

Fact Sheet



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Who Are Social Security Beneficiaries?

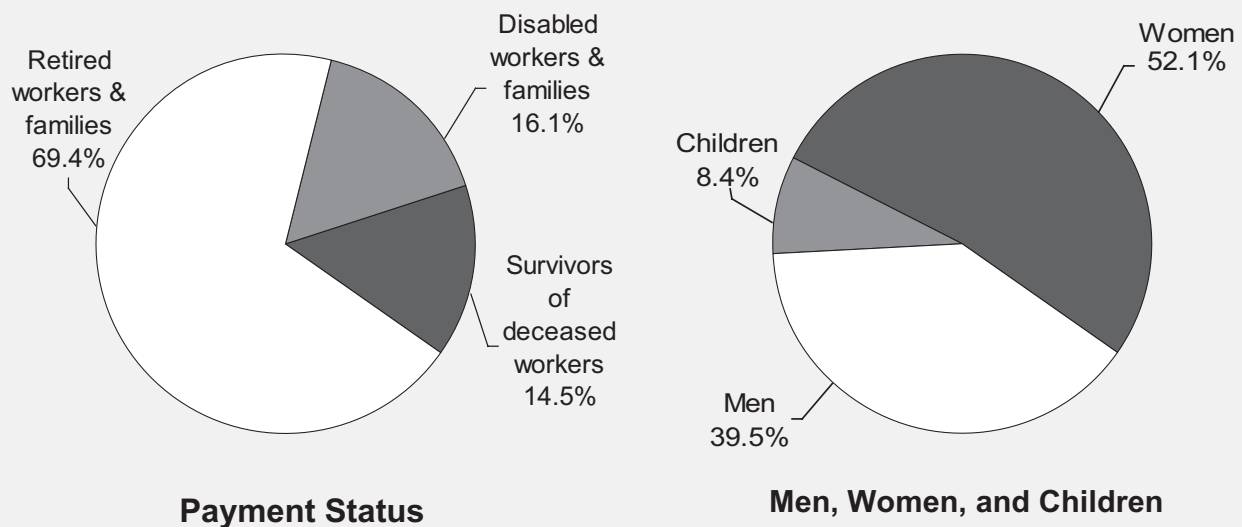
Social Security—formally called Old-Age, Survivors, and Disability Insurance (OASDI)—is a social insurance program that provides benefits to workers and their families upon retirement, disability, or death. Workers earn eligibility for benefits by contributing to the system through payroll taxes. At the end of 2004, Social Security provided monthly benefits to 47.7 million beneficiaries, including both workers and their family members, totaling \$487 billion.

Types of Beneficiaries

- ▶ The majority of Social Security beneficiaries are retired workers and their family members (about 32.7 million), accounting for 70 percent of all beneficiaries as of December 2003. Disabled workers and their families (7.6 million) and survivors of deceased workers (6.8 million) together make up 30 percent of all beneficiaries.
- ▶ Of all beneficiaries, 8 percent are children, 40 percent are adult males, and 52 percent are adult females.

Figure 1.

Social Security Beneficiaries (Total 47.1 million people, December 2003)



SOURCE: *Annual Statistical Supplement to the Social Security Bulletin 2004*, Tables 5.A1.1 through 5.A1.8. (Washington, DC: Social Security Administration)

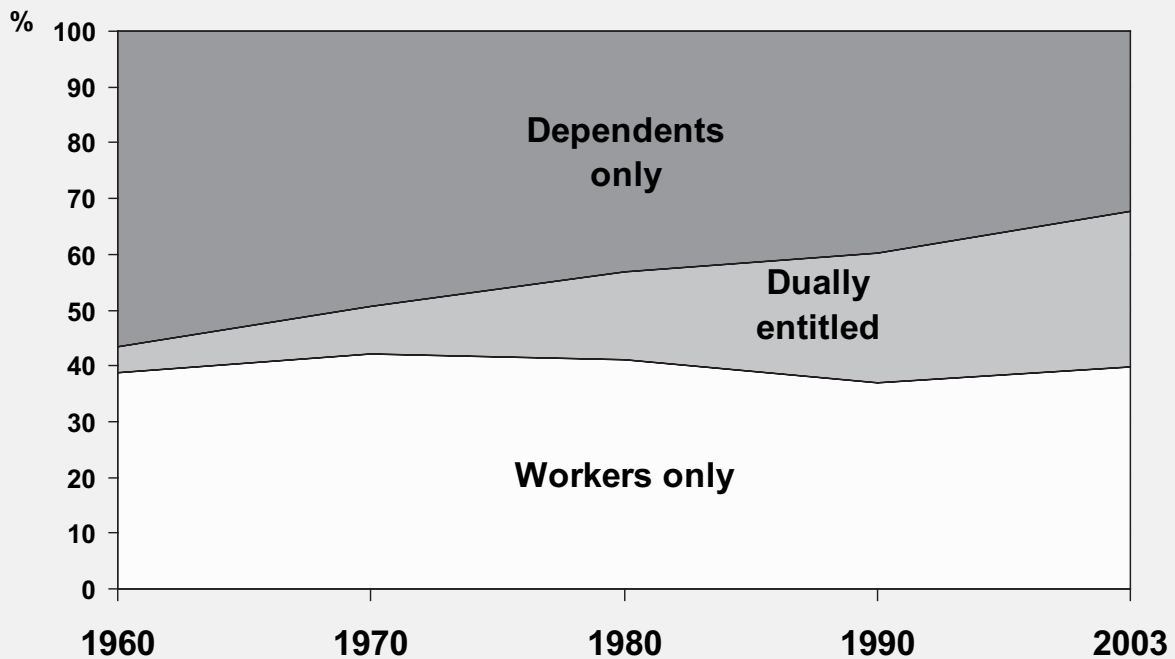
Entitlement Status among Women Aged 62 and Older

