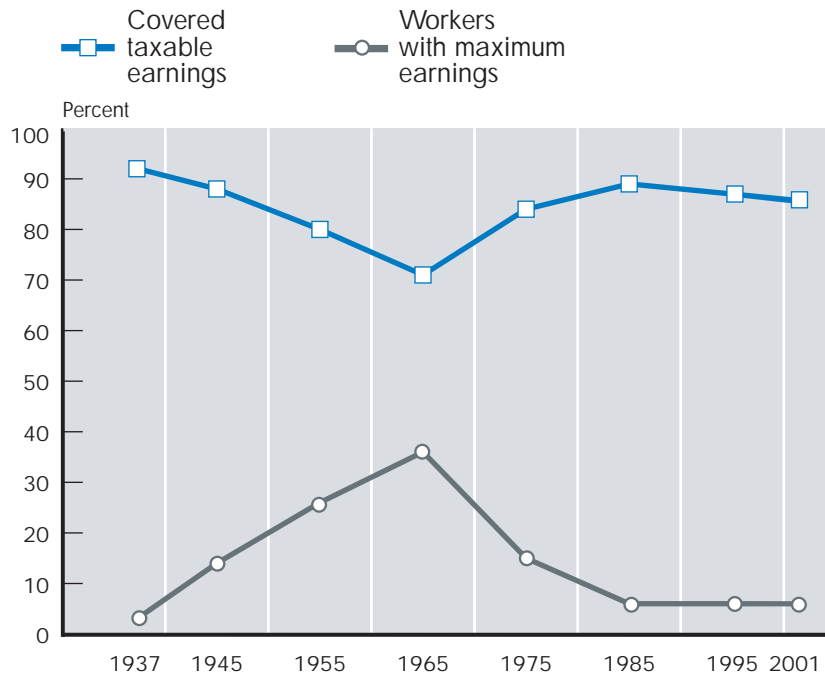


OASDI PROGRAM

Covered Earnings, 1937–2001

People contribute to Social Security through payroll taxes or self-employment taxes (FICA and SECA), as required by the Federal Insurance Contributions Act. The maximum taxable amount is updated annually based on increases in the average wage. Of the 153 million workers with Social Security taxable earnings in 2001, 6% had earnings that equaled or exceeded the maximum amount subject to taxes, compared with 3% when the program began and a peak of 35% in 1965. About 83% of earnings in covered employment were taxable in 2001, compared with 92% in 1937.

Percentage of earnings in covered employment and percentage of workers with maximum taxable earnings, selected years



OASDI PROGRAM

Insured Status, 1970–2002

The percentage of persons aged 20 or older who are insured for benefits has steadily increased over time. The percentage permanently insured (with enough covered work experience to qualify for retired-worker benefits at retirement age) rose from 50% in 1970 to 69% in 2002. The percentage fully insured increased from 77% to 89%. To be fully insured, a worker must have at least one quarter of coverage for each year elapsed after age 21 (but no earlier than 1950) and before the year in which he or she attains age 62 or becomes disabled. To be currently insured for disability at ages 20 to 65, the worker must be fully insured and have at least 20 quarters of coverage during the last 40 quarters. (Requirements for currently insured status are somewhat different for persons younger than age 31.)

Insured workers as a percentage of the corresponding population, selected years

Year	Population aged 20 or older			Population aged 20–65	
	Millions	Percentage permanently insured	Percentage fully insured	Millions	Percentage insured for disability
1970	135.2	50	77	113.2	62
1975	147.5	50	80	122.9	65
1980	162.0	53	83	133.3	70
1985	175.1	57	84	144.1	73
1990	186.0	63	86	151.9	76
1995	194.7	66	87	160.5	78
2000	204.7	69	88	169.2	79
2002	209.1	69	89	173.2	80

SOURCE: Office of the Chief Actuary, SSA.

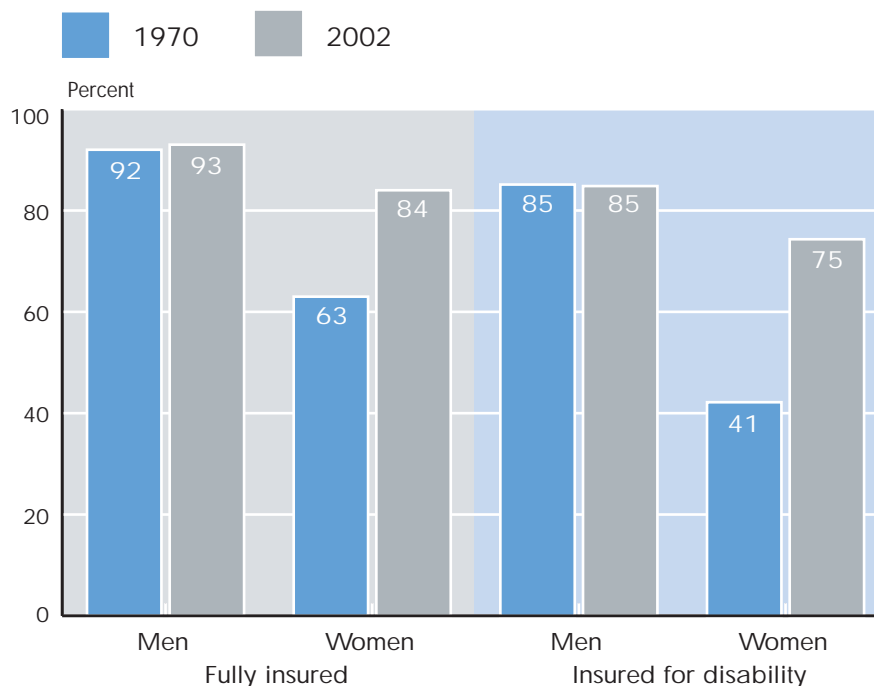
NOTE: The population in the Social Security area includes residents of the 50 states and the District of Columbia; residents of outlying areas; federal civilian employees and Armed Forces abroad and their dependents; crew members of merchant vessels; and certain other U.S. citizens residing abroad.

OASDI PROGRAM

Insured Status, by Sex, 1970 and 2002

Although men are more likely than women to be insured, the gender gap is shrinking. The proportion of men who are insured has remained essentially stable, with 93% fully insured and 85% insured for disability. By contrast, the proportion of women who are insured has increased dramatically—from 63% to 84% fully insured and from 41% to 75% insured for disability.

Percentage of population fully insured and insured for disability benefits, by sex



SOURCE: Office of the Chief Actuary, SSA.

