

5.G OASDI Current-Pay Benefits: Retired Workers with Dual Entitlement

Table 5.G1—Percentage distribution of persons receiving both a retired-worker and a secondary benefit without and with reduction for early retirement, by sex and primary insurance amount, December 2002

Primary insurance amount (dollars)	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All dually entitled retired workers	6,134,800	100.0	1,091,130	100.0	5,043,670	100.0
Less than 250.00	670,820	10.9	100,740	9.2	570,080	11.3
250.00–299.90	374,140	6.1	54,070	5.0	320,070	6.3
300.00–349.90	567,180	9.2	90,920	8.3	476,260	9.4
350.00–399.90	371,850	6.1	60,200	5.5	311,650	6.2
400.00–449.90	414,720	6.8	68,570	6.3	346,150	6.9
450.00–499.90	646,980	10.5	114,030	10.5	532,950	10.6
500.00–549.90	646,310	10.5	115,470	10.6	530,840	10.5
550.00–599.90	545,300	8.9	100,450	9.2	444,850	8.8
600.00–649.90	441,020	7.2	83,870	7.7	357,150	7.1
650.00–699.90	323,030	5.3	63,220	5.8	259,810	5.2
700.00–749.90	239,690	3.9	48,780	4.5	190,910	3.8
750.00–799.90	192,620	3.1	40,690	3.7	151,930	3.0
800.00–849.90	150,550	2.5	31,990	2.9	118,560	2.4
850.00–899.90	135,840	2.2	29,080	2.7	106,760	2.1
900.00–949.90	106,160	1.7	22,210	2.0	83,950	1.7
950.00–999.90	83,720	1.4	17,080	1.6	66,640	1.3
1,000.00–1,049.90	67,800	1.1	13,790	1.3	54,010	1.1
1,050.00–1,099.90	48,220	0.8	9,290	0.9	38,930	0.8
1,100.00 or more	108,850	1.8	26,680	2.4	82,170	1.6
Men	118,120	100.0	30,650	100.0	87,470	100.0
Less than 250.00	8,500	7.2	3,940	12.9	4,560	5.2
250.00–299.90	3,850	3.3	1,630	5.3	2,220	2.5
300.00–349.90	6,470	5.5	2,350	7.7	4,120	4.7
350.00–399.90	3,840	3.3	1,340	4.4	2,500	2.9
400.00–449.90	4,390	3.7	1,690	5.5	2,700	3.1
450.00–499.90	6,950	5.9	2,390	7.8	4,560	5.2
500.00–549.90	7,550	6.4	2,630	8.6	4,920	5.6
550.00–599.90	6,900	5.8	2,100	6.9	4,800	5.5
600.00–649.90	6,390	5.4	1,780	5.8	4,610	5.3
650.00–699.90	5,590	4.7	1,190	3.9	4,400	5.0
700.00–749.90	5,420	4.6	960	3.1	4,460	5.1
750.00–799.90	5,400	4.6	1,040	3.4	4,360	5.0
800.00–849.90	4,650	3.9	800	2.6	3,850	4.4
850.00–899.90	4,630	3.9	810	2.6	3,820	4.4
900.00–949.90	4,590	3.9	860	2.8	3,730	4.3
950.00–999.90	5,330	4.5	830	2.7	4,500	5.1
1,000.00–1,049.90	5,150	4.4	760	2.5	4,390	5.0
1,050.00–1,099.90	4,770	4.0	670	2.2	4,100	4.7
1,100.00 or more	17,750	15.0	2,880	9.4	14,870	17.0
Women	6,016,680	100.0	1,060,480	100.0	4,956,200	100.0
Less than 250.00	662,320	11.0	96,800	9.1	565,520	11.4
250.00–299.90	370,290	6.2	52,440	4.9	317,850	6.4
300.00–349.90	560,710	9.3	88,570	8.4	472,140	9.5
350.00–399.90	368,010	6.1	58,860	5.6	309,150	6.2
400.00–449.90	410,330	6.8	66,880	6.3	343,450	6.9
450.00–499.90	640,030	10.6	111,640	10.5	528,390	10.7
500.00–549.90	638,760	10.6	112,840	10.6	525,920	10.6
550.00–599.90	538,400	8.9	98,350	9.3	440,050	8.9
600.00–649.90	434,630	7.2	82,090	7.7	352,540	7.1
650.00–699.90	317,440	5.3	62,030	5.8	255,410	5.2
700.00–749.90	234,270	3.9	47,820	4.5	186,450	3.8
750.00–799.90	187,220	3.1	39,650	3.7	147,570	3.0
800.00–849.90	145,900	2.4	31,190	2.9	114,710	2.3
850.00–899.90	131,210	2.2	28,270	2.7	102,940	2.1
900.00–949.90	101,570	1.7	21,350	2.0	80,220	1.6
950.00–999.90	78,390	1.3	16,250	1.5	62,140	1.3
1,000.00–1,049.90	62,650	1.0	13,030	1.2	49,620	1.0
1,050.00–1,099.90	43,450	0.7	8,620	0.8	34,830	0.7
1,100.00 or more	91,100	1.5	23,800	2.2	67,300	1.4