- Women (as well as men) are eligible for Social Security benefits either as a worker or as a spouse (wife or widow). As women's labor force participation has increased over time, the proportion of women receiving benefits as dependents (on the basis of their husbands' earnings records only) has been declining—from 57 percent in 1960 to 32 percent in 2003. In contrast, the proportion of women who are “dually entitled”—those who are receiving benefits on the basis of both their own earnings record and that of their husbands—has been increasing from a mere 5 percent in 1960 to 28 percent in 2003. The remaining 40 percent receive benefits based only on their own earnings records. Please note that nearly one-third of women are still eligible for benefits only as a wife or a widow.

Figure 2.

Women's Entitlement Status, 1960-2003

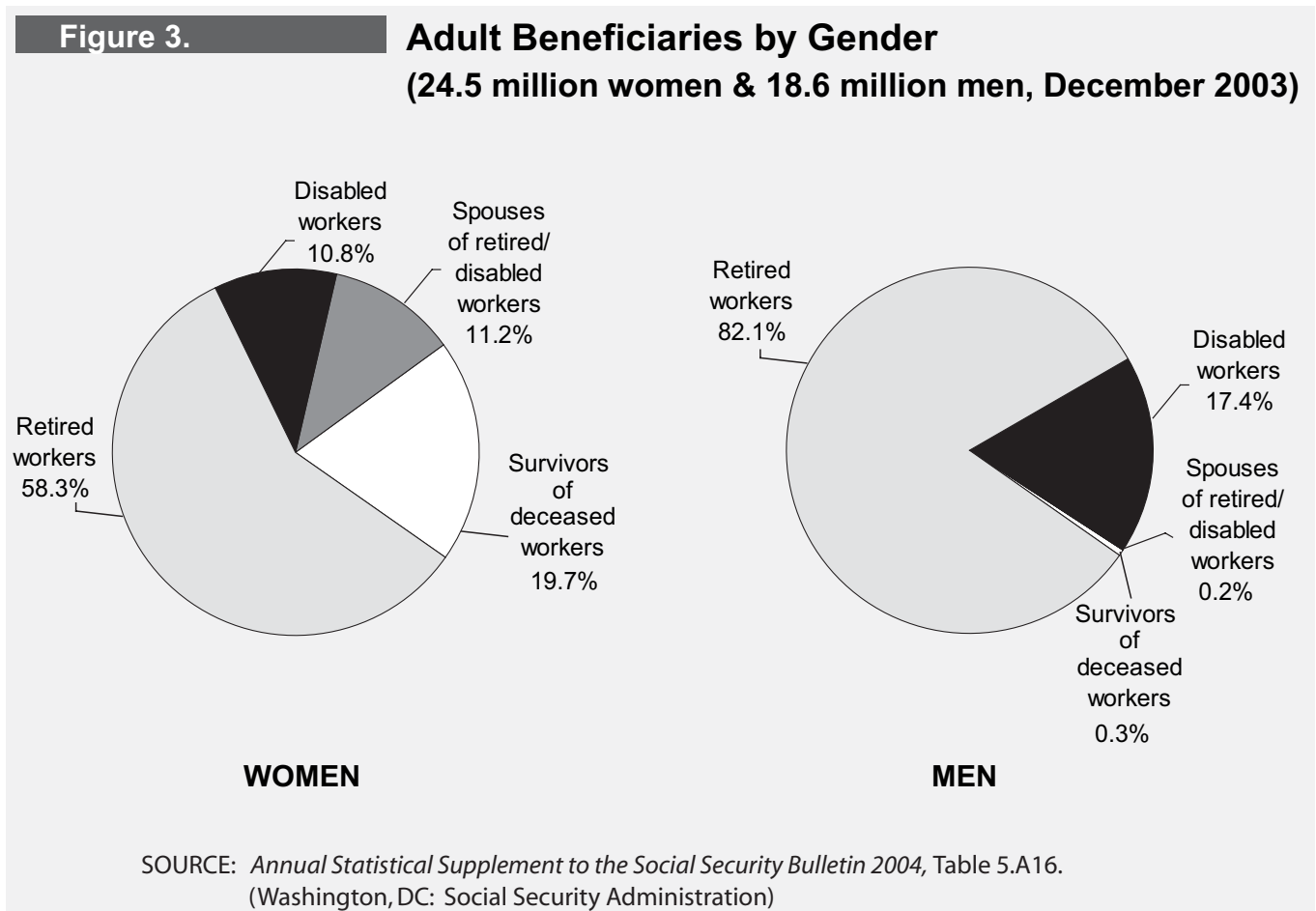
(All women aged 62 and older, December 2003)