OASDI PROGRAM

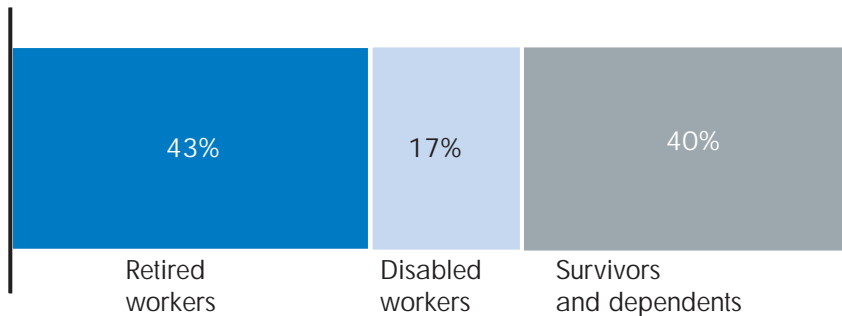
New Benefit Awards, 2001

Benefits were awarded to 4.2 million persons: of those, 43% were retired workers and 17% were disabled workers. The remaining 40% were spouses, children, survivors, or dependents of workers who received benefits based on the worker's earnings record. These awards represent not only new entrants to the benefit rolls but also persons already on the rolls who become entitled to a different benefit, particularly conversions of disabled-worker benefits to retired-worker benefits at age 65.

New awards, by type of beneficiary

Beneficiary	Number (thousands)	Percent
Total	4,162	100
Retired workers and dependents	2,204	53
Workers	1,779	43
Spouses and children	425	10
Disabled workers and dependents	1,118	27
Workers	691	17
Spouses and children	427	10
Survivors of deceased workers	840	20

New awards, 2001

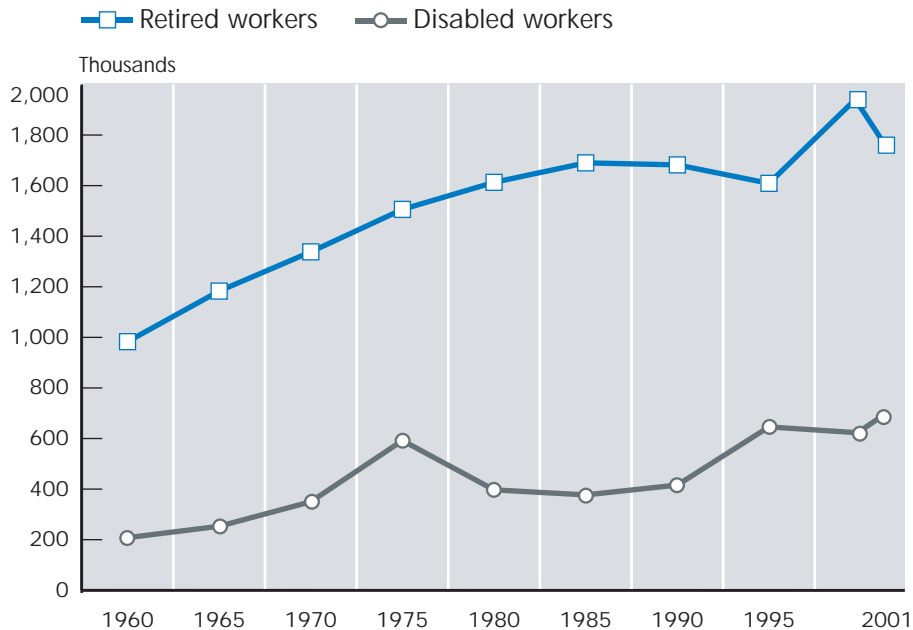


OASDI PROGRAM

New Awards to Workers, 1960–2001

Awards to retired workers have increased considerably since 1960 but proportionately much less than awards to disabled workers. The patterns of growth have also differed. The number of awards to retired workers climbed steadily—from 1 million in 1960 to 1.7 million in 1985. Over the next 10 years, it tapered off slightly, rose to almost 2 million in 2000, then declined to 1.8 million in 2001. Disabled-worker awards increased gradually—from 208,000 in 1960 to 592,000 in the mid-seventies—before falling to 377,000 in 1985. The number then rose, reaching 691,000 in 2001.

New awards to retired and disabled workers, selected years



OASDI PROGRAM

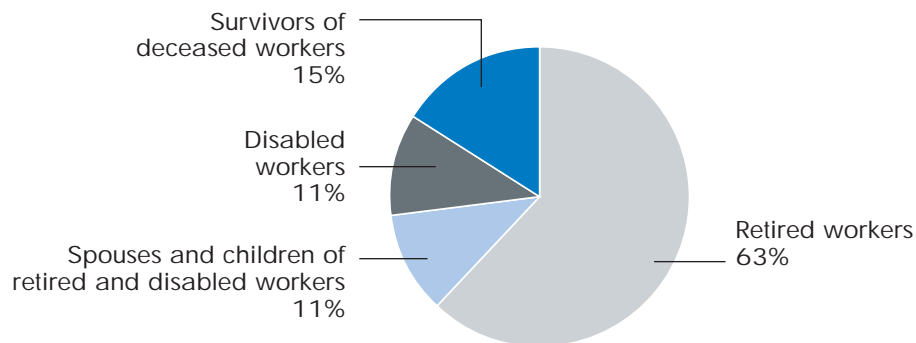
Benefits in Current-Payment Status, December 2001

Almost 46 million beneficiaries were in current-payment status, that is, they were being paid a benefit. The majority of those beneficiaries were retired workers.

All beneficiaries in current-payment status

Beneficiary	Number (thousands)	Percent
Total	45,878	100
Retired workers and dependents	32,046	70
Workers	28,837	63
Spouses and children	3,209	7
Disabled workers and dependents	6,913	15
Workers	5,274	11
Spouses and children	1,639	4
Survivors of deceased workers	6,918	15

Beneficiaries, by type



OASDI PROGRAM

Average Benefit Amounts, 2001

Benefits payable to workers who retire at the full retirement age and to disabled workers are equal to 100% of the PIA (subject to any applicable deductions). At the full retirement age, widows' benefits are also payable at 100% of the insured worker's PIA. Nondisabled widows and widowers can receive reduced benefits at age 60. Disabled widows can receive benefits at age 50. Spouses, children, and parents receive a smaller proportion of the worker's PIA than widows do.

