

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B1—Number, average primary insurance amount, and average monthly benefit without reduction for early retirement and with delayed retirement credit, by age and sex, December 2001

Age	Total			Men			Women		
	Number	Average		Number	Average		Number	Average	
		Primary insurance amount (dollars)	Monthly benefit (dollars)		Primary insurance amount (dollars)	Monthly benefit (dollars)		Primary insurance amount (dollars)	Monthly benefit (dollars)
Total	4,068,770	1,100.80	1,188.80	2,523,860	1,220.50	1,298.10	1,544,910	905.30	1,010.30
66-69	639,400	1,113.60	1,174.80	418,730	1,231.70	1,291.70	220,670	889.70	953.00
66	14,110	875.10	910.30	8,180	954.10	977.20	5,930	766.00	818.10
67	204,670	1,126.70	1,161.20	136,860	1,237.90	1,268.10	67,810	902.20	945.30
68	208,580	1,111.10	1,177.50	136,660	1,230.60	1,296.50	71,920	883.90	951.20
69	212,040	1,119.50	1,202.90	137,030	1,243.00	1,329.20	75,010	893.70	972.20
70-74	1,098,110	1,073.50	1,180.60	679,570	1,208.00	1,313.70	418,540	855.20	964.50
70	223,880	1,076.80	1,181.70	138,790	1,210.80	1,316.70	85,090	858.10	961.40
71	228,010	1,063.60	1,170.80	140,580	1,201.70	1,310.30	87,430	841.70	946.60
72	217,130	1,055.80	1,169.70	133,070	1,189.70	1,303.60	84,060	843.80	957.80
73	216,110	1,080.70	1,184.90	134,250	1,215.80	1,316.00	81,860	859.20	969.80
74	212,980	1,091.50	1,196.70	132,880	1,222.00	1,322.20	80,100	874.90	988.70
75-79	975,670	1,066.20	1,162.20	617,660	1,182.10	1,263.90	358,010	866.20	986.80
75	212,100	1,076.60	1,169.90	133,350	1,198.80	1,282.30	78,750	869.60	979.50
76	189,330	1,099.10	1,201.90	118,700	1,223.90	1,318.20	70,630	889.40	1,006.40
77	203,900	1,067.50	1,157.50	129,250	1,184.90	1,259.30	74,650	864.20	981.20
78	191,770	1,047.20	1,142.20	122,240	1,156.60	1,233.60	69,530	854.80	981.60
79	178,570	1,037.80	1,137.80	114,120	1,143.20	1,223.50	64,450	851.20	986.10
80-84	713,650	1,060.10	1,163.80	446,170	1,166.50	1,247.70	267,480	882.60	1,023.90
80	175,050	1,026.70	1,126.40	110,400	1,132.60	1,211.30	64,650	845.70	981.40
81	162,370	1,016.50	1,119.90	102,910	1,118.00	1,197.00	59,460	840.80	986.50
82	136,810	1,044.30	1,147.80	85,860	1,145.00	1,226.10	50,950	874.40	1,016.00
83	125,620	1,107.30	1,214.70	76,560	1,220.10	1,305.00	49,060	931.20	1,073.80
84	113,800	1,140.90	1,247.20	70,440	1,258.60	1,343.00	43,360	949.60	1,091.40
85-89	408,770	1,315.20	1,365.40	243,500	1,441.00	1,473.40	165,270	1,129.70	1,206.40
85	99,910	1,375.00	1,423.80	60,710	1,504.50	1,536.70	39,200	1,174.40	1,249.00
86	91,750	1,349.40	1,396.80	55,800	1,475.80	1,507.80	35,950	1,153.10	1,224.50
87	85,630	1,308.50	1,360.10	50,620	1,430.20	1,461.80	35,010	1,132.60	1,213.10
88	72,450	1,272.50	1,324.00	42,570	1,394.60	1,426.80	29,880	1,098.50	1,177.70
89	59,030	1,222.90	1,276.40	33,800	1,344.50	1,379.10	25,230	1,059.90	1,138.80
90 or older	233,170	1,087.70	1,144.30	118,230	1,202.80	1,238.80	114,940	969.20	1,047.20

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

CONTACT: Joseph Bondar (410) 965-0162 or Rona Blumenthal (410) 965-0163.

Table 5.B2—Number, average primary insurance amount, and average monthly benefit without reduction for early retirement and without delayed retirement credit, by age and sex, December 2001