SOURCE: *Annual Statistical Supplement to the Social Security Bulletin 2004*, Table 5.A14.
(Washington, DC: Social Security Administration)

Gender and Types of Beneficiaries

- Among adult beneficiaries (excluding both young and disabled adult children), women are far more likely than men to receive benefits as spouses or widows of retired, disabled, or deceased workers. Nearly one-third of female beneficiaries comprise spouses of retired or disabled workers (11 percent) and survivors of deceased workers, including aged/disabled widows and dependent parents (20 percent).^{*} Less than 1 percent of men receive benefits as spouses or survivors. About 58 percent of women receive retired-worker benefits and 11 percent receive disabled-worker benefits. Among men, 82 percent receive retired-worker benefits and 17 percent receive disabled-worker benefits. Among men, 82 percent receive retired-worker benefits and 17 percent receive disabled-worker benefits.

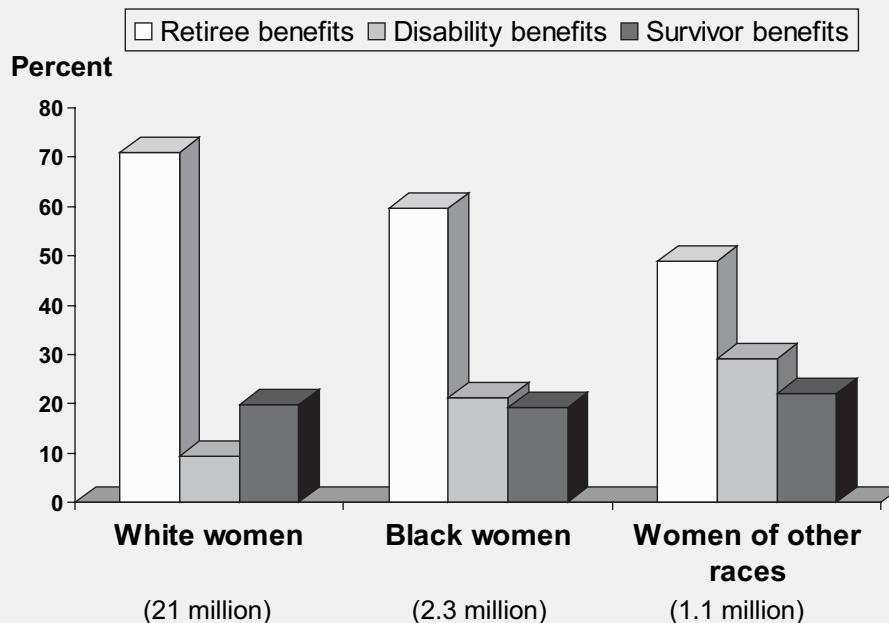


^{*} Women beneficiaries who are classified as spouses or as widows in these data are those who are eligible for benefits only as dependents. According to the *Annual Statistical Supplement to the Social Security Bulletin*, women who are dually entitled with their own earnings records as well as their husbands' records are classified as retired workers or disabled workers, even though their actual benefits are increased based on their husbands' earnings records—up to 50 percent of the husband's benefit for a spouse and up to 100 percent of the deceased husband's for a widow. Thus, these data underestimate the proportion of women receiving spousal benefits. Among women classified as retired workers, about 42 percent are dually entitled—those receiving benefits based on both of their own and their husband's records.

Types of Women Beneficiaries by Race

- In all races, retiree benefits (either as a retired worker or a spouse) are most common among women beneficiaries. Yet, the share of women receiving different types of benefits varies by race. White women are more likely than black women or women of other races to receive retiree benefits. (Other races include Asian Pacific Islanders, American Indians and Alaska Natives, and a subset of beneficiaries of Hispanic origin.) The share of those receiving disability benefits, on the other hand, is more than twice as great for black women (21 percent) as for white women (9 percent), and nearly three times greater for women of other races (29 percent) than for white women. The share of those receiving survivor benefits is similar between white women and black women (about 20 percent each), and slightly greater among women of other races (22 percent).

Figure 4. Types of Women Beneficiaries by Race (All adult women, December 2003)



SOURCE: *Annual Statistical Supplement to Social Security Bulletin 2004*, Table 5.A7. (Washington, DC: Social Security Administration)

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IWPR is a scientific research organization dedicated to informing and stimulating the debate on public policy issues of critical importance to women and their families. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501 (c) (3) tax-exempt organization that also works in affiliation with the women's studies and public policy programs at The George Washington University.