Average monthly benefit for new awards and for benefits in current-payment status (in dollars)

Beneficiary	New awards	Current-payment status
Total	716	796
Retired workers	878	874
Spouses	341	443
Children	394	413
Disabled workers	869	814
Spouses	228	207
Children	233	238
Survivors		
Nondisabled widows and widowers	736	841
Disabled widows and widowers	547	537
Widowed mothers and fathers	635	621
Surviving children	593	571
Parents	771	729

OASDI PROGRAM

Hypothetical Benefit Amounts, 2002

A covered worker who had worked continuously at low wages (45% of the national average wage) and who claimed benefits at age 62 in January 2002 would receive a monthly benefit of \$565. One who had earnings at or above the maximum amount subject to Social Security taxes and who claimed benefits at age 65 would receive \$1,660. Someone who claimed benefits at age 70, which maximizes the effect of the delayed retirement credit, would receive \$1,988.

Hypothetical benefit (in dollars)

Earnings	Age 62	Age 65	Age 70
Low	565	682	815
Average	931	1,127	1,358
High	1,217	1,467	1,748
Maximum	1,375	1,660	1,988

SOURCE: Office of the Chief Actuary, SSA.

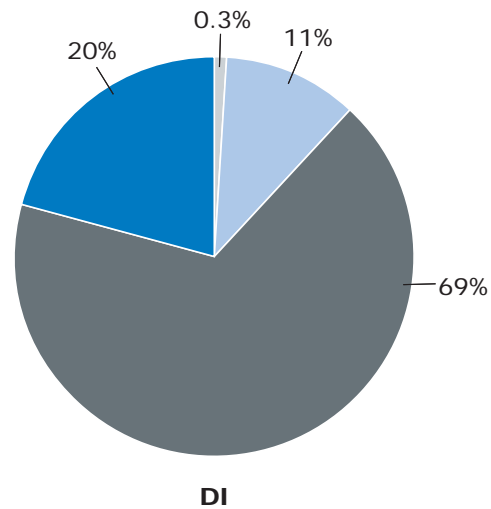
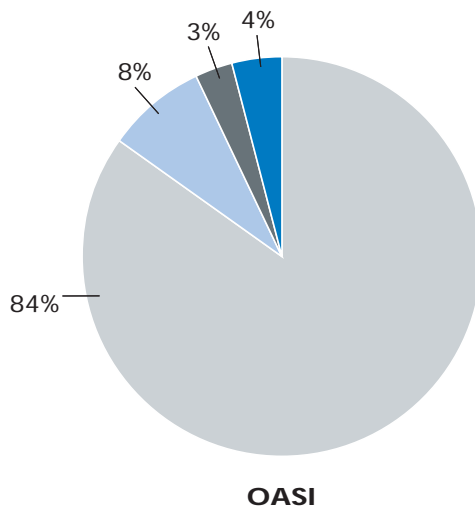
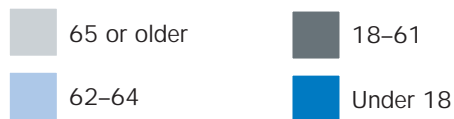
NOTE: Low earnings are defined as 45% of the national average index, average earnings are equal to the index, high earnings are 160% of the index, and maximum earnings are equal to the OASDI contribution and benefits base.

OASDI PROGRAM

Beneficiaries, by Age, December 2001

Of all OASI beneficiaries with benefits in current-payment status, 92% were aged 62 or older. Among DI beneficiaries (disabled workers and their spouses and children), 89% were under age 62.

Beneficiaries, by age



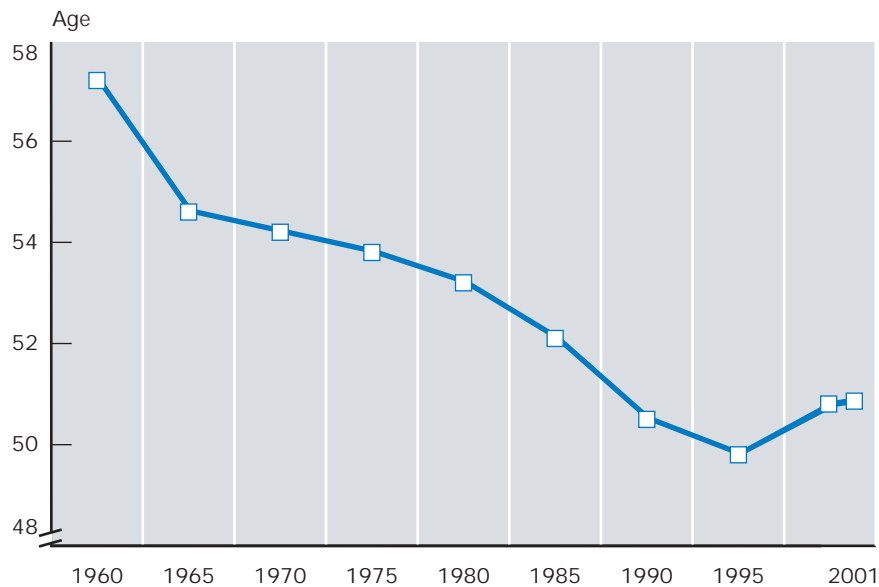
NOTE: Percentages may not sum to 100 because of rounding.

OASDI PROGRAM

Disabled-Worker Beneficiaries, by Age, 1960–2001

The average age of disabled-worker beneficiaries in current-payment status has declined substantially since 1960, when DI benefits first became available to persons younger than age 50. In that year, the average age of a disabled worker was 57.2 years. The rapid drop in average age in the following years reflects a growing number of awards to workers under 50. By 1995, the average age had fallen to a low of 49.8, and by 2001, it had risen slightly, to 50.9.

