

Report for Congress

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Social Security: Brief Facts and Statistics

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Summary

This document provides brief facts and statistics about Social Security that are frequently requested by Members of Congress and their staffs. It includes information about Social Security taxes and benefits, the program's impact on recipients' incomes, federal tax receipts, federal spending and the economy, administrative information, and selected facts about Medicare.

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Social Security: Brief Facts and Statistics

This document provides facts and statistics about Social Security that are frequently requested by Members of Congress and their staffs. Its purpose is to provide quick answers to basic questions about the program. It should not be treated as a guide to Social Security. The reader is advised to consult other sources for explanations of how eligibility and benefits are determined and how the program is financed. Among them are the Social Security Administration's (SSA's) web site at [<http://www.ssa.gov>], and the Congressional Research Service's (CRS's) on-line electronic briefing book on Social Security, accessible through the CRS homepage at [<http://www.crs.gov>] (for congressional office users only). SSA also issues numerous pamphlets on various aspects of the program as well as a lengthy *Handbook on Social Security*. For other sources that provide data and basic descriptive material, see the references listed at the end of this document.

This document is updated periodically.

Recipient Statistics

Recipients (<i>as of December 2002</i>)	46.4 million	100.0%
Old-Age and Survivors Insurance	39.2 million	84.0%
Disability Insurance	7.2 million	16.0%
Entitled on their own work records	34.7 million	74.8%
Entitled as dependents	11.7 million	25.2%
• Widow(er)s & surviving parents	(4.9 million)	(10.6%)
• Wives and husbands	(2.9 million)	(6.3%)
• Young children & adults disabled since childhood	(3.9 million)	(8.4%)
Age 65 or older	33.6 million	72.4%
Under age 65	12.8 million	27.6%

Totals for subcategories may not add up due to rounding.

Where Recipients Live (*as of December 2001*)

	<i>Number</i>	<i>% of total</i>
Total^a	45,874,040	100.0%
Alabama	841,730	1.8%
Alaska	56,940	0.1%
Arizona	813,180	1.8%
Arkansas	520,680	1.1%
California	4,247,470	9.3%
Colorado	542,210	1.2%
Connecticut	580,180	1.3%
Delaware	137,170	0.3%
District of Columbia	73,390	0.2%
Florida	3,235,390	7.1%
Georgia	1,125,190	2.5%
Hawaii	188,920	0.4%
Idaho	199,640	0.4%
Illinois	1,845,500	4.0%
Indiana	1,000,050	2.2%
Iowa	541,280	1.2%
Kansas	440,620	1.0%
Kentucky	746,330	1.6%
Louisiana	716,220	1.6%
Maine	253,810	0.6%
Maryland	733,940	1.6%
Massachusetts	1,061,920	2.3%

Recipient Statistics—*continued*

Where Recipients Live *(as of December 2001)*

	<i>Number</i>	<i>% of total</i>
Michigan	1,658,480	3.6%
Minnesota	746,100	1.6%
Mississippi	523,460	1.1%
Missouri	1,021,790	2.2%
Montana	159,180	0.3%
Nebraska	285,900	0.6%
Nevada	299,910	0.7%
New Hampshire	204,140	0.4%
New Jersey	1,355,570	3.0%
New Mexico	285,250	0.6%
New York	3,014,910	6.6%
North Carolina	1,355,570	3.0%
North Dakota	114,380	0.2%
Ohio	1,921,920	4.2%
Oklahoma	597,270	1.3%
Oregon	577,570	1.3%
Pennsylvania	2,365,850	5.2%
Rhode Island	191,520	0.4%
South Carolina	703,560	1.5%
South Dakota	136,560	0.3%
Tennessee	1,010,900	2.2%
Texas	2,672,950	5.8%
Utah	246,330	0.5%
Vermont	105,330	0.2%
Virginia	1,053,340	2.3%
Washington	858,510	1.9%
West Virginia	394,510	0.9%
Wisconsin	905,450	2.0%
Wyoming	78,420	0.2%
<i>Outlying Areas:</i>		
American Samoa	5,320	0.0%
Guam	11,370	0.0%
Puerto Rico	677,130	1.5%
Virgin Islands	14,020	0.0%
<i>Foreign Countries</i>	404,640	0.9%

^a Total includes beneficiaries with unknown state code.