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

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5.G OASDI Current-Pay Benefits: Retired Workers with Dual Entitlement

Table 5.G2—Number receiving both a retired-worker and a secondary benefit, by sex and type of secondary benefit, December 1952–2002

Year	Total	Women						Men				
		Subtotal		Wife's benefit		Widow's benefit		Parent's benefit	Subtotal	Husband's benefit	Widower's benefit	Parent's benefit
		Number	Percentage of all women retired workers	Number	Percentage of all women entitled to wife's benefit because of age	Number	Percentage of all women entitled to widow's benefit					
1952	36,132	35,402	6.0	14,131	6.0	20,850	4.4	421	730	258	83	389
1953	54,798	53,631	6.8	23,355	2.7	29,668	5.2	608	1,167	529	148	490
1954	79,689	77,978	8.0	34,225	3.4	42,899	6.3	854	1,711	827	257	627
1955	108,551	106,320	8.7	49,637	4.2	55,664	7.4	1,019	2,231	1,224	342	665
1956	143,284	140,603	9.1	68,766	4.8	70,601	7.2	1,236	2,681	1,542	426	713
1957	194,501	190,951	9.6	102,522	5.6	86,951	7.4	1,478	3,550	2,152	578	820
1958	229,599	225,790	9.8	124,504	6.1	99,669	7.5	1,617	3,809	2,421	634	754
1959	268,900	264,434	10.2	141,831	6.4	120,458	8.0	2,145	4,466	2,794	772	900
1960	307,736	302,646	10.6	159,032	6.8	141,218	8.4	2,396	5,090	3,197	911	982
1961	335,243	330,727	10.5	159,587	6.6	169,264	9.1	1,876	4,516	2,652	1,090	774
1962	427,085	421,535	12.1	204,445	7.9	214,371	10.4	2,719	5,550	3,229	1,330	991
1963	502,839	496,639	13.2	138,081	8.9	255,408	11.3	3,150	6,200	3,597	1,543	1,060
1964	577,954	571,144	14.2	269,657	9.9	297,929	12.1	3,558	6,810	3,940	1,752	1,118
1965	618,730	611,610	14.3	^a 282,940	^a 10.3	^a 324,930	^a 12.3	^a 3,740	^a 7,120	^a 4,110	^a 1,910	^a 1,100
1966	706,860	699,080	15.1	^a 315,550	^a 11.2	^a 379,440	^a 13.2	^a 4,090	^a 7,780	^a 4,470	^a 2,260	^a 1,050
1967	770,190	760,950	15.7	^a 334,200	^a 11.8	^a 422,480	^a 13.8	^a 4,270	^a 9,240	^a 5,190	^a 3,070	^a 980
1968	842,560	831,760	16.3	^a 354,750	^a 12.4	^a 472,590	^a 14.5	^a 4,420	^a 10,800	^a 5,810	^a 4,110	^a 880
1969	920,250	909,720	17.0	^a 376,520	^a 13.0	^a 528,660	^a 15.3	^a 4,540	^a 10,530	^a 5,620	^a 4,160	^a 750
1970	977,340	966,780	17.1	^a 388,210	^a 13.3	^a 573,950	^a 15.9	^a 4,620	^a 10,560	^a 5,530	^a 4,400	^a 630
1971	1,069,940	1,060,120	17.7	^a 411,710	^a 13.8	^a 643,730	^a 16.9	^a 4,680	^a 9,820	^a 5,130	^a 4,170	^a 520
1972	1,183,369	1,170,286	18.5	^a 477,333	^a 15.5	^a 688,087	^a 17.3	^a 4,866	^a 13,083	^a 6,797	^a 5,442	^a 844
1973	1,377,080	1,361,360	20.2	562,111	17.7	794,001	22.2	5,248	15,710	7,966	6,986	758