Age	Total			Men			Women		
	Number	Average		Number	Average		Number	Average	
		Primary insurance amount (dollars)	Monthly benefit (dollars)		Primary insurance amount (dollars)	Monthly benefit (dollars)		Primary insurance amount (dollars)	Monthly benefit (dollars)
Total	4,198,900	838.20	893.50	2,198,920	1,013.90	1,014.60	1,999,980	645.10	760.30
65-69	1,644,110	927.80	954.90	960,700	1,085.40	1,085.00	683,410	706.30	772.10
65	424,240	1,005.80	1,023.30	259,450	1,157.90	1,157.20	164,790	766.40	812.50
66	462,470	987.00	1,007.00	282,970	1,134.70	1,134.40	179,500	754.30	806.30
67	276,500	858.40	892.10	153,350	1,018.40	1,018.10	123,150	659.20	735.10
68	246,380	844.60	881.10	137,130	1,002.70	1,002.50	109,250	646.30	728.80
69	234,520	839.20	880.20	127,800	998.30	998.10	106,720	648.80	739.00
70-74	978,290	804.90	859.00	519,760	974.10	974.60	458,530	613.10	728.00
70	216,440	824.40	870.00	117,350	986.90	987.10	99,090	631.90	731.30
71	208,150	810.40	860.50	111,950	973.20	973.50	96,200	621.10	729.10
72	191,820	795.60	852.40	101,250	964.20	964.90	90,570	607.10	726.60
73	187,250	796.20	855.10	97,320	974.10	974.60	89,930	603.70	725.70
74	174,630	793.90	855.10	91,890	969.90	970.90	82,740	598.40	726.60
75-79	722,720	765.10	842.30	362,790	948.00	949.40	359,930	580.70	734.40
75	163,030	782.20	850.90	86,130	961.60	962.50	76,900	581.20	726.00
76	156,980	788.60	858.00	80,540	972.30	973.90	76,440	595.00	735.90
77	146,720	759.10	839.60	72,490	945.20	946.50	74,230	577.30	735.30
78	133,890	744.90	828.30	65,070	926.40	928.60	68,820	573.30	733.60
79	122,100	741.50	829.10	58,560	922.10	923.10	63,540	575.00	742.40
80-84	480,410	755.10	847.10	219,630	935.20	937.60	260,780	603.40	770.90
80	118,760	746.50	835.70	57,260	924.90	927.30	61,500	580.40	750.40
81	106,310	729.60	823.20	49,780	906.40	909.10	56,530	573.90	747.60
82	91,140	746.10	838.80	40,640	931.10	932.80	50,500	597.10	763.10
83	87,550	773.90	866.10	38,760	950.30	953.10	48,790	633.90	797.00
84	76,650	793.00	886.40	33,190	983.20	986.00	43,460	647.70	810.20
85-89	255,770	810.90	905.20	99,110	1,004.70	1,008.40	156,660	688.20	839.90
85	68,510	848.10	934.10	28,750	1,045.60	1,047.60	39,760	705.40	852.10
86	61,470	823.00	916.50	24,230	1,016.30	1,020.90	37,240	697.30	848.70
87	54,210	798.00	896.10	20,890	984.50	987.60	33,320	681.00	838.70
88	41,680	781.80	887.10	14,750	981.10	985.80	26,930	672.70	833.00
89	29,900	764.30	857.70	10,490	939.60	945.90	19,410	669.50	810.00
90 or older	117,600	710.50	799.10	36,930	852.30	860.60	80,670	645.50	770.90

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

CONTACT: Joseph Bondar (410) 965-0162 or Rona Blumenthal (410) 965-0163.

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B3—Number and average monthly benefit before and after delayed retirement credit, by age and sex, December 2001

Age	Total			Men			Women		
	Number	Average monthly benefit (dollars)		Number	Average monthly benefit (dollars)		Number	Average monthly benefit (dollars)	
		Before delayed retirement credit	After delayed retirement credit		Before delayed retirement credit	After delayed retirement credit		Before delayed retirement credit	After delayed retirement credit
Total	4,753,200	1,138.00	1,158.50	2,857,500	1,247.90	1,270.40	1,895,700	972.30	989.70
66-69	692,900	1,150.70	1,160.60	449,900	1,265.70	1,276.80	243,000	937.80	945.50
66	14,900	949.00	952.80	8,800	1,047.70	1,051.80	6,100	806.60	810.10
67	204,700	1,155.10	1,160.30	138,200	1,260.40	1,266.10	66,500	936.20	940.40
68	236,600	1,145.50	1,155.60	152,000	1,264.80	1,276.20	84,600	931.20	938.80
69	236,700	1,164.70	1,179.00	150,900	1,284.10	1,300.30	85,800	954.70	965.70
70-74	1,292,900	1,131.60	1,151.60	786,200	1,262.10	1,284.40	506,700	929.00	945.50
70	258,500	1,137.50	1,155.80	156,000	1,267.30	1,287.30	102,500	939.80	955.60
71	275,200	1,122.60	1,142.40	170,200	1,249.60	1,271.80	105,000	916.80	932.80
72	252,300	1,123.20	1,143.80	152,400	1,250.60	1,273.50	99,900	928.90	945.80
73	254,500	1,124.40	1,145.10	151,200	1,264.90	1,288.30	103,300	918.80	935.40
74	252,400	1,150.90	1,171.70	156,400	1,279.10	1,302.10	96,000	942.00	959.10
75-79	1,139,500	1,103.50	1,125.00	692,900	1,205.30	1,228.70	446,600	945.70	964.20
75	244,600	1,115.30	1,134.80	148,600	1,218.60	1,239.30	96,000	955.40	973.00
76	223,900	1,130.10	1,151.90	132,200	1,254.90	1,279.40	91,700	950.10	968.00
77	241,400	1,100.60	1,122.00	148,300	1,207.60	1,231.10	93,100	930.30	948.30
78	216,700	1,087.00	1,108.70	132,600	1,179.00	1,202.50	84,100	942.00	960.80
79	212,900	1,082.20	1,105.60	131,200	1,164.00	1,189.40	81,700	950.90	971.00
80-84	845,600	1,106.50	1,129.20	506,500	1,193.30	1,218.20	339,100	976.80	996.30
80	209,200	1,063.60	1,085.80	126,200	1,154.50	1,178.80	83,000	925.50	944.40
81	187,800	1,058.20	1,079.80	114,100	1,129.70	1,153.10	73,700	947.60	966.40
82	164,500	1,112.80	1,136.30	102,100	1,191.30	1,217.20	62,400	984.30	1,004.00
83	152,400	1,154.40	1,178.30	88,500	1,248.80	1,275.10	63,900	1,023.60	1,044.10
84	131,700	1,180.00	1,202.90	75,600	1,291.80	1,316.90	56,100	1,029.40	1,049.20
85-89	500,000	1,299.90	1,327.30	285,200	1,421.90	1,453.10	214,800	1,137.80	1,160.20
85	120,000	1,357.80	1,385.80	69,400	1,489.30	1,521.20	50,600	1,177.40	1,200.20
86	111,400	1,327.30	1,353.90	63,800	1,449.40	1,479.50	47,600	1,163.60	1,185.50
87	106,400	1,305.80	1,334.40	62,900	1,431.60	1,465.20	43,500	1,124.00	1,145.30
88	85,500	1,253.40	1,279.20	48,000	1,365.40	1,393.80	37,500	1,110.00	1,132.60
89	76,700	1,212.90	1,240.70	41,100	1,316.40	1,347.80	35,600	1,093.40	1,117.00
90 or older	282,300	1,083.00	1,108.20	136,800	1,163.70	1,193.10	145,500	1,007.10	1,028.50

SOURCE: Social Security Administration, Master Beneficiary Record, 1 percent sample.

