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# Quarterly Benefit Statistics

U.S. Railroad Retirement Board  
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## Railroad Retirement and Unemployment Insurance Programs

Selected Current Statistics for **October - December 2021**

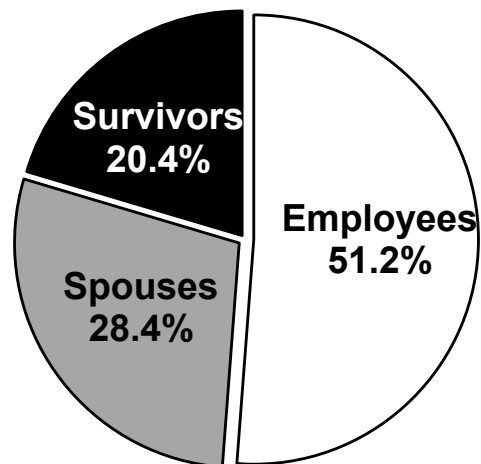
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### Railroad Retirement and Survivor Beneficiaries on the Rolls, by Type, December 2021

*(486,000 beneficiaries)*



**NOTE.**--Some 5,700 employees also received spouse annuities and approximately 2,000 employees also received survivor annuities.

**Table 1: Retirement and Survivor Programs, Benefit Statistics  
October - December 2021**

Period	Total <sup>1</sup>		Employee annuities					Divorced spouse annuities
			Age		Disability	Supple- mental <sup>3</sup>	Spouse annuities	
	Monthly benefits	Monthly beneficiaries	Awarded age annuity	Disability converted to age annuity <sup>2</sup>				
<b>Number in current-payment status at end of period</b>								
December 2021	604,347	486,349	182,182	48,672	18,019	108,880	138,913	5,037
November 2021	604,705	486,445	182,197	48,572	18,192	109,136	138,925	5,010
October 2021	605,915	487,288	182,402	48,567	18,422	109,500	139,136	5,028
<b>Average amount in current-payment status at end of period</b>								
December 2021	.....	.....	\$3,191.04	\$2,813.60	\$3,079.77	\$41.50	\$1,169.72	\$760.59
November 2021	.....	.....	3,050.56	2,682.13	2,933.70	41.50	1,123.07	718.25
October 2021	.....	.....	3,048.64	2,679.18	2,930.54	41.50	1,122.45	718.33
<b>Number awarded during period</b>								
December 2021	1,681	1,603	470	.....	103	78	525	41
November 2021	1,856	1,766	475	.....	109	90	553	52
October 2021	2,077	1,945	505	.....	169	132	568	41
10/21 - 12/21	5,614	5,314	1,450	.....	381	300	1,646	134
10/20 - 12/20	5,987	5,470	1,530	.....	430	517	1,758	120
<b>Average amount awarded during period<sup>4</sup></b>								
December 2021	.....	.....	\$3,346.96	.....	\$3,281.27	\$42.14	\$1,168.18	\$995.83
November 2021	.....	.....	3,187.01	.....	3,378.97	39.08	1,121.33	808.19
October 2021	.....	.....	3,177.26	.....	3,203.96	39.70	1,093.57	778.09
<b>Benefit payments during period (thousands)<sup>5</sup></b>								
December 2021	\$1,089,024	.....	\$556,802	\$130,886	\$56,917	\$4,559	\$157,527	\$3,622
November 2021	1,093,908	.....	558,482	130,999	58,192	4,577	158,824	3,607
October 2021	1,092,240	.....	556,646	130,430	59,921	4,591	158,304	3,560
10/21 - 12/21	3,275,172	.....	1,671,930	392,315	175,030	13,727	474,655	10,789
10/20 - 12/20	3,283,565	.....	1,670,411	387,940	190,561	14,214	473,599	11,404

<sup>1</sup>Includes dependent parents' 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. <sup>2</sup>A disability annuity ends when the retiree attains full retirement age, at which time the annuity converts to an age and service annuity. Consequently, these annuitants are receiving age and service annuities. Full retirement age gradually increases, from age 65 to 67, for those born between 1937 and 1960. It is age 67 for those born after 1959 and age 65 for those born before 1938. <sup>3</sup>Excludes partition payments to spouses and divorced spouses where the employee is deceased. Averages are after court-ordered partitions. <sup>4</sup>Regular employee and spouse annuity averages are preliminary estimates. <sup>5</sup>Beginning in July 2019, data is from the Monthly Treasury Statement. Prior to July 2019, data was provided by the Bureau of Fiscal Operations.

