



**2030  
ACTION**

# YOUNG SOCIAL SECURITY BENEFICIARIES IN NEW YORK

**253,000 DISABILITY AND SURVIVORS INSURANCE RECIPIENTS  
IN NEW YORK UNDER AGE 40 –**

**WILL THEIR BENEFITS BE CUT UNDER PRIVATIZATION?**

**2030 Action 1015 18<sup>th</sup> Street, NW Suite 200 Washington, DC 20036 202 822 6526 202 822 1199 fax 2030@2030.org**

**Fiscal Policy Institute One Lear Jet Lane Latham, NY 12110 518 786 3156 518 786 3146 fax info@fiscalpolicy.org**

*2030 Action is a national advocacy organization for young adults. FPI is a research and education organization that focuses on public policy issues that affect the quality of life and the economic well being of New York State residents.*

## EXECUTIVE SUMMARY

Despite widespread public perception that Social Security is only for seniors, 253,000 young people in New York receive monthly benefits through the Social Security disability and survivors insurance programs. This report discusses the impact that Social Security privatization would have on this vulnerable population.

Most Americans think of Social Security as a program that benefits senior citizens. And it is true that without Social Security, more than half of all seniors would live in poverty. But Social Security also provides disability and survivors insurance for younger families. For example, in a family of four with two working parents and two children, should one spouse become disabled or die, each family member is eligible for Social Security disability or survivors benefits.

The value of these policies is substantial. Consider a worker who is age 25 or 35 in 2000, and has a spouse and child. If her earnings were \$20,000 in 1999, her family's monthly disability benefit would be \$1,261; at \$30,000 it would be \$1,661 and at \$40,000 it would be \$2,028. Her family's monthly survivors benefits would be \$300-400 higher at each income level.

There are millions of young families who count on these benefits each month. Nationally, one third of all beneficiaries under Social Security collect survivors and disability insurance, totaling 13.5 million individuals. In New York, which has about 3 million Social Security beneficiaries statewide, there are more than 860,000 individuals collecting disability and survivors insurance. This total includes 253,000 people who are under the age of 39. In other words, Social Security is there *today* for young people in New York.

This population has a particularly crucial stake in the debate about Social Security privatization. In Social Security, the money that workers contribute today is used to pay benefits today. Under privatization, workers will invest a portion of this money in stocks. As a consequence, substantially less money is available to pay Social Security benefits. Under Governor Bush's Social Security proposal, for example, private investments would divert at least \$1 trillion out of Social Security over the next ten years. As a result, benefits – including disability and survivors – must be cut or substantial new revenue must be raised to offset the new shortfall.

Privatization is also an inferior model for protecting families from the economic crises of disability or death of a working parent. Because the beneficiaries are by definition young, they will not have had enough time to build up significant assets in their investment accounts. The accounts, as a result, will provide little income to offset the cuts in Social Security.

New Yorkers need a detailed accounting of the costs of privatization, including whether benefits for young survivors, disabled workers, and their families will be reduced.

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## SOCIAL SECURITY PROVIDES DISABILITY AND SURVIVORS INSURANCE

Nearly every working American is covered under Social Security, and young adults receive several benefits for the money they pay into the program. First, the contributions provide a dependable income to their parents or grandparents. Second, contributions build a foundation for retirement. While Social Security is not designed to be an entire retirement income and must be supplemented, about one-third of retirees have virtually nothing else.

Consider a worker who is age 25 or 35 in 2000, and has a spouse and child. If her earnings were \$20,000 in 1999, her family's monthly disability benefit would be \$1,261; at \$30,000 it would be \$1,661 and at \$40,000 it would be \$2,028. Her family's monthly survivors benefit would be \$300-400 higher at each income level.

Finally, workers' Social Security contributions earn credits for disability and survivors insurance. These benefits are adjusted to support individual workers, spouses, and even entire families. Survivors insurance was added to the Social Security Act in 1939. Disability insurance was initiated in 1954, and then expanded throughout that decade under the leadership of President Eisenhower. With these developments, Social Security transformed from a retirement program to a family-based economic security program.

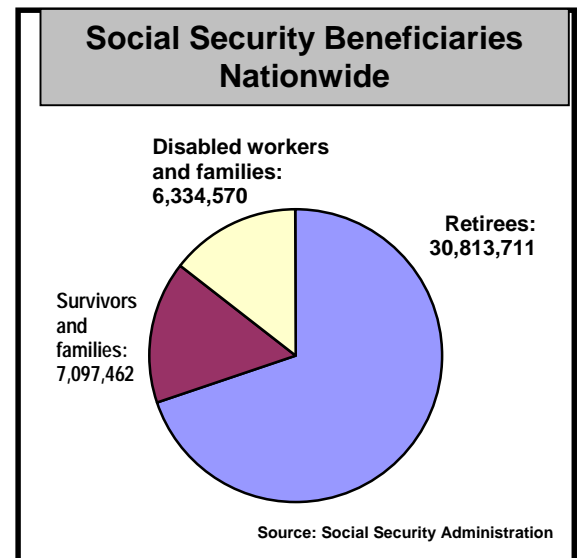
Nationally, one third of all beneficiaries under Social Security collect survivors and disability insurance, totaling 13.5 million individuals.<sup>1</sup> This includes 6 million disabled workers and family members, and 7.5 million widows, widowers, and children.