CONTACT: Joseph Bondar (410) 965-0162 or Rona Blumenthal (410) 965-0163.

Table 5.B4—Number, percentage, and average monthly benefit, by year of entitlement as retired worker and sex, December 2001

Year of entitlement	Total				Men				Women			
	Number as of December 2001	Percentage distribution	Cumulative percentage ^a	Average monthly benefit (dollars)	Number as of December 2001	Percentage distribution	Cumulative percentage ^a	Average monthly benefit (dollars)	Number as of December 2001	Percentage distribution	Cumulative percentage ^a	Average monthly benefit (dollars)
All retired workers.....	28,841,820	100.0	...	874.50	14,930,060	100.0	...	984.90	13,911,760	100.0	...	755.90
2000–2001.....	3,449,420	12.0	...	903.00	1,912,090	12.8	...	1,055.20	1,537,330	11.1	...	713.70
1995–1999.....	7,424,800	25.7	...	865.70	4,031,210	27.0	...	999.00	3,393,590	24.4	...	707.30
1990–1994.....	6,465,680	22.4	...	866.80	3,570,730	23.9	...	980.90	2,894,950	20.8	...	726.00
1985–1989.....	5,249,640	18.2	...	854.90	2,739,950	18.4	...	943.70	2,509,690	18.0	...	758.00
1980–1984.....	3,541,920	12.3	...	892.20	1,679,590	11.2	...	956.80	1,862,330	13.4	...	833.90
1975–1979.....	1,836,600	6.4	...	925.80	738,080	4.9	...	1,001.90	1,098,520	7.9	...	874.60
1970–1974.....	706,160	2.4	...	843.50	220,730	1.5	...	882.40	485,430	3.5	...	825.80
1965–1969.....	148,030	0.5	...	785.40	34,490	0.2	...	821.50	113,540	0.8	...	774.50
Before 1965.....	19,570	0.1	...	695.00	3,190	b	...	705.20	16,380	0.1	...	693.10
2001.....	1,618,610	5.6	5.6	893.70	887,970	5.9	5.9	1,048.20	730,640	5.3	5.3	706.00
2000.....	1,830,810	6.3	12.0	911.20	1,024,120	6.9	12.8	1,061.30	806,690	5.8	11.1	720.70
1999.....	1,605,540	5.6	17.5	880.40	886,420	5.9	18.7	1,023.00	719,120	5.2	16.2	704.50
1998.....	1,493,820	5.2	22.7	862.60	813,540	5.4	24.2	998.30	680,280	4.9	21.1	700.20
1997.....	1,468,780	5.1	27.8	859.80	791,510	5.3	29.5	994.10	677,270	4.9	26.0	702.90
1996.....	1,478,560	5.1	32.9	860.10	775,010	5.2	34.7	988.30	703,550	5.1	31.0	718.80
1995.....	1,378,100	4.8	37.7	864.20	764,730	5.1	39.8	988.00	613,370	4.4	35.4	709.70
1994.....	1,354,500	4.7	42.4	866.00	749,280	5.0	44.8	987.10	605,220	4.4	39.8	716.10
1993.....	1,331,550	4.6	47.0	864.40	742,420	5.0	49.8	980.30	589,130	4.2	44.0	718.30
1992.....	1,320,540	4.6	51.6	866.60	733,470	4.9	54.7	980.80	587,070	4.2	48.2	723.80
1991.....	1,248,070	4.3	55.9	868.30	689,050	4.6	59.3	978.20	559,020	4.0	52.3	732.90
1990.....	1,211,020	4.2	60.1	869.20	656,510	4.4	63.7	977.70	554,510	4.0	56.3	740.70
1989.....	1,149,010	4.0	64.1	861.20	613,150	4.1	67.8	964.20	535,860	3.9	60.1	743.40
1988.....	1,096,070	3.8	67.9	853.90	575,860	3.9	71.7	949.60	520,210	3.7	63.8	747.90
1987.....	1,052,080	3.6	71.6	857.00	547,740	3.7	75.4	947.00	504,340	3.6	67.5	759.20
1986.....	1,020,350	3.5	75.1	852.20	528,090	3.5	78.9	933.20	492,260	3.5	71.0	765.20
1985.....	932,130	3.2	78.3	849.00	475,110	3.2	82.1	917.90	457,020	3.3	74.3	777.40
1984.....	839,210	2.9	81.2	848.80	415,480	2.8	84.9	910.80	423,730	3.0	77.3	788.00
1983.....	795,000	2.8	84.0	867.50	385,130	2.6	87.4	926.30	409,870	2.9	80.3	812.30
1982.....	708,750	2.5	86.4	887.40	336,300	2.3	89.7	947.90	372,450	2.7	83.0	832.80
1981.....	629,460	2.2	88.6	934.80	291,690	2.0	91.6	1,007.40	337,770	2.4	85.4	872.00
1980.....	569,500	2.0	90.6	949.60	250,990	1.7	93.3	1,032.90	318,510	2.3	87.7	883.80
1979.....	495,510	1.7	92.3	957.10	209,510	1.4	94.7	1,046.00	286,000	2.1	89.7	892.00
1978.....	417,220	1.4	93.8	941.30	169,660	1.1	95.9	1,024.50	247,560	1.8	91.5	884.30
1977.....	334,600	1.2	94.9	923.40	135,860	0.9	96.8	1,002.90	198,740	1.4	92.9	869.00
1976.....	320,940	1.1	96.0	898.70	123,140	0.8	97.6	956.10	197,800	1.4	94.4	862.90
1975.....	268,330	0.9	97.0	879.30	99,910	0.7	98.3	926.20	168,420	1.2	95.6	851.50
1974.....	218,500	0.8	97.7	856.50	75,020	0.5	98.8	900.80	143,480	1.0	96.6	833.30
1973.....	177,610	0.6	98.3	847.20	56,720	0.4	99.2	880.30	120,890	0.9	97.5	831.70
1972.....	133,810	0.5	98.8	839.00	40,210	0.3	99.4	875.30	93,600	0.7	98.1	823.30
1971.....	101,620	0.4	99.2	833.10	28,880	0.2	99.6	870.70	72,740	0.5	98.7	818.20
1970.....	74,620	0.3	99.4	818.90	19,900	0.1	99.7	850.10	54,720	0.4	99.1	807.60
1969.....	53,250	0.2	99.6	802.40	13,290	0.1	99.8	839.30	39,960	0.3	99.4	790.10
1968.....	37,400	0.1	99.7	792.60	8,690	0.1	99.9	817.80	28,710	0.2	99.6	784.90
1967.....	26,850	0.1	99.8	772.40	5,970	b	99.9	802.40	20,880	0.2	99.7	763.80
1966.....	18,150	0.1	99.9	755.40	3,890	b	100.0	789.00	14,260	0.1	99.8	746.20
1965.....	12,380	b	100.0	763.40	2,650	b	100.0	835.30	9,730	0.1	100.0	743.90

