

INTRODUCTION

Fiscal year 2025 saw the U.S. Railroad Retirement Board pay nearly \$15 billion in benefit payments across the retirement/survivor and unemployment/sickness programs. The total is \$315 million greater than in fiscal year 2024, representing a \$280 million increase in retirement/survivor benefits and a \$28 million increase in unemployment/sickness benefits. In descending order, Texas, Illinois, Florida, Pennsylvania, California, New York, Ohio, Missouri, Nebraska, Georgia, and Virginia accounted for slightly over 50% of the total retirement and survivor benefits, as was the case in fiscal year 2024. Most of the unemployment and sickness benefits were paid, in descending order: Illinois, Texas, California, Pennsylvania, and Nebraska. For more information, see Statistical Table A6.

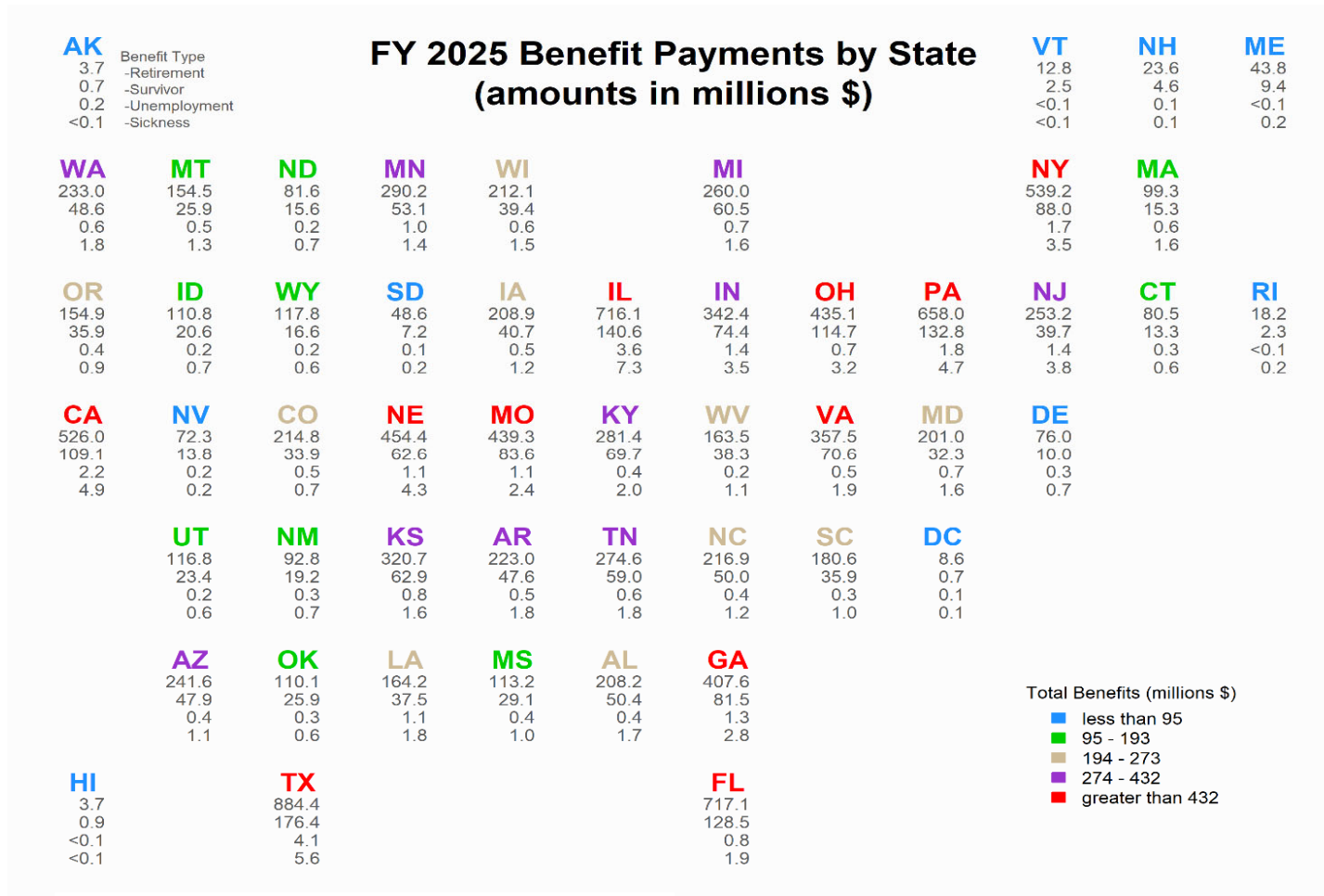


Figure 1. FY 2025 Benefit Payments by State

Awarded retirement annuities have risen from all-time lows over the twenty-year period from 2006 through 2025 across most categories with the exception of aged widows, children, and widowed parents which dropped to 20-year lows in 2025 (Figures 2 and 3). Employee, spouse, and aged widow are typically the most frequently awarded annuitant types. For more information, see Statistical Table B2.

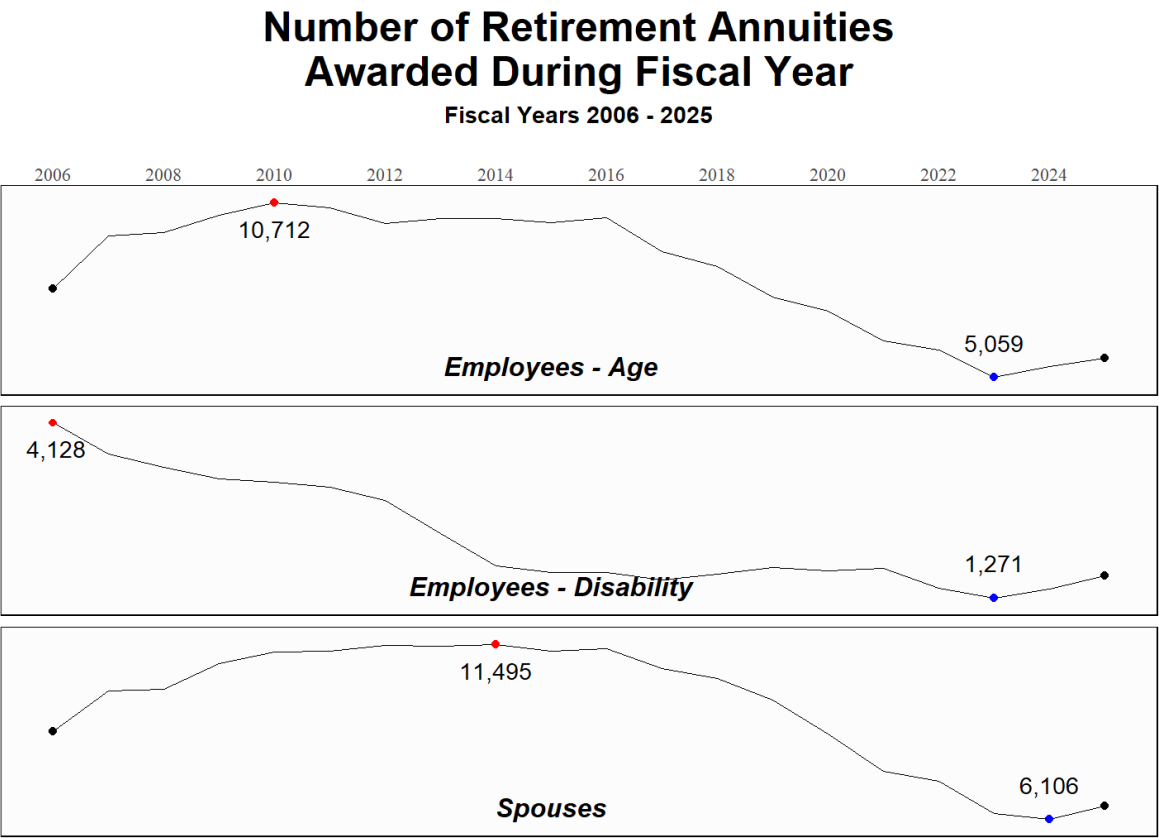


Figure 2. Number of Retirement Annuities Awarded During Fiscal Years 2006 through 2025