1974	1,534,583	1,516,326	21.3	^a 554,844	^a 17.1	^a 956,662	^a 21.4	^a 4,820	^a 18,257	^a 6,592	^a 11,080	^a 585
1975	1,679,825	1,660,451	22.4	616,669	18.4	1,038,992	22.3	4,790	19,374	9,920	8,690	764
1976	1,827,928	1,812,008	23.4	^a 669,792	^a 19.5	^a 1,137,251	^a 23.4	^a 4,965	^a 15,920	^a 7,497	^a 7,779	^a 644
1977	2,026,534	1,991,915	24.6	762,250	21.4	1,225,344	24.3	4,321	34,619	14,557	19,544	518
1978	2,208,490	2,163,011	25.7	836,004	22.8	1,322,897	25.3	4,110	45,479	17,832	27,192	455
1979	2,435,848	2,380,260	27.1	917,747	24.4	1,458,611	26.6	3,902	55,588	20,179	35,004	405
1980	2,660,037	2,594,467	28.5	1,015,672	26.2	1,575,085	27.8	3,710	65,570	22,597	42,580	393
1981	^b	^b	^b	^b	^b	^b	^b	^b	^b	^b	^b	^b
1982	3,109,239	3,031,518	31.1	1,239,736	29.8	1,788,556	29.5	3,226	77,721	24,787	52,604	330
1983	3,355,148	3,267,890	32.5	1,369,396	31.6	1,895,579	30.3	2,915	87,258	27,449	59,518	291
1984	3,568,639	3,479,191	33.7	1,479,756	33.2	1,996,805	31.0	2,630	89,448	27,189	62,011	248
1985	3,801,183	3,708,856	34.9	1,594,226	34.7	2,112,245	31.8	2,385	92,327	26,912	65,202	213
1986	4,032,760	3,934,811	36.1	1,719,449	36.2	2,213,225	32.5	2,137	97,949	27,693	70,064	192
1987	4,214,214	4,116,759	36.9	1,804,946	37.3	2,309,899	33.1	1,914	97,455	26,928	70,359	168
1988	4,403,012	4,302,714	37.9	1,892,763	38.5	2,408,232	33.8	1,719	100,298	27,210	72,942	146
1989	4,590,475	4,487,314	38.7	1,982,095	39.5	2,503,679	34.4	1,540	103,161	27,484	75,543	134
1990	4,783,122	4,677,680	39.5	2,076,737	40.5	2,599,560	35.1	1,383	105,442	27,463	77,862	117
1991	4,959,610	4,852,656	40.2	2,158,022	41.5	2,693,388	35.7	1,246	106,954	27,195	79,654	105
1992	5,140,627	5,032,206	41.0	2,242,029	42.3	2,789,029	36.3	1,148	108,421	26,849	81,475	97
1993	5,285,960	5,176,650	41.6	2,312,000	43.1	2,863,510	37.0	1,140	109,310	26,330	82,920	60
1994	5,419,910	5,308,300	42.1	2,359,470	43.9	2,947,820	37.6	1,010	111,610	26,920	84,660	30
1995	5,533,200	5,420,320	42.5	2,397,710	44.5	3,021,720	38.0	890	112,880	26,660	86,190	30
1996	5,629,780	5,517,510	42.8	2,429,520	45.3	3,087,130	38.3	860	112,270	25,750	86,480	40
1997	5,729,620	5,617,590	42.7	2,461,060	46.0	3,155,760	39.6	770	112,030	24,540	87,460	30
1998	5,810,410	5,699,080	42.8	2,482,950	46.7	3,215,380	40.4	750	111,330	23,740	87,560	30
1999	5,883,950	5,772,260	42.9	2,499,200	47.3	3,272,420	41.0	640	111,690	23,560	88,100	30
2000	6,009,800	5,896,390	42.9	2,568,470	48.2	3,327,360	41.6	560	113,410	24,660	88,720	30
2001	6,076,350	5,961,580	42.9	2,583,730	48.9	3,377,330	42.4	520	114,770	25,570	89,170	30
2002	6,134,800	6,016,680	42.7	2,591,820	49.5	3,424,390	43.0	470	118,120	27,090	91,000	30