a. Represents those entitled in specified year or later.
 b. Less than 0.05 percent.

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

NOTES: Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors and Disability Insurance).
 ... = not applicable.

CONTACT: Joseph Bondar (410) 965-0162 or Rona Blumenthal (410) 965-0163.

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B5—Number, average age, and percentage distribution, by age and sex, December 1940–2001, selected years

Year	Number (thousands)	Average age	Percentage distribution						
			Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85 or older
Men									
1940.....	99	68.8	100.0	...	74.4	17.4	6.4	1.6	0.2
1945.....	447	71.7	100.0	...	39.9	40.2	15.1	4.0	0.7
1950.....	1,469	72.2	100.0	...	39.1	33.7	20.2	5.9	1.2
1955.....	3,252	72.7	100.0	...	35.7	34.8	20.0	7.6	1.9
1960.....	5,217	73.2	100.0	...	33.8	33.1	21.1	9.0	3.1
1965.....	6,825	72.9	100.0	6.9	29.7	29.5	19.9	9.9	4.1
1970.....	7,688	72.6	100.0	7.5	30.1	26.9	19.6	10.6	5.3
1975.....	9,163	72.3	100.0	9.3	32.2	25.6	17.1	10.1	5.7
1980.....	10,461	72.2	100.0	9.5	32.1	25.8	16.9	9.5	6.1
1985.....	11,817	72.3	100.0	10.9	30.2	25.9	17.3	9.6	6.1
1986.....	12,080	72.4	100.0	10.9	30.3	25.7	17.3	9.7	6.1
1987.....	12,295	72.4	100.0	10.9	30.2	25.5	17.4	9.9	6.1
1988.....	12,483	72.4	100.0	10.7	30.0	25.5	17.6	10.0	6.2
1989.....	12,718	72.5	100.0	10.5	30.1	25.2	17.8	10.1	6.3
1990.....	12,985	72.5	100.0	10.3	30.0	25.3	17.8	10.2	6.4
1991.....	13,227	72.6	100.0	10.2	29.5	25.7	17.9	10.3	6.4
1992.....	13,474	72.7	100.0	10.0	29.2	25.8	17.8	10.5	6.6
1993.....	13,649	72.8	100.0	9.9	28.9	25.9	17.9	10.7	6.8
1994.....	13,795	72.8	100.0	9.8	28.3	26.2	17.9	10.9	6.9
1995.....	13,915	72.9	100.0	9.5	28.0	26.1	18.3	11.1	7.0
1996.....	14,012	73.1	100.0	9.2	27.6	25.8	18.9	11.3	7.2
1997.....	14,126	73.2	100.0	9.0	27.2	25.8	19.2	11.4	7.4
1998.....	14,206	73.3	100.0	9.0	26.6	25.6	19.5	11.6	7.6
1999.....	14,329	73.3	100.0	9.1	26.4	25.2	19.8	11.7	7.8
2000.....	14,772	73.2	100.0	9.0	27.6	24.6	19.3	11.7	7.8
2001.....	14,930	73.3	100.0	8.9	27.6	24.3	19.1	12.1	7.9
Women									
1940.....	13	68.1	100.0	...	82.6	12.8	3.9	0.6	a
1945.....	71	70.8	100.0	...	47.1	40.0	10.2	2.3	0.3
1950.....	302	71.1	100.0	...	48.4	32.9	15.0	3.2	0.5
1955.....	1,222	71.3	100.0	...	47.8	32.3	14.6	4.4	0.8
1960.....	2,845	71.0	100.0	12.6	36.3	29.0	15.0	5.6	1.6
1965.....	4,276	71.8	100.0	12.2	31.6	28.1	17.6	7.7	2.8
1970.....	5,661	72.0	100.0	11.5	30.1	25.4	18.7	10.0	4.4
1975.....	7,424	72.2	100.0	11.8	30.4	24.2	16.9	10.6	6.1
1980.....	9,101	72.6	100.0	11.2	29.2	24.2	17.1	10.6	7.7
1985.....	10,615	73.3	100.0	11.0	26.9	23.9	17.9	11.4	8.8
1986.....	10,901	73.3	100.0	10.8	26.7	23.8	18.0	11.7	9.0
1987.....	11,145	73.4	100.0	10.7	26.4	23.6	18.1	11.9	9.3
1988.....	11,944	73.5	100.0	10.5	26.0	23.6	18.2	12.2	9.5
1989.....	11,608	73.6	100.0	10.2	26.1	23.1	18.4	12.4	9.8
1990.....	11,842	73.7	100.0	9.9	25.9	23.0	18.5	12.5	10.2
1991.....	12,048	73.9	100.0	9.5	25.4	23.2	18.6	12.7	10.5
1992.....	12,272	74.0	100.0	9.3	25.2	23.1	18.5	12.9	10.9
1993.....	12,447	74.1	100.0	9.0	24.9	23.0	18.6	13.1	11.3
1994.....	12,607	74.2	100.0	9.0	24.3	23.2	18.4	13.4	11.6
1995.....	12,757	74.3	100.0	8.8	24.0	23.2	18.5	13.5	11.9
1996.....	12,887	74.4	100.0	8.7	23.6	22.9	18.8	13.7	12.2
1997.....	13,155	74.5	100.0	8.6	23.2	23.0	19.0	13.8	12.5
1998.....	13,304	74.6	100.0	8.7	22.8	22.8	19.0	13.9	12.8
1999.....	13,453	74.6	100.0	8.8	22.8	22.3	19.3	13.8	13.0
2000.....	13,734	74.6	100.0	8.9	23.4	21.9	19.1	13.8	13.0
2001.....	13,912	74.6	100.0	8.9	23.6	21.6	18.8	13.9	13.1

a. Less than 0.05 percent.

