



Researching Demographics and Social Security

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Brief History of Social Security

- Christine Maria Hansen Snyder
- Dorothea Lange
- Widtsoe, UT 1936
- Caption – “Mormon Woman, a native of Denmark receiving her first old age paycheck.”
- **Social Security Act of 1935**
- amended frequently starting in 1939



What is justice?

- Plato/Aristotle/Cicero/Justinian Code - "*Justice is a habit whereby a man renders **to each one his due** with constant and perpetual will.*" **Just deserts.**
- Kant – Categorical Imperative (Golden Rule) - "*Act only according to that maxim by which you can at the same time will that it should become a universal law.*"
- Mills/Bentham – Utilitarianism – The greatest good for the greatest number.



- John Rawls – 1971 – A Theory of Justice – **Distributive Justice - Justice as Fairness**
- First Principle –Political - **Equal basic liberties for all**; Second Principle – Economic/Social – **equality of opportunity** and the **difference principle** – **justice requires the greatest benefit go to the least advantaged members of society.**
- Attack from the Right – Creates permanent dependency for the “Taker” class by transferring wealth from “Makers”
- Attack from the Left – Legitimizes inequality by giving the poor some benefit without equalizing everything.



Caveats

- Not speaking for my employer, the Washington Supreme Court
- Attempting to be fair to all sides regarding the Social Security debate
- Focusing on Access to Justice – How can we direct patrons to critical resources so that they can help real people with real problems, either directly or indirectly
- Macro – What is a justice distribution of benefits?
- Micro – How can I help this patron (or their clients) learn how to resolve a social security dispute?



Types of Benefits

- **OASDI – Old Age, Survivor’s and Disability Insurance** – Social Security Act of 1935 – requires 40 quarters of paying into the system (6.2% tax on the first \$160,200 of wages) – starts between age 62 and 70, at death of covered person, or with disability that prevents working – **-\$49.40** (lowest wages for 11 years) **to \$4,555** (max income for 30 years, at age 70 vs. \$2,572 at 62)
- **SSDI** (part of OASDI) – **Social Security Disability Insurance** – 40 quarters of taxed wages - 1956 (only for those 50 and older until 1960) **\$3,627 a month max**



Fact Sheet

SOCIAL SECURITY

In 2023, an average of almost 67 million Americans per month will receive a Social Security benefit, totaling about \$1.4 trillion in benefits paid during the year.

Snapshot of a Month: June 2023 Beneficiary Data

o Retired workers	49.4 million	\$90.8 billion	\$1,837 average monthly benefit
dependents	2.6 million	\$2.3 billion	
o Disabled workers	7.5 million	\$11.2 billion	\$1,486 average monthly benefit
dependents	1.2 million	\$0.6 billion	
o Survivors	5.8 million	\$8.5 billion	



- 20 C.F.R. § 404.1511 - “ The inability to do any substantial gainful activity by reason of a medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.” – **INSURANCE NOT WELFARE – NO ASSET LIMIT – NO SUBSTANTIAL GAINFUL ACTIVITY (with some exceptions)**
- **Great Suspicion** - 1938 Social Security Advisory Council - "You will have workers like those in the dust bowl area, people who have migrated to California and elsewhere, who perhaps have not worked in a year or two, who will imagine they are disabled."



- **SSI – Supplemental Security Income – Welfare based on age (65), blindness, or disability** – added in 1972 with benefits first paid in 1974 (replaced a prior SSA block grant anti-poverty program paid to states) - **\$914 (2023) a month** plus Medicaid eligibility – allowed to have \$2,000 in assets plus a car, house, and other exempted items



US BUDGET WATCH 2024

A project of the Committee for a Responsible Federal Budget

[HOME](#) » [BLOG](#) » [RETIRES-FACE-17400-CUT-IF-SOCIAL-SECURITY-ISNT-MADE](#) » RETIRES FACE A \$17,400 CUT IF SOCIAL SECURITY ISN'T SAVED

Retirees Face a \$17,400 Cut if Social Security Isn't Saved

AUG 8, 2023 | [US BUDGET WATCH 2024](#)

As the 2024 presidential campaign ramps up, candidates are facing pressure to pledge not to touch Social Security. While this pledge is framed as 'protecting benefits,' it is – in reality – an implicit endorsement of a **23 percent** across-the-board benefit cut in 2033, when the Social Security retirement fund becomes insolvent. In that year, annual benefits would be cut by **\$17,400** for a typical newly retired dual-income couple.