**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.

**Table 1: Retirement and Survivor Programs, Benefit Statistics  
October - December 2021 -- Continued**

Survivor benefits										
Period	Annuities						Children	Insurance lump sums	Residual payments	Partition payments <sup>7</sup>
	Aged widows and widowers	Disabled widows and widowers <sup>6</sup>	Widowed mothers and fathers	Remarried widows and widowers	Divorced widows and widowers					
<b>Number in current-payment status at end of period</b>										
December 2021	76,858	3,014	599	2,382	9,779	7,531	.....	.....	2,470	
November 2021	76,921	3,022	597	2,387	9,767	7,500	.....	.....	2,468	
October 2021	77,094	3,032	593	2,405	9,780	7,487	.....	.....	2,458	
<b>Average amount in current-payment status at end of period</b>										
December 2021	\$1,942.06	\$1,521.00	\$2,078.63	\$1,301.25	\$1,317.59	\$1,310.74	.....	.....	\$328.64	
November 2021	1,915.88	1,473.97	2,055.52	1,226.75	1,243.88	1,242.62	.....	.....	324.18	
October 2021	1,910.46	1,471.85	2,052.96	1,223.68	1,241.98	1,238.21	.....	.....	323.65	
<b>Number awarded during period</b>										
December 2021	354	4	15	4	41	46	124	----	.....	
November 2021	467	2	10	5	51	42	113	----	.....	
October 2021	490	3	24	4	76	65	144	----	.....	
10/21 - 12/21	1,311	9	49	13	168	153	381	----	.....	
10/20 - 12/20	1,279	16	25	27	163	122	420	----	.....	
<b>Average amount awarded during period<sup>4</sup></b>										
December 2021	\$2,584.16	\$1,925.47	\$1,435.93	\$1,485.50	\$1,460.80	\$1,770.45	\$839	----	.....	
November 2021	2,483.74	1,754.29	1,553.91	1,892.40	1,494.51	1,687.42	839	----	.....	
October 2021	2,485.60	1,654.37	1,944.27	1,085.00	1,467.44	1,624.63	858	----	.....	
<b>Benefit payments during period (thousands)<sup>5</sup></b>										
December 2021	\$147,084	\$4,632	\$1,269	\$2,900	\$12,236	\$9,654	\$110	----	\$815	
November 2021	147,604	4,527	1,294	2,922	12,236	9,722	100	----	812	
October 2021	147,104	4,518	1,364	2,941	12,223	9,688	130	----	808	
10/21 - 12/21	441,792	13,677	3,927	8,763	36,695	29,064	340	----	2,435	
10/20 - 12/20	440,674	14,203	3,647	9,213	35,356	29,681	390	----	2,230	

<sup>6</sup>Number and average in current-payment status, and benefit payments during period, includes annuities to disabled widow(er)s age 60 and over now payable as aged widow(er)s' annuities. <sup>7</sup>Limited to partition payments to spouses and divorced spouses where the employee is deceased or not otherwise entitled to an annuity. Partition payments from employees on the rolls are included with the employees' annuities.

**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 29th of each month.

**Table 2: Retirement and Survivor Programs, Financial Statistics**  
**October - December 2021 (In thousands)**  
**Cash Basis**