SOURCE: Social Security Administration, Master Beneficiary Record. Data for 1940–1987 and 1989 are 100 percent data. All other years are based on a 10 percent sample.

NOTES: Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
... = not applicable.

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

Table 5.B6—Number and percentage distribution with and without reduction for early retirement, by monthly benefit and sex, December 2001

Monthly benefit (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	28,841,820	100.0	8,267,740	100.0	20,574,080	100.0
Less than 400.00	2,160,870	7.5	407,940	4.9	1,752,930	8.5
400.00–449.90	924,370	3.2	111,680	1.4	812,690	4.0
450.00–499.90	1,309,700	4.5	202,490	2.4	1,107,210	5.4
500.00–549.90	1,559,330	5.4	253,750	3.1	1,305,580	6.3
550.00–599.90	1,396,480	4.8	287,700	3.5	1,108,780	5.4
600.00–649.90	1,282,070	4.4	314,450	3.8	967,620	4.7
650.00–699.90	1,204,170	4.2	315,680	3.8	888,490	4.3
700.00–749.90	1,181,770	4.1	299,940	3.6	881,830	4.3
750.00–799.90	1,223,430	4.2	301,820	3.7	921,610	4.5
800.00–849.90	1,285,180	4.5	296,490	3.6	988,690	4.8
850.00–899.90	1,402,110	4.9	316,440	3.8	1,085,670	5.3
900.00–949.90	1,554,610	5.4	328,340	4.0	1,226,270	6.0
950.00–999.90	1,562,810	5.4	330,820	4.0	1,231,990	6.0
1,000.00–1,049.90	1,707,550	5.9	347,620	4.2	1,359,930	6.6
1,050.00–1,099.90	1,622,300	5.6	338,520	4.1	1,283,780	6.2
1,100.00–1,149.90	1,333,700	4.6	347,370	4.2	986,330	4.8
1,150.00–1,199.90	1,152,990	4.0	368,940	4.5	784,050	3.8
1,200.00–1,249.90	987,330	3.4	386,380	4.7	600,950	2.9
1,250.00–1,299.90	899,720	3.1	428,970	5.2	470,750	2.3
1,300.00 or more	3,091,330	10.7	2,282,400	27.6	808,930	3.9
Average benefit (dollars)	874.50		1,038.80		808.40	
Men	14,930,060	100.0	4,722,820	100.0	10,207,240	100.0
Less than 400.00	884,200	5.9	187,260	4.0	696,940	6.8
400.00–449.90	263,160	1.8	40,500	0.9	222,660	2.2
450.00–499.90	314,230	2.1	71,400	1.5	242,830	2.4
500.00–549.90	336,410	2.3	82,210	1.7	254,200	2.5
550.00–599.90	357,530	2.4	84,140	1.8	273,390	2.7
600.00–649.90	387,590	2.6	88,940	1.9	298,650	2.9
650.00–699.90	421,030	2.8	92,400	2.0	328,630	3.2
700.00–749.90	468,150	3.1	95,700	2.0	372,450	3.6
750.00–799.90	535,360	3.6	105,590	2.2	429,770	4.2
800.00–849.90	621,800	4.2	114,910	2.4	506,890	5.0
850.00–899.90	729,820	4.9	130,830	2.8	598,990	5.9
900.00–949.90	893,040	6.0	143,960	3.0	749,080	7.3
950.00–999.90	949,920	6.4	156,330	3.3	793,590	7.8
1,000.00–1,049.90	1,138,260	7.6	180,000	3.8	958,260	9.4
1,050.00–1,099.90	1,134,480	7.6	189,070	4.0	945,410	9.3
1,100.00–1,149.90	942,030	6.3	215,590	4.6	726,440	7.1
1,150.00–1,199.90	824,410	5.5	252,600	5.3	571,810	5.6
1,200.00–1,249.90	716,100	4.8	282,760	6.0	433,340	4.2
1,250.00–1,299.90	664,050	4.4	328,690	7.0	335,360	3.3
1,300.00 or more	2,348,490	15.7	1,879,940	39.8	468,550	4.6
Average benefit (dollars)	984.90		1,166.10		901.10	
Women	13,911,760	100.0	3,544,920	100.0	10,366,840	100.0
Less than 400.00	1,276,670	9.2	220,680	6.2	1,055,990	10.2
400.00–449.90	661,210	4.8	71,180	2.0	590,030	5.7
450.00–499.90	995,470	7.2	131,090	3.7	864,380	8.3
500.00–549.90	1,222,920	8.8	171,540	4.8	1,051,380	10.1
550.00–599.90	1,038,950	7.5	203,560	5.7	835,390	8.1
600.00–649.90	894,480	6.4	225,510	6.4	668,970	6.5
650.00–699.90	783,140	5.6	223,280	6.3	559,860	5.4
700.00–749.90	713,620	5.1	204,240	5.8	509,380	4.9
750.00–799.90	688,070	4.9	196,230	5.5	491,840	4.7
800.00–849.90	663,380	4.8	181,580	5.1	481,800	4.6
850.00–899.90	672,290	4.8	185,610	5.2	486,680	4.7
900.00–949.90	661,570	4.8	184,380	5.2	477,190	4.6
950.00–999.90	612,890	4.4	174,490	4.9	438,400	4.2
1,000.00–1,049.90	569,290	4.1	167,620	4.7	401,670	3.9
1,050.00–1,099.90	487,820	3.5	149,450	4.2	338,370	3.3
1,100.00–1,149.90	391,670	2.8	131,780	3.7	259,890	2.5
1,150.00–1,199.90	328,580	2.4	116,340	3.3	212,240	2.0
1,200.00–1,249.90	271,230	1.9	103,620	2.9	167,610	1.6
1,250.00–1,299.90	235,670	1.7	100,280	2.8	135,390	1.3
1,300.00 or more	742,840	5.3	402,460	11.4	340,380	3.3
Average benefit (dollars)	755.90		869.30		717.10	