According to the Social Security Administration, disability benefits are equivalent to a \$223,000 insurance policy on average for a young couple with two children. Moreover, the type of long-term disability insurance that Social Security provides is rare in the private market – fewer than 25 percent of workers have such coverage. And Social Security survivor's insurance program is equivalent to a \$374,000 insurance policy on average to that same family. Social Security provides more life and disability insurance than all private sector plans combined.

Another way of describing the value of these plans is in terms of the approximate monthly benefits that would be provided to workers and their families in the event of disability or survivorship. Consider a worker who is age 25 or 35 in 2000, and has a spouse and child. If her earnings were \$20,000 in 1999, her family's monthly disability benefit would be \$1,261; at \$30,000 it would be \$1,661 and at \$40,000 it would be \$2,028. Her family's monthly survivors benefits would be \$300-400 higher at each income level.<sup>1</sup>

Prior to 1983, a young person who collected Social Security dependent benefits was able to retain this source of income in college, past the age of 18. At the time, there were about 760,000 young adults benefiting from the policy. Unfortunately, the program was eliminated – and it should be restored.

Through these important programs designed to protect younger families, Social Security provides economic security when people need it most.



<sup>1</sup> Of African-Americans, about one-half of all Social Security beneficiaries (about six million people) are collecting disability and survivors insurance.

**SOCIAL SECURITY BENEFICIARIES BY AGE AND STATE**

	Total	17 & Under	Age 18-39	All other ages
All U.S.	44,246,980	2,968,710	1,329,430	39,948,840
Alabama	801,290	71,350	30,930	699,010
Alaska	49,490	6,950	2,380	40,160
Arizona	751,940	49,480	20,560	681,900
Arkansas	509,600	41,200	17,750	450,650
California	4,064,290	265,120	111,740	3,687,430
Colorado	515,320	36,040	16,410	462,870
Connecticut	565,850	29,190	15,130	521,530
Delaware	129,550	8,370	3,550	117,630
District of Columbia	74,460	5,260	2,340	66,860
Florida	3,111,900	174,530	71,870	2,865,500
Georgia	1,061,650	95,680	39,680	926,290
Hawaii	174,850	10,780	3,740	160,330
Idaho	186,190	12,240	4,910	169,040
Illinois	1,816,170	112,120	52,020	1,652,030
Indiana	976,960	63,030	31,550	882,380
Iowa	536,740	24,480	14,000	498,260
Kansas	432,790	24,960	12,190	395,640
Kentucky	724,690	60,730	32,650	631,310
Louisiana	701,360	70,540	28,090	602,730
Maine	243,920	15,400	9,310	219,210
Maryland	700,090	48,780	18,630	632,680
Massachusetts	1,049,580	60,270	36,950	952,360
Michigan	1,611,750	106,810	50,370	1,454,570
Minnesota	720,080	35,720	20,830	632,340
Mississippi	501,700	56,070	22,790	422,840
Missouri	980,760	68,690	31,510	880,560
Montana	154,560	10,550	4,180	139,830
Nebraska	281,690	14,850	7,150	259,690
Nevada	260,090	16,280	5,970	237,840
New Hampshire	192,320	11,940	6,390	173,990
New Jersey	1,320,230	73,510	33,150	1,213,570
New Mexico	268,660	24,450	8,900	235,310
<b>New York</b>	<b>2,958,870</b>	<b>186,630</b>	<b>67,140</b>	<b>2,705,100</b>
North Carolina	1,297,070	83,070	41,850	1,172,150
North Dakota	115,140	5,580	2,630	106,930
Ohio	1,901,580	109,790	57,860	1,733,930
Oklahoma	585,120	39,910	17,380	527,830
Oregon	555,280	29,940	13,950	511,390
Pennsylvania	2,328,200	110,760	56,150	2,161,290
Rhode Island	190,000	10,590	5,900	173,510
South Carolina	681,280	55,550	22,520	603,210
South Dakota	134,670	8,230	3,590	122,850
Tennessee	958,260	73,610	34,880	849,770
Texas	2,548,810	206,220	76,150	2,266,440
Utah	231,330	19,920	7,460	203,950
Vermont	102,090	6,680	3,560	91,850
Virginia	991,800	69,350	32,490	889,960
Washington	816,200	46,730	22,830	746,640
West Virginia	387,440	26,800	15,220	345,420
Wisconsin	885,080	44,880	24,770	843,060
Wyoming	74,360	5,250	2,460	66,650

Source: SSA Office of Policy. Based on 10 percent sample. Total includes beneficiaries in outlying areas and foreign countries.

**SOCIAL SECURITY AND YOUNG PEOPLE IN NEW YORK**

New York has about 3 million Social Security beneficiaries statewide, including more than 861,000 individuals collecting disability and survivors insurance.<sup>2</sup>

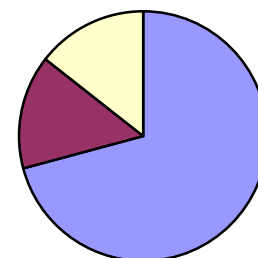
There are about 67,000 New Yorkers age 18-39 who are collecting Social Security, and an additional 186,000 beneficiaries age 17 and under. In total, about 253,000 New Yorkers under the age of 40 collect Social Security benefits each month.