TRENDING

[OCT 2, 2023](#) | [BLOG](#) | [OTHER SPENDING](#)

Appropriations Watch: FY 2024

Updated 10/2/2023: The new fiscal year began on October 1, and Congress needed to enact either a continuing resolution (CR) or regular appropriations for FY 2024 by the end of the week to avoid a...



2021 Budget – Social Security 17%

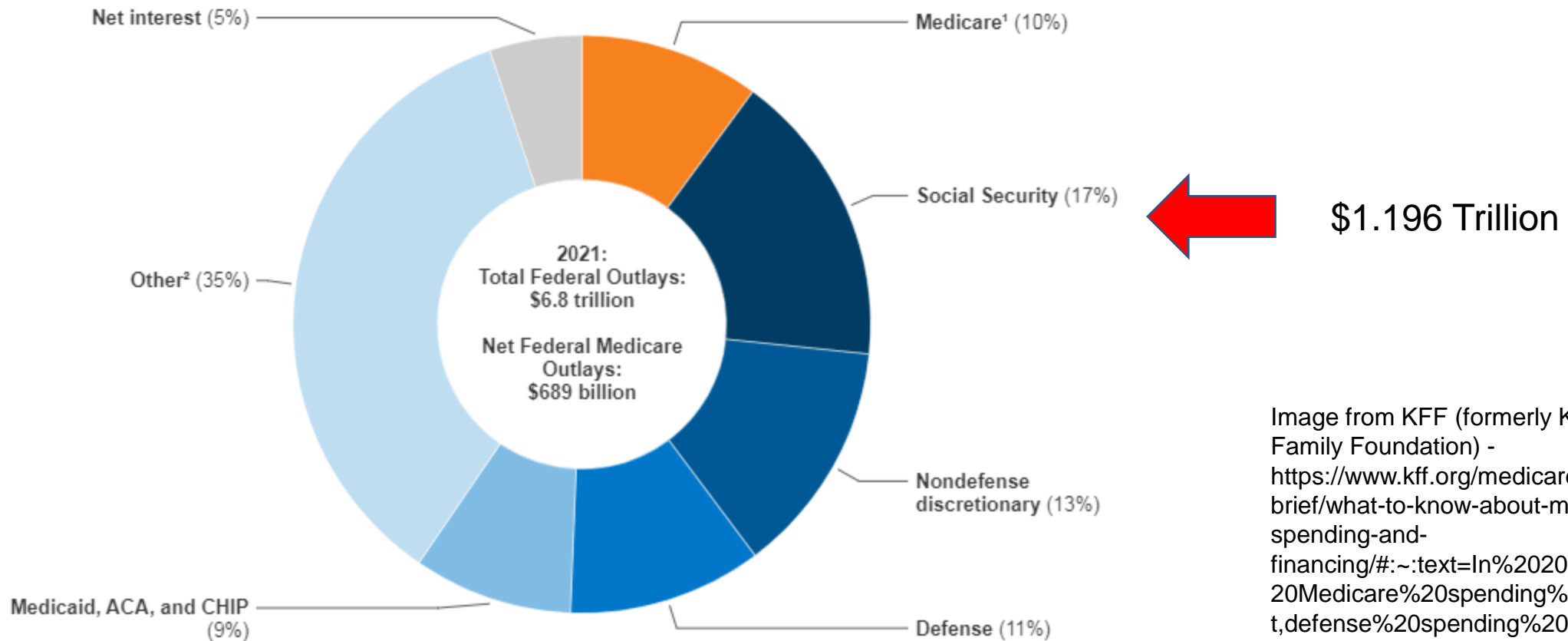
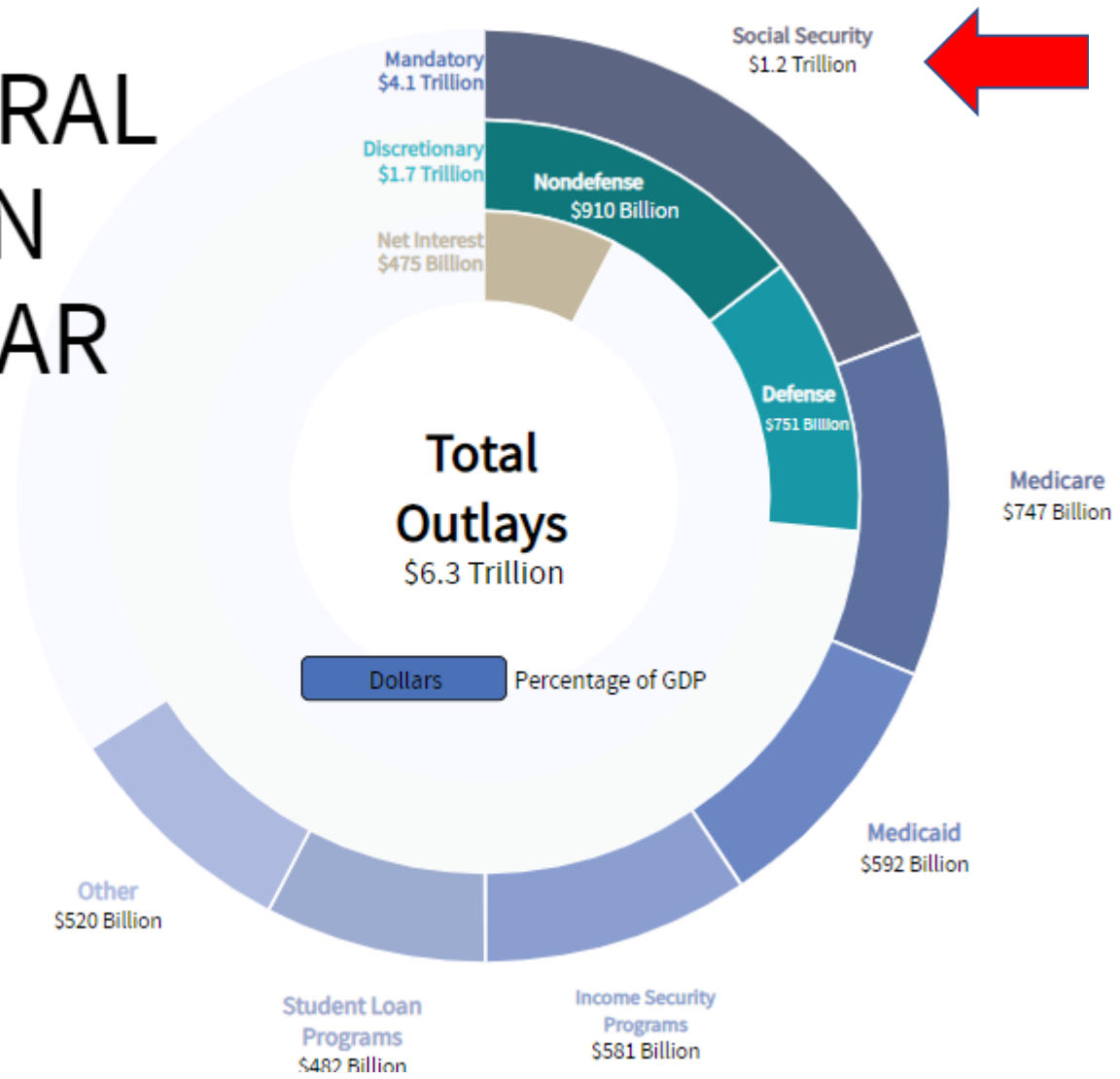


Image from KFF (formerly Kaiser Family Foundation) - [https://www.kff.org/medicare/issue-brief/what-to-know-about-medicare-spending-and-financing/#:~:text=In%202021%2C%20Medicare%20spending%2C%20net,defense%20spending%20\(Figure%20202\).](https://www.kff.org/medicare/issue-brief/what-to-know-about-medicare-spending-and-financing/#:~:text=In%202021%2C%20Medicare%20spending%2C%20net,defense%20spending%20(Figure%20202).)