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

NOTE: Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B7—Number and percentage distribution with and without reduction for early retirement, by primary insurance amount and sex, December 2001

Primary insurance amount (dollars) and sex	Total		Without reduction for early retirement		With reduction for early retirement	
	Number	Percent	Number	Percent	Number	Percent
All retired workers	28,841,820	100.0	8,267,740	100.0	20,574,080	100.0
Less than 400.00	3,429,940	11.9	699,930	8.5	2,730,010	13.3
400.00–449.90	772,270	2.7	163,660	2.0	608,610	3.0
450.00–499.90	1,292,830	4.5	295,770	3.6	997,060	4.8
500.00–549.90	1,310,850	4.5	300,270	3.6	1,010,580	4.9
550.00–599.90	1,246,530	4.3	294,990	3.6	951,540	4.6
600.00–649.90	1,239,160	4.3	297,650	3.6	941,510	4.6
650.00–699.90	1,147,290	4.0	287,960	3.5	859,330	4.2
700.00–749.90	1,117,720	3.9	291,130	3.5	826,590	4.0
750.00–799.90	1,081,650	3.8	296,880	3.6	784,770	3.8
800.00–849.90	1,041,560	3.6	298,730	3.6	742,830	3.6
850.00–899.90	1,037,420	3.6	303,740	3.7	733,680	3.6
900.00–949.90	1,047,220	3.6	310,090	3.8	737,130	3.6
950.00–999.90	1,025,730	3.6	303,210	3.7	722,520	3.5
1,000.00–1,049.90	1,075,700	3.7	323,330	3.9	752,370	3.7
1,050.00–1,099.90	1,067,970	3.7	308,650	3.7	759,320	3.7
1,100.00–1,149.90	1,182,410	4.1	333,660	4.0	848,750	4.1
1,150.00–1,199.90	1,292,960	4.5	373,900	4.5	919,060	4.5
1,200.00–1,249.90	1,259,760	4.4	404,130	4.9	855,630	4.2
1,250.00–1,299.90	1,483,520	5.1	474,840	5.7	1,008,680	4.9
1,300.00 or more	4,689,330	16.3	1,905,220	23.0	2,784,110	13.5
Average primary insurance amount (dollars)	882.70		967.40		848.60	
Men	14,930,060	100.0	4,722,820	100.0	10,207,240	100.0
Less than 400.00	694,210	4.6	197,960	4.2	496,250	4.9
400.00–449.90	157,270	1.1	44,200	0.9	113,070	1.1
450.00–499.90	261,190	1.7	78,530	1.7	182,660	1.8
500.00–549.90	282,680	1.9	84,500	1.8	198,180	1.9
550.00–599.90	290,510	1.9	85,880	1.8	204,630	2.0
600.00–649.90	309,370	2.1	89,750	1.9	219,620	2.2
650.00–699.90	316,340	2.1	92,640	2.0	223,700	2.2
700.00–749.90	341,220	2.3	97,660	2.1	243,560	2.4
750.00–799.90	373,160	2.5	107,340	2.3	265,820	2.6
800.00–849.90	406,560	2.7	118,440	2.5	288,120	2.8
850.00–899.90	460,010	3.1	132,520	2.8	327,490	3.2
900.00–949.90	521,370	3.5	147,460	3.1	373,910	3.7
950.00–999.90	577,590	3.9	160,290	3.4	417,300	4.1
1,000.00–1,049.90	670,820	4.5	188,780	4.0	482,040	4.7
1,050.00–1,099.90	736,360	4.9	196,610	4.2	539,750	5.3
1,100.00–1,149.90	899,280	6.0	232,920	4.9	666,360	6.5
1,150.00–1,199.90	1,050,880	7.0	281,160	6.0	769,720	7.5
1,200.00–1,249.90	1,063,470	7.1	323,070	6.8	740,400	7.3
1,250.00–1,299.90	1,286,270	8.6	389,530	8.2	896,740	8.8
1,300.00 or more	4,231,500	28.3	1,673,580	35.4	2,557,920	25.1
Average primary insurance amount (dollars)	1,080.60		1,124.30		1,060.30	
Women	13,911,760	100.0	3,544,920	100.0	10,366,840	100.0
Less than 400.00	2,735,730	19.7	501,970	14.2	2,233,760	21.5
400.00–449.90	615,000	4.4	119,460	3.4	495,540	4.8
450.00–499.90	1,031,640	7.4	217,240	6.1	814,400	7.9
500.00–549.90	1,028,170	7.4	215,770	6.1	812,400	7.8
550.00–599.90	956,020	6.9	209,110	5.9	746,910	7.2
600.00–649.90	929,790	6.7	207,900	5.9	721,890	7.0
650.00–699.90	830,950	6.0	195,320	5.5	635,630	6.1
700.00–749.90	776,500	5.6	193,470	5.5	583,030	5.6
750.00–799.90	708,490	5.1	189,540	5.3	518,950	5.0
800.00–849.90	635,000	4.6	180,290	5.1	454,710	4.4
850.00–899.90	577,410	4.2	171,220	4.8	406,190	3.9
900.00–949.90	525,850	3.8	162,630	4.6	363,220	3.5
950.00–999.90	448,140	3.2	142,920	4.0	305,220	2.9
1,000.00–1,049.90	404,880	2.9	134,550	3.8	270,330	2.6
1,050.00–1,099.90	331,610	2.4	112,040	3.2	219,570	2.1
1,100.00–1,149.90	283,130	2.0	100,740	2.8	182,390	1.8
1,150.00–1,199.90	242,080	1.7	92,740	2.6	149,340	1.4
1,200.00–1,249.90	196,290	1.4	81,060	2.3	115,230	1.1
1,250.00–1,299.90	197,250	1.4	85,310	2.4	111,940	1.1
1,300.00 or more	457,830	3.3	231,640	6.5	226,190	2.2
Average primary insurance amount (dollars)	670.30		758.50		640.10	

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

NOTE: Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).