Item	December 2021	November 2021	October 2021	October 2021 - December 2021	October 2020 - December 2020
<b>SOCIAL SECURITY EQUIVALENT BENEFIT ACCOUNT</b>					
<b>Income</b>					
Payroll taxes <sup>1</sup>	\$313,212	\$229,243	\$201,209	\$743,664	\$467,193
General Revenue transfers	.....	.....	.....	.....	.....
Income tax transfers <sup>2</sup>	.....	.....	98,000	98,000	73,000
Financial interchange advances <sup>3</sup>	431,431	333,110	426,826	1,191,367	1,362,509
RRB-SSA financial interchange transfer	.....	.....	.....	.....	.....
Interest on investments <sup>4</sup>	1,705	1,954	1,304	4,963	4,785
<b>Outgo</b>					
Benefit payments	\$623,070	\$625,075	\$625,416	\$1,873,560	\$1,879,976
Repayment of financial interchange advances <sup>3</sup>	.....	.....	.....	.....	.....
RRB-CMS financial interchange transfer	.....	.....	.....	.....	.....
Transfer to Railroad Retirement Account <sup>5</sup>	.....	.....	.....	.....	.....
Administrative expenses	1,866	1,931	1,995	5,792	5,445
Funding for Office of Inspector General	187	194	200	582	526
<b>RAILROAD RETIREMENT ACCOUNT</b>					
<b>Income</b>					
Payroll taxes <sup>1</sup>	\$266,440	\$228,860	\$207,638	\$702,938	\$511,600
Income tax transfers <sup>2</sup>	.....	.....	106,000	106,000	102,000
Reimbursements for payment of SSA benefits	170,288	172,262	172,379	514,929	501,755
Transfers from National RR Investment Trust <sup>5</sup>	255,000	.....	.....	255,000	1,208,000
Transfer from SSEB Account <sup>5</sup>	.....	.....	.....	.....	.....
Loan Repayments from RUIA	.....	.....	.....	.....	.....
Interest on investments <sup>4</sup>	849	1,606	1,349	3,803	2,029
<b>Outgo</b>					
Benefit payments	\$465,137	\$468,000	\$465,976	\$1,399,113	\$1,400,497
Payments of SSA benefits	170,490	172,137	172,189	514,815	502,213
Loans to Railroad Unemployment Insurance Account (RUIA)	.....	.....	.....	.....	57,000
Administrative expenses	6,532	6,200	6,407	19,139	18,657
Funding for Office of Inspector General	656	623	643	1,922	1,810
<b>NATIONAL RAILROAD RETIREMENT INVESTMENT TRUST</b>					
<b>Cash and investment balance at end of period<sup>6</sup></b>	\$29,354,507	\$28,839,461	\$29,104,117	\$29,354,507	\$26,225,822
<b>DUAL BENEFITS PAYMENTS ACCOUNT <sup>7</sup></b>					
<b>Vested dual benefit payments</b>	\$817	\$834	\$849	\$2,499	\$3,093

<sup>1</sup>Net of U.S. Treasury adjustments for payroll tax refunds to certain carriers and their employees for prior periods. <sup>2</sup>Amounts include U.S. Treasury adjustments for prior period income tax reconciliations. <sup>3</sup>Includes interest. <sup>4</sup>Net of adjustments for payroll tax refunds (see note 1). <sup>5</sup>Under 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.

<sup>6</sup>Source: National Railroad Retirement Investment Trust. <sup>7</sup>Total 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, including income tax transfers, for fiscal years 2021 and 2022 was \$13.0 and \$11.0 million, respectively.

**NOTE.--This Table has been revised to only include information from the Monthly Treasury Statements and other resources within the Railroad Retirement Board's Bureau of the Actuary and Research.**

**Table 3: Unemployment and Sickness Programs, Benefit Statistics  
October - December 2021**

Period	Normal benefit accounts			Beneficiaries		
	Applications received	Opened	Exhausted	Total	Normal benefits	Extended benefits
<b>Unemployment</b>						
December 2021	798	440	47	2,617	2,607	25
November 2021	740	435	20	2,592	2,585	15
October 2021	802	1,308	13	2,688	2,674	24
7/21 - 12/21	8,044	4,139	292	5,014	4,832	434
7/20 - 12/20	19,096	17,880	570	20,480	20,273	538
<b>Sickness</b>						
December 2021	1,765	1,096	93	5,610	5,558	95
November 2021	1,817	1,118	39	5,487	5,447	66
October 2021	1,959	1,163	48	5,692	5,638	118
7/21 - 12/21	16,516	9,764	438	13,024	12,820	809
7/20 - 12/20	19,443	9,901	515	13,944	13,783	760