Average age of disabled workers, selected years

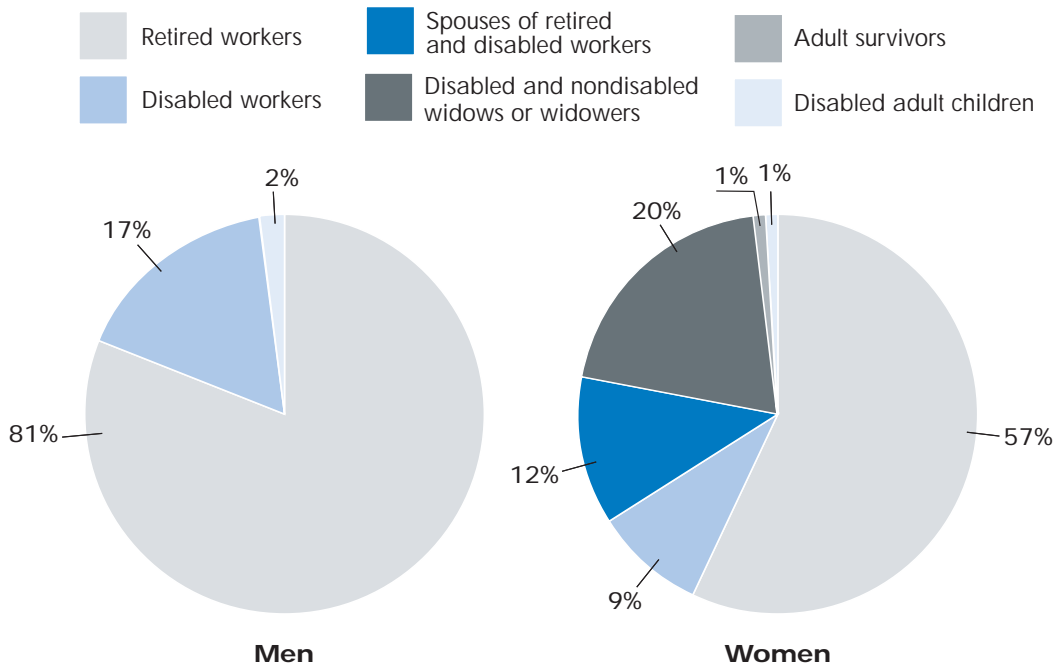


OASDI PROGRAM

Beneficiaries, by Sex, December 2001

Of all adults receiving monthly Social Security benefits, 43% were men and 57% were women. Eighty-one percent of the men and 57% of the women received retired-worker benefits. About one-fifth of the women received survivors benefits.

Adult beneficiaries, by type of beneficiary and sex



OASDI PROGRAM

Average Monthly Benefit, by Sex, December 2001

Among retired and disabled workers who collected benefits based on their own work records, men received a higher average monthly benefit than women. For those with benefits based on another person's work record (spouses and survivors), women had higher average benefits.

Average benefit (in dollars)

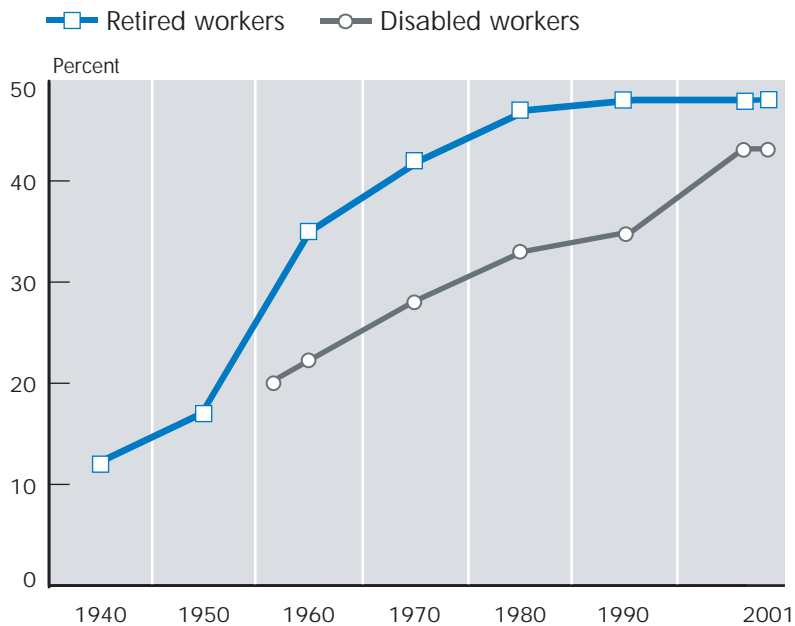
Beneficiary	Men	Women
Total	961	722
Retired workers	985	756
Spouses	250	445
Disabled workers	914	688
Spouses	165	208
Survivors		
Nondisabled widows and widowers	637	842
Disabled widows and widowers	375	541
Mothers and fathers	528	626

OASDI PROGRAM

Women Beneficiaries, 1940–2001

The proportion of women among retired-worker beneficiaries has quadrupled since 1960. The percentage climbed steadily from 12% in 1940 to 47% in 1980, leveling off at 48% in 2001. The proportion of women among disabled-worker beneficiaries has more than doubled since 1957, when DI benefits first became payable. The percentage rose steadily from 20% in 1957 to 35% in 1990 and 44% in 2001.

Women beneficiaries as a percentage of retired workers and disabled workers, selected years

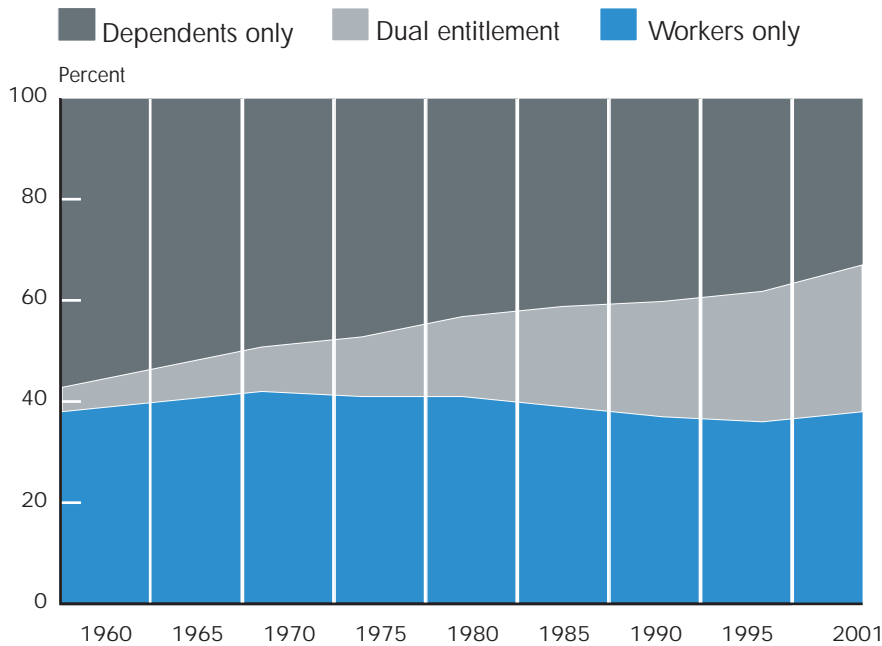


OASDI PROGRAM

Women with Dual Entitlement, 1960–2001

The proportion of women aged 62 or older who are receiving benefits as dependents (that is, on the basis of their husband's earnings record only) has been declining—from 57% in 1960 to 34% in 2001. At the same time, the proportion of women with dual entitlement (that is, paid on the basis of both their own earnings record and that of their husbands) has been increasing—from 5% in 1960 to 28% in 2001.