Tax Facts

Social Security Taxpayers in 2003

Number of wage and salaried taxpayers	145.7 million
Number of self-employed taxpayers	14.8 million
Total taxpayers*	154.6 million

* Includes people who are both self-employed and wage or salaried employees.

Social Security Tax Rates

FICA rate is paid by employee and employer:	7.65% each
SECA rate is paid by self-employed:	15.30%*

FICA = Federal Insurance Contributions Act
SECA = Self-Employment Contributions Act

* The self-employed now compute the tax using only 92.35% of net earnings, and one-half of the tax so computed is deductible for income tax purposes.

How the Tax Rates Are Divided

	FICA rate (employee and employer, each)	SECA rate
Old-age, survivors, and disability insurance (OASDI)	6.20%	12.4%
Hospital insurance (HI)	1.45%	2.9%
Total (OASDI and HI)	7.65%	15.3%

How Much Earnings Are Taxable

	2001	2002	2003
Maximum taxable for OASDI:*	\$80,400	\$84,900	\$87,000
Maximum taxable for HI:	No limit	No limit	No limit

*Adjusted yearly to reflect the growth of average wages.

Percent of workers with earnings below OASDI maximum (1998 est.): 94.0%

Tax Facts—*continued*

Annual OASDI and HI Tax Payments in 2003*

<i>Earnings level</i>		<i>FICA</i> **	<i>SECA</i> ***
Minimum wage	(\$10,712/year)	\$819	\$1,438
Average	(\$34,731/year)	\$2,657	\$4,539
Maximum	(\$87,000/year)	\$6,656	\$10,449

* Estimate based on 2003 trustees' report assumptions.

** Employee share only.

*** Figures are net of federal income tax adjustments. Workers earning the minimum or the average wage are assumed to be in the 10% and 15% marginal tax brackets, respectively. Maximum-wage earners are assumed to be in the 30% marginal tax bracket.

Historical Level of Taxes

	<i>Tax rates:</i>		<i>Maximum taxable earnings^b</i>
	<i>FICA^a</i>	<i>SECA</i>	
1940	1.00%	—	\$3,000
1950	1.50	—	3,000
1960	3.00	4.50%	4,800
1970	4.80	6.90	7,800
1980	6.13	8.10	25,900
1990	7.65	15.30	51,300
2000	7.65	15.30	76,200 (OASDI) (No limit HI)
2003	7.65	15.30	87,000 (OASDI) (No limit HI)

	<i>Amounts paid:</i>			
	<i>Average earner</i>		<i>Maximum earner</i>	
	<i>FICA^a</i>	<i>SECA</i>	<i>FICA^a</i>	<i>SECA</i>
1940	\$ 12	—	\$ 30	—
1950	38	—	45	—
1960	120	\$ 180	144	\$ 216
1970	297	427	374	538
1980	767	1,014	1,588	2,098
1990	1,609	2,748 ^c	3,924	6,234 ^c
2003	2,657	4,539 ^c	6,656	10,449 ^c

^a Employee share only for the FICA column. An average earner is someone who earned average wages throughout his or her working years (average wages are estimated for 2003). A maximum earner is someone who always earned the maximum wage subject to OASDI taxes (\$87,000 in 2003).

^b Maximum taxable earnings were the same for OASDI and HI through 1990.

^c Figures are net of federal income tax adjustments. In 1990, the average and maximum wage workers were assumed to be in the 15% and 28% marginal tax brackets, respectively. In 2003, they are assumed to be in the 15% and 30% marginal tax brackets, respectively.

Tax Facts—*continued*

Workers Exempt From the Tax

State and local government workers participating in alternative retirement systems (HI tax is mandatory for workers hired since April 1, 1986).

Election workers earning \$1,200 or less a year (in 2003).

Career federal employees hired before 1984 who did not choose Social Security coverage (HI tax is mandatory for all federal workers).

College students working at their academic institutions.

Ministers who choose not to be covered, and certain religious sects.

Household workers earning less than \$1,400 a year (in 2003), and those under age 18 for whom household work is not their principal occupation.

Self-employed workers with annual net earnings below \$400.

