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

Benefit payments	October 2008	October 2007
Total	\$841,179,000	\$816,851,000
Retired employees	558,815,000	538,981,000
Spouses and divorced spouses	102,517,000	98,450,000
Widow(er)s - aged and disabled	156,587,000	156,574,000
Other survivors	23,228,000	22,846,000

Regular Retirement and Survivor Benefits

Monthly benefits	Being paid end of month		Awarded in month		Average under Social Security October 2008	
	Number	Average ¹	Number	Average ¹	Being Paid	Awarded
Total	565,400		2,800			
Regular employee annuities, total	275,100	\$2,013	1,200	\$2,596		
Age	191,100	1,986	² 600	² 3,162	\$1,088	³ \$1,521
Disability, Full Retirement Age and Over	34,500	1,791				
Disability, Under Full Retirement Age	49,500	2,269	300	2,407	1,004	1,059
Spouses and divorced spouses	136,300	744	900	923	519	391
Widow(er)saged and disabled	128,200	1,217	500	1,618	1,029	826
Widowed mothers and fathers	800	1,529	<u>4</u> /	1,495	788	777
Widow(er)sremarried and divorced	14,100	809	100	881	<u>5</u> /	<u>5</u> /
Children	10,700	880	100	1,151	706	709
Other survivors	100	494				

Supplemental Employee Annuities

Benefit payments		Being paid end of month			Awarded in month	
October 2008	October 2007	Number	<u>Average</u>	Number	<u>Average</u>	
\$5,045,000	\$5,072,000	120,900	\$42	700	\$41	

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

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.

²For employees retiring directly from the railroad industry with full age annuity (their years of service averaged 35); some 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.

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

Unemployment and Sickness Benefits

		Average payment		
Number of beneficiaries during month		Per 2-week registration period	Per full week	
Unemployment	2,900	\$547	\$303	
Sickness	5,700	547	302	
		Benefit payments		
		October 2008	October 2007	
Total		\$8,598,000	\$8,683,000	
Unemployment		3,214,000	3,459,000	
Sickness		5,384,000	5,224,000	

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