Women aged 62 or older, by basis of entitlement, selected years

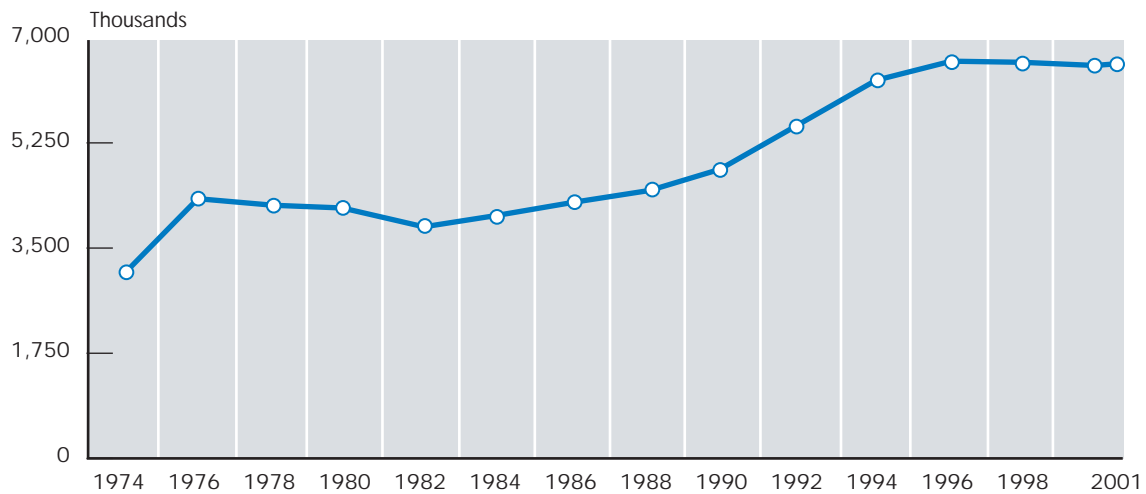


SSI PROGRAM

Beneficiaries, 1974–2001

Shortly after the SSI program began in 1974, the number of persons receiving federally administered payments rose to 4 million. It remained at about that level until the mid-1980s, then rose through the mid-1990s. In 2001, it stood at almost 6.7 million.

Persons receiving federally administered payments, selected years

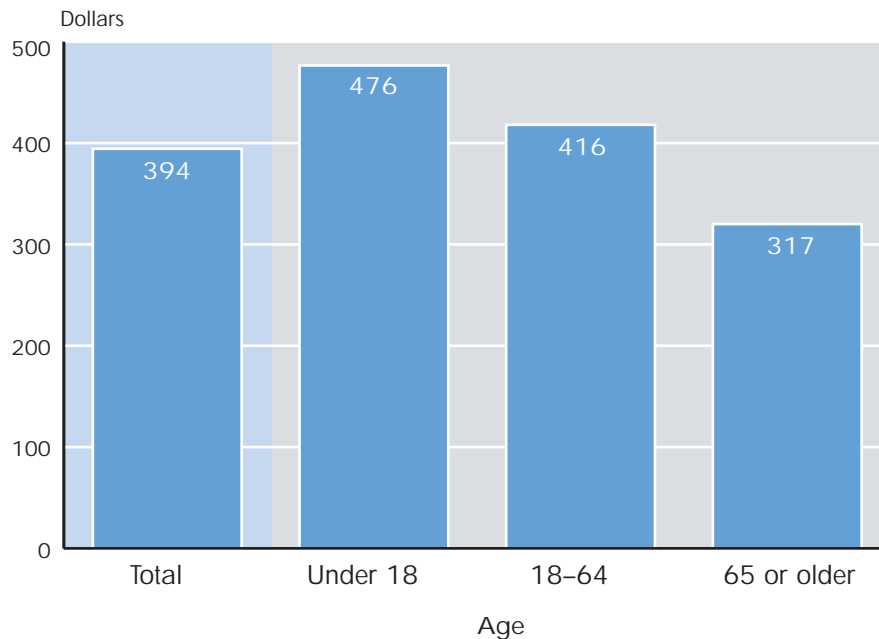


SSI PROGRAM

Payment Amounts, by Age, December 2001

The average federally administered SSI payment was \$394. Payments varied by age group, ranging from an average of \$476 for beneficiaries under 18 to \$317 for those 65 or older.

Average monthly payment for federally administered SSI benefits



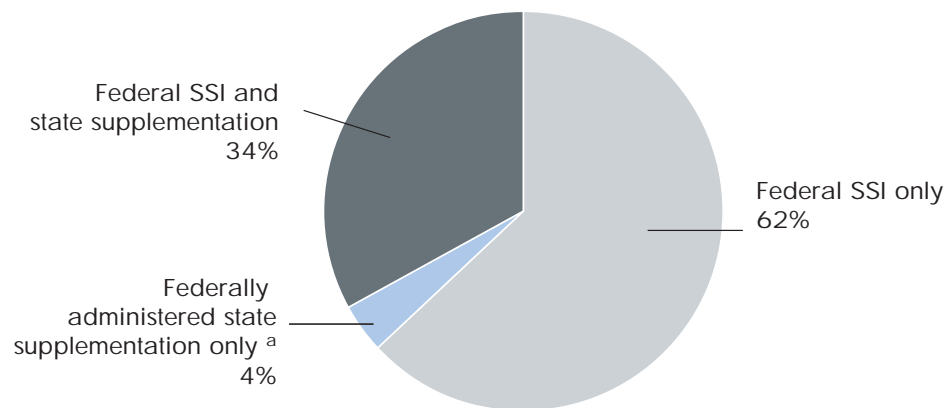
NOTE: Amounts exclude retroactive payments.

SSI PROGRAM

Federally Administered Payments, December 2001

Nearly 6.7 million persons received federally administered SSI payments. The majority received federal SSI only. States have the option of supplementing the federal benefit rate and are required to do so if that rate is less than the income the beneficiary would have had under the former state program.

