
Quarterly Benefit Statistics

U.S. Railroad Retirement Board
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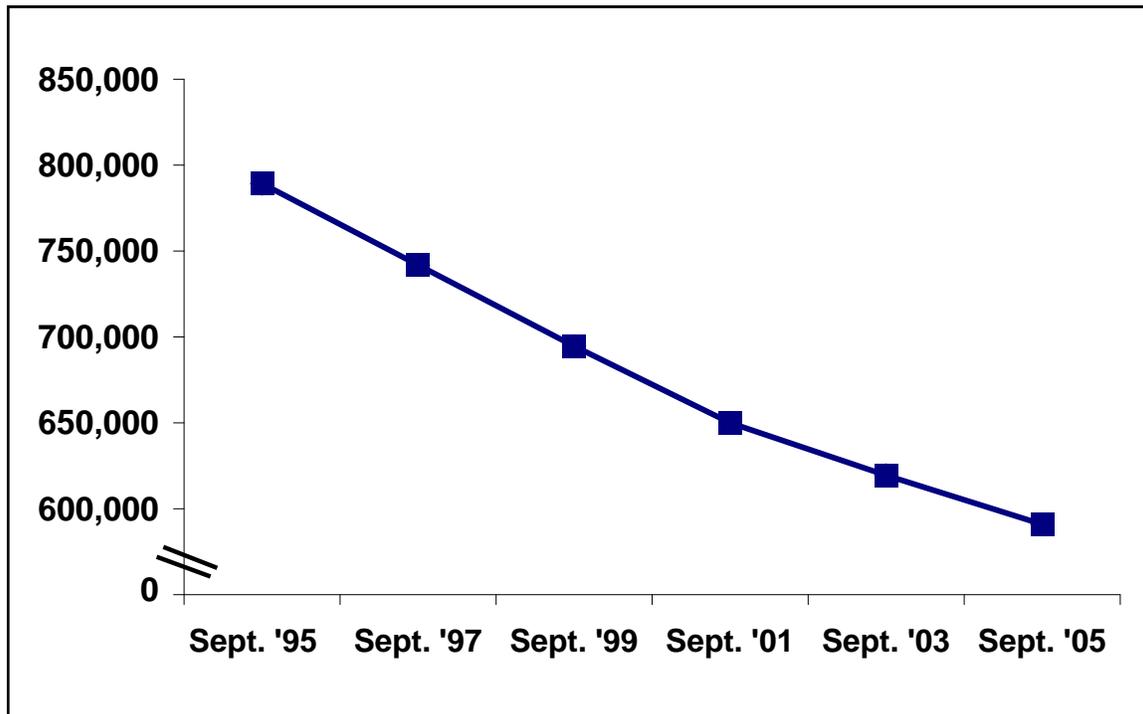
*Published by Public Affairs
and the Bureau of the Actuary*

December 6, 2005

Railroad Retirement and Unemployment Insurance Programs Selected Current Statistics for July - September 2005

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Total Monthly Railroad Retirement Beneficiaries, September 1995 through September 2005



**Table 1: Retirement and Survivor Programs, Benefit Statistics
July - September 2005**

Period	Total ¹		Employee annuities				Spouse annuities	Divorced spouse annuities
	Monthly benefits	Monthly beneficiaries	Age	Disability ²		Supplemental		
				Under full retirement age	Full retirement age and over			
Number in current-payment status at end of period								
September 2005	721,660	590,892	199,767	49,335	34,665	123,550	137,852	3,478
August 2005	721,918	591,144	199,905	49,272	34,628	123,557	137,778	3,466
July 2005	722,357	591,470	200,121	49,281	34,617	123,677	137,496	3,455
Average amount in current-payment status at end of period								
September 2005	.....	.....	\$1,693.20	\$2,024.03	\$1,542.31	\$41.79	\$644.57	\$394.30
August 2005	.....	.....	1,689.68	2,021.64	1,539.20	41.80	644.01	393.07
July 2005	.....	.....	1,685.73	2,019.87	1,536.40	41.80	644.52	392.58
Number awarded during period³								
September 2005	3,115	2,607	702	322	.....	508	835	40
August 2005	3,621	3,086	818	324	.....	535	1,203	41
July 2005	3,966	3,357	811	289	.....	609	1,555	37
10/04 - 9/05	37,383	31,697	7,958	4,376	.....	5,686	9,915	456
10/03 - 9/04	36,076	30,463	7,797	4,751	.....	5,613	8,135	433
Average amount awarded during period^{3,4}								
September 2005	.....	.....	\$2,291.32	\$2,288.79	.....	\$40.71	\$686.34	\$477.74
August 2005	.....	.....	2,334.54	2,237.31	.....	41.16	532.74	413.08
July 2005	.....	.....	2,378.79	2,230.66	.....	41.41	408.64	398.28
Benefit payments during period (thousands)								
September 2005	\$769,551	.....	\$338,783	\$104,148	\$53,185	\$5,172	\$89,704	\$1,435
August 2005	768,717	.....	338,437	103,882	53,050	5,180	89,758	1,423
July 2005	768,791	.....	338,388	103,866	52,913	5,185	89,857	1,419
10/04 - 9/05	9,181,089	.....	4,041,231	1,224,356	634,656	62,673	1,071,861	16,832
10/03 - 9/04	9,008,296	.....	3,965,778	1,156,593	618,966	63,912	1,055,406	16,222