Number of Survivor Annuities Awarded During Fiscal Year

Fiscal Years 2006 - 2025

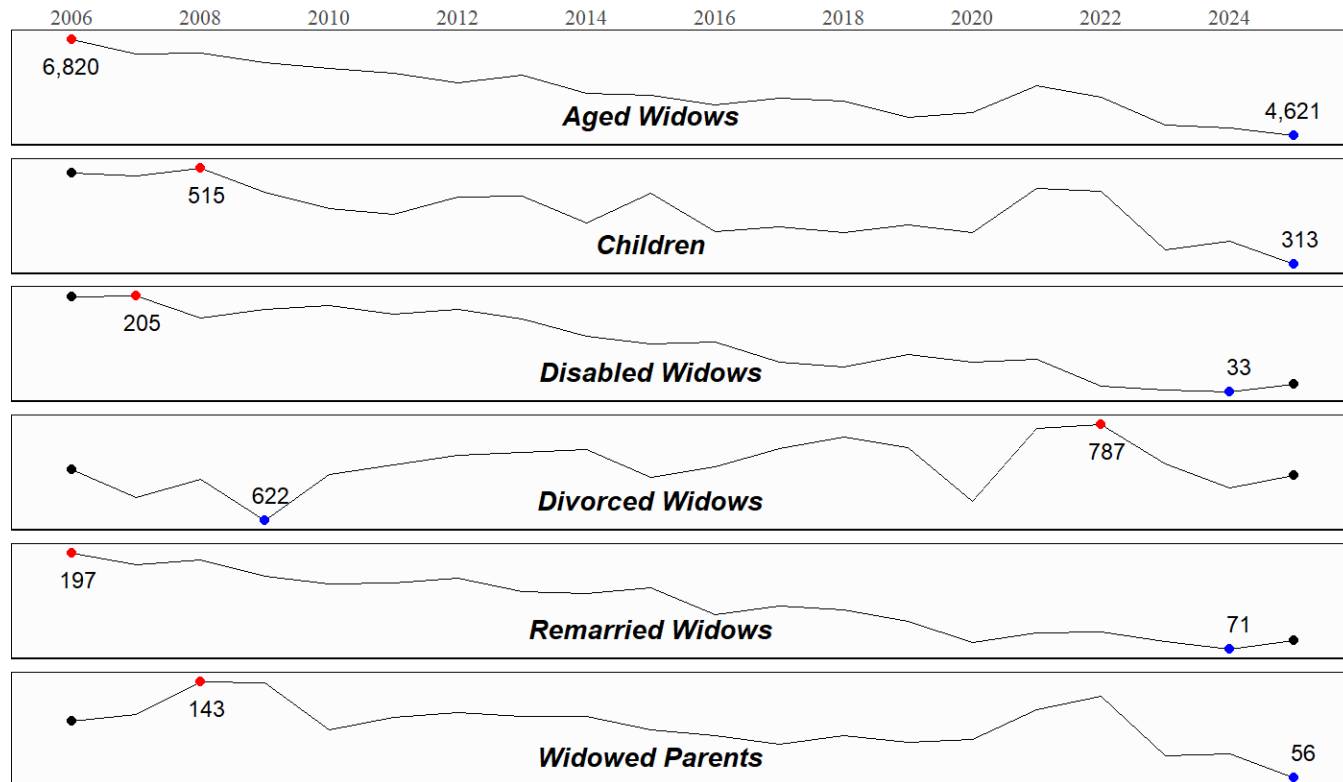


Figure 3. Number of Survivor Annuities Awarded During Fiscal Years 2006 through 2025