a. Distributions by type of secondary benefit are estimated.

b. Data not available.

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1993–2002 are based on a 10 percent sample. All other years are 100 percent data.

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5.G OASDI Current-Pay Benefits: Retired Workers with Dual Entitlement

Table 5.G3—Number receiving both a retired-worker and a secondary benefit and average monthly benefit, by type of secondary benefit, December 2002

Type of secondary benefit	Number	Average monthly benefit (dollars)		
		Combined benefit	Retired-worker benefit	Reduced secondary benefit
All dually entitled retired workers	6,134,800	806.90	446.30	360.60
Wives and husbands	2,618,910	538.00	357.50	180.50
Wives of—	2,591,820	538.80	357.60	181.20
Retired workers	2,561,340	539.10	357.70	181.40
Disabled workers	30,480	511.70	347.90	163.80
Husbands of—	27,090	468.20	346.20	122.00
Retired workers	26,120	469.00	346.90	122.10
Disabled workers	970	445.60	328.20	117.40
Widow(er)s	3,515,390	1,007.20	512.50	494.70
Widows	3,424,390	1,009.10	507.40	501.70
Widowers	91,000	933.90	704.00	229.90
Parents	500	904.90	444.80	460.10

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

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Table 5.G4—Number receiving both a retired-worker and a secondary benefit, average monthly benefit, and retired-worker benefit as a percentage of combined benefit, December 2002

Total combined monthly benefit (dollars)	Number		Average combined monthly benefit (dollars)		Retired-worker benefit as a percentage of combined monthly benefit	
	Wives or husbands	Widow(er)s	Wives or husbands	Widow(er)s	Wives or husbands	Widow(er)s
All dually entitled retired workers	^a 2,618,910	^b 3,515,390	535.40	1,013.10	67	51
Less than 200.00	18,870	2,580	156.30	153.20	81	80
200.00–249.90	25,800	3,610	226.90	228.40	76	76
250.00–299.90	40,340	7,750	276.70	278.80	72	75
300.00–349.90	64,210	15,070	327.00	326.30	70	76
350.00–399.90	110,770	17,600	377.40	376.70	68	70
400.00–449.90	219,700	27,860	428.20	426.50	68	69
450.00–499.90	426,010	42,540	477.10	476.50	67	69
500.00–549.90	615,000	53,710	525.10	525.80	69	67
550.00–599.90	446,630	66,480	572.90	575.80	69	66
600.00–649.90	285,250	84,390	623.60	626.30	67	65
650.00–699.90	181,340	99,260	672.50	676.10	65	64
700.00–749.90	95,540	122,870	722.10	726.20	62	62
750.00–799.90	54,190	162,010	773.00	776.50	60	61
800.00–849.90	17,120	202,460	820.90	826.50	56	59
850.00–899.90	5,870	256,390	870.50	876.40	51	58
900.00–949.90	3,000	277,460	924.20	926.10	46	55
950.00–999.90	2,050	308,370	973.50	974.80	46	53
1,000.00–1,049.90	^c 7,220	301,440	^c 1,182.90	1,024.90	^c 42	52
1,050.00–1,099.90	...	279,350	...	1,074.90	...	50
1,100.00–1,149.90	...	225,380	...	1,124.20	...	49
1,150.00–1,199.90	...	189,540	...	1,174.70	...	47
1,200.00–1,249.90	...	166,710	...	1,224.90	...	46
1,250.00–1,299.90	...	139,830	...	1,274.90	...	44
1,300.00–1,349.90	...	124,230	...	1,323.80	...	43
1,350.00–1,399.90	...	81,650	...	1,374.30	...	42
1,400.00–1,449.90	...	60,560	...	1,423.60	...	41
1,450.00–1,499.90	...	44,440	...	1,473.80	...	40
1,500.00 or more	...	151,850	...	1,759.60	...	36