<b>YOUNG SOCIAL SECURITY BENEFICIARIES IN NEW YORK</b>	
<b>Age 17 and under</b>	<b>186,630</b>
<b>Age 18 - 39</b>	<b>67,140</b>
<b>Age 40 +</b>	<b>2,705,100</b>

**SOCIAL SECURITY BENEFICIARIES IN NEW YORK**

**Disabled workers and families: 431,473**

**Survivors and families: 429,600**



**Retirees: 2,102,839**

Source: Social Security Administration

## SOCIAL SECURITY FINANCES AND PROJECTIONS

Workers pay 6.2% of their income into Social Security, and their employer matches that amount. The tax, however, only applies up to \$76,200 – income above that level is not taxed for Social Security. About 85 percent of the money that workers pay into the fund is immediately used to pay current Social Security benefits to about 45 million Americans. The remaining 15% is put into a Trust Fund of Treasury bonds designed to finance the boomer retirement.

Under current Social Security Administration projections, Social Security can pay 100% of promised benefits until the year 2037. After that, if no changes are made, payroll taxes at current levels will be enough to finance only 75% of promised benefits (as long as there are workers, there is a funding source for the program). While this is clearly not what most people imagine when they think of Social Security “bankruptcy,” it is nevertheless a real problem that must be addressed.

It is also important to remember that this projection of the future is the product of many assumptions that could easily be mistaken. For example, the Social Security Actuaries project that the economy over the next 75 years will grow at about one-half of the historical rate.<sup>ii</sup> The basis for these assumptions may turn out to be mistaken; under the more optimistic projections published by the Social Security Administration, which change a variety of assumptions, the program *never* runs out of funding, while even under the most pessimistic projection the system is fully solvent for 29 years.<sup>3</sup>

## PRIVATIZATION CAUSES CUTS IN DISABILITY AND SURVIVORS BENEFITS

The design of Social Security is such that the money workers pay in to the system today is used for benefits today. Keeping this in mind, it is easy to see why privatization presents a threat to young disability and survivors insurance beneficiaries: if workers buy stocks with some of the money that they are now paying into Social Security, where will Social Security get the money to pay full benefits? This is the question that supporters of Social Security privatization must answer.

Described another way, if a worker presently contributed \$2000 per year to Social Security, under privatization they would contribute a lesser amount, such as \$1500. The aggregate shortfall produced by this diversion of funding into investment accounts is massive, even under so-called “modest” privatization plans. The theory behind privatization is that, while Social Security benefits are substantially reduced, the income from investments will replace the income stream. This is a questionable assumption.

Governor Bush, for example, is generally thought to favor having workers invest about one-sixth of the money they now pay into Social Security (2 “points” of FICA or payroll taxes). He has indicated, however, that it could be more – as much as one-third (4 points of FICA).<sup>4</sup> Assuming the *smaller* account size, his proposal would divert about \$1 trillion over the next ten years out of Social Security and into investment accounts.<sup>5</sup> (Of course, Social Security is financed along a much longer timeline – over 20 years, for example, the diversion would build to as much as \$3-4 trillion.)

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<sup>ii</sup> This also points to a glaring flaw in arguments for privatization. Supporters of privatization typically argue that the stock market will provide the same annual average rates of return in the next 75 years as in the previous 75 years. But the Social Security Actuaries project that the economy will grow at one-half of the historical rate in the next 75 years. Therefore, stock returns must also be substantially reduced. Projecting historical rates of return in the stock market requires projecting historical rates of growth in the economy. If the historical rates of growth are to be applied to the future, as supporters of privatization obviously argue, then Social Security solvency will be significantly improved. This argument has been wholly unanswered by supporters of privatization. See Dean Baker’s report *Governor Bush’s Individual Account Proposal: A Reassessment Using Realistic Stock Return Projections* ([www.cepr.net](http://www.cepr.net)).

Governor Bush and other supporters of privatization have only a few options for how to plug the 10-year, \$1 trillion hole in Social Security:

- Reduce benefits for current recipients
- Drain the baby boom Trust Fund
- Borrowing / debt creation
- Transfer from the general budget surplus

Of these options, the only one that would not generate broad public opposition is using the surplus. Governor Bush, however, has already budgeted the on-budget surplus to an across-the-board tax cut; that option is not available. According to the *Washington Post* (verified by numerous independent experts), the

Bush tax cut is \$1.6 trillion over 10 years.<sup>6</sup> Increased debt service adds \$300 billion. Most experts agree that the “general budget” surplus (meaning that the Social Security and Medicare surpluses have been taken off the table) will total \$1.8 trillion over the next ten years.<sup>7</sup> In other words, Governor Bush has not left any funding to offset the shortfall in Social Security finances that will result from privatization (or to pay for other new domestic outlays such as education, health care, Medicare prescription drugs, public safety or defense).