CONTACT: Rona Blumenthal (410) 965-0163 or Joseph Bondar (410) 965-0162.

Table 5.B8—Number and average monthly benefit with and without reduction for early retirement, by sex, December 1956–2001, selected years

Year	Number				Average monthly benefit (dollars)		
	All retired workers	Without reduction for early retirement	With reduction for early retirement		All retired workers	Without reduction for early retirement	With reduction for early retirement
			Number	Percentage of all retired workers			
	Total						
1956	5,112,430	4,997,401	115,029	2.2	63.10	63.40	48.20
1960	8,061,469	7,112,265	949,204	11.8	74.00	76.50	55.80
1965	11,100,584	7,581,386	3,519,198	31.7	83.90	90.10	70.60
1970	13,349,175	7,282,295	6,066,880	45.4	118.10	130.20	103.60
1980	19,562,085	7,397,198	12,164,887	62.2	341.40	391.80	310.70
1985	22,431,930	7,720,959	14,710,971	65.6	478.60	581.20	424.80
1990	24,838,100	7,840,239	16,997,861	68.4	602.60	742.80	537.90
1995	26,672,806	7,941,363	18,731,443	70.2	719.80	885.60	649.50
1996	26,898,072	7,784,078	19,113,994	71.1	745.00	908.70	678.30
1997	27,274,572	7,673,286	19,601,286	71.9	765.00	915.90	705.90
1998	27,510,535	7,699,664	19,810,871	72.0	779.70	932.50	720.30
1999	27,774,677	7,739,557	20,035,120	72.1	804.30	959.20	744.40
2000	28,498,945	8,179,425	20,319,520	71.3	844.50	1,008.40	778.50
2001	28,836,774	8,262,843	20,573,931	71.3	874.40	1,038.70	808.50
	Men						
1956	3,572,271	3,572,271	68.20	68.20	...
1960	5,216,668	5,216,668	81.90	81.90	...
1965	6,825,078	5,389,166	1,435,912	21.0	92.60	96.10	79.40
1970	7,688,460	4,930,400	2,758,060	35.9	130.50	139.10	115.30
1980	10,460,735	4,586,539	5,874,196	54.8	380.20	419.60	349.50
1985	11,816,956	4,655,477	7,161,479	60.6	538.40	627.50	480.50
1990	12,983,832	4,592,911	8,390,921	64.6	679.30	803.60	611.20
1995	13,913,531	4,559,535	9,353,996	67.2	810.20	963.70	735.40
1996	14,010,875	4,478,565	9,532,310	68.0	838.10	997.80	763.10
1997	14,116,818	4,371,503	9,745,315	69.0	860.50	1,025.10	786.60
1998	14,200,826	4,371,895	9,828,931	69.2	876.90	1,044.50	802.40
1999	14,321,468	4,385,921	9,935,547	69.4	904.60	1,075.30	829.30
2000	14,767,170	4,690,652	10,076,518	68.2	951.10	1,131.10	867.20
2001	14,930,081	4,719,500	10,210,581	68.4	984.60	1,166.00	900.70
	Women						
1956	1,540,159	1,425,130	115,029	7.5	51.20	51.40	48.20
1960	2,844,801	1,895,597	949,204	33.4	59.70	61.60	55.80
1965	4,275,506	2,192,220	2,083,286	48.7	70.10	75.40	64.50
1970	5,660,715	2,351,895	3,308,820	58.5	101.20	111.70	93.80
1980	9,101,350	2,810,659	6,290,691	69.1	296.80	346.50	274.60
1985	10,614,974	3,065,482	7,549,492	71.1	412.10	511.00	372.00
1990	11,854,268	3,247,328	8,606,940	72.6	518.60	656.80	466.40
1995	12,759,275	3,381,828	9,377,447	73.5	621.20	780.40	563.80
1996	12,887,197	3,305,513	9,581,684	74.4	643.70	788.00	593.90
1997	13,157,754	3,301,783	9,855,971	74.9	662.50	771.30	626.10
1998	13,309,709	3,327,769	9,981,940	75.0	675.90	785.40	639.50
1999	13,453,209	3,353,636	10,099,573	75.1	697.50	807.50	661.00
2000	13,731,775	3,488,773	10,243,002	74.6	729.90	843.40	691.20
2001	13,906,693	3,543,340	10,363,350	74.5	756.20	869.20	717.60

SOURCE: Social Security Administration, Master Beneficiary Record, 100 percent data.

NOTES: Provisions for Railroad Retirement beneficiaries are described in the section Social Security (Old-Age, Survivors, and Disability Insurance).
... = not applicable.

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5.B OASDI Current-Pay Benefits: Retired Workers

Table 5.B9—Number and percentage distribution, by monthly benefit, age, and sex, December 2001