How Long It Takes To Get Your Taxes Back *(in years)**

	Employee share alone		Employee/employer shares combined	
	Worker	Worker and spouse	Worker	Worker and spouse
Low-wage earner	5.4	3.5	12.0	7.5
Average-wage earner	7.5	4.8	17.4	10.5
Maximum-wage earner	10.4	6.5	25.7	14.8

*Time it takes to recover retirement portion of the Social Security payroll tax with interest. Assumes worker retired in January 2003 at age 65 after having worked steadily since age 21 (age 22 for maximum-wage earner). A low-wage earner is someone who always earned approximately 45% of the national average wage. A maximum-wage earner is someone who always earned the maximum amount subject to the Social Security tax. Assumes the worker's spouse is also age 65. The "retirement portion" of the tax is approximate since the law does not actually isolate the "old age" portion. Medicare benefits and taxes are excluded from the figures. Interest assumed to be equal to rates that accrue on government securities with 4-year or longer maturities. *(Figures based on assumptions of the 2003 trustees' report.)*

Social Security Taxpayers Per Recipient

1950	16.5 to 1
2002 (estimated)	3.3 to 1
2030 (projected)	2.2 to 1
2075 (projected)	1.8 to 1

Benefit Facts

Average Monthly Benefits

	Monthly payment for January 2003	
	Before COLA	After COLA*
For all retired workers	\$882	\$895
For all disabled workers	822	833
For retired worker and spouse	1,463	1,483
For aged widow(er) alone	850	862
For widowed mother/father and 2 children	1,812	1,838
For disabled worker, spouse, and child(ren)	1,376	1,395

*Includes January 2003 cost-of-living adjustment (COLA) of 1.4%.

Initial Monthly Benefits for Workers Retiring in 2003 *(figures based on assumptions of the 2003 trustees' report)*

	At age 62	At age 65
Low-wage earner	\$ 572	\$ 701
Average-wage earner	942	1,158
Maximum-wage earner	1,404	1,721

“Quarters of Coverage” (QCs) Required for Eligibility

	2002	2003
Annual covered earnings needed to obtain one QC*	\$870	\$890
Maximum QCs that can be credited in any year	4	4
QCs needed for most retirement or survivor benefits**	40	40
QCs needed for disability benefits**	40	40
<i>(with 20 earned during 40-quarter period before disability began)</i>		
Minimum QCs needed for survivor or disability benefits	6	6

*Adjusted yearly to reflect the growth of average wages.

**Fewer QCs may be required in some survivor and disability cases.

Benefit Facts—*continued*

Maximum Monthly Earnings From Work Permitted for Disability Benefits (*i.e.*, “substantial gainful activity” level)*

	2002	2003
Non-blind disabled	\$780	\$800
Blind disabled	1,300	1,330

*Adjusted yearly to reflect the growth of average wages.

Minimum Ages To Receive Benefits

For retired worker and spouse	62
For widow/widower	60
For disabled widow/widower	50
For mother/father caring for child under age 16	any age
For child	under age 18 (or 19, if in high school)
For disabled worker	any age up to FRA*

*The “full retirement age” or age at which benefits are not reduced for retiring “early.” (see following table).

Ages At Which Persons Receive Full Retirement Benefits

For retired worker and spouse,	
born before 1938	65
born 1938	65 and 2 months
born 1939	65 and 4 months
born 1940	65 and 6 months
born 1941	65 and 8 months
born 1942	65 and 10 months
born 1943-1954	66
born 1955	66 and 2 months
born 1956	66 and 4 months
born 1957	66 and 6 months
born 1958	66 and 8 months
born 1959	66 and 10 months
born 1960 and later	67

Benefit Facts—*continued*

Benefit Formula

(applies to workers who reach age 62 or who become disabled or die before age 62 in 2003)

For basic benefit (or *primary insurance amount*):*

90% of first \$606 of AIME,** plus
32% of AIME over \$606 through \$3,653, plus
15% of AIME over \$3,653

For maximum family benefit:

150% of first \$774 of basic benefit, plus
272% of basic benefit over \$774 through \$1,118, plus
134% of basic benefit over \$1,118 through \$1,458, plus
175% of basic benefit over \$1,458

* Without adjustment for early or delayed retirement or other factors.