It is true that Governor Bush has issued a statement of principles about Social Security that include his pledge not to reduce benefits for disabled or survivors. Without specifying any source of funding, however, there is no basis from which to make this promise.

It is also worth noting that privatization causes significant reductions not only in disability and survivors insurance, but also in retirement benefits. Most workers are unaware that the cost of a private account is a markedly reduced retirement benefit as well as potentially a higher retirement age. The arguments in this report for why privatization is a threat to disability and survivors are equally relevant to the retirement portion (see sidebar).

In addition to cutting benefits, Governor Bush could potentially offset the shortfall in Social Security caused by privatization by reducing his tax cut or specifying new borrowing, or by increasing the Social Security retirement age (a controversial step that, to be fair, Bush has stated he is considering). Whatever his proposed course of action, it is imperative that he, and others who support his position, provide a concrete proposal.

In Social Security privatization plans that have been introduced to Congress, benefit cuts to survivors and disability insurance have been substantial. A recent bill introduced by Senators Gregg and Breaux and

#### **PRIVATIZATION ALSO REDUCES YOUNG WORKERS' RETIREMENT BENEFITS**

The Century Fund analysis shows that diverting two percentage points of the payroll tax into individual accounts would sharply reduce retirement benefits:

If Social Security benefits were cut equally for all workers age fifty-five or younger in 2002, benefits would have to be cut by 41 percent to maintain solvency of the system over the next seventy-five years.

A more likely approach is to phase in cuts in Social Security benefits so that *total* benefits (Social Security benefits plus assumed average individual accounts) would be reduced equally for workers of all ages. In that case, Social Security benefits would have to be cut by only 29 percent for those fifty years old in 2002, but by a much larger 54 percent for those thirty or younger.

Under this phased-in benefit-cut scenario, the average total retirement benefit -- including the expected income from the individual accounts -- would fall by 20 percent (relative to current law) for single average earners age thirty in 2002.

Not only would the average combined benefit under the individual account approach be 20 percent lower than under current law, but individuals would be exposed to greater risk.

All these conclusions are based on assumptions that, if anything, understate the reductions in benefits that are likely to occur under a Bush-like individual account plan.

Source: Century Fund report executive summary

Representatives Kolbe and Stenholm is a good example: the Social Security Administration Chief Actuary determined that their privatization plan would reduce disability and survivors benefits by 18.5 percent.<sup>8</sup>

## PRIVATIZATION PROVIDES INFERIOR PROTECTION FOR DISABILITY AND SURVIVORS

There is a second problem with privatization, beyond the immediate impact on the Trust Fund and cuts in Social Security benefits. The privatization model is simply inferior as a means of protecting families from the economic hardships of disability and death of a working parent.

Supporters of privatization suggest that, while workers will face reduced Social Security benefits, the income that they receive from investing the share of Social Security taxes will offset any cuts. While the basis for their assumptions about future stock market growth are suspect, there are more fundamental reasons that this approach is flawed for young families who might need Social Security benefits due to disability and survivorship:

- **The investments may only offset cuts “on average.”** An average return in the stock market contains many winners and many losers. So, while *some* might conceivably come out all right, it is a mathematical certainty that many will not. This is a particularly inappropriate policy basis for a program designed to protect struggling young families who are coping with the loss of income resulting from a working parents’ death or disability. Consider two families confronted with a crisis causing them to collect survivors benefits: for one, tragedy strikes one week before a stock market crash, and for the other, one week after. Do the compounded struggles of the latter family “average out” against the fortunes of the former? Of course not.
- **Young beneficiary families will have very small investment accounts.** A privatized system is designed to look good over the “long run.” Investment accounts, which are quite small in the early years of the average worker, take decades of growth before they come close to offsetting cuts in Social Security benefits. In the short term, that presents two problems for young working families: they will not have had a long time to contribute to their privatized accounts, so that their principal will be quite low; and they will not have had a long time for the accounts to generate stock market returns. Their accounts, as a result, will be of little value in providing reliable or substantial income.

Compounding these problems is the fact that survivors and disability benefits are family-based, meaning that they are paid not only to individual workers but also to dependents of those workers. As a result, the risks of the market are not solely born by the worker herself, but also by her children. As the Center on Budget and Policy Priorities explains, “a death or disabling accident can trigger Social Security benefit payments to *a number* of individuals rather than just to *one* beneficiary [which] makes it even more difficult for the income from a single individual account to compensate for reductions in disability and survivors benefits.”<sup>9</sup>

In the case of disability and survivors insurance, the best approach is for workers to participate in the broadest possible insurance pool where they, and their family members, can be provided with a *guaranteed* benefit, at the lowest cost. In Social Security, about 95% of all workers participate. As a result, the cost of insuring against these risks is reduced and younger families can gain a much larger benefit than they would otherwise – a benefit that can maintain a standard of living. That is the purpose of Social Security.

