

## 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

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## 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.

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## 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	<sup>a</sup> 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.

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## 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