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## Social Security (OASDI)

### Employment and Earnings

Workers in OASDI covered employment, 2004	156.8 million
Average earnings, 2004	\$34,214
Earnings required in 2005 for—	
1 quarter of coverage	\$920
Maximum of 4 quarters of coverage	\$3,680
Earnings test exempt amounts for 2005	
Under full retirement age for entire year	\$12,000
For months before reaching full retirement age in 2005	\$31,800
Beginning with month of reaching full retirement age in 2005	Test eliminated

### Program Data

Cost-of-living adjustment for December 2004	2.7 percent
Average monthly benefit, December 2004	
Retired workers	\$955
Widows and widowers, nondisabled	\$920
Disabled workers	\$894
Number of beneficiaries, December 2004	
Old-Age, Survivors, and Disability Insurance	47.7 million
Old-Age Insurance	
Total	33.0 million
Retired workers	30.0 million
Survivors Insurance	
Total	6.7 million
Widows and widowers, nondisabled	4.4 million
Disability Insurance	
Total	8.0 million
Disabled workers	6.2 million
Benefit payments, 2004	
Old-Age, Survivors, and Disability Insurance	\$493.3 billion
Old-Age and Survivors Insurance	\$415.0 billion
Disability Insurance	\$78.2 billion
Administrative expenses, 2004	
Old-Age and Survivors Insurance	
Amount	\$2.4 billion
As a percentage of total benefits paid	0.6 percent
Disability Insurance	
Amount	\$2.2 billion
As a percentage of total benefits paid	2.8 percent

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## Program Trends

- About 47.7 million persons received Social Security benefits for December 2004, an increase of 654,200 (1.4 percent) since December 2003. Sixty-nine percent were retired workers and their spouses and children, and another 14 percent were survivors of deceased workers. Seventeen percent were disabled workers and their spouses and children.
- Seventy-two percent of the 30.0 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 32.1 million in 1999 to 33.7 million in 2004 (5 percent). Beneficiaries aged 85 or older increased at a greater rate during the 5-year period (9.9 percent) from 3,962,000 in 1999 to 4,355,000 in 2004. In 2004, 41,700 centenarians were receiving Social Security.
- More than 19 million women aged 65 or older received benefits for December 2004. About 7.5 million (38.5 percent) were entitled solely to a retired-worker benefit, and another 5.8 million (29.6 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit. About 6.2 million (31.9 percent) were receiving wife's or widow's benefits only.
- More than 3 million children under age 18 received benefits, including 1,338,900 children of deceased workers, 1,487,900 children of disabled workers, and 277,200 children of retired workers.
- About 7.2 million persons received benefits based on disability—6,198,300 disabled workers, 759,300 disabled adult children, and 210,700 disabled widows and widowers. In addition, 152,800 spouses and 1,534,100 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2004, including the 2.7 percent COLA increase, were \$955 for retired workers, \$894 for disabled workers, and \$920 for nondisabled widows and widowers. Among retired workers, benefits averaged \$1,076 for men and \$826 for women. For disabled workers, average benefits were \$1,002 for men and \$765 for women.
- Average monthly family benefits for December 2004 were \$1,740 for a widowed mother or father and children; \$1,510 for a disabled worker, wife, and children; and \$1,911 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2004 were \$493.3 billion. Payments from the OASI trust fund were \$415 billion—an increase of 3.8 percent from the \$399.8 billion paid in 2003.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 10.3 percent from \$70.9 billion in 2003 to \$78.2 billion in 2004.
- OASDI benefit awards in calendar year 2004 totaled 4,458,800, including 1,883,100 to retired workers, 434,800 to their spouses and children and 863,400 to survivors of insured workers. Benefits were awarded to 795,800 disabled workers and to 481,700 of their spouses and children.

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## Supplemental Security Income

### Annual Payment Adjustments

Monthly federal benefit rate, effective January 2005

Individual living in his or her own household

\$579

Couple with both members eligible

\$869

Cost-of-living adjustment

2.7 percent

### Program Data

Total

Benefits paid in 2004

\$37.0 billion

Number of recipients, December 2004

7.1 million

Average benefit, December 2004

\$428.89

Federally administered payments

Benefits paid in 2004

\$36.1 billion

Number of recipients, December 2004

7.0 million

Average benefit, December 2004

\$428.29

Federal SSI payments

Benefits paid in 2004

\$31.9 billion

Number of recipients, December 2004

6.7 million

Average benefit, December 2004

\$395.36

Federally administered state supplementation

Benefits paid in 2004

\$4.2 billion

Number of recipients, December 2004

<sup>a</sup> 2.5 million

Average benefit, December 2004

\$138.07

State-administered supplementation

Benefits paid in 2004

\$0.9 billion

Number of recipients, December 2004

<sup>b</sup> 0.6 million

Average benefit, December 2004

\$124.60

a. Includes 2.2 million persons receiving federal SSI and state supplementation and 0.3 million persons receiving state supplementation only.

b. Includes 150,838 persons receiving state supplementation only.

