

NOTE: Effective January 2025, the Bureau of the Actuary and Research no longer produces the Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems publication. Although December 2024 is the final release, similar monthly retirement and survivor benefits data will still be available in Table 1 of the Quarterly Benefit Statistics publication. The Office of the Labor Member publishes an RRB/SSA Comparison Chart on an annual basis as part of their Educational Materials. These resources are all available on RRB.gov.

Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - December 2024

Retirement and Survivor Benefits, Including Supplemental Annuities

Benefit payments	December 2024	December 2023
Total¹	\$1,190,063,000	\$1,173,429,000
Retired employees	825,247,000	811,896,000
Spouses and divorced spouses	172,169,000	172,222,000
Widow(er)s - aged and disabled	161,387,000	158,668,000
Other benefits	31,259,000	30,642,000

Monthly benefits	Being paid end of month		Awarded in month		Average under Social Security December 2024	
	Number	Average ²	Number	Average ²	Being Paid	Awarded
Total, regular annuities	465,000	.....	1,300	.....	.....	.....
Regular employee annuities, total	233,800	\$3,542	500	\$3,748	.....	.....
Awarded age annuity	173,000	3,625	³ 200	³ 4,872	\$1,975	⁴ \$2,713
Disability converted to age annuity ⁵	46,100	3,231	.....	.....	.....	.....
Disability	14,700	3,544	100	3,754	1,581	1,744
Spouses and divorced spouses	135,400	1,283	400	1,155	909	748
Widow(er)s--aged and disabled	73,500	2,223	300	2,953	1,785	1,643
Widowed mothers and fathers	600	2,345	<u>6</u>	2,320	1,316	1,262
Widow(er)s--remarried and divorced	11,800	1,565	.....	1,466	<u>7</u>	<u>7</u>
Children	6,700	1,550	<u>6</u>	1,793	1,134	1,137
Other survivors	3,100	351	.....	.....	.....	.....
Employee supplemental annuities⁸	95,500	41	<u>6</u>	38	.....	.....

¹ Total amount provided by the U.S. Department of the Treasury's Monthly Treasury Statement.

² Railroad retirement benefits shown are net of reduction for social security benefit entitlement.

³ For employees retiring directly from the railroad industry with full age annuity; their years of service averaged 32. Other age annuities awarded in the month numbered 200; they represent deferred retirements as well as the immediate retirements of employees less than full retirement age with reduced annuities.

⁴ For men full retirement age or over.

⁵ 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.

⁶ Fewer than 50.

⁷ Remarried and divorced widow(er)s included with aged and disabled widow(er)s and widowed mothers and fathers.

⁸ Excludes partition payments to spouses and divorced spouses where the employee is deceased. Number and averages are for employee annuitants only and reflect court-ordered partitions.

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)

NOTE: Effective January 2025, the Bureau of the Actuary and Research no longer produces the Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems publication. Although December 2024 is the final release, monthly unemployment and sickness benefits data will still be available in Table 3 of the Quarterly Benefit Statistics publication. These resources are all available on RRB.gov.

Benefits and Beneficiaries Under the Railroad Retirement and Unemployment Insurance Systems - (Continued) December 2024*

Unemployment and Sickness Benefits

Number of beneficiaries during month	Average payment ¹	
	Per 2-week registration period	Per full week
Unemployment	1,700	\$834
Sickness	3,800	818
		Benefit payments¹
	December 2024	December 2023
Total	\$10,574,000	\$8,194,000
Unemployment	3,150,000	2,135,000
Sickness	7,423,000	6,059,000

¹ In accordance with the Balanced Budget and Emergency Deficit Control Act of 1985, as amended, amounts reflect a reduction of 5.7% for days of unemployment and sickness after May 9, 2023. Though the REEF Act, enacted December 23, 2024, ended sequestration retroactively to May 9, 2023, benefit amounts reflect the provisions in place at time of payment. Repayment of benefit amounts will be included in the month in which they are repaid.

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

* Historical data will remain at: <https://www.rrb.gov/FinancialReporting/FinancialActuarialStatistical/MonthlyQuarterly/HistoricalData>