Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - December 2004

Benefit payments	December 2004	December 2003
Total	\$747,140,000	\$734,696,000
Retired employees	481,074,000	469,281,000
Spouses and divorced spouses	89,209,000	88,276,000
Widow(er)s - aged and disabled	155,194,000	155,822,000
Other survivors	21,663,000	21,317,000

Average under Awarded in **Social Security Being paid** Monthly benefits end of month month December 2004 Average¹ Average¹ Number Number Being Paid Awarded Total 609,300 1,900 287,700 700 Regular employee annuities, total \$1,701 \$2,261 ² 200 ³ \$1,317 ² 2,709 204,100 Age 1.661 \$955 Disability, full retirement age and over 35,300 1,515 Disability, under full retirement age 48,300 2,004 300 2,346 894 966 Spouses and divorced spouses 754 142,700 635 600 464 356 Widow(er)s--aged and disabled 150,700 400 761 1,039 1,353 905 Widowed mothers and fathers 689 677 1,000 1,354 1,392 4/ Widow(er)s--remarried and divorced 693 14,800 100 746 <u>5</u>/ <u>5</u>/ Children 12,200 787 <u>4</u>/ 1,054 625 647 Other survivors 100 726

	Benefit payments		Being paid end of month		Awarded in month	
Supplemental Employee	December 2004	December 2003	<u>Number</u>	<u>Average</u>	<u>Number</u>	<u>Average</u>
Annuities	\$5,254,000	\$5,113,000	125,800	\$42	300	\$40

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 34); some 100 other age annuities were awarded in the month.

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

⁴Fewer than 50.

Regular Retirement and Survivor Benefits

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) December 2004

Unemployment and Sickness Benefits

		Average payment		
Number of beneficiaries during month		Per 2-week registration period	Per full week	
Unemployment	3,400	\$486	\$274	
Sickness	6,600	498	277	
		Benefit payments		
		December 2004	December 2003	
Total		\$7,657,000	\$10,039,000	
Unemployment		3,312,000	4,376,000	
Sickness		4,346,000	5,663,000	

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