a. Includes 27,090 husbands.

b. Includes 91,000 widowers.

c. \$1,000 or more.

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

NOTE: ... = not applicable.

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5.G OASDI Current-Pay Benefits: Retired Workers with Dual Entitlement

Table 5.G5—Percentage distribution, by total combined monthly benefit and retired-worker benefit, December 2002

Total combined monthly benefit (dollars)	Number	Percentage distribution by dollar amount of retired-worker benefit												
		Total	Less than 200.00	200.00–249.90	250.00–299.90	300.00–349.90	350.00–399.90	400.00–449.90	450.00–499.90	500.00–549.90	550.00–599.90	600.00–649.90	650.00–699.90	700.00 or more
<i>Dually entitled wives and husbands</i>														
All	^a 2,618,910	100.0	15.1	10.7	10.5	9.6	12.8	14.6	11.8	7.8	3.9	2.0	0.8	0.5
Less than 200.00	18,870	100.0	100.0	...	...	...	...	...	...	...	...	...	...	...
200.00–249.90	25,800	100.0	66.4	33.5	...	...	...	...	...	...	...	...	...	...
250.00–299.90	40,340	100.0	46.6	29.4	24.0	...	...	...	...	...	...	...	...	...
300.00–349.90	64,210	100.0	35.0	23.6	24.4	17.0	...	...	...	...	...	...	...	...
350.00–399.90	110,770	100.0	27.0	19.5	19.9	17.8	15.7	...	...	...	...	...	...	...
400.00–449.90	219,700	100.0	21.7	15.0	14.5	13.4	20.4	14.9	...	...	...	...	...	...
450.00–499.90	426,010	100.0	17.7	12.4	11.6	11.1	17.2	19.7	10.3	...	...	...	...	...
500.00–549.90	615,000	100.0	11.6	9.3	9.9	9.7	15.2	19.2	16.8	8.4	...	...	...	...
550.00–599.90	446,630	100.0	8.4	7.5	8.3	8.3	11.8	16.9	17.3	15.3	6.2	...	...	...
600.00–649.90	285,250	100.0	8.9	6.9	7.4	7.4	9.0	13.3	15.1	14.2	12.5	5.2	...	...
650.00–699.90	181,340	100.0	8.4	7.0	6.6	6.7	8.0	10.8	12.8	13.0	11.3	11.2	4.2	...
700.00 or more	184,990	100.0	9.1	7.6	7.7	7.2	6.9	7.4	10.5	10.5	9.6	8.9	7.8	6.9
<i>Dually entitled widow(er)s</i>														
All	^b 3,515,390	100.0	6.2	5.3	8.2	7.0	8.4	8.9	8.5	8.0	7.0	6.3	5.5	20.6
Less than 200.00	2,580	100.0	100.0	...	...	...	...	...	...	...	...	...	...	...
200.00–249.90	3,610	100.0	64.8	35.2	...	...	...	...	...	...	...	...	...	...
250.00–299.90	7,750	100.0	38.5	28.6	32.9	...	...	...	...	...	...	...	...	...