¹Includes dependent parents' and survivor (option) annuities. Except for benefit payment data, excludes insurance lump-sum and residual payment figures. Benefit payments also include hospital insurance benefits for services in Canada. ²Full retirement age, also known as normal retirement age, is gradually increasing from age 65 to age 67 over a 22 year period. For those born 1/2/1940-1/1/1941, the normal retirement age is 65 and 6 months. ³During July-September 2005, unusually large numbers of spouse awards were made with small or no tier I amounts, resulting in larger than normal numbers of spouse awards and smaller than normal award amounts. ⁴Regular employee and spouse annuity averages are preliminary estimates.

NOTE --MONTHLY BENEFITS in CURRENT-PAYMENT STATUS at the end of month include all benefits awarded to date and payable for the month. BENEFITS AWARDED consist of those certified for the first time on either a partial or final basis. BENEFIT PAYMENTS for a month, shown in both the benefit and financial statistics, consist of recurrent monthly checks dated the first of the month, plus retroactive and lump-sum payments made during the month, less returned checks (excluding those not yet distributed by Account), refunds of benefits paid previously, etc. Data are on a cash basis (unaudited) and are partly estimated.

**Table 1: Retirement and Survivor Programs, Benefit Statistics
July - September 2005 -- Continued**

Period	Survivor benefits						Insurance lump sums	Residual payments
	Annuities			Remarried widows and widowers	Divorced widows and widowers	Children		
	Aged widows and widowers	Disabled widows and widowers	Widowed mothers and fathers					
Number in current-payment status at end of period								
September 2005	140,595	4,835	999	5,078	9,657	11,795	.....	.....
August 2005	140,881	4,840	1,004	5,077	9,621	11,836	.....	.....
July 2005	141,282	4,850	1,002	5,076	9,592	11,853	.....	.....
Average amount in current-payment status at end of period								
September 2005	\$1,069.48	\$901.76	\$1,388.07	\$704.49	\$702.73	\$789.15	.....	.....
August 2005	1,067.00	899.17	1,381.84	703.76	701.64	788.64	.....	.....
July 2005	1,064.13	897.56	1,367.75	702.96	699.90	787.66	.....	.....
Number awarded during period³								
September 2005	546	21	13	23	61	43	366	4
August 2005	531	15	24	21	57	52	364	1
July 2005	536	14	13	17	49	36	346	3
10/04 - 9/05	7,017	239	176	221	749	581	4,667	40
10/03 - 9/04	7,322	218	184	258	700	660	5,109	62
Average amount awarded during period^{3,4}								
September 2005	\$1,413.20	\$1,344.48	\$1,249.55	\$769.13	\$770.80	\$1,001.72	\$909	\$3,692
August 2005	1,464.16	1,228.35	1,491.99	820.24	890.65	1,140.22	886	3,906
July 2005	1,436.08	1,317.52	1,157.25	976.82	756.21	1,044.15	874	3,772
Benefit payments during period (thousands)								
September 2005	\$150,569	\$4,562	\$1,447	\$3,598	\$6,887	\$9,648	\$351	\$16
August 2005	150,471	4,481	1,480	3,590	6,858	9,682	379	5
July 2005	150,573	4,513	1,472	3,624	6,795	9,812	322	12
10/04 - 9/05	1,810,405	54,345	17,614	43,193	80,931	117,965	4,337	156
10/03 - 9/04	1,816,438	53,318	17,628	42,871	77,442	118,330	4,659	184

NOTE---(Continued from previous page.)