** AIME = average indexed monthly earnings

New Benefit Awards as Percent of Final Year's Earnings

(new retiree age 65 in 2003; figures based on assumptions of 2003 trustees' report)

Low-wage earner	56%
Average-wage earner	42%
Maximum-wage earner	24%

Benefit Reductions and Offsets

Earnings test <i>(reduction in benefits on account of earnings from work):</i>	<i>2002 exempt amounts*</i>	<i>2003 exempt amounts*</i>	<i>Reduction rate for earnings above exempt amounts</i>
Before year in which worker reaches full retirement age	\$11,280	\$11,520	50.0%
For months before birthday in year in which worker attains full retirement age	\$30,000	\$30,720	33.3%
Month in which worker reaches full retirement age and later	all earnings	all earnings	none

Spousal dual entitlement limitation: \$1 reduction in spousal benefits for each \$1 of benefits earned as a worker.

Government pension offset: \$0.66²³ reduction in spousal benefits for each \$1 of pension received from government employment not covered by Social Security.

Windfall reduction: 40% factor is used as first step of benefit formula (instead of 90%), if worker receives a pension from government employment not covered by Social Security and has less than 21 years of substantial Social Security coverage (factor is larger if worker has 21 or more years of substantial coverage). Reduction cannot exceed 50% of the government pension.

Benefit Facts—*continued*

Social Security Benefits May Be Partially Taxable

Up to 50% of benefits are subject to federal income taxes if adjusted gross income *plus* tax-free interest *plus* one-half of Social Security benefits is:

- Over \$25,000, but not more than \$34,000 for a single person
- Over \$32,000, but not more than \$44,000 for a married couple filing jointly

Example #1:

Single retiree's adjusted gross income	\$23,000
One-half of retiree's Social Security benefits	+4,000
Interest from tax-free municipals	+1,000
Total	\$28,000
Less: exempt amount	-25,000
Excess over \$25,000	\$ 3,000
Amount of taxable Social Security benefits (<i>One-half of excess or one-half of benefits, whichever is lower</i>)	
	\$1,500

Up to 85% of benefits are subject to federal income taxes if adjusted gross income *plus* tax-free interest *plus* one-half of Social Security benefits is:

- Over \$34,000 for a single person
- Over \$44,000 for a married couple filing jointly

Example #2:

Single retiree's adjusted gross income	\$32,000
One-half of retiree's Social Security benefits	+5,000
Total	37,000
Less: exempt amount	-25,000
Excess	12,000
Taxable benefits based on income between \$25,000 and \$34,000 (<i>lower of 50% of excess, 50% of benefits, or \$4,500</i>)	
	\$4,500
Taxable benefits based on income above \$34,000 [$(\$37,000 - \$34,000) \times 85\%$]	
	\$2,550
Total benefits taxable (<i>taxable portions as calculated above, or 85% of benefits, if lower</i>)	
	\$7,050

Benefit Facts—*continued*

Social Security Benefit Increases

January 2003	1.4%
January 2002	2.6%
January 2001	3.5%
January 2000	2.5% *
January 1999	1.3%
January 1998	2.1%
January 1997	2.9%
January 1996	2.6%
January 1995	2.8%
January 1994	2.6%
January 1993	3.0%
January 1992	3.7%
January 1991	5.4%
January 1990	4.7%
January 1989	4.0%
January 1988	4.2%
January 1987	1.3%
January 1986	3.1%
January 1985	3.5%
January 1984	3.5%
July 1982	7.4%
July 1981	11.2%
July 1980	14.3%
July 1979	9.9%
July 1978	6.5%
July 1977	5.9%
July 1976	6.4%
July 1975**	8.0%
April-July 1974***	11.0%
October 1972	20.0%
February 1971	10.0%
February 1970	15.0%
March 1968	13.0%
February 1965	7.0%
February 1959	7.0%
October 1954	13.0%
October 1952	12.5%
October 1950	77.0%

* As originally computed, the COLA payable in January 2000 was 2.4%. Later, it was corrected to 2.5% under P.L. 106-554.