Type of SSI payment



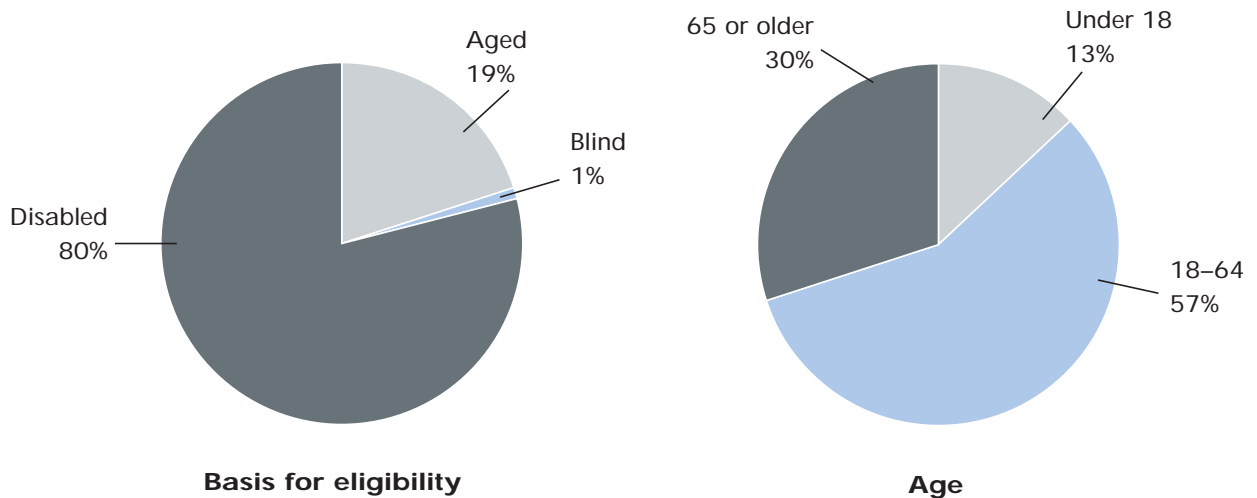
a. Excludes state-administered state supplementation.

SSI PROGRAM

Basis for Eligibility and Age of Beneficiaries, December 2001

Nineteen percent of SSI beneficiaries had benefits awarded on the basis of age, the rest on the basis of disability. Almost one-third of the beneficiaries were aged 65 or older. In the SSI program—unlike the OASDI program—a disabled beneficiary is still classified as "disabled" after reaching age 65. DI beneficiaries are converted to the retirement program when they attain age 65.

Distribution of SSI beneficiaries, by basis for eligibility and age

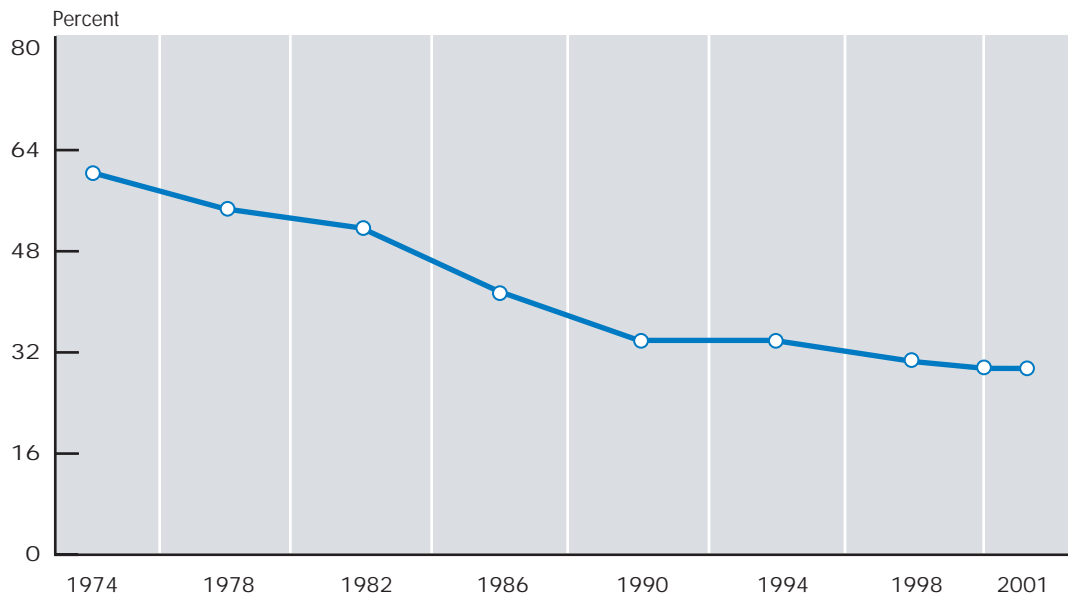


SSI PROGRAM

Beneficiaries Aged 65 or Older, 1974–2001

The proportion of SSI beneficiaries aged 65 or older has declined from 61% in January 1974 to 30% in December 2001. The overall long-term growth of the SSI program has occurred because of an increase in the number of disabled beneficiaries, most of whom are under age 65.

Percentage of SSI beneficiaries aged 65 or older, selected years

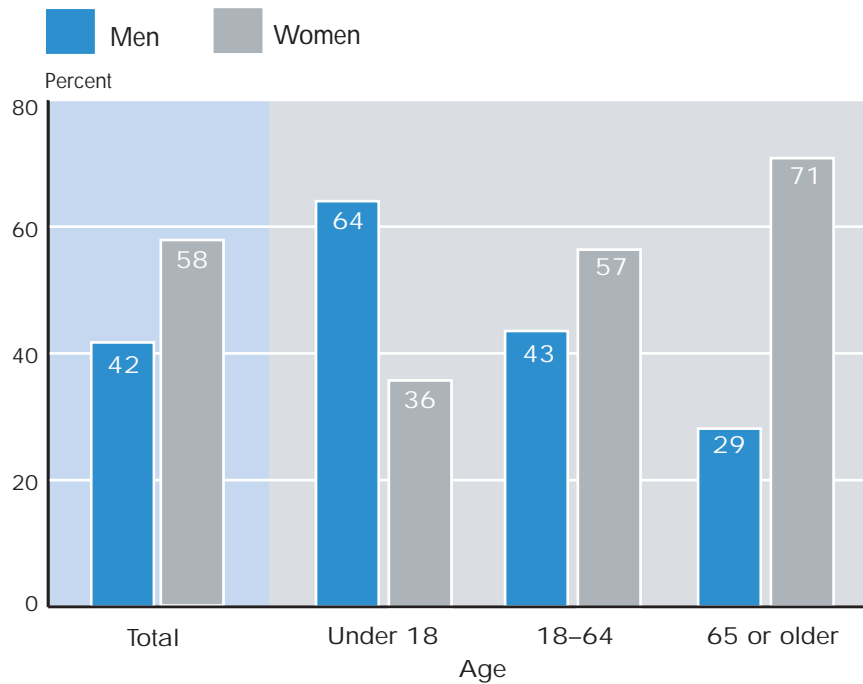


SSI PROGRAM

Beneficiaries, by Sex and Age, December 2001

Overall, 58% of the 6.7 million SSI beneficiaries were women, but that percentage varied greatly by age group. Women accounted for 71% of the 2 million beneficiaries aged 65 or older, 57% of the 3.8 million beneficiaries aged 18–64, and 36% of the 0.9 million beneficiaries under age 18.