300.00–349.90	15,070	100.0	22.4	16.9	39.2	21.4	...	...	...	...	...	...	...	...
350.00–399.90	17,600	100.0	20.5	16.0	27.8	22.8	12.9	...	...	...	...	...	...	...
400.00–449.90	27,860	100.0	16.8	11.5	21.1	19.3	18.8	12.4	...	...	...	...	...	...
450.00–499.90	42,540	100.0	12.8	8.7	17.3	15.9	17.6	17.3	10.4	...	...	...	...	...
500.00–549.90	53,710	100.0	10.5	7.7	14.2	13.6	14.7	15.9	14.4	9.0	...	...	...	...
550.00–599.90	66,480	100.0	8.5	7.1	11.8	11.7	12.5	14.1	14.5	13.5	6.2	...	...	...
600.00–649.90	84,390	100.0	7.9	6.1	10.3	9.7	11.0	12.5	13.6	12.7	10.8	5.5	...	...
650.00–699.90	99,260	100.0	6.3	5.7	9.1	8.9	10.6	11.4	12.3	11.7	10.6	8.9	4.6	...
700.00–749.90	122,870	100.0	5.8	5.1	8.9	8.0	9.4	10.3	11.4	11.1	10.5	8.8	7.0	3.6
750.00–799.90	162,010	100.0	5.0	4.5	8.2	7.6	8.3	10.2	10.0	10.3	9.2	9.1	8.0	9.4
800.00–849.90	202,460	100.0	4.6	4.7	8.3	7.2	8.3	8.9	9.1	9.5	8.9	8.6	7.4	14.5
850.00–899.90	256,390	100.0	4.5	4.4	7.8	6.7	8.0	8.7	8.3	8.9	8.5	7.7	7.2	19.3
900.00–949.90	277,460	100.0	5.3	4.8	7.5	6.5	8.3	8.3	8.3	8.3	7.7	7.2	6.8	21.1
950.00–999.90	308,370	100.0	6.1	5.1	7.4	6.3	8.1	8.5	8.1	8.0	7.0	6.8	6.0	22.4
1,000.00–1,049.90	301,440	100.0	6.1	5.0	7.4	6.0	8.1	8.3	7.9	7.4	6.8	6.4	6.0	24.8
1,050.00–1,099.90	279,350	100.0	6.0	4.9	7.1	5.8	8.0	8.5	8.1	7.6	6.9	6.2	5.8	25.1
1,100.00–1,149.90	225,380	100.0	5.3	4.8	7.0	5.8	7.8	8.2	8.0	7.5	6.6	6.2	5.7	27.1
1,150.00–1,199.90	189,540	100.0	5.7	5.0	6.5	5.7	7.6	8.4	7.5	7.5	6.2	5.7	5.7	28.6
1,200.00–1,249.90	166,710	100.0	6.1	5.4	6.5	5.3	7.4	7.8	7.5	7.0	6.3	5.6	5.6	29.7
1,250.00–1,299.90	139,830	100.0	5.9	5.0	6.6	5.6	7.5	7.9	7.7	7.1	6.2	5.9	5.3	29.2
1,300.00–1,349.90	124,230	100.0	5.3	5.2	7.3	6.0	6.9	7.8	7.8	6.7	5.8	5.5	4.9	30.7
1,350.00–1,399.90	81,650	100.0	5.3	4.9	6.9	6.6	7.0	7.6	7.3	6.7	5.9	5.6	5.1	31.2
1,400.00–1,449.90	60,560	100.0	5.0	5.3	7.6	5.8	7.5	7.2	7.7	7.1	6.0	5.2	5.0	30.6
1,450.00–1,499.90	44,440	100.0	4.8	5.5	7.5	6.4	7.5	7.5	7.2	6.2	5.8	5.2	4.7	31.7
1,500.00 or more	151,850	100.0	4.9	4.9	7.5	6.9	7.0	7.2	7.0	5.9	5.1	5.0	4.8	33.8

a. Includes 27,090 husbands.

b. Includes 91,000 widowers.

SOURCE: Social Security Administration, Master Beneficiary Record, 10 percent sample.

NOTE: ... = not applicable.

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