FOR WIDOWS and WIDOWERS aged 60 and over and WIDOWED MOTHERS and FATHERS, the number of benefits being paid and benefit payments include benefits temporarily being continued at spouse annuity rates, pending award of survivor annuities.

INSURANCE LUMP SUMS and RESIDUAL PAYMENTS are each counted only once with respect to an employee's death even though divided among 2 or more persons. Award data for insurance lump sums exclude deferred benefits, i.e., those payable a year after the employee's death.

Data on benefit payments are for CALENDAR MONTHS; all other data are for ACCOUNTING MONTHS ending on approximately the 22nd of each month.

Table 2: Retirement and Survivor Programs, Financial Statistics
July - September 2005 (In thousands)
Cash Basis (Unaudited)

Item	September 2005	August 2005	July 2005	October 2004 - September 2005	October 2003 - September 2004
RAILROAD RETIREMENT ACCOUNT					
Balance at beginning of period¹	\$443,499	\$542,180	\$458,994	\$625,621	\$502,210
Income, total	544,411	313,034	497,851	4,898,121	5,578,364
Payroll taxes ²	187,229	209,899	185,597	2,283,594	2,296,986
Income tax transfers ³	.....	.....	75,000	323,000	314,000
Reimbursements for payment of SSA benefits	97,798	98,374	98,463	1,180,020	1,164,800
Transfers from National RR Investment Trust ⁴	109,000	.....	.....	809,000	1,564,044
Transfer from SSEB Account ⁴	149,000	.....	.....	149,000	223,000
Undistributed recoveries of benefit payments ⁵	-12	-40	118	-94	8
Uncashed check credits from U.S. Treasury ⁶	24	47	33	390	450
Financial interchange adjustment	.....	.....	137,403	137,403	.....
Interest on investments ⁷	1,373	4,754	1,237	15,809	15,076
Outgo, total	396,829	411,715	414,665	4,932,661	5,454,954
Benefit payments-regular	290,435	303,693	303,253	3,616,317	3,538,442
Benefit payments-supplemental	5,172	5,180	5,185	62,673	63,912
Payments of SSA benefits	97,817	98,270	98,423	1,180,017	1,164,725
Transfers to National RR Investment Trust ⁴	.....	.....	.....	.....	586,000
Financial interchange adjustment	.....	.....	.....	.....	36,574
Administrative expenses ⁸	3,040	4,218	7,333	69,410	61,720
Funding for Office of Inspector General	366	354	472	4,244	3,582
Balance at end of period¹	591,081	443,499	542,180	591,081	625,621
NATIONAL RAILROAD RETIREMENT INVESTMENT TRUST					
Cash and investment balance at end of period⁹	\$27,636,574	\$27,418,782	\$27,300,969	\$27,636,574	\$25,019,719
DUAL BENEFITS PAYMENTS ACCOUNT¹⁰					
Balance at beginning of period	\$859	\$843	\$808	.....	.....
Congressional apportionments ¹¹	8,451	8,516	6,586	\$98,138	\$108,300
Income tax transfers ³	.....	.....	2,000	9,000	10,000
Vested dual benefit payments	8,492	8,500	8,552	106,321	117,277
Balance to be returned to U.S. Treasury	818	.....	.....	818	1,022
Balance at end of period	.....	859	843	.....	.....

Table 2: Retirement and Survivor Programs, Financial Statistics
July - September 2005 (In thousands)
Cash Basis (Unaudited) -- Continued