SSI beneficiaries, by sex and age

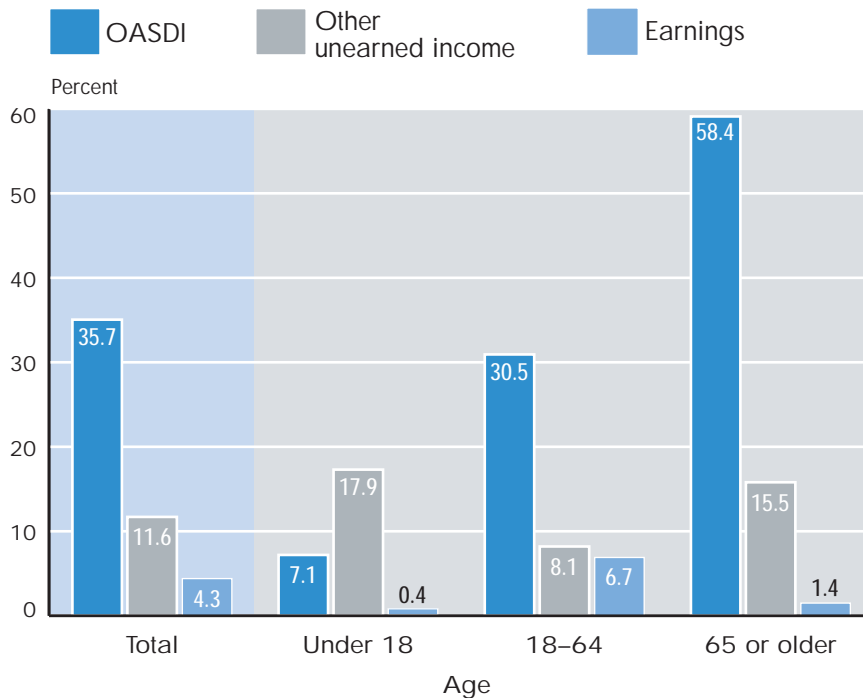


SSI PROGRAM

Other Income, December 2001

Fifty-eight percent of SSI beneficiaries aged 65 or older received OASDI benefits, as did about 30% of those aged 18–64 and 7% of those under age 18. Other types of unearned income, such as veterans' pensions or income from assets, were reported most frequently among those under age 18 (18%) and those aged 65 or older (16%). Earned income was most prevalent (7%) among those 18–64.

Other income of SSI beneficiaries, by source and age



OASDI AND/OR SSI

All Beneficiaries, December 2001

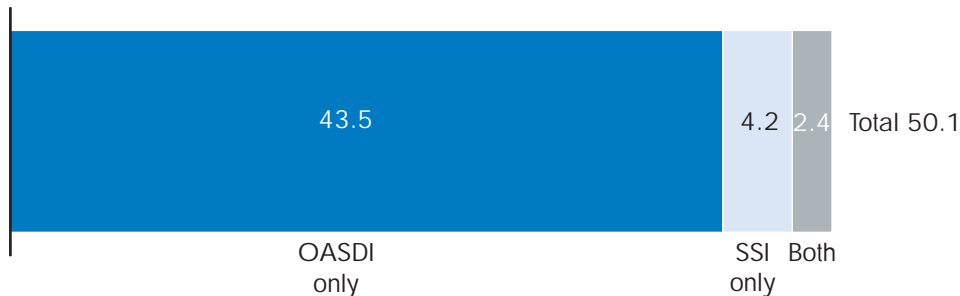
More than 50 million people received a payment from Social Security. Most (43.5 million) received OASDI benefits only, about 4.2 million received SSI only, and 2.4 million received payments from both programs.

Beneficiaries receiving OASDI, SSI, or both

	Number (thousands)
All beneficiaries	50,176
Total receiving	
OASDI	45,878
OASDI only	43,488
SSI	6,688
SSI only	4,298
Both OASDI and SSI	2,390

NOTE: SSI includes federal SSI payments and federally administered state supplementation.

Number receiving benefits (in millions)



OASDI AND/OR SSI

Aged Beneficiaries, December 2001

Aged or survivors benefits were paid to 33.8 million people aged 65 or older. About 1.2 million received both OASI and SSI.

Beneficiary	Number (thousands)
Aged 65 or older, total (unduplicated)	33,752
OASI, total ^a	32,923
Retired workers	26,267
Spouses ^b	2,418
Nondisabled widow(er)s	4,174
Disabled adult children aged 65 or older	65
SSI, total ^c	1,995
Receiving SSI only	829
Concurrently receiving both OASI and SSI	1,166

NOTE: SSI includes federal SSI payments and federally administered state supplementation.

- a. Includes 3,200 persons who received dependent parents benefits, special age-72 benefits, or mothers/fathers benefits.
- b. Includes 23,000 spouses of disabled workers aged 65 or older.
- c. Includes 730,700 disabled or blind SSI beneficiaries aged 65 or older.

OASDI AND/OR SSI

Disabled Beneficiaries, December 2001

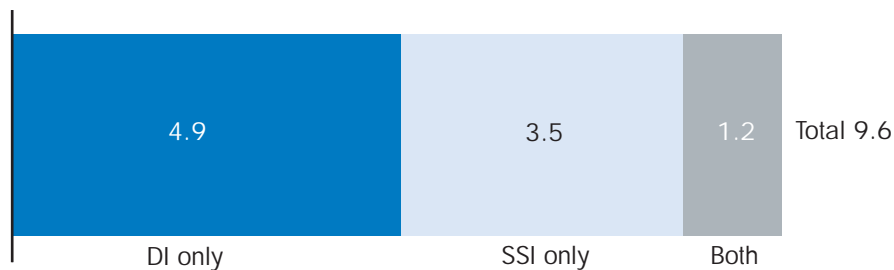
Payments based on the beneficiary's own disability were made to 9.6 million people under age 65. Fifty-one percent received Disability Insurance payments under the OASDI program only, 36% received payments from the SSI program only, and 13% received payments from both programs.