While unemployment and sickness benefit totals in Figure 1 provide insight into the distribution of those benefit amounts across the United States, usage rates show the extent of unemployment and sickness claims across the country. The usage rate for both unemployment and sickness insurance is the number of railroad employees who applied for and received benefits within a state compared to the total number of eligible employees within the state. Unemployment insurance usage rates for benefit year 2024 (July 2024 – June 2025) are displayed below in Figure 4. For more information, see Statistical Table C4.

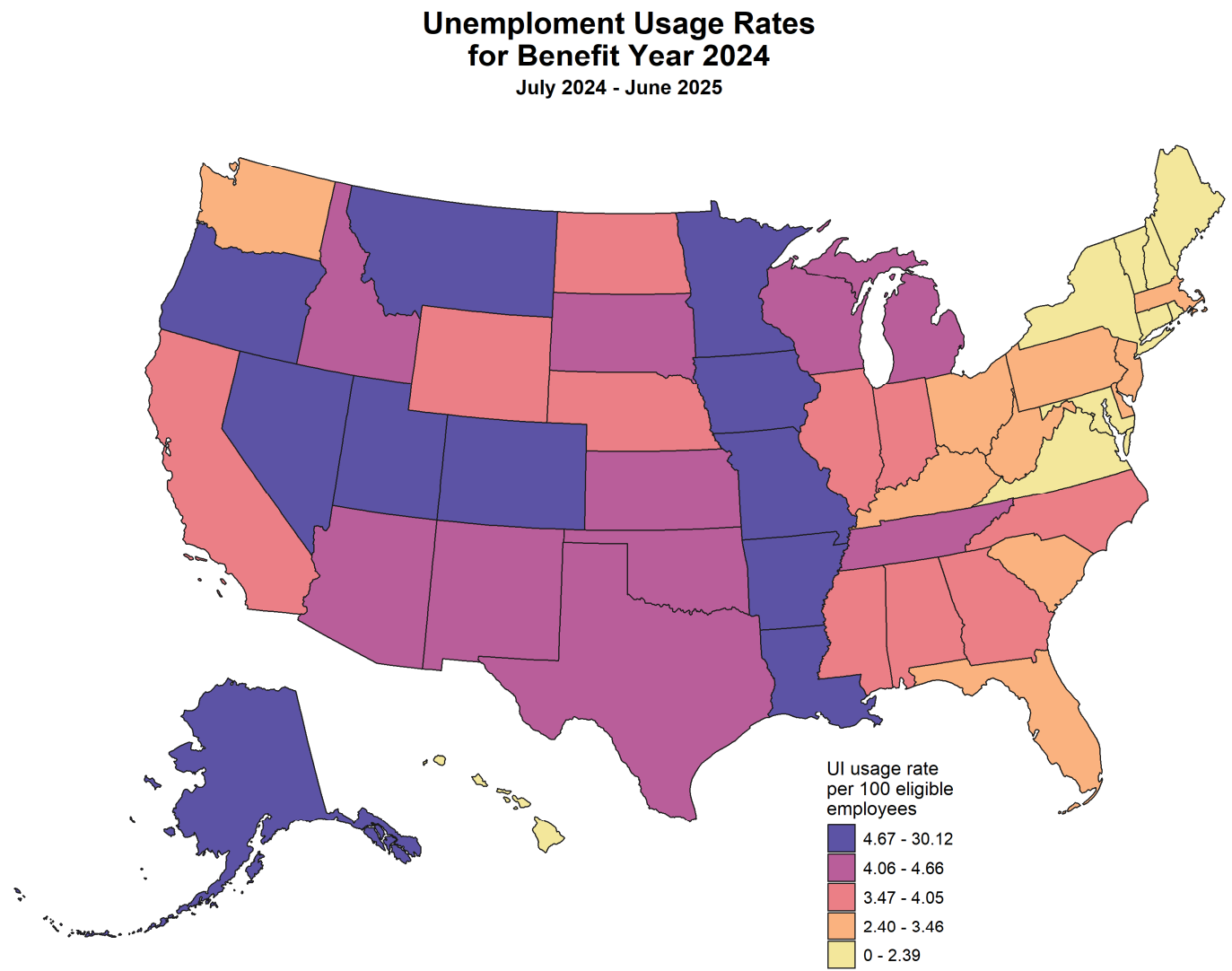


Figure 4. Unemployment Usage Rates for Benefit Year 2024 (July 2024 - June 2025)

Sickness insurance usage is no longer as geographically centralized as it had been during the height of the COVID-19 pandemic. Sickness insurance usage rates for benefit year 2024 (July 2024 – June 2025) are displayed below in Figure 5. For more information, see Statistical Table C4.