THE FEDERAL BUDGET IN FISCAL YEAR 2022



Congressional
Budget Office -
<https://www.cbo.gov/publication/58888>



FY 2023 Summary

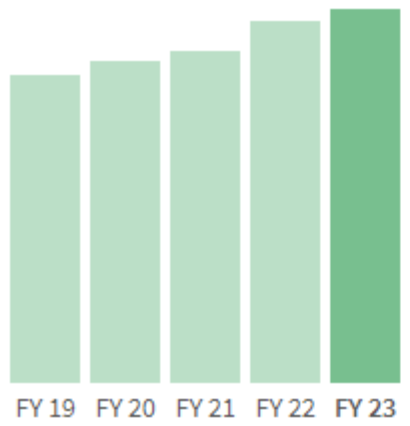
Social Security Administration – usaspending.gov – Treasury’s Open Date source

Data through 8/30/2023

How much funding is available to this agency?

\$1.42 Trillion
in budgetary resources

10.4% of the FY 2023 U.S. federal budget

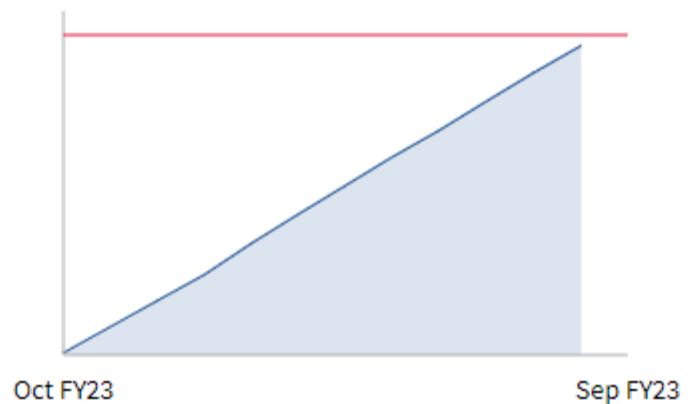


Total Budgetary Resources Over Time

How much has this agency planned to spend?

\$1.38 Trillion
in total obligations

97.2% of total budgetary resources



Total Obligations Over Time

How much has this agency planned to spend on awards?