## SOCIAL SECURITY CAN BE PROTECTED AND IMPROVED

If there were no options available to improve Social Security solvency, the case against cuts would not be as strong. Fortunately, there are many options that have been shown by the Social Security Administration to ensure Social Security solvency for at least the next 50-75 years. In particular, we suggest:

- **Temporary support from general revenues.** Using the Social Security surplus, as well as a portion of the on-budget surplus, to pay down debt, will free up substantial general revenues in coming decades. This money can be temporarily used to finance Social Security. According to the Social Security Administration, it would ensure solvency of Social Security to the year 2055, getting the country fully through the baby boom.<sup>10</sup> Fifty years of solvency, moreover, is a solid basis of confidence for Social Security's financial health (the current requirement of 75 years, instituted in 1983, is excessive).
- **Applying Social Security taxes to higher income levels.** Since payroll taxes stop at about \$76,000, a worker who earns \$50,000 pays Social Security on all of her income, while a worker who earns \$150,000 pays Social Security on only half. Doubling the "cap" so that more workers pay Social Security on all of their income would add approximately 15 years of solvency.<sup>11</sup>
- **Restoring the student benefit.** Restoring the policy that allowed dependents to retain their benefits during college would be an important step forward in improving the intergenerational strengths of Social Security. Approximately 700,000 young people would be eligible for the benefit today if it were restored, costing about \$50 billion over the next ten years.<sup>12</sup>

## CONCLUSION

As the nation focuses on how to resolve the future of Social Security, we must fully understand how the program affects young people today. Young adults are, in fact, an important group of beneficiaries in Social Security. If the value of the benefits that Social Security provides to young families is to change, the proposal must be subject to public scrutiny brought about by an open debate over the specifics.

Because privatizing Social Security diverts at least \$1 trillion out of Social Security and into privatization investments, the question of how the subsequent shortfall will impact current beneficiaries – including those under the age of 40 – must be answered.

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<sup>1</sup> *Social Security: Understanding the Benefits* (page 34). Social Security Administration, January 2000.

<sup>2</sup> Social Security Administration Table 5.J2

<sup>3</sup> Social Security Administration Trustees Report (<http://www.ssa.gov/OACT/TRSUM/trsummary.html>)

<sup>4</sup> Interview with Governor Bush on National Public Radio, September 2000

<sup>5</sup> Aaron, Blinder, Munnell, Orszag. *Governor Bush's Individual Accounts Proposal: Implications for Retirement Benefits*. Century Fund / Social Security Network, Issue Brief No. 11.

<sup>6</sup> Kessler, Glen. "Cost of Gore and Bush Tax Cuts May Be Understated," Washington Post. 9-8-00

<sup>7</sup> Aaron, Henry. "Entitlement Reform," Testimony before the House Budget Committee, July 27, 2000

<sup>8</sup> Larin, Kathy and Greenstein, Robert. *Social Security Plans That Reduce Social Security Retirement Benefits Substantially Are Likely to Cut Disability and Survivors Benefits As Well*, Center on Budget and Policy Priorities, 1998 ([www.cbpp.org](http://www.cbpp.org))

<sup>9</sup> Ibid

<sup>10</sup> President Clinton has submitted several budgets to Congress that would provide full solvency of Social Security past the year 2050, by using the surplus to pay down debt and transferring the savings into the Social Security fund.

<sup>11</sup> Social Security Administration Office of the Chief Actuary

<sup>12</sup> Estimates from Social Security Administration Office of Policy

**Table 1.—Number of OASDI beneficiaries with benefits in current-payment status, by type of benefit, by sex of beneficiaries aged 65 or older, and by state, December 1998**