Period	Number of payments			Averages <sup>1</sup>		
	Total	Normal benefits	Extended benefits	Benefit days	Benefit per week <sup>2</sup>	Benefit payments <sup>2</sup> (thousands)
<b>Unemployment</b>						
December 2021	5,945	5,897	48	9.4	\$402.50	\$4,507
November 2021	5,322	5,300	22	9.4	402.70	4,017
October 2021	5,379	5,340	39	8.9	402.80	3,928
7/21 - 12/21	28,653	27,054	1,599	9.1	403.40	21,026
7/20 - 12/20	123,414	121,220	2,194	8.4	376.70	84,012
<b>Sickness</b>						
December 2021	12,332	12,117	215	9.0	\$406.75	\$8,718
November 2021	11,287	11,148	139	9.0	405.60	7,939
October 2021	11,327	11,090	237	8.7	405.10	7,839
7/21 - 12/21	69,331	66,032	3,299	8.5	405.85	48,092
7/20 - 12/20	71,134	67,735	3,399	7.8	377.00	44,830

<sup>1</sup> Benefit days--average benefit days per registration period. Benefit per week--equal to 5 times average daily benefit.

<sup>2</sup> In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, amounts reflect a reduction of 6.6% under sequestration for days of unemployment and sickness after September 30, 2017, 6.2% for days after September 30, 2018, 5.9% for days after September 30, 2019, and 5.7% for days after September 30, 2020 and before January 3, 2021. Beginning January 3, 2021, the Continued Assistance to Rail Workers Act of 2020 (CARWA) temporarily suspended sequestration until 30 days after a Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic.

**NOTE** -- Additional unemployment and sickness benefits were also paid under the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act). CARWA and the American Rescue Plan Act of 2021 (ARPA) reduced the enhanced benefit payments from \$1,200 to \$600 per registration period while extending all benefits through registration periods beginning September 6, 2021.

Special Extended Unemployment Benefits and Enhanced Benefits were paid to unemployment beneficiaries, and Waived Waiting Period Benefits were paid to unemployment and to sickness beneficiaries, as follows:

- In October 2021, \$0.2M to 300 beneficiaries, \$0.3M to 300 beneficiaries, and \$0.01M to 50 unemployment and \$0.1M to 300 sickness beneficiaries.
- In November 2021, \$0.1M to 30 beneficiaries, \$0.1M to 70 beneficiaries, and \$3,000 to 10 unemployment and \$0.02M to 90 sickness beneficiaries.
- In December 2021, \$0.04M to 10 beneficiaries, \$0.02M to 10 beneficiaries, and \$2,000 to 10 unemployment and \$8,000 to 30 sickness beneficiaries.

**GENERAL NOTES** --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.

## Table 4: Benefits and Beneficiaries -- December 2021

### RETIREMENT - SURVIVOR

<b>Total benefit payments - cash basis (unaudited)<sup>1</sup></b>	\$1,089,024,000
Regular and Supplemental benefits	1,088,207,000
Vested dual benefits	817,000

	<b>Number</b>	<b>Average</b>
<b>Total benefits being paid at end of month</b>	604,000	.....
Retired employees':		
Regular	249,000	\$3,109
Supplemental	109,000	42
Spouses' and divorced spouses'	144,000	1,155
Aged widows' and widowers'	77,000	1,942
Other benefits	26,000	1,261
<b>Total beneficiaries being paid at end of month</b>	486,000	.....

### UNEMPLOYMENT - SICKNESS

	<b>Unemployment</b>	<b>Sickness</b>
<b>Gross benefit payments<sup>1</sup></b>	\$4,507,000	\$8,718,000
<b>Beneficiaries</b>	2,600	5,600
<b>Average payment per week<sup>1</sup></b>	\$403	\$407

<sup>1</sup> In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, amounts reflect a reduction of 6.2% under sequestration for days of unemployment and sickness after September 30, 2018, 5.9% for days after September 30, 2019, 5.7% for days after September 30, 2020 and before January 3, 2021. Beginning January 3, 2021, the Continued Assistance to Rail Workers Act of 2020 (CARWA) temporarily suspended sequestration until 30 days after a Presidential declaration of an end to the national emergency concerning the COVID-19 pandemic.

**NOTE**--Additional unemployment and sickness benefits were also paid under the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act). The Continued Assistance to Rail Workers Act of 2020 (CARWA) and the American Rescue Plan Act of 2021 (ARPA) reduced the enhanced benefit payments from \$1,200 to \$600 per registration period while extending all benefits through registration periods beginning September 6, 2021. In December 2021, the gross amount paid was less than \$0.07 million.