

# Fast Facts from EBRI

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## Social Security: Number of Beneficiaries, Average Payments

WASHINGTON—How many Americans receive benefits from the Social Security program? What are the average benefit payments?

A newly updated publication from the nonpartisan Employee Benefit Research Institute (EBRI) answers these and other questions. The publication, “Facts from EBRI: The Basics of Social Security,” is based on the 2007 report of the Social Security Trustees, and is available at <http://www.ebri.org/pdf/publications/facts/0507fact.pdf>

The EBRI update, which also includes background and historical information on the federal program that provides income support for the aged, and disability coverage for eligible workers and their dependents, shows the following for 2006:

- 40.5 million individuals received benefit payments from the Old-Age and Survivors Insurance (OASI) program, the original Social Security program, which dates to 1935. Under intermediate Social Security assumptions, the number of OASI beneficiaries is projected to increase to 43.8 million in 2010; to 78.9 million in 2040; and to 96.6 million in 2080. The increases reflect the baby boomers’ retirement.
- 8.6 million disabled workers and their dependents received benefit payments from the Disability Insurance (DI) program, which was added to Social Security in 1956. Under intermediate Social Security assumptions, the number of DI beneficiaries is projected to increase to 9.7 million in 2010; to 12.8 million in 2040; and to 15.4 million in 2080.

The following chart shows average benefit amounts:

**Estimated Average Monthly Social Security Benefits:  
Before and After the January 2007 Cost-of-Living Adjustment (COLA)**

	Before 3.3% COLA	After 3.3% COLA
All Retired Workers	\$ 1,011	\$ 1,044
Aged Couple, Both Receiving Benefits	1,658	1,713
Widowed Mother and Two Children	2,098	2,167
Aged Widow(er) Alone	976	1,008
Disabled Workers, Spouse, and One or More Children	1,593	1,646
All Disabled Workers	947	979

Source: Social Security Administration, “2007 Social Security Changes,”  
<http://www.ssa.gov/cola/colafacts2007.htm>

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