Monthly benefit (dollars)	Total, 62 or older	62–64	65–69	70–74	75–79	80–84	85–89	90 or older
All retired workers								
Number (thousands).....	28,842	2,570	7,409	6,636	5,472	3,752	2,028	975
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	7.5	9.4	7.9	7.5	7.3	7.1	6.0	7.0
400.00–449.90	3.2	4.3	3.0	3.1	3.4	2.9	2.3	2.5
450.00–499.90	4.5	5.4	4.4	5.0	5.1	3.9	2.9	3.3
500.00–549.90	5.4	7.3	6.2	5.9	4.7	4.2	3.2	3.7
550.00–599.90	4.8	7.4	5.5	4.8	4.3	3.9	3.3	3.7
600.00–649.90	4.4	5.8	4.8	4.5	4.2	3.8	3.4	4.0
650.00–699.90	4.2	4.3	4.6	4.3	3.9	3.8	3.5	4.3
700.00–749.90	4.1	3.9	4.3	4.1	3.9	4.0	3.9	5.0
750.00–799.90	4.2	3.8	4.1	4.0	4.1	4.5	4.9	6.7
800.00–849.90	4.5	3.6	3.9	4.1	4.4	5.3	5.6	7.9
850.00–899.90	4.9	3.6	4.0	4.4	5.0	6.5	6.1	8.2
900.00–949.90	5.4	3.5	4.1	4.7	6.1	8.6	6.2	7.4
950.00–999.90	5.4	3.5	4.1	5.0	7.7	6.2	5.8	6.7
1,000.00–1,049.90	5.9	3.4	4.9	7.3	7.3	5.5	5.6	6.0
1,050.00–1,099.90	5.6	3.4	6.3	7.1	5.0	4.8	4.7	4.6
1,100.00–1,149.90	4.6	5.0	5.9	4.2	3.8	4.4	3.7	3.5
1,150.00–1,199.90	4.0	6.7	4.2	3.2	3.7	4.2	3.2	2.7
1,200.00–1,249.90	3.4	6.2	3.0	2.9	3.5	3.9	2.9	2.0
1,250.00–1,299.90	3.1	4.9	2.8	3.0	3.1	3.1	3.1	1.7
1,300.00 or more	10.7	4.5	12.1	10.8	9.4	9.6	19.7	9.1
Average benefit (dollars).....	874.50	806.90	867.90	870.60	871.20	889.00	975.90	880.30
Men								
Number (thousands).....	14,930	1,333	4,125	3,628	2,858	1,812	848	326
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	6.0	6.9	6.1	5.7	5.6	6.2	5.4	6.3
400.00–449.90	1.7	2.1	1.5	1.7	1.8	1.8	1.8	2.2
450.00–499.90	2.1	2.4	1.9	2.1	2.2	2.1	2.0	2.6
500.00–549.90	2.3	2.4	2.1	2.2	2.4	2.3	2.1	2.9
550.00–599.90	2.4	2.5	2.3	2.4	2.4	2.4	2.2	2.8
600.00–649.90	2.6	2.6	2.5	2.6	2.6	2.6	2.4	3.0
650.00–699.90	2.8	2.8	2.8	2.8	2.8	2.9	2.6	3.3
700.00–749.90	3.1	3.0	3.0	3.2	3.2	3.3	2.9	3.9
750.00–799.90	3.6	3.4	3.3	3.5	3.6	3.9	4.0	5.7
800.00–849.90	4.2	3.5	3.7	4.0	4.2	5.2	4.6	7.1
850.00–899.90	4.9	3.9	4.1	4.5	5.2	7.1	5.2	6.9
900.00–949.90	6.0	4.1	4.5	5.2	6.9	11.1	5.5	6.6
950.00–999.90	6.4	4.4	4.9	5.9	10.0	6.8	5.2	6.9
1,000.00–1,049.90	7.6	4.7	6.2	10.0	9.8	6.0	5.4	6.8
1,050.00–1,099.90	7.6	4.9	9.0	10.2	6.1	5.3	4.6	5.6
1,100.00–1,149.90	6.3	7.7	8.8	5.6	4.6	5.2	3.8	4.7
1,150.00–1,199.90	5.5	11.0	6.2	4.2	4.6	5.4	3.5	3.8
1,200.00–1,249.90	4.8	10.8	4.2	3.9	4.5	5.1	3.3	2.7
1,250.00–1,299.90	4.4	8.9	3.9	4.2	4.2	3.9	3.9	2.5
1,300.00 or more	15.7	8.2	18.9	16.0	13.2	11.3	29.6	13.9
Average benefit (dollars).....	984.90	962.90	1,000.40	987.20	965.40	951.90	1,080.60	960.90
Women								
Number (thousands).....	13,912	1,237	3,284	3,008	2,614	1,940	1,180	649
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than 400.00	9.3	12.2	10.1	9.7	9.1	7.8	6.4	7.4
400.00–449.90	4.7	6.7	4.9	4.9	5.1	3.9	2.8	2.6
450.00–499.90	7.2	8.6	7.5	8.5	8.3	5.5	3.6	3.6
500.00–549.90	8.8	12.6	11.4	10.4	7.3	6.0	4.0	4.1
550.00–599.90	7.5	12.6	9.4	7.6	6.3	5.4	4.0	4.1
600.00–649.90	6.4	9.3	7.7	6.8	5.9	4.8	4.2	4.5
650.00–699.90	5.6	6.0	6.9	6.0	5.1	4.5	4.2	4.7
700.00–749.90	5.1	4.9	5.8	5.2	4.7	4.7	4.6	5.6
750.00–799.90	4.9	4.2	5.1	4.6	4.6	5.0	5.5	7.2
800.00–849.90	4.8	3.6	4.2	4.2	4.7	5.4	6.3	8.3
850.00–899.90	4.8	3.2	3.9	4.1	4.9	5.9	6.7	8.9
900.00–949.90	4.8	2.8	3.5	4.1	5.3	6.2	6.6	7.8
950.00–999.90	4.4	2.5	3.2	3.8	5.2	5.6	6.3	6.6
1,000.00–1,049.90	4.1	2.1	3.1	4.0	4.5	5.0	5.7	5.7
1,050.00–1,099.90	3.5	1.8	3.0	3.4	3.7	4.4	4.8	4.1
1,100.00–1,149.90	2.8	2.2	2.3	2.5	3.0	3.6	3.7	2.9
1,150.00–1,199.90	2.4	2.1	1.7	2.1	2.7	3.2	3.0	2.1
1,200.00–1,249.90	1.9	1.3	1.4	1.8	2.4	2.7	2.6	1.6
1,250.00–1,299.90	1.7	0.7	1.3	1.7	1.9	2.3	2.5	1.3
1,300.00 or more	5.3	0.6	3.5	4.5	5.3	8.0	12.5	6.8
Average benefit (dollars).....	755.90	639.00	701.40	729.90	768.30	830.10	900.70	839.80

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

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