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## Program Trends

- In December 2004, 6,987,800 persons received federally administered SSI payments—85,500 more than the previous year. Of the total, 1,977,600 (28.3 percent) were aged 65 or older; 4,017,100 (57.5 percent) were blind or disabled aged 18–64; and 993,100 (14.2 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 rose by 63,900 (1.6 percent) between December 2003 and December 2004, while the number under age 18 increased by 33,700 (3.5 percent).
- During 2004, 856,200 persons were awarded federally administered payments, an increase of 32,100 from the previous year. Of the 2004 awards, 566,100 went to blind or disabled recipients aged 18–64, 182,200 to those blind or disabled under age 18, and 107,900 to recipients aged 65 or older.
- Total SSI payments were \$37.0 billion in 2004, up 3.8 percent from 2003. Federal SSI payments in 2004 were \$31.9 billion (an increase of 3.9 percent over the previous year). Federally administered state supplementation totaled \$4.2 billion (an increase of 4.3 percent); state-administered supplementation totaled \$895.7 million, a decrease of 1.7 percent from the previous year's totals.

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## Health Care

### Medicare

Total benefits paid in calendar year 2004	
Hospital Insurance (Part A)	\$167.6 billion
Supplementary Medical Insurance (Part B)	\$135.4 billion
Number of enrollees in July 2004 (one or both of Parts A and B)	41.6 million
Aged	35.3 million
Disabled	6.3 million
Administrative costs, 2004	
Hospital Insurance	
Amount	\$3.0 billion
As a percentage of total benefits paid	1.8 percent
Supplementary Medical Insurance	
Amount	\$2.9 billion
As a percentage of total benefits paid	2.1 percent

### Medicaid

Medical service expenditures in fiscal year 2002	\$213.5 billion
Number of unduplicated recipients, fiscal year 2002	49.8 million
Average 2002 vendor payment per unduplicated recipient	
Persons aged 65 or older	\$10,870
Permanently and totally disabled persons	\$11,408
Dependent children under age 21	\$1,271
Average 2002 vendor payment for medical services	
Nursing facility services	\$22,247
Inpatient general hospital care	\$5,766
Prescribed drugs	\$1,163
Physicians services	\$378

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## Other Social Insurance Programs and Veterans' Benefits

### Unemployment Insurance

Total payments, 2004	\$34.4 billion
Average—	
Weekly benefit amount (regular programs)	\$262.5
Duration of benefits	16.1 weeks
Weekly insured unemployment	3.0 million
Covered employment	127.6 million

### Workers' Compensation

Benefit payments, 2003	\$54.9 billion
Compensation payments	\$29.3 billion
Medical and hospitalization	\$25.6 billion
Benefits paid by—	
Private insurance carriers	\$28.7 billion
State and federal funds	\$13.6 billion
Employers' self-insurance	\$12.6 billion
Covered workers per month	125.2 million
Costs as a percentage of covered payroll	1.71 percent

### Temporary Disability Insurance

Average weekly benefit, 2002	
California <sup>a</sup>	
State fund	\$301
Private plans	\$489
New York	
Private plans	\$192

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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	
Disability and survivors benefits	\$293.1 million
Medical benefits	\$54 million

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## Veterans' Benefits

Number of veterans with disability compensation or pension, 2005

Service-connected disability	2,637,000
Non-service-connected disability	336,000

Monthly payment in 2003 for—

Service-connected disability	
10 percent disability	\$104
Total disability	\$2,193

Non-service-connected disability (maximum payment)

Without dependent	\$807
With one dependent and in need of aid and attendance	\$1,597

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## Public Assistance Programs

### Temporary Assistance for Needy Families

Total payments, 2004	\$9.4 billion
Average monthly number of—	
Recipients	4.7 million
Families	2.0 million
Average monthly payment	
Per recipient	\$166
Per family	\$397

### Food Stamps

Monthly benefits, beginning October 1, 2005	
Four-person household with no income	\$506
Standard deduction (one-person to four-person households)	\$134
Fiscal year 2004	
Average number of participants	23.9 million
Total benefits	\$24.6 billion

### Low-Income Home Energy Assistance

Block grants to—	
50 states and the District of Columbia	\$1.74 billion
Puerto Rico, Virgin Islands, American Samoa, Guam, and Northern Mariana Islands	\$2.4 million
Direct block grants to 135 Indian tribes and tribal organizations	\$17.6 million
Leveraging incentive awards to—	
40 states and the District of Columbia	\$18.9 million
28 Indian tribes and tribal organizations	\$1.6 million
Residential Emergency Assistance Challenge (REACH) program awards to—	
6 states	\$5.5 million
7 Indian tribes and tribal organizations	\$1.0 million
Emergency contingency funds to—	
50 states and the District of Columbia	\$198.1 million
135 Indian tribes and tribal organizations	\$1.7 million

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NOTE: Funds issued by the Department of Health and Human Services in fiscal year 2002.

### Poverty Data

Weighted average poverty thresholds, 2004	
Individual, aged 65 or older	\$9,060
Couple, householder aged 65 or older	\$11,430
Family of four	\$19,307
Percentage of population with income below poverty level, 2003	
All ages	12.5 percent
Children under the age of 18 living in families	17.1 percent
Persons aged 65 or older	10.2 percent