State	Total	Retirement benefits			Survivors benefits		Disability benefits			Aged 65 or older	
		Retired workers <sup>1</sup>	Wives and husbands	Children	Widows and widowers <sup>2</sup>	Children	Disabled workers	Wives and husbands	Children	Men	Women
<b>Total</b> .....	44,245,743	27,510,756	2,864,230	438,725	5,213,668	1,883,794	4,698,319	189,843	1,446,408	13,001,701	18,986,051
Alabama.....	800,875	438,447	49,130	9,768	109,199	42,398	109,674	5,164	37,095	205,423	320,568
Alaska.....	49,452	27,920	2,634	891	4,586	4,541	6,311	273	2,296	14,072	15,881
Arizona.....	755,158	490,565	50,388	6,653	74,563	29,627	77,424	2,808	23,130	238,002	312,025
Arkansas.....	515,948	291,766	31,031	5,229	64,296	23,432	72,365	3,118	24,711	139,470	204,450
California.....	4,060,885	2,592,286	290,078	46,360	431,486	171,921	404,574	14,230	109,950	1,262,169	1,741,974
Colorado.....	515,291	314,490	38,406	3,825	57,020	20,901	59,906	1,952	18,791	153,978	213,206
Connecticut.....	566,055	394,046	27,167	4,845	54,876	19,783	50,108	1,178	14,052	175,703	264,102
Delaware.....	126,520	82,070	7,184	1,080	13,582	5,361	13,173	335	3,735	37,962	53,574
District of Columbia.....	73,860	47,161	2,937	725	8,648	4,857	8,061	94	1,377	19,993	34,546
Florida.....	3,109,035	2,102,502	192,706	26,883	313,859	100,608	281,198	10,319	80,960	1,004,800	1,358,092
Georgia.....	1,056,394	607,506	53,310	10,378	126,205	60,722	146,753	5,266	46,254	268,353	424,638
Hawaii.....	174,520	123,531	10,189	3,007	15,216	6,504	12,011	417	3,645	59,469	75,454
Idaho.....	186,926	117,688	14,111	1,729	19,937	7,841	18,649	851	6,120	58,548	76,453
Illinois.....	1,817,522	1,169,612	107,974	17,288	220,659	78,683	167,881	4,983	50,442	539,293	820,195
Indiana.....	982,167	615,893	59,598	8,369	117,800	40,510	103,530	3,623	32,844	281,541	428,655
Iowa.....	537,341	346,715	42,992	3,947	68,001	17,595	43,645	1,343	13,103	166,371	249,490
Kansas.....	434,972	280,815	30,266	3,349	51,977	16,688	38,761	1,049	12,067	132,133	198,444
Kentucky.....	724,319	371,003	49,177	6,760	101,424	31,519	117,281	7,575	39,580	183,298	277,776
Louisiana.....	701,704	349,155	58,275	9,316	112,385	45,750	84,633	6,502	35,688	184,478	275,343
Maine.....	243,099	148,723	14,876	1,916	26,324	7,877	31,925	1,371	10,087	70,054	101,108
Maryland.....	697,798	450,783	40,145	6,103	82,145	36,184	63,832	1,588	17,018	204,474	311,667
Massachusetts.....	1,045,541	684,236	53,734	8,450	107,921	34,478	117,512	3,332	35,878	305,799	478,018
Michigan.....	1,613,854	990,347	107,873	16,708	196,134	70,377	169,984	6,254	56,177	467,795	686,154
Minnesota.....	723,599	471,903	53,268	5,814	84,583	25,600	62,606	1,500	18,325	225,324	326,087
Mississippi.....	501,039	262,087	25,184	6,932	63,077	30,546	78,742	3,861	30,610	120,896	188,883
Missouri.....	987,660	608,455	60,337	8,340	117,678	42,203	111,681	3,958	35,008	280,934	423,504
Montana.....	153,476	94,092	11,898	1,455	18,123	6,201	16,147	737	4,823	47,435	62,884
Nebraska.....	281,839	182,263	21,733	2,087	34,171	10,171	23,206	679	7,529	87,331	129,776
Nevada.....	260,634	176,082	13,379	2,445	23,423	10,002	28,006	708	6,589	86,608	100,720
New Hampshire.....	192,107	128,247	9,494	1,338	17,782	6,465	20,845	650	7,286	57,643	82,295
New Jersey.....	1,317,284	901,844	61,580	10,937	139,925	50,400	116,683	3,531	32,384	400,290	612,183
New Mexico.....	266,307	154,480	21,363	3,399	30,791	14,357	29,656	1,952	10,309	78,844	103,228
New York.....	2,963,912	1,918,496	152,242	32,101	311,335	118,265	321,930	12,790	96,753	851,646	1,310,524
North Carolina.....	1,299,374	797,259	60,682	10,200	140,759	56,520	179,808	5,043	49,103	348,612	537,570
North Dakota.....	114,172	69,057	12,029	909	16,845	4,137	8,561	248	2,386	37,025	51,871
Ohio.....	1,893,846	1,141,075	147,519	16,995	262,782	73,462	188,806	7,072	56,135	559,691	837,326
Oklahoma.....	584,643	354,720	40,413	5,156	76,381	26,502	60,650	2,729	18,092	168,833	249,674
Oregon.....	547,705	363,557	37,035	4,418	58,367	18,872	50,895	1,778	12,783	173,383	238,428
Pennsylvania.....	2,329,732	1,522,013	151,308	18,012	300,680	80,696	194,574	7,808	54,641	704,672	1,085,051
Rhode Island.....	190,022	130,248	7,216	1,424	17,607	5,627	21,371	637	5,892	55,545	87,851
South Carolina.....	661,592	390,963	31,076	6,378	72,733	34,770	93,889	3,031	28,752	172,625	261,439
South Dakota.....	134,728	83,524	11,779	1,149	17,412	5,266	11,478	374	3,746	42,812	59,924
Tennessee.....	957,642	549,018	55,793	9,074	120,411	45,269	133,005	5,410	39,662	252,436	388,596
Texas.....	2,547,716	1,488,952	200,927	30,411	346,446	138,231	244,911	13,625	84,213	741,911	1,060,811
Utah.....	230,745	145,637	17,709	2,752	22,703	12,669	20,549	784	7,942	71,154	95,190
Vermont.....	101,159	63,494	6,205	953	11,065	3,765	11,547	475	3,655	29,627	42,614
Virginia.....	990,596	603,065	59,310	8,625	118,945	43,252	116,839	5,279	35,281	276,035	420,121
Washington.....	815,671	529,464	57,411	6,792	85,188	30,069	82,608	2,539	21,600	254,321	349,104
West Virginia.....	388,687	197,219	30,954	4,152	61,890	16,188	55,900	4,690	17,694	101,903	154,319
Wisconsin.....	886,817	586,730	57,038	7,523	100,195	31,234	78,249	2,060	23,788	274,182	395,545
Wyoming.....	73,739	46,666	4,974	579	8,203	3,245	7,456	288	2,328	22,980	29,791
Outlying areas:											
American Samoa.....	4,857	1,253	210	403	515	877	927	80	592	692	797
Guam.....	8,585	4,248	924	451	884	1,143	536	41	358	2,661	2,403
Northern Mariana Islands.....	1,706	564	111	177	245	433	123	3	50	343	304
Puerto Rico.....	650,243	283,473	55,542	16,312	78,886	42,323	114,086	10,740	48,881	160,873	194,737
Virgin Islands.....	12,532	7,532	793	365	1,090	1,118	1,115	56	463	3,649	4,265
Foreign countries.....	382,054	215,793	52,604	7,084	74,298	15,751	11,741	1,060	3,723	135,601	176,412

<sup>1</sup> Includes special age-72 beneficiaries.