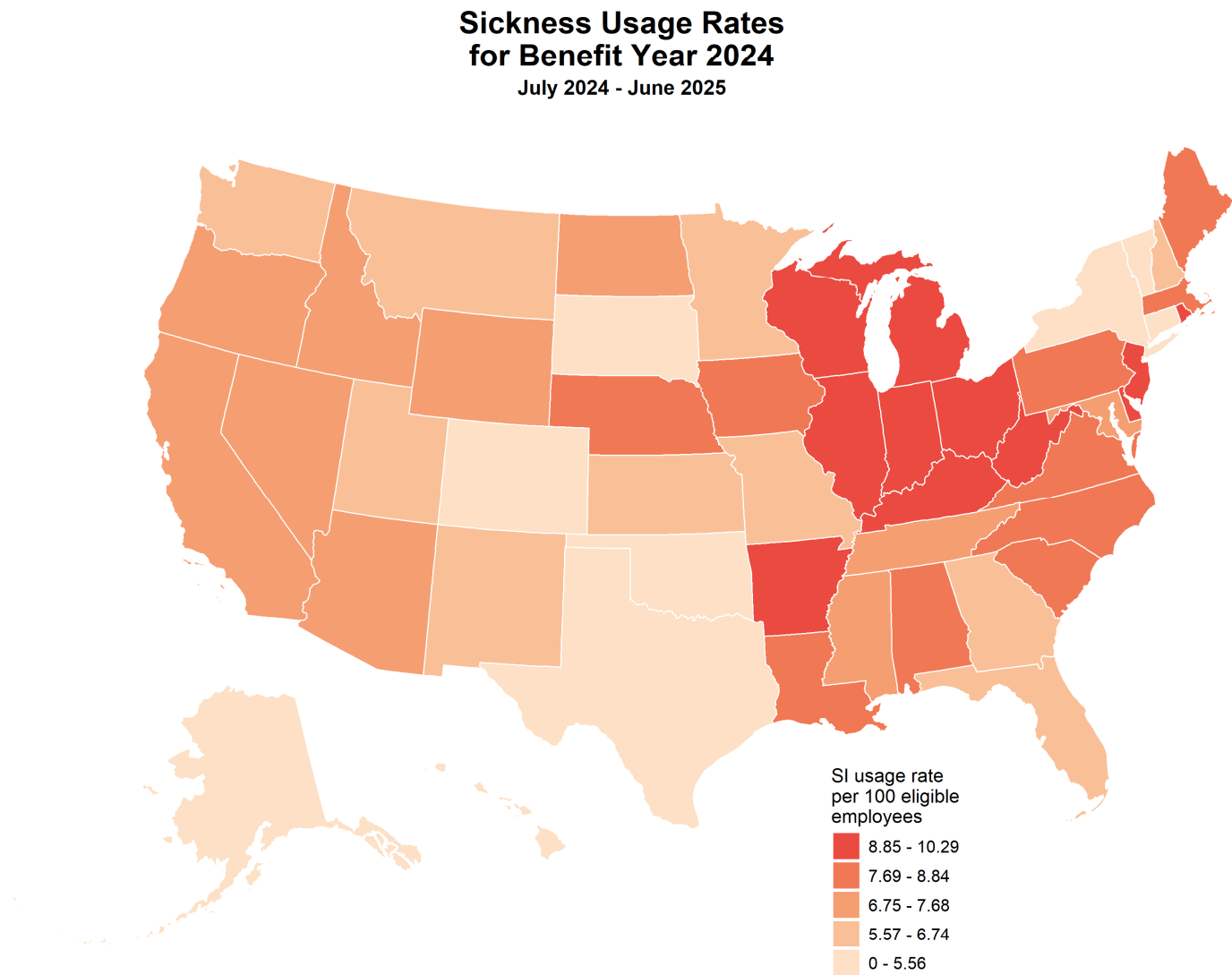