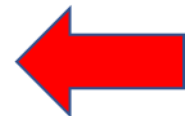
\$1.28 Trillion
in award obligations

92.8% of total obligations



- All Contracts 0.2%
- All Financial Assistance 99.8%

Award Obligations by Type





Happy Halloween – The Chart of Terror

Budget Outlook, May 2023 Update

	As a Percentage of Gross Domestic Product					In Billions of Dollars			
	Average, 1973–2022	Actual, 2022	2023	2024	2033	Actual, 2022	2023	2024	2033
Revenues, Total	17.4	19.6	18.4	17.8	18.1	4,897	4,815	4,848	7,102
Individual income taxes	8.0	10.5	9.6	9.1	9.7	2,632	2,525	2,475	3,806
Payroll taxes	6.0	5.9	6.0	6.0	5.9	1,484	1,562	1,633	2,307
Corporate income taxes	1.8	1.7	1.8	1.8	1.4	425	475	479	539
Other	1.6	1.4	1.0	1.0	1.1	357	252	261	450
Outlays, Total	21.0	24.8	24.2	23.8	25.0	6,210	6,344	6,492	9,806
Mandatory, subtotal	10.9	16.3	15.1	14.3	15.3	4,074	3,970	3,897	5,999
Social Security	4.4	4.8	5.1	5.3	6.0	1,212	1,345	1,457	2,365
Major health care programs	3.3	5.6	5.8	5.6	6.6	1,404	1,519	1,530	2,605
Medicare, net of offsetting receipts	2.0	2.8	3.1	3.2	4.0	709	819	872	1,590
Medicaid, CHIP, and marketplace subsidies	1.2	2.8	2.7	2.4	2.6	695	700	658	1,015
Other	3.2	5.8	4.2	3.3	2.6	1,458	1,107	910	1,029
Discretionary, subtotal	8.0	6.6	6.5	6.8	6.0	1,659	1,712	1,850	2,366
Defense	4.3	3.0	3.0	3.1	2.8	747	792	852	1,103
Nondefense	3.8	3.6	3.5	3.7	3.2	912	919	998	1,264
Net interest	2.0	1.9	2.5	2.7	3.7	476	663	745	1,440
Deficit, Total	-3.6	-5.2	-5.8	-6.0	-6.9	-1,312	-1,529	-1,644	-2,703
Deficit, Primary	-1.5	-3.3	-3.3	-3.3	-3.2	-836	-867	-899	-1,263
Debt Held by the Public	46.9	96.9	98.2	100.4	118.9	24,252	25,767	27,388	46,709

Congressional Budget
Office – *An Update to
the Budget Outlooks
2023 to 2033* -
<https://www.cbo.gov/publication/59159>



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Congressional Budget Office – *An Update to the Budget Outlooks 2023 to 2033* - <https://www.cbo.gov/publication/59159>



Annual OASDI Trustee's Report



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The 2023 OASDI Trustees Report

[Office of the Chief Actuary](#)

Reading the Report

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The 2023 OASDI Trustees Report, officially called "*The 2023 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*," presents the current and projected financial status of the trust funds.

The Trustees Report includes many tables containing historical data and projections. For convenience, we provide the reader with links to view all of these tables in one place, without the accompanying text of the report. Note that the tables in the report generally present results only for every fifth year. Therefore, we also provide links to supplemental tables by single year for readers requiring more detail. Reference should always be made to the published report for context and explanation of terminology.



- Trustees are the Secretaries of Labor, Treasury, HHS, plus the Commissioner and Chief of Staff of the Social Security Administration.
- Findings for 2023 – the OASDI Trust Fund will be depleted by 2033 unless changes are made
- From 2033 forward, benefits will be paid directly from current OASDI tax receipts
- If no changes are made, benefits will be cut by 23 percent in 2033



What is the cause of the massive increase in projected social security costs?

- Demographics
- Political gridlock focused on everything but stabilization of federal social safety net



Fall 2023
Federal Depository Library
Conference

October 16-18 • Virtual • #FDLConference

https://www.census.gov/topics/population/age-and-sex/data/tables.html

Gender Equality in... Author Spotlight J... Undergraduate De... Getting Explicit Abo... The Evolving Scienc... Juneteenth 2021: Hi... Wash

An official website of the United States government [Here's how you know](#)



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Within Data

[Data Tables](#)

Age and Sex Tables

Data on the age and sex composition of the population can be found from a variety of sources. These sources are listed in the Surveys/Programs area with brief descriptions to help you decide which data source would best suit your needs.