** Automatic cost-of-living adjustments (COLAs) began.

*** Provided in two steps.

Economic Facts

Income of Social Security Recipients

(estimated for calendar year 2000)

<i>Annual level of individual or couple income*</i>	<i>% of recipients in income band</i>	<i>% of aggregate Social Security benefits paid to recipients in income band</i>
Less than \$10,000	18.8%	12.6%
\$10,000-15,000	12.8%	12.5%
\$15,000-20,000	10.8%	10.8%
\$20,000-25,000	8.6%	9.3%
\$25,000-30,000	7.5%	7.8%
\$30,000-40,000	12.0%	12.8%
\$40,000-50,000	9.4%	9.9%
\$50,000-100,000	14.6%	17.3%
Over \$100,000	5.4%	6.9%
All	100.0%	100.0%

*Includes all cash income and capital gains.

Source: Congressional Budget Office (House Ways and Means Committee 2000 Greenbook).

*Income of the Population age 65 and older in 2000 derived from:**

	Single	Married
Social Security	46%	34%
Other retirement systems	18%	18%
Interest, dividends, rents	19%	17%
Earnings	14%	29%
Other	4%	2%

*Percent of the Population age 65 and older in 2000:**

With incomes below poverty line	17%	5%
With no income from Social Security	10%	10%
With under 50% of income from Social Security	29%	47%
With 50% or more of income from Social Security	71%	53%
With 90% or more of income from Social Security	40%	20%
With 100% of income from Social Security	26%	11%

*Data from SSA. Office of Policy. *Income of the Population 55 and Older*. February, 2002.
Numbers may not sum due to rounding.

Social Security's and Medicare's Costs as % of Federal Budget, FY2003

(Estimated % of unified budget total, CBO, January 2003)

	<i>Share of outlays</i>
Social Security	22%
Medicare	13%
Combined	35%

Economic Facts—*continued*

Social Security and Medicare Spending as Percent of Gross Domestic Product (GDP)

(estimated CY2003, from 2003 trustees' report, issued March 2003)

Social Security	4.38%
Medicare	2.56%
<hr style="border-top: 1px dotted black;"/>	
Social Security and Medicare, combined	6.94%

Financial Status of Social Security Trust Funds *(2003 trustees' report)*

<i>CY</i>	<i>Income</i>	<i>Outgo</i>	<i>Balance of trust funds (end of year)</i>
<i>(intermediate forecast, \$s in billions)</i>			
2002	\$ 627	\$ 462	\$1,378
2003	643	478	1,543
2004	679	499	1,723
2005	726	522	1,927
2006	774	548	2,253
2007	826	578	2,401
2008	878	612	2,667
2009	932	650	2,949
2010	988	691	3,245
2011	1,048	737	3,556
2012	1,108	786	3,878

Estimated peak of trust funds' balances:

\$7.5 trillion in 2027

Average 75-year surplus (+) or deficit (-) as % of program income

Optimistic forecast	+3.1
Intermediate forecast	-13.9
Pessimistic forecast	-36.4

Estimated year of insolvency (intermediate forecast):

Old-Age and Survivors Insurance Trust Fund	2044
Disability Insurance Trust Fund	2028
Combined	2042

Administrative Information

Offices, Employees, and Administrative Costs

Location of SSA headquarters:	Baltimore, Maryland
Number of:*	
Regional offices	10
Field offices	1,336
Hearings offices	138 permanent
Teleservice centers	36
Program service centers	7
Data operations centers	1
Number of SSA employees: (FY2003 full-time equivalents)	63,606
Administrative costs of Social Security:**	\$3.8 billion
Administrative costs as percent of benefit costs:**	0.9%

* Data from SSA's *Accountability Report for Fiscal Year 2002*.

** Data for fiscal year 2002 from the 2003 OASDI trustees' report.

800 Telephone Number for SSA

800-772-1213

Commissioner of Social Security

Jo Anne B. Barnhart
Altmeyer Building
6401 Security Blvd.
Baltimore, MD 21235

Administrator of the Centers for Medicare and Medicaid Services*

Thomas A. Scully
7500 Security Blvd.
Baltimore, MD 21244

**Formerly the Health Care Financing Administration*

Secretary of Health and Human Services

Tommy G. Thompson
Hubert Humphrey Building
200 Independence Ave., S.W.
Washington, DC 20201

Selected Medicare Facts for 2003

Part A (Hospital Insurance)

Inpatient hospital deductible: \$840 per benefit period*

Coinsurance:	first 60 days	none
	61-90 days	\$210 per day
	91-150 days**	\$420 per day
	after 150 days***	no benefits

Skilled nursing facility coinsurance:

	first 20 days	none
	21-100 days	\$105.00 per day
	after 100 days	no benefits

Premium "buy-in" for uninsured: \$316 per month****

* This is *not* an annual deductible. A new benefit period begins 60 days after discharge from a hospital or skilled nursing facility.