<sup>2</sup> Includes nondisabled widows and widowers, disabled widows and widowers, widowed mothers and fathers, and parents.

**Table 4.**—Number of OASDI beneficiaries with benefits in current-payment status, by type of benefit, by sex of beneficiaries aged 65 or older, and by state and county, December 1998

State and county	Total	Retirement benefits			Survivors benefits		Disability benefits			Aged 65 or older	
		Retired workers <sup>1</sup>	Wives and husbands	Children	Widows and widowers <sup>2</sup>	Children	Disabled workers	Wives and husbands	Children	Men	Women
<b>New York<sup>3</sup></b> .....	2,963,912	1,918,496	152,242	32,101	311,335	118,265	321,930	12,790	96,753	851,646	1,310,524
Albany .....	52,129	34,870	2,480	465	5,515	1,660	5,430	145	1,565	14,675	24,570
Allegany .....	9,391	5,820	635	100	1,000	335	1,050	65	385	2,840	3,730
Bronx .....	159,574	95,325	6,530	2,520	16,195	10,945	20,740	980	6,340	38,600	67,835
Broome .....	43,567	28,935	2,410	460	4,345	1,685	4,335	130	1,265	12,715	19,420
Cattaraugus .....	16,540	10,380	925	155	1,885	585	1,910	90	610	4,785	6,995
Cayuga .....	14,522	9,690	695	100	1,560	545	1,400	60	475	4,270	6,465
Chautauqua .....	29,745	19,185	1,800	265	3,485	955	2,915	150	990	8,880	13,175
Chemung .....	19,413	12,320	1,055	150	2,085	665	2,310	115	710	5,505	8,440
Chenango .....	10,271	6,450	480	80	1,045	310	1,340	75	490	2,965	4,140
Clinton .....	13,461	7,685	935	135	1,770	490	1,795	75	575	3,625	5,435
Columbia .....	12,818	8,435	615	160	1,360	415	1,370	50	415	3,900	5,540
Cortland .....	8,345	5,370	365	65	810	285	1,060	40	350	2,370	3,500
Delaware .....	11,047	7,020	655	110	1,250	340	1,160	80	435	3,425	4,545
Dutchess .....	45,524	28,005	2,315	670	4,590	2,480	5,390	220	1,855	12,770	18,720
Erie .....	190,778	120,355	11,880	2,005	24,850	6,685	18,720	630	5,655	54,995	86,980
Essex .....	7,855	4,960	495	75	1,020	300	725	45	235	2,400	3,345
Franklin .....	9,569	5,405	600	190	1,155	695	1,110	60	350	2,580	3,825
Fulton .....	11,458	7,640	480	90	1,025	450	1,305	60	410	3,310	4,980
Genesee .....	11,308	7,415	605	70	1,275	340	1,150	50	400	3,335	4,980
Greene .....	9,995	6,460	505	70	1,045	290	1,175	50	400	3,060	4,075
Hamilton .....	1,411	1,030	95	5	130	15	100	10	25	515	595
Herkimer .....	13,999	9,315	685	110	1,425	420	1,430	60	555	4,165	6,210
Jefferson .....	17,464	10,540	1,100	175	2,055	665	2,115	115	700	4,910	7,310
Kings .....	295,992	183,810	14,315	4,025	31,600	16,140	34,955	1,580	9,565	79,380	129,435
Lewis .....	4,984	2,975	435	35	620	160	530	40	190	1,550	2,000
Livingston .....	10,307	6,665	535	100	1,045	375	1,105	60	420	3,065	4,190
Madison .....	11,486	7,240	705	95	1,295	415	1,240	50	445	3,395	4,795
Monroe .....	124,296	83,120	6,310	1,070	11,555	4,090	13,370	330	4,450	35,960	55,195
Montgomery .....	13,170	9,120	560	130	1,180	420	1,260	50	450	3,925	6,070
Nassau .....	237,903	163,095	14,250	1,775	25,970	6,525	19,725	775	5,785	76,355	111,270
New York .....	208,460	145,435	7,510	2,885	17,500	8,150	22,525	635	3,820	60,155	97,155
Niagara .....	45,737	28,575	2,925	330	5,695	1,370	5,120	195	1,525	13,400	20,105
Oneida .....	50,853	31,720	2,725	685	5,305	2,305	5,875	230	2,010	14,240	22,070
Onondaga .....	82,002	54,095	4,420	700	8,410	2,610	8,640	270	2,855	23,800	36,700
Ontario .....	17,341	11,605	910	125	1,640	545	1,825	70	620	5,205	7,440
Orange .....	47,815	28,610	2,065	470	4,990	2,150	6,555	290	2,685	12,575	19,450
Orleans .....	7,621	4,810	390	75	780	250	945	40	335	2,185	3,070
Oswego .....	21,055	12,025	1,305	200	2,390	785	2,970	185	1,195	5,720	8,110
Otsego .....	11,911	7,740	670	120	1,245	420	1,220	55	440	3,605	5,100
Putnam .....	11,874	7,690	560	85	1,125	475	1,445	50	445	3,475	4,835
Queens .....	295,428	200,600	14,590	3,205	29,640	10,780	28,830	1,175	6,605	86,845	138,055
Rensselaer .....	26,842	17,660	1,295	200	2,885	865	2,945	85	905	7,880	11,820
Richmond .....	66,278	38,725	3,340	665	7,320	3,005	9,470	510	3,245	17,355	27,135
Rockland .....	42,617	27,945	1,905	775	4,015	2,455	4,110	140	1,275	12,495	18,115
St. Lawrence .....	20,896	11,730	1,570	225	2,940	810	2,625	165	830	5,825	8,380
Saratoga .....	29,774	19,115	1,650	335	3,130	1,195	3,145	110	1,095	8,765	12,450
Schneectady .....	30,564	20,395	1,790	285	3,375	980	2,795	80	865	9,195	14,275
Schoharie .....	5,976	3,670	355	65	685	245	685	35	235	1,795	2,360
Schuyler .....	3,890	2,395	215	50	430	140	470	20	170	1,155	1,510
Seneca .....	6,716	4,355	355	55	625	210	815	25	280	2,020	2,770
Steuben .....	19,729	12,280	1,235	215	2,195	670	2,245	105	785	5,730	8,195
Suffolk .....	222,507	137,695	11,040	2,315	23,630	8,365	28,365	1,180	9,915	62,885	92,120
Sullivan .....	15,190	9,155	710	195	1,480	815	1,990	95	750	4,535	5,705
Tioga .....	9,206	5,865	690	75	940	310	950	35	340	2,800	3,695
Tompkins .....	11,895	7,845	655	115	1,105	470	1,305	25	375	3,430	5,280
Ulster .....	31,791	19,740	1,580	310	3,390	1,175	4,010	160	1,425	9,080	13,095
Warren .....	12,721	8,135	705	115	1,365	430	1,430	75	465	3,665	5,400
Washington .....	11,177	7,055	650	90	1,245	345	1,295	55	440	3,240	4,675
Wayne .....	17,241	10,490	760	415	1,445	1,435	1,880	60	755	4,750	6,640
Westchester .....	148,128	104,795	7,425	1,190	14,955	4,410	11,940	350	3,060	45,885	71,925
Wyoming .....	7,200	4,520	480	55	795	270	780	35	265	2,140	2,995
Yates .....	5,116	3,360	305	30	510	150	510	25	225	1,580	2,125