All **2023** 2022 2021 2020 More



	A	B	C	D	E	F	G
1							
2	Table 1. Population by Age and Sex: 2022						
3	(Numbers in thousands. Civilian noninstitutionalized population.)						
4							
5	Age	Both sexes		Male		Female	
6		Number	Percent	Number	Percent	Number	Percent
7	All ages	328,722	100.0	162,090	100.0	166,632	100.0
8	Under 5 years	18,539	5.6	9,477	5.8	9,062	5.4
9	5 to 9 years	20,228	6.2	10,342	6.4	9,887	5.9
10	10 to 14 years	21,231	6.5	10,882	6.7	10,349	6.2
11	15 to 19 years	21,414	6.5	10,863	6.7	10,551	6.3
12	20 to 24 years	21,035	6.4	10,547	6.5	10,488	6.3
13	25 to 29 years	21,747	6.6	10,940	6.7	10,807	6.5
14	30 to 34 years	22,836	6.9	11,386	7.0	11,450	6.9
15	35 to 39 years	21,992	6.7	10,987	6.8	11,005	6.6
16	40 to 44 years	21,198	6.4	10,593	6.5	10,605	6.4
17	45 to 49 years	19,430	5.9	9,623	5.9	9,807	5.9
18	50 to 54 years	20,700	6.3	10,261	6.3	10,440	6.3
19	55 to 59 years	21,004	6.4	10,339	6.4	10,665	6.4
20	60 to 64 years	21,174	6.4	10,203	6.3	10,971	6.6
21	65 to 69 years	18,533	5.6	8,818	5.4	9,715	5.8
22	70 to 74 years	15,171	4.6	7,012	4.3	8,159	4.9
23	75 to 79 years	10,304	3.1	4,795	3.0	5,509	3.3
24	80 to 84 years	6,389	1.9	2,718	1.7	3,670	2.2
25	85 years and over	5,796	1.8	2,304	1.4	3,492	2.1
26							

Table 1-
Population
by Age and
Sex 2022



Detailed Tables, Population 55 Years and Over by Sex and Age:

- [Table 1. Population by Age and Sex: 2022 \[<1.0 MB\]](#)
- [Table 2. Marital Status of the Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 3. Educational Attainment of the Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 4. Nativity and Citizenship Status of the Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 5. Year of Entry of the Foreign-Born Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 6. Households by Type and Age of Householder 55 Years and Over: 2022 \[<1.0 MB\]](#)
- [Table 7. Labor Force and Employment Status of the Civilian Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 8. Occupation of the Civilian Employed Population 55 Years and Over by Sex and Age: 2022 \[<1.0 MB\]](#)
- [Table 9. Earnings of Full-Time, Year-Round Workers 55 Years and Over by Sex and Age: 2021 \[<1.0 MB\]](#)