Item	September 2005	August 2005	July 2005	October 2004 - September 2005	October 2003 - September 2004
SOCIAL SECURITY EQUIVALENT BENEFIT ACCOUNT					
Balance at beginning of period	\$862,715	\$856,464	\$962,039	\$698,189	\$674,606
Income, total	467,639	459,062	486,132	9,567,380	9,386,627
Payroll taxes ²	186,638	204,663	177,611	2,251,781	2,119,817
Income tax transfers ³	.....	.....	29,000	119,000	121,000
Financial interchange advances ¹²	278,242	249,122	277,227	3,256,023	3,245,744
RRB-SSA financial interchange transfer	.....	.....	.....	3,917,254	3,843,543
Financial interchange adjustment	.....	.....	.....	.....	36,574
Interest on investments ⁷	2,759	5,277	2,294	23,322	19,950
Outgo, total	615,526	452,810	591,707	9,550,741	9,363,044
Benefit payments	465,451	451,344	451,802	5,395,779	5,288,666
Repayment of financial interchange advances ¹²	.....	.....	.....	3,399,593	3,409,893
RRB-CMS financial interchange transfer	.....	.....	.....	444,892	418,580
Transfer to Railroad Retirement Account ⁴	149,000	.....	.....	149,000	223,000
Financial interchange adjustment	.....	.....	137,403	137,403	.....
Administrative expenses ⁸	957	1,352	2,350	22,713	21,787
Funding for Office of Inspector General	118	114	152	1,362	1,119
Balance at end of period	714,828	862,715	856,464	714,828	698,189

¹Balances include liabilities for uncashed checks. As of the end of September 2005, liabilities were \$9,745,000. ²Net of U.S. Treasury adjustments for payroll tax refunds to certain carriers and their employees for prior periods. August 2005 amounts reflect RR and SSEB Account refund adjustments of -\$6.8 million and -\$6.7 million, respectively. ³Amounts include U.S. Treasury adjustments for prior period income tax reconciliations. ⁴Under the Railroad Retirement and Survivors' Improvement Act of 2001, as amended, the portion of the RR Account not needed to pay current administrative expenses is to be transferred to the National Railroad Retirement Investment Trust (Trust). The Trust may transfer funds back to the RR Account for payment of benefits. The balance of the SSEB Account not needed to pay current benefits and administrative expenses is to be transferred to the Trust or to the RR Account. ⁵Net of amounts distributed by account. ⁶Net of returns of uncashed check credits. Includes undistributed canceled checks under 1-year limited payability. ⁷Net of adjustments for payroll tax refunds (see note 2). August 2005 amounts reflect RR and SSEB Account refund adjustments of -\$3.3 million and -\$3.2 million, respectively. ⁸Reflects adjustments for prior periods. ⁹Source: National Railroad Retirement Investment Trust. ¹⁰Total vested dual benefits paid during a fiscal year are limited to the amount appropriated to the Dual Benefits Payments Account for that year. Any amounts not spent are returned to the U.S. Treasury. The benefit appropriation for fiscal year 2005 was \$107.1 million, including income tax transfers. The appropriation for fiscal year 2004 was \$118.3 million. ¹¹Includes a small amount of interest on uncashed checks. ¹²Includes interest.

NOTE.--Data relate to CALENDAR month.

Detail may not add to totals shown because of rounding.

**Table 3: Unemployment and Sickness Programs, Benefit Statistics
July - September 2005**

Period	Normal benefit accounts			Beneficiaries		
	Applications received	Opened	Exhausted	Total	Normal benefits	Extended benefits
Unemployment						
September 2005	877	519	3	2,307	2,226	118
August 2005	786	1,253	7	2,148	1,996	173
July 2005	1,939	832	95	1,944	1,764	238
7/05 - 9/05	3,602	2,604	105	3,159	3,059	259
7/04 - 9/04	3,559	2,881	156	3,388	3,281	290
Sickness						
September 2005	1,908	1,654	16	6,498	6,332	245
August 2005	2,533	3,786	30	6,348	6,015	421
July 2005	6,475	2,707	218	5,639	5,178	630
7/05 - 9/05	10,916	8,147	264	9,119	8,884	694
7/04 - 9/04	11,175	8,430	272	9,381	9,073	795
Period	Number of payments			Averages ¹		
	Total	Normal benefits	Extended benefits	Benefit days	Benefit per week	Benefit payments (thousands)
Unemployment						
September 2005	4,170	3,958	212	9.1	\$275.65	\$2,127
August 2005	4,164	3,783	381	9.1	274.75	2,006
July 2005	2,705	2,274	431	8.4	276.40	1,383
7/05 - 9/05	11,039	10,015	1,024	8.9	275.75	5,516
7/04 - 9/04	12,973	11,820	1,153	9.0	275.50	6,517
Sickness						
September 2005	12,470	11,984	486	9.1	\$278.05	\$4,243
August 2005	11,963	11,075	888	9.0	278.00	4,334
July 2005	9,503	8,281	1,222	8.8	277.85	3,428
7/05 - 9/05	33,936	31,340	2,596	8.9	278.90	12,005
7/04 - 9/04	35,551	32,536	3,015	8.9	277.70	11,726

¹Benefit days--average benefit days per registration period. Benefit per week=equal to 5 times average daily benefit.