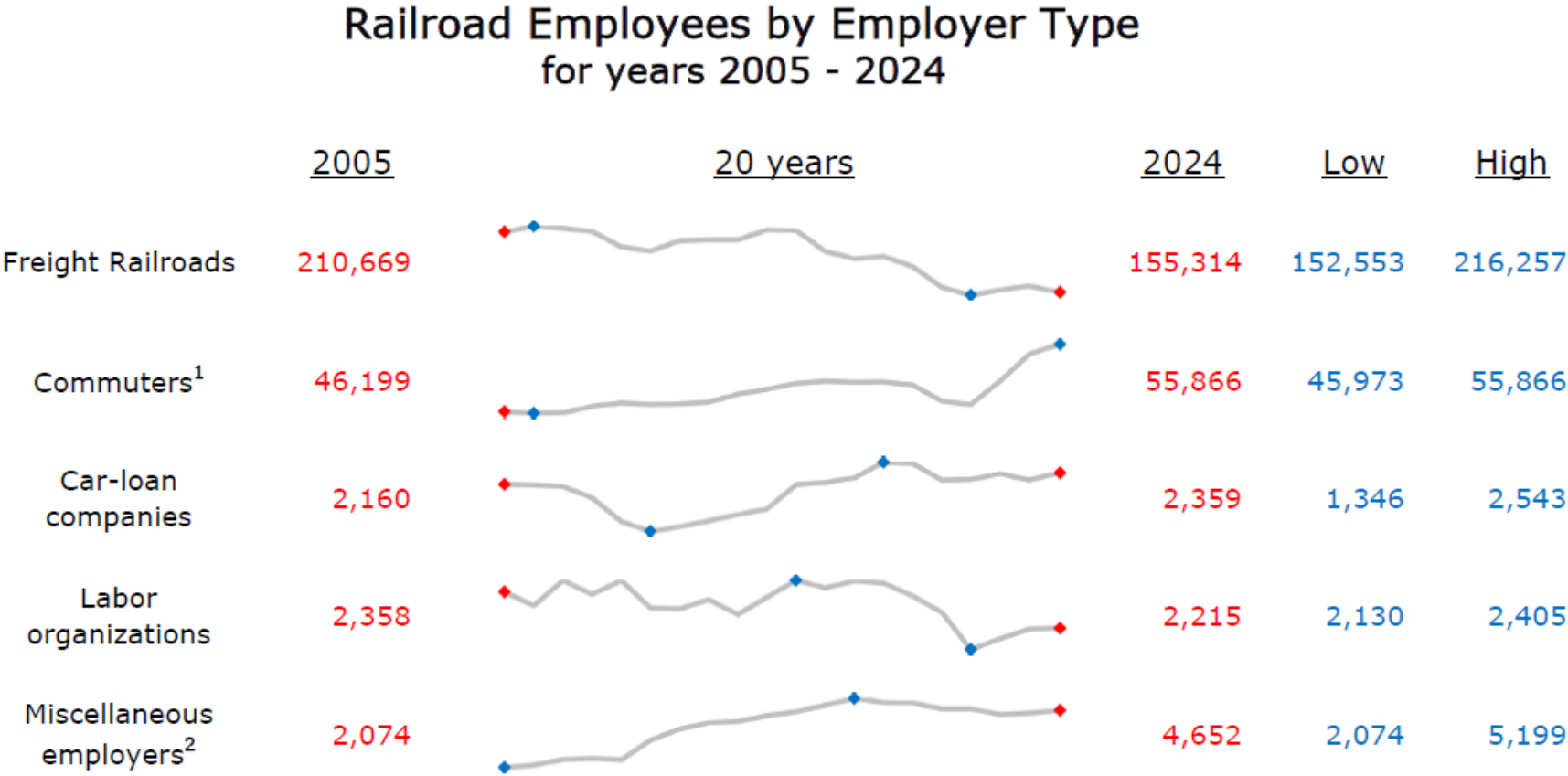


