

Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - November 2008

**Regular Retirement
and Survivor Benefits**

Benefit payments	<u>November 2008</u>	<u>November 2007</u>
Total	\$840,536,000	\$818,027,000
Retired employees	558,360,000	540,242,000
Spouses and divorced spouses	102,758,000	98,698,000
Widow(er)s - aged and disabled	156,522,000	156,365,000
Other survivors	22,897,000	22,722,000

Monthly benefits	Being paid end of month		Awarded in month		Average under Social Security November 2008	
	<u>Number</u>	<u>Average</u> ¹	<u>Number</u>	<u>Average</u> ¹	<u>Being Paid</u>	<u>Awarded</u>
Total	565,100	.....	2,500	.....	.....	.....
Regular employee annuities, total	275,000	\$2,016	1,000	\$2,641	.....	.....
Age	191,100	1,991	² 500	² 3,155	\$1,089	³ \$1,465
Disability, Full Retirement Age and Over	34,300	1,791	.....	.....	.....	.....
Disability, Under Full Retirement Age	49,700	2,270	200	2,525	1,004	1,046
Spouses and divorced spouses	136,400	746	900	951	520	374
Widow(er)s--aged and disabled	127,900	1,220	500	1,608	1,029	830
Widowed mothers and fathers	800	1,534	<u>4</u>	1,479	790	775
Widow(er)s--remarried and divorced	14,100	809	100	869	<u>5</u>	<u>5</u>
Children	10,700	880	<u>4</u>	1,044	704	708
Other survivors	100	491	.....	.....	.....	.....

**Supplemental
Employee
Annuities**

	Benefit payments		Being paid end of month		Awarded in month	
	<u>November 2008</u>	<u>November 2007</u>	<u>Number</u>	<u>Average</u>	<u>Number</u>	<u>Average</u>
	\$5,052,000	\$5,077,000	121,000	\$42	600	\$41

¹Railroad retirement benefits shown are net of reduction for social security benefit entitlement.

²For employees retiring directly from the railroad industry with full age annuity (their years of service averaged 36); about 300 other age annuities were awarded in the month.

³For men aged 65 or over insured on regular basis.

⁴Fewer than 50.

⁵Remarried and divorced widow(er)s included with aged and disabled widow(er)s and widowed mothers and fathers.

Note. --Data are on a cash basis (unaudited) and are partly estimated. Detail may not add to totals due to rounding. Regular retirement and survivor benefit payments total includes hospital insurance benefits for services in Canada.

(Over)

**Benefits and Beneficiaries Under the Railroad Retirement
and Unemployment Insurance Systems - (Continued)
November 2008**

Unemployment and Sickness Benefits

Number of beneficiaries during month	Average payment		
	Per 2-week registration period	Per full week	
Unemployment	3,100	\$539	\$302
Sickness	5,300	550	302
		Benefit payments	
		November 2008	November 2007
Total		\$6,728,000	\$6,766,000
Unemployment		2,884,000	2,905,000
Sickness		3,844,000	3,861,000

Note. --Data are on a cash basis (unaudited). Detail may not add to totals due to rounding.

Published by the U.S. Railroad Retirement Board
Bureau of the Actuary