NOTE--An unemployment claimant files only one APPLICATION for a benefit year. A sickness claimant files an APPLICATION at the beginning of each period of continuing sickness.

NORMAL BENEFIT ACCOUNTS are opened when the first payment is made.

The number of BENEFICIARIES is the count of persons receiving unemployment or sickness benefits in the period. Those receiving both normal and extended benefits for unemployment or sickness are counted only once in the total for each type.

PAYMENTS generally cover 14-day registration periods. Benefits are payable for days over 7 during an employee's first 14-day registration period. Sickness benefits are paid for days of sickness after the 4th consecutive day of sickness in the first claim in each period of continuing sickness; for subsequent registration periods in the same period of continuing sickness, payments are made for all days of sickness over 4 whether or not consecutive. Unemployment benefits are paid for days of unemployment over 4. However, in the case of unemployment benefits due to a legal authorized strike, unemployment benefits are not paid until after a 14-day waiting period. Non-strikers unemployed due to an illegal strike must also serve a 14-day waiting period.

(Continued on next page.)

Table 4: Unemployment and Sickness Programs, Financial Statistics
July - September 2005 (In thousands)
Cash Basis (Unaudited)

Item	September 2005	August 2005	July 2005	October 2004 - September 2005	October 2003 - September 2004
RAILROAD UNEMPLOYMENT INSURANCE ACCOUNT					
Balance at beginning of period	\$102,420	\$100,593	\$97,442	\$83,537	\$47,921
Income, total	1,219	8,299	8,138	88,192	119,910
Contributions	48	8,390	7,849	76,179	109,191
Interest on investments	1,220	28	24	5,796	5,148
Undistributed recoveries of benefit payments ¹	-50	-118	265	-327	-1,037
Transfers from Administration Fund	.....	.....	.....	6,544	6,608
Outgo, total	6,456	6,473	4,987	74,547	84,293
Unemployment benefit payments	2,127	2,006	1,383	29,178	37,701
Sickness benefit payments	4,243	4,334	3,428	43,684	45,274
Funding for Office of Inspector General	86	132	176	1,686	1,318
Balance at end of period	97,183	102,420	100,593	97,183	83,537
RAILROAD UNEMPLOYMENT INSURANCE ADMINISTRATION FUND					
Balance at beginning of period	\$6,074	\$4,250	\$3,365	\$6,637	\$8,304
Income, total	79	2,754	2,502	21,126	20,787
Contributions	16	2,754	2,502	20,970	20,356
Interest on investments	64	.....	.....	156	432
Outgo, total	696	930	1,617	22,305	22,454
Administrative expenses	696	930	1,617	15,761	15,846
Transfers to RUI Account	.....	.....	.....	6,544	6,608
Balance at end of period	5,457	6,074	4,250	5,457	6,637

¹Net of distributed amounts.

NOTE.--(Continued from previous page.)

BENEFIT PAYMENTS are on a cash basis (unaudited) and represent amounts paid during the period including retroactive payments, less recoveries distributed to beneficiary accounts, refunds, and cancellations of previous payments.

ADMINISTRATION FUND balances reflect current adjustments to income and disbursements for previous years.
All unemployment and sickness data relate to CALENDAR MONTHS.

Detail may not add to totals shown because of rounding.

Table 5: Benefits and Beneficiaries -- September 2005

RETIREMENT - SURVIVOR

Total benefit payments - cash basis (unaudited)	\$769,551,000
Regular benefits	755,886,000
Vested dual benefits	8,492,000
Supplemental annuities	5,172,000

	Number	Average
Total benefits being paid at end of month	722,000	.....
Retired employees':		
Regular	284,000	\$1,732
Supplemental	124,000	42
Spouses' and divorced spouses'	141,000	638
Aged widows' and widowers'	141,000	1,069
Other survivors'	32,000	785
Total beneficiaries being paid at end of month	591,000	.....

UNEMPLOYMENT-SICKNESS

	Unemployment	Sickness
Benefit payments - cash basis (unaudited)	\$2,127,000	\$4,243,000
Beneficiaries	2,300	6,500
Average payment per week	\$276	\$278