Figure 5. Sickness Usage Rates for Benefit Year 2024 (July 2024 - June 2025)

Railroad employment trends varied by employer type from calendar years 2005 through 2024 (Figure 6). During this period, freight railroads experienced the largest decline of 26% while labor organizations had a smaller decline of 6%. Commuter railroads increased by 21%, car-loan companies increased by 9% and miscellaneous employers increased by 124%. Freight railroads are traditionally the predominant employer in the rail industry, comprising 70% of total employees in 2024, down slightly from 80% back in 2005. For more information, see Statistical Table D5.



¹ Includes National Railroad Passenger Corp. (Amtrak)
² Includes lessor companies, employer associations and miscellaneous carrier affiliates.

Figure 6. Railroad Employees by Employer Type (2005-2024)

The tables in this volume include data on the railroad retirement and railroad unemployment insurance programs for fiscal year 2025 (October 2024-September 2025), calendar year 2024, unemployment and sickness benefit year 2024-2025 (July 2024-June 2025), and, in some tables, for earlier years.

The tables are presented in four sections: (A) financial statistics, (B) retirement and survivor benefits, (C) unemployment and sickness benefits, and (D) employment and compensation. Each section is introduced by a summary of the subject matter, including definitions of the major terms used in the tables and limitations of the data presented in the tables.

All the Statistical Tables are available online. For current and historical versions, go to:

<https://www.rrb.gov/FinancialReporting/FinancialActuarialStatistical/Annual>

FINANCIAL STATISTICS

- A1. Beneficiaries and benefits paid under the Railroad Retirement Act and the Railroad Unemployment Insurance Act, by fiscal year, 2016-2025, cash basis
- A2. Status of the Railroad Retirement Act accounts and trust funds, by fiscal year, 2016-2025, cash basis
- A3. Status of the financial interchange between the Railroad Retirement Accounts and the Old-Age and Survivors, Disability, and Hospital Insurance Trust Funds, by fiscal year, 2016-2025, cash basis
- A4. Status of the Railroad Unemployment Insurance Account, by fiscal year, cash basis*
- A5. Status of the RUIA Administration Fund, by fiscal year, cash basis*
- A6. Retirement, survivor, unemployment and sickness benefit payments, by class of benefit and state of residence of beneficiary, fiscal year 2025, cash basis

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- B3. Retirement and survivor benefits paid, by type of benefit and fiscal year, 2016-2025, cash basis
- B4. Lump-sum death benefits and residual payments awarded, by status of employee at death and fiscal year, 2016-2025**
- B5. Number and average amount of retirement and survivor annuities in current-payment status on September 30, 2025, by type of annuity and status of annuitant under Social Security Act
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* *These tables are no longer available as of Fiscal Year 2019.*

** *These tables were not produced for Fiscal Year 2025 Statistical Tables.*