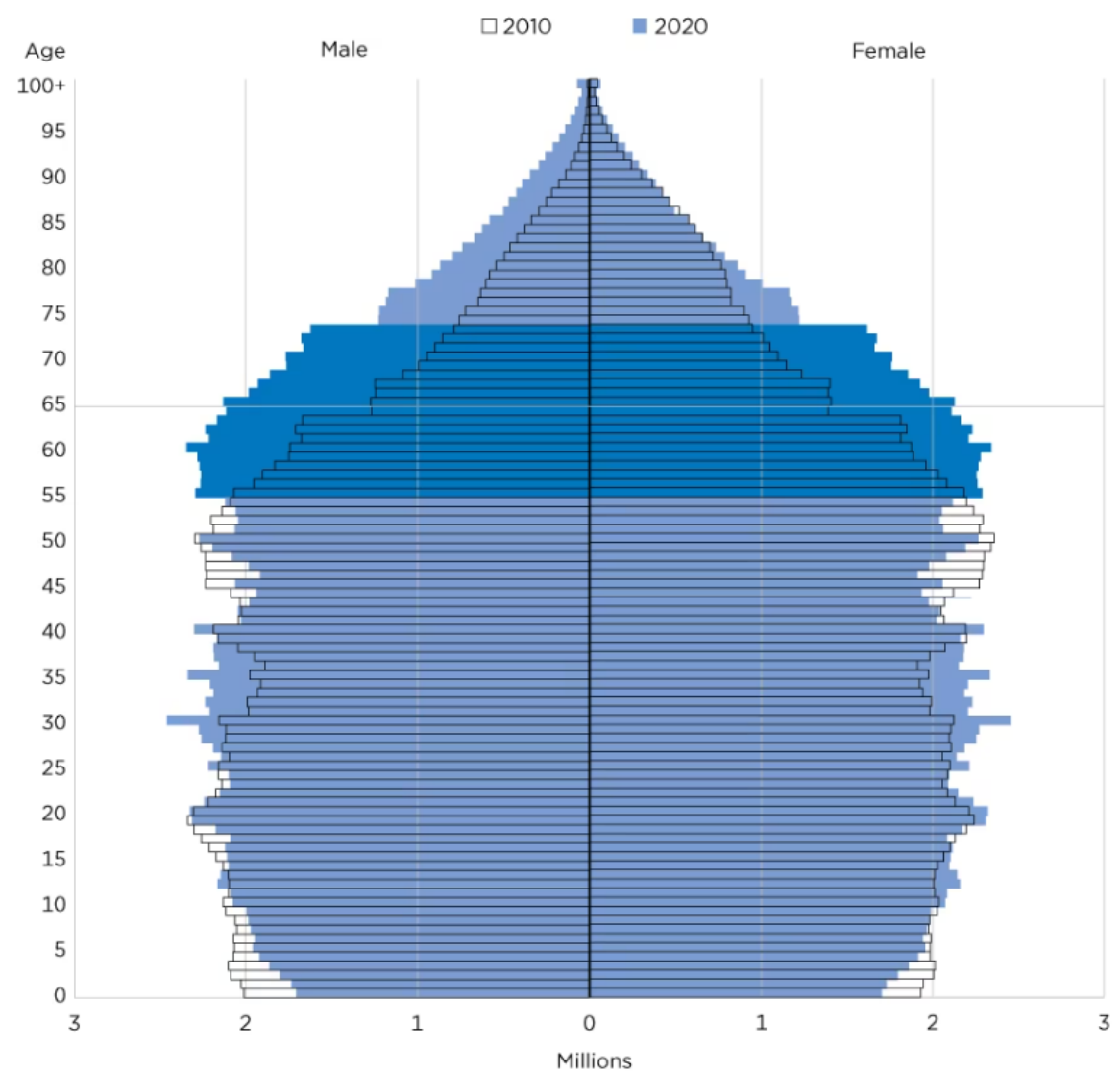


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6		Number	Percent	Number	Percent	Number	Percent
7	All ages	328,722	100.0	162,090	100.0	166,632	100.0
8	Under 55 years	230,351	70.1	115,901	71.5	114,450	68.7
9	55 to 59 years	21,004	6.4	10,339	6.4	10,665	6.4
10	60 to 64 years	21,174	6.4	10,203	6.3	10,971	6.6
11	65 to 69 years	18,533	5.6	8,818	5.4	9,715	5.8
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15	85 years and over	5,796	1.8	2,304	1.4	3,492	2.1
16							
17	Under 55 years	230,351	70.1	115,901	71.5	114,450	68.7
18	55 years and over	98,371	29.9	46,189	28.5	52,182	31.3
19							
20	Under 60 years	251,355	76.5	126,240	77.9	125,115	75.1
21	60 years and over	77,367	23.5	35,850	22.1	41,517	24.9
22							
23	Under 62 years	260,060	79.1	130,461	80.5	129,599	77.8
24	62 years and over	68,662	20.9	31,629	19.5	37,033	22.2
25							

Table 1 – Population by Age and Sex 2022



Population by Sex and Age: 2010 and 2020



Baby Boom (1946-1964) in dark blue



Older Americans Month: May 2023

May 2023

The 2021 American Community Survey estimated there were 55,892,014 people aged 65 and over in the U.S. out of a total population of 331,893,745, or 16.8%.

2000 Census – 35 million 65 and older – 12.4%

1990 Census – 31.2 million 65 and older – 12.6%



What should we do?

Three options or a combination:

- 1) Cut benefits – intentionally or by inaction
- 2) Raise OASDI taxes to strengthen the Trust Fund
 - Increase taxable wages subject to tax
 - Increase payroll tax from 6.2% for both worker and employer to 8%
- 3) Raise eligibility age recognizing increased lifespan

Committee for a Responsible Federal Budget – The Reformer: An Interactive Tool to Fix Social Security -

<https://www.crfb.org/socialsecurityreformer/>