<sup>1</sup> Includes special age-72 beneficiaries.<sup>2</sup> Includes nondisabled widows and widowers, disabled widows and widowers, widowed mothers and fathers, and parents.<sup>3</sup> Total includes beneficiaries with unknown county code.



### **Nonpartisan and Research Resources**

- American Academy of Actuaries ([www.actuary.org](http://www.actuary.org))
- Brookings Institution ([www.brookings.edu/es/research/areas/social/socsec.htm](http://www.brookings.edu/es/research/areas/social/socsec.htm))
- Center on Budget and Policy Priorities ([www.cbpp.org](http://www.cbpp.org))
- Center for Economic and Policy Research ([www.cepr.net](http://www.cepr.net))
- Century Fund / Social Security Network ([www.socsec.org](http://www.socsec.org))
- Consortium for Citizens with Disabilities ([www.c-c-d.org](http://www.c-c-d.org))
- Economic Policy Institute ([www.epinet.org](http://www.epinet.org))
- Economic Policy Network ([www.epn.org](http://www.epn.org))
- Employee Benefits Research Institute ([www.ebri.org](http://www.ebri.org))
- Fiscal Policy Institute ([www.fiscalpolicy.org](http://www.fiscalpolicy.org))
- National Academy of Social Insurance ([www.nasi.org](http://www.nasi.org))
- National Urban League ([www.nul.org](http://www.nul.org))
- Social Security Administration ([www.ssa.gov](http://www.ssa.gov))

### **Education and Advocacy Resources**

- 2030 ([www.2030.org](http://www.2030.org))
- AARP ([www.aarp.org](http://www.aarp.org))
- AFL-CIO ([www.aflcio.org/socialsecurity/index.htm](http://www.aflcio.org/socialsecurity/index.htm))
- Campaign for America's Future ([www.ourfuture.org](http://www.ourfuture.org))
- National Committee to Preserve Social Security and Medicare ([www.ncpssm.org](http://www.ncpssm.org))
- National Council of Senior Citizens ([www.ncscinc.org](http://www.ncscinc.org))
- Women and Social Security Project ([www.women4socialsecurity.org](http://www.women4socialsecurity.org))