Payments	Number (thousands)
Total	9,619
Disability Insurance	6,150
Workers	5,274
Children aged 18-64	672
Widow(er)s	204
Disability Insurance only	4,926
SSI disability ^a	4,693
Aged 18-64	3,811
Under age 18	882
SSI disability only	3,469
Both Disability Insurance and SSI	1,224

NOTE: SSI includes federal SSI payments and federally administered state supplementation.

a. Total excludes 730,700 disabled or blind SSI beneficiaries aged 65 or older.

Number receiving disability payments (in millions)

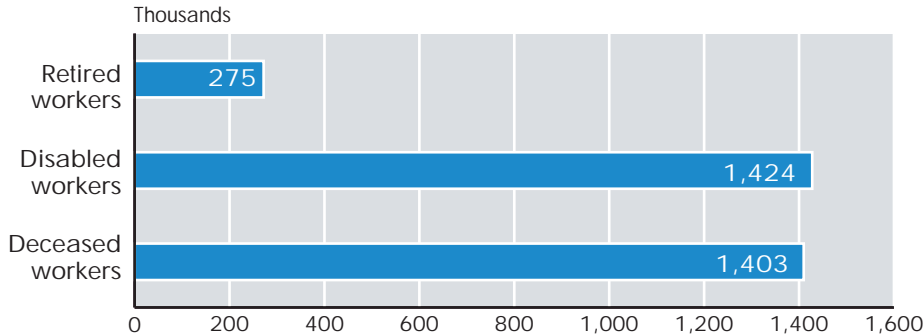


CHILDREN AND SOCIAL SECURITY

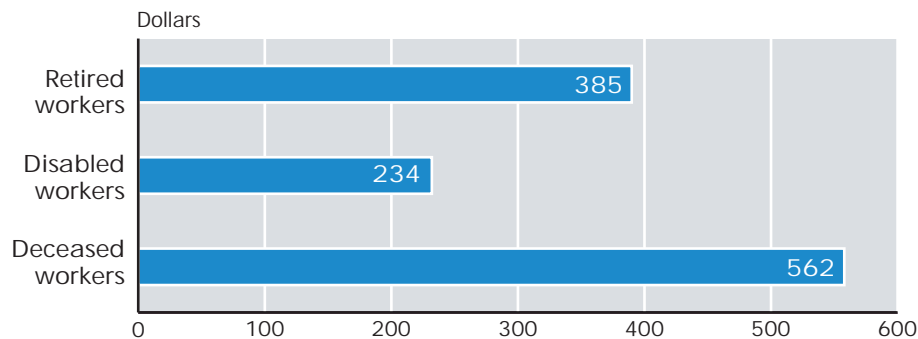
OASDI Beneficiaries, December 2001

Over 3 million children under age 18 and students aged 18–19 received OASDI benefits. Children of deceased workers had the highest average payments, in part because they are eligible to receive monthly benefits equal to 75% of the worker's PIA, compared with 50% for children of retired or disabled workers. Overall, the average monthly benefit amount for children was \$396.

Number of children of—



Average monthly benefit for children of—

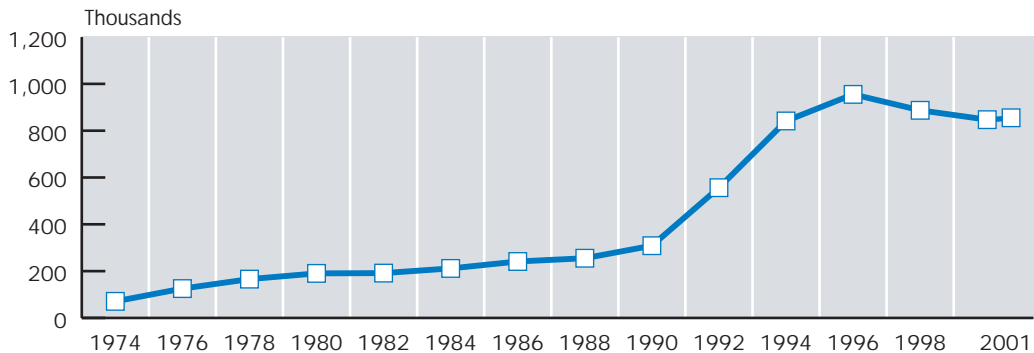


CHILDREN AND SOCIAL SECURITY

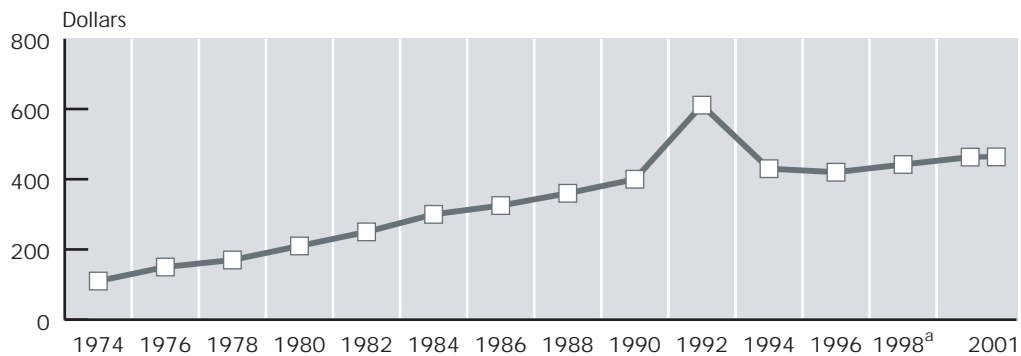
SSI Beneficiaries, 1974–2001

In 1974, when the program began, there were 70,900 blind and disabled children receiving SSI. That number increased gradually to 309,000 in 1990, rose sharply to 995,000 in 1996, and then declined gradually to 882,000 in 2001. The relatively high average payment to children (compared with payments made to blind and disabled adults) is due in part to a limited amount of other countable income. The spike in average monthly benefits in 1992 is due to retroactive payments resulting from the *Sullivan v. Zebley* decision.

Number of children under age 18 receiving SSI, selected years



Average monthly SSI payments to children, selected years



a. As of 1998, these figures exclude retroactive payments.