

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

Employment and Earnings

Workers in OASDI covered employment, 2019	177.9 million
Average earnings, 2019	\$51,822
Earnings required in 2020 for—	
1 quarter of coverage	\$1,410
Maximum of 4 quarters of coverage	\$5,640
Earnings test exempt amounts for 2020	
Under full retirement age for entire year	\$18,240
For months before reaching full retirement age in 2020	\$48,600
Beginning with month of reaching full retirement age in 2020	Test eliminated

Program Data

Cost-of-living adjustment for December 2019	1.6 percent
Average monthly benefit, December 2019	
Retired workers	\$1,503
Widows and widowers, nondisabled	\$1,423
Disabled workers	\$1,258
Number of beneficiaries, December 2019	
Old-Age, Survivors, and Disability Insurance	64.1 million
Old-Age Insurance	
Total	48.2 million
Retired workers	45.1 million
Survivors Insurance	
Total	5.9 million
Widows and widowers, nondisabled	3.6 million
Disability Insurance	
Total	9.8 million
Disabled workers	8.4 million
Benefit payments, 2019	
Old-Age, Survivors, and Disability Insurance	\$1,047.9 billion
Old-Age and Survivors Insurance	\$902.8 billion
Disability Insurance	\$145.1 billion
Administrative expenses, 2019	
Old-Age and Survivors Insurance	
Amount	\$3.7 billion
As a percentage of total benefits paid	0.4 percent
Disability Insurance	
Amount	\$2.7 billion
As a percentage of total benefits paid	1.9 percent

Program Trends

- About 64.1 million persons received Social Security benefits for December 2019, an increase of 1,158,274 (1.8 percent) since December 2018. Approximately 75 percent were retired workers and their spouses and children, 9 percent were survivors of deceased workers, and 16 percent were disabled workers and their spouses and children.
- Sixty-seven percent of the 45.1 million retired workers received reduced benefits because of entitlement prior to full retirement age. Relatively more women (70.3 percent) than men (64.3 percent) received reduced benefits.
- The number of beneficiaries aged 65 or older rose from about 42.0 million in 2014 to about 48.6 million in 2019 (15.6 percent). The number of beneficiaries aged 85 or older increased by about 4.0 percent during the 5-year period from about 5.6 million in 2014 to about 5.8 million in 2019. In 2019, about 70,000 centenarians were Social Security beneficiaries.
- About 26.8 million women aged 65 or older received benefits for December 2019. About 14.7 million (54.9 percent) were entitled solely to a retired-worker benefit. About 6.8 million (25.2 percent) were dually entitled to a retired-worker benefit and a wife's or widow's benefit, and about 5.3 million (19.6 percent) were receiving wife's or widow's benefits only.
- About 2.8 million children under age 18 received benefits, including 1,184,943 children of deceased workers, 1,269,566 children of disabled workers, and 343,125 children of retired workers.
- About 9.8 million persons received benefits based on disability—8,378,374 disabled workers, 1,140,580 disabled adult children, and 246,142 disabled widows and widowers. In addition, 113,435 spouses and 1,311,187 minor and student children of disabled workers received benefits.
- Average monthly benefits for December 2019, including the 1.6 percent cost-of-living adjustment, were \$1,503 for retired workers, \$1,258 for disabled workers, and \$1,423 for nondisabled widows and widowers. Among retired workers, monthly benefits averaged \$1,671 for men and \$1,337 for women. For disabled workers, average monthly benefits were \$1,384 for men and \$1,128 for women.
- Average monthly family benefits for December 2019 were \$2,566 for a widowed mother or father and children; \$2,221 for a disabled worker, wife, and children; and \$3,117 for a retired worker, wife, and children.
- Total OASDI benefit payments for calendar year 2019 were \$1,047.9 billion. Payments from the OASI trust fund were \$902.8 billion—an increase of 6.9 percent from the \$844.9 billion paid in 2018.
- Benefit payments from the DI trust fund, from which benefits are paid to disabled workers, their spouses, and children, increased by 1.0 percent from \$143.7 billion in 2018 to \$145.1 billion in 2019.
- OASDI benefit awards in calendar year 2019 totaled 5,699,565, including 3,174,673 to retired workers, 624,752 to their spouses and children, and 885,500 to survivors of insured workers. Benefits were awarded to 679,449 disabled workers and to 335,191 of their spouses and children.

Supplemental Security Income

Annual Payment Adjustments

Monthly federal benefit rate, effective January 2020

Individual living in his or her own household	\$783
Couple with both members eligible	\$1,175

Cost-of-living adjustment

1.6 percent

Program Data

Federally administered payments

Benefits paid in 2019	\$55.9 billion
Number of recipients, December 2019	8.1 million
Average benefit, December 2019	\$565.69

Federal SSI payments

Benefits paid in 2019	\$53.3 billion
Number of recipients, December 2019	7.9 million
Average benefit, December 2019	\$549.61

Federally administered state supplementation

Benefits paid in 2019	\$2.6 billion
Number of recipients, December 2019	^a 1.5 million
Average benefit, December 2019	\$145.39

a. Includes more than 1.3 million persons receiving federal SSI and state supplementation and almost 150,000 persons receiving state supplementation only.

Program Trends

- In December 2019, 8,076,867 persons received federally administered SSI payments—51,785 fewer than the previous year. Of the total, 2,298,228 (28.5 percent) were aged 65 or older; 4,646,559 (57.5 percent) were blind or disabled aged 18–64; and 1,132,080 (14.0 percent) were blind or disabled under age 18.
- The number of blind or disabled aged 18–64 declined by 67,675 (1.4 percent) between December 2018 and December 2019, and the number under age 18 decreased by 15,958 (1.4 percent).
- During 2019, 721,593 persons were awarded federally administered payments, an increase of 3,524 from the previous year. Of the 2019 awards, 461,553 went to blind or disabled recipients aged 18–64, 160,328 to those blind or disabled under age 18, and 99,712 to recipients aged 65 or older.
- Total federally administered SSI payments were \$55.9 billion in 2019, up 1.8 percent from 2018. Federal SSI payments in 2019 were \$53.3 billion (an increase of 2.0 percent over the previous year). Federally administered state supplementation totaled \$2.6 billion.

Poverty Data

Weighted average poverty thresholds, 2019

Individual, aged 65 or older	\$12,261
Couple, householder aged 65 or older	\$15,468
Family of four	\$26,172