** These are so-called "lifetime reserve" days which may be used only once in a lifetime.

*** When a beneficiary has exhausted all available days, no additional Medicare inpatient coverage is available during the benefit period.

**** \$174 per month for some enrollees who had, or whose spouse had, 30 to 39 quarters of Social Security coverage.

Part B (Supplementary Medical Insurance (SMI))

Deductible \$100 per year

Coinsurance 20%

Part B premium	\$58.70 per month (2003)
	\$54.00 per month (2002)
	\$50.00 per month (2001)
	\$45.50 per month (2000)
	\$45.50 per month (1999)
	\$43.80 per month (1998)
	\$43.80 per month (1997)
	\$42.50 per month (1996)

Selected Medicare Facts for 2003—*continued*

Financial Status of Trust Funds *(2003 trustees' report)*

Long-range projected condition of HI trust fund:

Average 75-year surplus or deficit (-) as percent of program income

Optimistic forecast	-1.2%
Intermediate forecast	- 71%
Pessimistic forecast	-211%

Estimated year of HI insolvency (intermediate forecast): 2026

SMI: Premiums and government contributions are adjusted annually to ensure adequate financing.

References

Sources for Information in this Document

U.S. Social Security Administration. 2003 annual reports of the boards of trustees of the old age, survivors, and disability insurance, hospital insurance, and supplementary medical insurance trust funds. Washington, 2003.

Annual Statistical Supplement to the Social Security Bulletin, 2002.

Unpublished data from the Social Security Administration, Office of Research and Statistics.

CRS Report 95-149, *Social Security: The Relationship of Taxes and Benefits for Past, Present and Future Retirees*, by Geoffrey Kollmann.

Other References for Program Descriptions

Myers, Robert J. *Social Security*. 4th ed. Philadelphia, University of Pennsylvania Press, 1993.

U.S. Congress. House. Committee on Ways and Means. *2000 Green Book: Background Material and Data on Programs Within the Jurisdiction of the Committee on Ways and Means*. Washington, GPO, 2000. 1,575 p. (106th Cong., 2nd session. WMCP 106-14)

General Information

CRS Info pack IP153S *Social Security: The Basics*, Congressional Reference Division.

CRS Info pack IP435S *Social Security Reform*, Congressional Reference Division.

CRS Electronic Briefing Book, *Social Security*. This briefing book is a compilation of various CRS reports listed in this section, as well as other source documentation on the issue of Social Security. It can be found on the CRS Internet web site at: [<http://www.congress.gov/brbk/html/ebssc1.html>].

Benefit Facts

CRS Report 94-803, *Social Security: The Cost-of-Living Adjustment in January 2003*, by David Koitz, Geoffrey Kollmann, and Gary Sidor.

CRS Report 98-789, *Social Security Earnings Test: Recent and Proposed Changes*, by Geoffrey Kollmann.

CRS Report 94-622, *Social Security: Raising the Retirement Age: Background and Issues*, by Geoffrey Kollmann.

CRS Report RS20148, *Social Security: The Government Pension Offset*, by Geoffrey Kollmann.

CRS Report 98-35, *Social Security: The Windfall Elimination Provision*, by Geoffrey Kollmann.

Tax Facts

CRS Report 94-28, *Social Security and Medicare Taxes and Premiums: A Fact Sheet*, by Geoffrey Kollmann.

CRS Report RL30581, *Social Security: Taxation of Benefits*, by Geoffrey Kollmann.

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Economic Facts

CRS Report 95-543, *The Financial Outlook for Social Security and Medicare*, by Geoffrey Kollmann and Dawn Nuschler.

CRS Report 93-886, *Investment of the Social Security Trust Funds: A Fact Sheet*, by Geoffrey Kollmann.

CRS Issue Brief IB98048, *Social Security Reform*, by Geoffrey Kollmann and Dawn Nuschler.

CRS Report 97-77, *Social Security: Long-Range Projections*, by Dawn Nuschler.

CRS Report 95-206, *Social Security's Treatment Under the Federal Budget: A Summary*, by Dawn Nuschler.